

TIETOEVRY BANKING

This is Tietoevry Banking

4 September 2025



A leading powerhouse for the financial services sector in the Nordics and beyond

- Delivering a modular, pre-integrated Banking-as-a-Platform solution
- Market leading software for core, credit, cards, financial fraud, transactional banking and wealth
- Unmatched scale, expertise and specialization
- Enabling financial institutions to become more agile and efficient, accelerating their digital transformation journey



#1
Financial services
software and
solution partner in
the Nordics

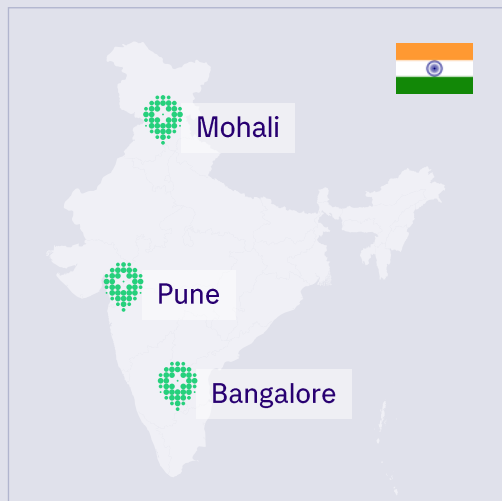
More than
3 500 dedicated
experts in the
Nordics and
globally

More than **400**
customers in **60+**
countries and **23**
offices in **13**
countries

Turnover of
~560M EUR with
> 10% of revenue
invested in R&D
(2023)

Strong Tietoevry Banking competencies across multiple locations in Europe and India

3,500 experts globally



Our team of 3,500+ banking and technology experts help financial institutions to be more competitive

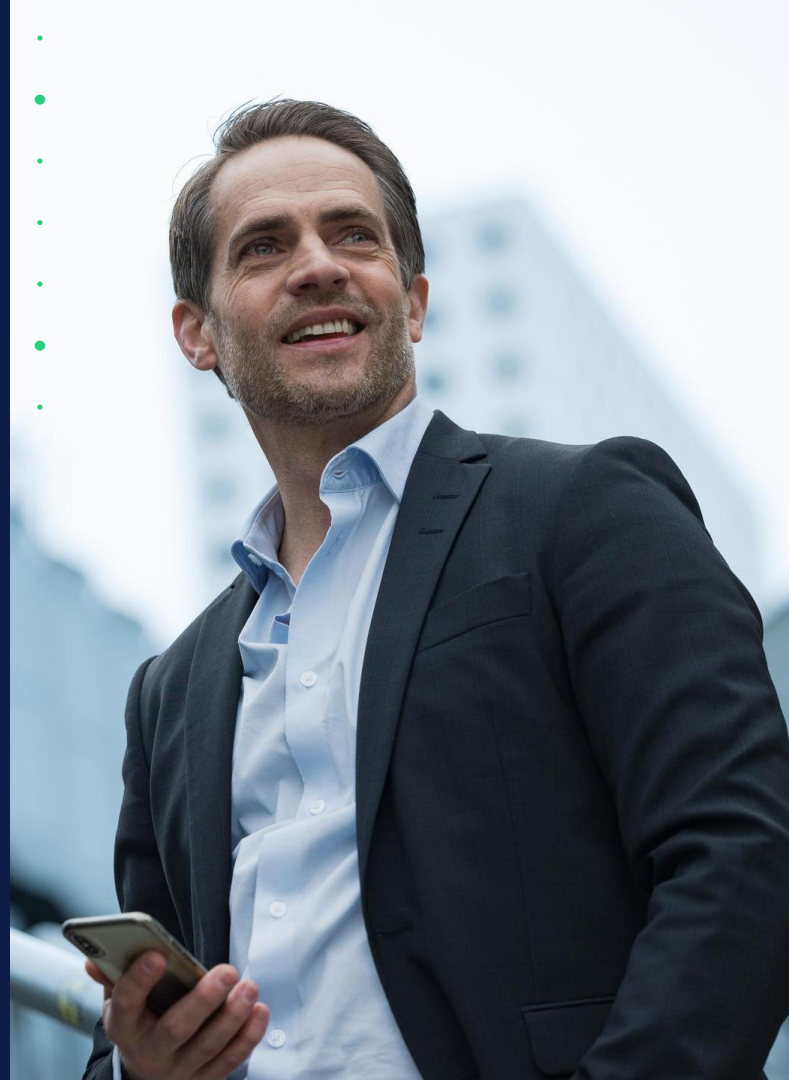
- **50+** years of experience from the Nordic banking and financial ecosystems
- More than **430** new professionals recruited during 2023
- **Global BPO services** for customer support when handling lending applications or fraud cases
- **1100+ payments experts** in the Nordics, Latvia and ten countries globally
- Diversified team of **3 500+** experts building the largest community of banking and financial services experts in the Nordics and globally
- More than **1 500** software developers and architects with focus on financial services software and solutions
- **300+ software developers** and experts focusing on solutions for the wealth and capital markets in the Nordics
- **700+** specialists in card issuing, acquiring processing and card personalization in the Nordics and globally
- Combining **Nordic and global** resources and capabilities
- **Three sites** for card personalization in Norway, Finland and Latvia, producing **20 million** cards annually
- More than **300** lending, leasing and collection experts and more than **300** core banking specialists
- World-class team of **Financial fraud experts in our** Financial crime prevention defence centre

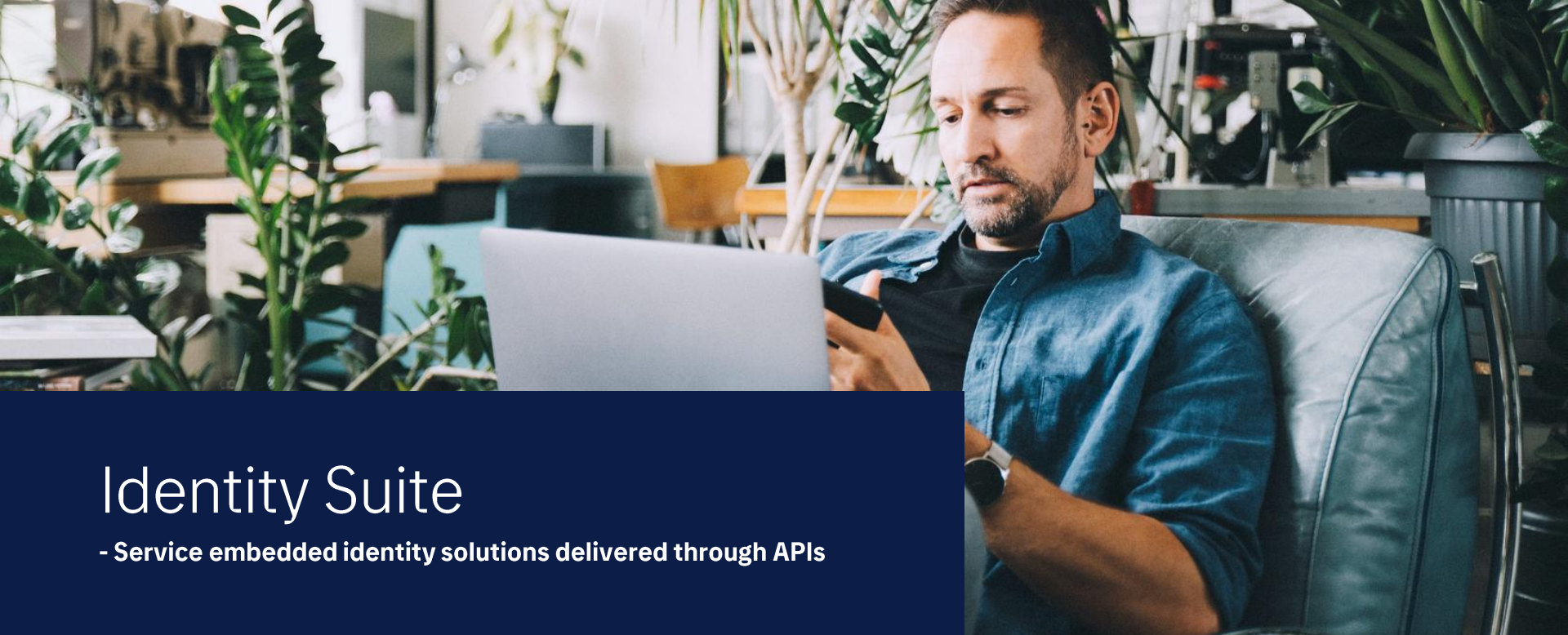
TIETOEVRY BANKING

Identity Suite

From Technology to Trust

Karstein Eikås, Head of Identity
Financial Crime Prevention, Tietoevry Banking





Identity Suite

- Service embedded identity solutions delivered through APIs

Risk-based approach to financial crime mitigation that allows banks take full ownership of the customer experience, while complying with the highest security standards and **regulatory requirements**.

Native to **digital channels** to facilitate remote customer interaction, automation and self-service.



Identity verification



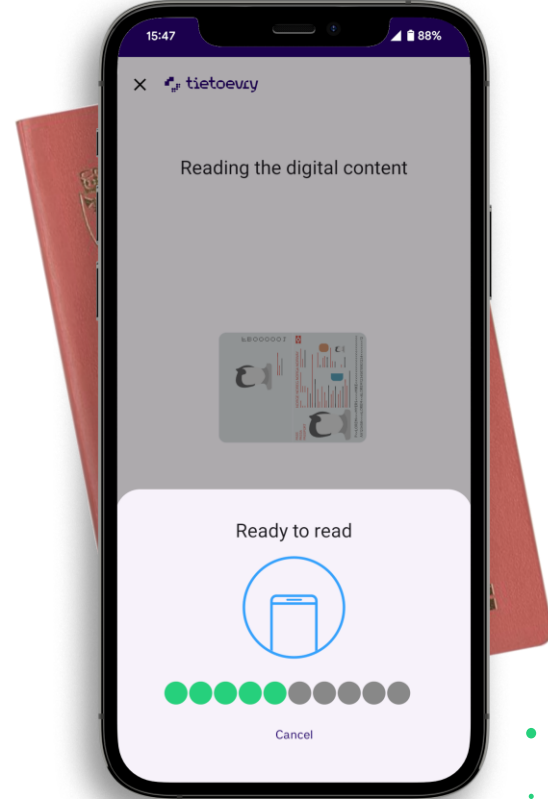
Authentication



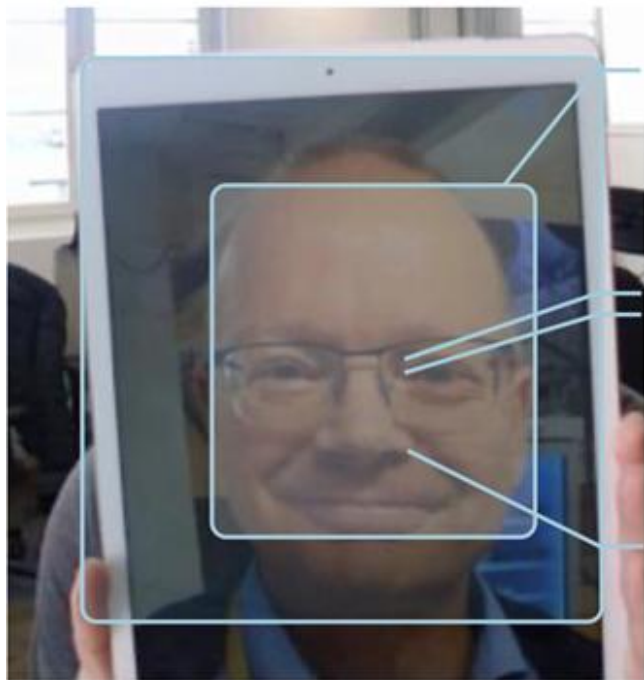
Signing

From Technology to Trust

Remote identification with passport or national identity card



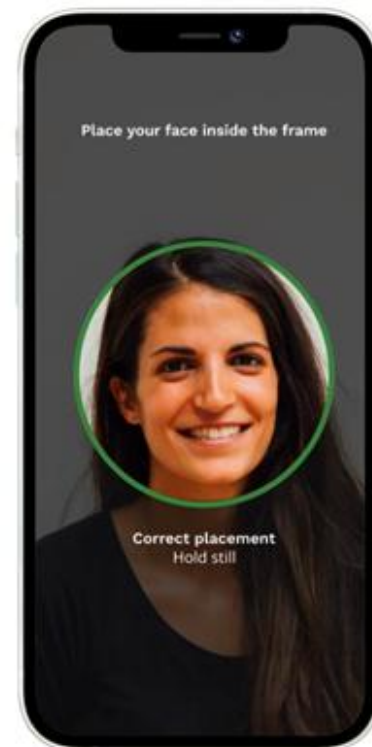
Presentation attack detection



Assess movement correlation and techniques such as detecting moiré pattern if it is Display attack.

From facial area; process texture difference among bonafide (genuine person) and attacks (i.e paper, display, mask, video, etc).

Predict depth information, including at pixel-level.



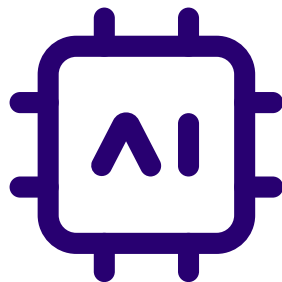
Facematching



Passport



Selfie



-0.0018623
-0.0453585
0.0408920
-0.0293049
0.0181678
0.0490918
-0.0613535
-0.0145812
0.0403920
0.0066728
-0.0813253
0.0628710
-0.0722903
-0.0298625
-0.0068428
-0.0312342
-0.0789662
-0.0145064
-0.0691287
0.0077931
-0.0849241
-0.0263599
-0.0213090
0.0699063
-0.0250140
0.0617027
-0.0447385
-0.0424819
0.0468289
0.0214750

Selfie

Matching

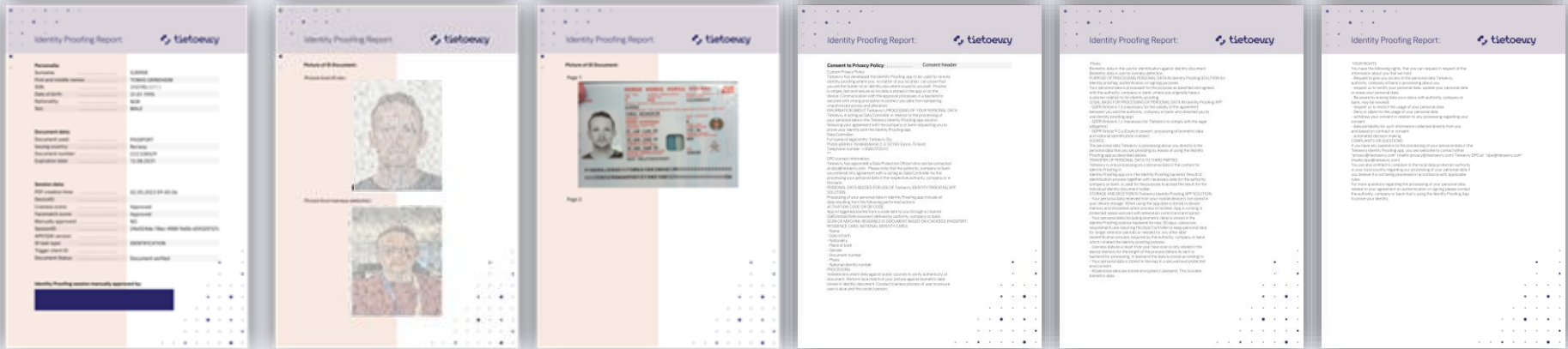
-0.0068228
-0.0756682
0.0280351
-0.0738236
0.0707746
-0.0023111
-0.0540795
-0.0317366
0.0542731
0.0330049
-0.0546513
0.0974116
-0.0669283
-0.0111770
0.0195140
-0.0243859
-0.0445299
-0.0104962
-0.0651122
-0.0443281
-0.0421954
-0.0067721
-0.0409503
0.0334579
-0.0417493
0.0121637
-0.0454353
0.0036217
0.0365944
0.0995916

Passport

=



PDF (PAdES) output after successful identity verification



Machine readable JSON

```
{
  "chipMrz": "PVNOR<<<<<3
  "documentType": "Passport",
  "documentNumber": "0<<<<",
  "dateOfIssue": "2015-12-17",
  "dateOfExpiry": "2025-12-16",
  "personIdentifier": "*****",
  "givenName": "Bjørn",
  "familyName": " ",
  "fullName": "Bjørn ",
  "nationality": "Norwegian",
  "issuingState": "NOR",
  "issuingAuthority": "Oslo Politidistrikt",
  "gender": "Male",
  "faceImage": "face.jpg",
  "dateOfBirth": "2015-12-17",
  "placeOfBirth": "Oslo, NOR",
  "documentImage": "document.jpg",
  "documentFaceImage": "document_face.jpg"
}
```

Test data for
illustration
purposes only

Velkommen til Identity Proofing Administrasjon

Fødselsnummer

Fødselsdato

Søk

Klar

Dato fra

Dato til

18.02.2024

18.03.2024

Dokumenttype

Nasjonalitet

Status

Brukerflyt

Alle

Alle

Alle

Alle

Tøm filter

6 resultater

Fødselsnummer	Dokumenttype ↑	Nasjonalitet	Status	Sist oppdatert ↓	Brukerflyt	Klient-ID	
****	Pass	NOR	Godkjent	18.03.2024 10:39	Biometrisk kontroll	Tietoevry demo app	
****	Pass	NOR	Godkjent	18.03.2024 10:39	Identifisering	Tietoevry demo app	
****	Nasjonalt ID-Kort	NOR	Godkjent	18.03.2024 10:35	Biometrisk kontroll	Tietoevry demo app	
****	Nasjonalt ID-Kort	NOR	Godkjent	18.03.2024 10:35	App aktivering	Tietoevry demo app	
****	Nasjonalt ID-Kort	NOR	Godkjent	18.03.2024 10:34	Biometrisk kontroll	Tietoevry demo app	
****	Nasjonalt ID-Kort	NOR	Godkjent	18.03.2024 10:33	Identifisering	Tietoevry demo app	

Fødselsnummer	Dokumenttype 	Nasjonalitet	Status	Sist oppdatert 	Brukerflyt	Klient-ID	
*****	Pass	 NOR	Godkjent	18.03.2024 10:39	Biometrisk kontroll	Tietoevry demo app	
*****	Pass	 NOR	Godkjent	18.03.2024 10:39	Identifisering	Tietoevry demo app	
				Sesjon fullført 18.03.2024 10:39 Sesjons-ID c1564950-c022-4117-9203-d6c7652cf2d0e339fd4f-1945-4b52-b5e9-a01955679b68 Akseptkrav  Godkjent dokument  Gyldig dokument  Fysisk tilstedeværelse  Ansiktssammenligning Dokumentdata Type: Pass Dokumentnr.:  Utstedelsesland: NO Utløpsdato: 12.08.2031			
		ID-dokument bilde					
		Selfie bilde					
5*****	Nasjonalt ID-Kort	 NOR	Godkjent	18.03.2024 10:35	Biometrisk kontroll	Tietoevry demo app	
*****	Nasjonalt ID-Kort	 NOR	Godkjent	18.03.2024 10:35	App aktivering	Tietoevry demo app	
*****	Nasjonalt ID-Kort	 NOR	Godkjent	18.03.2024 10:34	Biometrisk kontroll	Tietoevry demo app	

EBA Guidelines on the use of Remote Customer Onboarding Solutions

AML Directive (EU) 2015/849

Article 13

1. Customer due diligence measures shall comprise:
 - a) identifying the customer and verifying the customer's identity on the basis of documents, data or information obtained from a reliable and independent source (...)



EBA/GL/2022/15

22/11/2022

Final Report

Guidelines on the use of Remote Customer Onboarding Solutions under Article 13(1) of Directive (EU) 2015/849

Identity Proofing Delivered as a Trust Service Component

Tietoevry Banking is becoming a certified **Identity Proofing Service Provider** (IPSP) in line with ETSI TS 119 461 requirements for unattended remote identity proofing.

An IPSP performs identity proofing on behalf of others, such as **QTSPs** or **financial institutions**.

ETSI EN 319 401: Electronic Signatures and Trust Infrastructures (ESI); General Policy Requirements for Trust Service Providers

ETSI TS 119 461: Electronic Signatures and Trust Infrastructures (ESI); Policy and security requirements for trust service components providing identity proofing of trust service subjects

ETSI EN 319 401 V2.3.1 (2021-05)

ETSI TS 119 461 V1.1.1 (2021-07)



Electronic Signatures and Infrastructures (ESI);
Policy and security requirements for trust service components
providing identity proofing of trust service subjects

Fordeler for leverandører ved å følge ETSI TS 119 461

Regulatorisk samsvar

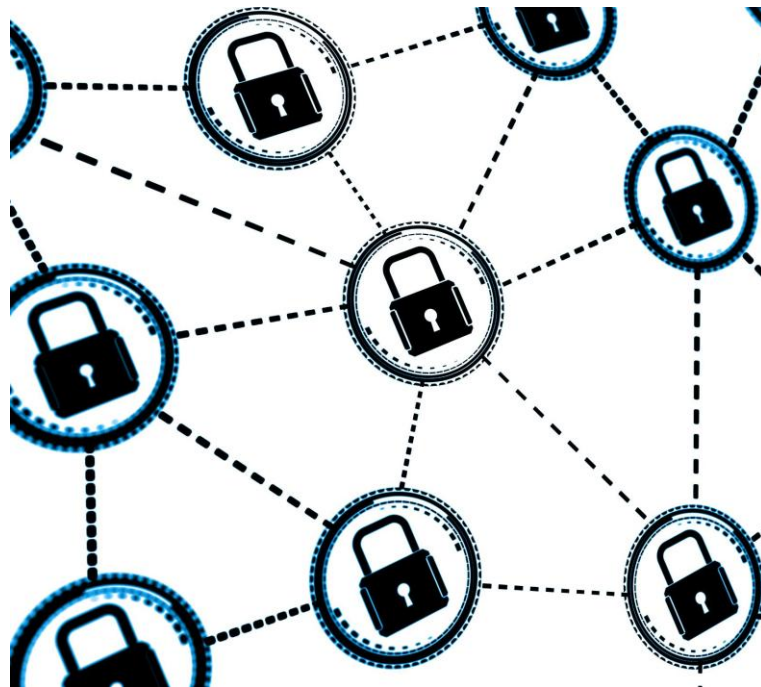
Standardiserte sikkerhetskrav gir leverandører høyere troverdighet og tillit i markedet for digitale tjenester.

Tillit og interoperabilitet

Leverandøren kan fungere som en Identity Proofing Service Provider (IPSP) for en Qualified Trust Service Provider (QTSP). Dette åpner for samarbeid på tvers av landegrenser og gjør det mulig å levere tjenester til flere markeder i Europa

Raskere markedsadgang

ETSI TS 119 461 gir leverandører mulighet for raskere innpass i markedet og styrker omdømmet som ansvarlig aktør.



From Technology to Trust

Secure Biometric ID

Remote customer onboarding ✓

Step-up authentication ✓

Account recovery ✓

Secure Access Mobile

- Omnichannel PSD2 SCA
- Integrated in banking app (SDK)
- No hardware tokens
- Frictionless user experience
- Out-of-band authentication (web channels)
- Fallback to app PIN, not device PIN

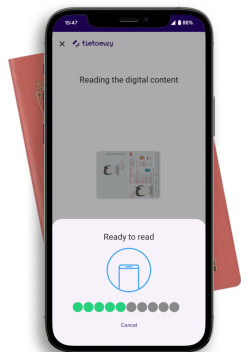


PIN



From Technology to Trust

Sign digital content, adapted to device screen, fully integrated in your workflow.

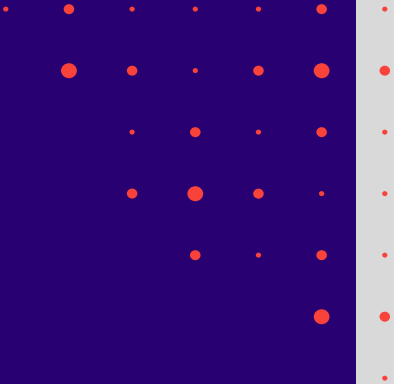


 bankID



Mit 





Thank you