



# **Bank Identity as an Accelerator of Digitalization in the Czech Republic**

**Ostrava, October 2022**

# Bank identity = Digital ID

- Bank identity is the **online verification method** of the end user
- Thanks to BankID you can log into private businesses or public sector portals **in the secure way**
- Client login process is the same as in internet or mobile banking – **the same user experience**
- Added function of **digital signature**

## Main advantages for the end users



Simple usage



Anytime from anywhere



Strong security



Service for free

# Bankovní identita, a.s.

- Company owned by banks under the law č. 49/2020 Sb – „Bank Law“
- The goal is setting-up the unified standard for secure citizen verification in public and private online services as well
- The operator of **BankID** services is
  - The technological point connecting on commercial conditions
    - the offer of identity services from banks (Identity Providers)
    - the consumer demand for these services (Service Providers)
- Scalable end user verification according to specific business and legal requirements
- Identity services are provided on the same level of trust and security as financial services
- Commercial **launch in summer 2021**

# Bank identity in the nationwide context

- The relationship between bank identity and NIA and Citizen portal
- Low penetration of other identity tools across the czech population
- Restrictions of NIA for the usage of
  - it for non-public sector subject
  - bank identity out of governmental services
- Strong demand for another ecosystem utilizing bank identities for other participants (sevice providers – especially the commercial ones)

# Banks Involved in BankID scheme (IdP)

**air/bank**



- Bank, UniCredit Bank and Banka Creditas are planning to join the scheme during 2023

# Referential customers (SeP)



# Bank identity in figures

**7** biggest czech banks connected as IdPs

**5 500 000** persons already equipped, experienced and ready

**1 800 000** citizens have already used bank identity in Citizen portal (in cca 250 state and public sector services)

**80 %** users prefer and use bank identity method for logging into Citizen portal

**400 000** people used BankID out of public sector services (cca 150 SePs)

# BankID – for what type of customers?

- Digital client onboarding, digital service distribution under the AML umbrella – banks, insurance and financial services, betting and loteries,...
- Digital communication with the clients, digital signature of contracts, partial digital service distribution – health insurance companies, health care sector, universities, librarians, telco, travel business, ...
- Specific sector needs on the edge between digital and physical world – COOP, [hlidacky.cz](https://hlidacky.cz)



# Why to implement BankID in your company?



## **Effective communication**

You quickly identify and verify customers, including AML requirements, which will make everything very simple



## **Less bureaucracy and paperwork**

Thanks to BankID, you can digitalize your business and significantly simplify company processes



## **Increasing customer satisfaction**

Customers will no longer have to go anywhere, they will do everything securely online with you, including contracts



## **A significant saving of time and money**

You don't have to develop your own solution – BankID implementation is simple, fast and extremely secure

# Where can you use BankID?



## **Registration and login to the client zone**

The customer's data is fully verified and in case of changes, you will get their current version



## **Identification during telephone contact and in chat**

A simpler process of a follow-up client care



## **Data verification during online sales of services and goods**

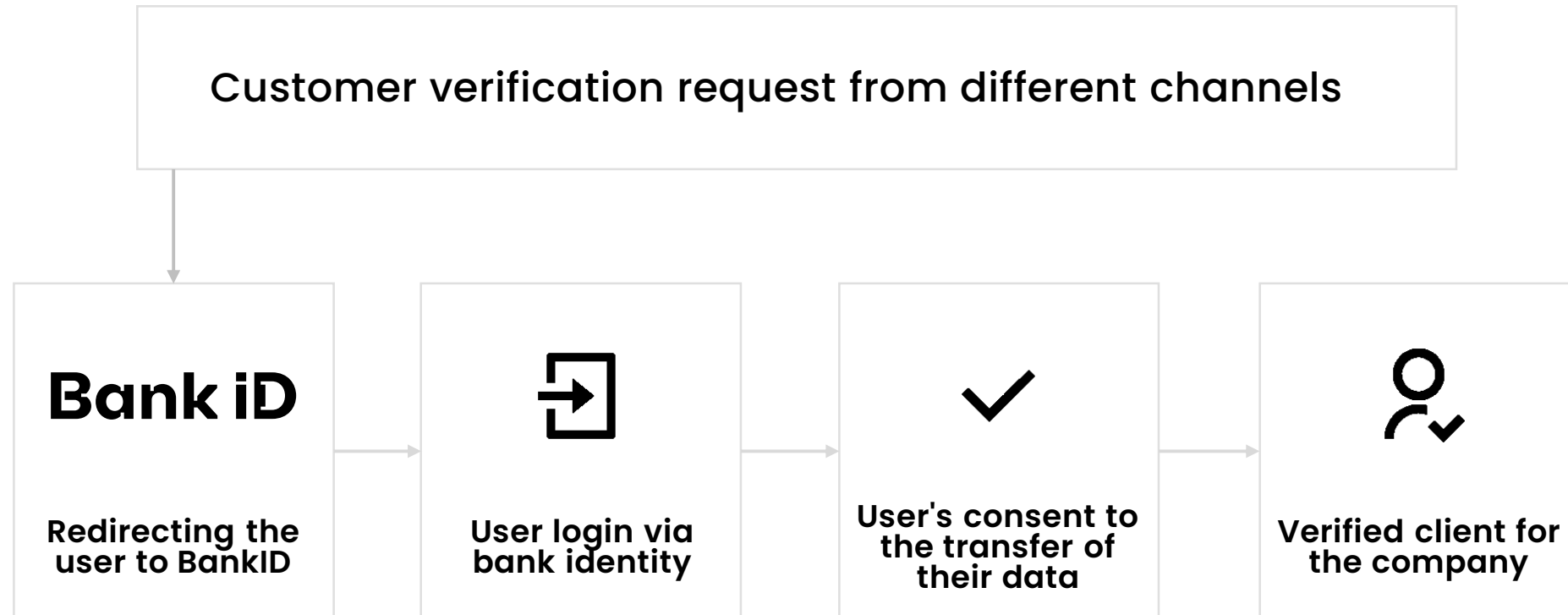
The necessary data is automatically pre-filled, eliminating errors from manual processing



## **Conclusion of contracts completely via the Internet**

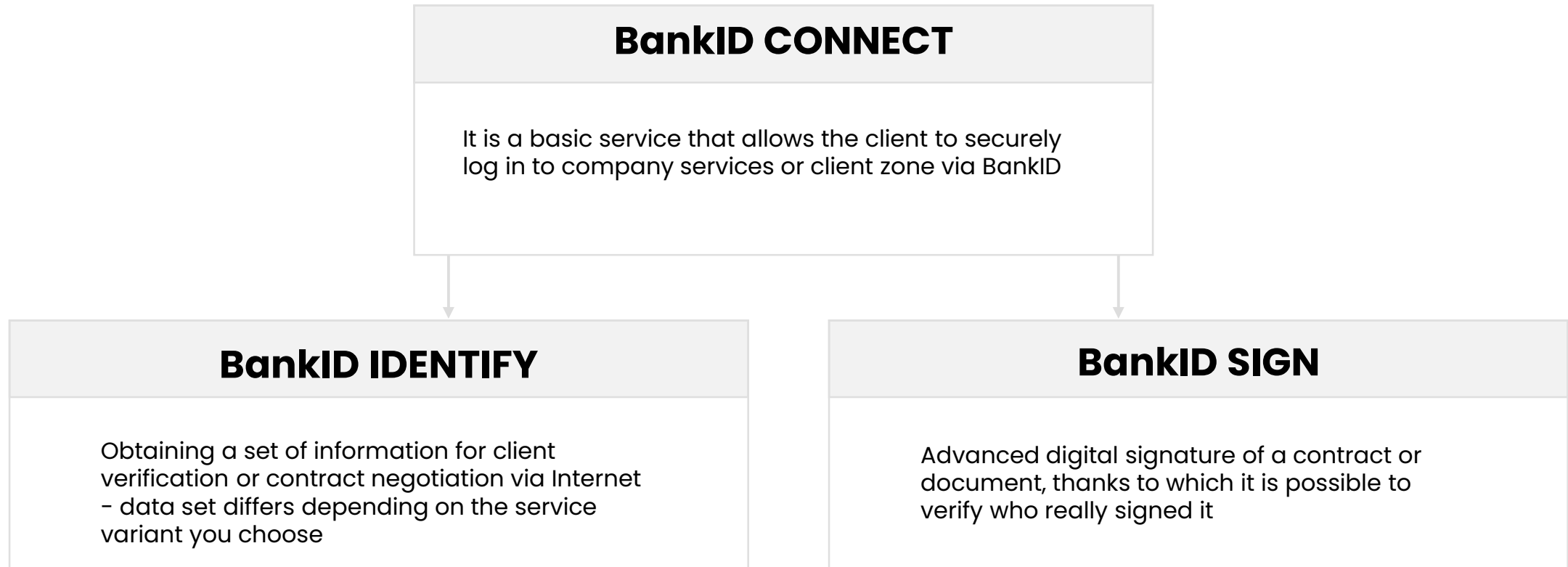
Customers can sign a contract with you online with an advanced digital signature

# Client identify verification with BankID



[BankID DEMO >>> click here](#)

# What services can BankID offer?



# What data will you get?

BankID service variant	CONNECT	IDENTIFY	IDENTIFY PLUS	IDENTIFY AML
User ID, first and last name, phone, email, date of birth	■	■	■	■
Addresses, bank account, university degrees, gender, social security number		■	■	■
Place of birth, status, ID card details, legal status			■	■
Information for remote user identification according to AML				■

# BankID SIGN

- Written form of legal action
- **Guaranteed electronic signature** of the client according to eIDAS
- The document has a **qualified BankID seal**
- Trusted records of signature transactions
  - the client must prove otherwise if he denies the record of his signature



# Progress in BankID / university relationship

- Beginning 2022 – discussion opening among universities and BankID
- March 2022 – Bankovní identita, a.s. has become the member of EUNIS-CZ
- Q2 2022 – questionnaire survey and bilateral workshops
- **August 2022 – Memorandum signing between EUNIS-CZ and BankID with specific conditions for the segment of universities**
- **Q4 2022 – contracts closing with first universities**
- Q1 2023 – production launch with these pioneers
- 2023 – active business activities in „extended uni-segment“ (private universities and subjects of subsequent infrastructure incl.)

# BankID use cases in university environment

- Applications for admission
- Registration of the students
- New school year enrolment
- Entries for examinations
- Students logging into the school portals and other ISs
- Additional student services (contract signing – canteen, residence hall, ...)
- Internal HR agendas of universities
- ...



# Contact



**Jiří Beneš**

business development manager



[jiri.benes@bankid.cz](mailto:jiri.benes@bankid.cz)



+420 603 197 073

**Bankovní identita, a.s.**

Smrčkova 2485/4,  
Libeň, 180 00, Praha 8



[www.bankid.cz](http://www.bankid.cz)



[developer.bankid.cz](http://developer.bankid.cz)



[info@bankid.cz](mailto:info@bankid.cz)



**Digitalizat**  
**Cost reduc**  
**More satis**  
**Time for th**

