



Remote Identification Easier Than Ever



THE PROTAGONIST

The UniCredit Group is a pan-European commercial bank with a single network in Italy, Germany, Central and Eastern Europe. Founded in the early 1990s from the merger of various banking entities at an international level, the group today has approximately 87,102 employees divided into branches in 15 countries worldwide. Unicredit also integrates sustainability into its business strategies, in terms of financial, human, social and relational, intellectual and natural capital.

SEIZING THE OPPORTUNITY FOR INNOVATION

As a leading banking group in the European landscape, UniCredit has always paid attention to the possibilities offered by technological and regulatory innovations. Thanks to this attention, it has pioneered the opportunity offered by the recent "Simplifications Decree" (Law of 11 September 2020, n. 120) to make its onboarding process for prospective clients even simpler and faster, improving the user experience but above all exploiting the potential of the SPID (Public Digital Identity System) digital identity for the release of qualified electronic signature certificates as a method of certain identification.

IDENTIKIT

Name

UniCredit Group

Market

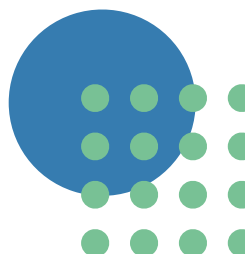
Financial Services

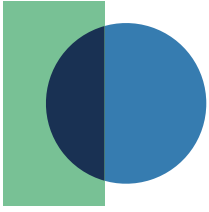
Need

To create a self-onboarding procedure

Objectives

To simplify the remote identification of prospective clients





▶ THE COLLABORATION WITH INTESA

UniCredit therefore chose Intesa, accredited by AgID (Agency for Digital Italy) as a service provider and already the reference Certification Authority of the banking group, to integrate identification via SPID aimed at the release of qualified electronic signatures within its onboarding process. Thanks to this integration, the identification and personal data collection phase can be easily completed with a simple SPID login (now commonly used by a large part of the population), regardless of the potential customer's identity provider.

▶ UNICREDIT TODAY

The implemented solution allows UniCredit to speed up and simplify the identification and electronic signature issuance procedure for potential customers thanks to SPID access, now known and used by a large part of the population, with almost 28 million users.

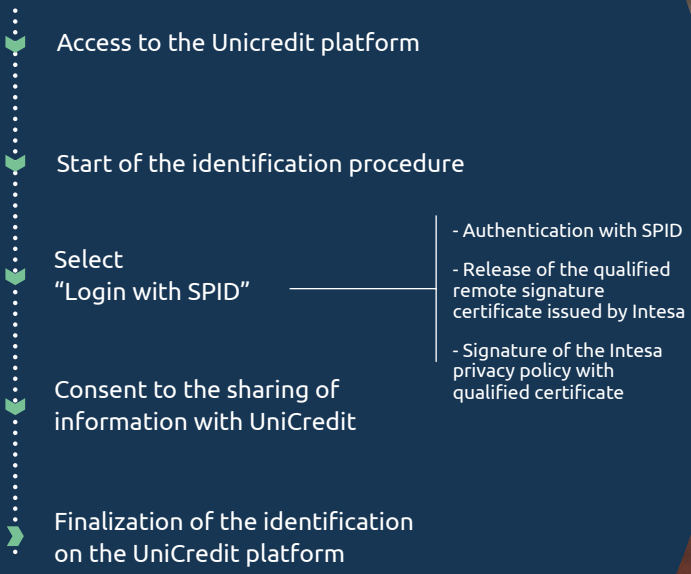
Potential customers will thus be able to complete the identification phase with a simple authentication through their SPID identity provider, followed by the issuance of a qualified signature certificate.

UniCredit, on the other hand, will be able to rely on verified and correct data and contacts, improving the security of identification, speeding up the completion times of the entire procedure and presenting itself as a digital bank in step with innovation.

THE SOLUTION in brief

Intesa, as an AgID certified service provider and Certification Authority, has created for Unicredit a remote identification service for prospective clients and the subsequent issuance of electronic signature certificates, in which the collection of personal data is entirely completed through the user's authentication with SPID.





BENEFITS



Simplification of the identification procedure



Shorter completion times for the procedure



Improved user and customer experience



Greater accuracy of the data collected



Improved image of the banking group



Increased security in data verification

