oneID™

BANK-BASED DIGITAL IDENTITY COMBINES CROSS-BORDER ASSURANCE WITH THE BEST USER EXPERIENCE.

A NatWest and Adobe Success Story powered by OneID®.

THE EASIEST, FASTEST AND SAFEST WAY TO VERIFY SIGNERS, NO MATTER THEIR NATIONALITY.

NatWest's integration of OneID®'s bank-verified digital identity solution into Adobe Acrobat Sign has set a new standard for assuring the certainty of identity across borders and the best customer experience in every country.

The proof: close to 100% completion rate for a customer signing documents in a process that takes seconds, demonstrating the ease, speed, and effectiveness of bank-based identity verification.

THE CHALLENGE

Traditionally, NatWest relied on SMS-based authentication to verify the identity of its signers in its Structured Finance business across Sweden, Finland, Norway and the UK.

However, this method had significant limitations:

- **Lack of certainty:** SMS-based authentication could not reliably confirm the signer's identity, exposing the transaction to phishing and increasing the risk of fraud.

- **Inefficiency:** The process added friction, often delaying transactions and adversely impacting customer satisfaction.

NatWest needed a higher level of assurance that would not worsen the user experience. The solution is OneID®, integrated with Adobe Acrobat Sign.

BANK-BASED DIGITAL IDENTITY

Bank ID solutions, like OneID®'s, verify individuals using the data the banks have built with their customers over time. They rely on the stringent KYC and background checks that banks conduct when onboarding a customer, along with the thorough checks for irregular behaviour or activities, account compromise, and anti-money laundering, to build a trusted profile about an individual.

Only the data required to prove the signer's identity is shared only with the user's consent and relayed in a completely digital and secure way. The end-to-end signing process is completed in seconds.

GREATER IDENTITY ASSURANCE THAN AUTHENTICATION BY TEXT

Identity verification with OneID® creates a digital audit trail proving that the signer was present and signed the document. This includes the signer's identity information in the Adobe Sign audit trail and is a marked improvement over SMS-based authentication, which, by its nature, is open to phishing, increasing the likelihood of fraud.

A UNIFIED ACCESS NETWORK

OneID®'s access network provides a unified solution, enabling businesses such as NatWest to access identity data from over 200 countries through a single configuration in platforms like Adobe Sign.

A single API integrates country-specific identity solutions (from Sweden, Finland, and Norway) or government identity document scanning.

This provides NatWest customers – across borders and nationalities – three quick and easy ways to verify themselves digitally:

1. OneID®'s UK-based bank-verified digital identity verification – for customers with UK bank accounts.

2. Electronic ID solutions - enabling customers with electronic identity solutions, including local bank ID, to verify themselves.

3. Document-scanning ID solutions – OneID®'s document-scanning solution confirms identity via government identity documents.

Just one identity solution gives equivalent levels of identity assurance in each jurisdiction.

THE ONEID ACCESS NETWORK

A unified network connecting electronic and document identity solutions from **200+ countries** reaching over 7 billion people.
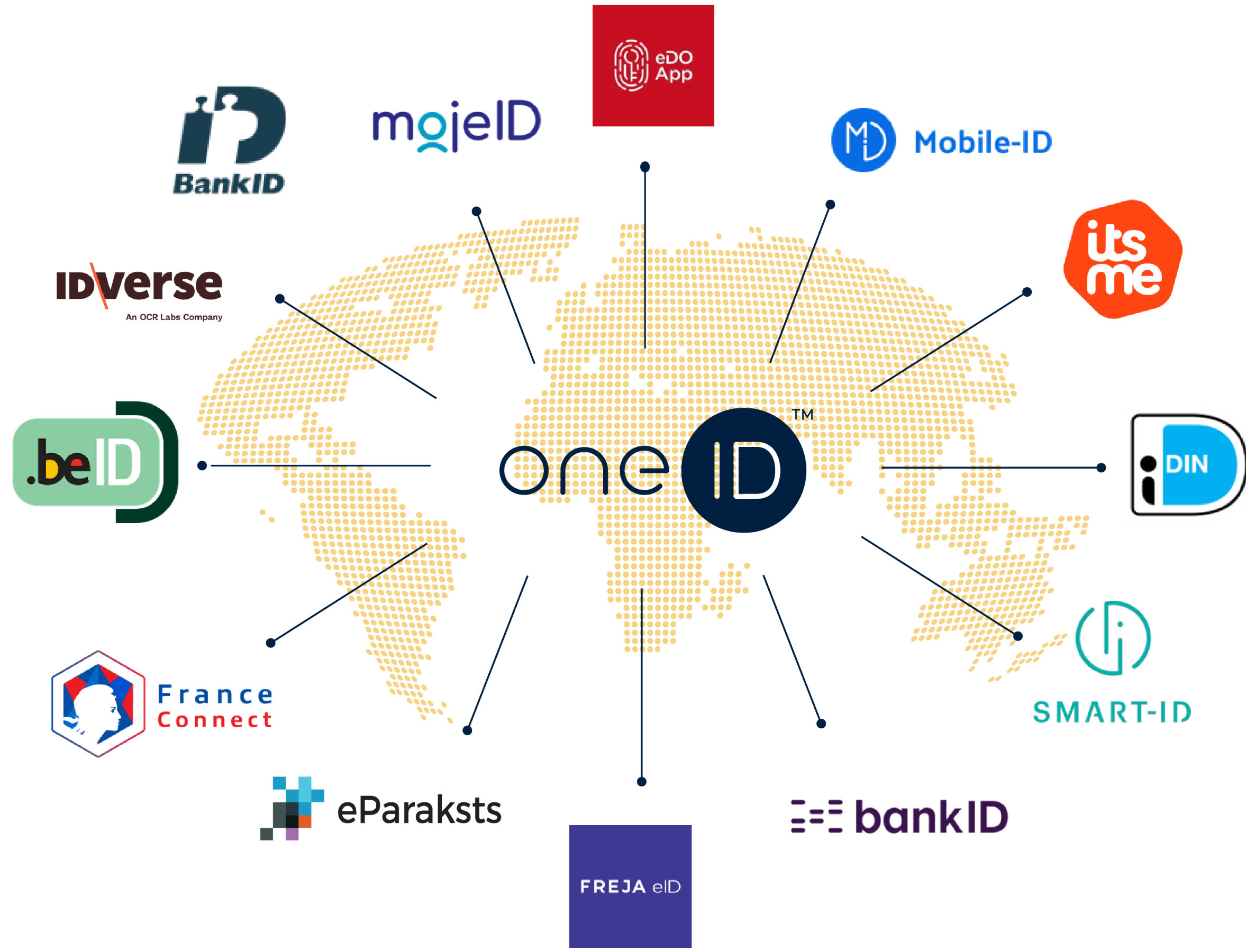
*Click here to learn more about the countries we serve.

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RESULTS

The implementation of OneID®'s solution is yielding remarkable results for NatWest:

- **Nearly 100% completion rate:** Every individual who started the identity verification process successfully completed it, demonstrating the ease and efficiency of OneID®'s solution.

- **Reduced processing time:** The time required to verify identities and complete document signing has been reduced from days to seconds.

- **Enhanced security:** The bank-verified digital identity solution provides a higher level of assurance, significantly reducing the risk of fraud and impersonation.

- **Improved customer satisfaction:** The streamlined process has significantly improved the customer experience, reinforcing NatWest's commitment to innovation and security.

NatWest's adoption of OneID®'s bank-verified digital identity solution improved operational efficiency and set a new precedent for secure and seamless identity verification in the banking industry.

ABOUT ONEID

OneID® is the only provider of truly digital, real-time identity services that create absolute certainty between a business and an individual in the fastest, safest, and the most inclusive way. Our digital ID services use the most advanced counter-fraud measures to help protect banks, businesses, and consumers from online identity fraud. By streamlining existing ID processes, including payments, direct debits, onboarding, and more, we help businesses reduce operational costs, increase sales, and improve customer engagement.

As the only UK Identity Service with access to bank-verified data, around 50 million adults are already set up to use OneID® for real-time verification. OneID® is government-certified, registered with the FCA, and a BCorp business.

Learn more at oneid.uk

Want to speed up and simplify your identity verification process?

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