

eIB

eIDAS enabled i-Banking

Project Overall

Presenter: ATHEX



NATIONAL BANK
OF GREECE



ABI Lab
Tecnologia utile

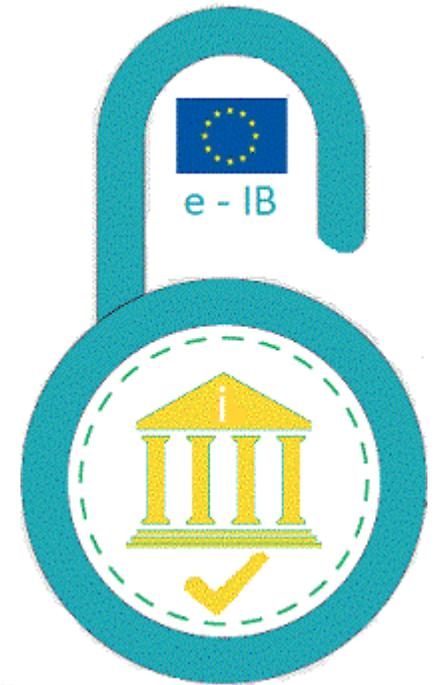
Agreement number: INEA/CEF/ICT/A2018/1633440

Action number: 2018-EUIA-0044

Project Summary

eIB

eIDAS enabled i-Banking



Project Summary (1/3)

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?

Activity	Effort
Project Coordination	14
Opening a Bank Account cross-border by securely combining eIDAS eID and e-signature	43
eIDAS eID enabled i-marketplace core platform and APIs: Design and Development	36
Testing for cross-border identification/authentication: Effective Integration with the eIDAS Network	12
eIDAS eID enabled i-marketplace: New Digital Customer Experience Pilots	30
Dissemination, Sustainability and Policy relevant Conclusions	23

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.	14/04/2021

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.

Project Summary (2/3)

High Level Project Overview

Opening a New Customer and a Bank Account cross-border by securely combining eIDAS eID and e-signature.

- ▶ **Activity Leader: ATHEX (in cooperation with NBG and ABI Lab).**
- ▶ **Task 2.1:** OBA-cb with the combined use of eIDAS eID and e-signature: Process Modelling and Customer Co-Creation (Customer Digital onboarding).
 - **Task Leader: ATHEX.**
 - **Task Contributors: NBG, UAEGEAN, ABI LAB.**
- ▶ **Task 2.2:** OBA-cb Process Deployment phase 1.
 - **Task Leader: NBG.**
- ▶ **Task 2.3:** OBA-cb Process Deployment phase 2.
 - **Task Leader: NBG.**
- ▶ **Task 2.4:** Erasmus case Study.
 - **Task Leader: UAEGEAN.**
 - **Task Contributor: NBG.**

eIDAS eID enabled i-marketplace: New Digital Customer Experience Improving Services.

- ▶ **Activity Leader: NBG.**
- ▶ **Task 5.1:** Modelling & design of the eIDAS eID & e-signature enabled B2B service.
 - **Task Leader: NBG.**
 - **Task Contributor: ABI LAB.**
- ▶ **Task 5.2:** B2B Service Module deployment as an extension module of the i-marketplace.
 - **Task Leader: NBG.**
 - **Task Contributor: UAEGEAN.**
- ▶ **Task 5.3:** Pre-production, Production Testing and Usability Testing.
 - **Task Leader: NBG.**
 - **Task Contributor: ABI LAB, UAEGEAN.**



eIDAS eID enabled i-marketplace core platform and APIs: Design and Development.

- ▶ **Activity Leader: UAEGEAN.**
- ▶ **Task 3.1:** i-marketplace adaptation to eIDAS eID identification requirements.
 - **Task Leader: NBG.**
 - **Task Contributor: ABI LAB.**
- ▶ **Task 3.2:** i-marketplace deployment and SSO (Single-Sign-On based on "authenticate once") Service to all i-marketplaces partners' services.
 - **Task Leader: NBG.**
 - **Task Contributor: ABI LAB.**
- ▶ **Task 3.3:** Tokenization of access to i-marketplace partners' services.
 - **Task Leader: UAEGEAN.**

Testing for cross-border identification/authentication: Effective Integration with the eIDAS Network.

- ▶ **Activity Leader: UAEGEAN.**
- ▶ **Task 4.1:** Open a Bank Account cross-border Service (Activity 2) - Pre-production Testing.
 - **Task Leader: UAEGEAN.**
 - **Task Contributor: NBG.**
- ▶ **Task 4.2:** Open a Bank Account cross-border Service (Activity 2) - Production and Usability Testing.
 - **Task Leader: UAEGEAN.**
 - **Task Contributor: NBG.**
- ▶ **Task 4.3:** i-marketplace Service (Activity 3) - Pre-production Testing.
 - **Task Leader: UAEGEAN.**
 - **Task Contributor: NBG.**
- ▶ **Task 4.4:** i-marketplace Service (Activity 3) - Production and Usability Testing.
 - **Task Leader: UAEGEAN.**
 - **Task Contributor: NBG.**

Dissemination, Sustainability and Policy relevant conclusions.

- ▶ **Activity Leader: ABI LAB.**
- ▶ **Task 6.1:** Dissemination Activity.
 - **Task Leader: ABI LAB.**
 - **Task Contributor: UAEGEAN, NBG, ATHEX.**
- ▶ **Task 6.2:** Cross-border Cost/Benefits Analysis and Sustainability Study.
 - **Task Leader: ABI LAB.**
- ▶ **Task 6.3:** Policy Roadmap for eIDAS eID and e-signature-enabled, automated i-banking (B2C and B2B).
 - **Task Leader: ABI LAB.**

Project Summary 3/3.

Goals and Aspirations.

01

Creation of **Customer Digital Onboarding Portal** providing the following business choices:

- Customer registration with eID and e-signature.
- Customer registration with eID and without e-signature.
- Customer registration without eID and e-signature.



- Automated registration process by a user coming from another EU Member State without the necessity of physical presence.
- Strong Authentication process with high level of security and low level of risk. In compliance to the regulatory framework.
- Less Administrative overhead.

02

Creation of **cross-border financial product called i-marketplace** that integrates service value chains of a bank and its partners.



- Provides to Banks the possibility to gain access to cross-border clientele.
- Opens the way for creating a new generation of cross-border e-banking services.
- Bank and Retail Service Providers (operating in different locations across Europe) can collaborate in real-time to unambiguously identify users with high level of assurance, exchange assets and information and ultimately offer novel banking products and automated e-services.

03

Creation of a particular B2B service case from NBG, natively cross-border and natively accessed via eIDAS eID (**reverse forfaiting structure**).



- The i-marketplace will combine eIDAS based eID and e-signature to automate the process of authenticating and signing the documents that are prerequisites for a specific transaction.
- It will provide instant verification for the signatures included into these documents.
- Implementation of Specific business case where a corporate customer (Greek resident) of a European supplier can achieve commercial credit in a secure and protected environment within a timeframe suitable to the supplier's needs.



Addressed Challenges

CHALLENGE 1

Create impact and cross-border interest and support for the proposed new generation of i-banking services.

CHALLENGE 2

Involving several European Financial and Technical players. Creation of the Industry Monitoring Group with technical and Financial market expertise.

CHALLENGE 3

Definition of policy roadmap targeting to increase the adoption of eIDAS authentication in customer identity and access management processes.

CHALLENGE 4

Study of the sustainability of the Bank's production services and proposal of new policy guidelines which can improve the existing and revised banking frameworks (KYC, AML etc.).

CHALLENGE 5

The Industry Monitoring Group will play a key role in establishing a wide dialogue with stakeholders to discuss (sector-specific) sustainable models to make the ecosystem economically sustainable in the longer term.

I - Marketplace

eIB eIDAS enabled i-Banking





i-Marketplace 1/5

- ❑ The eIDAS enabled i-marketplace was designed to serve as a cross-border financial gateway that is capable of generating service value chains between the bank (specifically the National Bank of Greece, NBG) and its partners (for example between NBG and telecom operators). To broaden the scope of application and expand to new markets, the i-marketplace was designed to be accessible cross border using eIDAS-eID. In this way the customer facing services will be made available to cross-border users across the EU. These services are initially designed to include payments made using:
 - ❖ Bank Transfer
 - ❖ Credit Card
 - ❖ Standing Orders
- ❑ Finally, financial transactions executed in the context of an i-market place session are subjected to a form of tokenization. Specifically, it is designed that once a payment has been completed successfully the i-marketplace will store one or more long-term tokens containing suitable transaction information such that the user can make consecutive payments to different services without the need to re-submit the required payment details (card number, credentials etc.)

i-Marketplace 2/5

The screenshot shows the i-Marketplace website interface. At the top left is the logo of the Bank of Greece (ΕΘΝΙΚΗ ΤΡΑΠΕΖΑ). The main heading is "i-MARKETPLACE Ασφαλείς διασυνοριακές ηλεκτρονικές συναλλαγές". Below this, there is a sub-heading "Εξοφλήστε τις οφειλές σας με ασφάλεια, με τη χρήση οποιασδήποτε πιστωτικής ή χρεωστικής κάρτας από τράπεζες κρατών μελών της Ευρωπαϊκής Ένωσης." and an illustration of a person and a woman interacting with a laptop and a calculator. A button labeled "Σύνδεση / Εγγραφή" is in the top right corner. Below the main heading, there is a section titled "Εγγραφείτε στο i-Marketplace, τη νέα υπηρεσία ασφαλών ηλεκτρονικών διασυνοριακών ηλεκτρονικών συναλλαγών" with a button "Εγγραφή τώρα!". There are three main service cards: 1. "Πληρωμή λογαριασμών και οφειλών" (Payment of bills and debts) with a button "Πληρωμή". 2. "Εγγραφή επιχείρησής στο i-Marketplace" (Business registration) with a button "Προσθήκη επιχείρησής". 3. "Προϊόντα API" (API products) with a button "Δείτε περισσότερα". At the bottom, there is a footer with "Αρχική Σελίδα", "Όροι Χρήσης", "Προστασία Δεδομένων", "Προσωπικού Χαρακτήρα", and logos for VISA, Mastercard, and others. Social media icons for Facebook, Twitter, YouTube, and LinkedIn are also present.

The users can sign up or register via eIDAS

The users can pay a bill via a bank account or a credit card

A business/ developer can visit APIs page and download relevant APIs for their website/ application

A business can be added in i-Marketplace

i-Marketplace 3/5

Πληρωμή λογαριασμού Vodafone

Συμπληρώστε τα παρακάτω πεδία. Τα πεδία με * είναι υποχρεωτικά

Κωδικός πληρωμής * Βοήθεια

Ποσό * €

Σχόλιο

Επιλέξτε τρόπο πληρωμής

- Πληρωμή με χρήση λογαριασμού ΕΤΕ
Ανακατεύθυνση στο web banking της Εθνικής Τράπεζας
- Πληρωμή με χρήση πιστωτική κάρτας
Ανακατεύθυνση στην πλατφόρμα e-Commerce της Εθνικής Τράπεζας

Συνέχεια

Πληρωμή λογαριασμού Vodafone

Συμπληρώστε τα παρακάτω πεδία. Τα πεδία με * είναι υποχρεωτικά

Κωδικός πληρωμής * Απόκρυψη

Πληρωμές που θα πραγματοποιηθούν μετά τις 20:00 θεωρούνται ως αποστέλλονται από το σύστημα ως πληρωμές στα επόμενα εργάσιμα ημέρα. Τα τυχόν συντάσσεται Αξιοσημείωτο κωδικός στο κωδικό σας (π.χ. πρόταση από τον Οργανισμό πληρωμής), δεν ελέγχεται η Τράπεζα.

Ανάλογα διατηρείται ΜΟΝΟ αυθημερόν και μέχρι ώρα 20:00 της ημέρας που πραγματοποιήθηκε η πληρωμή. Αν η πληρωμή πραγματοποιήθηκε μετά τις 20:00 Α σε ημέρα εργάσιμη τότε η απόδοση μπορεί να διακοπεί μέχρι την επόμενη εργάσιμη ημέρα και μέχρι ώρα 20:00 (π.χ. πληρωμή που δεκακρίστη Παρασκευή μετά τις 20:00 Α Σάββατο μπορεί να ολοκληρωθεί μέχρι το βράδυ της Δευτέρας και ώρα 20:00).

Ποσό * €

Σχόλιο

Επιλέξτε τρόπο πληρωμής

- Πληρωμή με χρήση λογαριασμού ΕΤΕ
Ανακατεύθυνση στο web banking της Εθνικής Τράπεζας
- Πληρωμή με χρήση πιστωτική κάρτας
Ανακατεύθυνση στην πλατφόρμα e-Commerce της Εθνικής Τράπεζας

Συνέχεια

i-Marketplace 4/5

i-bank **i-bank e-Commerce**

Στοιχεία Συναλλαγής

Επιχείρηση: Vodafone Hellas
Κωδικός πληρωμής: 123456789017
Ποσό πληρωμής: 48,52 €

Στοιχεία Πληρωμής

Αριθμός Κάρτας:

Όνοματεπώνυμο: Όπως αναφέρεται στην κάρτα σας

Ημερομηνία Λήξης:

Αριθμός CVV/CVC:

Θέλετε να δημιουργήσετε μία πάγια εντολή για την αποπληρωμή μελλοντικών λογαριασμών στον συγκεκριμένο οργανισμό:

Ημ/νία Λήξης Ανάθεσης:

Όνοματεπώνυμο Πελάτη:

Φιλική Ονομασία:

Θέλετε να ορίσετε όριο χρέωσης, στην πάγια εντολή:

Όριο Χρέωσης: €

Αποδέχεστε τους Όρους πάγιας εντολής:

Θέλετε να αποθηκευτούν τα στοιχεία του λογαριασμού ώστε να μην χρειαστεί να τα συμπληρώσετε εκ νέου σε μία μελλοντική συναλλαγή:

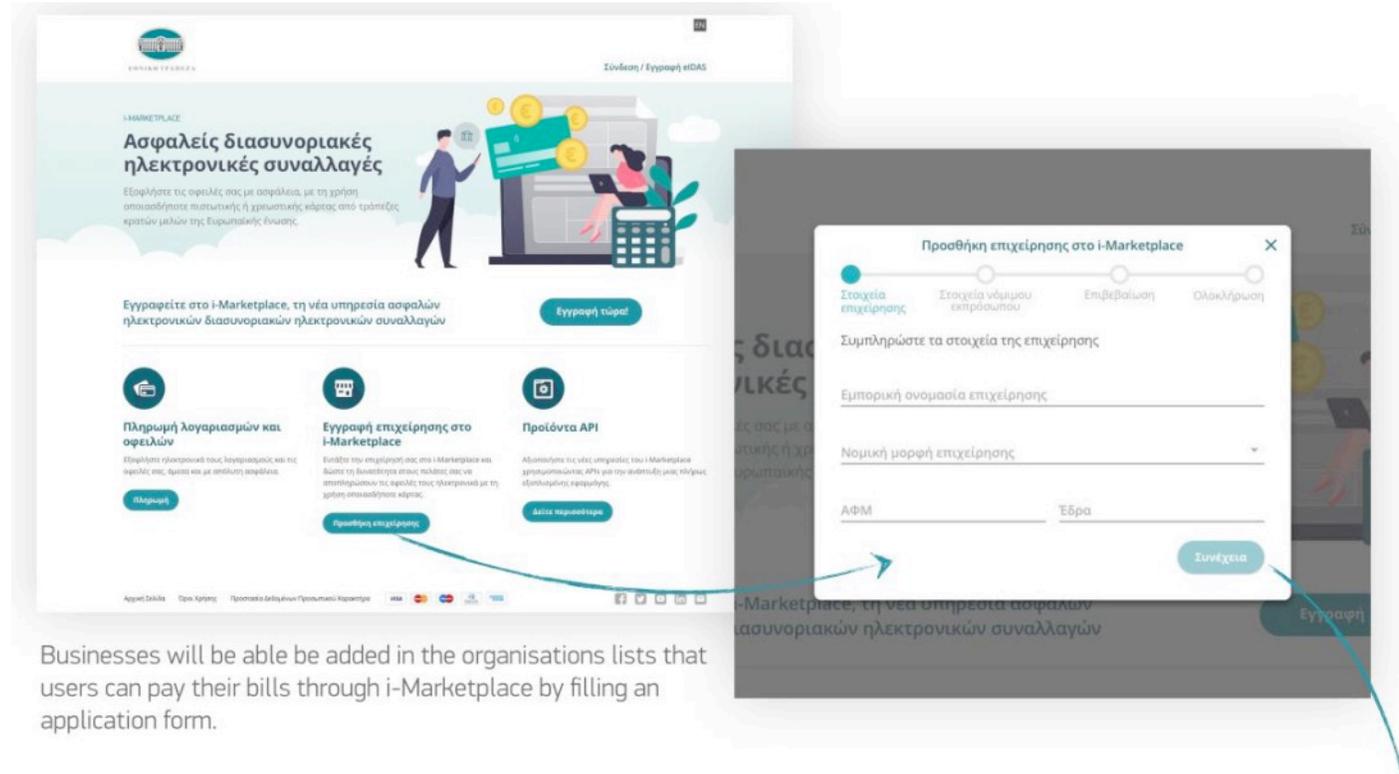
Πληρωμή 48,52 €

Version: 20191211a_generic

Verified by VISA MasterCard SecureCode

The users will be able to add a standing order for this payment

i-Marketplace 5/5



The image shows a screenshot of the i-Marketplace website. The main heading is "Ασφαλείς διασυνοριακές ηλεκτρονικές συναλλαγές" (Safe cross-border electronic transactions). Below this, there is a section titled "Εγγραφείτε στο i-Marketplace, τη νέα υπηρεσία ασφαλών ηλεκτρονικών διασυνοριακών ηλεκτρονικών συναλλαγών" (Register to i-Marketplace, the new service of safe cross-border electronic transactions). There are three main sections: "Πλήρωση λογαριασμών και οφειλών" (Payment of accounts and debts), "Εγγραφή επιχείρησης στο i-Marketplace" (Business registration on i-Marketplace), and "Προϊόντα API" (API products). A modal window titled "Προσθήκη επιχείρησης στο i-Marketplace" (Add business to i-Marketplace) is open, showing a progress bar with four steps: "Στοιχεία επιχείρησης" (Business details), "Στοιχεία νόμιμου εκπροσώπου" (Legal representative details), "Επιβεβαίωση" (Confirmation), and "Ολοκλήρωση" (Completion). The form fields include "Συμπληρώστε τα στοιχεία της επιχείρησης" (Fill in the business details), "Εμπορική ονομασία επιχείρησης" (Business name), "Νομική μορφή επιχείρησης" (Legal form), "ΑΦΜ" (VAT number), and "Έδρα" (Headquarters). A "Συνέχεια" (Continue) button is at the bottom right of the modal.

Businesses will be able to be added in the organisations lists that users can pay their bills through i-Marketplace by filling an application form.

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Thank you

Presenter: ATHEX



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