

3 DICEMBRE | ORE 14.00

Workshop



#banchesicurezza

eIB EU PROJECT - eIDAS ENABLED i-BANKING

TAVOLA ROTONDA

MODERA

Petros Kavassalis, University of Aegean

eIB
eIDAS enabled i-Banking  Read the white paper here
<https://lnkd.in/daJZhjU> 



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INTERVENGONO

Andrea Servida, European Commission

Luca Boldrin, Infocert

Mario Maawad Marcos, CaixaBank

Emiliano Anzellotti, ABI Lab

Ronny Kahn, DNB

Jean-Philippe Joliveau, SIA

Promosso da



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Digital Innovation in Banking meets Digital Identity

- Innovation in Banking increasingly takes a digital form. Is Digital Customer Onboarding the killer app?
- Digital Identity Verification and digital documents signed with digital signatures become essential parts of the ongoing process management in the banking sector.
- Under PSD2, Strong Customer Authentication (SCA) is required on all payer-initiated transactions. The full enforcement deadline for SCA is next month.
- The European Commission seems to move to eIDAS eID 2.0 (with better functionality and more inclusive of private sector capabilities) while planning a common eID for all EU citizens.
- The concept of Self-Sovereign Identities has been gaining ground recently.

- Please comment on these trends. Can we talk in terms of an emerging eID ecosystem where banks have to play a primary role?
 - Banks collect identity and KYC data because they are legally required to do so...
- How eIDAS eID can facilitate the remote onboarding process?



Towards a Digital Financial Identity?

- Banks become massive consumers of digital identity, digital identity verification, digital document validation and eIDAS qualified signing services.
 - The digitally verified identity information is now routed to KYC operations. Many observers consider that digital automation is transforming the KYC sector.
 - The two processes, eID verification and digital customer due diligence are de facto converging.
- Can we talk in terms of a Digital Financial Identity tailored to the needs of cross-border and cross-institutional banking, to be also used from telecoms and utilities, in e-commerce etc.?
 - A minimal bundle of eID and KYC data to broadly share?
 - Do we need specific standards for that?
 - Can we use Verifiable Credentials for portability?
 - Is there a market for such a bundled financial identity? Service Providers and Consumers?