



Cybersecurity

for Banking & FinTech

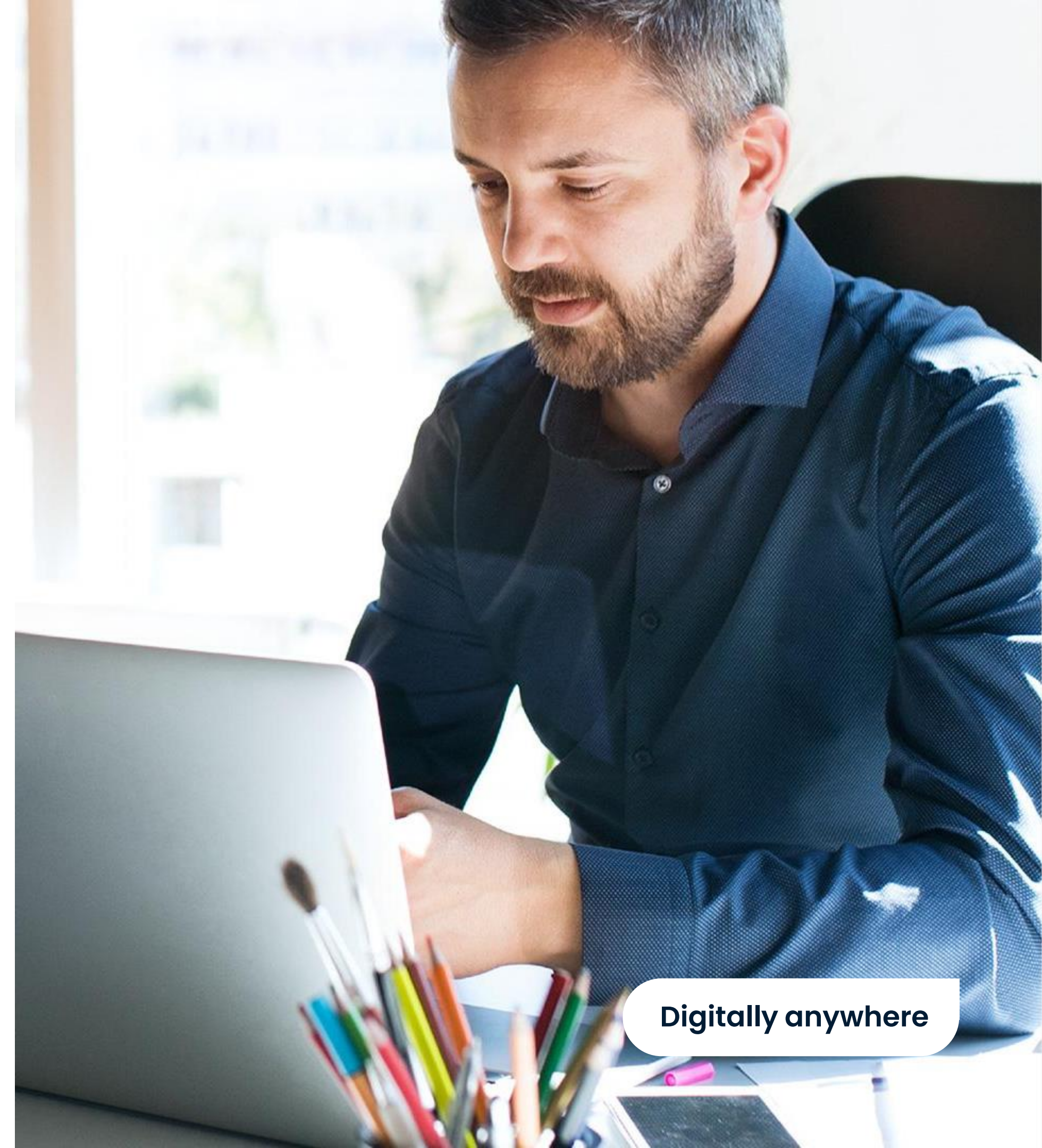
MONET +

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Get ready for EU digital identity

Václav Mladěnka

Business are lead, financial services



Digitally anywhere

Do we meet **customers' expectations?**



85 %

of users **prefer mobile**
than other digital
channels

72 %

want to **use biometric**
verification for secure
online transactions

86 %

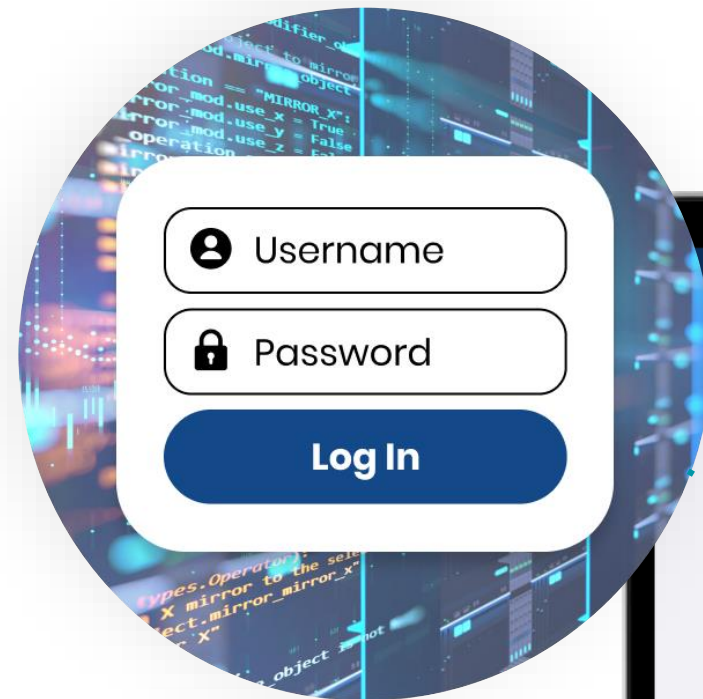
of consumers worry
about **identity theft**

Top priorities **for online channels**

Customer experience

UX, high performance, stability

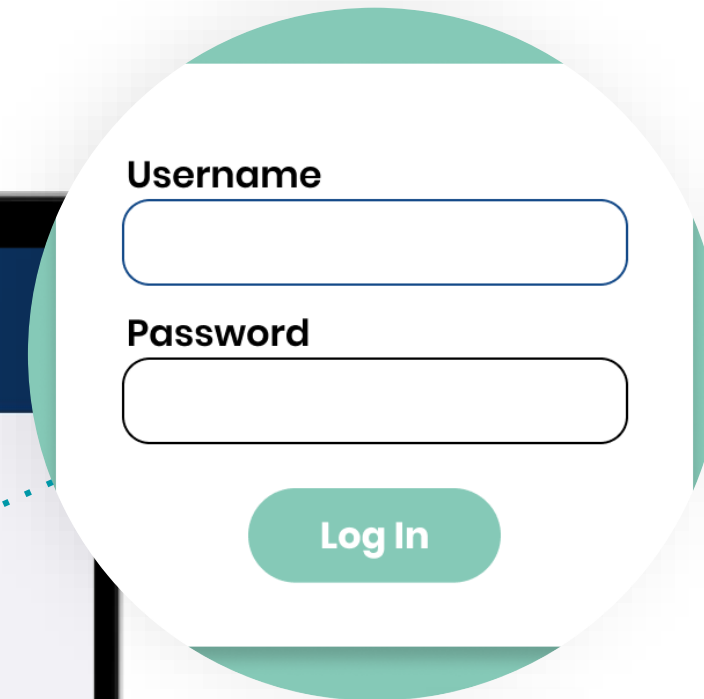
Standard login to multiple services



Username

Password

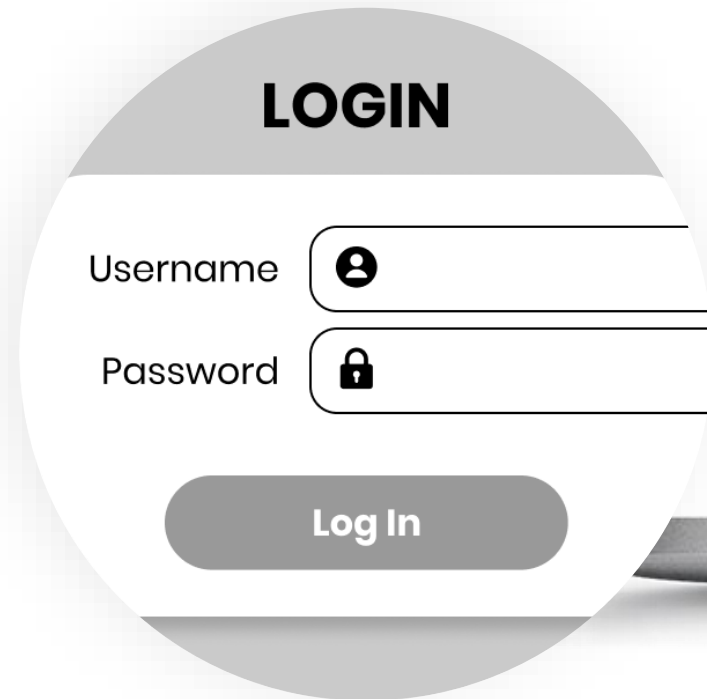
Log In



Username

Password

Log In

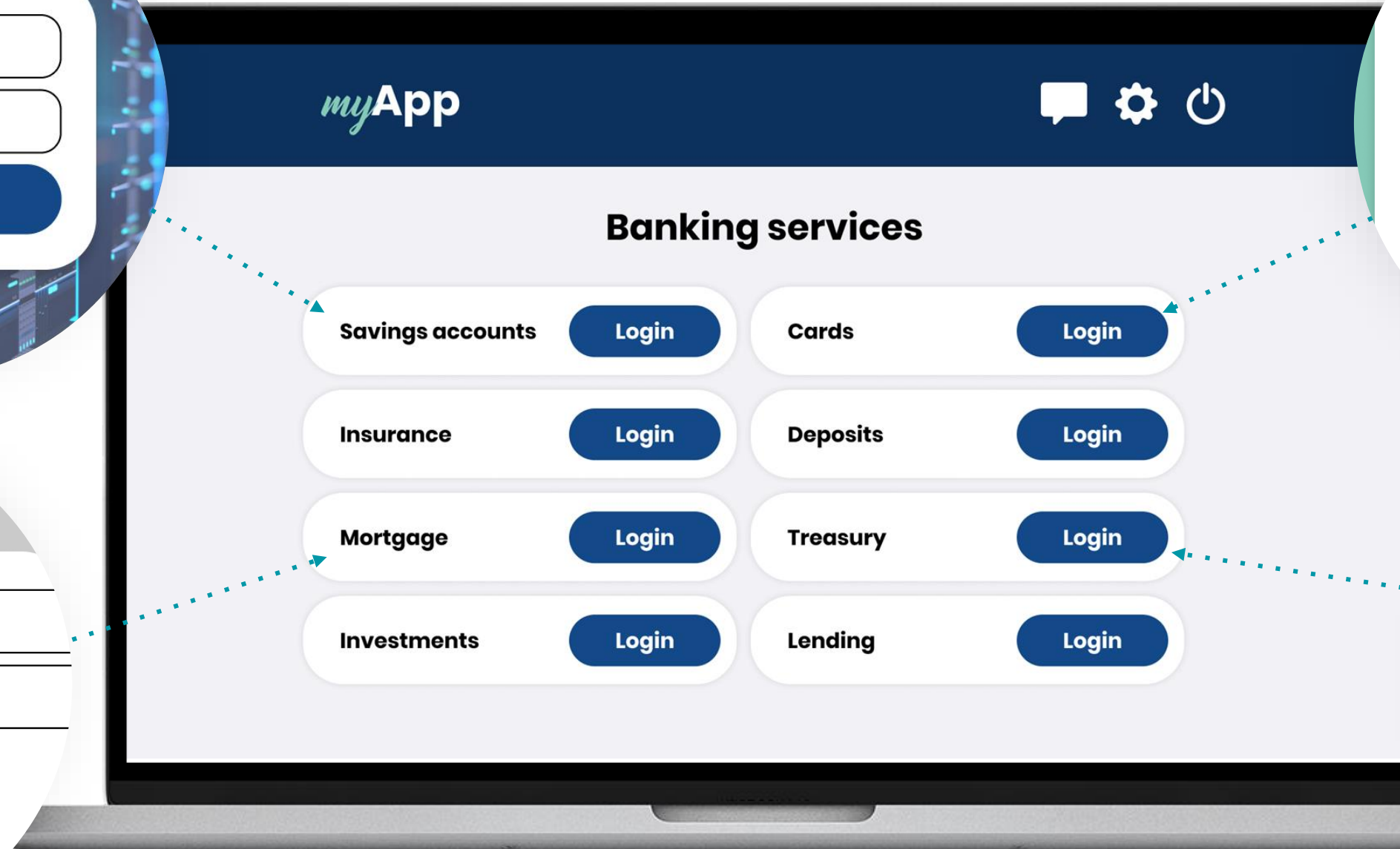


LOGIN

Username

Password

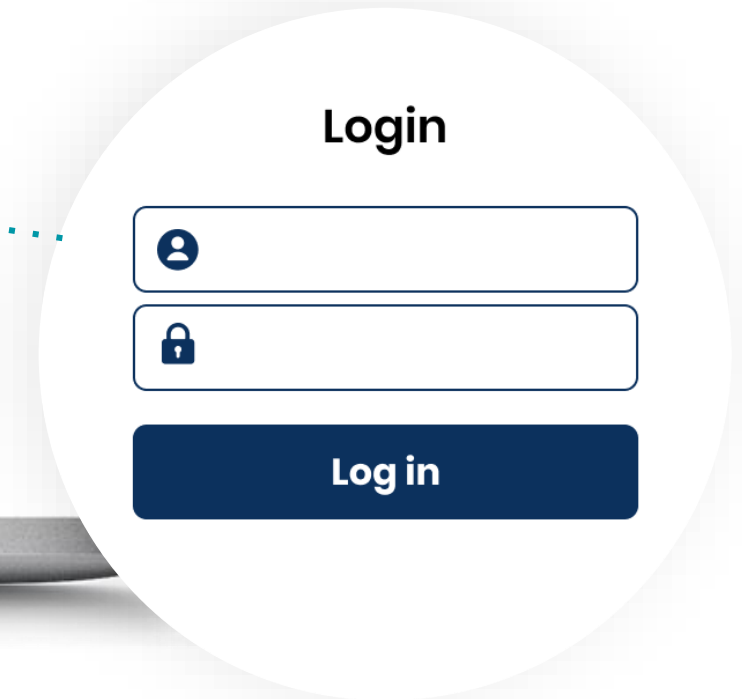
Log In



myApp

Banking services

Savings accounts	Login	Cards	Login
Insurance	Login	Deposits	Login
Mortgage	Login	Treasury	Login
Investments	Login	Lending	Login



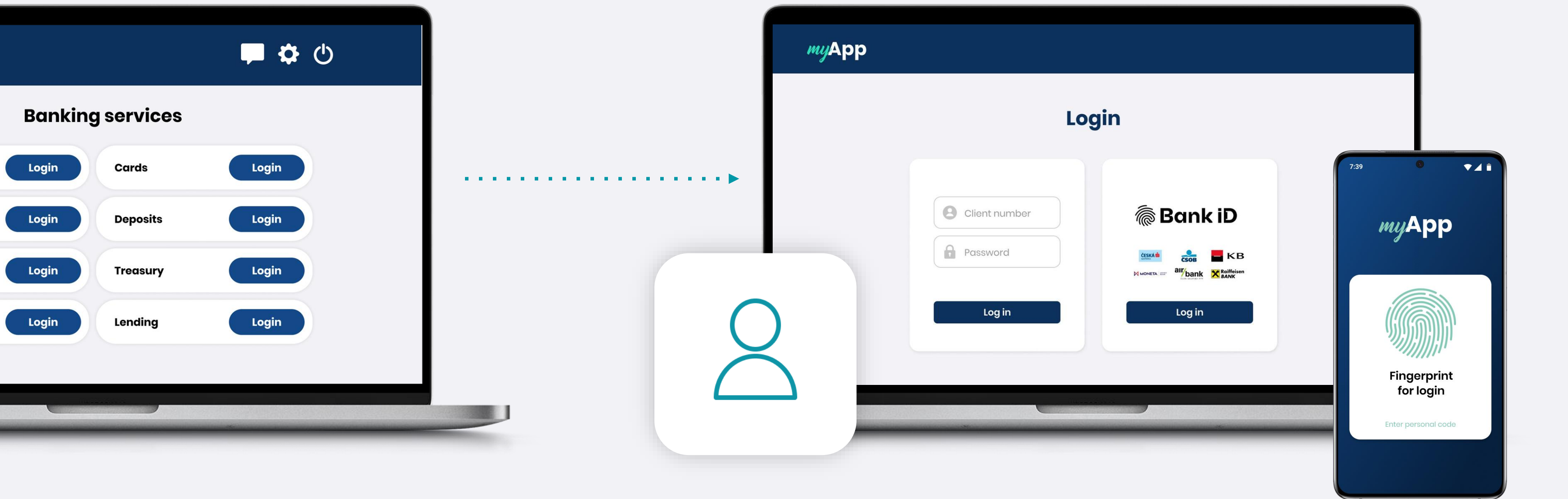
Login

Username

Password

Log In

Let's enable one-click login!



Multiple logins

One Identity & One Method
(SSO)

Onboarding new customers

UX and regulation compliance

Customer onboarding scenarios

Many, many options...

- AML compliant
- Simple (non-AML) scenarios
- Mobile & web flows



Customer onboarding scenarios

Many, many options...

(non-AML)

- **Email / phone verification**

Internet Banking

Sign in

← info@ahead-itec.com

Enter one-time SMS code sent to phone
+420*****873.

SMS code

If you did not receive SMS with a one-time
code, you can [send it again](#).

Request ID:

FIA4 976D

Date and time:

17. 3. 2023 9:16:10

Next

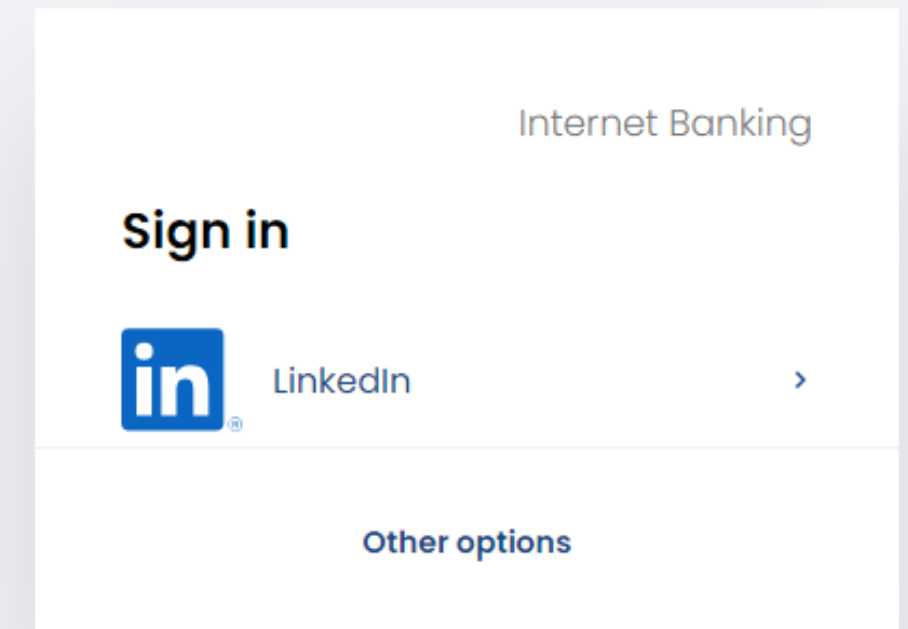
[Other options](#)

Customer onboarding scenarios

Many, many options...

(non-AML)

- Email / phone verification
- **Social networks login**



Customer onboarding scenarios

Many, many options...


(AML / non-AML)

- Email / phone verification
- Social networks login
- **ID documents OCR**

Internet Banking

Sign in

Scan your identity document.



[Next](#)

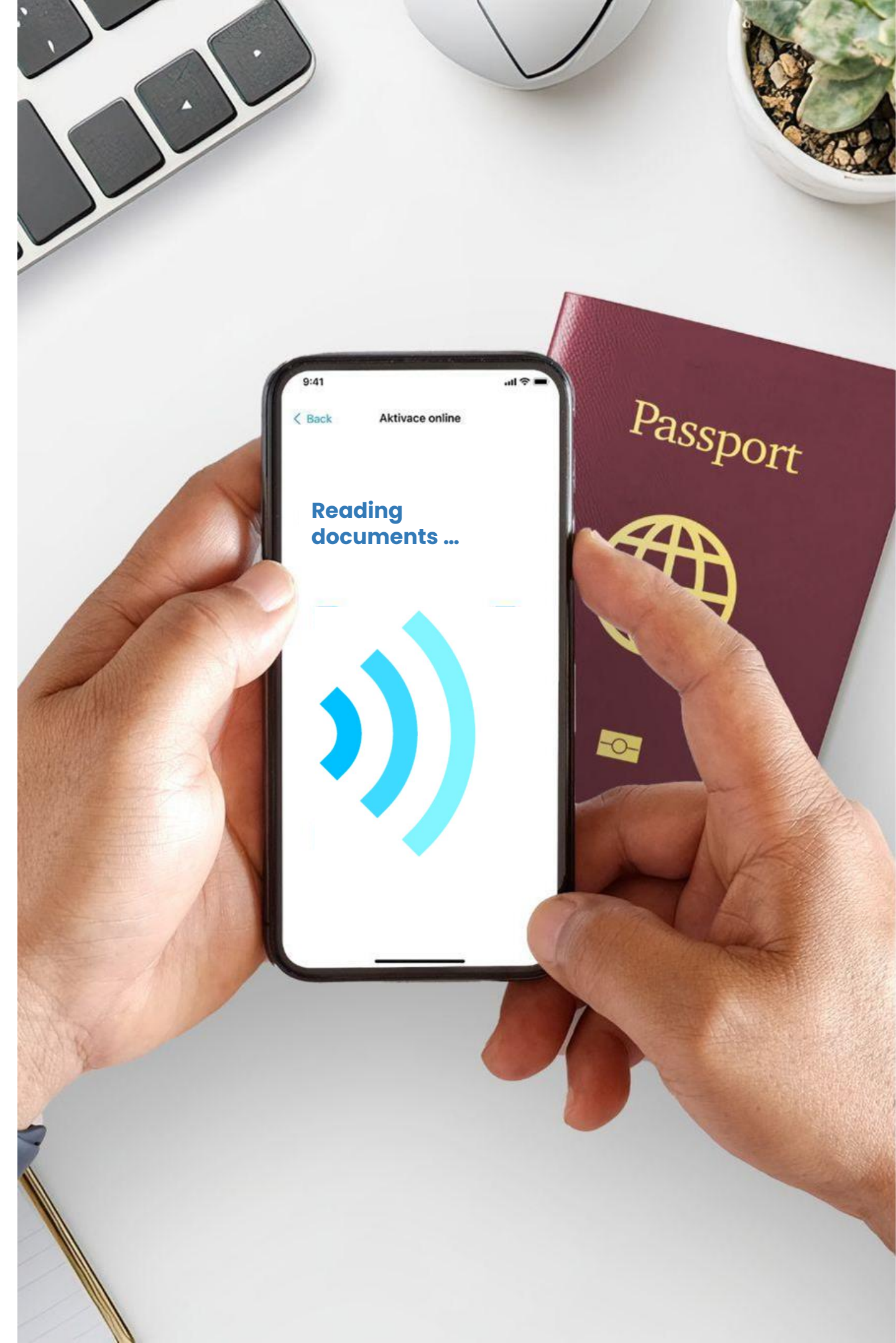
[Other options](#)

Customer onboarding scenarios

Many, many options...

(AML / non-AML)

- Email / phone verification
- Social networks login
- ID documents OCR
- **ID documents NFC**

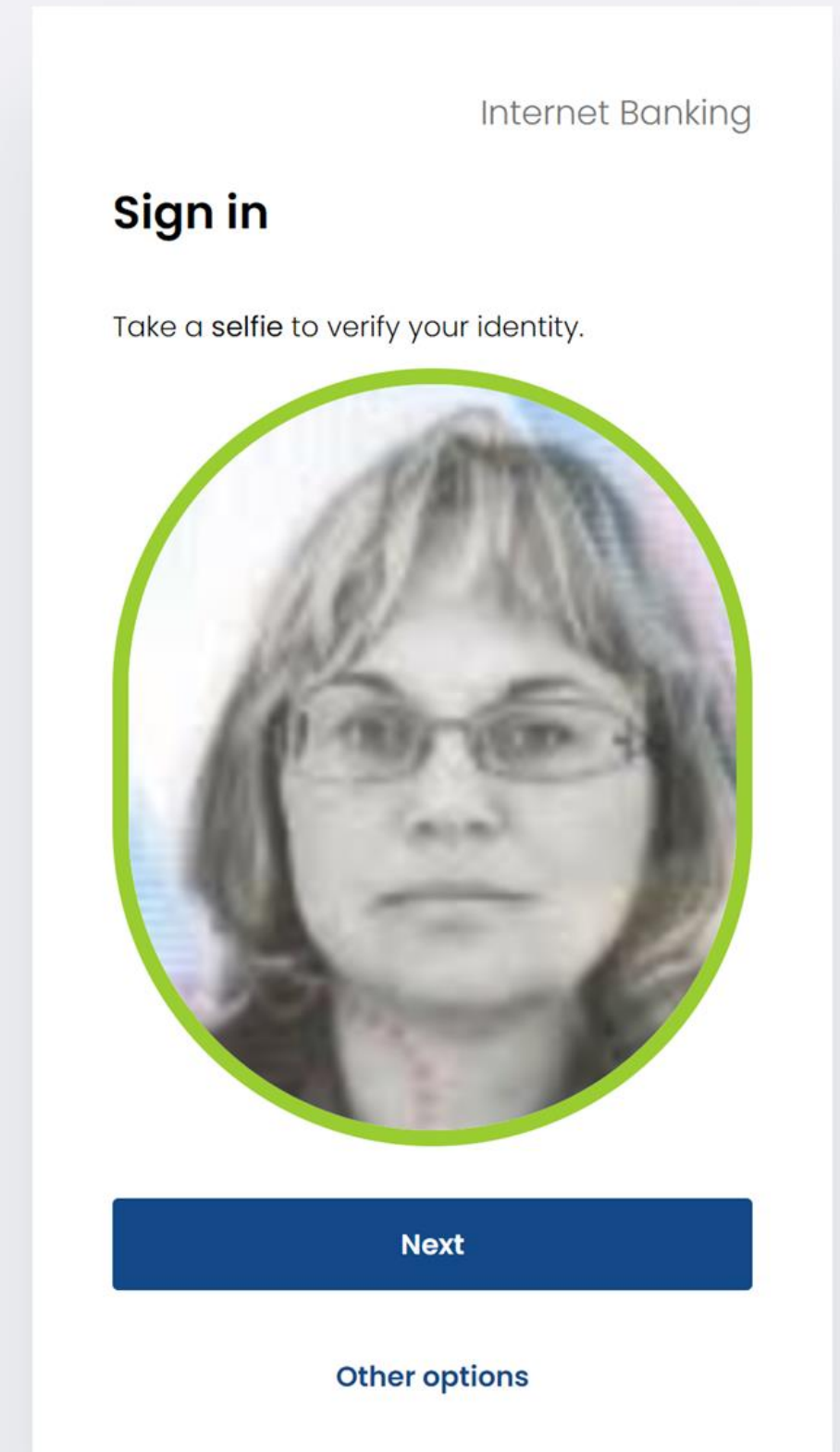


Customer onboarding scenarios

Many, many options...

(AML / non-AML)

- Email / phone verification
- Social networks login
- ID documents OCR
- ID documents NFC
- **Face biometric verification**



Customer onboarding scenarios







Many, many options...

(AML / non-AML)

- Email / phone verification
- Social networks login
- ID documents OCR
- ID documents NFC
- Face biometric verification
- **Third party ID providers**

Internet Banking

Sign in

 Air Bank	>
 Komerční banka	>
 MONETA	>
 Raiffeisenbank a.s.	>
 ČSOB a.s.	>
 Česká spořitelna	>

Request ID:
F306 173F

Date and time:
23. 3. 2023 10:30:26

[Other options](#)

Customer onboarding scenarios

Many, many options...






































(AML)

- Email / phone verification
- Social networks login
- ID documents OCR
- ID documents NFC
- Face biometric verification
- Third party ID providers
- **Government ID**

Internet Banking

Sign in

Select country and then login with your national eID.

 Austria	 Italy
 Belgium	 Latvia
 Bulgaria 	 Liechtenstein
 Croatia	 Lithuania
 Cyprus 	 Luxembourg
 Czech Republic	 Malta
 Denmark	 Netherlands
 Estonia	 Norway
 Finland 	 Poland
 France	 Portugal
 Germany	 Romania 
 Greece 	 Slovenia
 Hungary 	 Spain
 Iceland 	 Sweden
 Ireland 	

Date and time:
23. 3. 2023 10:30:26

[Other options](#)

Manage risks and compliance

Cybersecurity standards, regulations



Manage costs

Costs of change, costs of run

Digital identity

as legacy **bank identity components**

Credentials

Saving accounts



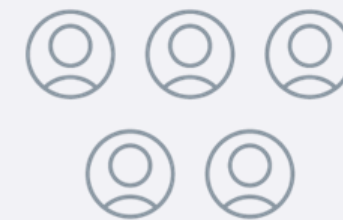
Credentials

Cards



Credentials

Insurance



Credentials

Deposit



Credentials

Lending



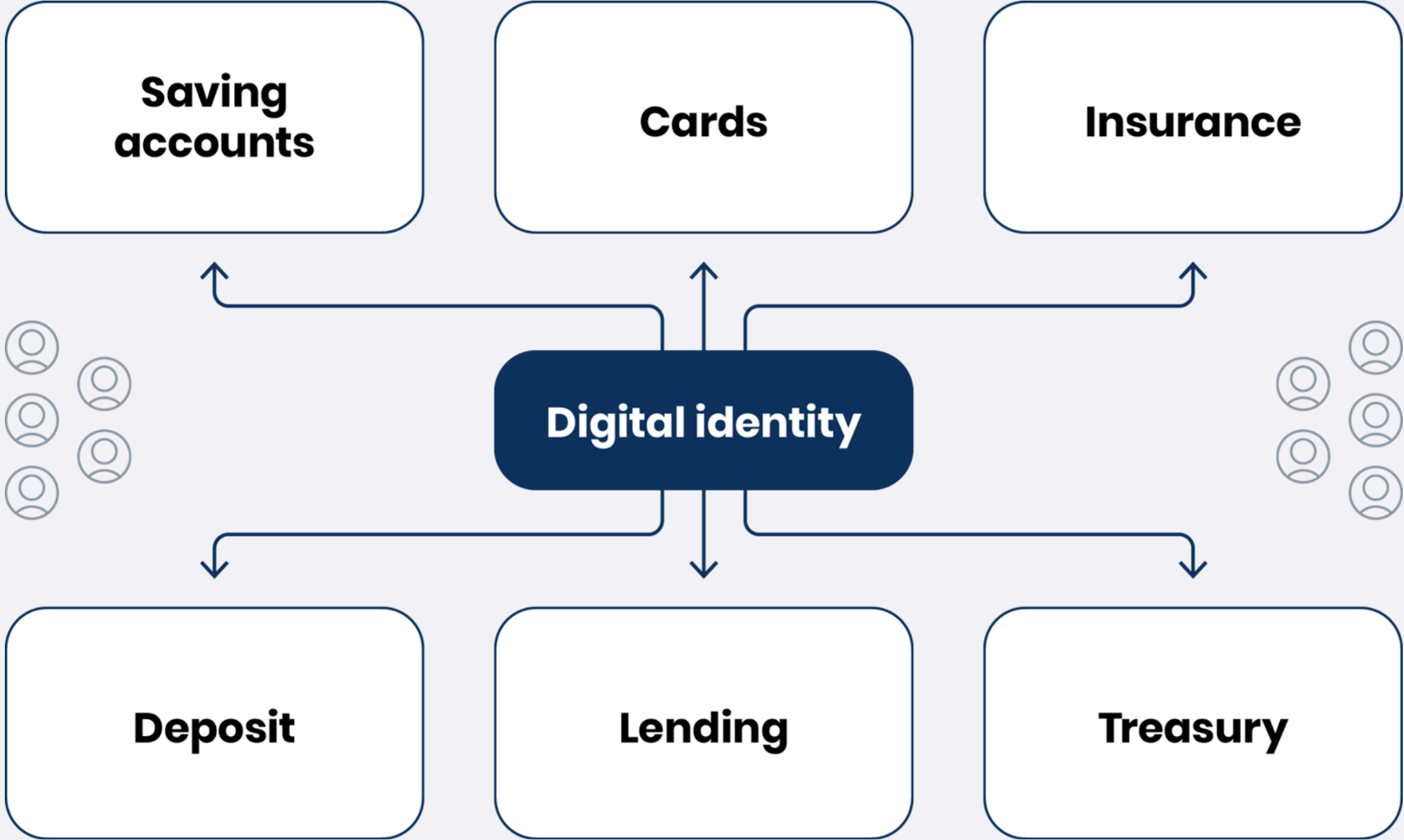
Credentials

Treasury



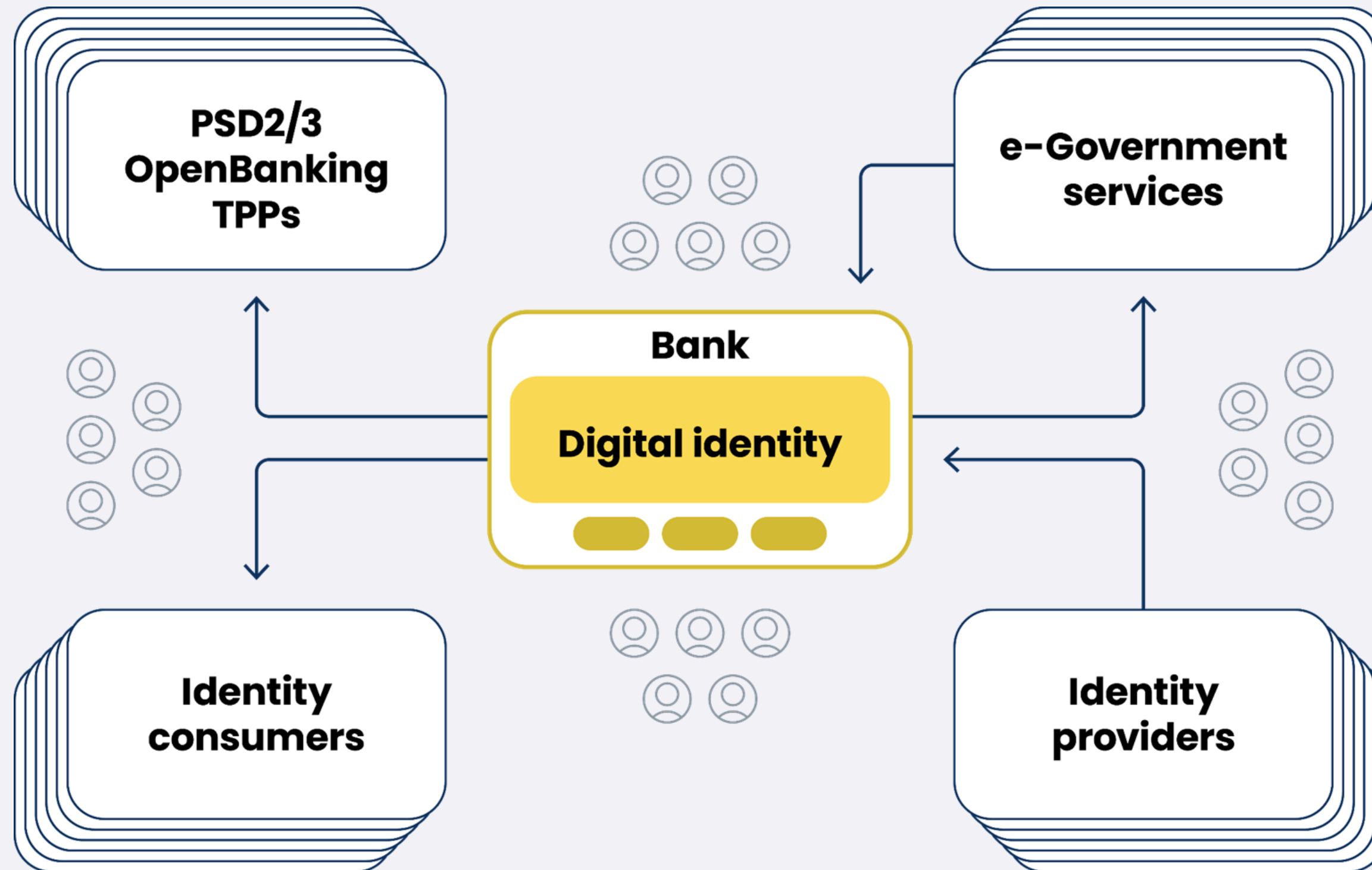
Digital identity

as standalone product in **bank services**

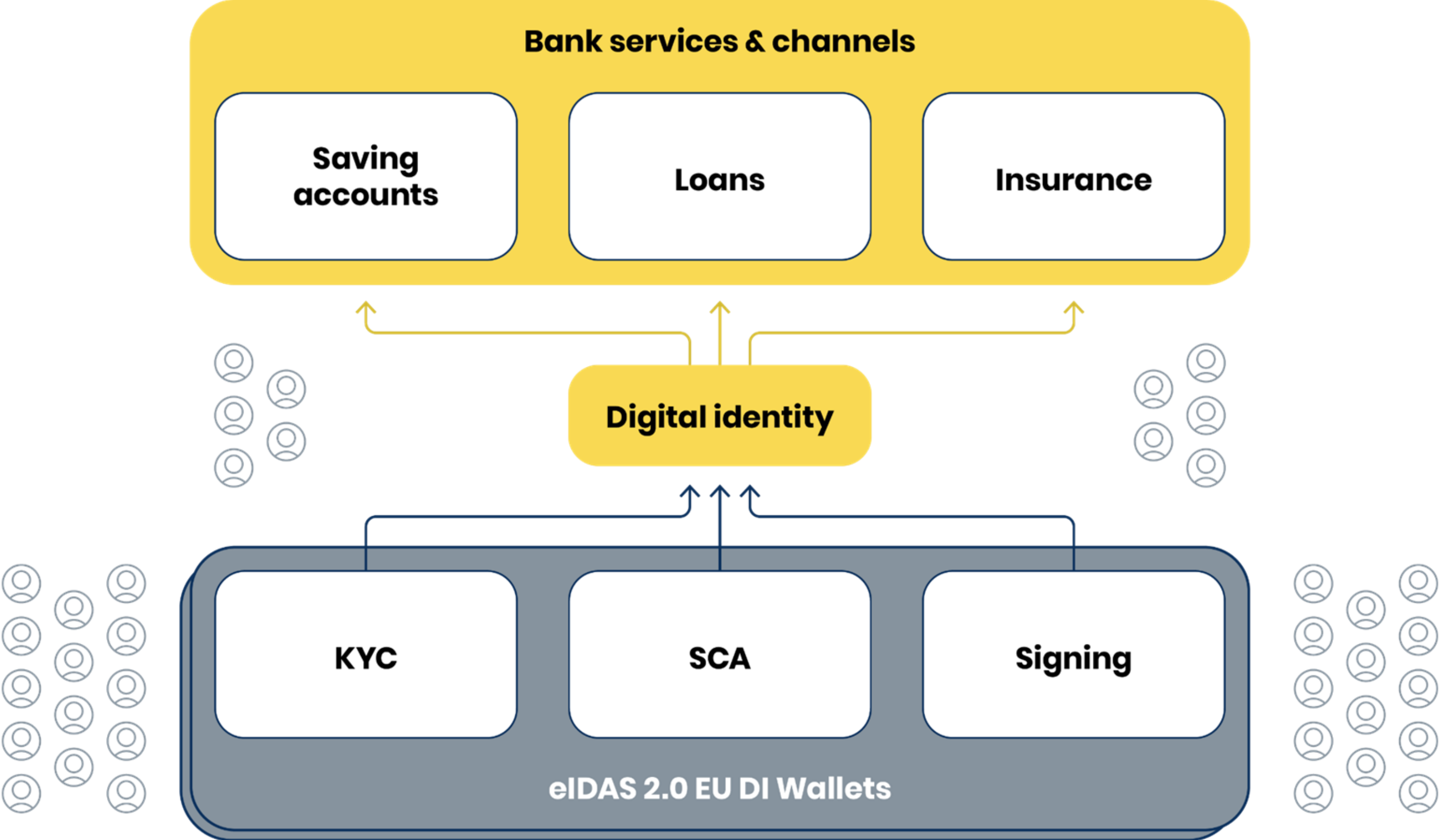


Digital identity

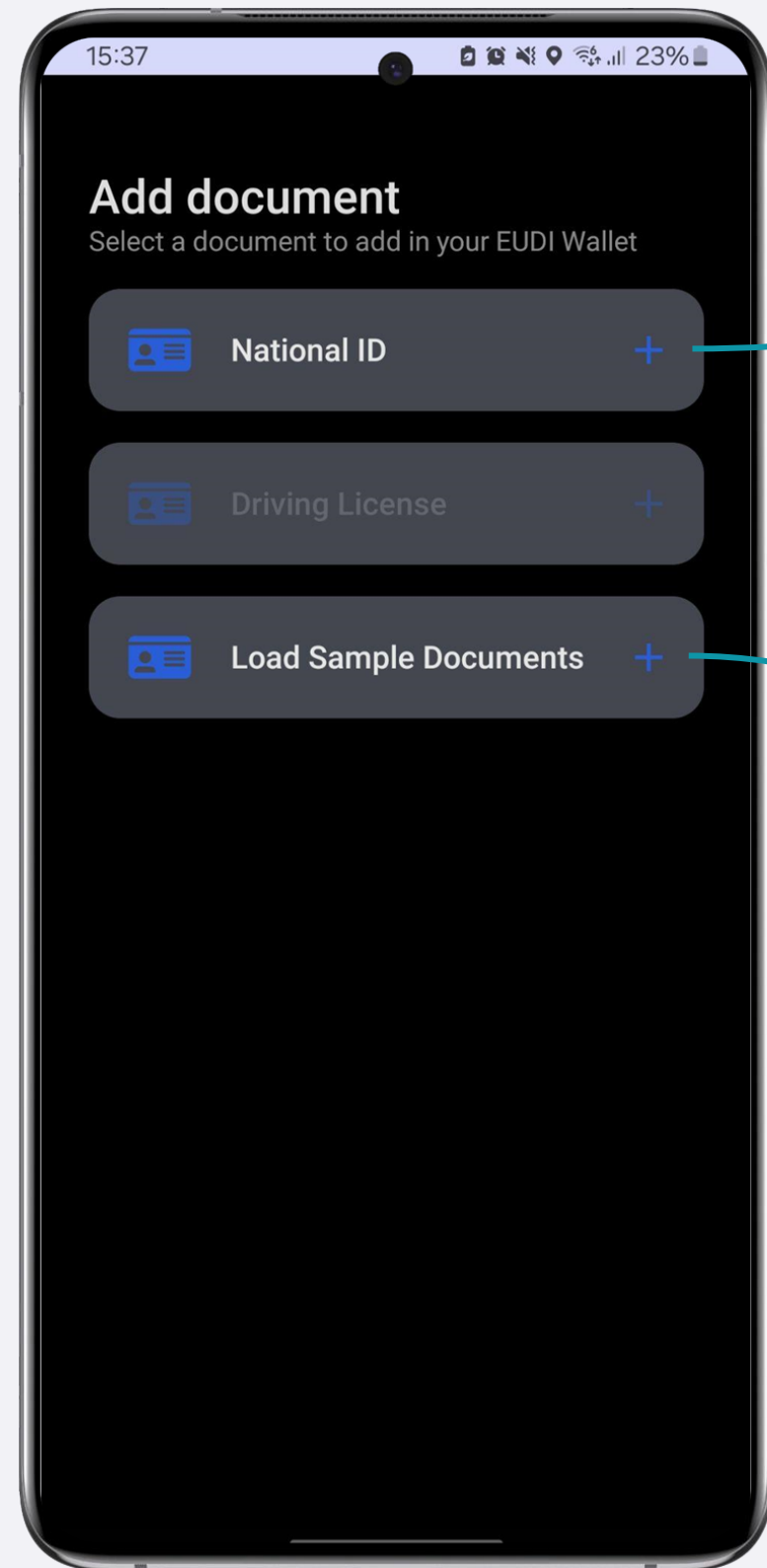
as product that operates **beyond bank**



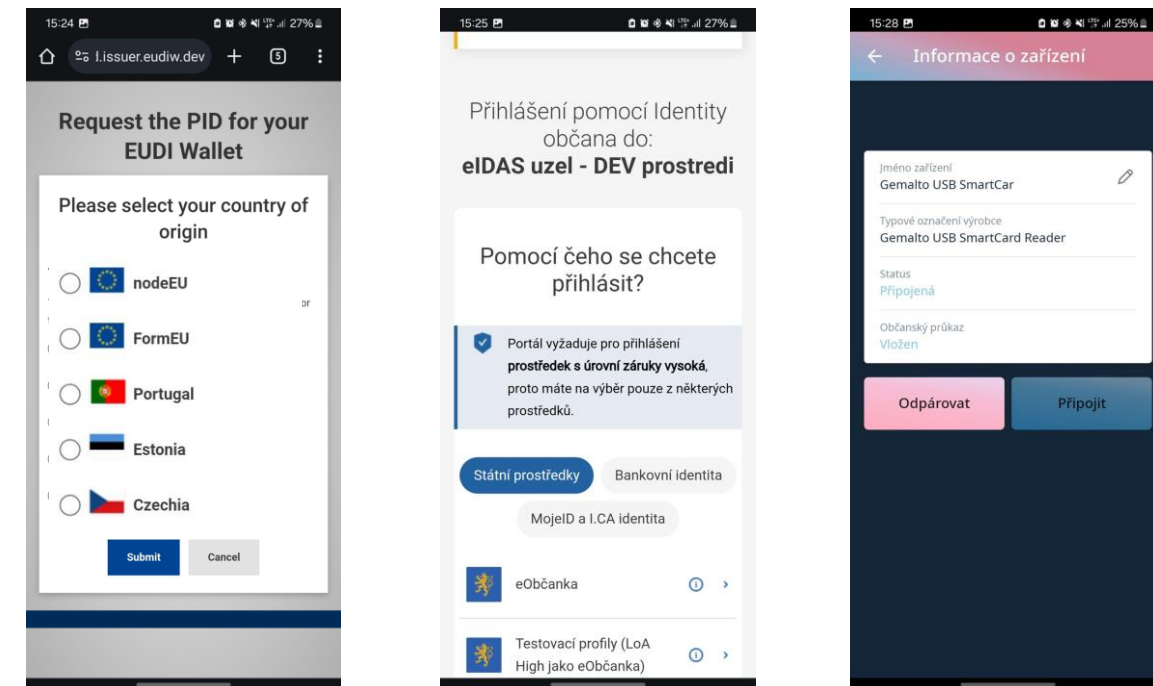
Future proof design ready for eIDASv2



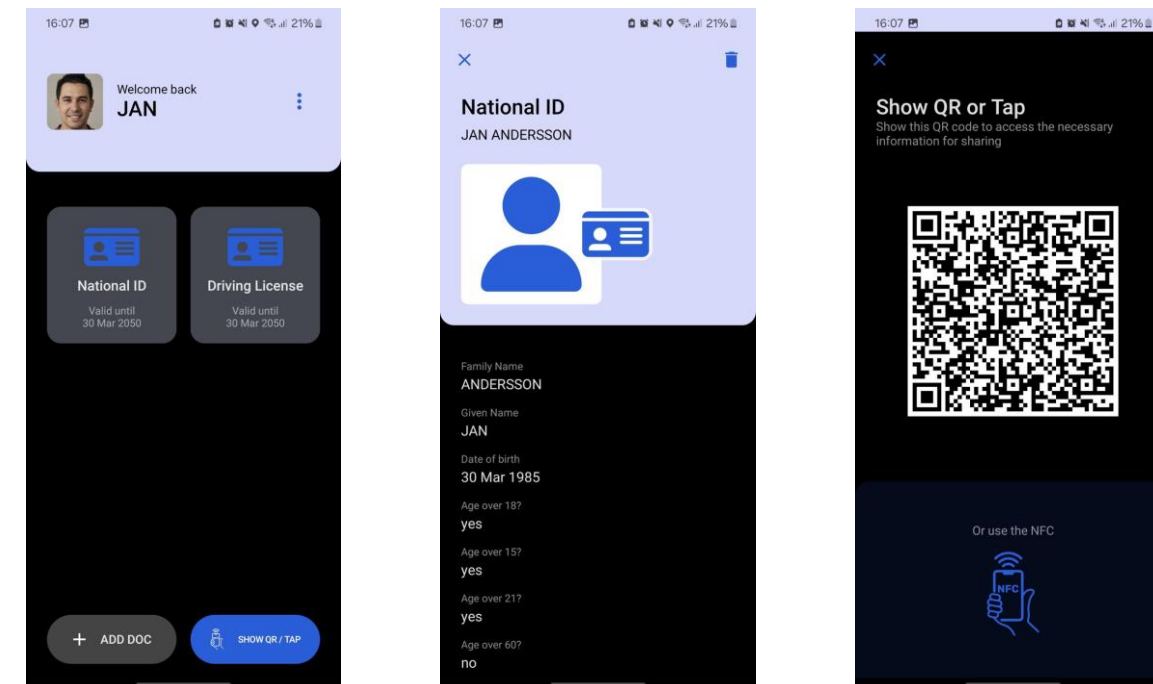
EUDIW reference app / UI (Android)



Current National ID flow



SAMPLE National ID



EUDIW scenarios for Relying Parties



Onboarding (AML compliant process)

EUDIW - Identification and authentication to access online services; ideally one solution to cover all countries (viz [link](#))



EUDIW as AuthN / AuthZ

EUDIW - Identification and authentication to access online services
EUDIW - Digital Finance (SCA method)

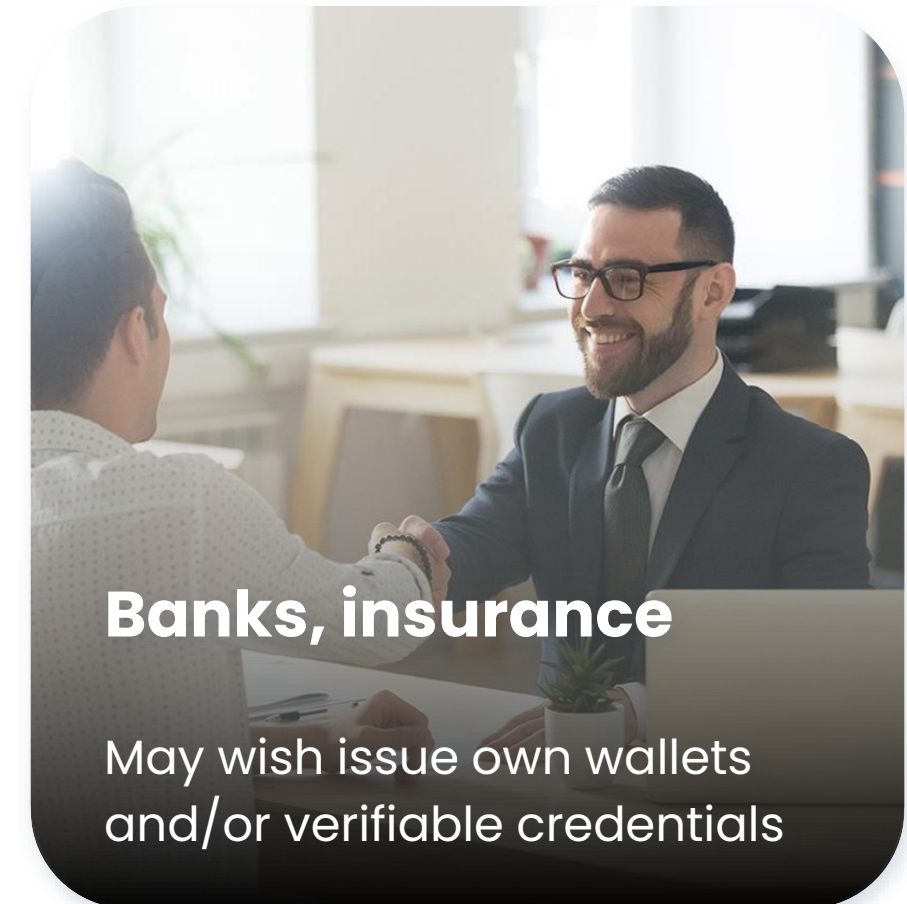
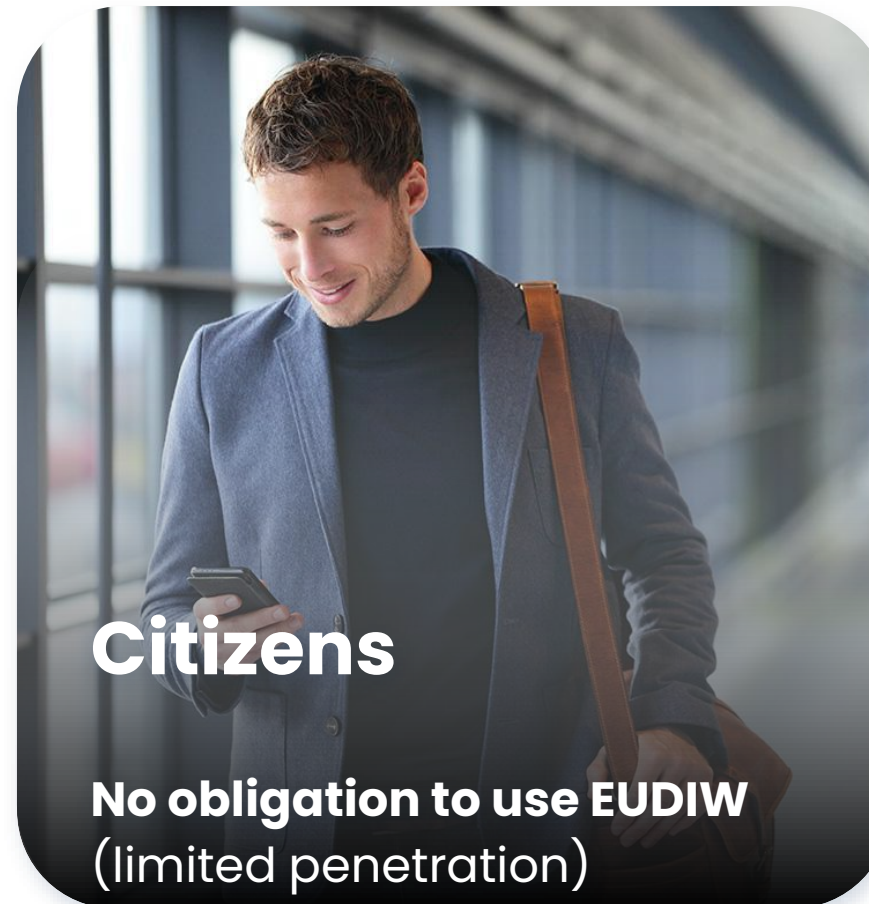
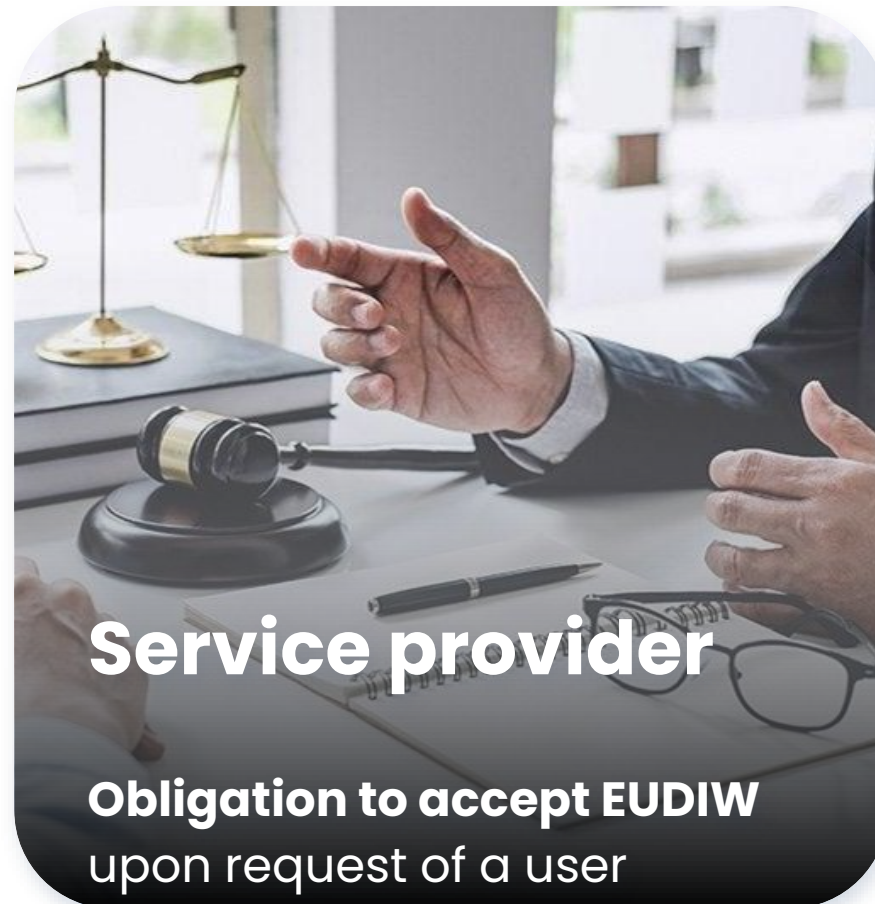


EUDIW as Signing methods

EUDIW will enable signing with qualified electronic signatures and seals



EUDIW & regulation



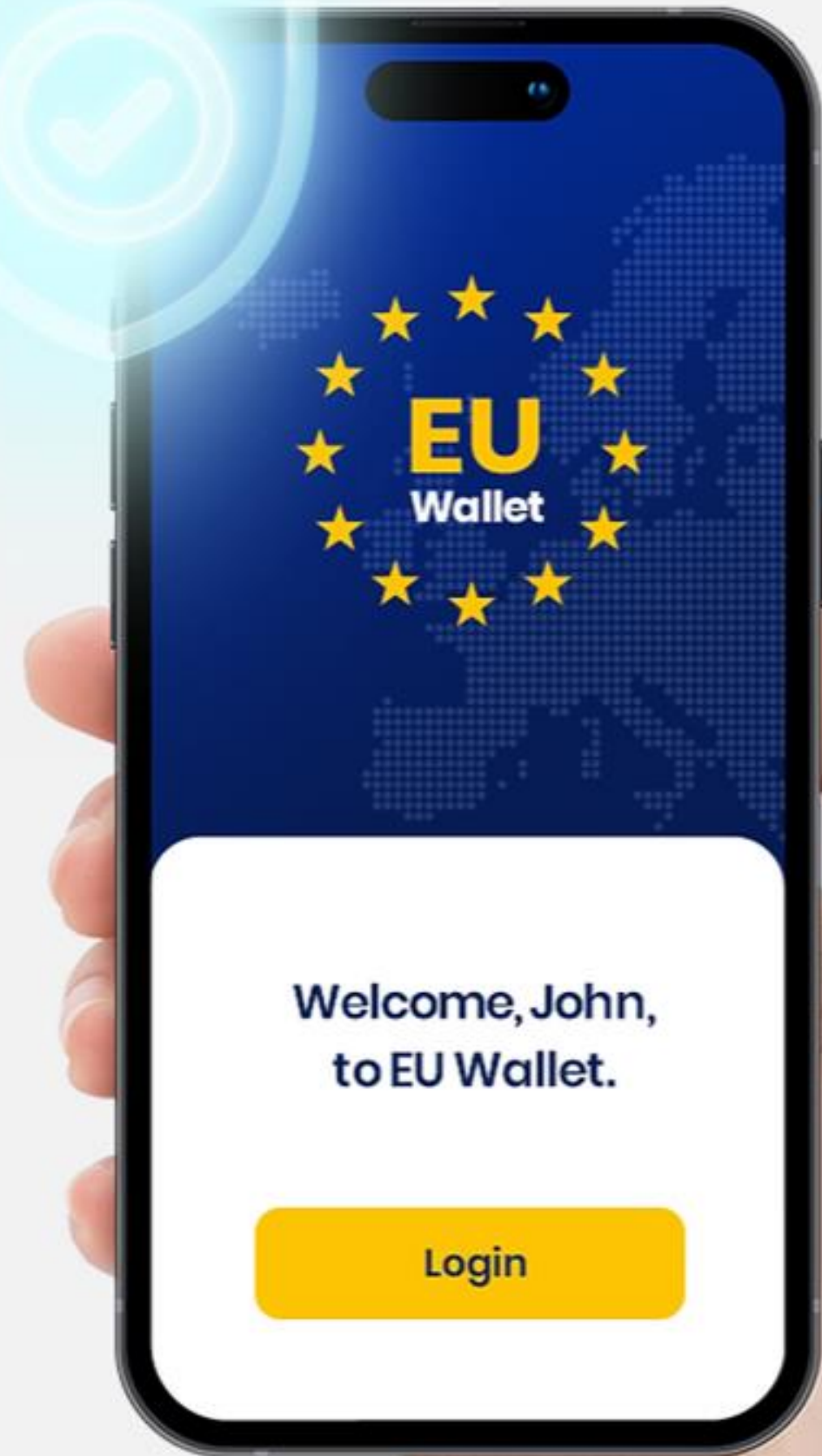
*(...) private relying parties providing services, for example in the areas of **transport, energy, banking and financial services, social security, health, drinking water, postal services, digital infrastructure, telecommunications or education**, should accept the use of EUDIW (...)*

*Where **very large online platforms** (...) require users to be **authenticated** (...) should be required to accept the use of EUDIW **upon the voluntary request of the user.***

MONET +

Get ready for
**EU Digital
Identity**

Now!



solutions by **MONET +**



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