The new Key to Digital Identity

Dizme decentralized identity: opportunities for banks and financial institutions

Adrian Moraru, International Development - Future Banking
Romania, 19th and 20th of October 2022

Who we are

We are the **leading Qualified Trust Service Provider in Europe** supporting organizations with a global Trust and local compliance

InfoCert
TINEXTA GROUP

AUTHADA

Camerfirma
AN INFOCERT COMPANY

certeurope
AN INFOCERT COMPANY

Warsaw

Bogotà

Paris

Budapest

Lima

Milan

Padua

Bucharest

Modena

Florence

Ancona

Rome

Avila

Madrid

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Our key figures

InfoCert Group's Revenues Trend

Year	Revenue (M€)
2013	32
2014	41
2015	47
2016	52
2017	70
2018	81
2019	90
2020	98,2
2021	111

CAGR: 17%
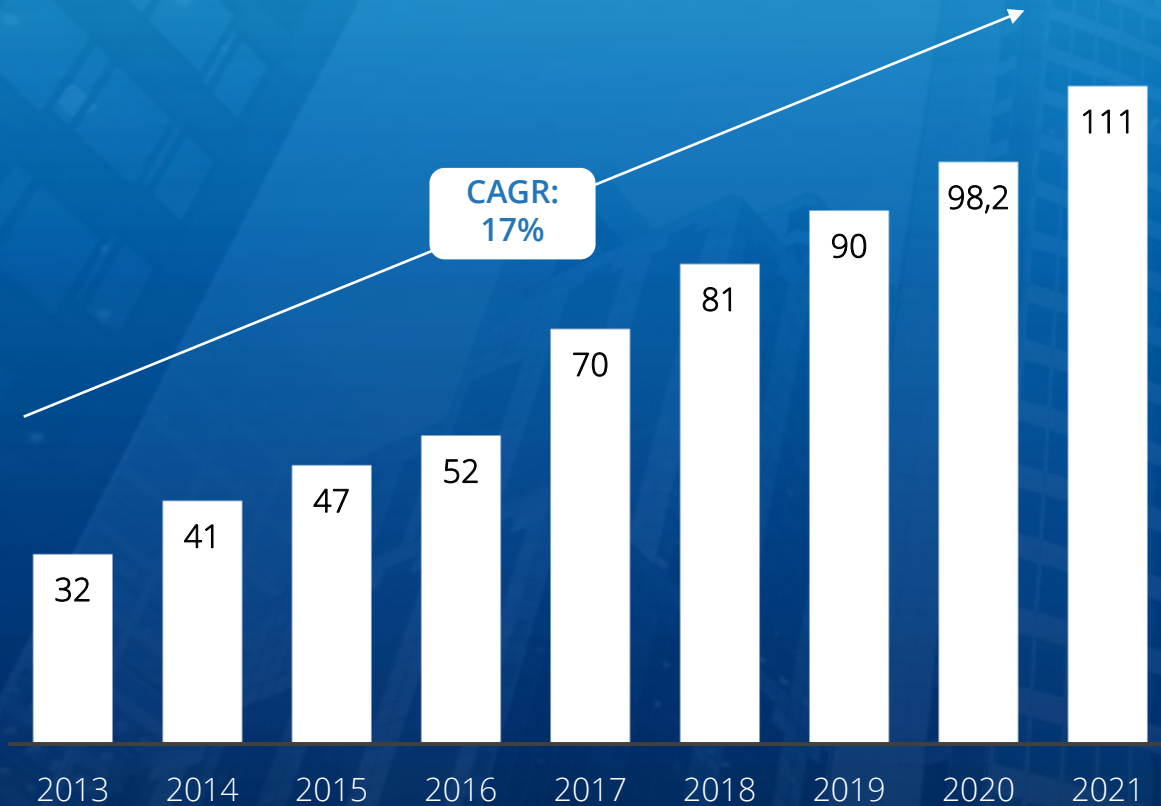
M€ - InfoCert Group includes: InfoCert, Sixtema, Camerfirma

15 Offices

607 Employees

5000+ Enterprise customers

31+ Countries with enterprise customers

8M+ Users of our solutions

22 Patents

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Traditional onboarding processes of prospect customers: expensive, inefficient and ripetitive

Verifying and certifying the identity and personal data implies **costs, time** and exposes the company to **risks of fraud**.
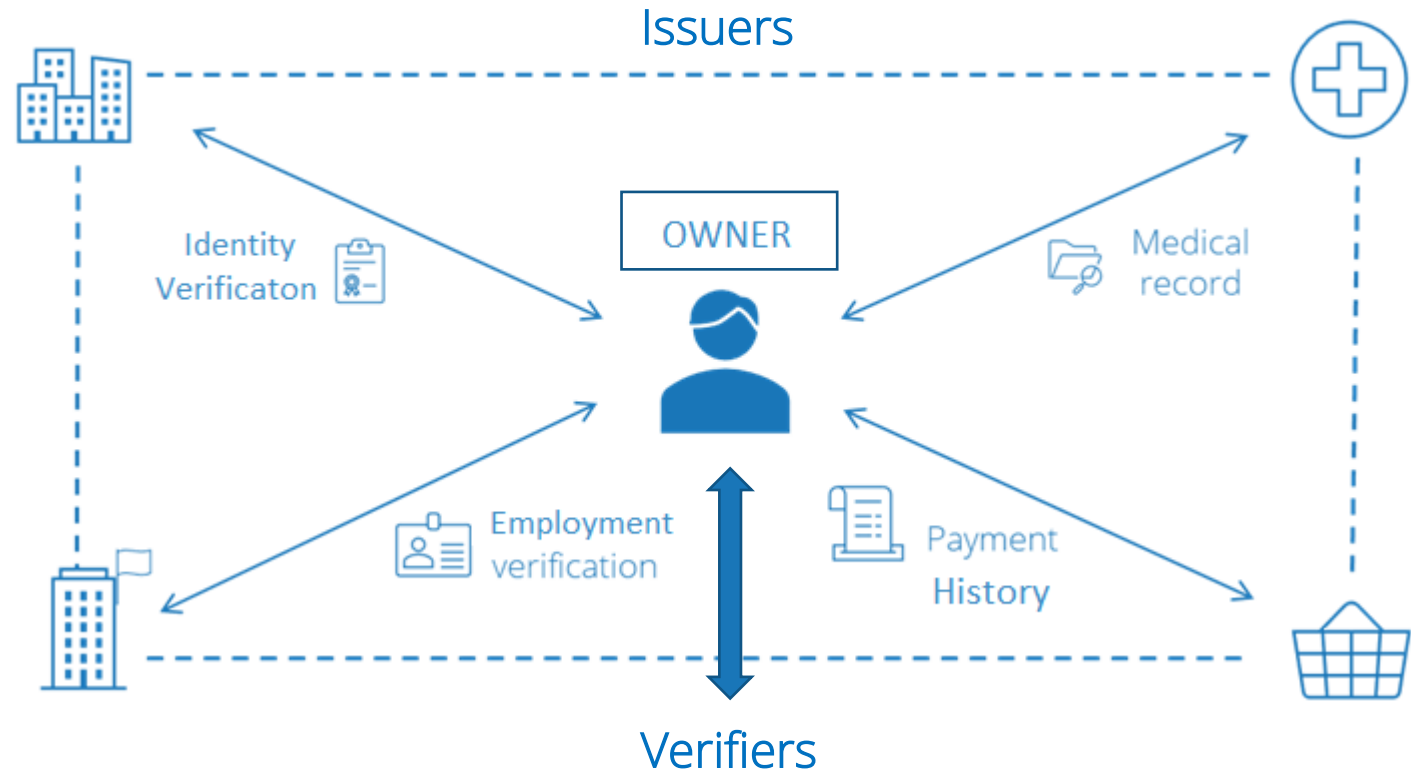
User is invited to a remote onboarding session

The user is provided with identity and signing credentials

User logs on the Financial Institution website and select the product

The Financial Institution validates personal data with trusted providers (government, education, etc.)

ID credentials are used for authentication and signing purposes within the domain of the Financial Institution

All industries are affected

Decentralized SSI: The Present Future

Self-Sovereign Identity (SSI) Decentralized technology and verifiable credentials provides the state of the art solution for dramatically improving how online business transactions are currently being carried out

- ❖ Reusable
- ❖ Secure
- ❖ Privacy by design
- ❖ User centric
- ❖ Frictionless
- ❖ GDPR compliant

Issuers

Identity Verificaton

OWNER

Medical record

Employment verification

Payment History

Verifiers

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5

Self Sovereign Identity 10 Principles

SSI Principles places control and ownership of identity in the hands of the users themselves.

The Path to Self-Sovereign Identity
April 25 2016

Existence/Independence must have an independent existence.

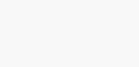**Control** Users must control their identities.

Access Users must have access to their own data

Transparency Systems and algorithms must be transparent.
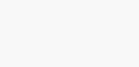
Persistence Identities must be long-lived.

Portability Information about identity must be transportable

Interoperability Identities should be as widely usable as possible.

Consent Users must agree to the use of their identity.

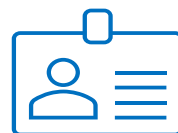**Minimization** Disclosure of claims must be minimized

Protection The rights of users must be protected

DIZME *This is me* > The new key to digital identity

First **decentralized identity network** to combine the benefits of the **SSI** world with the **compliance to eIDAS regulation** and to GDPR

A **Digital Identity Wallet** with credentials **stored and managed** by the user

An **easy** and **fast** identification process

Sign documents via **eIDAS qualified signature**

Enables **reusable digital identity** cross-industries and cross-countries

A **privacy by design** solution thanks to independent **hyperledger blockchain technology**

DIZME boosts your business

The blockchain technology-based App that promotes Self Sovereign Identity principles for distributed management of users' identity and information. DIZME allows to create an ecosystem in which the final user becomes the true "owner" of his/her own digital identity.

An easy and secure method to ensure a **fast customer onboarding**

A **seamless** and **secure** experience with a *passwordless* technology
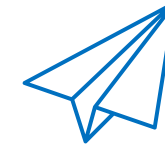
Push **realtime messages** via secure channel

One universal log-in for everything

Dizme Levels Of Assurance

LoA 0 – LOW (Dizme in-wallet)

- Download the DIZME Wallet
- Confirm Mobile number and email address
- Liveness experience

LoA 1 – MEDIUM (Issuers)

- LoA 0 completed
- Identity verified
- ID document verified

LoA 2 – SUBSTANTIAL (Trusted Issuers)

- LoA 1 completed
- Identity at high trust level (AmlID, AutID, LiveID)

LoA2

LoA1

LoA0

3rd June 2021: European Commission presents a proposal for the review of eIDAS Regulation

- Based on a trusted **digital wallet**, issued under an audited schema

- Usable online and offline, to access **public and private services**

- Will contains trusted **identity information** (name, surname, date of birth...) and other trusted **attributes** provided by private sources (banks, telcos, utilities, educations...)

- The owner will be in **full control** of the disclosure of the data

InfoCert: a long-term vision for digital transformation

Who is Participating in **NOBID**?

- Iceland
- Norway
- Denmark
- Latvia
- DSGV
- Italy

Introducing The

EU Digital Identity Wallet Consortium

Multi-country Consortium to Launch Pan-European Payments Pilot for EU Digital ID Wallet

The EUDI Wallet Consortium (EWC) is focused on a high volume, high adoption use case that is central to peoples' online lives.

InfoCert is part of several consortium aimed at promoting the adoption of the **european digital wallet**. This allows InfoCert to:

- Take part to international round tables

- Be aware of the latest trends and decisions at EU level

- Participate actively to the wallet ecosystem design

What Analysts say about us

Decentralized Identity

InfoCert is one of the Sample Vendors cited by the most influent analysts for **Decentralized Identity** across the years:

2019 Gartner® Innovation Insight for Decentralized and Blockchain Identity Services

2020 Gartner® Guidance for Decentralized Identity and Verifiable Claims

2021 Gartner® Guidance for Decentralized Identity and Verifiable Claims

Digital Wallet

InfoCert is one of the **Sample Vendors** recognized by Gartner for **Digital Wallet for Citizens**

2021 Gartner® Hype Cycle™ for Digital Government Technology

Gartner.

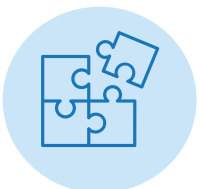# With our solutions we ensure your road to digital transformation

Ensure a smooth and intuitive customer experience

Reduce your Carbon Footprint thanks to **100% paperless** solutions

Guarantee secure and compliant processes

Integrate your solutions with our **APIs**

TOP
Perform quick and easy remote customer onboarding

GoSign By Dike
Get your documents signed digitally and remotely

Safe Long Term Archiving
Archive your documents on a digital and reliable eIDAS compliant storage solution

For further info
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