

luca boldrin – InfoCert R&D

Self Sovereign identity for i-banking

KYC - HIGH LEVEL OF FRAGMENTATION AT EU LEVEL

CI



IDENTIFYING THE CUSTOMER

No standard /
No harmonized LoA

CDD



DETERMINING THE CUSTOMER'S
STATUS: PEP, SOURCE OF FUNDS, UBO,
SANCTION LIST, ETC...

Little automation /
Aging data

KYC – STEPS TOWARDS HARMONIZATION

CI



AML5

Identification of customers can be asserted also based on electronic identification means, relevant trust services as set out in EU Regulation 910/2014 (eIDAS)

CDD

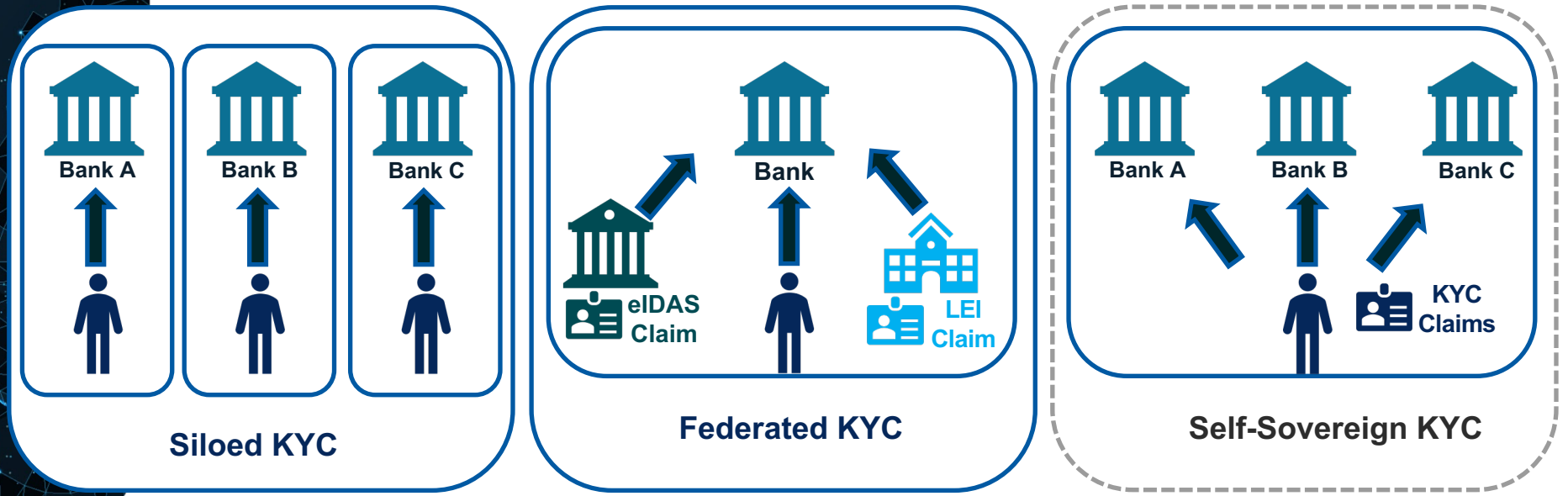


EBA/REC/2014/01

Standard-setting bodies have recommended the adoption of LEI for anti-money laundering and combating the financing of terrorism (AML/CFT)

THE JOURNEY TOWARD PORTABLE KYC CREDENTIALS

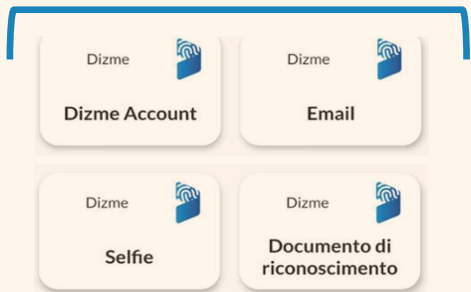
INCREASING ACCURACY, HARMONIZATION AND EFFICIENCY



THE JOURNEY TOWARD PORTABLE KYC CREDENTIALS

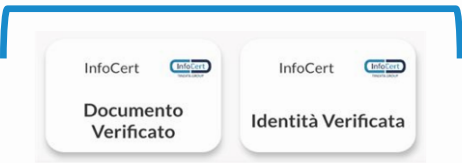
USING VERIFIABLE CREDENTIALS AS BUILDING BLOCKS

Dizme in-wallet



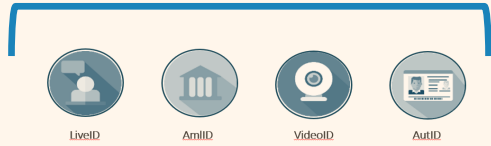
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ID Issuers



1

Trusted Issuers



2

Thanks for your attention

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R&D

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