



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

