

Identity challenges/opportunities in the banking world

**Customer
experience vs
need for
identification
and security**

**Opportunities
created by
contactless
cards, mobile
devices and
biometrics**

**ID&Ving
foreign
nationals**

**Banks as
providers of
identity storage**

Building Identity Businesses



- Different types of identity businesses, but all need to:
- Develop a compelling, win-win proposition for customers
 - Deliver added value and value for money
 - Safeguard privacy to build trust

A decorative graphic consisting of several overlapping, semi-transparent purple squares of various sizes, positioned to the left of the main title.

Philip McCarthy-Clarke

VocaLink

- **Is online identity best solved as a community or competitive challenge?**
- **How can banks turn consumer and corporate authentication from a cost into an asset**
- **Is centralised trust a ridiculous notion?
Are there any organisations left who consumers trust enough?**

A decorative graphic consisting of several overlapping, semi-transparent purple squares of various sizes, positioned on the left side of the slide.

Andrew Whitecombe Consult Hyperion

- **Understand where identity is needed**
- **Delivery of a service not identity**
- **Minimise new hardware, it's always a barrier!**