PROPOSED / REV 02

Banking demo: customer journeys

THALES
Building a future we can all trust

For review before implementation

SYSTEM BOUNDARIES

OUR HOSTING SERVER
Bank app + backend
Demo ledger, session and action policy

OIDC

THALES ONEWELCOME

Access
OIDC and authentication result

Journey

Identity Orchestration
Journeys, Identity Store and factor services

Face checks

BIOMETRIC SERVICES
Liveness + Bio Minter
Live capture and enrolled face match

01 / GET INTO THE BANK

Open the bank and continue to Access
Enter an identifier or choose account recovery

No account found → New customer

Verify eligibility and contact
Demo customer proof and a one-time code

Create or resume a pending profile
Match existing records to avoid duplicates

Enroll a passkey and face
Register the passkey and capture a live selfie

Enrollment confirmed

Active account found → Returning customer

Choose a sign-in method

Passkey selected

Use a passkey
Device verifies the user

Passkey verified

Face selected

Verify your face
Live selfie + enrolled match

Face matched

Recovery selected → Account recovery

Verify the account owner
Use another enrolled factor or assisted review

Restore access after verification
Replace the lost credential and revoke affected sessions

Return to sign-in
If proof fails, keep the account protected

Access completes sign-in

Bank dashboard
The app validates the Access result and opens a session

02 / USE THE BANK

Within demo limits → Everyday banking

View balances, activity or statements

Pay an existing biller or move money
Apply demo limits and balance checks

Check payment or transfer status
Receipt, pending status or decline

Sensitive action → Biometric step-up

Review and save the exact pending action
Add a payee, transfer a high amount or change contact details

Require a fresh live selfie
OneWelcome Access requests a fresh check of the enrolled face

Face approved

Execute once
Verify approval for this action

Failed, cancelled or expired

Do not execute
Retry within limits or exit

Security or session event → Security and session

Enroll face or add a passkey
Verify identity before changing factors

Lost device or unavailable factor
Use recovery; a pending action stays blocked

Sign out or let the session expire
End the session and invalidate pending approvals

DEMO DATA ONLY Simulated balances and money movement

Passkey device checks may use a PIN. Face checks are a separate journey.