

The EBA logo features the letters 'EBA' in a bold, white, sans-serif font. To the right of the letters is a small, stylized star icon. The logo is set against a dark blue background with a subtle pattern of white lines.

EBA

EUROPEAN
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REMOTE VIDEO IDENTIFICATION

Good practices for remote identity

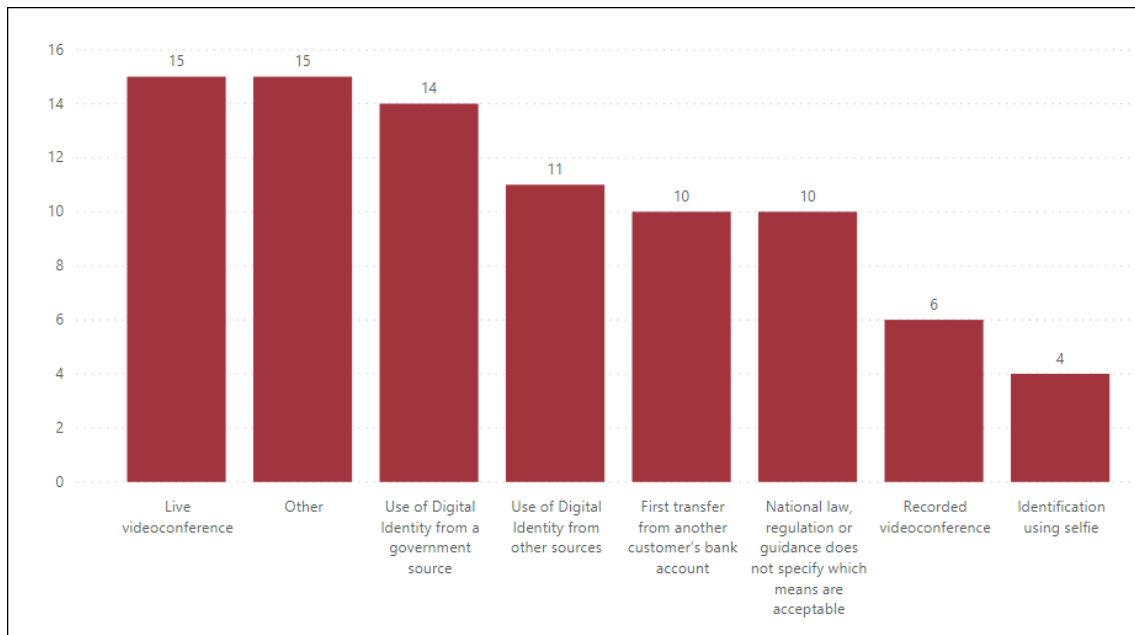
Fernando Pires, AML Data Specialist, EBA

Means used for remote customer onboarding that are permissible in each EU Member State

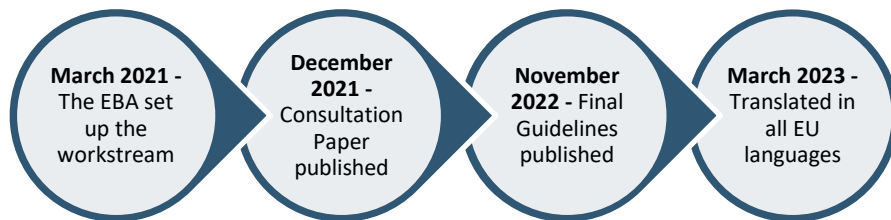


In 2021, in preparation to the remote customer onboarding guidelines, the EBA **launched a questionnaire** to understand the different approaches among Member States

Answers received from **33 Competent Authorities** of **23 Member States** and **3 EEA countries**



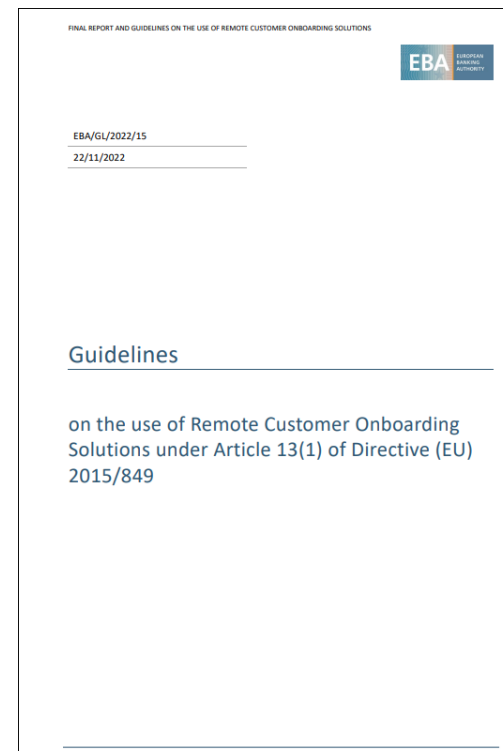
EBA Guidelines on Remote Customer Onboarding



Objective: bring clarity about what is and what is not allowed when onboarding new customers remotely



EBA Remote Customer Onboarding Guidelines - Brief overview



EBA Remote Customer Onboarding Guidelines - Video Identification – Some Highlights



Pre-implementation assessment and on-going monitoring of the solution



Attended Remote Onboarding Solutions

Quality of sound and image

Participation of a trained employee

Interview guide – how to react so suspicious behaviours



Non-attended Remote Onboarding Solutions

Quality of sound and image

Strong algorithms to match the customer with the ID

Liveness Detection



Video collected during the video identification: available in a readable format to allow ex-post verifications



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