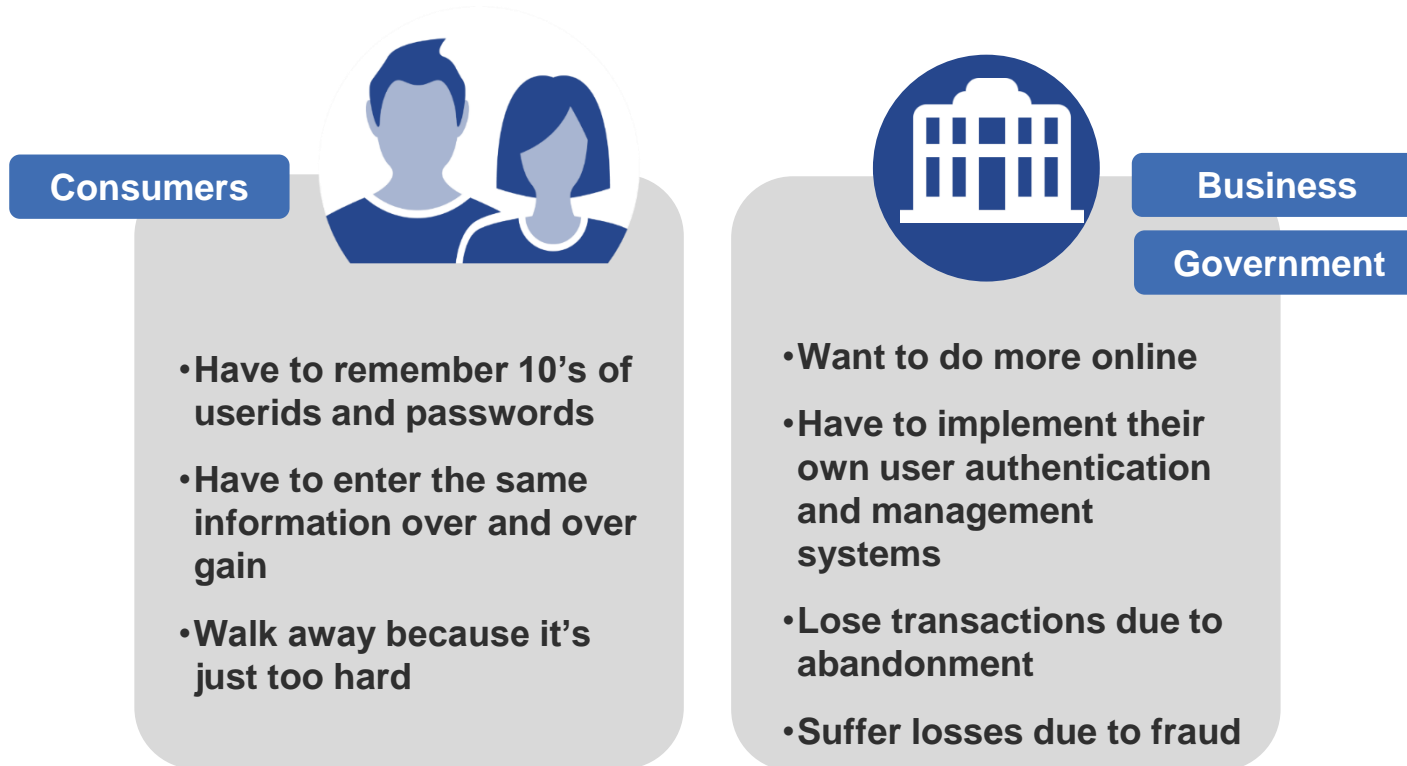# E-Identification –
Trust Services and Electronic identification

ACCIS Conference
14th June 2019
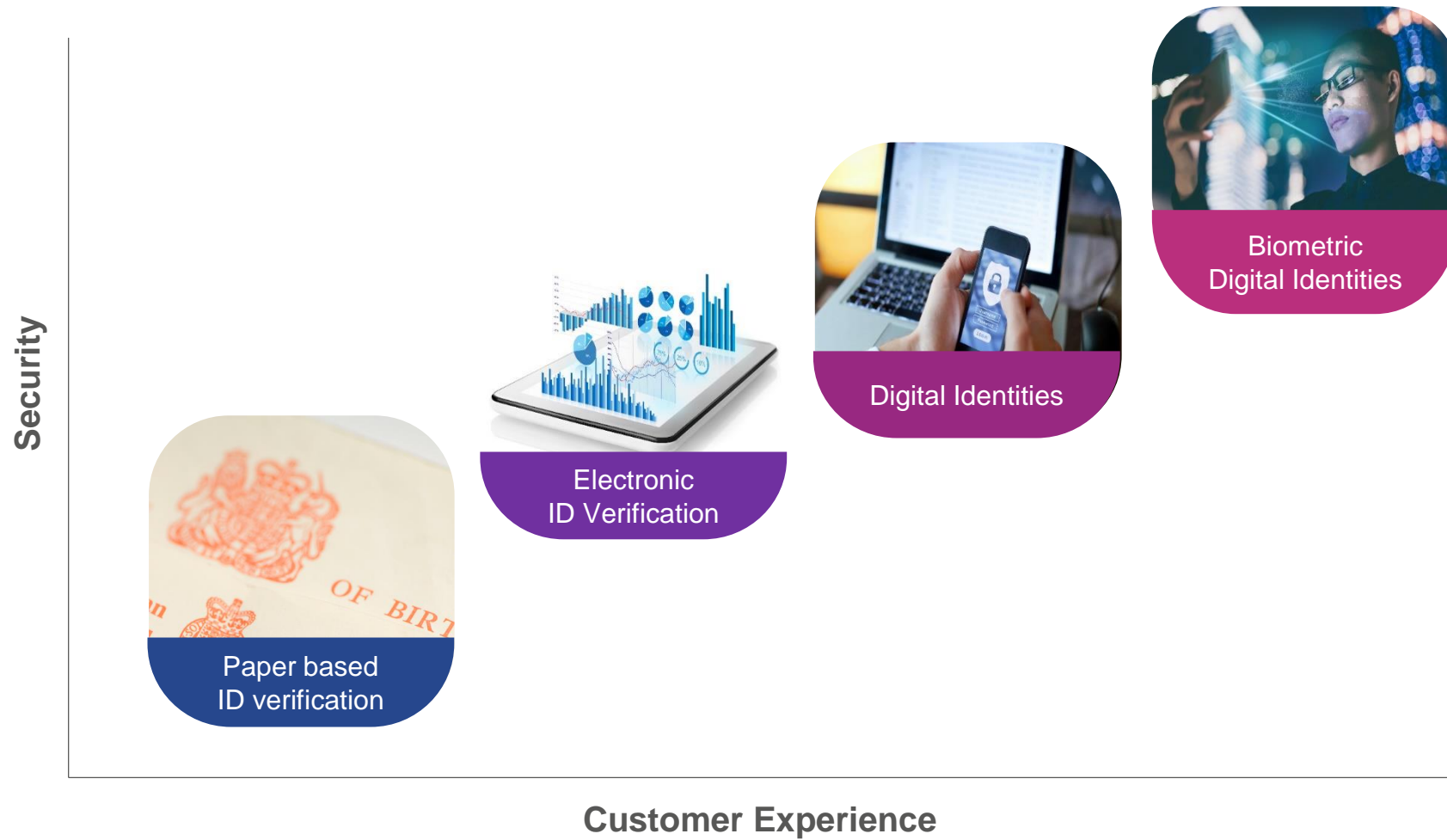
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The Problem with ID today

- The Internet was never designed for Trade
- *Trade needs Trust*

Consumers

- Have to remember 10's of userids and passwords
- Have to enter the same information over and over gain
- Walk away because it's just too hard

Business

Government

- Want to do more online
- Have to implement their own user authentication and management systems
- Lose transactions due to abandonment
- Suffer losses due to fraud

ID Verification is evolving

Security (vertical axis)

Customer Experience (horizontal axis)

Paper based
ID verification

Electronic
ID Verification

Digital Identities

Biometric
Digital Identities

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The Solution: a Federated <u>Trusted</u> Digital ID?

A Digital Identity this is created AND VERIFIED to allow users to access services in one place…

… which can also be TRUSTED to access services in other industries
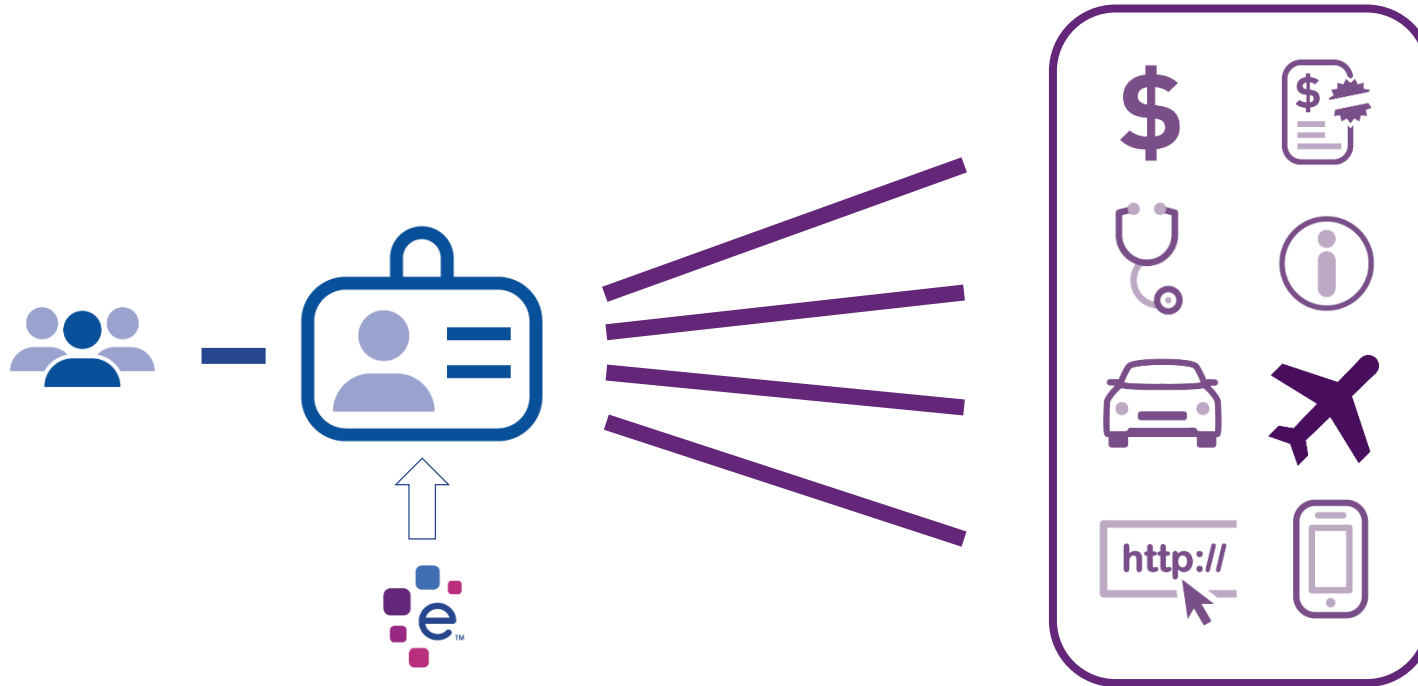
Like [f Facebook Connect] **but with TRUST in the ID (and the verified data provided with it)**

What does a Digital ID provide?

	TODAY		Digital ID	
	Org	**IdV**	**Org**	**IdP**
Collect Personal Data	✓		✓	
Validate Identity		✓		✓
Verify Identity		✓		✓
Validate Documents	✓		✓	
Obtain offline proofs	✓		✓	
Manage Branch proof production	✓		✓	
Issue & Manage Credentials	✓		✓	
Ongoing Credential Use	✓		✓	
Consumer Audit Trail	✓		✓	

Identity Provider

✓ Provides all services around identity authentication and ongoing credential management.

✓ Allows organisations to concentrate on their core business

✓ **Issues Reusable Digital Identities:** *the consumer only has one set of credentials for use with many organisations, removing the need for 10s of user ids and passwords*
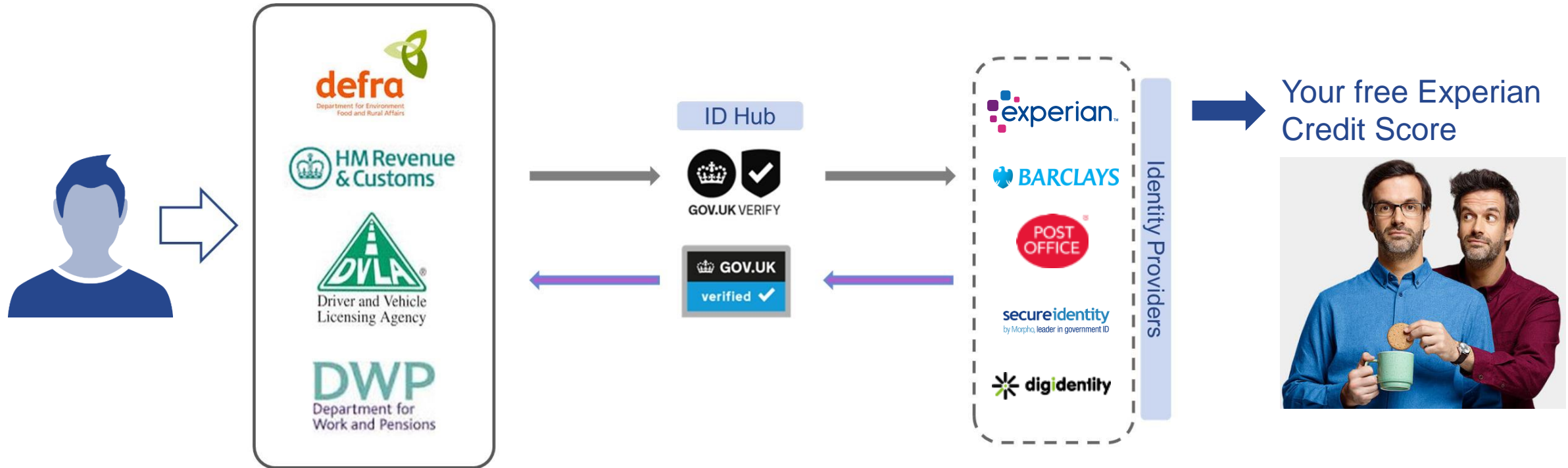
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Digital ID
Access to multiple ID Verification Options via an Identity Provider
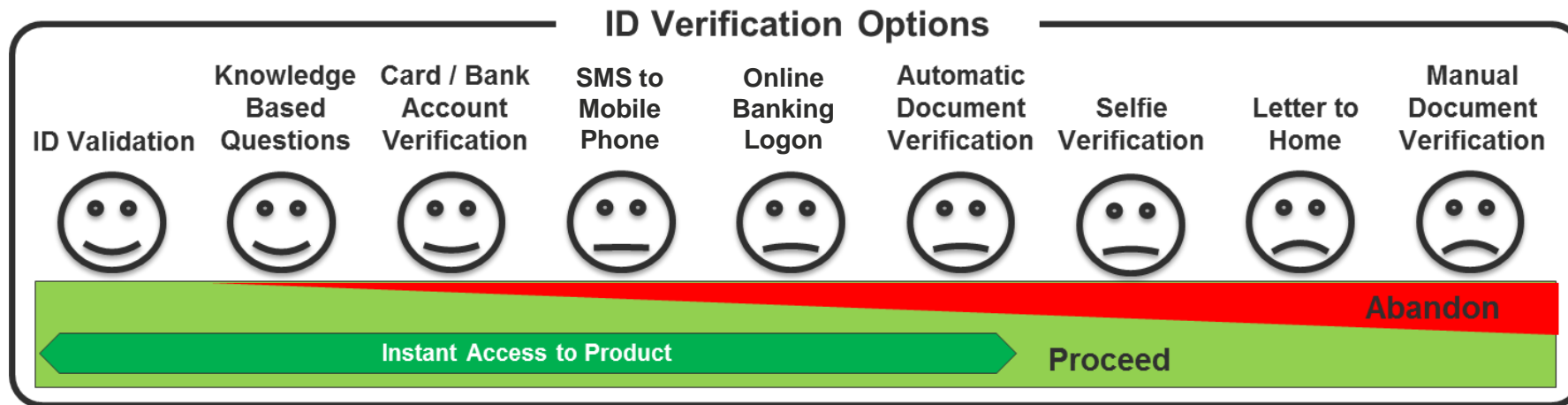
- More customers get instant access to products
- Less customers abandon applications due to inconvenient processes
- Lower cost for Service Providers to leverage newer ID Verification techniques
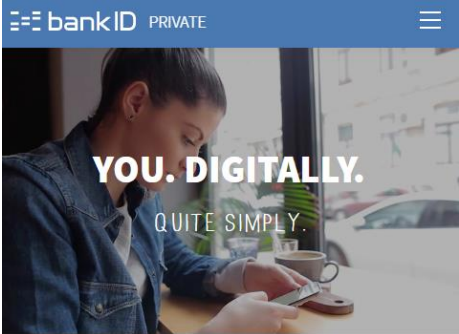
 • 1/10/17 • Presentation Title

Trusted Digital Identities in use today - GOV.UK Verify

- GOV.UK/Verify allows citizens to choose an Identity Provider who will issue them a re-usable Digital Identity logon to different government services.
- Experian IDs also allow immediate access to the users Free Credit Score

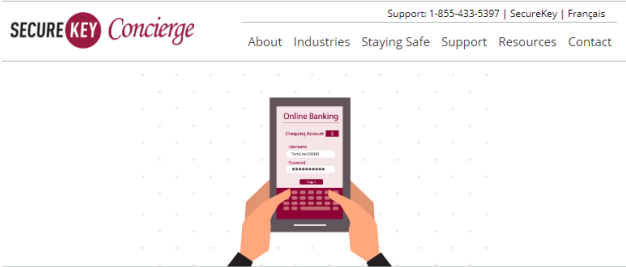# Trusted Digital Identity examples

Bank ID Norway

SecureKey Canada

VerifiedMe Canada

EU Regulation / Directives

eIDAS

REGULATION (EU) No 910/2014 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL

of 23 July 2014

on electronic identification and trust services for electronic transactions in the internal market and repealing Directive 1999/93/EC

CHAPTER II

ELECTRONIC IDENTIFICATION

Article 6

Mutual recognition

1. When an electronic identification using an electronic identification means and authentication is required under national law or by administrative practice to access a service provided by a public sector body online in one Member State, the electronic identification means issued in another Member State shall be recognised in the first Member State for the purposes of cross-border authentication for that service online, provided that the following conditions are met:

(a) the electronic identification means is issued under an electronic identification scheme that is included in the list published by the Commission pursuant to Article 9;

Digital IDs + Digital Signatures

5th Anti Money Laundering Directive

DIRECTIVE (EU) 2018/843 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL

of 30 May 2018

amending Directive (EU) 2015/849 on the prevention of the use of the financial system for the purposes of money laundering or terrorist financing, and amending Directives 2009/138/EC and 2013/36/EU

(22) Accurate identification and verification of data of natural and legal persons are essential for fighting money laundering or terrorist financing. The latest technical developments in the digitalisation of transactions and payments enable a secure remote or electronic identification. Those means of identification as set out in Regulation (EU) No 910/2014 of the European Parliament and of the Council (1) should be taken into account, in particular with regard to notified electronic identification schemes and ways of ensuring cross-border legal recognition, which offer high level secure tools and provide a benchmark against which the identification methods set up at national level may be checked. In addition, other secure remote or electronic identification processes, regulated, recognised, approved or accepted at national level by the national competent authority may be taken into account. Where appropriate, the recognition of electronic documents and trust services as set out in Regulation (EU) No 910/2014 should also be taken into account in the identification process. The principle of technology neutrality should be taken into account in the application of this Directive.

Using an (eIDAS) Digital IDs for CDD

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Notified eIDAS ID Schemes

Member State	Scheme
Portugal	• Chave Móvel Digital • Sistema de Certificação de Atributos Profissionais • Cartão de Cidadão
Slovakia	• National identity scheme of the Slovak Republic
Belgium	• Belgian eID Scheme FAS / Itsme® • Belgian eID Scheme FAS / eCards
Germany	• German eID based on Extended Access Control
Estonia	• Estonian eID scheme…
Italy	• Italian eID based on National ID card (CIE) • SPID – Public System of Digital Identity
Latvia	• Latvian eID scheme (eID)
The Netherlands	• Trust Framework for Electronic Identification
Czech Republic	• National identification scheme of the Czech Republic
Spain	• Documento Nacional de Identidad electrónico (DNIe)
Croatia	• National Identification and Authentication System (NIAS)
Luxembourg	• Luxembourg national identity card (eID card)
United Kingdom	• GOV.UK Verify

Interoperability in Action

GOV.UK

English | Cymraeg

GOV.UK VERIFY

Use a digital identity from another European country

You can use a digital identity from another European country to access services on GOV.UK.

🇩🇪 Germany   Select Personalausweis

My country isn't listed

If your country hasn't joined yet, there are other ways to submit your Self Assessment.

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Who might be an Identity Provider? And Why?
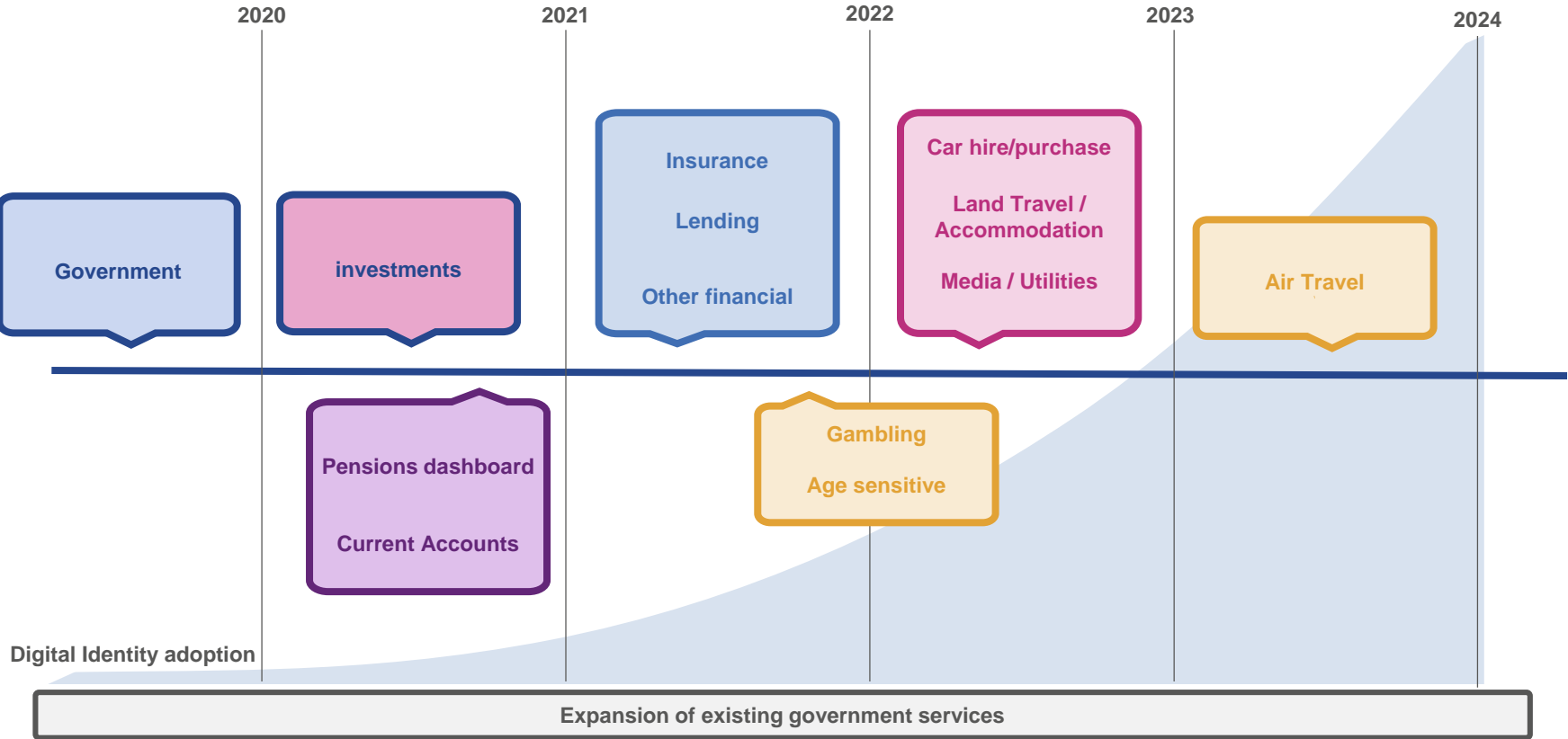
Governments

Internet Giants

Banks

Telcos

Specialist ID Providers
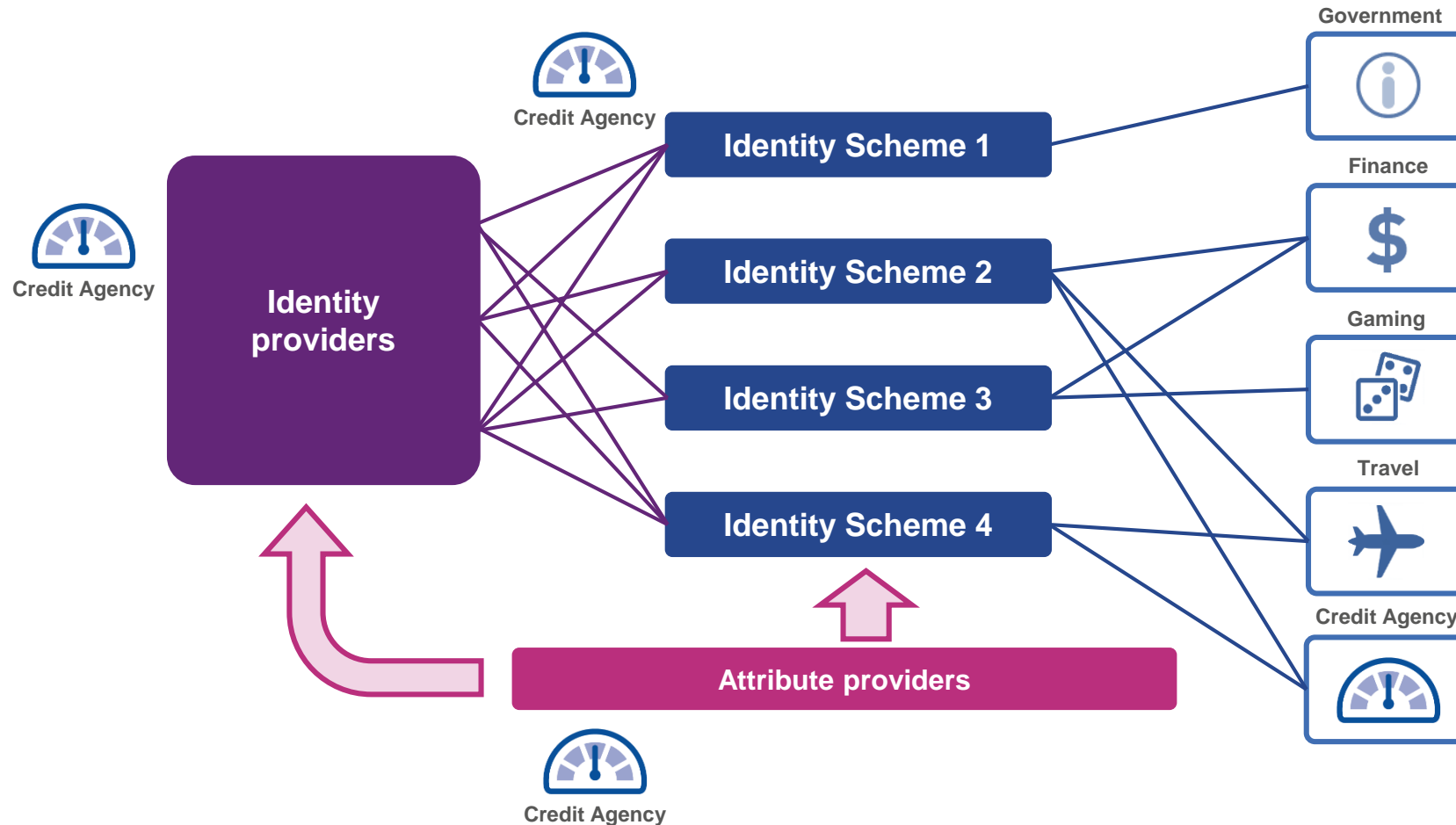
Credit Agencies

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Digital IDs will be widely adopted across markets

Predicted timeline for Digital Identity adoption in the UK

A vision of the future Identity market

We envisage a world where Identity Schemes aggregate Digital Identities and compete to facilitate services across a wide variety of industries
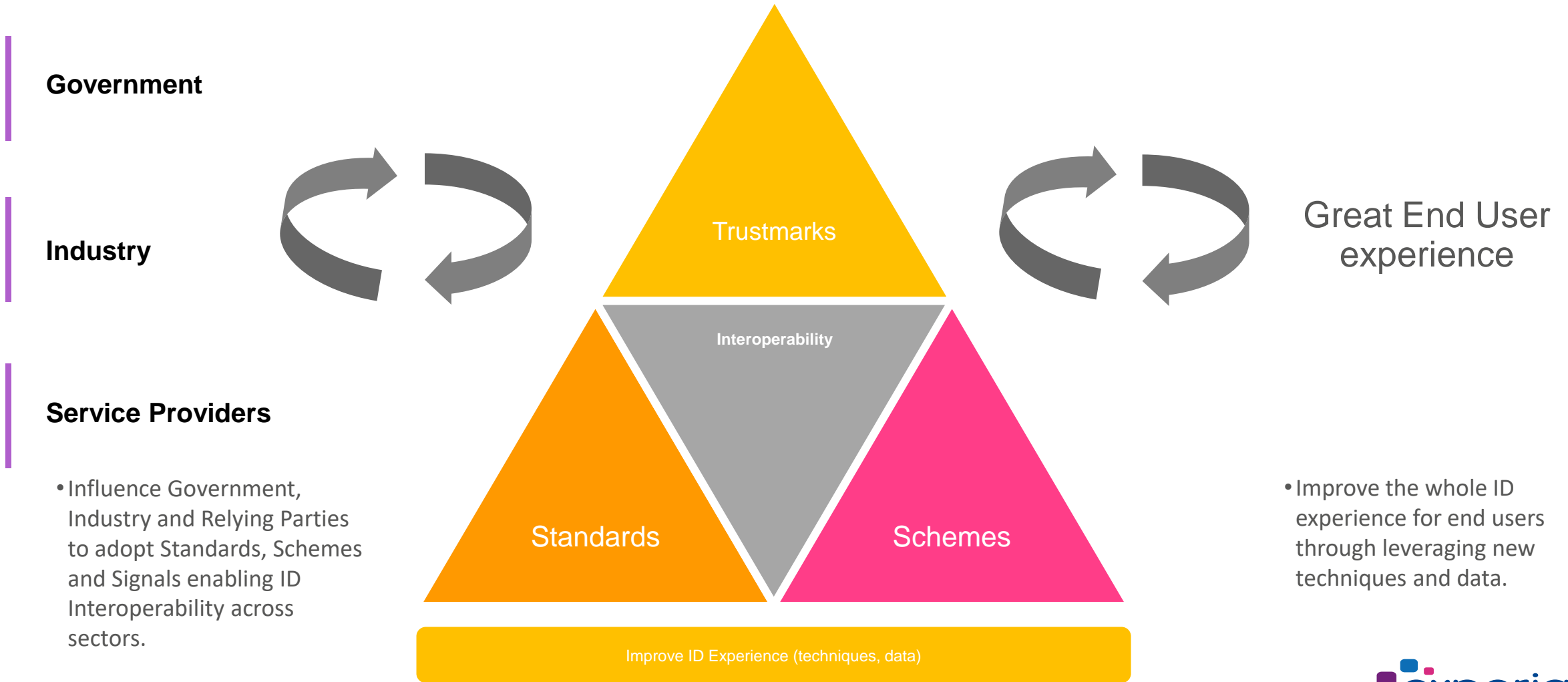
What does an Identity Scheme do?

	STANDARDS	SALES	COMMECIAL	LEGAL	TECHNICAL	B2B SERVICE	D2C SERVICE
SET UP	• Define IdP ID, Fraud, Credential and Data standards.	• Sales and Marketing plan • Brand Policy	• Pricing • IdP listing policy	• Create contracts	• Tech design • Tech / Security Standards • Implement Infrastructure	• Define MI • Define SLAs • Stand-up Fraud Team	• Define Privacy / Consent policy • Query / complaints procedure
ONBOARD	• Advise on implementation. • Accredit to standards.	• Find Service Providers • Contract Service Providers	• Contract Service Providers	• Contract Service Providers	• Onboard IdPs and Services providers	• Onboard IdPs and Services providers	• Ensure Brand Policy adopted • Accredit IdP and SP consumer Ts and Cs.
RUN	• Standards Compliance	• Account Management • Brand Management	• Billing • Invoice Management	• Contract Compliance • Dispute resolution	• Operate and scale infrastructure • Business Continuity	• Produce MI • Monitor SLAs • Fraud Operations	• Queries • Complaints • Subject Access Requests

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Making this work
OIX seeks to enable trust and interoperability

Through collaborative working and consultation, OIX facilitates the relationship of key stakeholders in the identity ecosystem

Government

Industry

Service Providers

- Influence Government, Industry and Relying Parties to adopt Standards, Schemes and Signals enabling ID Interoperability across sectors.

Trustmarks

Interoperability

Standards

Schemes

Improve ID Experience (techniques, data)

Great End User experience

- Improve the whole ID experience for end users through leveraging new techniques and data.

Digital ID - Benefits

Reusable Identity *Credentials for consumers*

Increased Trust – *more surety you are dealing with the real person*

Digital ID
Person Centric Identity

Better User Experience means more transactions completed

Able to offer more Instant Access to services, with low IT cost

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