

# Opening a bank account across borders with an EU national Digital Identity



Co-financed by the European Union  
Connecting Europe Facility



# Problem statement

- Increasing volumes of people are moving to new countries to study, work and live.
- In 2017, foreign citizens made up 7.5% of persons living in the EU Member States and 3.8% of European Union (EU) citizens of working age (20-64) were residing in another Member State than that of their citizenship; this share has increased from 2.5% ten years ago.
- The development of trust across national borders takes place slowly.

# Hypothesis

The project considers 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 French citizen opening a bank account in the UK, who may not have a proof of residence in the UK. ‘, in support of the [European Digital Single Market](#)

# Objectives

This project will develop the service design, infrastructures and operational framework that leverages eIDAS to enable a more trustworthy and efficient account opening process for citizens from *another European country to use digital identities that meet government standards, leverages eIDAS and meets industry standards (such as Mobile Connect).*

# Outputs

- A prototype that will develop and test a digital end-to-end customer experience
- Demonstrate the creation of a digital identity, assertion of digital identity to the service and the use of that digital identity to access other necessary attributes about the user in order to access the service (i.e. opening a bank account)
- Communications across wide audience, including the European Commission, the US, and others about the findings of the project
- White papers detailing the service design, infrastructures and operational framework

# Benefits - Consortium members

- Attract new customers, moving from overseas in to the UK, with a simple on-boarding process to open a new bank account
- Potential to reduce fraud and impersonation risk as well as reduce reparation bills and regulatory fines
- Future proofing compliance to changes in the regulatory environment such as the 4th Anti-Money Laundering Directive, eIDAS regulations and Payment Accounts Directive
- Develop, test and shape the APIs and standards for the future, while utilising current infrastructures, back-end systems and processes

# Benefits - Industry

- Have single ID that can be used across borders and with public and commercial services
- Meet customers expectations to use digital services to access a range of services
- Reduce fraud by addressing the weaknesses in the current paper based information which are exploited by sophisticated fraudsters, criminals and terrorists
- Access data from overseas and supports the [European Digital Single Market](#)

# Benefits - Customer

- Convenient way to provide evidence of his / her identity and personal details remotely through a digital channel.
- Easier access to financial services and supports digital inclusion
- Enabling citizens to use a simpler and more secure bank account opening process that **reduces fraud** and financial exclusion
- Reduces time and costs in having to provide documents (such as passports and driving licences) for visual inspection
- Opportunity to have a single ID to be used across a range of actions



**Prototype**



## Open an anyBank current account today....



Get our award winning Distinction Account

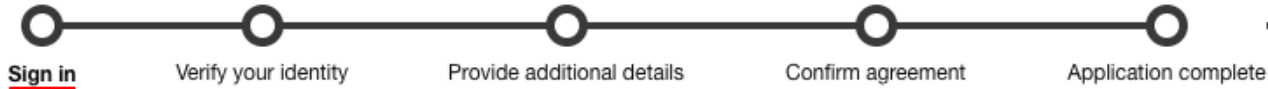
- 5★ mobile banking app
- No monthly fees\*
- Earn interest\*\* on your savings
- Optional interest free £500 overdraft for eligible customers\*\*\*

Sign up today using your digital ID for:

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

**....and we'll give you £100<sup>†</sup> to say thank you**

Apply Now



## Apply for an account with your digital identity

You can save time signing up for an ANYbank account by using your digital identity.

### What is a digital identity?

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.

▶ [Learn more about digital identity](#)

### Who is your digital identity provider?

- UK provider
- European provider
- I'm not sure

**Continue**

Expectation of the customer that the application process will happen on the ANYbank website.

Designed to maintain the prominence of the ANYbank brand even though ANYbank is using a third party service

The Blue Service brand appears discreetly on the ANYbank page in the top right hand corner.

# Redirect to the IDP

The screenshot shows a dark-themed web form with a progress bar at the top containing three steps: 'Sign in', 'Verify your identity', and 'Provide additional details'. The 'Sign in' step is active. Below the progress bar, the main heading is 'Apply for an account with your digital identity'. A sub-heading reads 'You can save time signing up for an ANYbank account by using your digital identity.' Below this, there is a section titled 'What is a digital identity?' with a paragraph explaining its security and ease of use, followed by a link 'Learn more about digital identity'. Another section titled 'Who is your digital identity provider?' contains three radio button options: 'UK provider', 'European provider', and 'I'm not sure'. A red 'Continue' button is located at the bottom left. A white pop-up box is overlaid on the right side of the form, containing the text: 'You are now leaving ANYbank', 'You will be directed to Franceconnect to choose your French digital identity provider.', and a 'Continue' link.

A pop-up box explains that the customer will be directed away from the ANYbank website.

After choosing Mobile Connect -et -moi, customer has just to enter its Orange France mobile number to initiate an authentication transaction on his mobile and to share its digital ID information



Noemie

Lives in France

Moving to the UK to work for a year

Needs to pay salary into UK bank

## Please describe some of the challenges?

As a student in your first year, **huge queues** in front on branches next to the uni are very common. **People come at 5AM** to queue to open a bank account and for the month of September/October appointments are not available as they are all already booked.

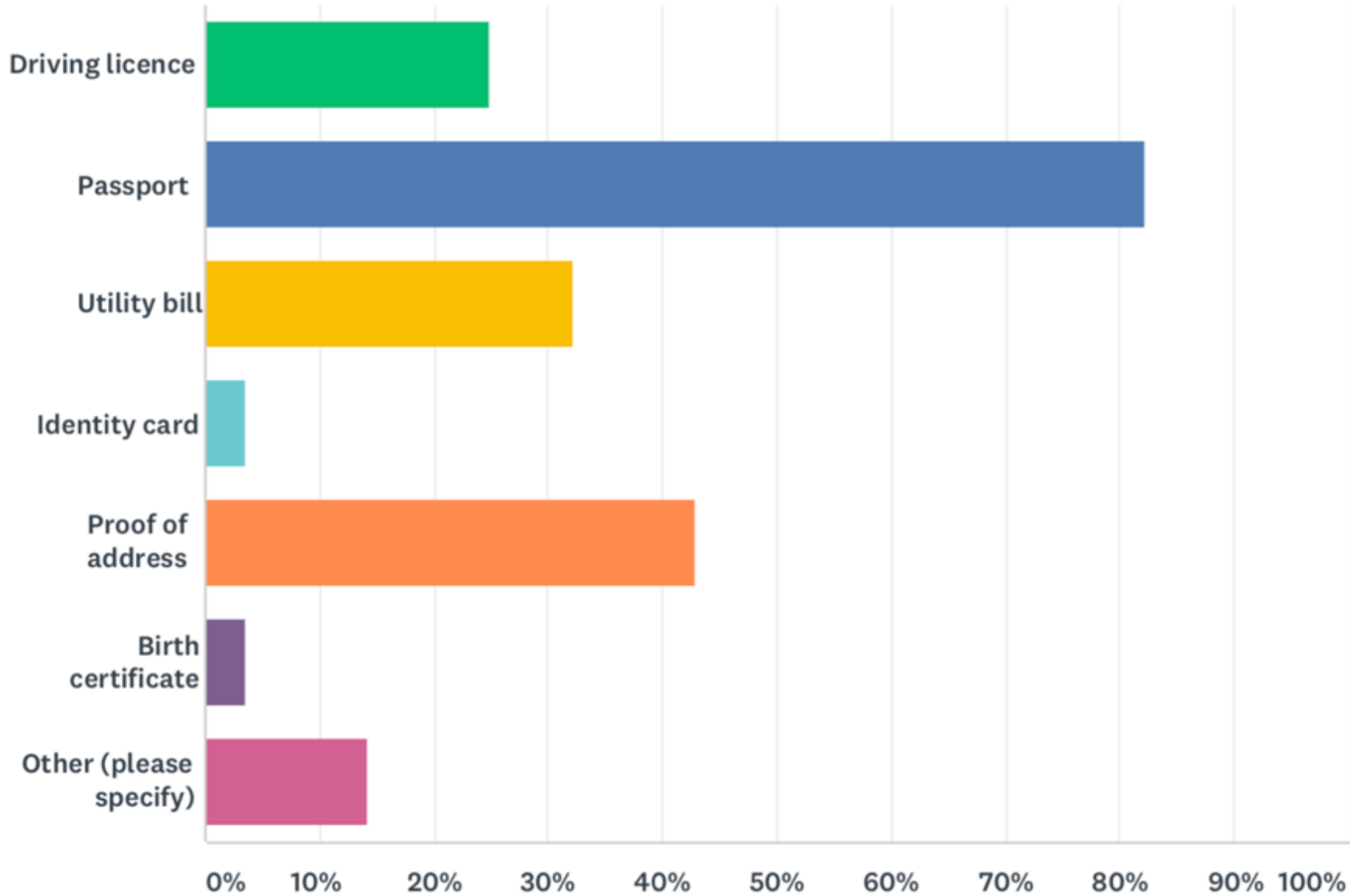
There were **too many steps** - set up an appointment, get a letter from university to provide proof of address, attend the hour long meeting during which even more questions were asked.

**I did not have a profile** in the UK so I did not have an account for the first year as a student.

I was opening accounts for my children. I had to book appointments, **go into the bank** with all my documentation, have the documentation photocopied, wait **for manual processes** to set up the accounts to be completed.

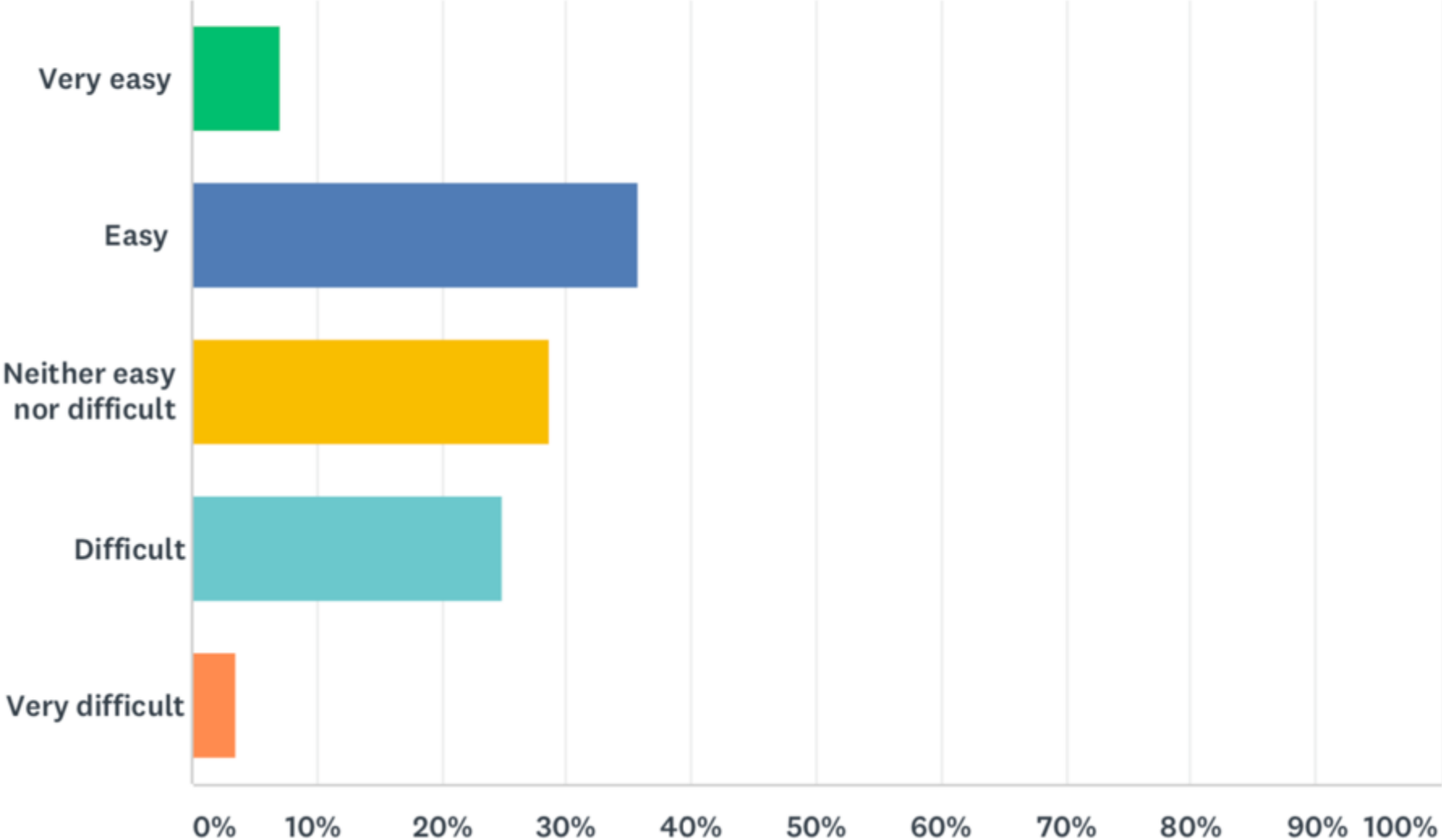
# Q4 What evidence did you use to prove your identity?

Answered: 28 Skipped: 0



# Q5 How difficult was it to open the account?

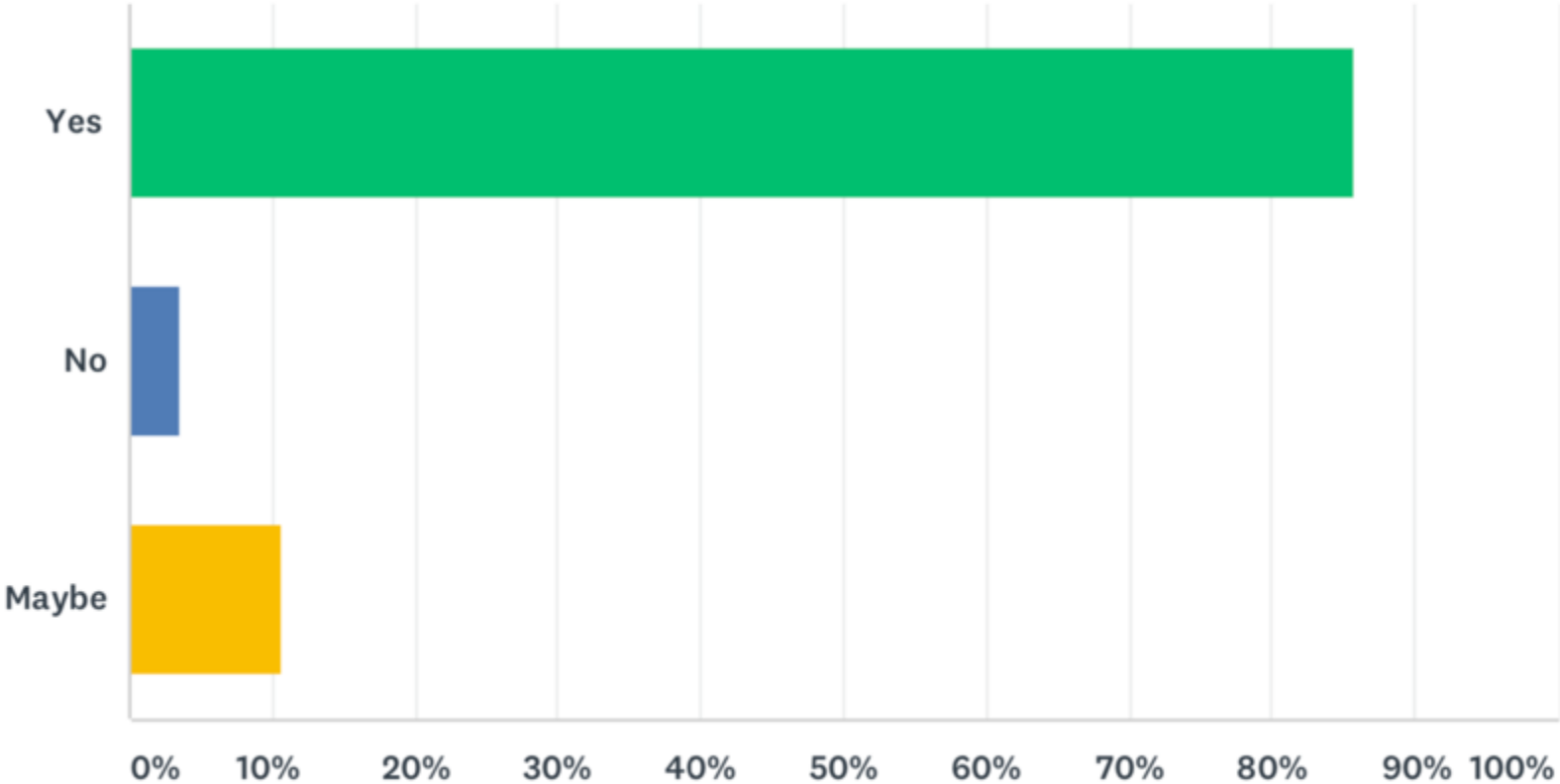
Answered: 28 Skipped: 0





# Q9 If you had had a digital identity, would you have used it when you opened your bank account?

Answered: 28 Skipped: 0



## How does the process for opening a bank account shown in the video differ from your experience when you opened one?

The process is much **faster** and smoother, there is **no need to provide physical proofs of identity** and address, which makes things easier. Plus you get your bank details straight away, which is incredibly helpful.

It was more straightforward because documents from the old country could be used.

It was **simple** and all online.

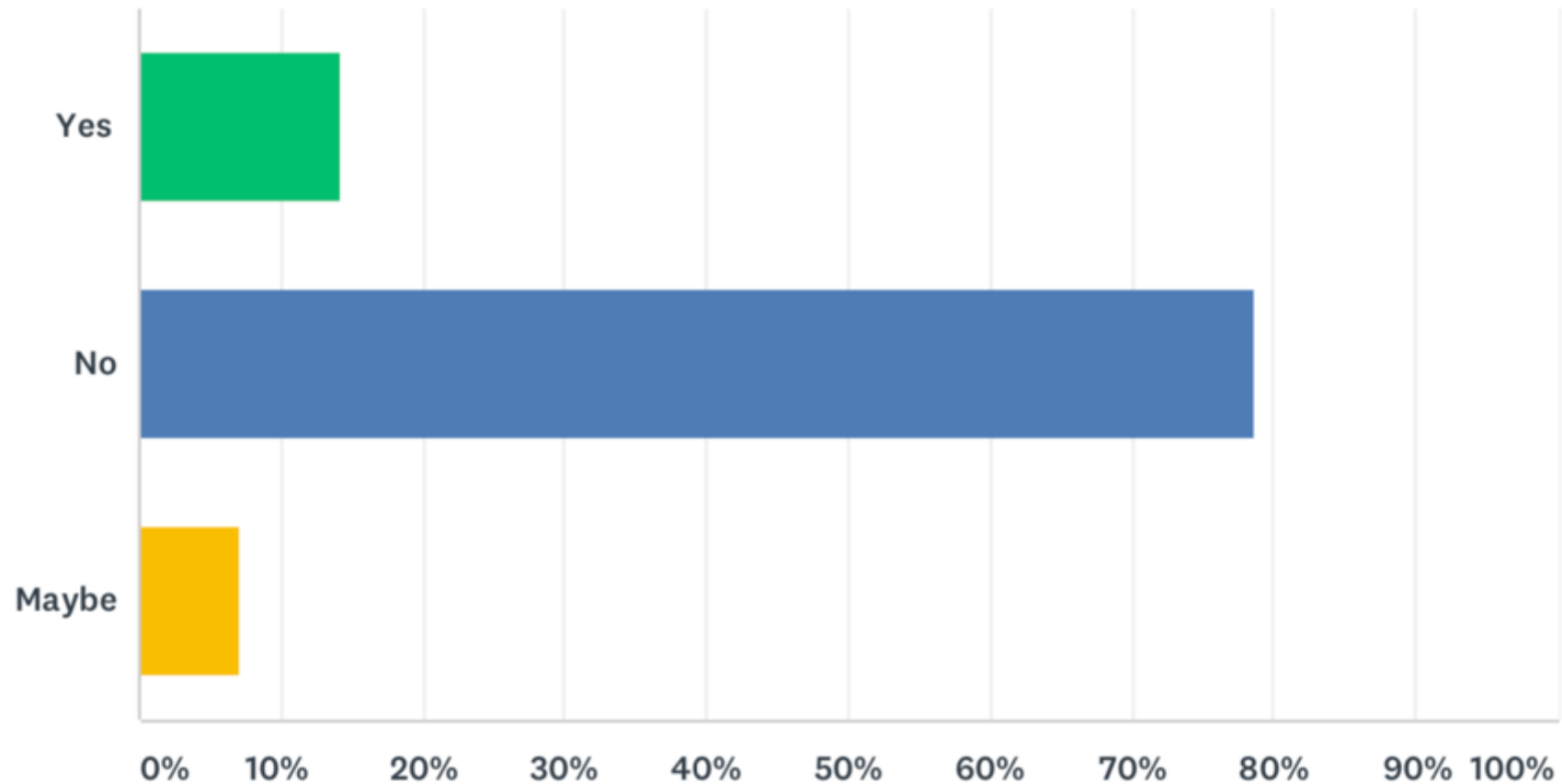
Looks so much easier

I like digital identity

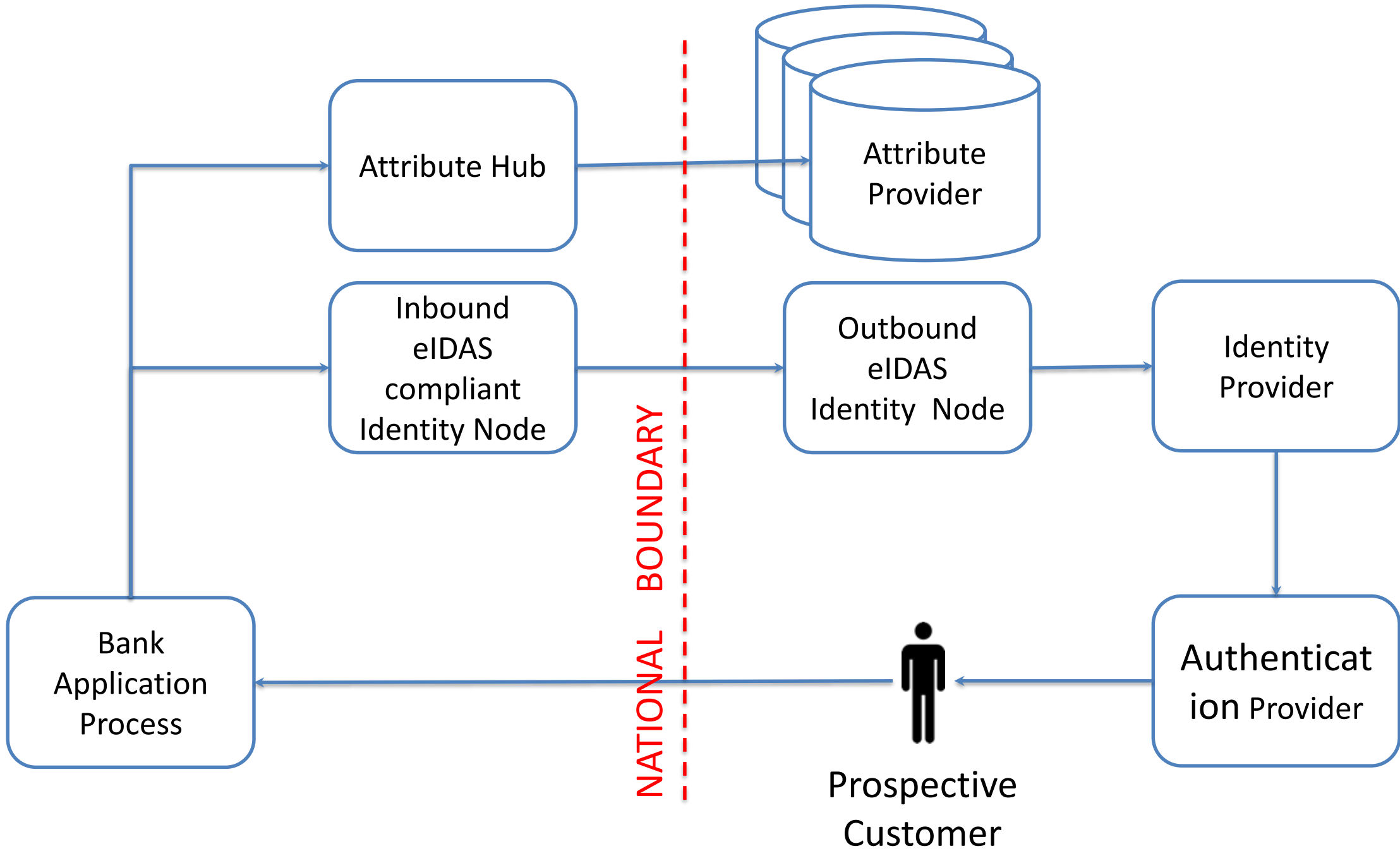
I am quite sceptical about sharing such personal data cross border or within the country especially after **hearing how governments have spied on their own people** in the past and that nothing is safe.

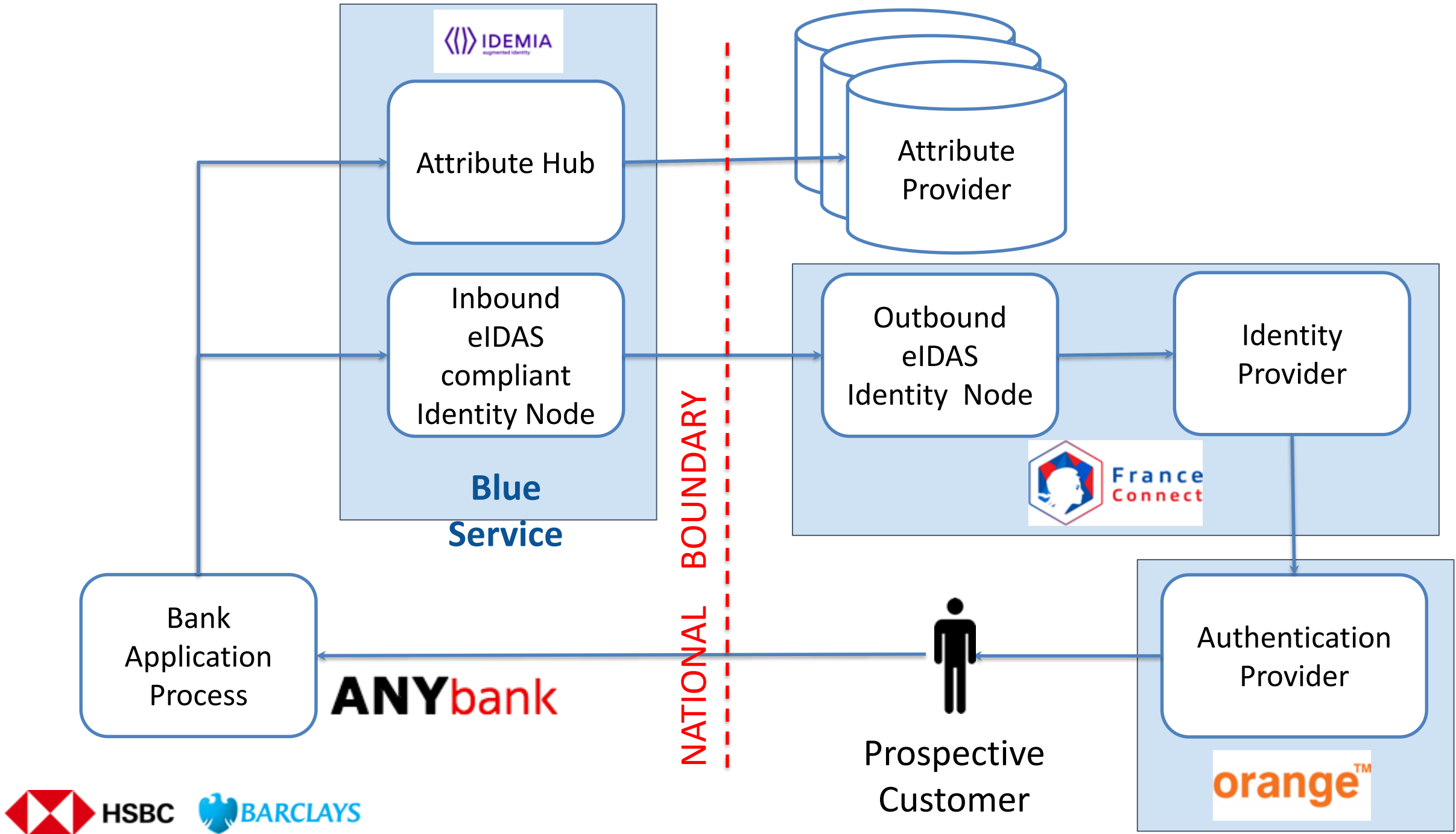
# Q11 Would you have minded sharing your address in the way demonstrated in the video?

Answered: 28 Skipped: 0



# **Technical approach**





Liabilities



We are redesigning the Groups Management Page. [Learn more here.](#)



## Open Identity Exchange (OIX)

736 members



Manage

✓ Member



David Rennie · **Manager**

Digital Identity & Data Assurance Specialist

... 3w

### Liabilities under a federated digital identity scheme

Many people raise the subject of liability when discussing adoption of federated digital identity by the financial sector. Banks have many different types of liability which vary from context to context.

The EU funded 'Connecting Europe Facility' project is considering how a digital identity that meets government standards defined under the eIDAS regulation could be used by a bank when opening a bank account. The project team has set out a paper on liabilities and would welcome thoughts and comments on it from industry experts.

If you would be willing and able to review the paper please drop me a message through LinkedIn and I'll send you the paper.

#### ABOUT THIS GROUP

Open Identity Exchange (OIX) - building trust in online identity. OIX is a non-profit trade organisation of competitors across sectors e.g. the internet, data aggregation, telecommunications and government driving the expansion of existing online ide... [Show more](#)

[Group rules](#)

#### MEMBERS

736 members

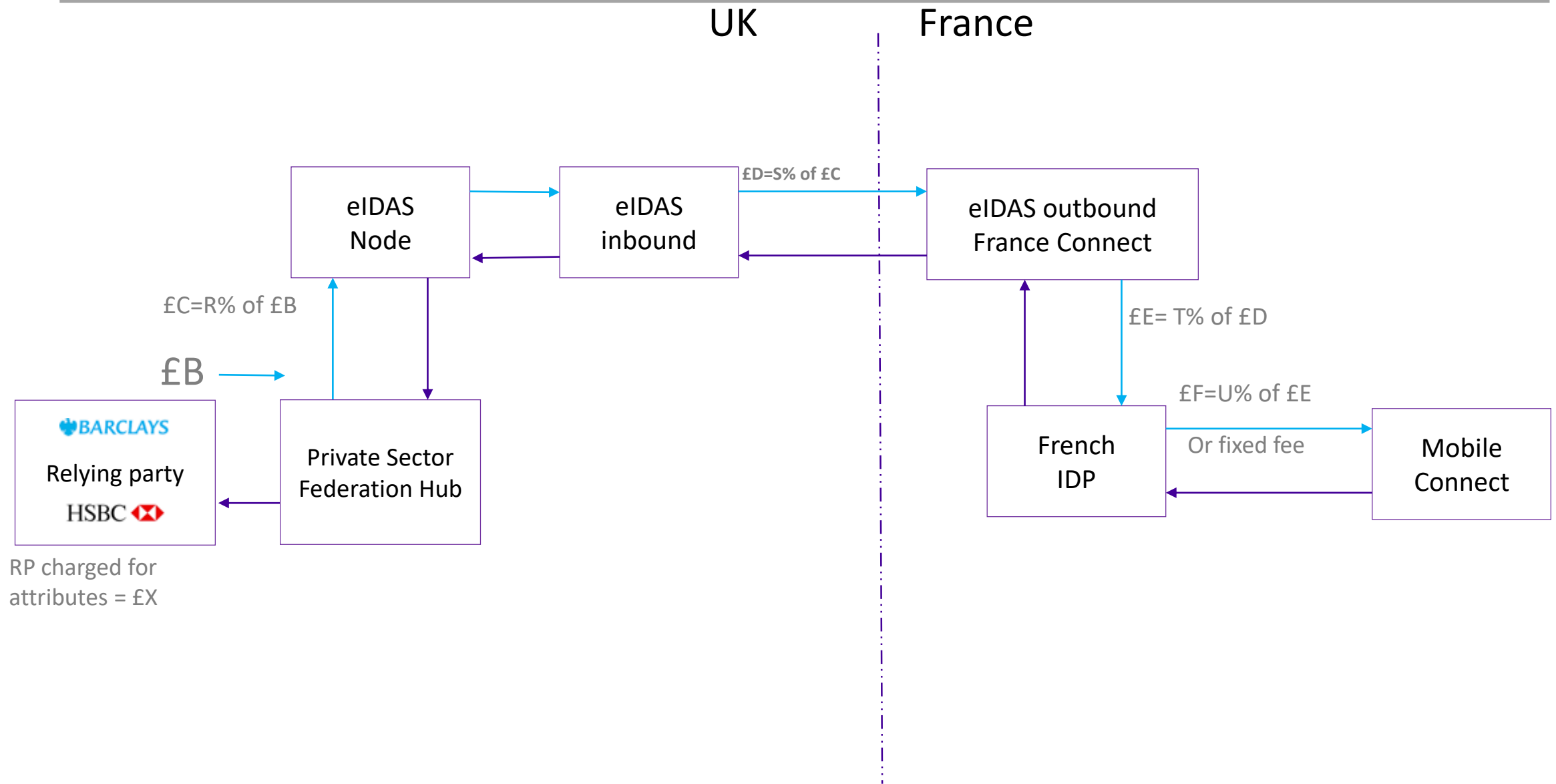


Invite others

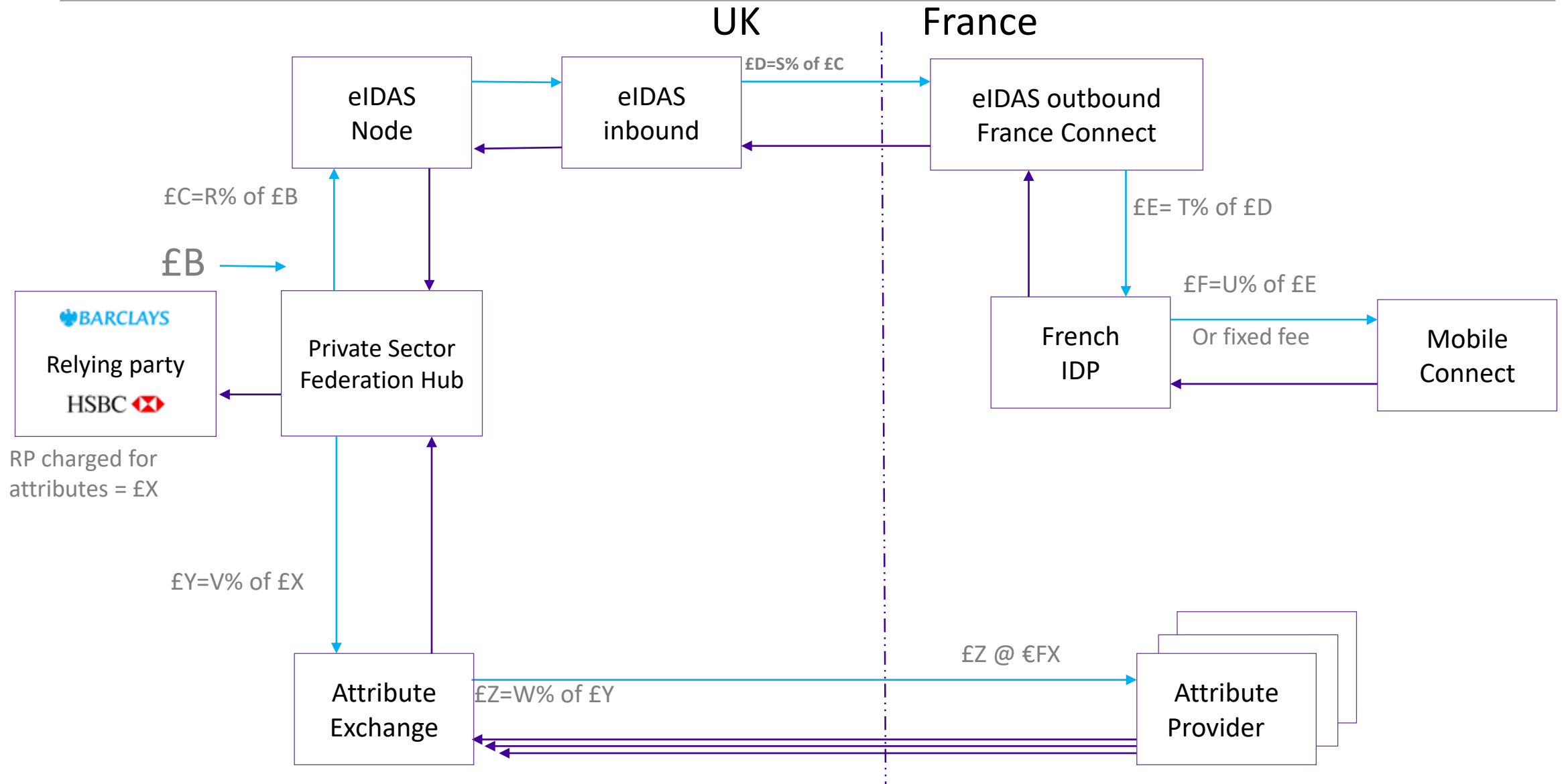


Commercial model

# French ID authentication



# French attribute provision



# Potential service plans.

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## **ID Authentication**

- Option 1.
- Pay as you go (monthly minimum?)
- Option 2.
- X transactions over Z time
- Option 3.
- Fixed annual subscription
- (unlimited consumption)

## **Attributes**

- Attribute charging
- A range of different attributes charged at different rates
- Different pricing for attributes based on commercial value

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## **Service establishment**

- Standard setup fee for vanilla service
- Delivery and SLA variants based on RP needs

# Communications

# Communications

The Open Identity Exchange UK managed the action and communication to ensure maximum dissemination of knowledge.

Split between stakeholder and communications engagement with the key stakeholders through a dedicated section of the OIX website, webinars, white papers and a LinkedIn discussion thread.

# Stakeholder Map

MEET THEIR NEEDS	KEY PLAYER
<p><b>Engage/consult</b></p> <ul style="list-style-type: none"> <li>• French Government (France Connect)</li> <li>• French Bank Association</li> <li>• France Central Credit Register (attribute provider)</li> </ul>	<p><b>Regular engagement/involve in decisions</b></p> <ul style="list-style-type: none"> <li>• INEA/European Commission</li> <li>• FCA/HM Treasury</li> <li>• Consortium members internal teams</li> <li>• European Banking Federation</li> <li>• UK Finance</li> </ul>
MONITOR	KEEP INFORMED
<p><b>Low priority</b></p> <ul style="list-style-type: none"> <li>• TISA</li> <li>• Other CEF Telecoms funded projects (e.g. Everis)</li> <li>• LighTEST</li> </ul>	<p><b>Consult</b></p> <ul style="list-style-type: none"> <li>• OIX members</li> <li>• World Bank</li> <li>• World Economic Forum</li> <li>• GSMA</li> <li>• OBWG</li> <li>• Other European Banks</li> <li>• JMLSG</li> </ul>

High<-----Stakeholder Influence----->Low

Low-----Stakeholder Interest-----> High

# Communications activities

- Press/PR
- Key events presenting the Action and deliverables
- Stakeholder meetings and presentations
- Internal communications
- Dedicated section of the OIX website, social media activities and email newsletters.



# Key events

- OIX delivered workshops/ Economics of Identity conference
- Mobile World Congress (Barcelona)
- IDM (London)
- European Commission workshops in Brussels including Connecting Europe Facility: Making the Digital Single Market a Reality event
- European Commission expert group focusing on electronic identification and remote Know Your Customer processes.
- TrusTech, Cannes
- Financial Action Task Forum (FATF)

# Press coverage of launch – overview



**INNOVATION AND NETWORKS EXECUTIVE AGENCY**  
INEA

### CEP Telecom project to test the use of eIDs for cross-border banking

**Deadline date:** July 25, 2017

This project aims to develop and test a prototype as well as building the service design, architecture and operational framework that leverage eIDs to enable a more transparency and efficient account opening process for EU citizens.

The Project, co-financed by CEP Telecom, brings together INEA, Barclays, the UK Government Digital Service (GDS), Orange, C2-Morphic and the Open Identity Exchange (OX UK), to test the use of public sector eIDs (Electronic Identity and Authentication standards for banking across borders).

The consortium plans to carry out the work using eIDAS (Electronic Identity and Authentication) standards, which is a set of official standards for electronic identification and authentication in the European Single Market that work built for the public sector. The project will test how these can be used for the private sector.



**Finextra** 5,000,000  
24 July 2017

### HSBC and Barclays join EU project to test the use of digital IDs for cross-border banking

On demand website - Leveraging Alternative Data to Streamline Your Lending Process



**FStech**

### European banks collaborate on digital identity

Written by Chris Lammie

A consortium of European private and public sector organisations, including HSBC and Barclays, has announced it will begin piloting the use of a platform national digital identity from France to open a bank account in the UK.

The project is co-financed by the EU's Connecting Europe Facility, which is a European funding instrument that supports the development of trans-European networks in the fields of transport, energy and digital.



**banking technology AWARDS 2017**

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### HSBC and Barclays pilot banking without borders

17 July 2017 Written by Victoria Pearson



**THE PAYPERS**

### PROTECT YOUR CUSTOMER LOYALTY SCHEMES

Digital identity, Barclays & Orange France

### HSBC, Barclays to test digital ID for cross-border banking

Financial Weekly 2017-08-08 08:02



**BIOMETRIC UPDATE.COM**

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### HSBC, Barclays join EU project aimed at testing digital ID standards for cross-border banking

# Press coverage - INEA announcement

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European Commission

## INNOVATION AND NETWORKS EXECUTIVE AGENCY

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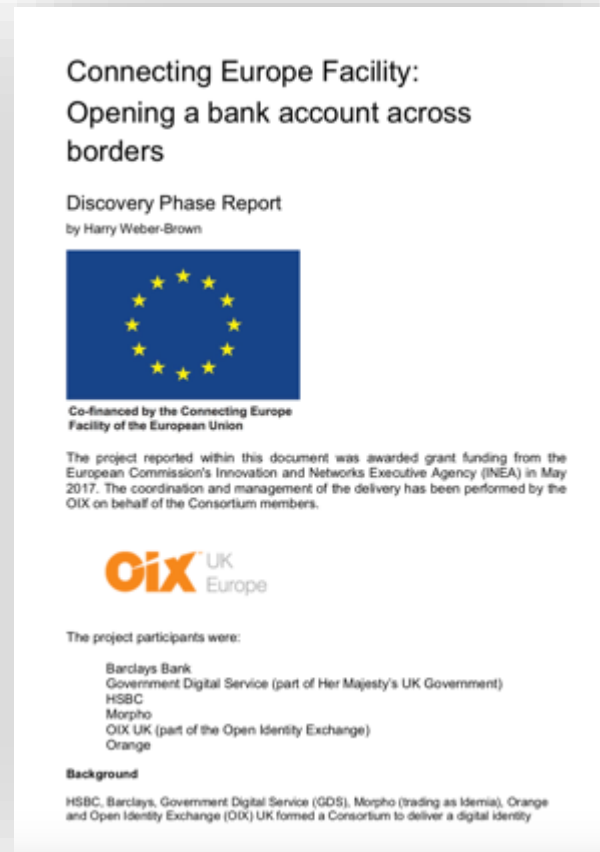
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The consortium plans to carry out the work using eIDAS (Electronic Identity and Signature) standards, which is a set of official standards for electronic identification and transactions in the European Single Market that were built for the public sector. The project will test how these can also be used for the private sector.

# Reports



Pre-Discovery



Discovery

Final (Alpha 1 & 2)