

New to Bank Customer Loan Using

Face^(bio)



**If it works
It's obsolete**

Marshall McLuhan



Face first?



Tatra banka & biometry



2011
Signature

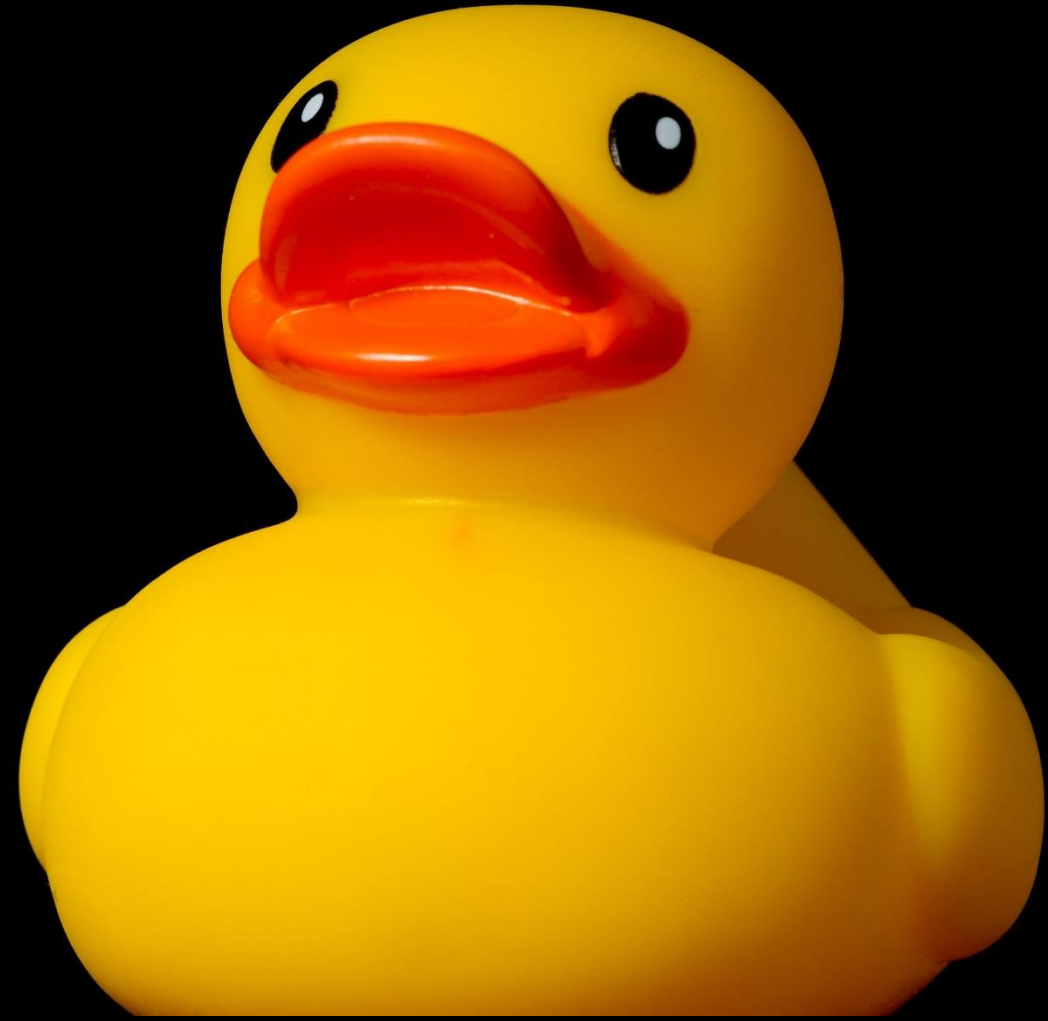


2013
Voice



2014
Face





Tatra banka & biometry in 2018



2011
Signature



2013
Voice



2014
Face



2018
Face^{online}



Technology



Immediate response to the user

Real person recognition

Selfie quality check

Immediate personal ID data extraction



Legal changes

Effective as of 15.3.2018



Antimoney laundering prevention law amendments

- a) Electronic personal ID
- b) Other secure options



A man with a beard and arms raised in a dark blue setting. The man is smiling slightly and looking towards the camera. He is wearing a dark blue long-sleeved shirt. The background is a solid dark blue color. The text is overlaid on the lower part of the image.

New to Bank Client

Anywhere | Anytime | No bank employee involved

New to bank

Account

All you need is

**Smartphone
Personal ID^{SK}**



New to bank

**Account
Consumer Loan**

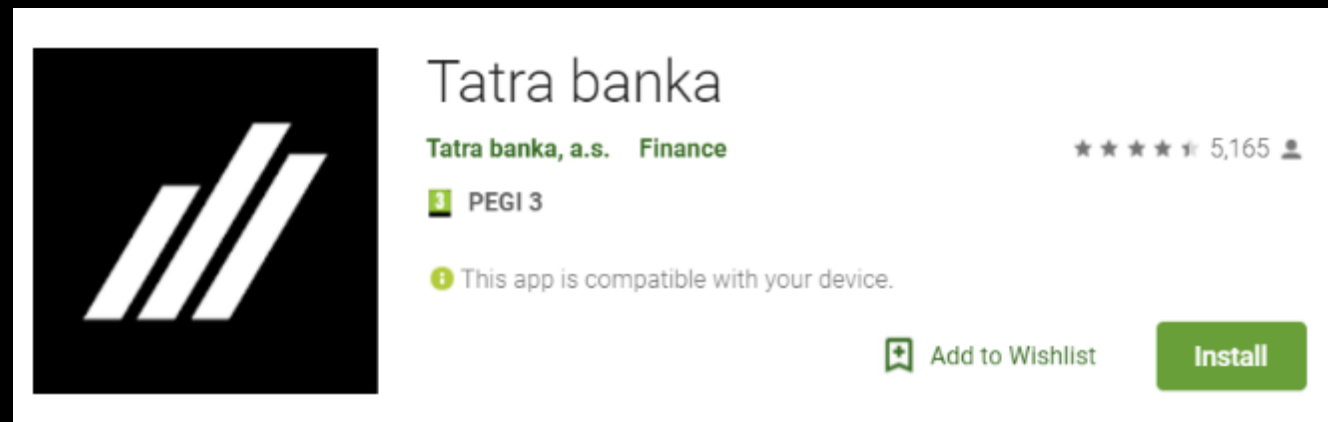
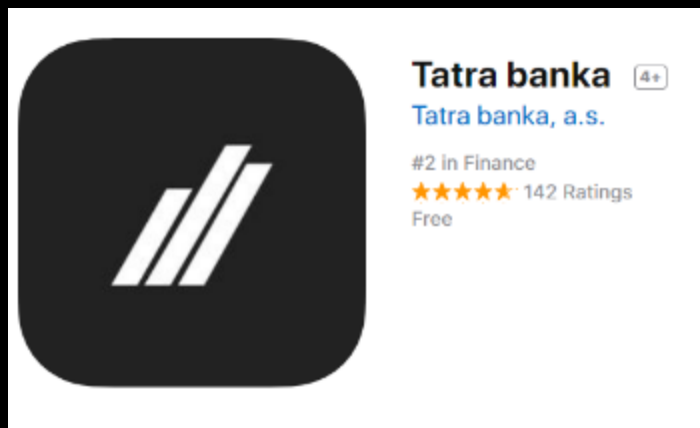
All you need is

**Smartphone
Personal ID^{SK}
Employment^{SK}**



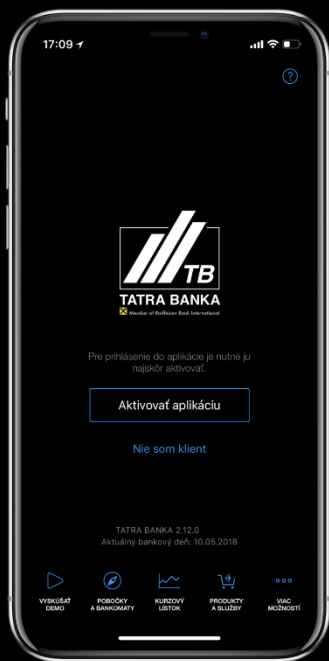
1

Start with mobile app download

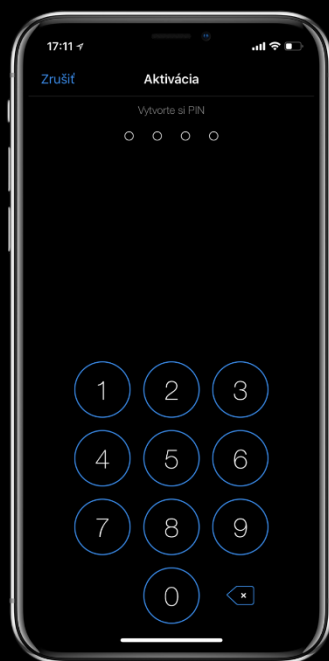


2

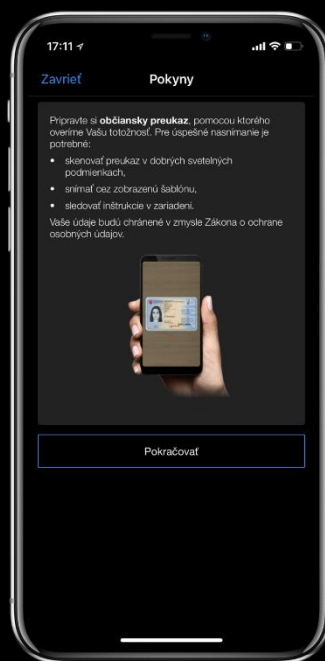
Identification



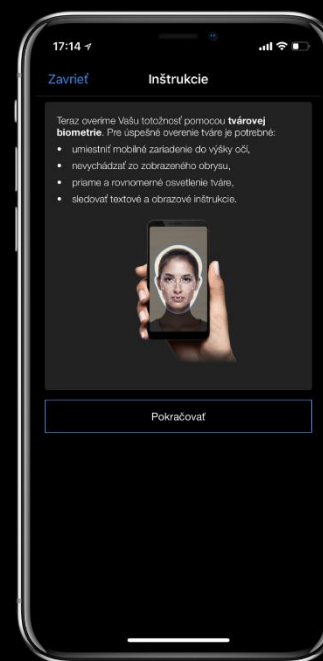
New client



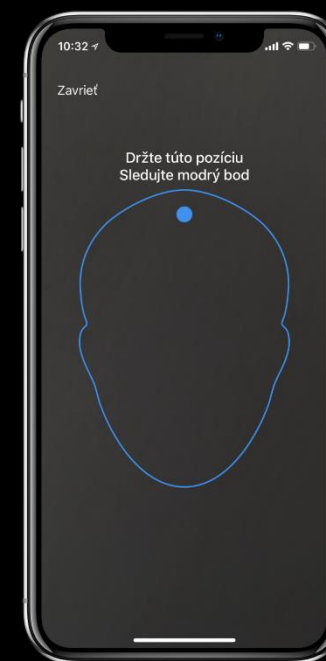
PIN



Personal ID scan



Selfie



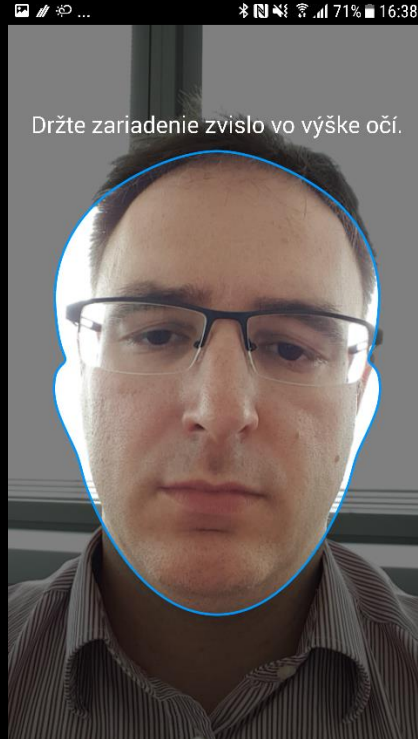
Liveness



Know Your Customer



←→
Biometric score



←→
Biometric score



Photo registered by
Ministry of Interior

Scan from
Personal ID

Live Selfie
+ Liveness



Let's have a look



3

Complete the product purchase

15:24

Ponuka

ÚVER A POISTENIE

Výška úveru 5 000,00 EUR

Doba splatnosti 84 mesiacov

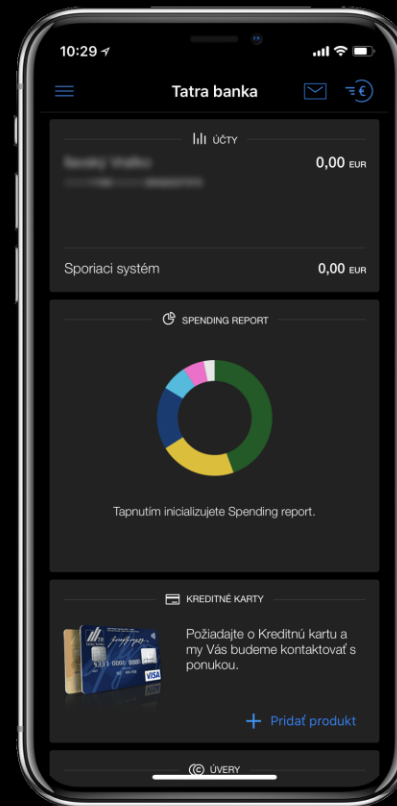
Poistenie splácania Základné (A)

Mesačná splátka	68,47 EUR
Počet splátok	84
Úroková sadzba	4,00% p.a.
Poplatok za úver	0,00 EUR
RPMN	4,71% p.a.
Priemerná RPMN	11,90% p.a.
Celková čiastka	5 751,48 EUR
Mesačné poistné	1,30 EUR

VYHODNOTENIE PONUKY

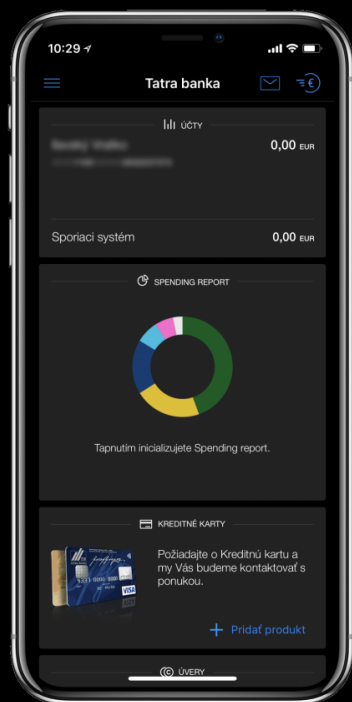
Vaša žiadosť o úver vyžaduje schválenie pracovníkom banky. O výsledku budete informovaný v Schránke správ.

Prepočítať ponuku Pokračovať



4

Activated ready to use mobile app



Activated Tatra banka
Logon using PIN



Transfers up to 3000 EUR / day
ATM cash up to 500 EUR / day



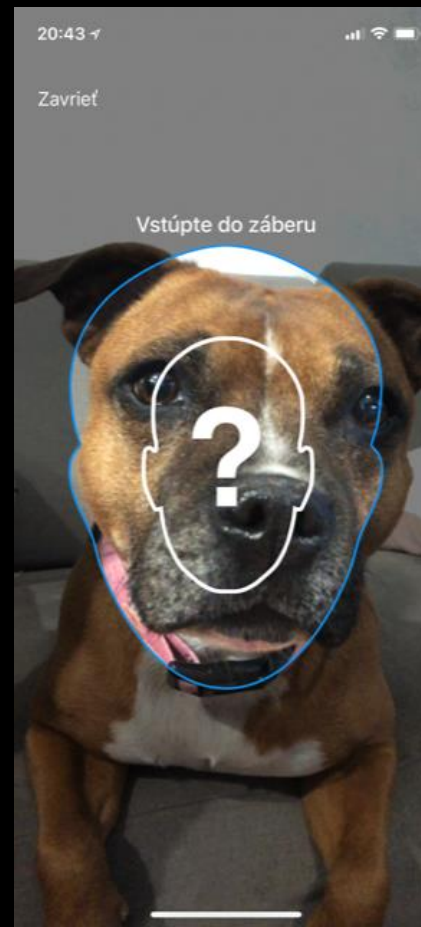
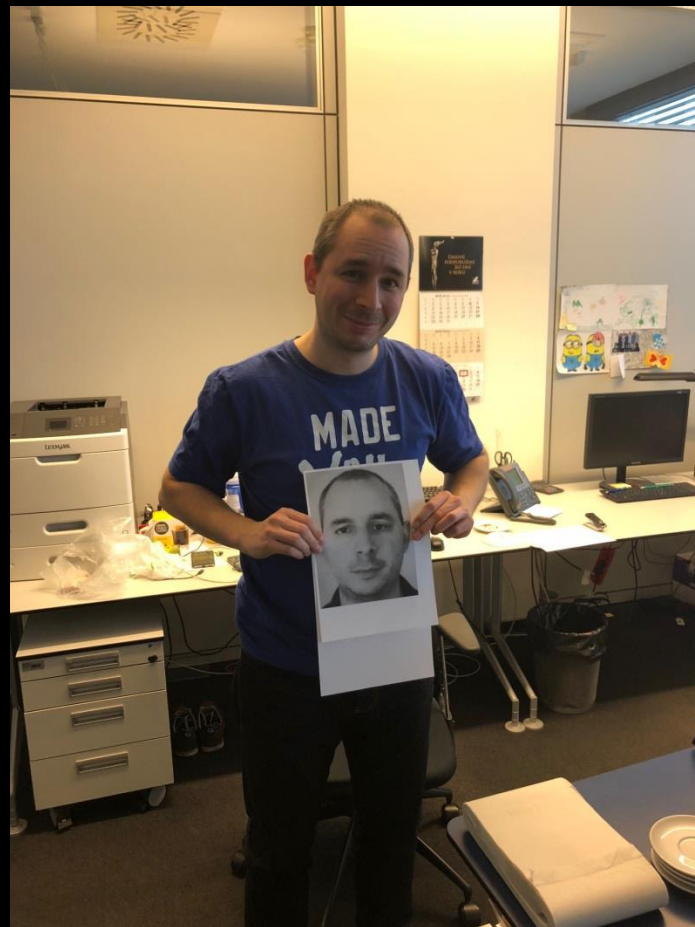
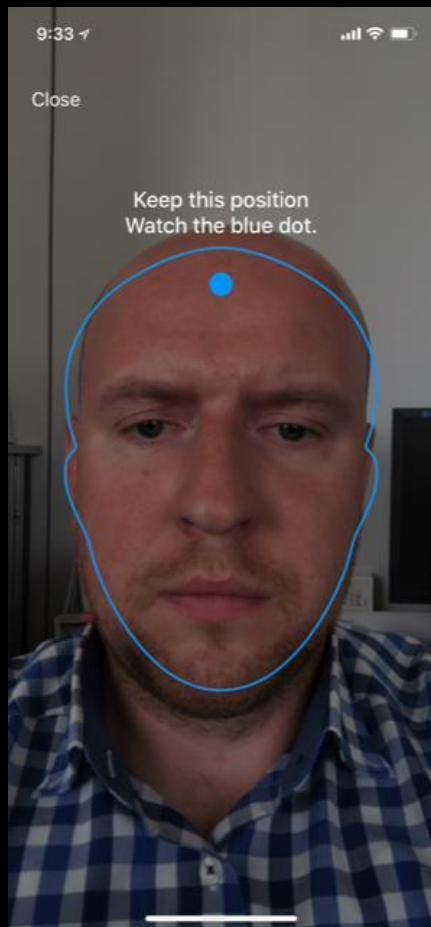
Consumer Loan up to 30 000 EUR



Expectation vs reality



Tests: what we expected

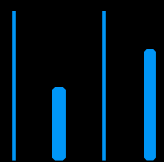


Real life



Look to the left!





Current account package

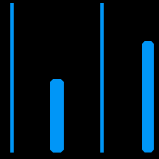


Loan Approval and disbursement

< 15 min

IT Gala – IT Project of the year 2018, Projekt roka SPPR / PMI, Banking tech. awards shortlist





Current account package

Live May 2018

20 – 30% usage within new sales



Loan Approval and disbursement

Live June 2018

Records: 3:07 min account, 8:08 loan



Questions?



Success based on the partnerships

