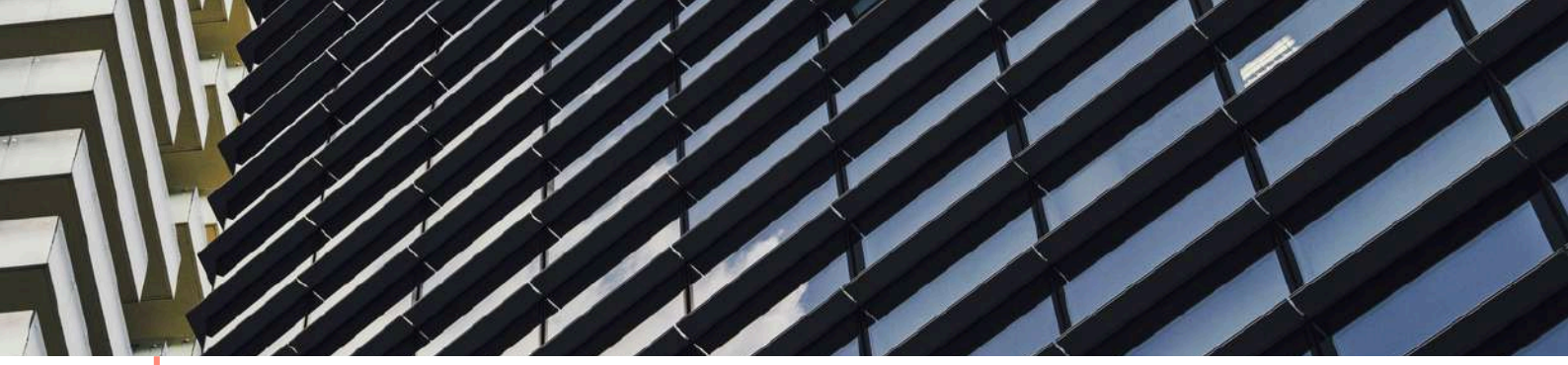


A comprehensive connectivity solution for banking

The digital ID card (MiDNI)



Complete integration of MiDNI into customer identification at the branch



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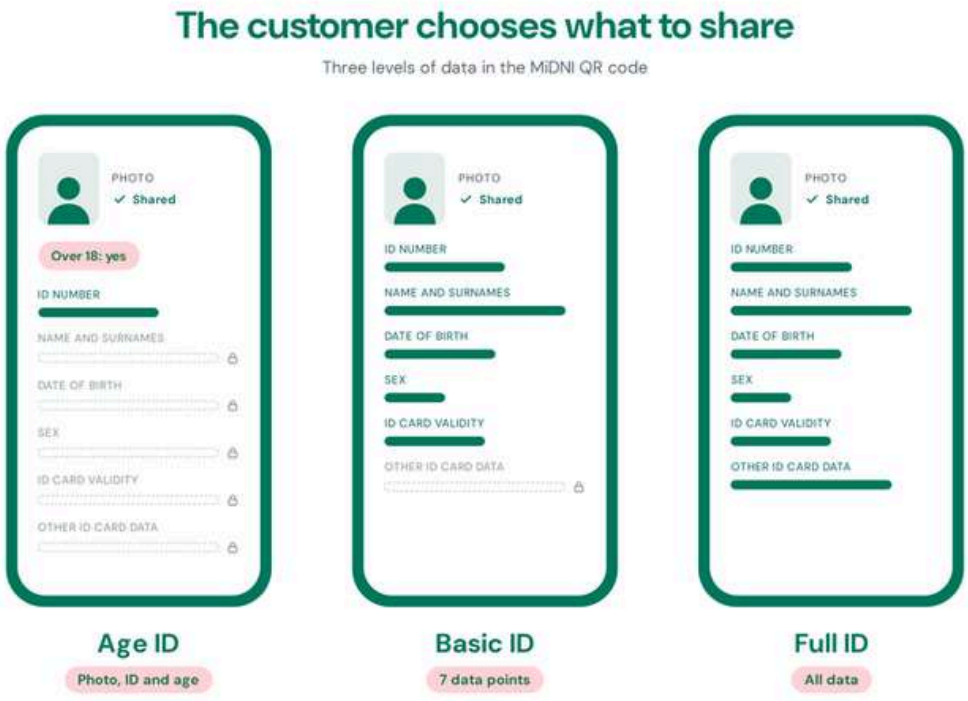
Since April, MiDNI has the same validity as the physical document

Spanish regulations cover the ID card in both its physical and digital versions (MiDNI). Following a twelve-month adaptation period, as of April 2, 2026, public and private entities must accept MiDNI as a valid means of in-person identification, under the same terms as the physical ID card.

What is MiDNI? It is the National Police's official app for carrying the ID card on a mobile phone. The citizen generates a temporary QR code containing their digitally signed data and presents it for identification. The customer chooses what to share, and the app offers three levels of data:



Why does this matter at a bank branch? Because identifying the customer is not an administrative formality; it is a legal obligation. The Spanish Law on the prevention of money laundering requires every customer to be identified and a copy of their document to be retained on a medium that ensures its integrity and legibility.



The technological challenge for the bank branch

Branches already have teller and account-manager stations, readers, scanners, kiosks from different manufacturers, and customer onboarding systems. The challenge is making MiDNI fit into what is already there.

These are the four points where things tend to get stuck:

Readers not designed for this QR code

Not all readers can read 2D codes. Teller readers and document scanners were purchased for other uses, such as processing bill payments or digitizing physical ID cards.

Systems that don’t communicate

The data that is read must reach the banking core, the onboarding process, and the document management system without anyone having to retype it.

Dependence on the manufacturer

Changing suppliers means redoing the work if each reader or kiosk uses a proprietary integration. Across a network of hundreds of branches, this multiplies costs and timelines.

Sensitive personal data

The required data level must be determined for each transaction, along with what is retained to comply with anti-money-laundering regulations, where it is stored, and for how long.

How MiDNI validation works

This is what identification with MiDNI looks like when properly integrated into the branch

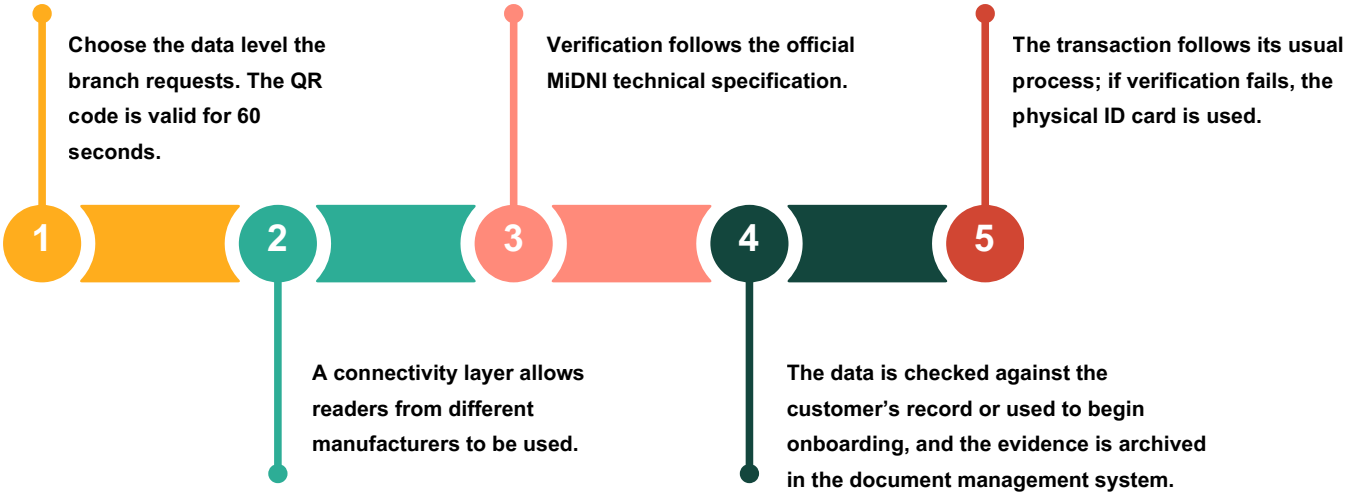
1º The customer displays the QR code generated in the official MiDNI app

2º The terminal's reader captures it

3º The information is verified

4º The data reaches the institution's systems

5º Identity verified: the employee continues with the transaction



What's important to keep in mind

- MiDNI verifies identity; it does not approve transactions. The institution's authorizations, signatures, and controls remain unchanged.
- A backup plan is needed for a failed scan, an expired QR code, or a customer whose phone has no data connection.
- Data is processed in accordance with the GDPR and anti-money-laundering regulations, taking each institution's circumstances into account.

Since 1992

Serquo connects self-service devices to the systems that manage them.

We are part of the XFS and J/XFS standardization committee, and apply that experience to any terminal that needs to identify, collect payments, or grant access.

Initial audit

Compatibility testing of readers and scanners from different manufacturers with real MiDNI codes, under conditions similar to those in a branch: teller counter, account-manager desk, and kiosk.

Standard and non-standard connectivity

XFS, XFS4IoT, J/XFS, REST API, and custom integrations with the banking core, the onboarding process, and the document management system.

Branch application legacy systems

We update the application when needed, and even develop custom applications from scratch.

Abstraction layer

100% manufacturer-independent. Makes it easier to connect new devices and deploy the same workflow across the entire branch network.

Testing and security

We validate the complete workflow before production and subject the terminal to stress testing. We add offensive security testing through a partner if needed.



Before starting the project

At a minimum, it is worth reviewing these five questions:

1º	Can our readers scan the MiDNI QR code?
2º	Does the data reach the core and archive without retyping?
3º	What happens if the scan fails or the QR code has expired?
4º	What QR code data do we store, where, and for how long?
5º	Could we change reader manufacturers without redoing the integration?

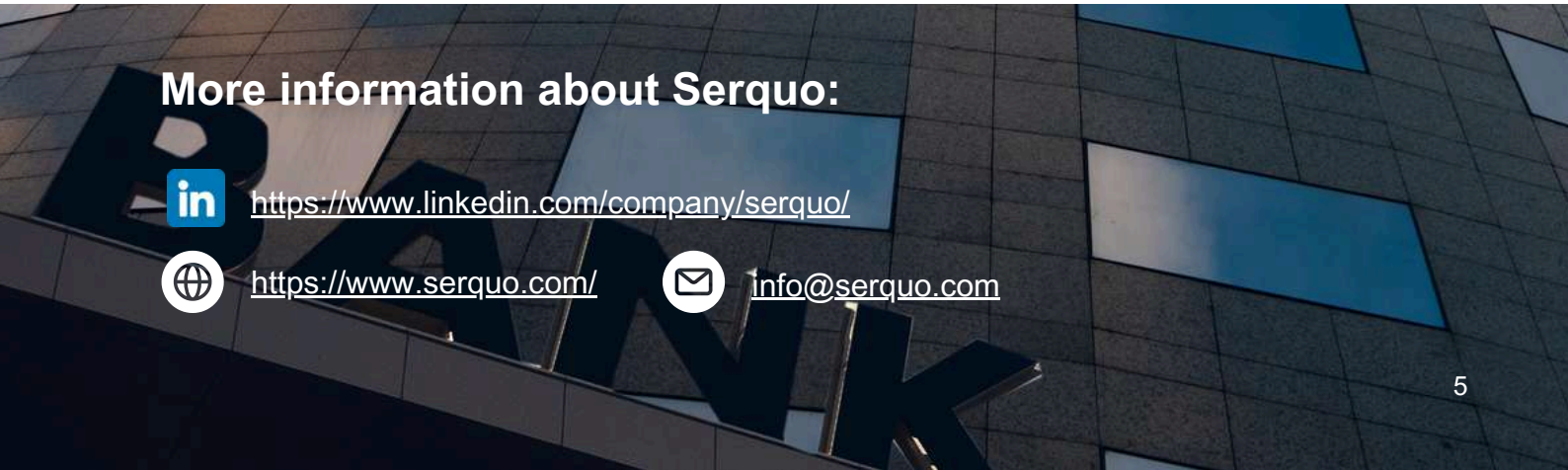
The same approach applies to any business where in-person identification is required: casinos and gaming venues, hotels and traveler registration, vehicle rentals, or sales of named tickets.

At Serquo, we address this challenge across every industry and sector.

About Serquo

Serquo is a technology company with more than 30 years of experience. It specializes in connecting financial devices (XFS and REST API), payment solutions, and efficiency solutions for ATM equipment at financial institutions.

Serquo offers innovative tools that help banks and service providers optimize operations, automate testing, and accelerate development cycles for self-service technologies.



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