

# User testing: opening a bank account for a business

## EWC LSP (task 3.3)

Welcome to an EWC pilot experiment, where a bank account is opened for a company. In this experiment, all personal and company information is fictional, and the bank is an online test service.

In this experiment, you will open a fictional bank account using an EU Digital Identity Wallet, which is a new electronic tool for individuals and companies. In this trial, the individual's wallet is a mobile application, and the company's wallet is in the cloud.

This user testing includes four steps:

1. Install the wallet application on your mobile device
2. Load the verified identity of the test person into your mobile wallet
3. Authenticate with the test bank using the mobile wallet
4. Request the test bank to retrieve the company's electronic certificates from the company's cloud wallet

We ask you to carry out all steps by the 15th of April 2025.

If you encounter issues, try first closing the browser and opening it again or using the browser in private/incognito mode. If that doesn't solve the problem, drop e-mail to our technical support: [digilompakko@vero.fi](mailto:digilompakko@vero.fi).

## 1. Install the wallet application on your mobile device

We use a Lissi mobile wallet application in this trial.

1. Install the Lissi ID-Wallet application from the app store:

| Android                                                                             | iPhone                                                                              |
|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
|  |  |
| <a href="#">Link to app in Google Play</a>                                          | <a href="#">Link to app in App Store</a>                                            |

2. Open the application
3. Select "Create new wallet"
4. Accept the general terms and conditions and privacy policy (available in German and English)
5. Enter a new 6-digit PIN code to open the wallet in the future
6. Confirm the PIN code by entering it again
7. Optionally enable login with biometrics, by selecting "Activate biometrics".
8. Select "Let's start"
9. The empty wallet is now ready. The wallet suggests "Add a loyalty card," but you can ignore this for now

## 2. Load the verified identity of the test person into the wallet

We use the identity of a fictional test person named Lassepekka Juhlimistes in this test. Load it into the Lissi mobile wallet from the Mini-Suomi test service as follows:

1. Go to <https://dvv.minisuumi.fi/> on your computer browser. You will see a QR code.
2. Open the Lissi wallet on your mobile device if it is not already open. There is a blue QR code icon at the bottom right of the wallet. Press it.
3. Allow the wallet application to take a picture with the camera.
4. Point the mobile device's camera at the QR code on the computer browser. The wallet application should automatically recognize the QR code.
5. The wallet application will show that you are offered a new credential ("PID") of the test person into the wallet. Ignore the "Contact is not verified" warning in our test service. Press "Accept." If necessary, confirm in the manner required by your mobile device (e.g., fingerprint).

Your wallet now contains the verified identity ("PID") of the test user named Lassepekka Juhlimistes.

## 3. Authenticate with the test bank using the mobile wallet

Next, use the identity of the test person Lassepekka Juhlimistes in your mobile wallet to log in to the test bank.

1. Go to <https://bank-ag.netlify.app/> on your computer browser.
2. Press "Log in." The browser will show you a QR code.
3. Open the Lissi wallet on your mobile device and enter the PIN code if the wallet is not already open.
4. Press the blue QR code icon at the bottom right of the mobile wallet to activate the mobile device's camera.
5. Point the mobile device's camera at the QR code on the computer browser. The wallet application should automatically recognize the QR code.
6. The Lissi wallet will tell you that an organisation is asking for information. The verified identity ("PID") of the test person (Lassepekka Juhlimistes) is preselected from the wallet. Ignore the "Connection is not verified" warning in our test service. Press "Send". If necessary, confirm the sending in the manner required by your mobile device (e.g., fingerprint).

7. You are now logged into the test bank in the browser. The name Lassepekka Juhlimistes appears in the top right corner of the browser page.

## 4. Request the test bank to retrieve the company's certificates from the company wallet

In addition to the Lissi wallet and the verified test identity, you need a company wallet containing the verified company identity of a fictional test company. We have prepared a server-based company wallet for you, containing the verified identity of a fictional company named Aalmar Testifirma Oy. Lassepekka Juhlimistes is the signatory of Aalmar Testifirma. Next, the test bank will verify the company's identity and retrieve the trade register extract from the company wallet.

1. Select "Open a bank account for a business (EWC experiment)" from the test bank.
2. The test bank shows the personal information of Lassepekka Juhlimistes obtained from your mobile wallet in the previous step. Press "Next Step."
3. The test bank asks for the address of the company wallet you represent. We have prepared a company wallet for the fictional Aalmar Testifirma Oy. The wallet is in the cloud, and its address is:

`did:web:test.minisuumi.fi:api:holders:7022977-5`

Copy and paste the address into the "Wallet address (domain or web-did)" field and press "Send request to wallet."

4. The bank retrieves and displays the verified company identity of Aalmar Testifirma. Press "Next Step."
5. Next, the test bank asks for the address of the company wallet from which it can retrieve the fictional EU Company Certificate of Aalmar Testifirma. The form suggests the same address as above, accept it by pressing "Send request to wallet."
6. The test bank retrieves the EU Company Certificate from the company wallet and displays it. Press "Next step."
7. The test bank asks if you want to present a power of attorney for opening the account. Since Lassepekka Juhlimistes is the signatory of Aalmar Testifirma, this is not necessary. Press "Skip".
8. The test bank shows a summary of the certificates it has received. Press "Submit."

The user testing ends here. After this, the bank would examine the received certificates, decide whether to open the bank account, and ask you to sign the account agreement (with the wallet), but these steps are not included in this experiment. In reality, the bank would also need other certificates and documents, such as a beneficiary register extract, but their transmission is not included in this experiment.

When you want to exit the test bank, press "Log out" or close the browser. You can also repeat the trial if you wish. After finishing, you can delete the Lissi wallet from your mobile device.

