

OUR DIGITAL TRUST,
YOUR BUSINESS VALUE

Convention Fedart Fidi
Digital Trust e Digital Identity

The Evolution of Digital Identity in Financial Sector



THE FIRST PAN-EUROPEAN QUALIFIED TRUST SERVICES PROVIDER (QTSP)



InfoCert, as a leading Qualified Trust Service Provider, developed a strategy to build-up the first pan-European QTSP with solid institutional roots and huge focus on European markets and regulatory compliance, aiming to create a **Digital Champion** in the Trust Services market



Data Centers
located in Europe



EU Regulation
compliance



Solid Institutional
root



Cross-Border
Delivery



Qualified Trust
Service Provider

COMPANY SNAPSHOT



9
Offices
(1 in Latam)



500
Employees



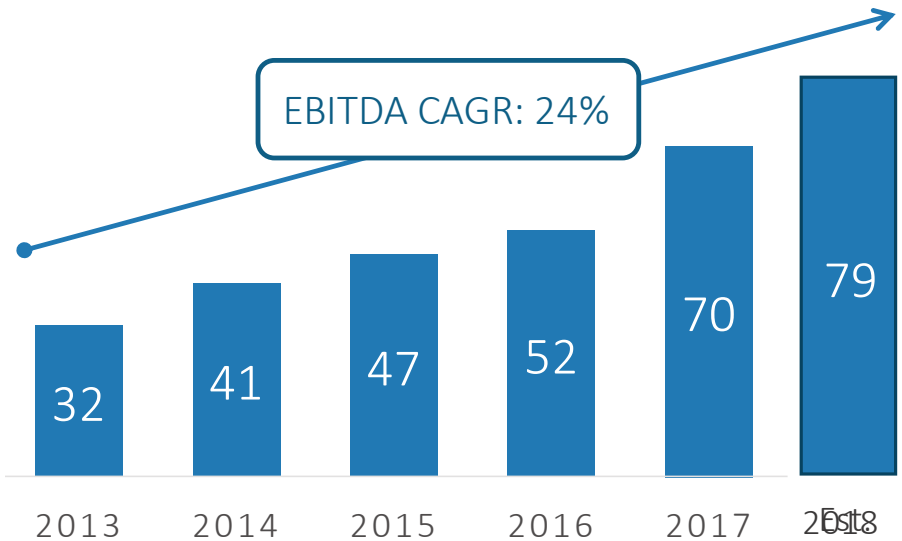
90 MLN
Turnover



17
Patents



20
Countries
covered



InfoCert's Revenues Trend - M€

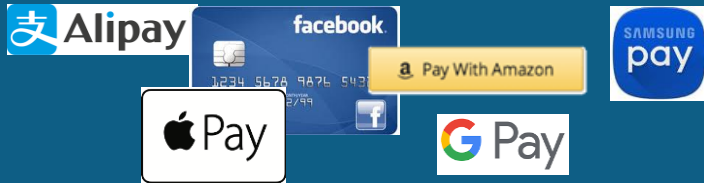
OUR DIGITAL TRUST,
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A New Trend: DIGITAL IDENTITY AS A VALUE DRIVER



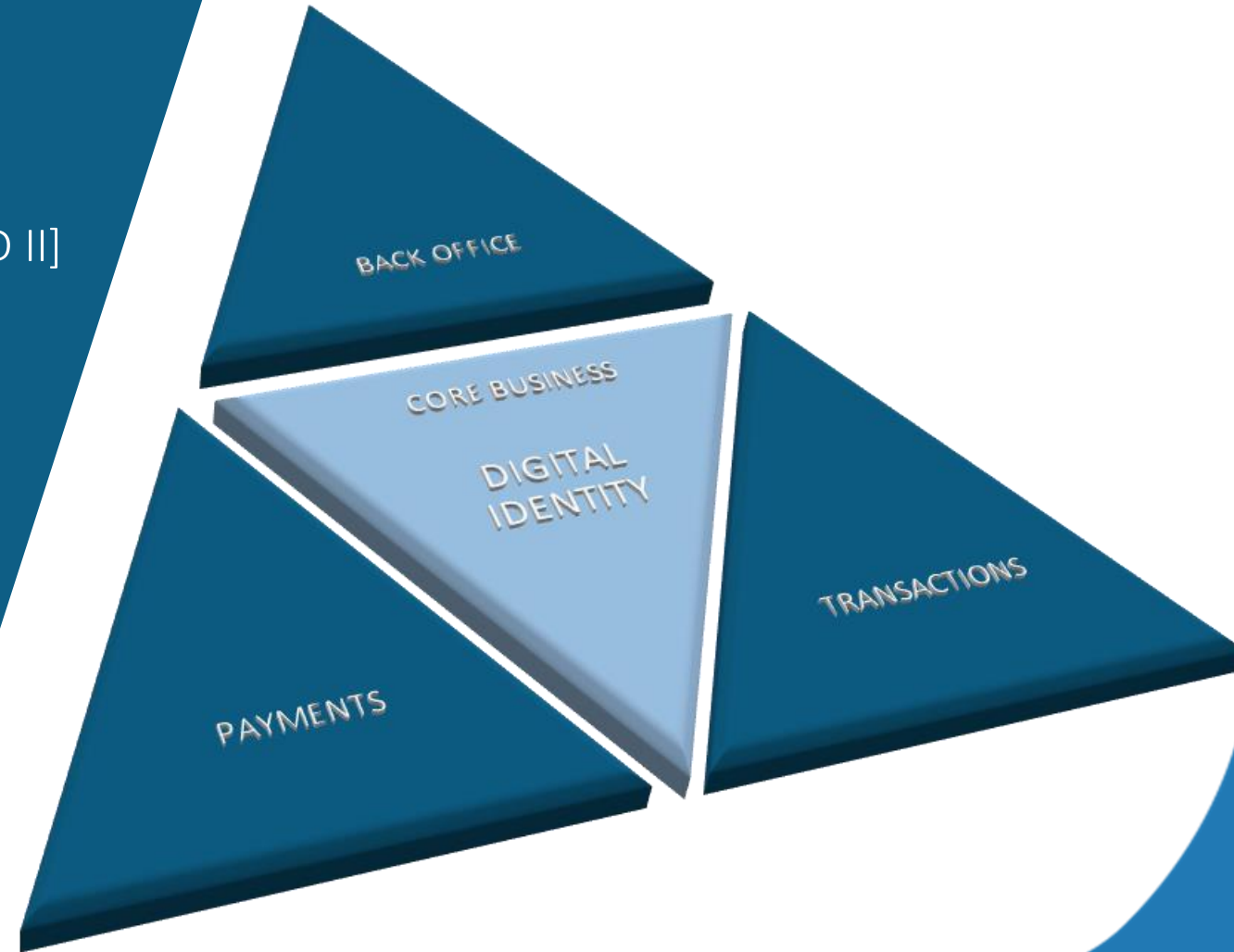
Several factors at the same time are changing the perimeter of the banks' business:

- Regulation [AML IV-V | PSD II | GDPR | MIFID II]
- Big Tech
- FinTech

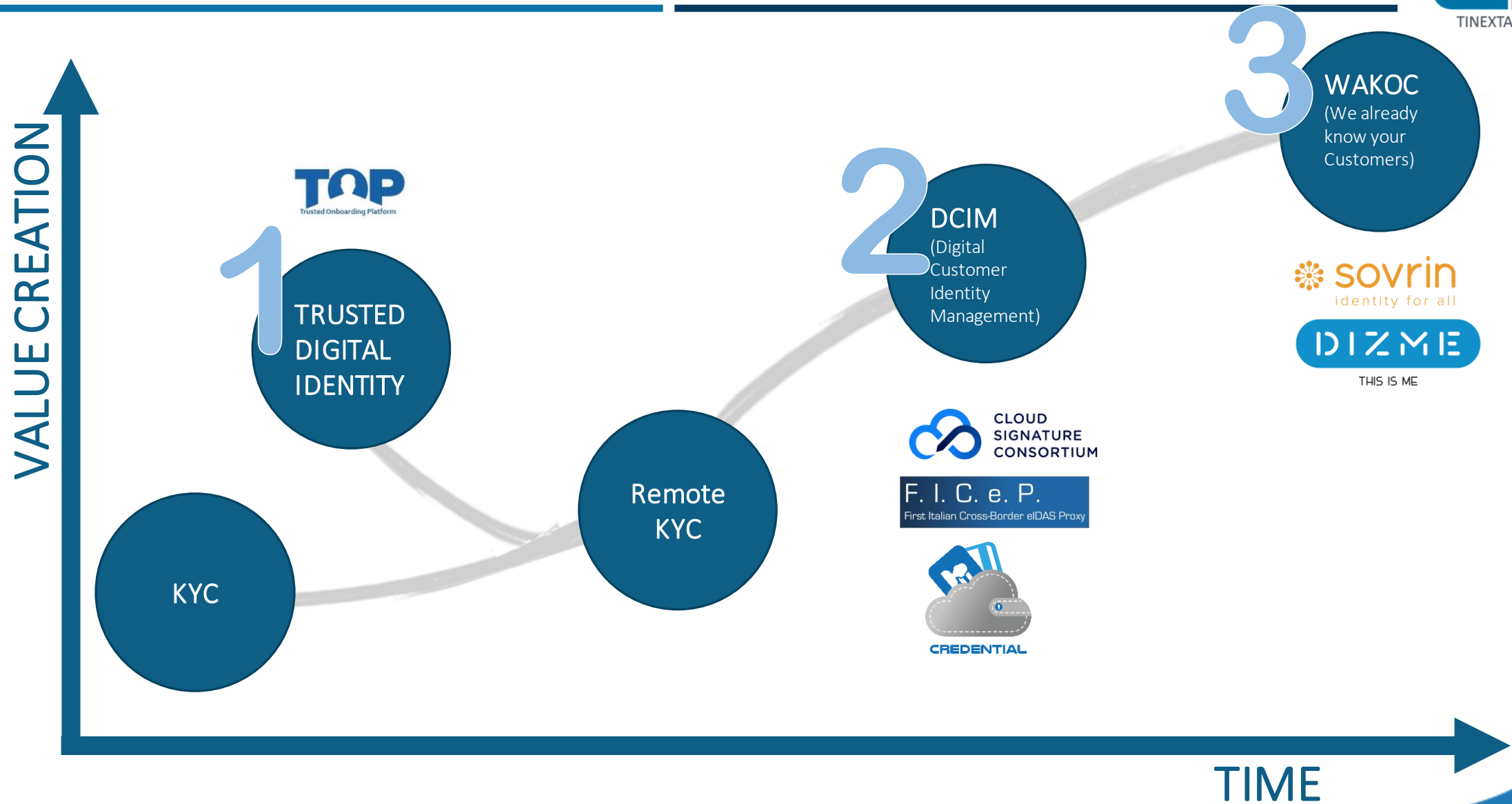


Banks have to leverage the most important asset they have to **generate new revenues stream...**

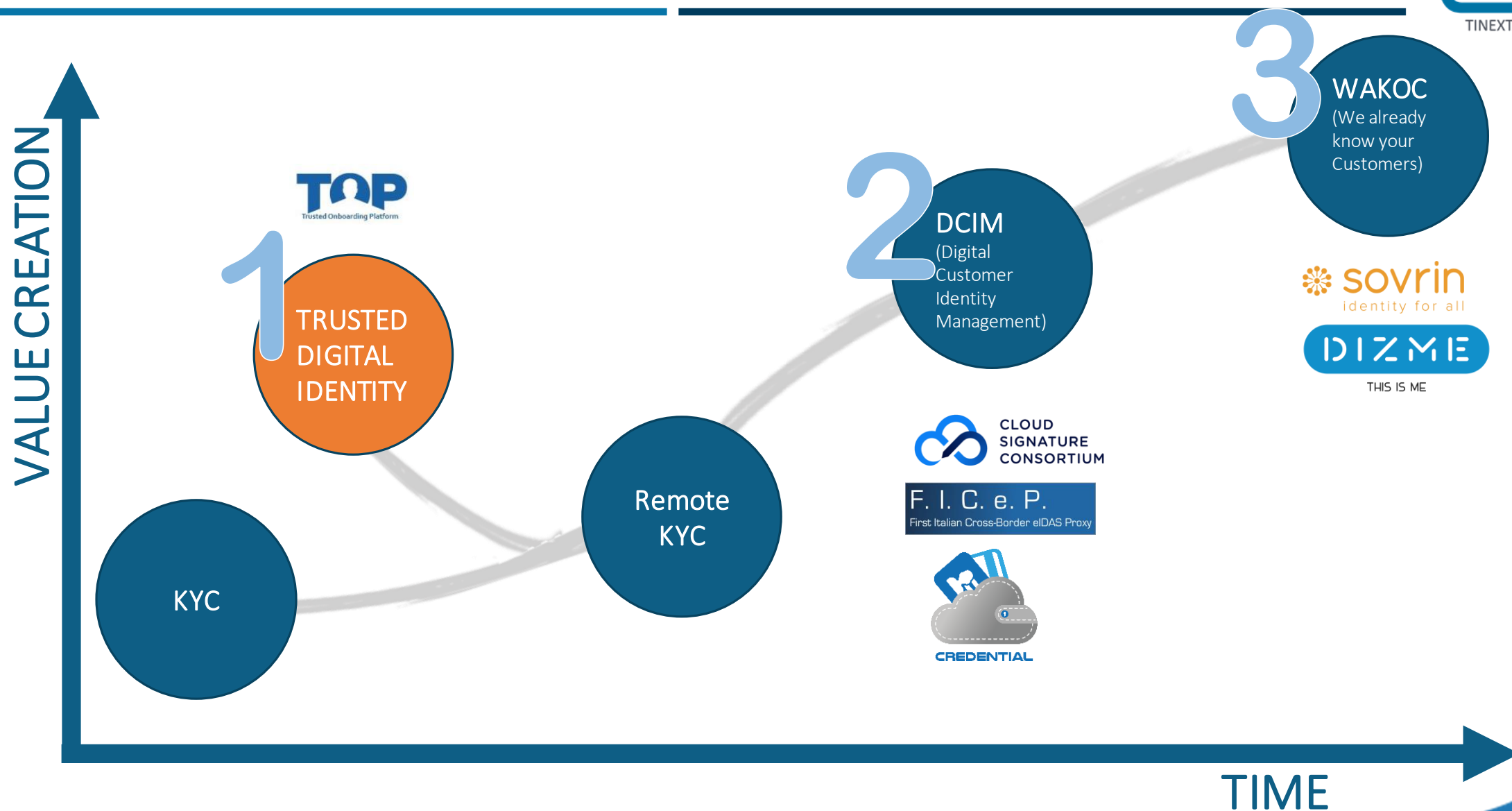
... Customer Digital Identities!



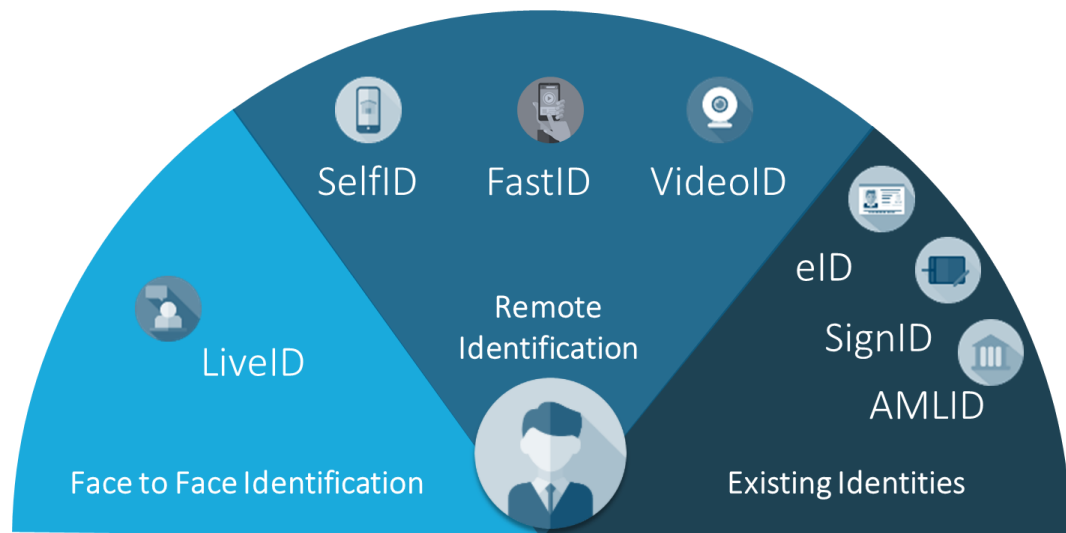
THE EVOLUTION OF DIGITAL IDENTITY IN FINANCIAL SERVICES



THE EVOLUTION OF DIGITAL IDENTITY IN FINANCIAL SERVICES



TRUSTED ONBOARDING PLATFORM (TOP)



Trusted Onboarding Platform™ (TOP) is InfoCert's patented solution for customer identification and digital subscription of contracts.



DIGITAL CUSTOMER ONBOARDING PROCESS

Building Blocks of the Process

Identification



Identity
recognition



Identity
validation



Identity
assertion

Electronic signature



Certificate
enrollment



Authentication
system



Electronic
signature

Services



Document
composition



eDelivery system



Long term
preservation



Audit Framework

TOP

TOP is a modular platform where its components, that can be mandatory or optional for a specific process, are coherently set in a unique technological framework able to address different business needs

SUCCESS STORY WITH A DIGITAL BANK: CUSTOMER ONBOARDING

The Digital Process

Collecting of
Personal Data

1



Customer
identification
through **webcam**
procedure

2



Customer signing
contract with
qualified electronic
signature

3



AML checks
performed by
Banks

4



Activated
Account

5



SUCCESS STORY WITH A DIGITAL BANK: CUSTOMER ONBOARDING

THE TOTAL ECONOMIC IMPACT™

FORRESTER®

The Total Economic Impact™ of
InfoCert Trusted Onboarding
Platform

Forrester Consulting

TOP

Dean Davison
Principal Consultant
October 2016



ROI: 174%



Payback Period: 0.6 month

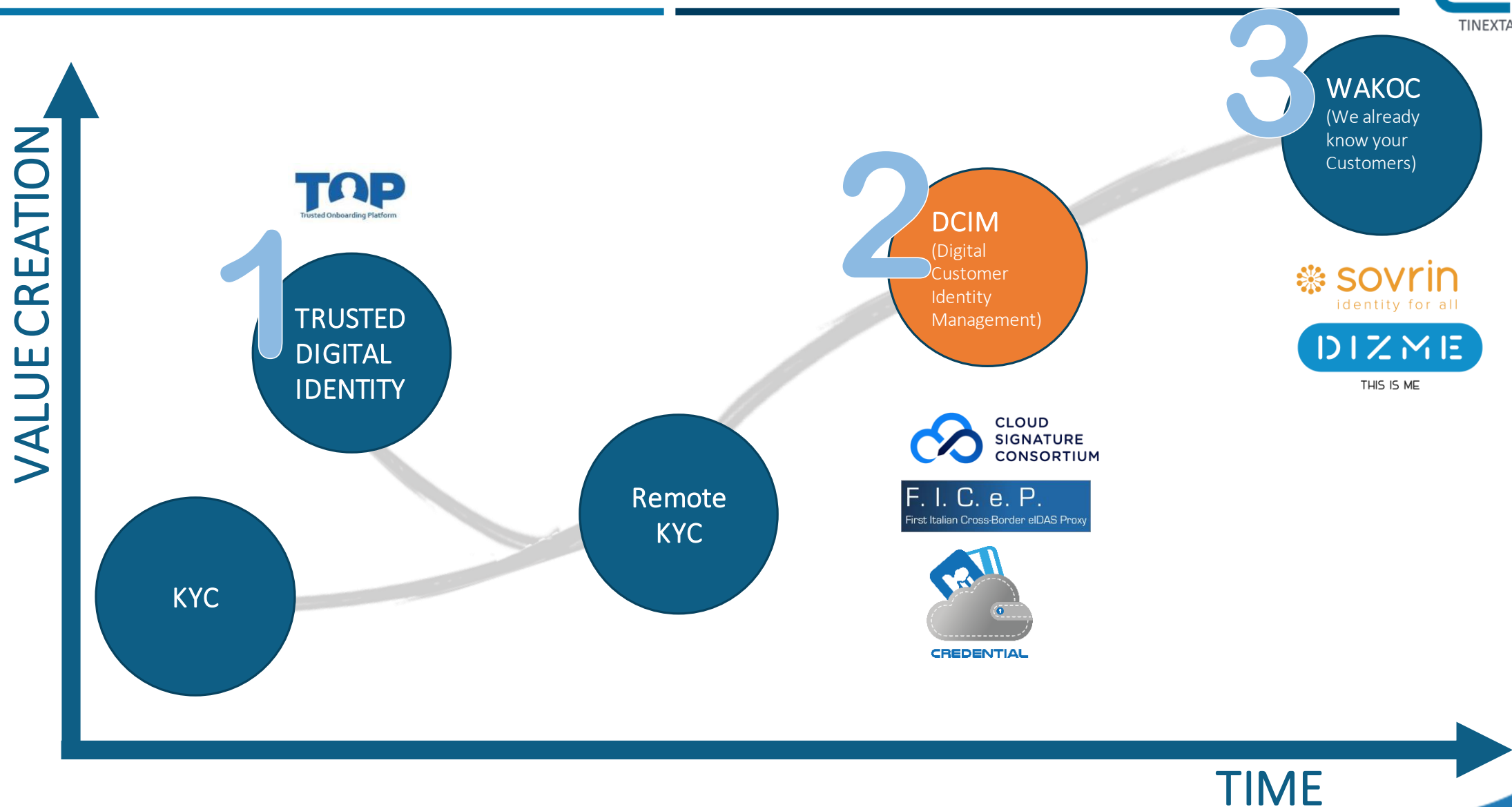


Fraud Reduction: 80%



Increase Signed Customers: 30%

THE EVOLUTION OF DIGITAL IDENTITY IN FINANCIAL SERVICES





«With customer interactions now spanning physical, online, social and mobile channels, banks urgently need new capabilities that will **enable seamless, holistic and robust identity recognition** over time, and across all encounters»

T ADVISOR, The future of identity in banking, 2018

«The objective of Digital Customer Identity Management (DCIM) should be to transition **from "transactions" to facilitating "interactions"** that can offer greater convenience»

IT ADVISOR, Fahad Kabir, 2018

From a «I know you» approach to a «I know what you want» approach

SUCCESS STORY WITH A GLOBAL BANK: ENABLING INSTANT LENDING

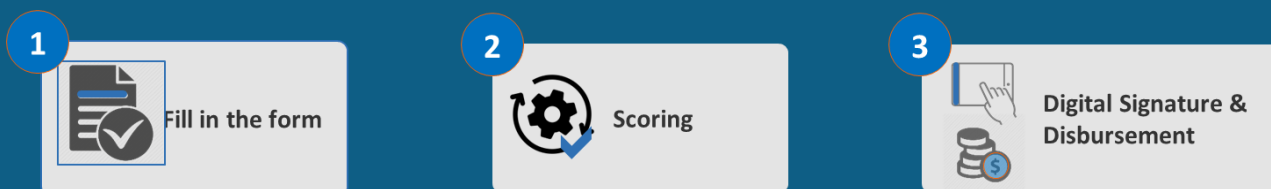
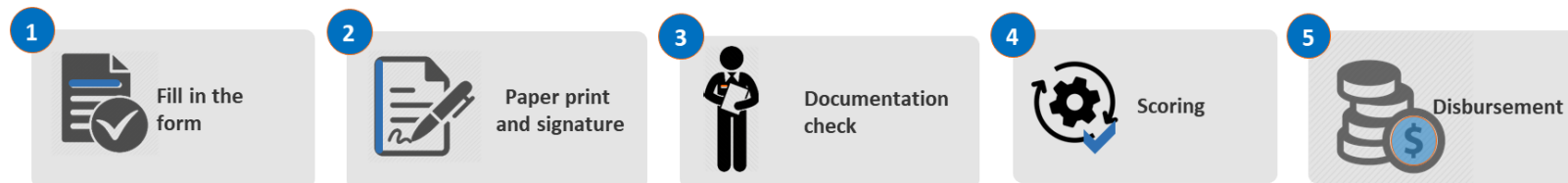
The Digital Process

BEFORE



Time to approval: avg 6 days

Time to cash: avg 13 days



Time to approval: real time
Time to cash: less than 5 minutes

AFTER

SUCCESS STORY WITH A GLOBAL BANK: ENABLING INSTANT LENDING

The InfoCert's Added Value



Lending Core
Activity

CREDIT RISK ASSESSMENT

Bank focus area

SUCCESS STORY WITH A GLOBAL BANK: ENABLING INSTANT LENDING



THE TOTAL ECONOMIC IMPACT™



ROI: 260%

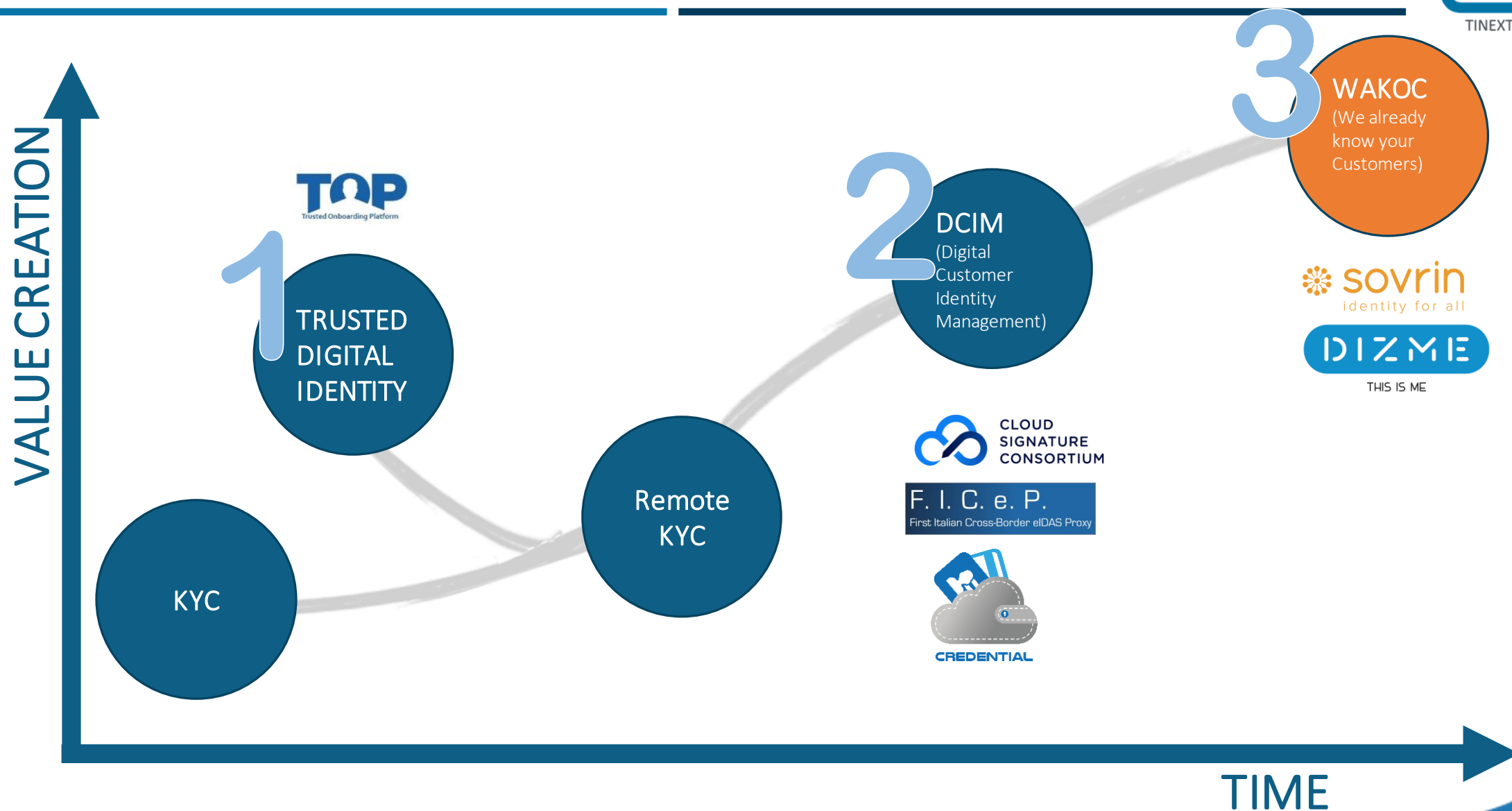


Payback Period: < 3 months



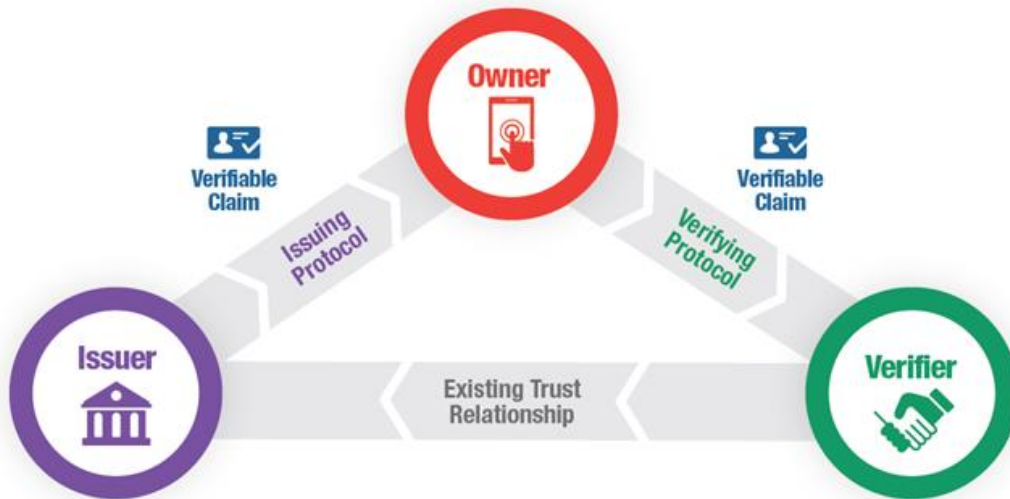
Increased Personal Loan Growth : 100%

THE EVOLUTION OF DIGITAL IDENTITY IN FINANCIAL SERVICES





- **Decentralized management** of customer ID information. Multiple market players manage and share data in a decentralized infrastructure based on **standard W3C**
- **Used in banking/Fintech sectors** (KYC procedures)



DIZME enables a Trust Community where **owner's wallet of information** is shared by an **issuer** to a **verifier**, under his/her consent.

The sharing of ID & attribute info **generates flow** of revenues to use it

Integrazione nelle soluzioni Sixtema



TOP

TOP



RIDUZIONE
DEI COSTI



FULL
GOVERNANCE



MAGGIOR
EFFICIENZA



PROCESSO
INNOVATIVO



USER
EXPERIENCE

Thank you!

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