Agenda

- Project overview
- Demonstration
- Questions
Who was involved?

Sponsors

Innovation and Networks Executive Agency

Consortium

Partners
Hypothesis

The project aimed to show the following hypothesis:

‘An EU citizen will be able to open a bank account in another EU country using their national digital identity.’

In this instance a citizen opening a bank account in the UK, who may not have a proof of residence in the UK.’

To support of the European Digital Single Market.
Action summary

• The Action considered and reported on the following subjects:
  • The problem to be solved
  • The design and build of an infrastructure using eIDAS specifications
    • eIDAS trust implementation
    • Cross borderer authentication with Member State IDP.
    • Attribute data service – to provide an address of a citizen
  • Commercial framework
  • Personal data rights
    • GDPR
    • AML regulations
  • Liabilities
  • Verified data sources for ID attributes
  • Idealised user journey visualisation
  • Promoted to OIX meetings
    • Listed in the final report.
      • On the OIX web site.
Demonstration overview.

- This demonstrator illustrates how an Austrian citizen moving to the UK can open a UK bank account online using a digital identity created by a IDP in Austria.
  - eGovernment Innovation Centre - Austrian Government.
    - https://www.egiz.gv.at/en/

- The demonstration shows how trust established in an EU member state is transferred from Austria to the UK.
  - The LOA 2 digital ID is already created in Austrian IDP.

- The demonstration illustrates the transfer of address attributes from trusted source in support of the account application process.

- A bank account is opened
Final solution architecture

ANYbank
Customer on boarding web GUI

Attribute Management
UMA Authorization Server
Verify Agent
UMA Resource Server

Idemia Innovation Lab
Idemia Federation Hub
UMA Verify connector
eIDAS connector
Attribute Exchange

Austrian eGovernment Innovation Centre
Austrian eIDAS
Reference Node
Austrian IDP
EGIZ
SMS 2FA

Attribute Provider
Idemia UMA Resource Server
Attribute Database (Address)

Test IDP services
secureidentity

Banking demonstration delivered by ForgeRock on behalf of HSBC.
Key stages of the demonstration

- The User takes the following steps in the user Journey:
  - Start the account opening journey.
  - Confirm the availability of a personal digital identity to the bank.
  - Connect to their Austrian IDP through an ID federation hub.
  - Assert their digital identity by authenticating to their IDP.
  - Consent to passing details of name and address to the bank.
  - Consent to passing address data from a trusted source to the bank.
  - Trusted ID and address attribute data is passed to the bank.
  - Complete Banks application capturing:
    - Personal data, Employment data, status data, account usage data
  - Accept Bank’s terms and conditions.
  - Login to the new account.
  - View the account dashboard.
Demonstration
Conclusions
Conclusions

- The action show that the objectives can be achieved in a pilot
- Digital ID can save time in account opening
- Integration to existing banking user journeys is challenging
  - Not loosing the applicant - 40% drop out rate today.
- Digital ID does not relieve banks of liabilities for customer ID&V
- The technical integration and trust establishment is complex
  - Metadata for all IDPs and federation hub
  - LOAs, certificates, signatures, OU verification proving
  - SAML configuration
- Banks need to understand the IPV process and veracity of attributes
  - Who’s checked the attributes?
- Cooperation with eIDAS government departments is a time consuming.
  - Gaining commitment from non commercial teams due to notifying priorities.
This is the landing page that a consumer lands on from a google search whilst looking for a UK bank account.

Our consumer is an Austrian national - in this case called Max Mustermann.
First step is to ask Max if he has a digital identity. The onboarding journey will be different if he did not.

In this case Max has an Austrian digital ID.
As Max has confirmed that they have a digital ID he is asked to confirm if it is a UK IDP’s ID or a European ID.

The journey is different for a UK ID.
Max is alerted that he is leaving the Bank’s website to be authenticated by his IDP.

This is acknowledge this by clicking continue.
Max is presented with the range of IDPs that the Bank has commercial agreements with for authenticating IDs.

Max selects Austria eIDAS.

Other UK IDPs are available for UK citizens who are applying.
Max lands at his Austrian IPD’s authentication page and is offered Handy (German for mobile phone).

He selects Handy.
Max is prompted to enter his mobile phone number and password.

He selects ‘Identification’
Next Max is asked how he wants to perform his two factor authentication so chooses SMS to receive his code.
Max is directed to a screen where he can enter his code that was sent to his mobile phone.
Max enters his code received from the Austrian IDP.
Max is asked to wait while authentication takes place in the Austrian IPD.
Max is presented a screen that asks him to consent to allowing this data from the Austrian IDP to be released to the Bank.
Max previews the data and chooses to release this data and clicks ‘Allow’.
Max is redirected back to the Bank and is shown that the bank now has his name and e-mail address from the IDP, and is asked to confirm that these are correct.
Max is told that the Bank needs his address as part of the ID&V process and is asked to name who can provide his address data. Orange France is offered as they are the banks address attribute provider.
Max’s address, which was provided by Orange France, is shown and he is asked to confirm this.
Further information about Max is requested by the Bank as part of their enrolment process.
Marital status and number of dependents are requested.
Employment status is requested.
Max is asked how he intends to use the account, and where the initial deposit is going to come from. These are used as possible triggers for money laundering alerts.
Finally Max is asked to confirm the terms and conditions that the Bank sets out for this account type.
Max has completed the application process and satisfied the banking conditions for opening the account.

He is offered the opportunity to login his new account.
Max logs in and is given the account’s dashboard.
Max logs out.