# ISO 5158:2023-01 (E)

## Mobile financial services - Customer identification guidelines

## Contents

Page


Foreword ..... iv

Introduction ..... v

1 Scope ..... 1

2 Normative references ..... 1

3 Terms and definitions ..... 1

4 Abbreviated terms ..... 3

5 General framework of customer identification for MFS ..... 4
5.1 Identity of an MFS customer ..... 4
5.2 Identification of an MFS customer ..... 5
5.3 Assurance levels ..... 6

6 Evaluation of multi-dimension identity AL ..... 7
6.1 Evaluation criteria for AL_U ..... 7
6.2 Evaluation criteria for AL_E ..... 7
6.2.1 General ..... 7
6.2.2 Identity evidences used in MFS environment ..... 8
6.2.3 Evaluation criteria of identity evidence ALs ..... 9
6.3 Evaluation criteria for AL_P ..... 10
6.4 Evaluation criteria for AL_W ..... 11
6.5 Evaluation criteria for AL_R ..... 11

7 Security and privacy considerations ..... 12
7.1 Personal data protection of customer information ..... 12
7.1.1 General privacy issues ..... 12
7.1.2 Biometrics-related vulnerabilities and privacy issues ..... 12
7.2 Device side security ..... 12

Annex A (informative) Security capabilities of mobile devices related to customer identification ..... 14

Annex B (informative) Case study of (e)KYC practices ..... 16

Bibliography ..... 22