

# Opening a bank account across borders

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Government Digital Service, UK

A large crowd of people is gathered on a city street, filling the lower two-thirds of the frame. The crowd is dense and diverse in appearance. In the background, there are tall, thin trees with yellow and orange autumn leaves. Several traffic lights are visible, some showing green lights. The overall scene suggests a busy urban environment, possibly during a festival or a large public gathering.

**"L'Angleterre est une nation  
de boutiquiers."**

**Napoleon I**











GOV.UK VERIFY

BETA

[← Back](#)

## Who do you have an identity account with?

If you don't have an identity account, you can [start now](#).

 <a href="#">Select CitizenSafe</a>	 <a href="#">Select Barclays</a>	 <a href="#">Select SecureIdentity</a>
 <a href="#">Select Royal Mail</a>	 <a href="#">Select Experian</a>	 <a href="#">Select Post Office</a>
 <a href="#">Select Verizon</a>	 <a href="#">Select Digidentity</a>	

[I can't remember which company verified me](#)

# Identity Providers



[Home](#) > [Driving and transport](#) > [Driving licences](#)

# View or share your driving licence information

You can use this service to:

- view your driving record, eg vehicles you can drive
- check any penalty points or disqualifications you have
- create a licence 'check code' to share your driving record with someone, eg a car hire company

The 'check code' will be valid for 21 days.

You can't use this service:

- if your licence was issued outside of England, Wales or Scotland
- to check the progress of a licence application
- to check historical information, eg expired penalty points

[Start now >](#)

Before you start

[Other ways to apply](#)

## You'll need

- your driving licence number
- your [National Insurance number](#)
- the postcode on your driving licence

## Driving licences

[Change the address on your driving licence](#)

[Contact DVLA](#)

[Driving licence categories](#)

[Driving licence codes](#)

[More](#)

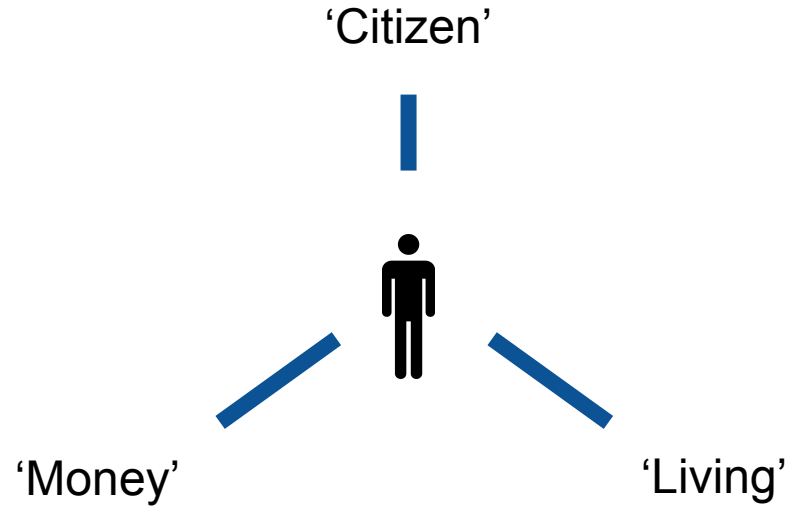
GOV.UK Verify is currently in BETA

Try it [here](#)

Further information at [gov.uk/verify](https://gov.uk/verify)

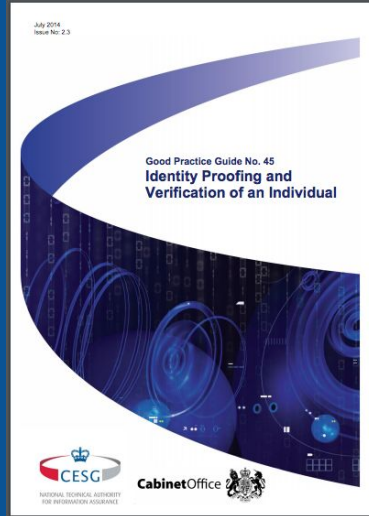
July 2014  
Issue No: 2.3

Good Practice Guide No. 45  
**Identity Proofing and  
Verification of an Individual**



**UK Government Standards**

# eIDAS Regulation: Electronic Identification and Trust Services



Level of Assurance 4

Level of Assurance 3

Level of Assurance 2

Level of Assurance 1

High

Substantial

Low

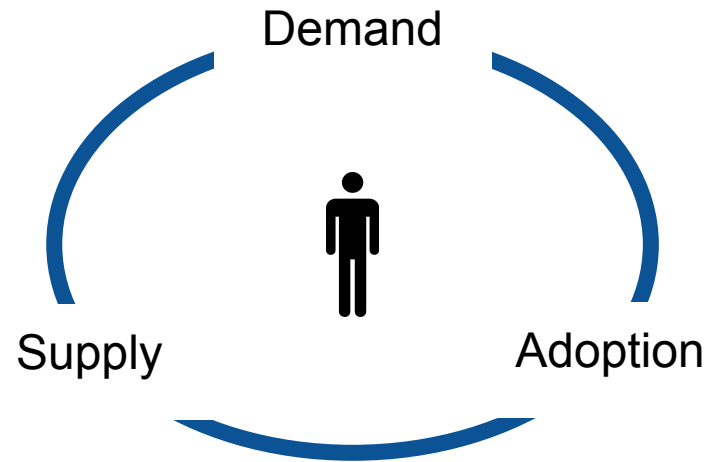
# European standards

A large crowd of people is gathered on a city street, filling the lower two-thirds of the frame. The crowd is dense and diverse in age and appearance. In the background, there are tall buildings, trees with yellow and orange autumn leaves, and several traffic lights. The scene is brightly lit, suggesting a sunny day. The overall atmosphere is one of a busy, public event or protest.

**"In a digital age everyone  
has the right to a digital  
identity."**

**Market development**





**50% of new accounts  
are opened by people  
new to the UK**



**oix**<sup>SM</sup> OPEN IDENTITY  
EXCHANGE

 bankID™

**bba**

The voice of banking

**difi** Agency for Public Management  
and eGovernment



Cabinet Office

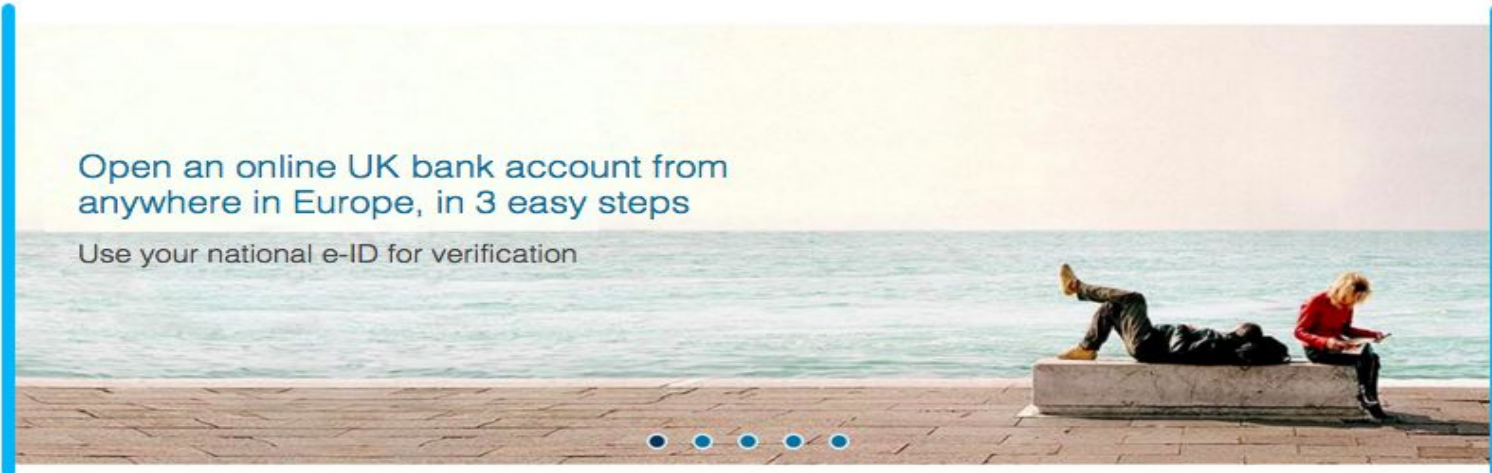
 **BARCLAYS**



Collaborators

## Open an online UK bank account from anywhere in Europe, in 3 easy steps

Use your national e-ID for verification



Select Country

Norway



You can apply for a Barclays current account using Norwegian national e-ID

**Apply**

You can open UK Barclays current account prior to moving to the UK in three easy steps, using your national digital identity

**STEP 1:** Log in with your national digital identity to prove who you are

**STEP 2:** Provide your personal details

**STEP 3:** Receive debit card and log in details delivered to your home address in your country or to a Barclays branch in the UK

### What we offer



## UK Digital Service



### SELECT AN ELECTRONIC ID:

The MinID logo, featuring the text "MinID" in a bold, sans-serif font with a red dot over the 'i'.

**MinID**

Use codes from SMS or PIN code letter



The BankID logo, featuring a blue square with a white equals sign and the text "bankID" in white.

**BankID**

Use security code generator from your bank



The bypass logo, featuring a blue square with a white globe icon and the text "bypass" in white.

**Bypass**

Use smart card and card reader



The Commfides logo, featuring the text "COMMFIDES" in a blue, all-caps, sans-serif font.

**Commfides**

Use your USB stick



[How to obtain an electronic ID](#)

[Contact form](#) | [Tel: 800 30 300](#) | [Help to log in](#) | [Security and privacy](#)

Operated by the Agency for Public Management and e-Government (Difi)

## UK Bank Account Opening

Your details

Review application

Delivery details

Thanks for the BankID verification! Please complete details to apply for account.

### About you

Title \*

Mr

First name\*

Nils

Do you have a middle name? \*

Yes  No

Last name \*

Johanson

Date of birth \*

24 Feb 1979

Gender

Male

Marital status \*

Living situation \*

Do you support anyone financially, eg children

Yes  No

Mother's maiden name \*

### Nationality and origin

Need some help?

Call us on

0345 600 4545

Monday to Friday 9am-6pm,  
Saturday 9am-5pm

[Call charges](#)

Live web chat

We're ready to help

[Start online chat](#)

## Welcome to Barclays

You will receive your welcome pack within 7-10 working days



### Banking

With Barclays International Banking you'll have 24/7 access to your accounts. Manage your money wherever you are, whenever you want.

[Find out more >](#)



### Foreign Exchange

Find out how foreign exchange can play an important part in your financial planning and make the most of our range of FX services.

[Find out more >](#)



### Mortgages

If you're buying a property in the UK, Isle of Man, Gibraltar or the Channel Islands we can help. We'll give you local market insight along with flexible options to suit your needs.

[Find out more >](#)



### Savings

Whether you're looking for longer term, higher rate returns or easy access to your money, we can help you get the most from your savings.

[Find out more >](#)

DIGITAL IDENTITY ACROSS  
BORDERS: OPENING A BANK  
ACCOUNT IN ANOTHER EU  
COUNTRY

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PROJECT REPORT

EDITED BY LIVIA RALPH  
FEBRUARY 2016

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**Next steps:**

**An alpha project**



## Customer Due Diligence (CDD):

- Anti Money Laundering (AML)
- Know Your Customer (KYC)
- 'Mule' accounts





# Cabinet Office

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Thanks