

## Materiál Ministerstva vnitra



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# Obsah

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# Banking Identity

**Level of Guarantee:** Substantial

**Description:** Banking Identity is a method of digital authentication in the online world operated by banks. Just as easily as citizens log into their online banking, they can use their banking identity to identify themselves when accessing web portals with government (eGovernment) services or even private company services such as eShops and other portals.

The principle of the banking identity is simple and secure, proven by many years of successful use in the Nordic countries and other digitally advanced countries.

Citizens do not need to set up, go anywhere or learn anything new to use their bank identity - most of them already have their bank identity with their bank and actively use it when logging into their online banking. The use of the bank identity is free of charge, and citizens can rely on their bank's customer service in case of any problems with its use.

A key element in the use of a bank identity is its security, which banks have generally relied on for a long time, not only because of strict regulatory rules but also to maintain the trust of their customers. Thanks to a sophisticated multi-factor authentication system, which is the absolute standard for banks and which nowadays usually includes biometric identification within a mobile confirmation app, banks ensure maximum security for their customers when using this type of e-identity.

Each authentication is carried out only on the initiative and consent of the citizen. Banks only carry out the identification, that is the end of their involvement. This means that the banks do not pass on their clients' login details to anyone, they protect them carefully and, of course, they do not even see what actions the client subsequently performs after successful identification and on which portal.

**Use:** The bank identity can be used as an identification means to log in to most online services (agendas) of the state, which are at an appropriate level of security (substantial), as well as services of private companies, if they decide to offer and implement this identification means to their clients in their systems.

**More information:** [Bankovní identita](#), websites of individual Czech banks and [BankID](#) of Bankovní identita, a.s., a company that mediates the implementation of this solution to private companies under the name BankID.

[bankid](#), [bankni identita](#), [nia](#)

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