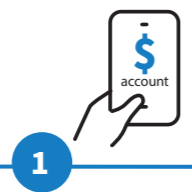




I am
Talia



1

Talia heads to the bank's website and clicks to open a new account.



2

Talia already has a digital wallet with a digital identity credential loaded inside. The credential is based on her driver licence information, including her name and date of birth. She accesses her wallet on her laptop.



3

Talia visits the website of her power company to create a digital credential that shows her address. She logs in to her utilities account, follows the prompts, and downloads it to her digital wallet. The power company knows that the address is legitimate because they already have Talia's details registered with her account.



4

Talia is now ready to use both digital identity credentials to open her new bank account. She returns to the bank website and shares them from her wallet.

About Talia

- Talia wants to open an account with a new bank. There's no bank branch in her area.
- She wants to use digital identity credentials to access this service.
- Talia needs proof of who she is, and her New Zealand address.

Now that Talia's digital identity credentials are saved in her wallet, she can use them to verify things about herself when completing other everyday activities. She can access them through her wallet on either her phone or her laptop.



6

As an extra step, Talia follows the bank's recommendation of adding a passkey to her new bank account so that only she can access the account. This increases the security of Talia's online bank account.



5

The bank knows that the information they've received is accurate and verified, because it has been issued by an accredited and trustworthy source and is bound to Talia.

Benefits

User

- Talia can access the service conveniently from her home, without having to show up in person or provide physical documents.
- She has control over her personal information, meaning she can choose who she shares it with, and when. Talia can reuse and renew her digital credentials as needed.
- Talia uses accredited digital identity services, with the green accreditation tick. She can be confident that her information and privacy is protected.

Providers

- Businesses can provide better user experience for customers. There's less demand on in-person services, saving time and resources.
- The customer's personal identity information isn't copied or stored insecurely.
- Accreditation = a safe, trusted, and consistent approach to digital identity services.
- Talia has verified her identity. Compliance with regulatory regimes, like AMLCFT, is streamlined.