

Digital Identity @ AXA Bank

How can we improve customer experience and increase simplicity without impacting the need for security?









We need an Omni-Channel capability

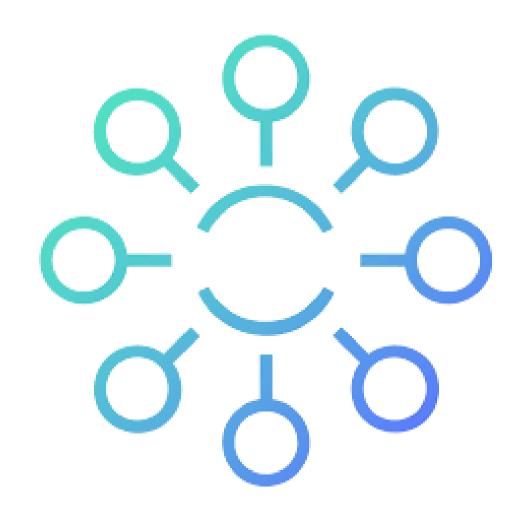
Digital first

Homebanking
Mobile banking
Open Banking (TPP)

Ability to scale

Branch application

Self service





We require Context-based decision making

Context

What is the location the user is connecting from?

Which application is used?

On which device?

Supplemented by "user" or "behavior" profile
Based on historical transactions





Solution has to be configurable

User flows configurable per channel

Rapidly adaptable in case of attacks





Costs were saved

Decrease usage of unconnected card readers

By offering other modalities such as AXA Mobile sign

Implement once, re-use everywhere
Implementing new modality once in the platform
Shared usage across all channels



Fraud

Decrease of net loss due to fast adaptability

