

Redefining Trust in Digital Banking

Empowering financial institutions worldwide to create and use digital identities securely and in full regulatory compliance.

A photograph of a city skyline, likely New York City, featuring several modern skyscrapers with glass facades. In the foreground, a bridge with a metal truss structure spans across a river. The sky is blue with some white clouds. The image is partially obscured by a dark blue curved shape on the left side, which contains the text.

iDAKTO

Why digital identity matters for financial institutions?

SPEED & EFFICIENCY

Verify Once, Reuse indefinitely

Traditional identity verification, like manual checks, must be repeated for each sensitive action—such as opening or recovering an account. With digital identities, users verify once and reuse their identity as needed

Instant onboarding

A digital identity can be verified in seconds or minutes, versus hours or days required by manual checks

ENHANCED SECURITY & FRAUD PROTECTION

High level of identity assurance

Identity verification processes for digital ID are automated, streamlined and more secure by integrating security measures.

Fraud Prevention

Digital ID decrease the risk of identity theft, falsification and loss of ID.

Reduced operating costs

in brief



Adopt digital identity systems that provide high assurance levels.



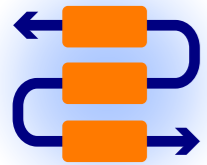
Integrate digital identity verification into AML/CFT compliance processes.



Leverage identity solutions that are interoperable and meet technical and governance standards.

iDCluster

The Engine Behind Strong Digital Identities



Whether issuing new digital identities or integrating with third-party providers, iDCluster enables organizations to flexibly orchestrate identity workflows while maintaining full compliance.

As banks and governments across regions prepare to support high-assurance digital identity systems, they face a key challenge: existing onboarding processes are deeply embedded and difficult to change.

Additionally, digital identity adoption will vary over time and across markets. To succeed,

institutions must offer multiple pathways that meet both regulatory and user expectations.

iDCluster goes beyond identity verification, supporting the full identity lifecycle: from flexible enrollment to secure authentication and governance.

Benefit from iDCluster capabilities to create or integrate digital identities in your customer's journey



Orchestration Engine

Customize and adapt onboarding workflows to match business and compliance needs.



Built-in Interoperable Standards

Fully standards-compliant for interoperability with the broader identity ecosystem (OpenID, ISO,...).



Electronic ID Document Reading

Built-in NFC support for eID cards and electronic passports.



Third-Party Integrations

Seamlessly plug in existing digital identities, document verification services, biometrics, AML/PEP checks, and more.



Multi-Factor Authentication (MFA)

Combine passwords, OTP (email/SMS), biometrics, mobile devices, NFC document checks, digital identities, and PINs.



Flexible Distribution Model

Available on-premise or as a service (Private Cloud).

Use cases designed for Global Financial Institutions

FOR CENTRAL BANKS/ BANKS CONSORTIUM

Financial Digital Identity Systems

Deploy sovereign identity infrastructures with full lifecycle orchestration.

E-Government Integration

Enable interoperability with civil registries, tax systems, and public digital services.

Trust Anchors

Act as issuers or validators of high-assurance digital identities.

Cross-Border Cooperation

Facilitate identity portability and standard alignment across regions.

FOR RETAIL BANKS

Remote Customer Onboarding

Accelerate digital acquisition with verified identities.

Automated eKYC

Integrate NFC, biometrics, AML screening, and sanction list checks.

Secure Account Recovery

Enable high-assurance re-authentication and fraud prevention.

Identity Wallet Compatibility

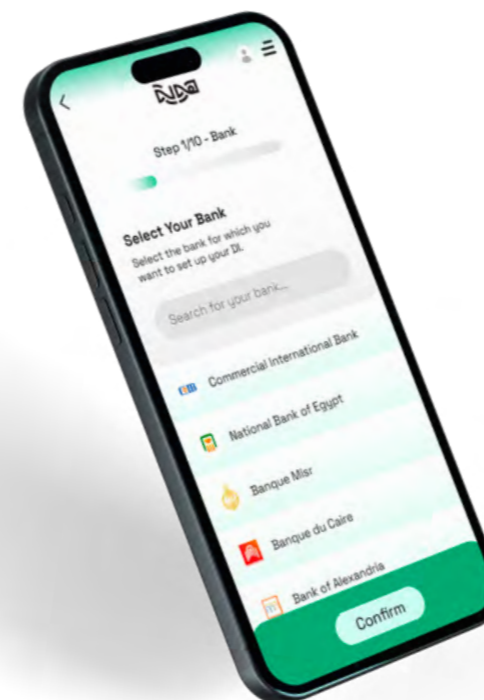
Prepare for wallet-based identity experiences while maintaining legacy channel continuity.

Customer Case

A LARGE CENTRAL BANK CREATES A DIGITAL IDENTITY

As part of its national strategy to modernize the banking sector, a central bank launched a financial digital identity to support the growth of its financial industry.

The system is integrated with over 180 banking partners, streamlining Know Your Customer (KYC) processes and marking a key step forward in the region's digital transformation with iDAKTO.



80M
wallets

180
Banking partners

About iDAKTO

Our mission

Create secure, inclusive and privacy-friendly digital interactions.

200M
WALLETS

2 000
CONNECTED SERVICES

+15
COUNTRIES



France



Morocco



Egypt



Lebanon



Ivory Coast

+10 other countries



We support and contribute to



BUILD THE FUTURE OF TRUSTED DIGITAL IDENTITY

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