

# Know Your Customer in the Digital World

## protecting consumers and reducing fraud

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INTERNAL



# Customer data in numbers

Balanced presence across the world

Scaled to revenues



Present in  
**71**  
countries

Around  
**47m**  
customers  
bank with  
us

**39%**  
of customers are  
digitally active

**11m**  
mobile banking  
interactions  
every day

Mobile  
banking app  
available in  
**27**  
countries

# Know Your Customer



Name  
Address  
Date of birth



Tax Residency  
Nationality  
Country or city of birth  
Marital status  
Previous names and aliases  
Previous and other addresses

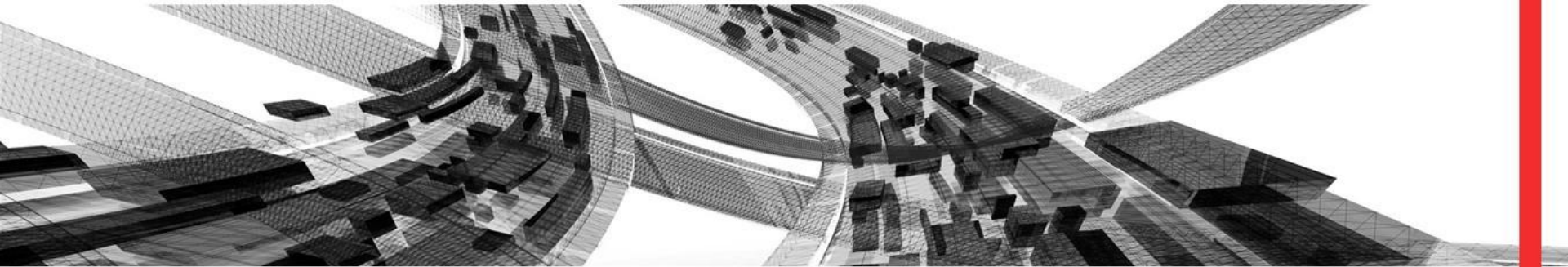


Living / Personal circumstances  
Employment status  
Employer  
Financial details – income & expenditure  
Dependents



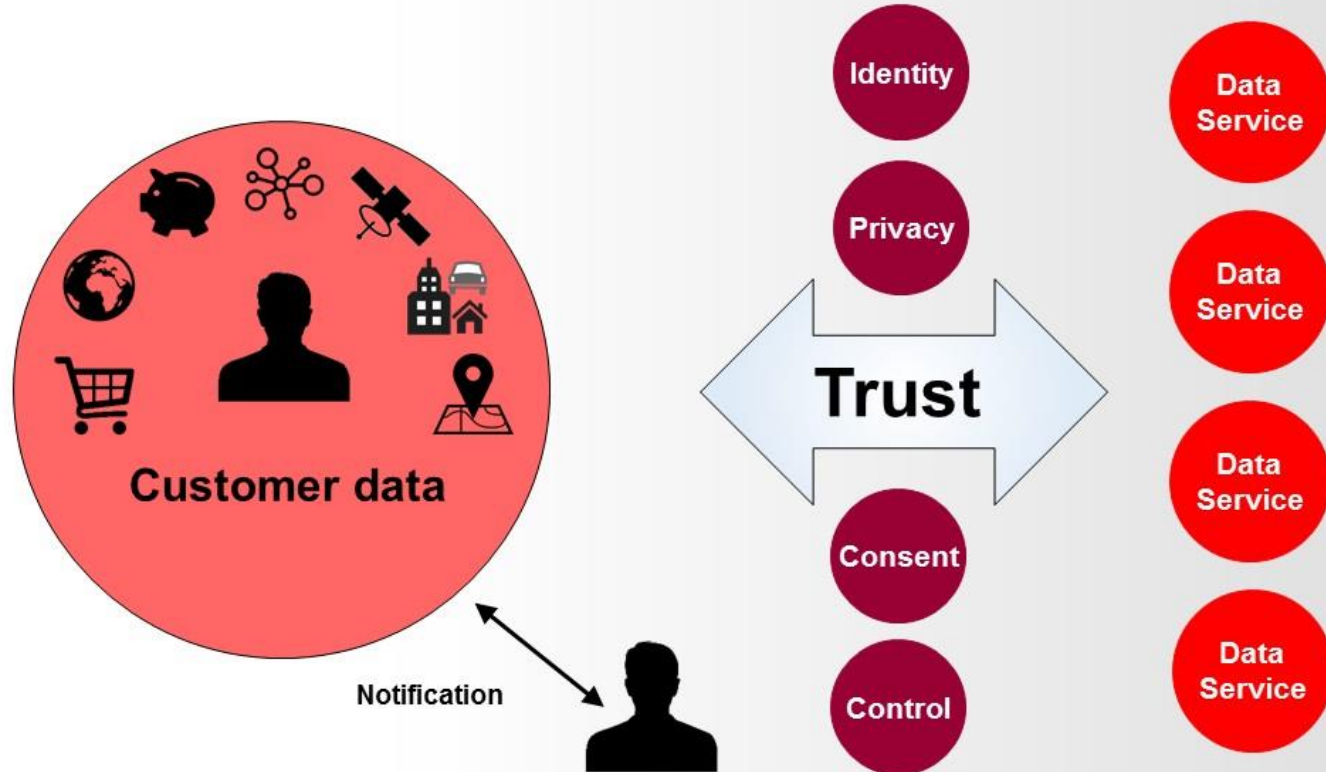
Mobile phone number  
Email address

Wouldn't it be good if we could **enable customers to share** their data from **trusted third parties** to maintain the accuracy of our data?

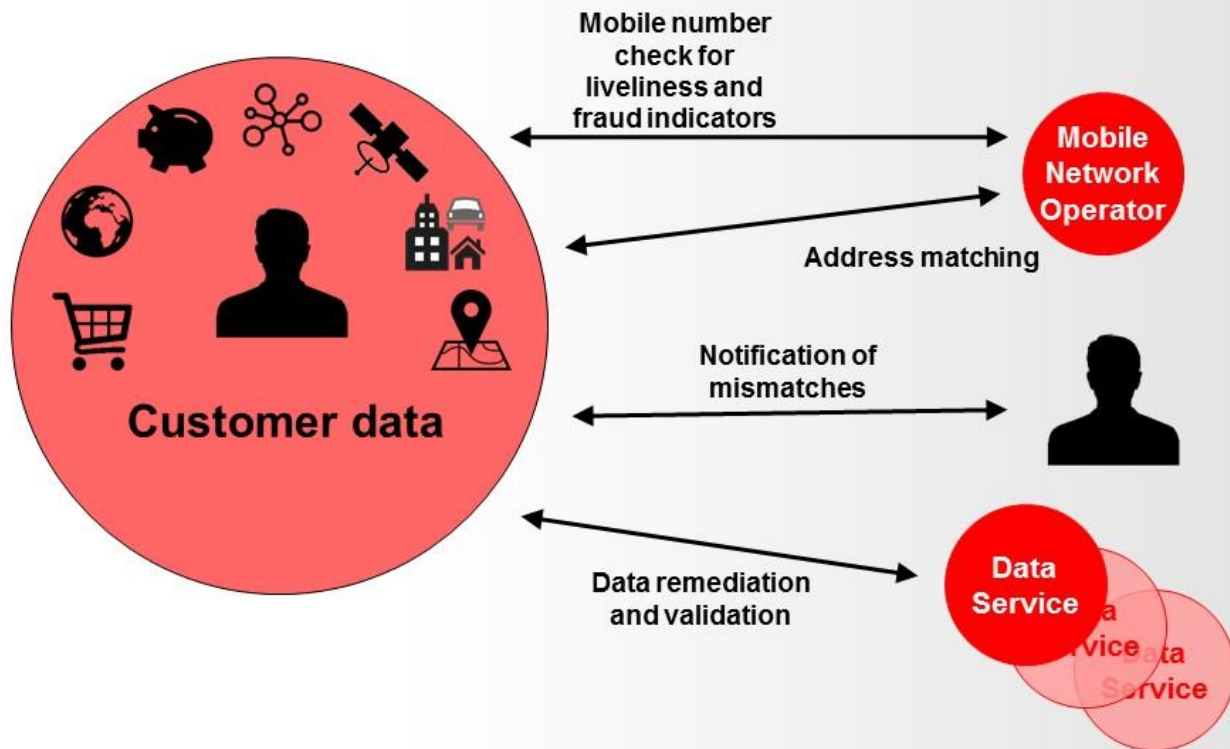


HSBC 

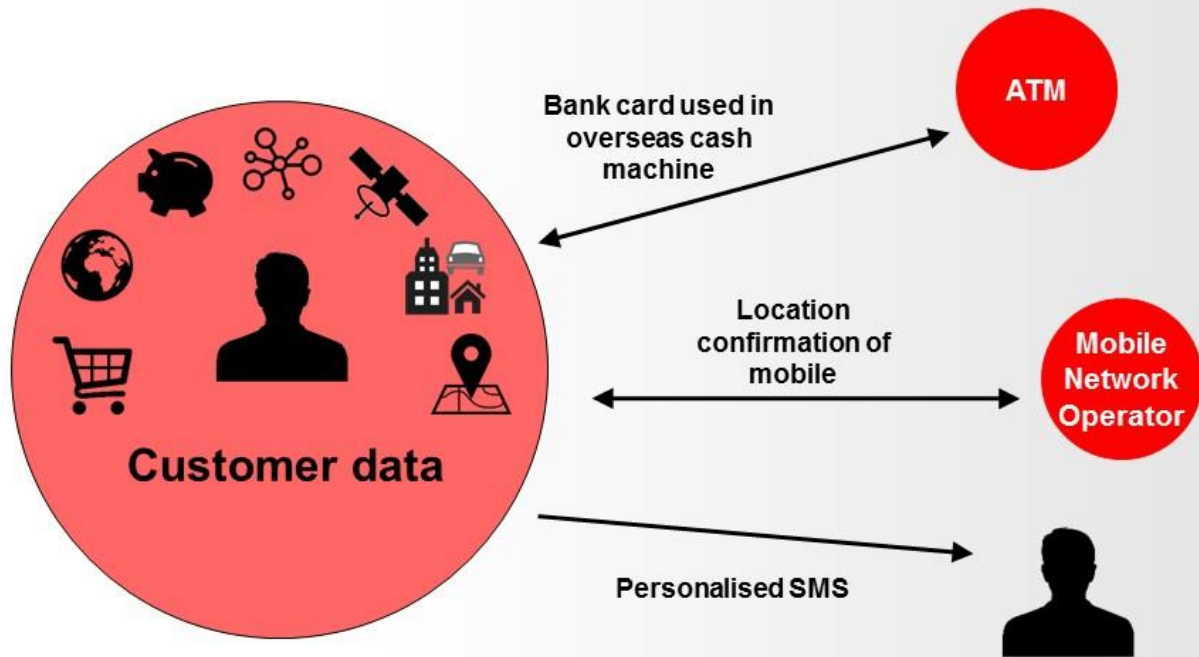
# Reimagining the management of customer data

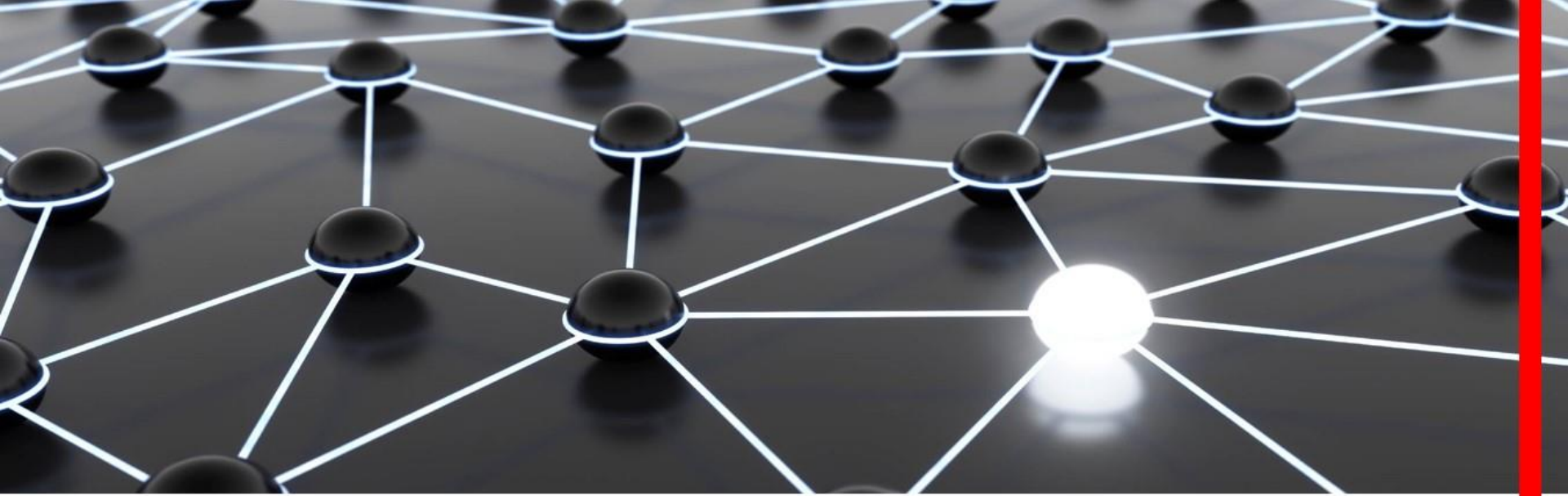


# MNO Address Checking Service: Use case



# MNO Location Service: Use case





“There is an **increasing focus on digital identity**: governments around the world including those in the UK, US, Canada, India and Australia are driving digital identity initiatives that will **improve security of citizens’ identity** while **increasing efficiency and convenience** in the delivery of government and financial services.”

