

User Story

Legal Business Person

Legal Person (Business Customer)

I want...

- ...to act on behalf my company using my EU notified eID in any EU country.
- ...to be able to register business accounts in banks or FIs online and avoid in-person onboarding, in any EU country.
- ...to access services provided by banks or FIs online.
- ...to only share essential data on a per service basis.

Legal Person (Business Customer)

So that...

- So that I can prove I'm a legal representative of the company, for onboarding process and makes access to online services anywhere in Europe easier.
- So that I can easily register for private service online, sharing my assured identity and company information, but only as much as I feel is needed for any service.

Data Consumer

Legal Person (Business Customer)

I want...

- ... to reduce the effort of onboarding new users to my service.
- ...to improve the UX of new users.
- ...an assured level of eID and KYB data.
- ...access to cross-border identity and KYB data.

Legal Person (Business Customer)

So that...

- ... I can streamline the process and reduce my costs for creating new customers.
- ...I can attract more users to my service.
- ...I can ensure I am in compliance with the relevant regulations.
- ...I can expand my target group all over Europe.

Data Consumer

Data Provider (Business Customer)

I want...

- ...to attract more clients to my service.
- ...to offer my services over a standardized API.
- ...to offer my services across borders.

Legal Person (Business Customer)

So that...

- ...I can expand my business.
- ...I can reduce the integration costs with my service.
- ...I can expand to the European cross border market.

Data Consumer

Legal Person (Business Customer)

I want...

- ...to create an EU wide KYB/KYC data marketplace to connect assured identity & KYB/KYC Data Providers (DPs) with consumers of their services e.g. banks and financial institutions (Data Consumers).
- ...to provide DPs with eIDAS identity information with assured authentication claims of the Data Consumers end customers.
- ...to make integration as easy as possible for Data Providers and Data Consumers following well used standard interfaces.

Legal Person (Business Customer)

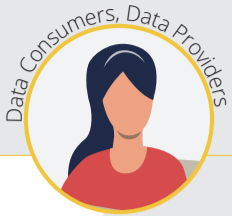
So that...

- ...I can help businesses reduce fraud and become essential in the cross-border KYB/KYC process value chain.
- ...to reduce any barrier to market take-up of the service.
- ...the BAA Operator can be profitable.

Use Case

Online Business Onboarding process.
To facilitate automatic online B2B clients on-boarding across borders.

Primary Business Actors




Secondary Business Actors



Initiate Actors



External Actors



A business customer applies for a bank or FI service (Data Consumer) online and is directed to the onboarding registration process.

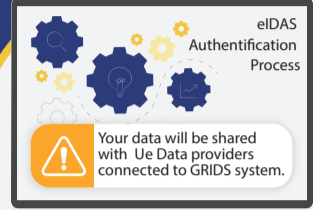
Registration Process

USERNAME

EMAIL


PASSWORD

SIGN IN


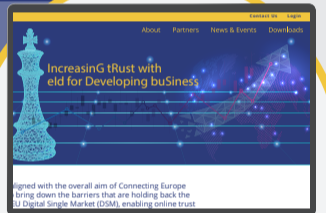


I agree

The customer is informed about the process to perform eIDAS authentication (legal eID or in its absence citizen eID) and the sharing of their identity data with EU Data Providers connected to GRIDS system to obtain knowledge of his/her business.



The customer accepts and the DC redirects him/her to GRIDS requesting the customer's assured eIDAS identity claims and business claims, as advertised over the GRIDS KYB/KYC trust framework.



GRIDS redirects the user to authenticate over eIDAS and performs a match of the requested verified business claims with the Data Providers that are able to satisfy these requests over GRIDS.

Using standard OIDC protocols GRIDS returns the user's identity claims to the Data Consumer and Access Token(s),


Access Token

Email

Password

Sign In

Forgot your account?



enabling the Data Consumer to retrieve the requested business claims directly from the DPs (whom they need not have any previous relationship with as payment details can be included in the request).

The DP receives the request with users identity claims and returns the business claims directly to the Data Consumer without passing the BAA.



GRIDS Use Case example flow



1

A potential Business customer in a Spanish company conducts the online onboarding registration to a Financial Institute in France (Data Consumer).

2

The Data Consumer redirects the user to GRIDS querying the user's eIDAS identity information and business claims associated with the customer's business.

3

GRIDS redirects the user to authenticate over eIDAS and obtains his/her identity claims and then matches the requested verifiable claims against all Data Providers in the GRIDS trust network.

4

GRIDS returns the identity claims and self describing access tokens and DP endpoints which the access tokens will be used to query the Data Providers directly for the requested business claims.

5

Each DP receives & deciphers the access token from the trusted GRIDS issuer and uses the identity information to help provide the requested business claims back to the Data Consumer.

OIDC for Identity Assurance v1.0

Distributed Claims Flow

