

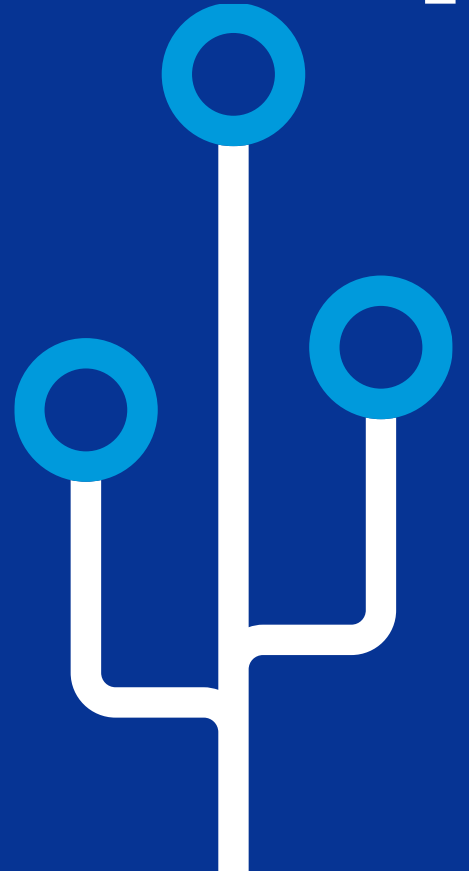


fabrick

Leveraging Open Banking for an
Open Credential Ecosystem

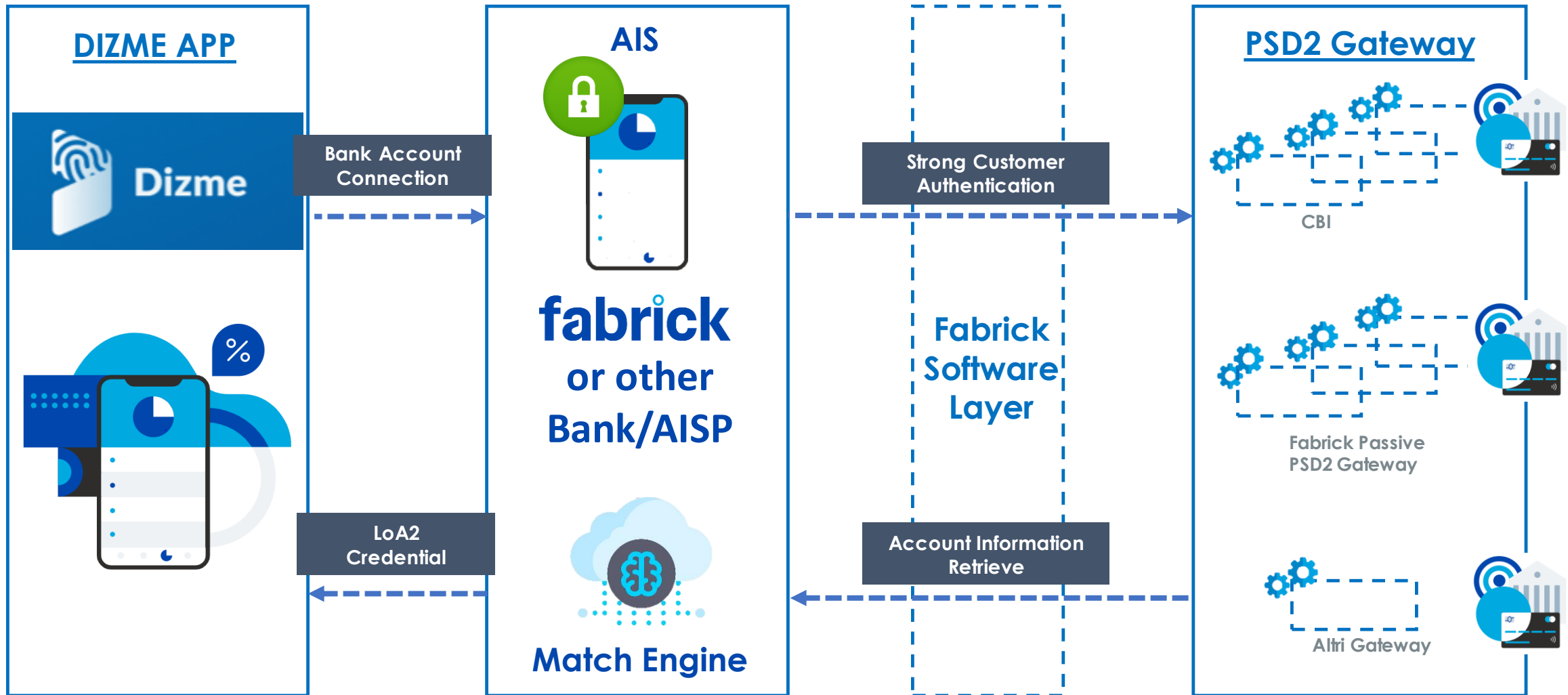
Giulio Rattone

September 22th



How does it work

Trusted Identity Issuing via AIS for LoA2 Credentials



Made easier by EBA regulatory push

Directive 2015/2366/EU (PSD2) article 4 paragraph 32

Q&A answer to question 2018_4081

“... Article 4(32) PSD2 states that for the activities of PISPs and AISP, the name of the account owner does not constitute sensitive payment data.

Hence, the ASPSP shall provide the name of the payment account owner (the PSU) to the AISP via the dedicated interface if the name is made available to the PSU when directly accessing his account information.”

https://eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2018_4081

+90%

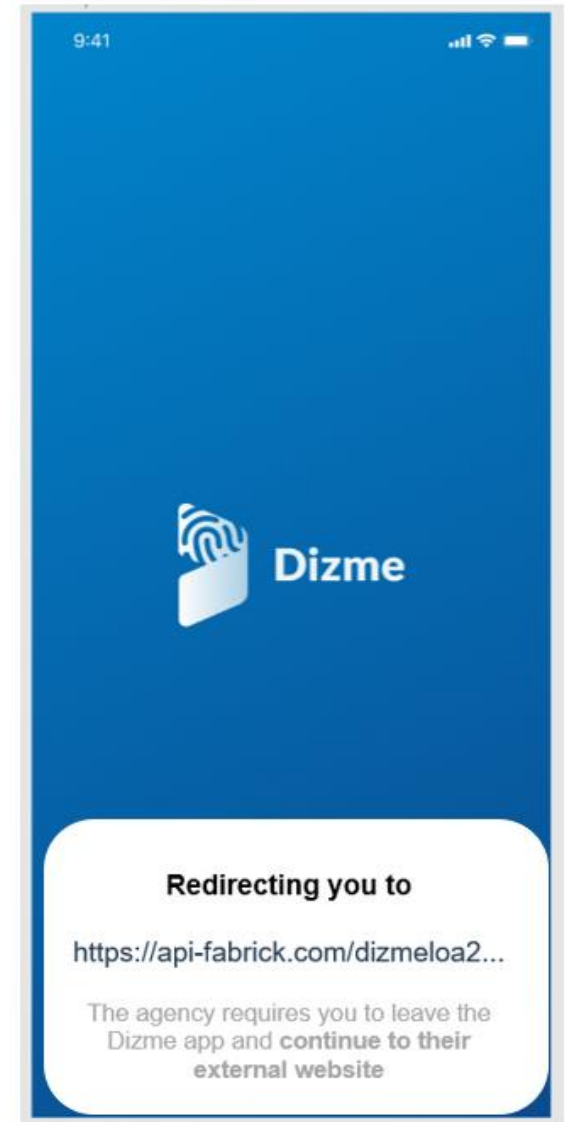
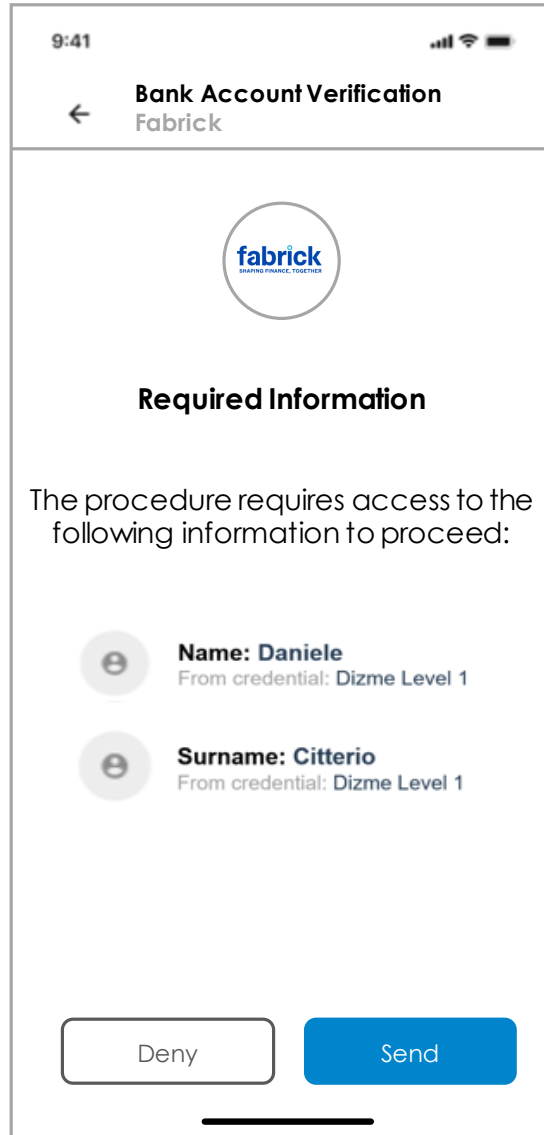
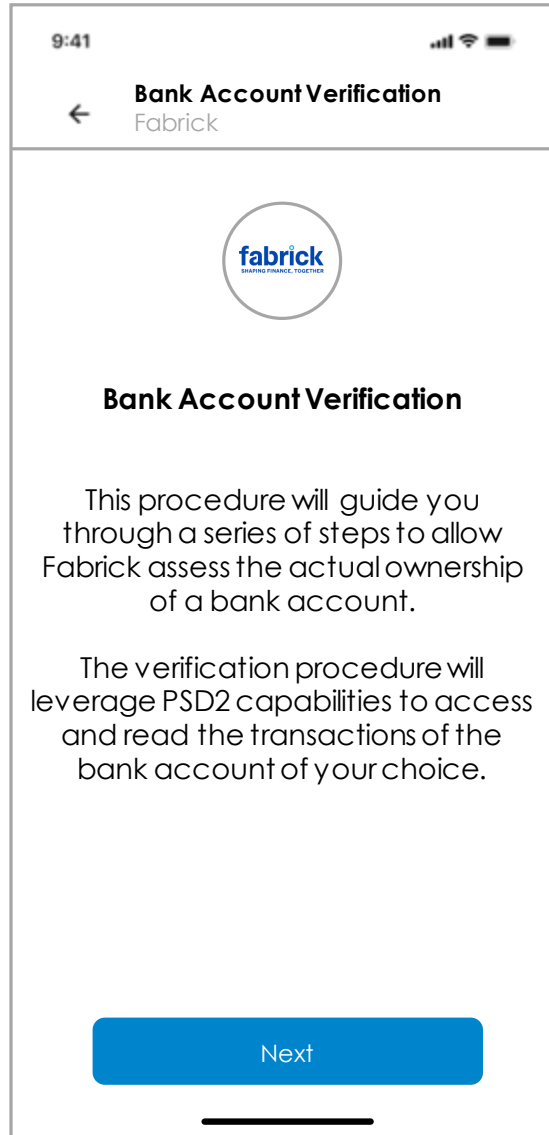
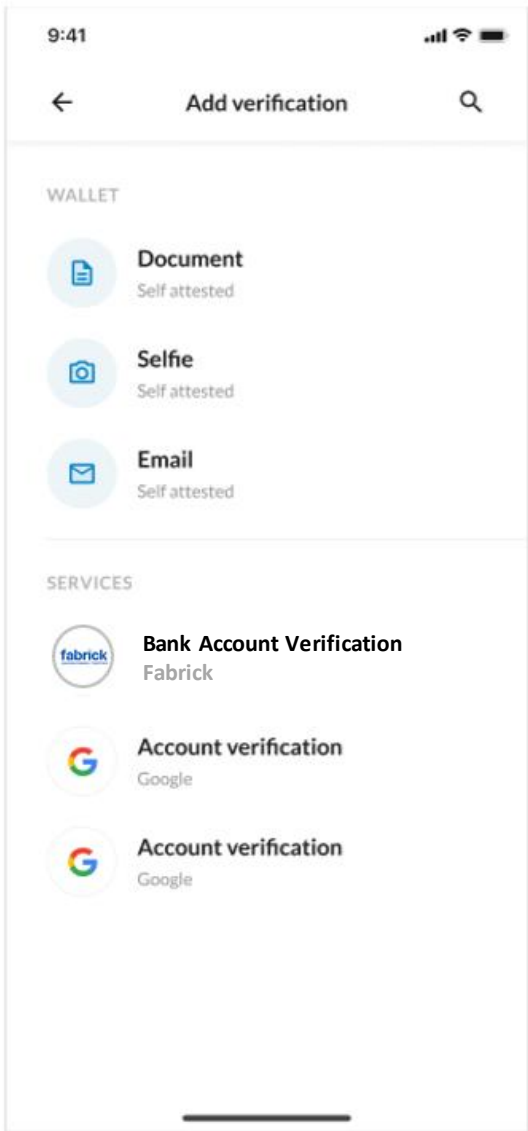
Italian ASPSPs
providing full
name Jun '21

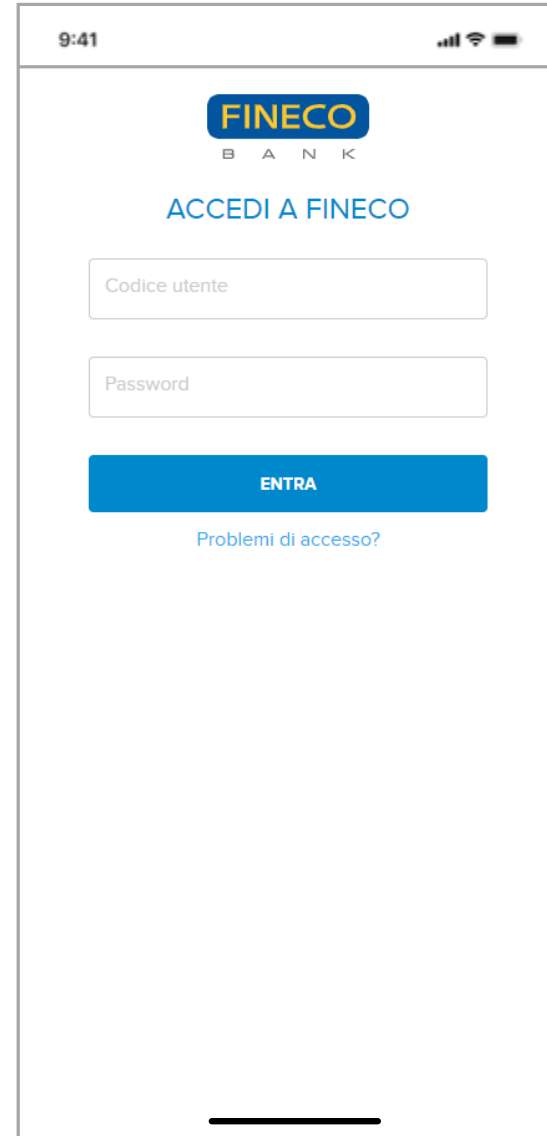
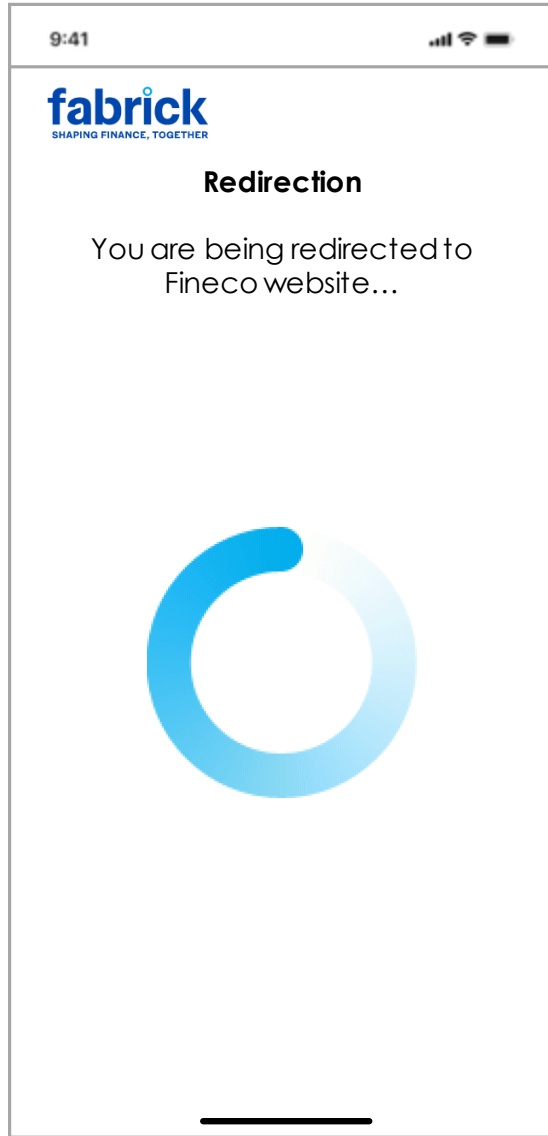
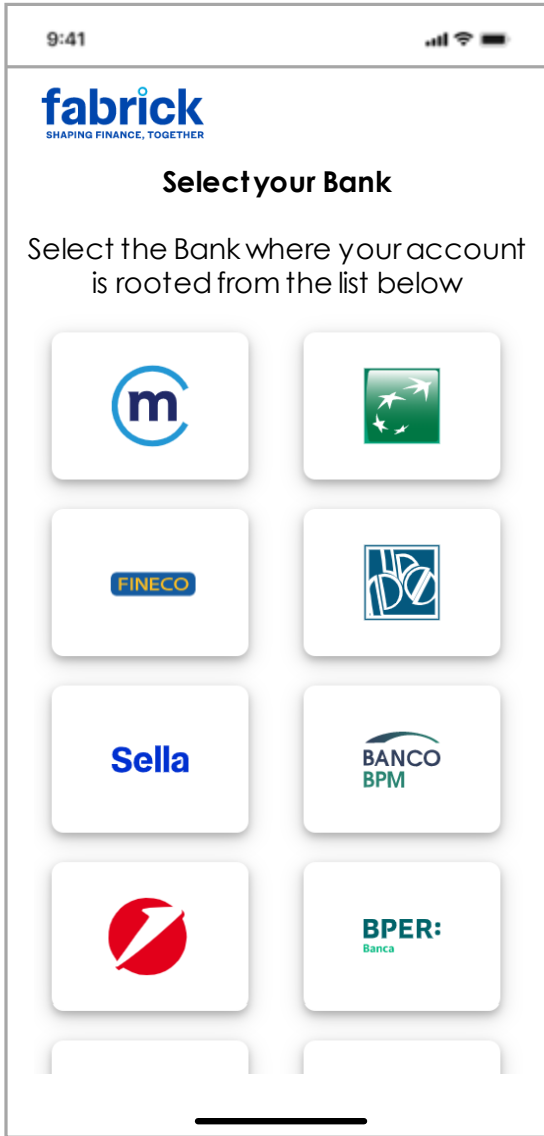
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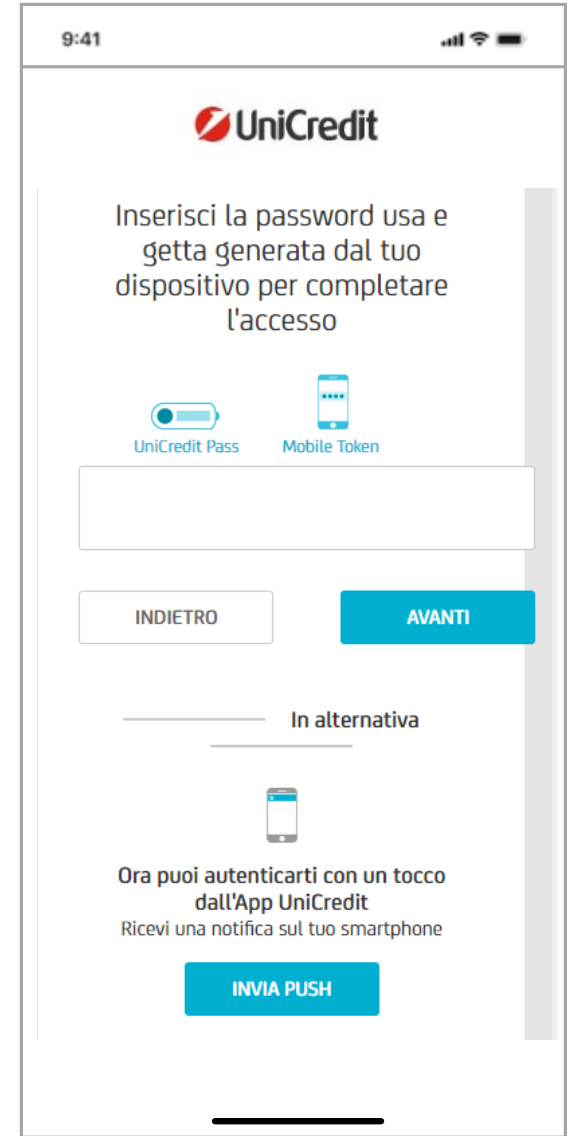
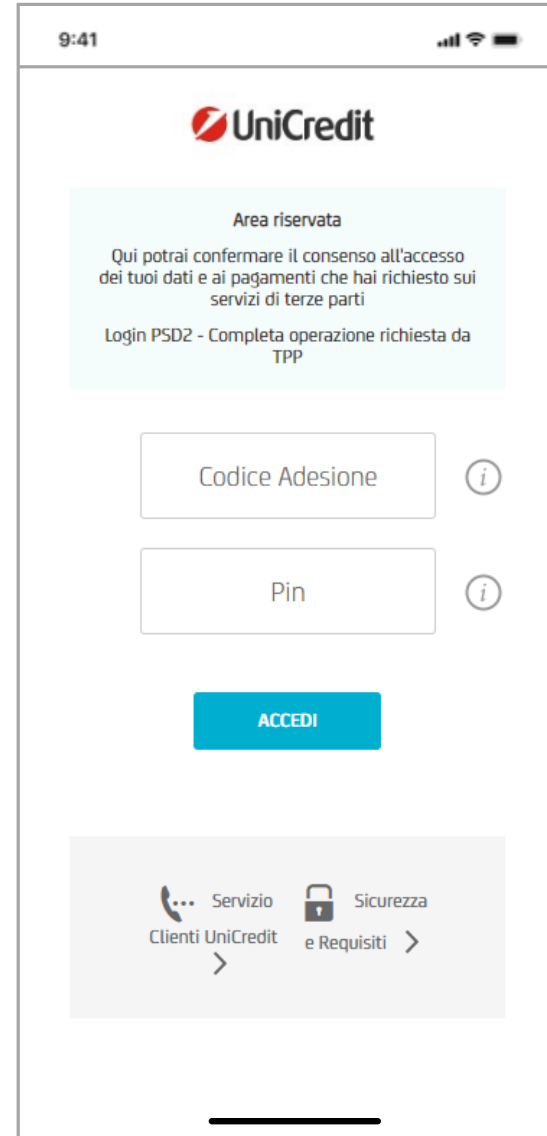
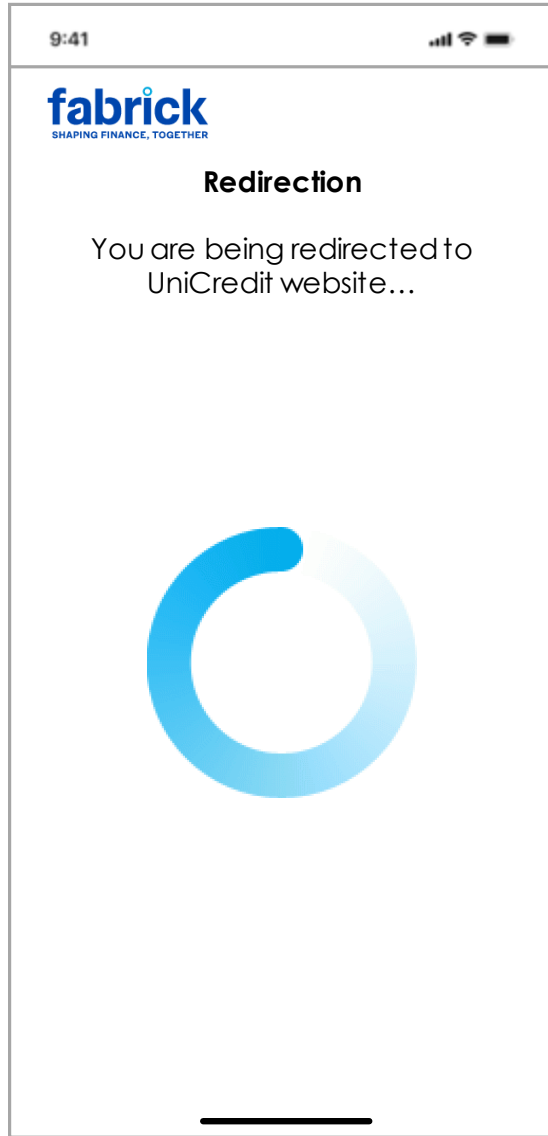
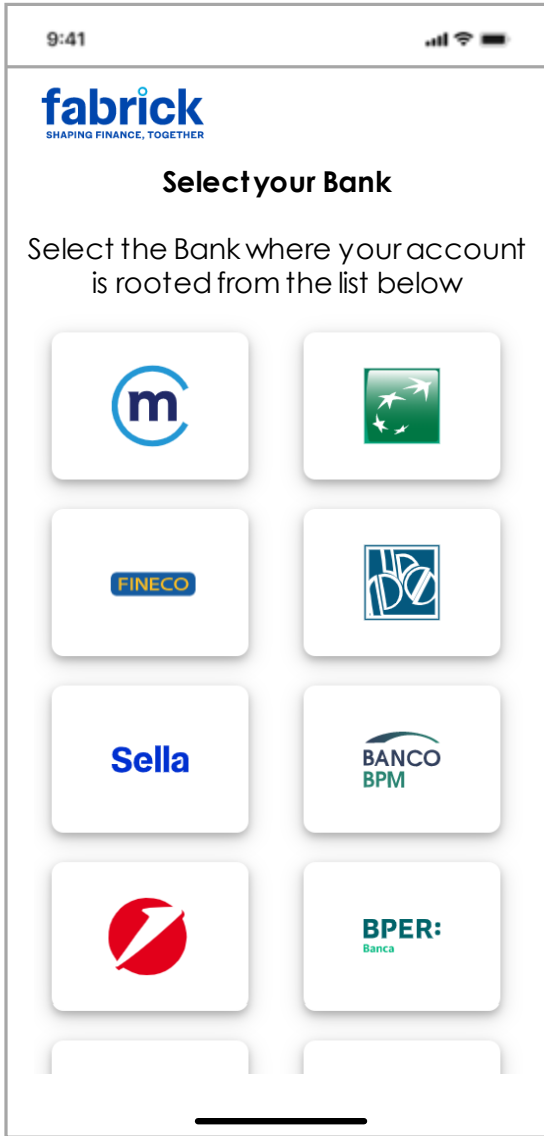
Italian ASPSPs
providing full
name July '20

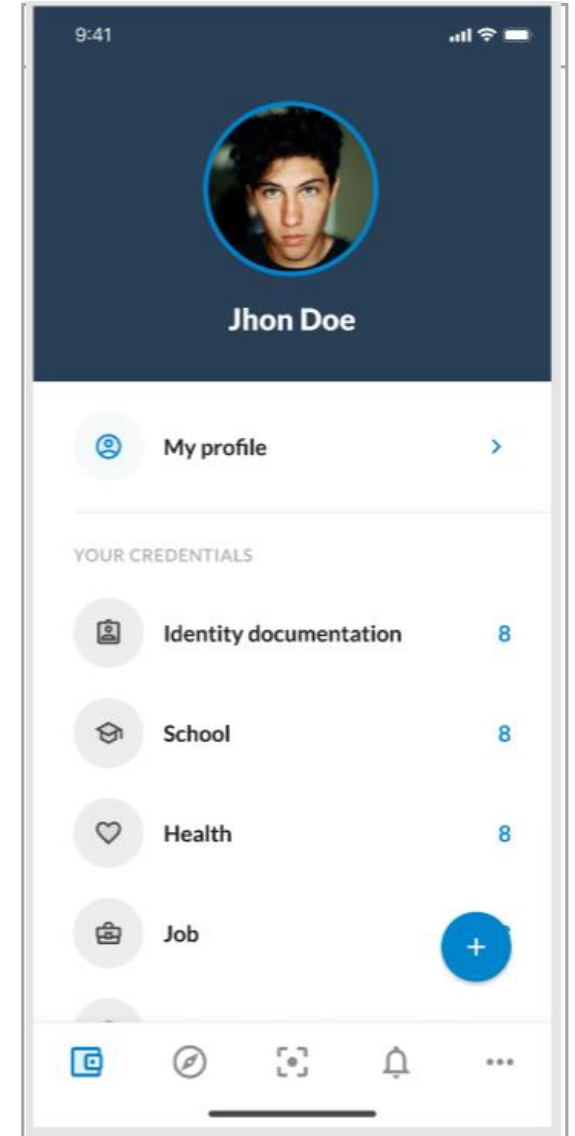
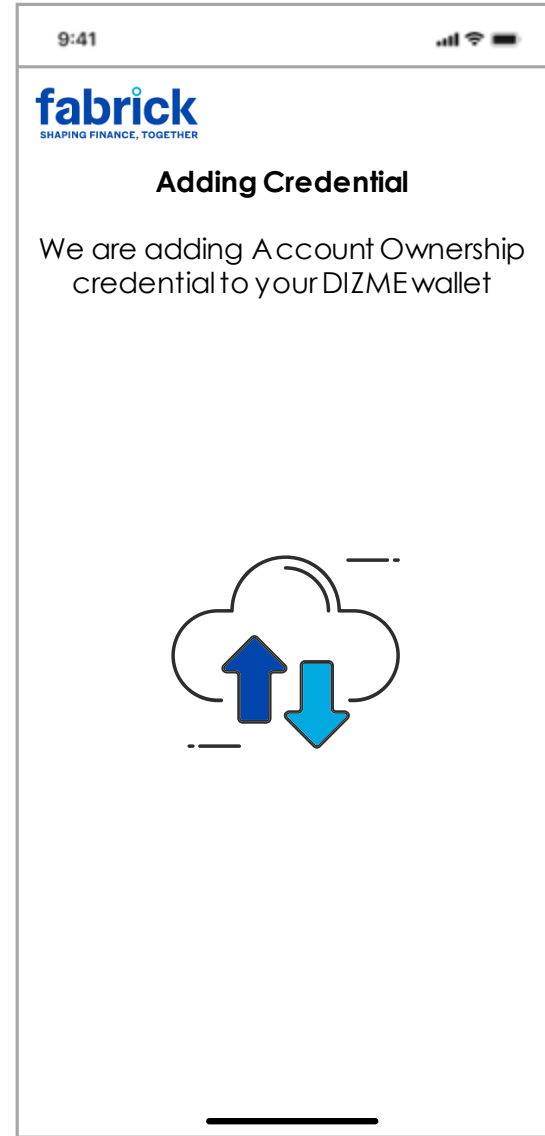
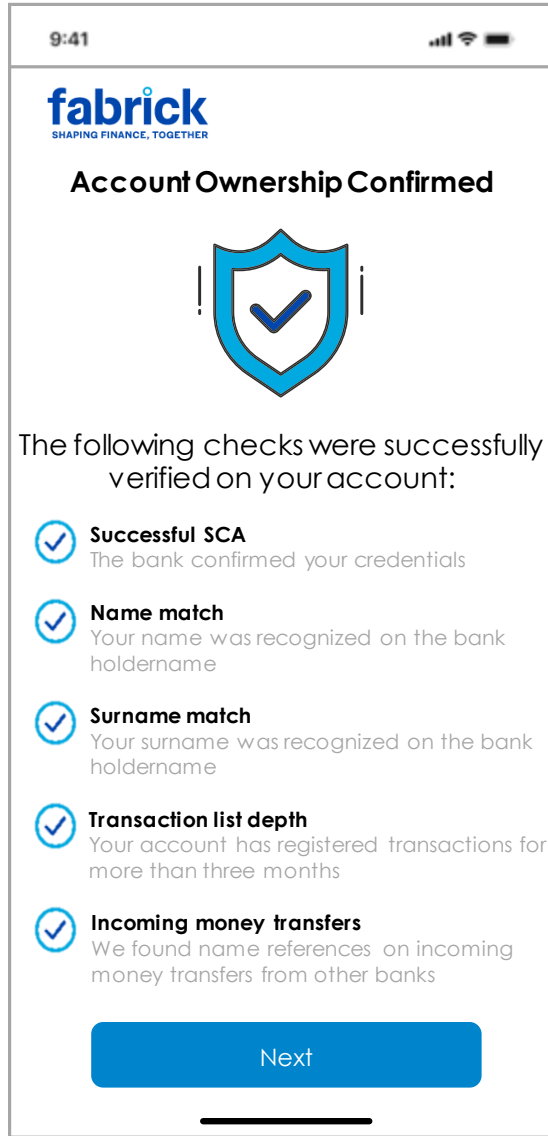
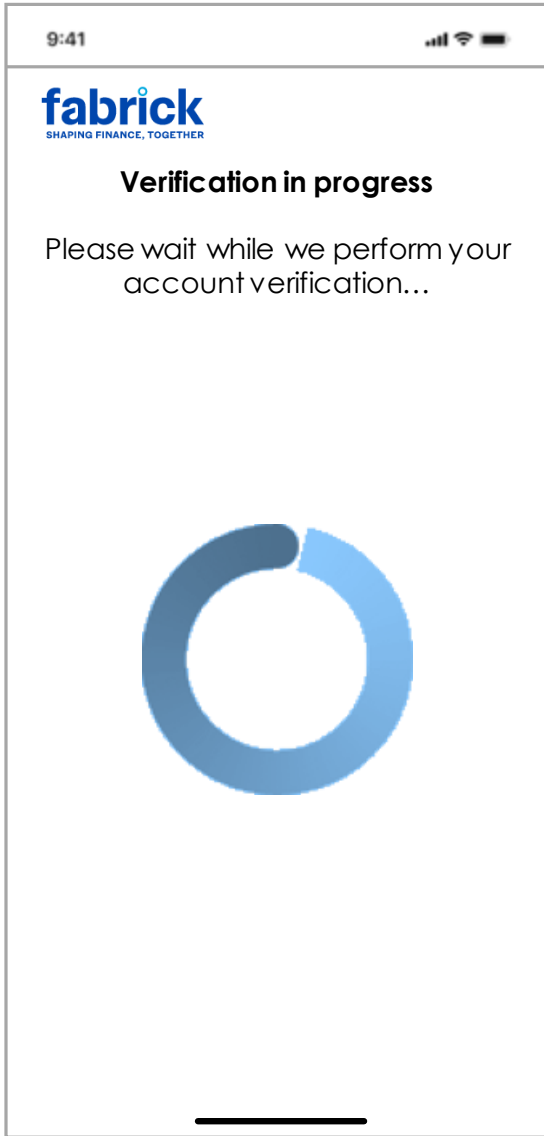
Share based on number of
Italian Accounts

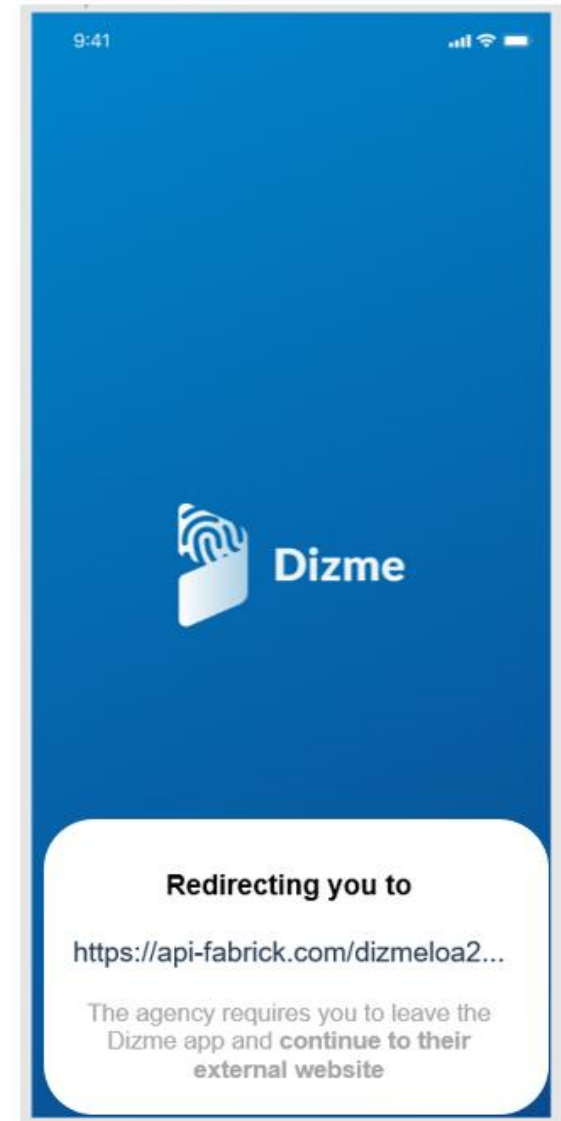
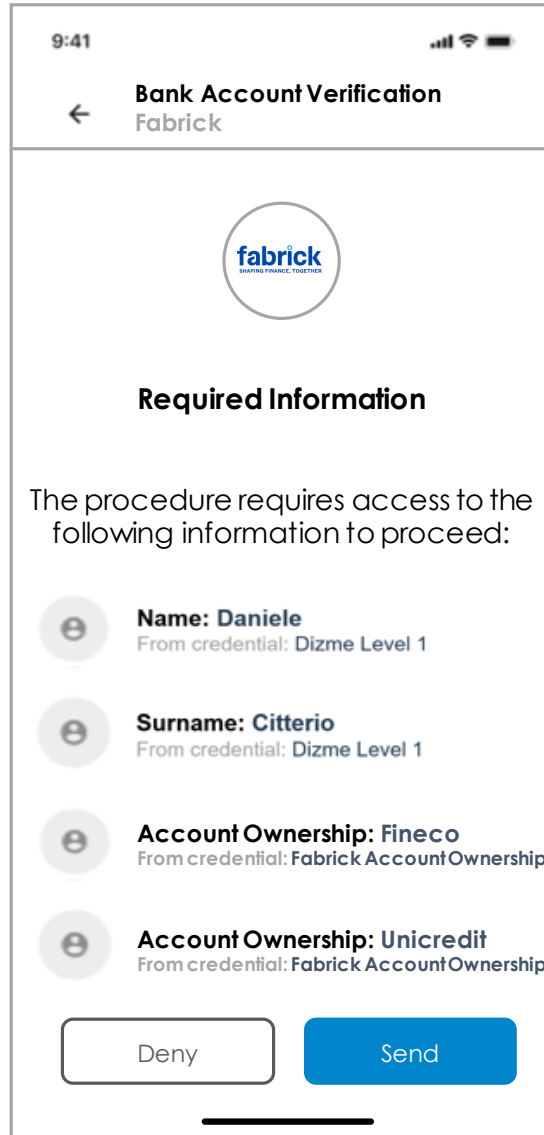
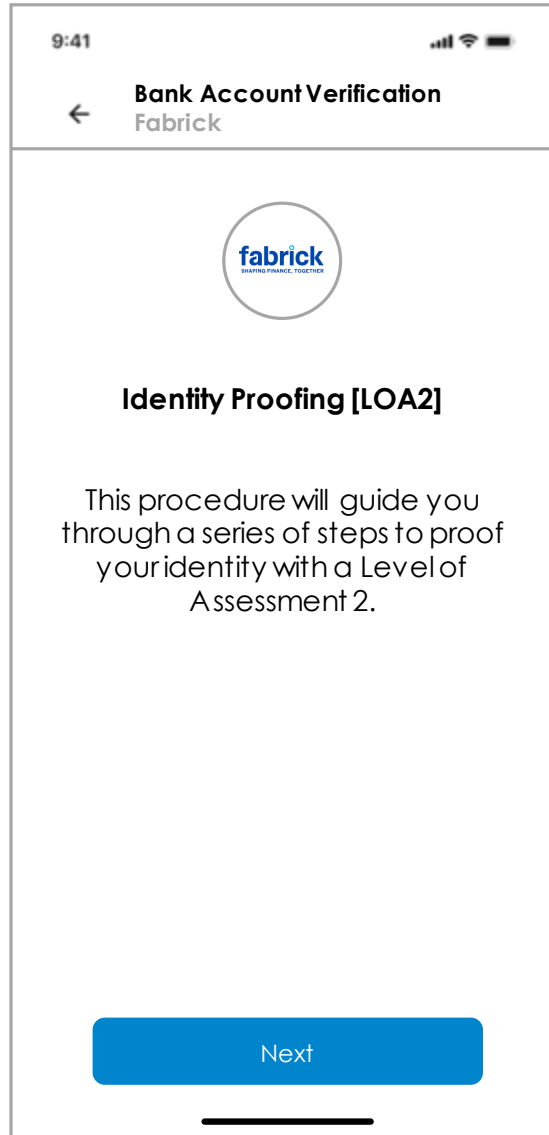
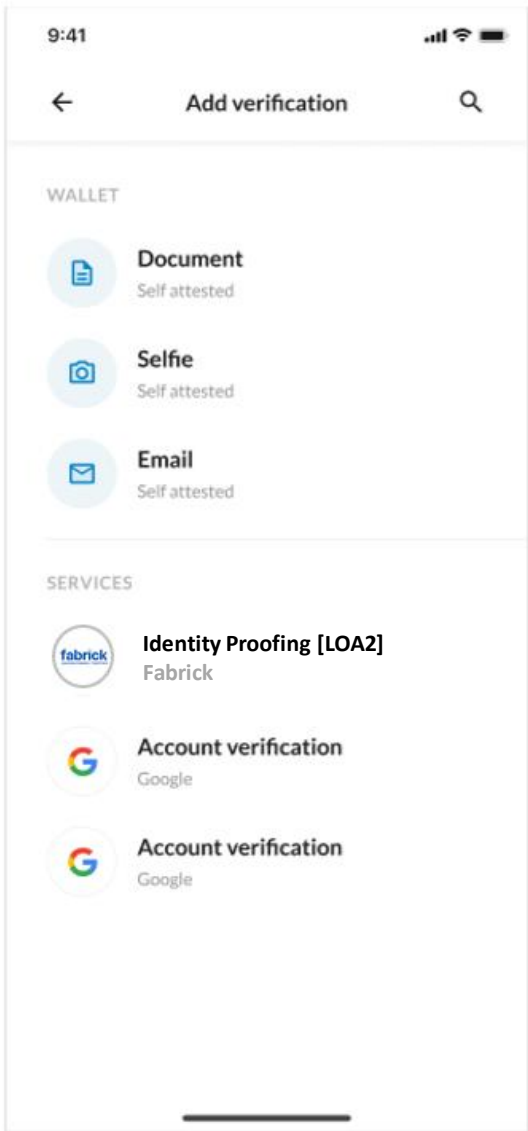
How does it look like

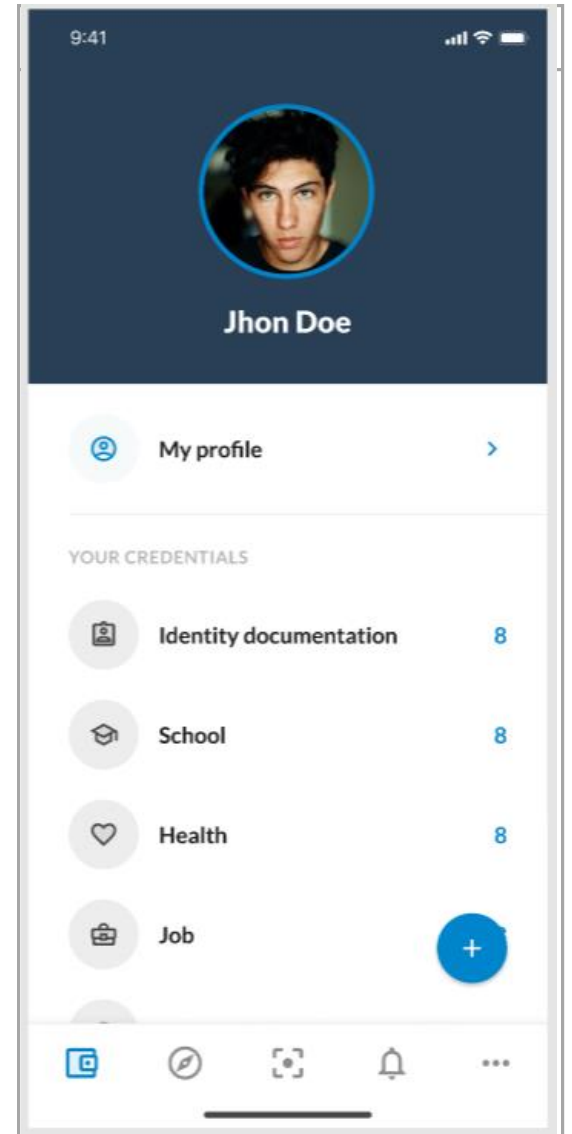
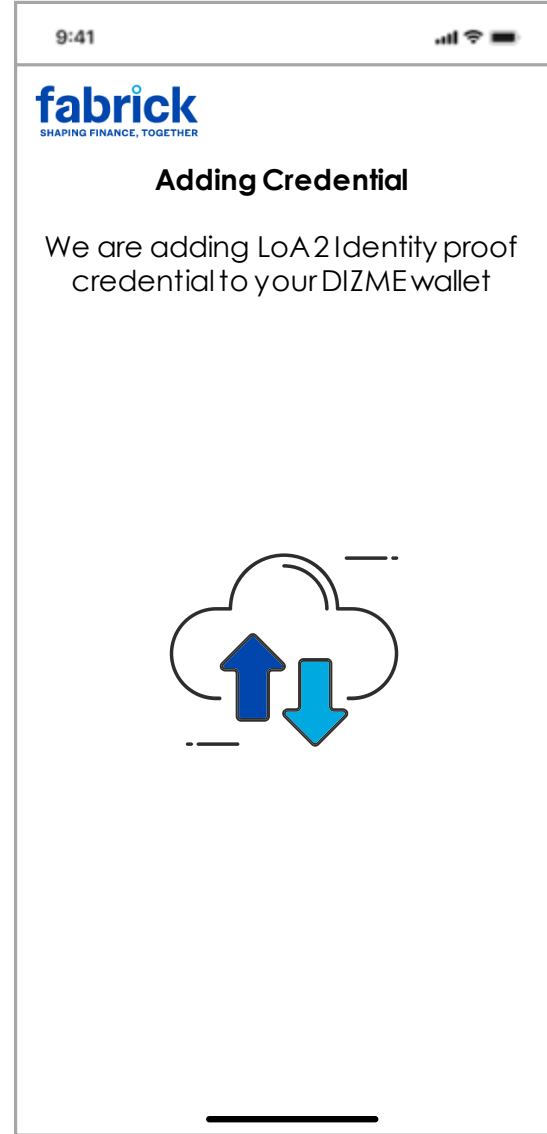
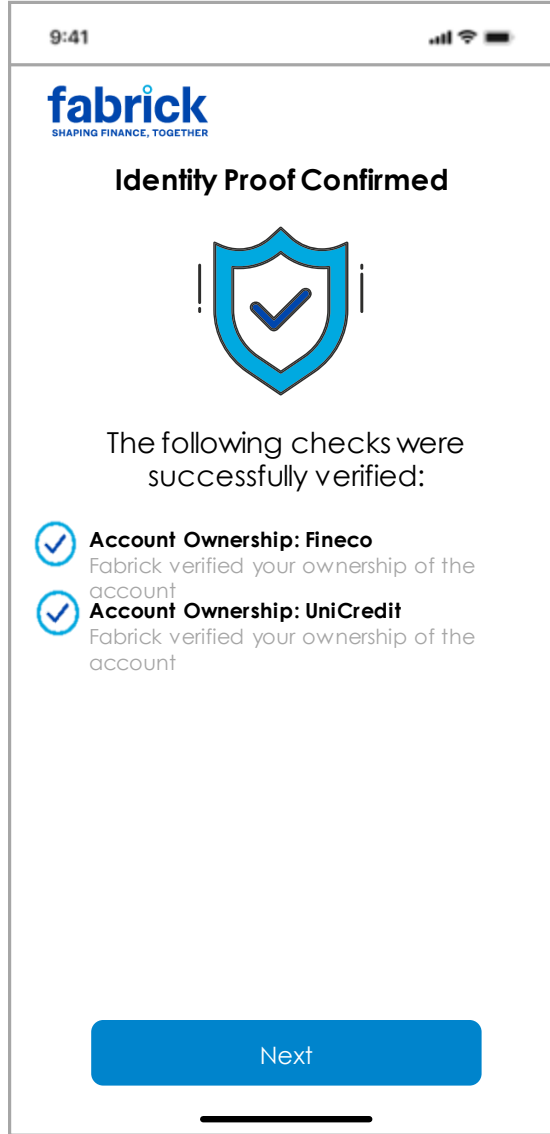
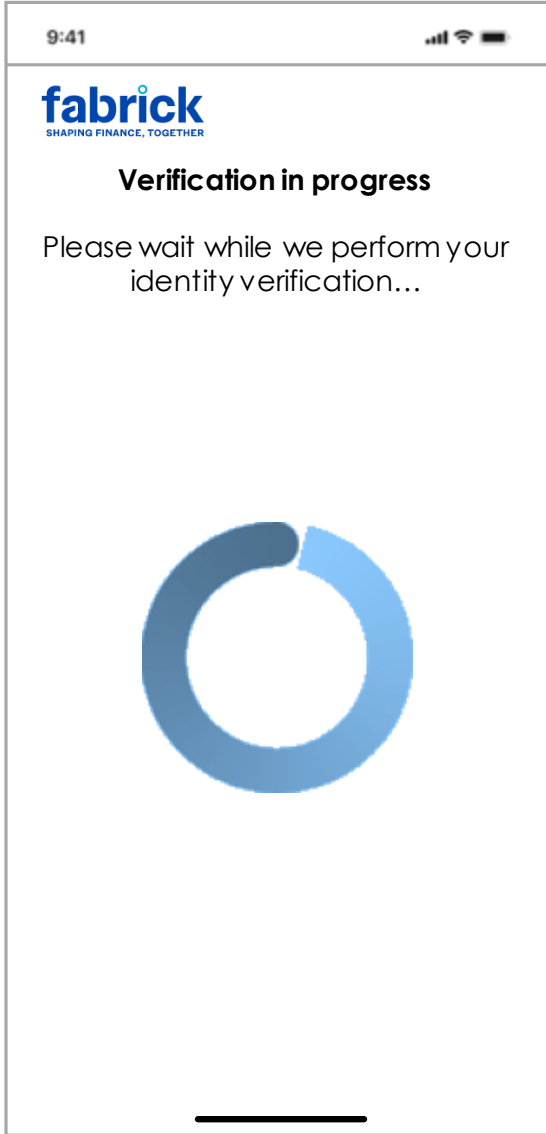








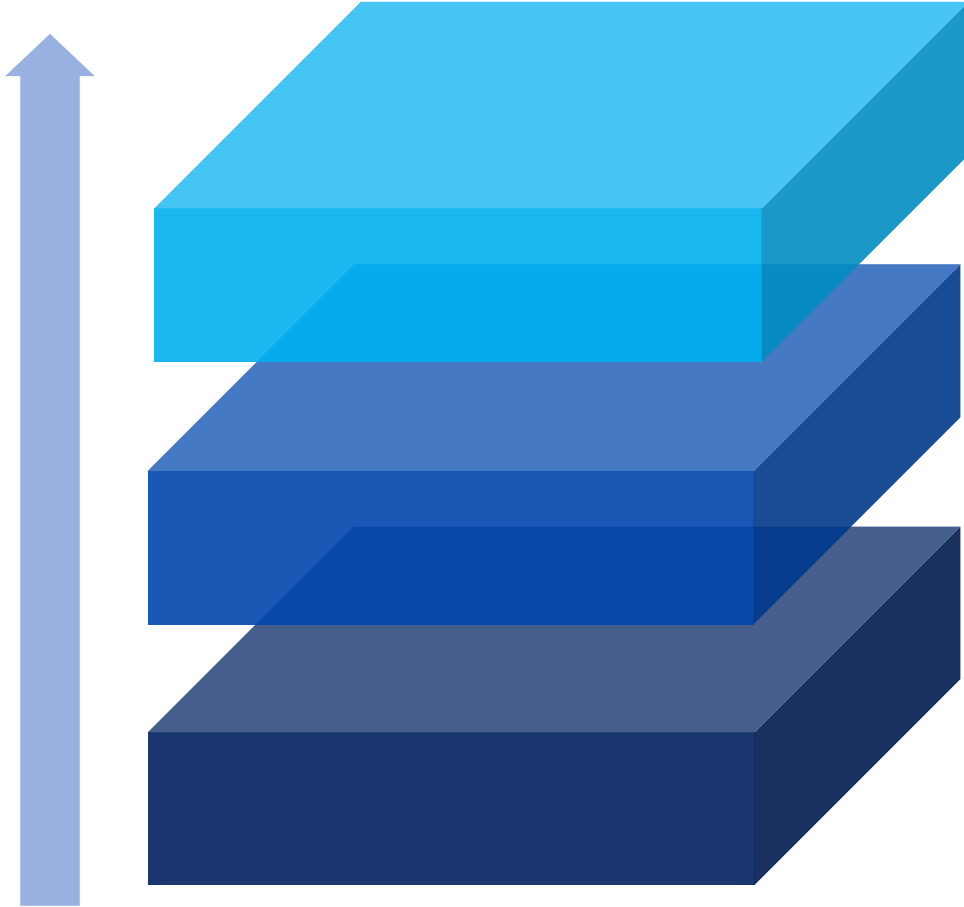




How does it will evolve

Not for Identity Only... additional credential issuing

VALUE



EDGE Advanced Insights

- Purchasing Power / Salary check
- Spending Pattern/Categorization
- Financial «Health»/Scoring

ADVANCED Financial Credentials

- Account Ownership
- Account Info/Balance
- Incoming/Outcoming transfers

BASIC Identity Credentials

- Name
- Surname
- Other Identity info (eg. ID)

Information and credential use will be allowed by user GDPR & Data portability consent

Enabling new way of doing things... not only in financial services

Onboarding

Credit Scoring

Financial
Advisory

Smart
Payments

Customer
Profiling

Account
Switching



E-commerce



Utilities



Telco



Mobility



Logistics

Thanks

