
Connecting Europe Project

Presentation to the OIX

INEA/CEF/ICT/AZ016/1271569

12th December 2019



25/03/2020



Agenda



- **Project overview**
- **Demonstration**
- **Questions**

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Who was involved ?



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Sponsors

Innovation and Networks Executive Agency



Consortium



Consortium Partners



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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 border 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.

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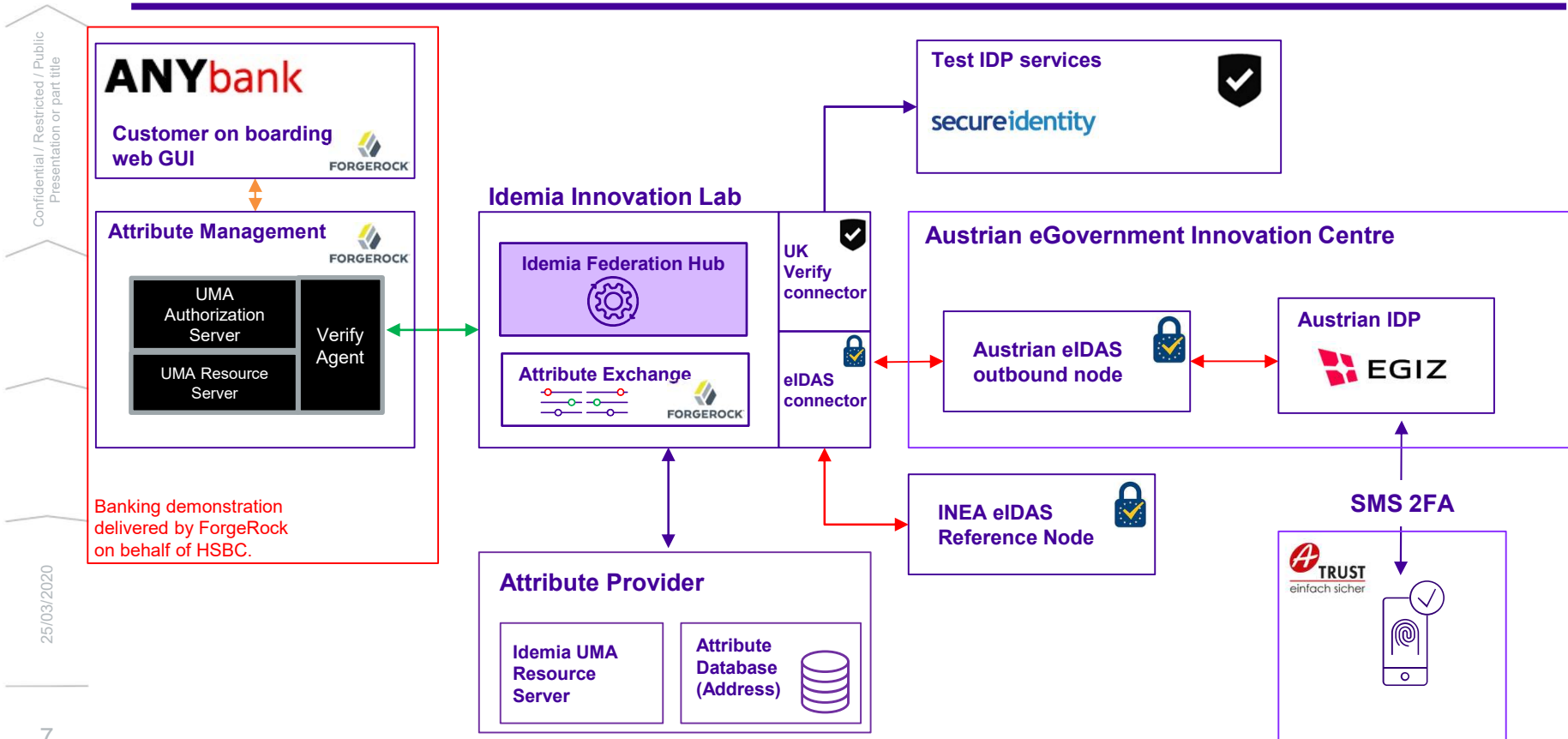
Demonstration overview.



- **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





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.



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Demonstration



Conclusions

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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 losing 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.



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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.

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cef-demo x +

https://banking-dev.frdpcloud.com/registration/ Search

ANYbank PORTAL FIXED SAVERS MORTGAGES OUR STORY NEWSROOM

Just some of our award winning products

AnyBank Reward
An everyday top-tier account, with the best rates and all the perks
APPLY

Infinite CreditCard
Our most popular card, with unique benefits, premium travel and purchase protections
MORE INFO

AnyBank Mortgage
Forget fixed-rate, flexible-rate, trackers... a mortgage that grows with your family
MORE INFO

Open an ANYbank current account and we'll give you £100 to say thank you

Get our award-winning Current Account

- No monthly fees
- Earn interest on your savings
- 5-star mobile banking app
- Optional interest-free £500 overdraft for eligible customers

Sign up today using your digital identity for

- An immediate decision on your application
- Instant access to your account
- The ability to start spending straight away using Apple or Android pay

Apply now

Terms and conditions of this offer

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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.

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ANYbank PORTAL FIXED SAVERS MORTGAGES OUR STORY NEWSROOM

Apply Verify your identity Provide additional details Confirm agreement Application complete

Before you apply please make sure that

- you're not an existing customer
- you haven't been declined for an account with us in the last 12 months
- you're aged 18 years or above
- you currently live in the EU

You'll need

- your employment details
- your living and income details
- your national digital identity

Do you have a digital identity provider?

Yes No

Back Continue

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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.

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The screenshot shows a web browser window with the URL <https://banking-dev.frdpcloud.com/registration/identity>. The page header includes the ANYbank logo and navigation links: PORTAL, FIXED SAVERS, MORTGAGES, OUR STORY, NEWSROOM. A progress bar at the top indicates the current step: Apply (completed), Verify your identity (current), Provide additional details, Confirm agreement, and Application complete. The main content area is titled "Apply for an account with your digital identity" and includes the subtext "You can save time by signing up for an ANYbank account using your digital identity". Below this, there is a section titled "What is a digital identity?" with a brief explanation and a link to "Learn more about digital identity". The next section is "Who is your digital identity provider?" with radio button options for "UK Provider", "European Provider", and "Don't know". At the bottom of the form are "Back" and "Continue" buttons. The footer contains links for Legals, Privacy & Cookies, Accessibility, Security, Rates, Terms & Conditions, Press, Careers, Sitemap, and Contact Us.



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Max is alerted that he is leaving the Bank's web site to be authenticated by his IDP.

This is acknowledge this by clicking continue.

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The screenshot shows a web browser window with the URL `https://banking-dev.frdpcloud.com/registration/identity`. The page is titled 'ANYbank PORTAL'. A modal dialog box is open, displaying the message: 'You are now leaving AnyBank' and 'You will be redirected to choose your European digital identity provider'. Below the dialog, the main content area is dimmed and shows a registration form. The form includes a section for 'Apply for an account with your digital identity' with a sub-header 'You can save time by signing up for an ANYbank account using your digital identity.' Below this, there is a section titled 'What is a digital identity?' with a sub-header 'A digital identity is a secure way to prove who you are on the internet. It makes it safe, quick and easy to access online services. Government, banks and other organisations can help you create your digital identity.' and a link 'Learn more about digital identity'. The next section is 'Who is your digital identity provider?' with radio buttons for 'UK Provider', 'European Provider', and 'Don't know'. At the bottom of the form, there are 'Back' and 'Continue' buttons. The footer of the page contains links for 'Legals | Privacy & Cookies | Accessibility | Security | Rates | Terms & Conditions | Press | Careers | Sitemap | Contact Us'.



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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.

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The screenshot shows a web browser window with the URL <https://fed1.ukidap.xantav.com/broker/nav/home-eng>. The page title is "Select Sign-In Partner - Main". The IDEMIA logo is at the top left. Navigation links include HELP, FAQ, CONTACT US, and EXIT. The main heading is "SELECT SIGN-IN PARTNER". Below this, it states "Your choice of sign-in partner is:" followed by two numbered instructions: 1) a government Verify UK approved sign-in partner identified by the Verify checkmark, and 2) an insurance or pension provider with which you already have an online account. There are six sign-in partner buttons: TEST 2 AustriaEIDAS, DIGIDENTITY Digidentity, POST OFFICE PostOffice, secureidentity Secureidentity, TestEIDAS, and TEST 3 TestUK. The footer contains the slogan "SAFER.SIMPLER.FASTER" and three security options: "No new password to remember", "Safe and secure sign in", and "Your sign-in partner, your choice". Links for About, Privacy Notice, and Terms and Conditions are also present.

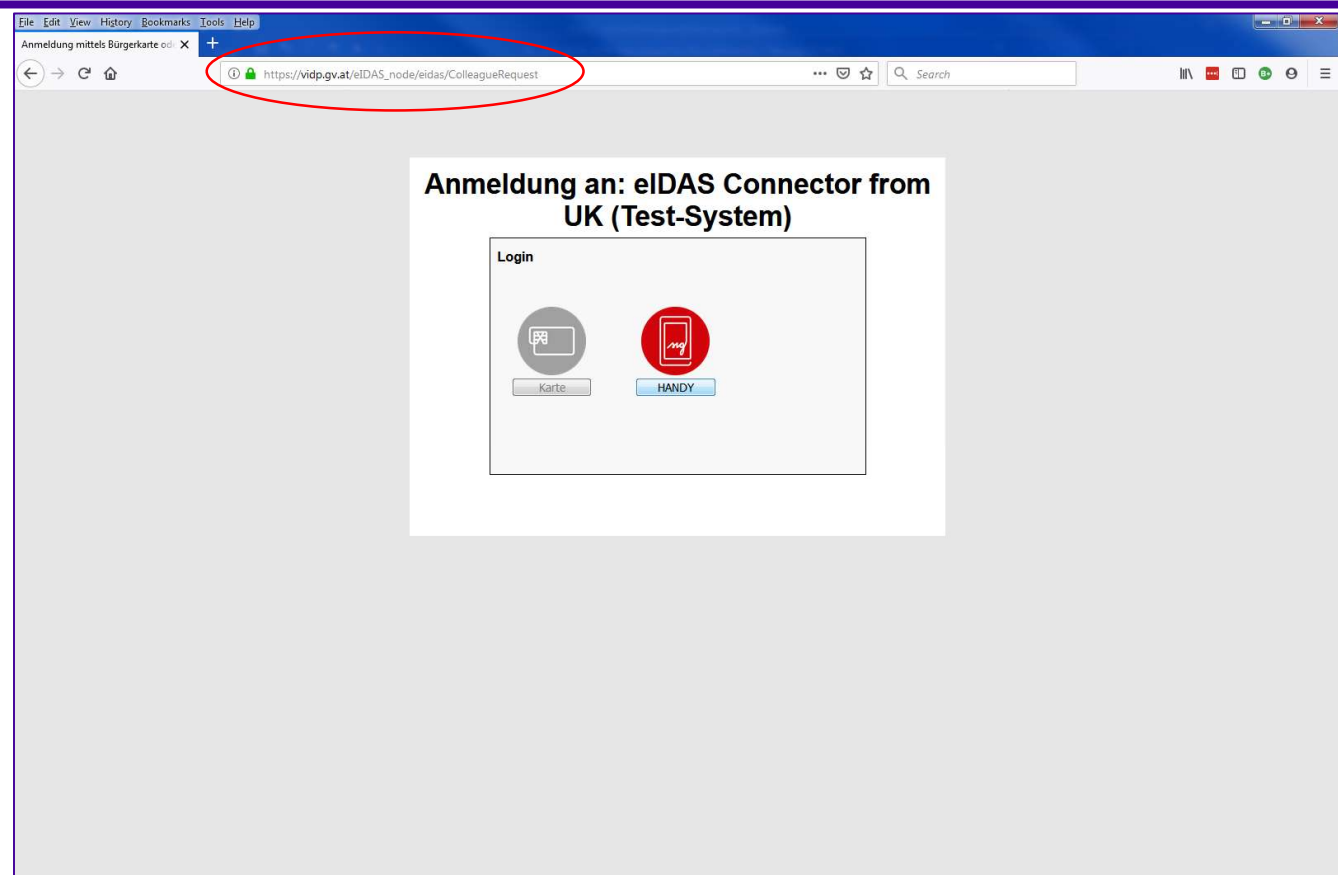


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Max lands at his Austrian IPD's authentication page and is offered Handy (German for mobile phone).

He selects Handy.

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

He selects
'Identification'

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The screenshot shows a web browser window with the address bar displaying https://vidp.gv.at/eIDAS_node/eidas/ColleagueRequest. The main content area features a white box with the title "Anmeldung an: eIDAS Connector from UK (Test-System)". Inside this box is a "Login" form with the following elements:

- A "Mobiltelefonnummer" input field containing the text "10301/1122334455".
- A "Signatur Passwort" input field with masked characters (dots).
- An "Abbrechen" button.
- An "Identifizieren" button.
- A link labeled "Eigenes Fenster" with a blue icon.



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Next Max is asked how he wants to perform his two factor authentication so chooses SMS to receive his code.

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Anmeldung an: eIDAS Connector from UK (Test-System)

Login

Vergleichswert: swdXfPZXSy
[Signaturdaten anzeigen](#)



[Eigenes Fenster](#)
[TAN via SMS](#)

https://test1.e-trust.at/mobile/https-security-layer-request/sendsms.aspx?sid=MT_FMRCQLAICIDEPHNEFUQBWNPKLCE



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Max is directed to a screen where he can enter his code that was sent to his mobile phone.

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The screenshot shows a web browser window with the address bar displaying https://vidp.gv.at/eIDAS_node/eidas/ColleagueRequest. The main content area features a white box with the following text:

Anmeldung an: eIDAS Connector from UK (Test-System)

Login

Vergleichswert: swdXfPZXSy
[Signaturdaten anzeigen](#)
TAN (SMS)

[Eigenes Fenster](#)



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Max enters his code received from the Austrian IDP.

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Anmeldung mittels Bürgerkarte X

https://vidp.gv.at/eIDAS_node/eidas/ColleagueRequest

Anmeldung an: eIDAS Connector from UK (Test-System)

Login

Vergleichswert: swdXfPZXSy
[Signaturdaten anzeigen](#)

TAN (SMS)
123456

[Eigenes Fenster](#)



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Max is asked to wait while authentication takes place in the Austrian IPD.

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Anmeldung mittels Bürgerkanal

https://vidp.gv.at/eIDAS_node/eidas/ColleagueRequest

Anmeldung an: eIDAS Connector from UK (Test-System)

Login

Falls Sie nicht automatisch weitergeleitet werden, klicken Sie bitte auf Weiter

Bitte warten... 

[Eigenes Fenster](#)

Performing a TLS handshake to vidp.gv.at...



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Max is presented a screen that asks him to consent to allowing this data from the Austrian IDP to be released to the Bank.

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cef-demo x IDEMA announces FINRA finj x Apple Watch Could Mean Yo x OAuth2 Authorization Server x +

https://www.idemiablueservice.net/openam/cef/authorize?response_type=code&client_id=cef-hsbc&re...

FORGEROCK

CEf-HSBC
Sample CEF Bank

This application is requesting the following private information:

- Your email address
- Your personal information
-
-

You are signed in as: Max Mustermann

Deny Allow

info@forgerock.com
Copyright © 2010-2018 ForgeRock AS. All rights reserved.



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Max previews
the data and
chooses to
release this data
and clicks
'Allow'.

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https://www.idemibluesservice.net/openam/cef/authorize?response_type=code&client_id=cef-hsbc&re...

FORGEROCK

CEF-HSBC
Sample CEF Bank

This application is requesting the following private information:

Your email address ^
Email address: max.mustermann@example.com

Your personal information ^
Given name: Max
Family name: Mustermann
Full name: Max Mustermann

^
^

You are signed in as: Max Mustermann

Deny Allow

info@forgerock.com
Copyright © 2010-2018 ForgeRock AS. All rights reserved.



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Max is re-directed 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.

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The screenshot shows a web browser window with the ANYbank website. The browser's address bar displays the URL: https://banking-dev.frdpcloud.com/registration/identity-verification?code=1Hv5xu2hXbJeZuzU_0KJL5H. The website header includes the ANYbank logo and navigation links: PORTAL, FIXED SAVERS, MORTGAGES, OUR STORY, NEWSROOM, and a user profile icon. A progress bar at the top of the main content area shows five steps: Apply, Verify your identity, Provide additional details, Confirm agreement, and Application complete. The 'Verify your identity' step is currently active. Below the progress bar, the text reads: 'Your identity has been verified'. A confirmation message follows: 'We have your name as Max Mustermann and your email address as max.mustermann@example.com. Are these details correct?'. There are radio buttons for 'No' and 'Yes', with 'Yes' selected. A green 'Continue' button is positioned below the confirmation message. The footer of the website contains links for Legals, Privacy & Cookies, Accessibility, Security, Rates, Terms & Conditions, Press, Careers, Sitemap, and Contact Us.



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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.

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https://banking-dev.frdpcloud.com/registration/address

ANYbank PORTAL FIXED SAVERS MORTGAGES OUR STORY NEWSROOM

Apply Verify your identity Provide additional details Confirm agreement Application complete

Now we need your address

Who can provide it?

Official Authorities AnyBank France Orange France

consent to sharing my address with AnyBank.

Back Continue

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Max's address,
which was
provided by
Orange France,
is shown and he
is asked to
confirm this.

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https://banking-dev.frdpcloud.com/registration/address-verification

ANYbank PORTAL FIXED SAVERS MORTGAGES OUR STORY NEWSROOM

Apply Verify your identity Provide additional details Confirm agreement Application complete

Orange has shared your address with AnyBank

Is 1b Landstraßer Hauptstraße, WIEN, 1030, AT your current address?

No Yes

Continue

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bank



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Further information about Max is requested by the Bank as part of their enrolment process.

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The screenshot shows a web browser window with the URL <https://banking-dev.frdpcloud.com/registration/personal-details>. The page header includes the ANYbank logo and navigation links: PORTAL, FIXED SAVERS, MORTGAGES, OUR STORY, NEWSROOM. A progress bar at the top indicates the current step: "Verify your identity".

The main content area displays the following form fields and questions:

- Have you ever been known by any other names?
 Yes No
- Country of birth: Austria (dropdown menu)
- Country of residence: United Kingdom (dropdown menu)
- Are you a national of a country other than Austria?
 Yes No
- Are you resident for tax purposes in a country other than United Kingdom?
 Yes No
- Tax identification number: 1236547890
- When did you move to your current address?
For example 03.1980
Month: 10, Year: 2005

A green "Continue" button is located at the bottom of the form.

At the bottom of the page, there is a footer with links: Legals | Privacy & Cookies | Accessibility | Security | Rates | Terms & Conditions | Press | Careers | Sitemap | Contact Us.



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Marital status
and number of
dependents are
requested.

The screenshot shows a web browser window with the URL <https://banking-dev.frdpcloud.com/registration/family-details>. The page header includes the ANYbank logo and navigation links: PORTAL, FIXED SAVERS, MORTGAGES, OUR STORY, NEWSROOM, and a user profile icon. A progress bar at the top indicates the current step: Apply (completed), Verify your identity (current step), Provide additional details, Confirm agreement, and Application complete. The main content area is titled "Just a couple of questions about your family" and contains the following form elements:

- Question: "What is your marital status?" with a dropdown menu showing "Single".
- Question: "Do you have any dependent children?" with radio buttons for "Yes" and "No".
- A green "Continue" button at the bottom of the form.

The footer contains links for Legals, Privacy & Cookies, Accessibility, Security, Rates, Terms & Conditions, Press, Careers, Sitemap, and Contact Us, along with the ANYbank logo.



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Employment status is requested.

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The screenshot shows a web browser window with the URL `https://banking-dev.frdpcloud.com/registration/employment-details`. The page header includes the ANYbank logo and navigation links: PORTAL, FIXED SAVERS, MORTGAGES, OUR STORY, NEWSROOM. A progress bar at the top indicates the current step: Apply (completed), Verify your identity (current), Provide additional details, Confirm agreement, and Application complete.

The main content area is titled "Just a couple of questions about your employment" and contains the following questions and inputs:

- Are you in full time education?
 Yes No
- What is your employment status?
Full-time employed (dropdown menu)
- What is your employer's address?
Idemia UK (text input)
- When did you start employment at Idemia UK?
For example 03/1980
Month: 11 (dropdown), Year: 2005 (dropdown)
- What is your gross annual salary?
100000 (text input)

A green "Continue" button is located at the bottom of the form.

At the bottom of the page, there is a footer with links: Legals | Privacy & Cookies | Accessibility | Security | Rates | Terms & Conditions | Press | Careers | Sitemap | Contact Us.



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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.

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https://banking-dev.frdpcloud.com/registration/banking-details

ANYbank PORTAL FIXED SAVERS MORTGAGES OUR STORY NEWSROOM

Apply Verify your identity Provide additional details Confirm agreement Application complete

Almost there - just some questions about how you will use your account

Will this be your primary bank account?
 Yes No

Are you planning to send or receive international payments?
 Yes No

Are you likely make regular large cash withdrawals?
 Yes No

Are you likely to make regular large deposits?
 Yes No

Will you make your first deposit using cash?
 Yes No

What is the source of your first deposit?
Salary

Continue

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Finally Max is asked to confirm the terms and conditions that the Bank sets out for this account type.

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cf-demo x cf-demo x +

https://banking-dev.frdpcloud.com/registration/terms-conditions

BT Home Hub Manag... GSMA Google Maps Enhancing DWP's Digi... Digital Marketplace Find cloud hosting, so... Login | Salesforce cf-demo Autologin Holiday Images - Photographs SuccessFactors Log in MG Enthusiasts

ANYbank PORTAL FIXED SAVERS MORTGAGES OUR STORY NEWSROOM

Apply Verify your identity Provide additional details Confirm agreement Application complete

Final step - please read the terms and conditions

Indicate your agreement when you're ready

Our terms and conditions

Lorem ipsum dolor sit amet, consectetur adipiscing elit. In nec arcu ex. Donec fermentum nisi vitae nibh lobortis, at pharetra risus facilisis. Aenean ut posuere enim. Duis auctor malesuada justo, et facilisis quam condimentum et. Praesent tristique, risus vel molestie feugiat, mi sem volutpat dolor, sed ultrices dolor risus a quam. Maecenas nunc ex, feugiat nec purus eu, semper ultricies odio. Suspendisse at rutrum tellus. Inunc suscipit tincidunt condimentum. Praesent purus ligula fermentum ac lorem nec, ullamcorper consectetur tellus.

Do you agree to the terms and conditions?

Yes No

Continue

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Max has completed the application process and satisfied the banking conditions for opening the account.

He is offered the opportunity to login the his new account.

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cef-demo x The global leader in Augment... x cef-demo x How to remove an Outlook.p... x +

https://banking-dev.frdpcloud.com/registration/completion

BT Home Hub Manag... GSMA Google Maps Enhancing DWP's Digi... Digital Marketplace Find cloud hosting, so... Login | Salesforce cef-demo Autologin Holiday Images - Photographs SuccessFactors Log in MG Enthusiasts Sociabble Home Page Egencia >>

ANYbank PORTAL FIXED SAVERS MORTGAGES OUR STORY NEWSROOM

Apply Verify your identity Provide additional details Confirm agreement Application complete

Application Complete - Welcome to AnyBank!

Your account is ready to use

We've emailed your welcome pack with everything you need to know to make the most of your new bank account.

[Click here to start using your account!](#)

How about checking out our other products?
Here are some we recommend for you and your family.

Open an ANYbank current account and we'll give you £100 to say thank you

AnyBank Reward
An everyday top-tier account, with the best rates and all the perks
[APPLY](#)

Infinite CreditCard
Our most popular card, with unique benefits, premium travel and purchase protections
[MORE INFO](#)

AnyBank Mortgage
Forget fixed-rate, flexible-rate, trackers... a mortgage that grows with your family
[MORE INFO](#)

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Max logs in and
is given the
account's
dashboard.

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The screenshot displays the ANYbank web application interface. The browser address bar shows the URL <https://banking-dev.frdpcloud.com/banking/webapp/transactions>. The user is logged in as Max Mustermann.

ANYbank

ACCOUNTS CONTACTS MY PROFILE INVESTMENTS SHARING & CONSENT PREFS FLOWS

TOTAL BALANCE
£0.00

Current Plus Account £0.00

Current Plus Account £0.00

ADD ACCOUNT

Monthly Spend

Line graph showing spend from Jul to Dec. The y-axis ranges from 0 to 400. The line shows a peak in November and a low in September.

Donut chart showing the distribution of spend by category:

- Utilities (Cyan)
- Mortgage (Yellow)
- Food (Purple)
- Entertainment (Green)
- Transport (Blue)

DATE	CATEGORY	DESCRIPTION	CREDIT	DEBIT
------	----------	-------------	--------	-------

Footer: Wealth | Shop | Legal | Privacy & Cookies | Accessibility | Security | Rates | Terms & Conditions | Press | Careers | Sitemap | Contact Us



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Max logs out.

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The screenshot shows a web browser window displaying the ANYbank website. The browser's address bar shows the URL <https://banking-dev.frdpcloud.com/banking/webapp/login>. The website header includes the ANYbank logo and navigation links: PORTAL, FIXED SAVERS, MORTGAGES, OUR STORY, NEWSROOM, SIGN IN, and JOIN. A search bar with the placeholder text "User Name" is located below the header. The main content area features three circular promotional cards: "FIXED SAVERS UP TO 2.40% AER", "SMILE-INDUCING MORTGAGE RATES", and "EASY ACCESS WHENEVER, WHEREVER". Below these cards, a grey banner states "ForgeBank is used by 5 million customers every day with 10,000 new sign-ups each week". The footer section contains three columns: "Pensions" (Find out about ForgeBank Wealth Management), "Early Savers" (An easy and fun way to teach kids good money habits, with our unique parental controls), and "Investments" (Professional financial and investment advice, accounting and tax services to suit all pockets). A "READ MORE" button is positioned below the Pensions section. The bottom of the page features a dark footer with links for Wealth, Shop, Legals, Privacy & Cookies, Accessibility, Security, Rates, Terms & Conditions, Press, Careers, and Contact Us.

CONTACT

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