EEMA 30th annual conference

Digital Identity
A new business model for the bank
The bank in today’s world

- Cash
  - Money emission

- Capital
  - Capital accumulation

- Loans
  - Middlemen in borrowing

- Transactions
  - Money logistics
The function of transactions is changing
From Money logistics to Digital Identity logistics

Digital Identity is nothing more then how you can proof that YOU are YOU if you want to do business in the digital world

- A payment is all about authentication and authorization
- Payment and Identity logistics trusts with level of assurance of KYC
- Issuing landscape same for Identity and Payment methods (Biometrics, Card, Mobile etc)
- Comparable requirements Payments and Identity
  - Trust & Framework
  - Regulation & Compliance
  - Risk & Fraud detection
  - Reach & Interoperability
  - Convenience & Digital
... And Financial institutions are acting
Financial institutions play a greater role in Digital Identity
The road for a bank in the future

1. **Absolute connect**
   - Access to the bank everywhere.

2. **Easy payment**
   - One-click solution for financial tasks.

3. **Data guardian angel**
   - Detailed data of any transaction and operation

4. **Bank as a social platform**
   - User account doesn’t link to any bank.
The road for a bank in the future

Solutions and Services

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- **1. Strong KYC**
- **2. Mobile and internet banking**
- **3. ePayments**

- **1. Mobile/NFC Payment**
- **2. eID solution**
- **3. eSigning/eMandate**
- **4. Public Transport**

- **1. Security trusted partner**
- **2. Risk & Fraud Mitigation**
- **3. Authentication Management & Control**
- **4. Payment in a click**
- **5. Budget planner and Insight accounts**
- **6. Purpose offering & social sharing**
- **7. Popular payments defined**
- **8. Bank assistant**
The road for a bank in the future
Valuable Asset

**KYC**

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**Convenience**

**TRUST**

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