ABI Lab

ABI Lab
Passion for Innovation

Banca e cliente: il primo appuntamento è digitale

Emiliano Anzellotti, *Coordinatore eID Task Force ECSA,* ***ABI Lab***

- **Lo scenario del Digital Onboarding in Italia**
- Il Progetto eIB: l’identità digitale per i processi cross boarder del banking
- il Progetto EnsureSEC

Il Digital Onboarding è una priorità concreta

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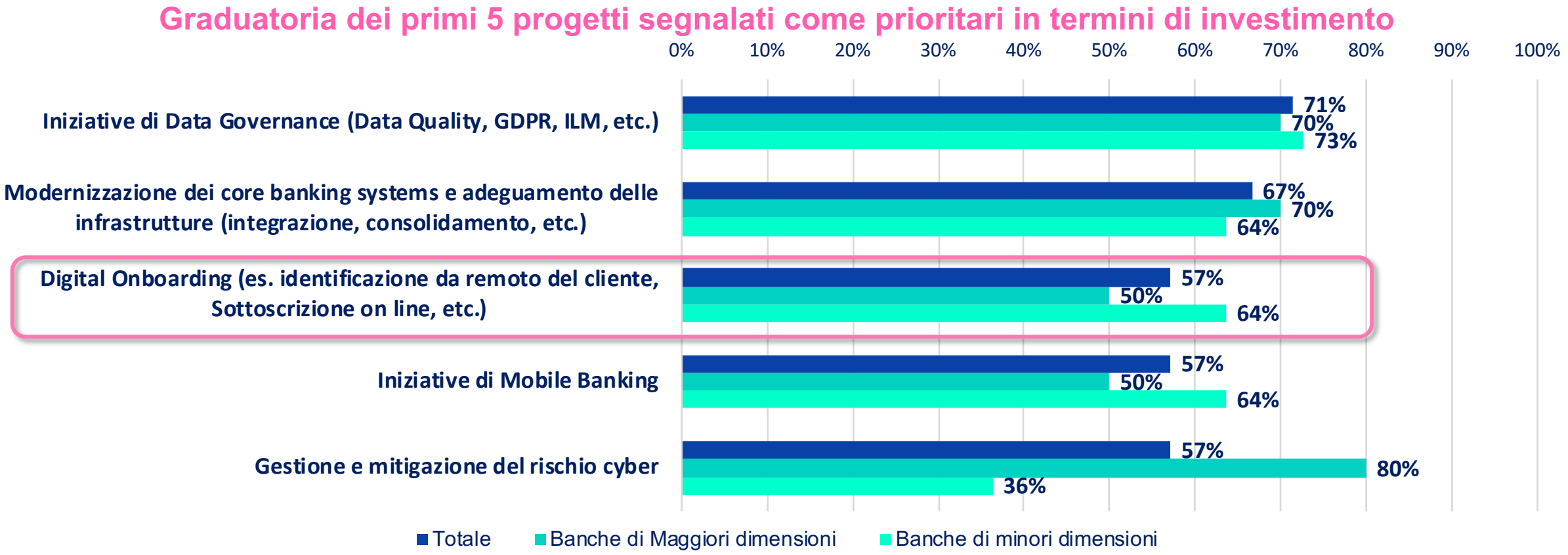


Il 57% delle banche segnala il potenziamento del servizio di Digital Onboarding tra le prime 10 priorità ICT di investimento nel 2020

Fonte: Scenario e trend del mercato ICT per il settore bancario, Rapporto ABI Lab 2020, Rilevazione su base campionaria

Un processo articolato

Il processo di Onboarding può essere racchiuso in 5 principali macro fasi (più il Post Onboarding), all'interno delle quali le misure di compliance normativa e le scelte di business operano congiuntamente al fine di guidare il Prospect dalla configurazione del prodotto/ servizio che intende attivare all'erogazione effettiva del servizio.

Processo di Onboarding

1. **Configurazione dell'offerta**
2. **Identificazione cliente ed adempimenti normativi**
3. **Verifica dell'identità del cliente**
4. **Firma della modulistica**
5. **Apertura del rapporto**
6. **Post Onboarding**

Obblighi AML

- Scelta del prodotto da sottoscrivere
- Inserimento dati di contatto del cliente
- Accettazione trattamento dati personali e presa visione informativa precontrattuale

- Inserimento estremi documento di identità
- Inserimento dati personali e professionali, anche a fini regolamentari (es. AML / MiFID)

- Esecuzione di verifiche mirate a riscontrare la veridicità dei dati forniti in sede di identificazione

- Attivazione della firma elettronica
- Apposizione della firma elettronica sulla modulistica

Presso alcune realtà la fase 3 (*Verifica dell'identità del cliente*) e la fase 4 (*Firma della modulistica*) sono tra loro invertite

- Istruttoria pratica
- Apertura rapporto e avvio della relazione commerciale
- Conservazione della documentazione

- Iniziative finalizzate alla fidelizzazione del cliente e al consolidamento della nuova relazione

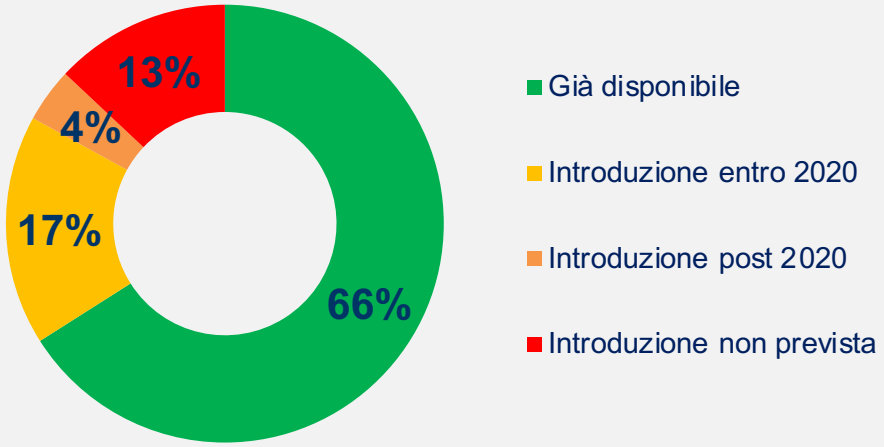
Digital Onboarding: a che punto siamo?

Il **66% delle Banche include il Digital Onboarding nella propria offerta** e un ulteriore **17% lo inserirà nel corso del 2020**. La spinta verso la digitalizzazione del processo di Onboarding è motivata da obiettivi di **miglioramento della user-experience, dall'aquisizione di clientela «digital first» e del posizionamento competitivo.**

Fonte: ABI Lab, Report Osservatorio Digital Banking, luglio 2020

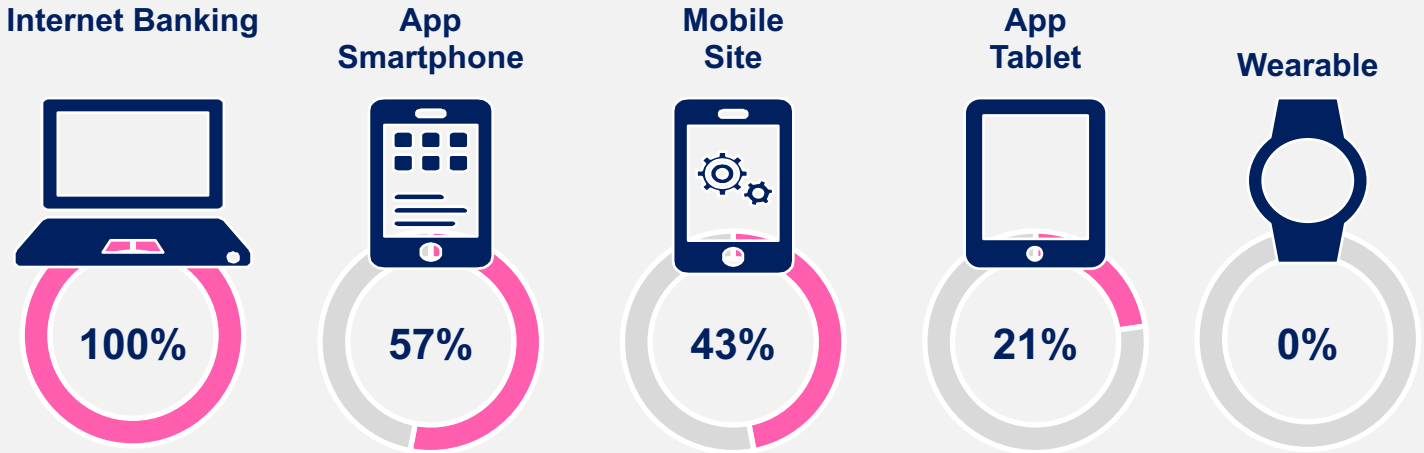
Presenza del Digital Onboarding nell'offerta

Campione: 23 Banche / Gruppi rispondenti



I canali di Digital Onboarding abilitati

Campione: 14 Banche / Gruppi rispondenti



L'Internet Banking è il canale **sempre presente** tra coloro che hanno un processo di **Digital Onboarding** e – in base ai monitoraggi delle banche – il più utilizzato. Poco più della **metà del campione** offre la possibilità di farlo da **app smartphone**, solo il **20%** su applicazione per **tablet.**

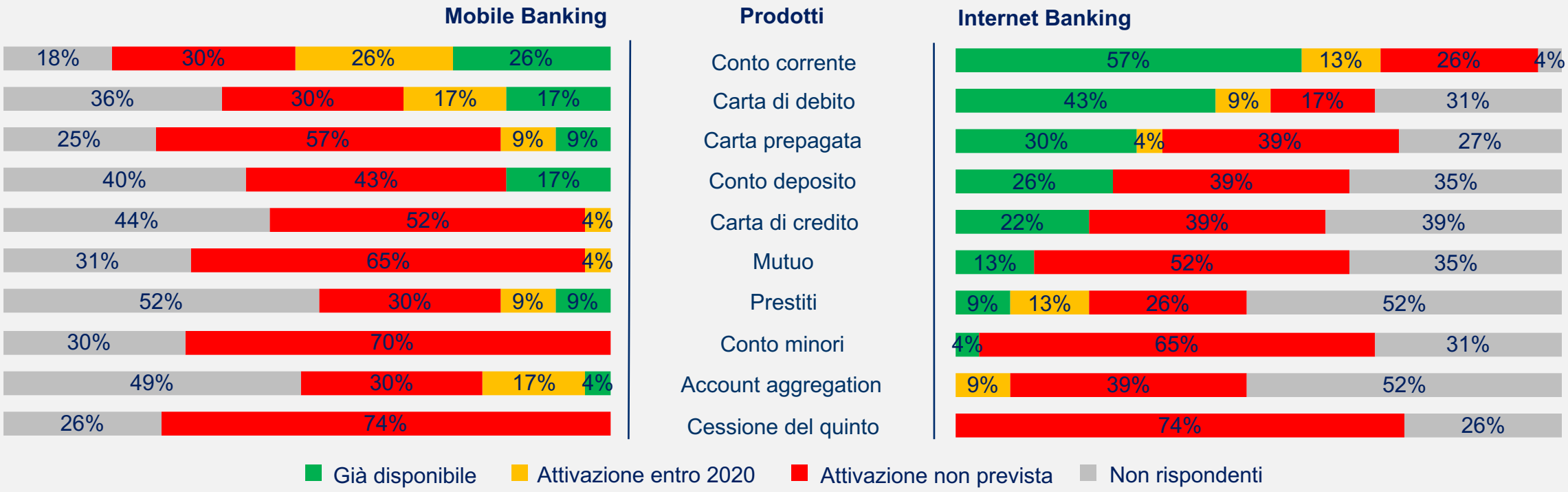
Diventare cliente in diversi modi

Conti (corrente e deposito) e **Carte** sono i prodotti indicati con maggior frequenza soprattutto sul **canale Internet** che appare più consolidato rispetto al Mobile.

Diversi **player hanno un'offerta tipicamente strutturata a «pacchetto»** in cui Conti e Carte sono offerte congiuntamente e eventualmente abbinate anche ad altri prodotti di credito come prestiti e leasing.

I prodotti sottoscrivibili tramite Digital Onboarding già dal primo contatto

Campione: 21 Banche / Gruppi rispondenti



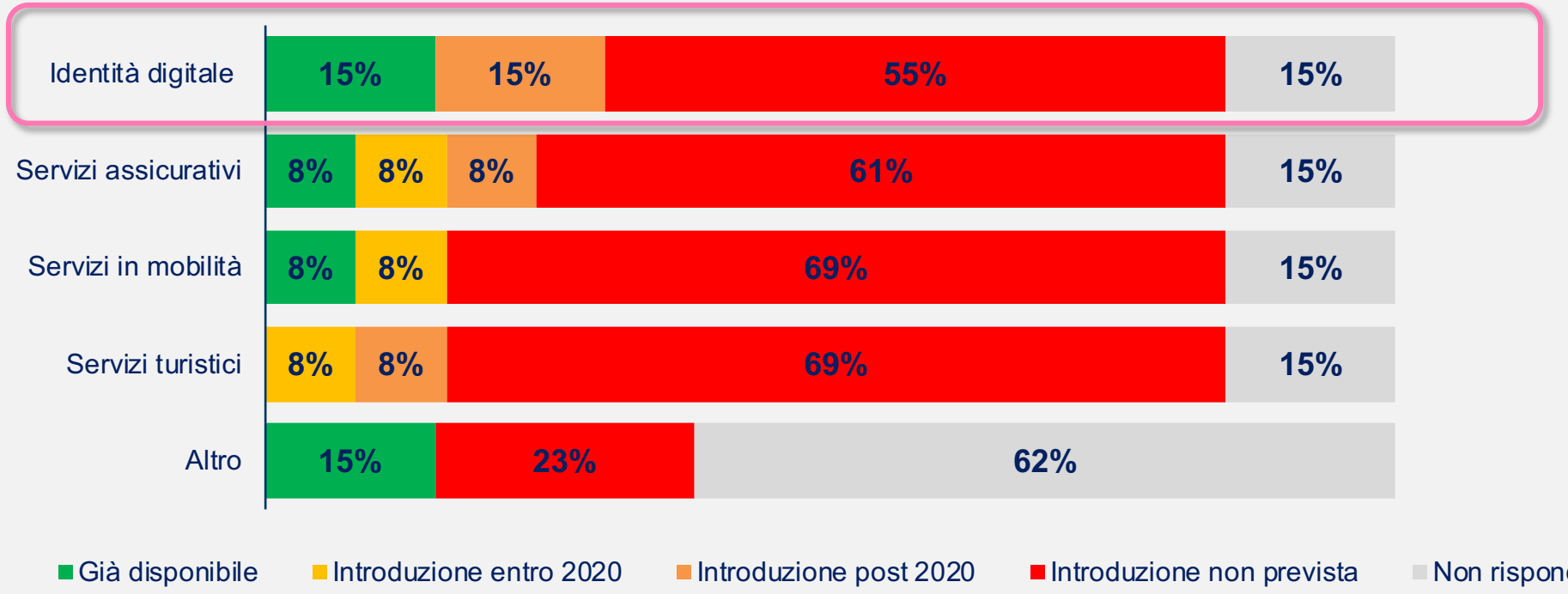
Fonte: ABI Lab, Report Osservatorio Digital Banking, luglio 2020

Una strada di ingaggio alternativa

Negli ultimi anni l'offerta delle banche si è sempre più spinta anche su **servizi extra bancari** che possono anche **diventare il punto di accesso** nella relazione con il cliente. Al momento un **numero limitato di realtà** lo rende possibile o prevede di farlo, il servizio più diffuso prevede **la fornitura dell'Identità digitale.**

L'offerta di Digital Onboarding per i prodotti/servizi non bancari

Campione: 13 Banche / Gruppi rispondenti



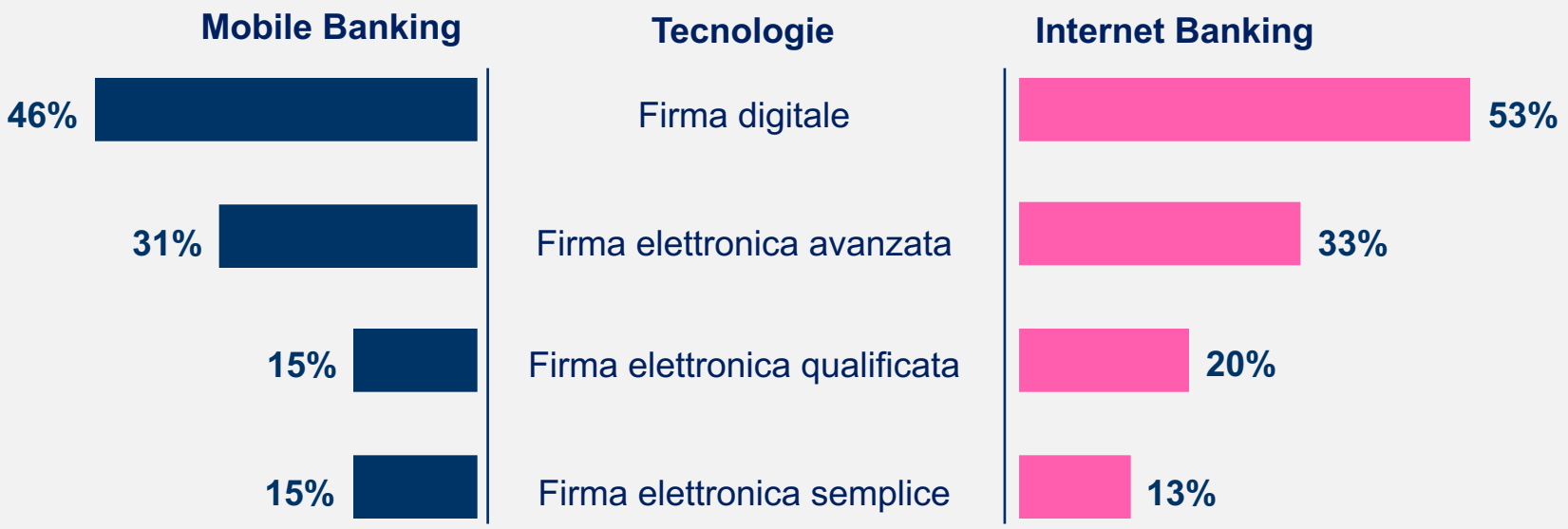
Fonte: ABI Lab, Report Osservatorio Digital Banking, luglio 2020

Lo step finale di sottoscrizione

Su entrambi i canali **le tipologie di firma più diffuse sono quella digitale ed elettronica avanzata**.

Gli strumenti di firma

Campione: 13 Banche / Gruppi rispondenti per Mobile Banking e 15 per Internet Banking



Fonte: ABI Lab, Report Osservatorio Digital Banking, luglio 2020

- Lo scenario del Digital Onboarding in Italia
- **Il Progetto eIB: l'identità digitale per i processi cross boarder del banking**
- il Progetto EnsureSEC

About eIB: project summary

01. Description: what?

- Combination of eIDAS based identification and e-signature technologies for fully automated and secured process of online registration with a bank.
- Creation of eIDAS enabled value chain, an “i-marketplace”.

02. Rationale: why?

- Eliminating the necessity for a face-to-face contact and reducing the administrative overhead.
- Opens the way for creating a new generation of cross-border e-banking services.

03. Consortium: who?

- **Project Coordinator**: Athens Exchange Group (ATHEX).
- **Project Member**: University of the Aegean (UAEGEAN).
- **Project Member**: National Bank of Greece (NBG).
- **Project Member**: ABI Lab - Banking Research & Innovation Centre.

04. Effort : How much?

- Approx. 160 months FTE planned for the project completion, of which:
  - 27% for opening a Bank Account cross-border
  - 23% eIDAS eID enabled i-marketplace core platform and APIs: Design and Development
  - 19% eIDAS eID enabled i-marketplace: New Digital Customer Experience Pilots
  - 14% Dissemination, Sustainability and Policy relevant conclusions

05. Roadmap: when?

Activity	Deadline
Activity 2 - Opening a New Customer and a Bank Account cross-border by securely combining eIDAS eID and e-signature.	28/02/2020
Activity 3 - eIDAS eID enabled i-marketplace core platform and APIs: Design and Development.	30/09/2020
Activity 4 - Testing for cross-border identification/authentication: Effective Integration with the eIDAS Network.	31/12/2020
Activity 5 - eIDAS eID enabled i-marketplace: New Digital Customer Experience Improving Services.	31/03/2021
Activity 6 - Dissemination, Sustainability and Policy relevant conclusions.	14/10/2021

06. Monitoring/Reporting: how often?

- **Monitoring:** Every three months, after the kick off meeting, an email should be sent to **INEA-CEF-ICT@ec.europa.eu** where Project coordinator should briefly explain the status of implementation and whether the milestones have been achieved.
- **Reporting:** One single reporting period from the starting date to the completion date of the action. 60 days after the completion of implementation, project coordinator should request for the payment of the balance. This request shall be accompanied by the respective documents.

07. Duration : How much?

- Two (2) years contract (5/2019- 10/2021)

Focus on the Industry Monitoring Group (IMG)

- **Activity 6: Dissemination, Sustainability and Policy relevant conclusions**

"*An **Industry eID and e-Signature Monitoring Group will be established in order to channel the inputs for the feasibility analysis, roadmap and recommendations reports to maximize eIB outcomes uptake**. **It will be composed of approx. 5 – 10 members**. Specifically, an attempt will be made to include members from EBF and EBA (European Banking Authority) to the monitoring group as domain experts. **The Industry Monitoring Group will play a key role in establishing a wide dialogue with stakeholders to discuss (sector-specific) sustainable models that consider the specific demands of service providers** (i.e. service levels, liability, usability, security, support aspects) together with proposals on additional funding sources to make the ecosystem economically sustainable in the longer term".*

"ABI Lab will support also to the creation of the Industry Monitoring Group with technical and Financial market expertise."

IMG Meeting plan

- Kickoff Meeting (October , Rome)
- confcall before deadlines (if needed)

- First Workshop Meeting (3/2020, Milano)
- 2 F2F meetings (5/2020; 9/2020)
- confcall before deadlines (if needed)

- Second Workshop Meeting (10/2021, Location TBD)
- 2 F2F meetings (11/2020; /2021)
- confcall before deadlines (if needed) until 10/ 2021

PERIOD 1

- **Activity 2**: Requirements Analysis & Development.
- **Activity 3**: Requirements Analysis.
- **Activity 6:** Sustainability Study.

PERIOD 2

- **Activity 2**: Process Deployment and Erasmus Case study.
- **Activity 3**: Requirements Analysis and Development.
- **Activity 4**: Activity 2 & 3 Integration Testing.
- **Activity 5:** Requirements Analysis, Development, Testing.
- **Activity 6:** Sustainability Study, Policy Roadmap.

PERIOD 3

- **Activity 6:** Policy Roadmap, Dissemination Results.

2019 | 2020 | 2021

Indicative User Journey: Activating a new service via the bank app on a new Telecom, payed by an SDD

DRAFT

Exemplificative

Bank

Access to the Bank App to proceed.

Access

The customer needs to sign a new contract and to activate the relative monthly payments for his new telecom operator

Newtelecom.com

Bank

Please scan the QR code from the PC screen

Scan the code

The customer will be requested to scan the QR from the telecom website with his own phone.

Newtelecom.com

Name of the offer::
Internet unlimited

Contents: Fiber at home plus mobile unlimited

Bank

You are signing a new contract with Telecom

Offer details

Name of the offer::
Internet unlimited

Contents: **Fiber at home plus mobile unlimited**

Monthly costs: **20 euro paid via SEPA DD**

the contract will be sent to you via email

Confirm

The main information of the offer will be shown on PC screen.
The customer will receive the full contract via email, including GDPR clauses

Bank

You are about to send your data to newTelecom to activate the service

Review & Approve

- ✓ **Name**
- ✓ **Surname**
- ✓ **ID details**
- ✓ **Bank**
- ✓ **IBAN**
- ✓ **Address**
- ✓ **email**

Select and accept

The customer will be requested to authorize the transmission of the data needed to activate the contract and the related SDD payments

Newtelecom.com

Contract done

Bank

Use the finger print to accept the new contract, the SDD as mean of payments and GDPR clauses

Accept

The customer will be requested to use the 2 Factor authemtication (fingerpint + App on a certified mobile) to accept/sign the contract and mean of payments

Same UX also for face to face contracts

Done!

Ingredients for the solution:
SSI inspiration
+
SCA+
eIDAS+
SEPA Direct Debit

The App will have a chronology of the privacy authorizations given

Indicative User Journey: customer Dashboard, a console providing full access to incident and security info, Consent management

DRAFT

Exemplificative

date	Action	Consents given	reference
02/06	Contract signed with Newtelecom	• **Bank** • **IBAN** • **Email** • **Name, surname** • **Email** • preferences	• www.newtelecom.com/privacy/ • Click **here** to change
15/05	Subscribe a newsletter with mycinema.com	• **Email** • **Name, surname** • **Email** • preferences	• www.cinema.com • Click **here** to change
01/04	Subscribe a reward programme with shop.com	• **Email** • **Name, surname** • **Email** • **Age** • **sex** • preferences	• www.shop.com • Click **here** to change

The App will have a chronology of the privacy authorizations given.
This chronology will act as/be part of a control box where to check and change the consents given.
The customer will be able to:

1. Verify the given consents
2. Change them.
3. Control if the consents are needed to obtain the service requesting them
4. Receive alerts on potential threads about the customer activity

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Project Overview – The ENSURESEC Consortium

No.	Participant Organisation Name	Acronym	Type	Country
1	INOV INESC Inovação	INOV	RTO	PT
2	Sonae MC Serviços Partilhados	SONAE	LE	PT
3	G4S Telematix	G4S	LE	GR
4	Caixabank S.A.	CXB	LE	ES
5	Atos Spain S.A.	ATOS	LE	ES
6	Engineering	ENG	LE	IT
7	Milsped Group	MSPED	LE	RS
8	Tofarmakeiomou	TOFAR	SME	GR
9	Relational Romania Srl	REL	SME	RO
10	Itti Sp. Z O.O.	ITTI	SME	PO
11	G & N Silensec Ltd	SIL	SME	CY
12	Search-Lab Sec. Eval. Analysis and Research	SLAB	SME	HU
13	Internet of Things Applications and Multi-Layer Development	ITML	SME	CY
14	IOTA Stiftung	IOTA	OTH	DE
15	Lithuanian Cybercrime Center of Excellence	L3CE	NGO	LT
16	Commissariat à L'énergie Atomique et aux Énergies Alternatives	CEA	RTO	FR
17	Fraunhofer - Gesellshaft Zur Forderung der Angewandten Forschung	FRA	RTO	DE
18	Abi Lab Centro Di Ricerca e Innov. per la Banca	ABI	RTO	IT
19	Software Imagination & Vision Srl	SIMAVI	LE	RO
20	Inst. of Communication and Computer Systems	ICCS	RTO	GR
21	Katholieke Universiteit Leuven	KUL	UNIV	BE
22	University of Greenwich	UOG	UNIV	UK

Project Coordinator: INOV; **Technical Manager:** CEA

Project Overview – Main Objectives

ABI Lab

- **E-commerce** is the primary pillar of the **EU Digital Single Market** and as such is **critical for the future and autonomy** of the EU. In order to provide **better access to digital goods and services**, there is the need to establish **trust and security** among e-commerce actors. This is particularly **challenging** in e-commerce ecosystems due to the **large attack surface** that needs to be addressed and **the limited visibility of the entities involved in the value chain**.
- ENSURESEC aims at developing a **solution** to provide **e-commerce infrastructures and ecosystems** with through-life **protection** against **cyber, cyber-physical and physical threats**, including **cascading effects**.
- The goal is to develop a **security toolkit** that addresses the **whole span of the e-commerce ecosystem**, with its various forms of payment and delivery (**virtual, online and physical**) through the implementation of **different modules** that ensure that operations are **protected by design**, as well as provide **continuous monitoring, response, recovery and mitigation** measures **at run-time**.
- The project will also create **security awareness** among SMEs and their clients, while **promoting trust in the e-commerce ecosystem**, through the **creation of dedicated content** and the implementation of **tools** for **training and educating** e-commerce stakeholders on cyber security and improve the resilience of the ecosystem.
- Finally, the solution will be **demonstrated and validated in a relevant environment** by the end of the project, by applying the ENSURESEC concepts in **three different use cases**, each composed of **two scenarios**.

The ENSURESEC Technical Solution – Overall concept

ABI Lab

- The ENSURESEC concept is based on an **open source security toolkit** deployed **to protect the interfaces of the e-commerce ecosystem**, through the integration of **six main modules**:
  - **Prevention (by design)** – Assesses and certifies that the design of the system interfaces is secure against certain classes of critical attacks and vulnerabilities;
  - **Detection** – monitors run-time interface operations at the application level and network level for resilience against both known and unknown threats;
  - **Response and mitigation** – Communicates an appropriate response to the affected users and partners and attempts to mitigate the impact;
  - **Recovery** – Recovers the system's state by identifying the problem based on a dependency-directed diagnosis;
  - **Continuous situational awareness** – Employs advanced ML techniques to continuously detect any suspicious incident and visualize its impact and interdependencies;
  - **Training and awareness** – Tools based on serious games and creation of dedicated content to make citizen clients of e-commerce SMEs aware of potential security threats and train on how to avoid them.

The ENSURESEC Technical Solution – Architecture