

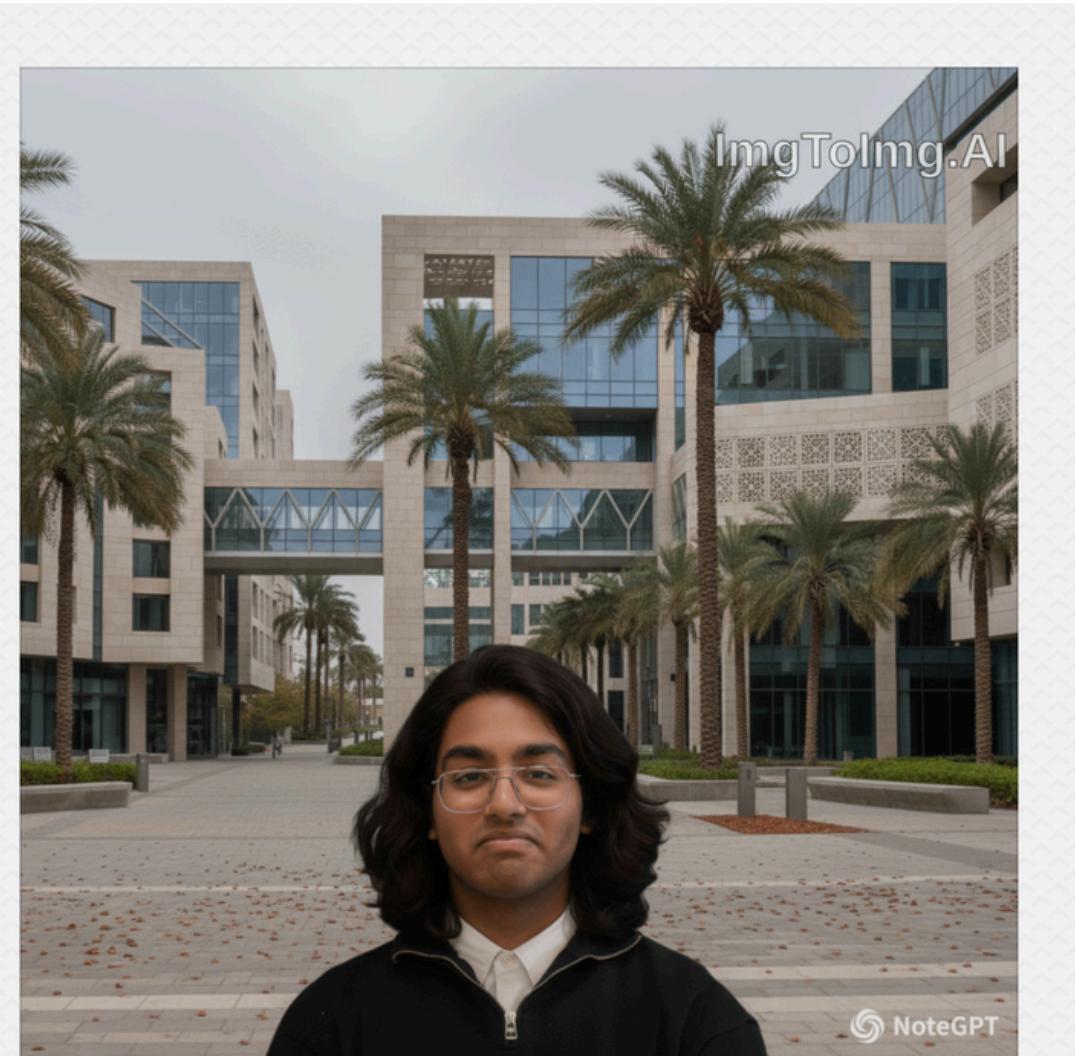


# Visa Group 6 - Nour

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# Human Story



# The Broken Global Financial Identity System



## NO STANDARDISATION

Every bank and platform maintains its own **fragmented “trust network.”** (IMF, 2023)



## ONBOARDING BURDEN

When people move countries, they must **rebuild their financial identity:** repeat KYC, re-submit documents, wait weeks.



## BORDER FRICTION

National IDs and banking credentials are **stuck within borders;** Digital ID and crypto ecosystems are **not interoperable** with banks.



# Nour

## Reimagining Financial Identity

- Introducing the **Digital Money Passport** – a unified, portable financial identity.
- Create verified banking credentials once, use them **anywhere**.
- Launching in the **GCC**, built for global cities like London and New York.

In a world where mobility is global, opening a bank account **shouldn't require** starting from **zero** in every country.



# A Borderless Financial Identity

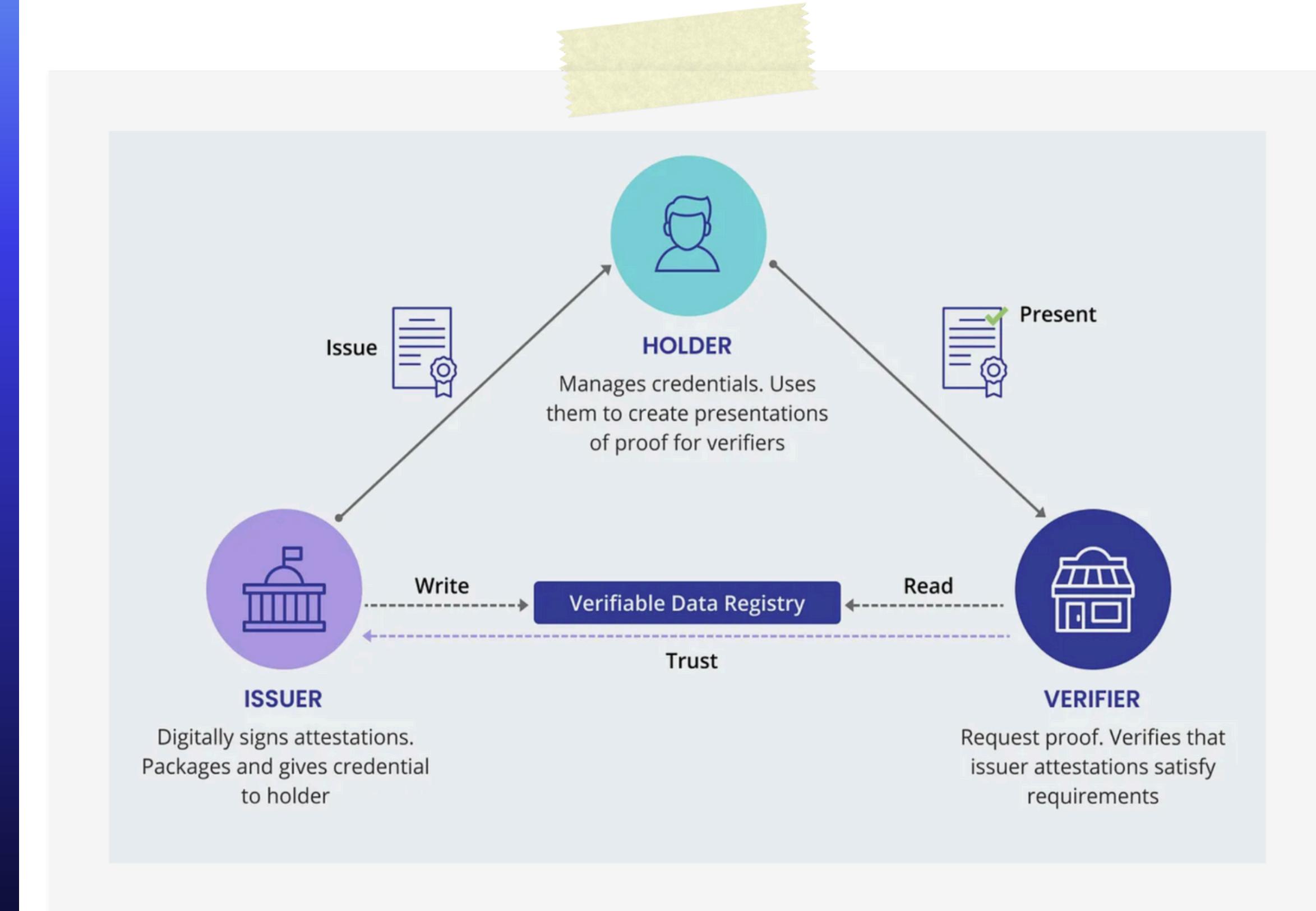
The Digital Money Passport makes that possible - a single digital credential powered by:

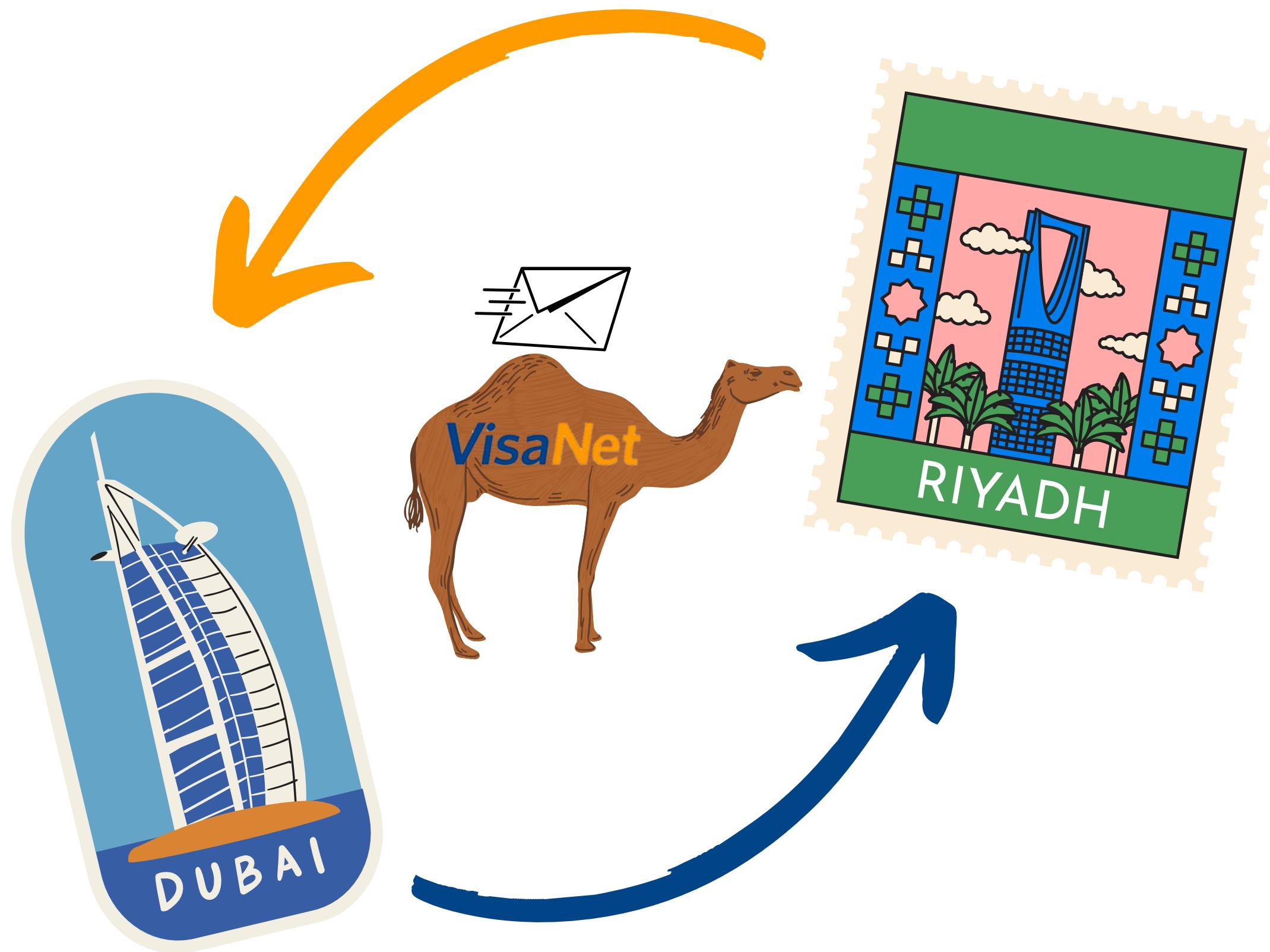
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- Visa's global payment rails
  - Decentralized identity (DID) technology
  - It bridges trust, interoperability, and inclusion, enabling instant access to financial services across borders.

# How it Works

## Component 1: Self-Sovereign Identity

1





# How it Works

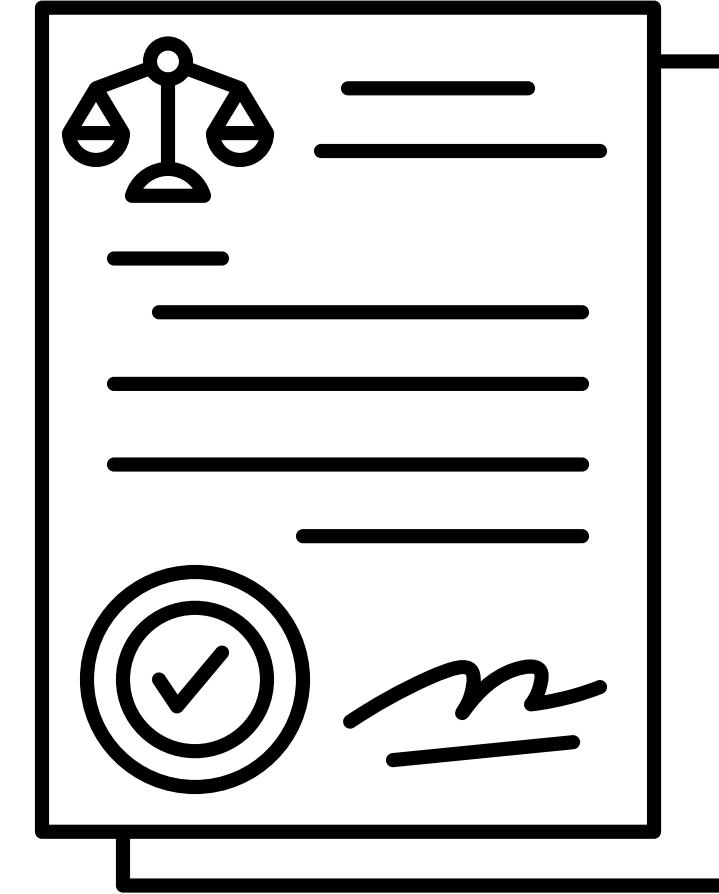
Component 2:  
Visanet Integration

2

# How It Works

## Component 3: API Interoperability Layer





“Our AI has eyes  
like a ~~hawk~~ falcon”

## How It Works

Component 4: AI Compliance Layer

# OUR TIMELINE



**Digital onboarding pilot**  
Emirates NBD | Mashreq |  
Visa ID integration.



**Regional → Global**  
Connect Pakistan, India,  
Egypt → scale worldwide.



**KSA / Qatar / Bahrain**  
National ID + fintech  
integration via Visa APIs.



2025 -  
2027:  
From  
GCC To  
the world

# Governance

- Approved banks and fintechs
- Users control access
- Data is encrypted in transit and at rest
- Minimum information needed is shared (PDPL, GDPR)
- Connects to national ID systems in read-only



# Risk & Trust Framework



## PRIVACY

- Self-sovereign data
- Zero-knowledge proofs
- Full encryption



## CYBERSECURITY

- Visa-grade AI fraud detection
- MFA
- Real-time monitoring



## ETHICS

- User data
- Access logs
- Shared public-private governance



## ADOPTION

- Visa-certified network
- Lower compliance cost



# Thank You!

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