

Know Your Customer

CENTR Legal & Regulatory workshop

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Purpose

- Get *sufficient* assurance that a registrant's details are correct
- Reduce the manual workload of the team
- Lighten the administrative burden for domain name holders

Validation

“ Who are you ?”

Confirm the accuracy of the data presented :

- Text a link to a mobile phone number
- Wire money to the end user's bank account

→ It does **not** mean the individual is using their own identity, only that the identity used is accurate

Verification

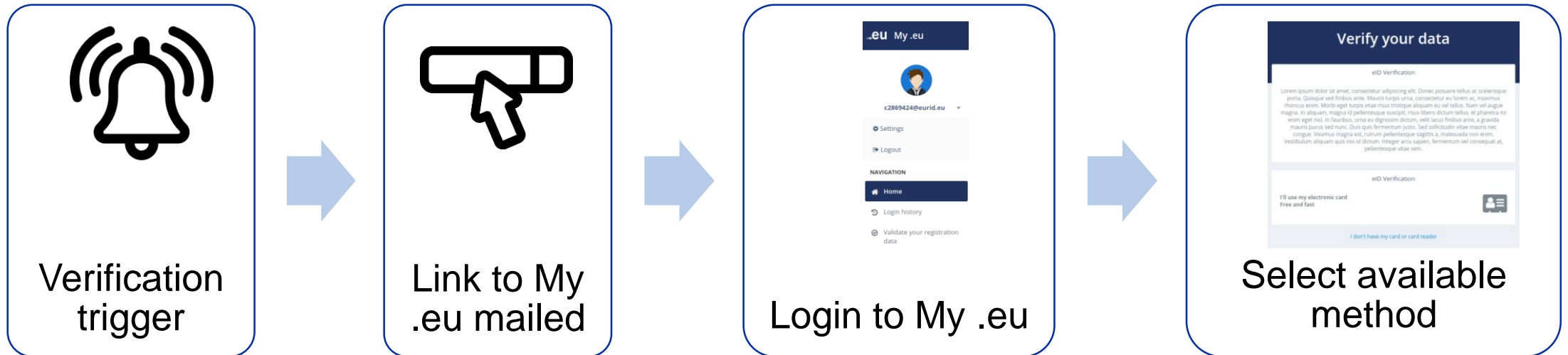
“ Are you who you say you are ? ”

Confirm that the identity is claimed by the rightful individual :

- Enter an eID card and use the PIN
- Receive money from the end user's bank account

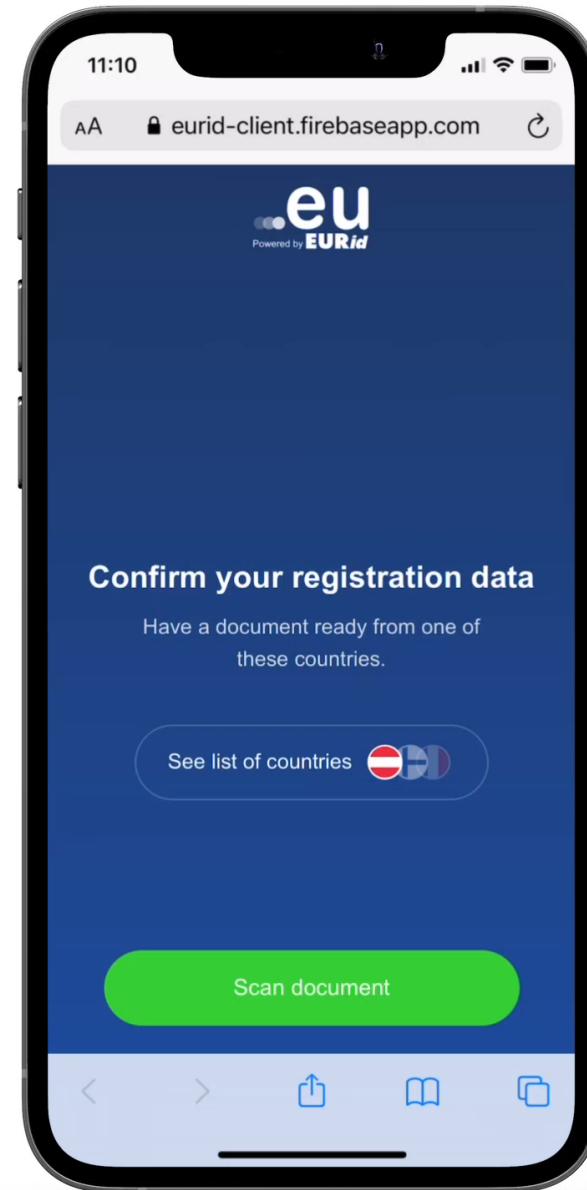
User flow

- **My .eu** is the starting point to initiate any type of verification method.
- Registrants can choose any verification method available in their country



SMS + MRZ

EURid - Please confirm your
.eu registration data by
clicking this link:
<https://my.eurid.eu/a234gh>



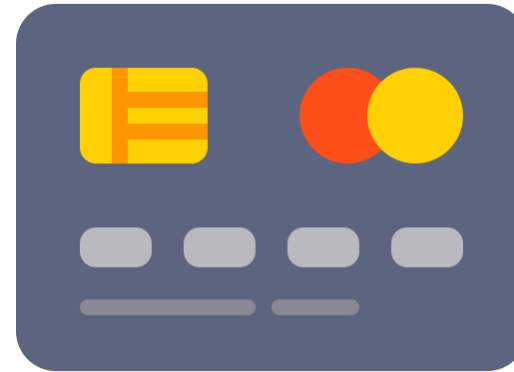
No Silver Bullet

	Verification	EEA coverage	Free verification	Direct source	Contains Name	Contains Address
National eID	✓	✗	✗	✓	✓	Country specific
eIDAS ID	✓	✗	✓	✓	✓	Country specific
MRZ	✗	✓	✗	✗	✓	✗
SMS	✓	✓	✗	✗	✗	✗
Payment from registrant	✓	✓	✓	✗	✓	✓
Payment to registrant	✗	✓	✓	✗	✗	✗
Manual verification	✗	✓	✗	✗	✓	✓

PLANNED FOR Q2





eIDAS



Credit card



eIDAS

-  eID accepted
-  onboarding pending



Conclusions

In less than a year, four automated verifications were rolled out

- **8 out of 10** verifications are handled automatically
- More than half of registrants requesting a Statement of Holdership choose to pay a small amount instead of uploading documents

We will continue to investigate other verification methods to increase identity assurance, and ultimately to discard the manual verification method

...eu ...eЮ ...ΕU

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