# DIGITAL BANKING

## Create a secure and frictionless online experience from account opening to card issuance and payment

Financial Institutions

**71% of millennials believe it's «very important» to have a banking app and 51% have made a purchase through a mobile website or app in the last month. Driven by this strong consumer demand to access new services at anytime and anywhere, the banking and payment industry is accelerating its digital and mobile transformation.**

## Embracing security and trust in the digital transformation

In a very short amount of time, innovations in digital technology have changed the way customers interact with their banks and pay.

Today, with a few swipes, taps or clicks on their smartphones, your customers can prove their identities, make a money transfer, sign a banking contract, order a ride, go shopping and dine out with friends.

But how can we ensure this effortless swiping doesn't fall into the wrong hands?

## Providing modular trust platform

Consumers' trust and confidence are the basis for any form of transaction. All along the digital journeys of your customers IDEMIA provides them with state-of-the-art technologies to:

**Identify:** enable users to prove their identity through multiple channels

**Authenticate:** enable users to authenticate with methods best-suited to the context

**Digitally sign :** enable users to carry out digital transactions with legally binding value

**Pay**: enable users to pay with their phones, in store and online

## Optimize profits

- Acquire and retain customers with high-value services
- Improve operational efficiency and save time
- Reduce costs with less printing and paper archiving

## Improve customer experience

- Meet new customer's expectations and ways of life
- Offer streamlined customer journey anytime, anywhere and on any devices
- Free up real time to spend with customers and focus on building of the customer relationship

## Establish trust and compliance

- Fulfill risk management obligations
- Reduce fraud
- Comply with regulations: KYC, AML, PSD2, eIDAS
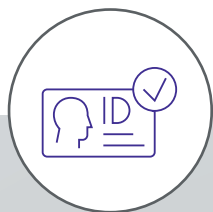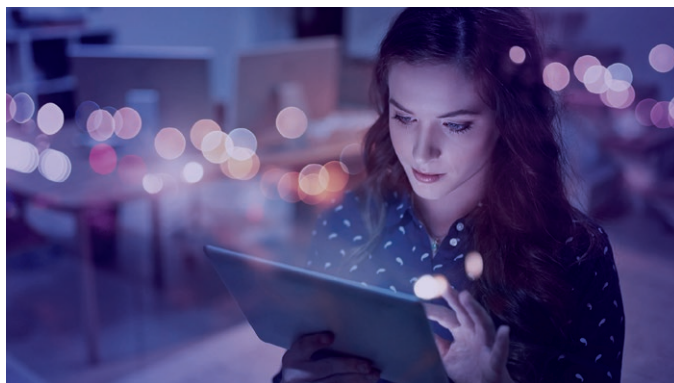- Make users adopt digital services wholeheartedly

## Why IDEMIA?

- 200 clients already use our digital solutions, including State Bank of India, Credit Agricole, Itau
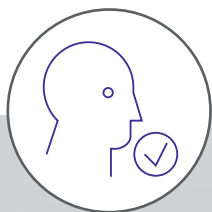- We digitize up to 1 Million cards per month in the major third party wallets (Apple Pay, Android Pay, Samsung Pay)

〈〈|〉〉 IDEMIA

# Enabling a
# 100% digital journey:

With IDEMIA's solutions, the user is able to open a new account and obtain digital payment means in a few minutes, while staying at home.

**Who is this person?**

**IDENTIFY:** First, the consumer proves his/her identity complying with Know Your Customer regulations, by capturing identity proofs through his/her mobile device.

Enables financial Institutions to offer a completely digital in-person or mobile self-registration experience to their users to access financial services.

**Is this person really Mr. X as claimed?**

**AUTHENTICATE:** Then, the user authenticates each time he/she wants to access a service or carry out any remote transaction.

Enables financial Institutions to secure their digital services with authentication adapted to the context (risk level, use case, user profiles, etc.).

**Did Mr. X indisputably give his consent to this very document?**

**SIGN:** The customer can also digitally sign a payment card subscription contract. The newly issued banking card is digitally provisioned onto the consumer smartphone wallet.

Enables financial Institutions to digitize their contracting and signature processes in a compliant, secure and legally certain manner.

**Which enablement partner? Which wallet?**

**PAY:** The consumer can perform mobile payments in-store or online, within minutes after the onboarding.

Enables issuers to digitize cards across all digital wallets options for proximity and online payment.

## VALUE PROPOSITION

- Platform proven in various use cases
- Modular, scalable and highly performant
- Compliant with standards and regulation (SLA >=99, 7%)

- Adaptable to various business and clients' needs (channels, user profiles, level of sensitivity of transactions....)
- Available both in Software-as-a-Service and on premises mode

## INTERNATIONALLY RECOGNIZED

- Certification at the EAL3+ level of the International Common Criteria standard, recognized worldwide.
- Compliant with eIDAS European Regulation, on electronic identification and trust services for electronic transactions in the European market
- Compliant with Payment Service Directive 2

## ⟨⟨⟩⟩ IDEMIA

Join us on  f  t  in  ▶  ⊙

**www.idemia.com**