

# What Citizens Want







# ***The Virtual Mobile Identity***

Smart Identification for the  
Smart and Efficient

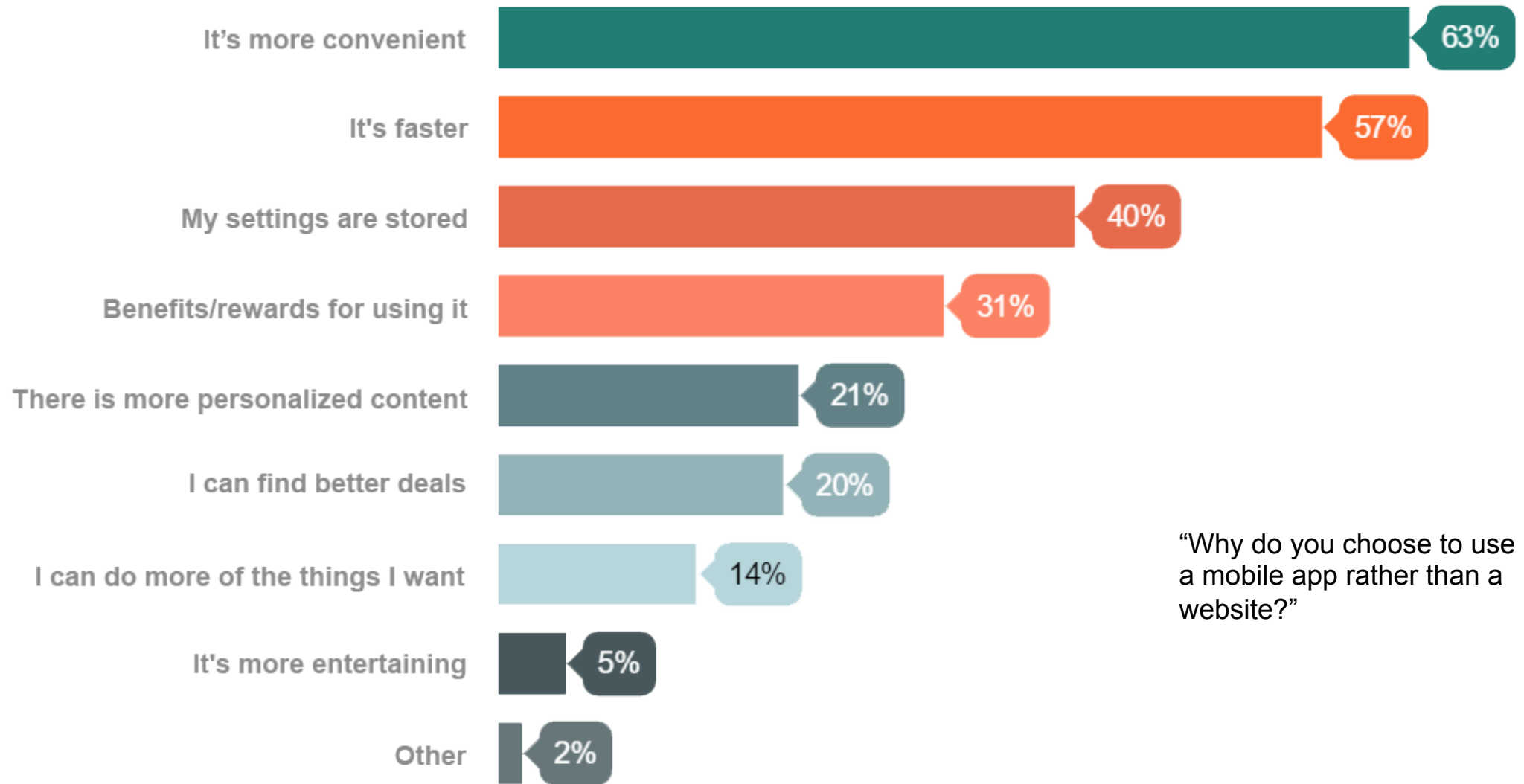
1. Trends in Mobile Technology
2. The Identity ecosystem
3. Person centric Identification
4. Proposed use case / pilot

# *The World of Mobile Apps*





# Why Citizens Prefer Apps



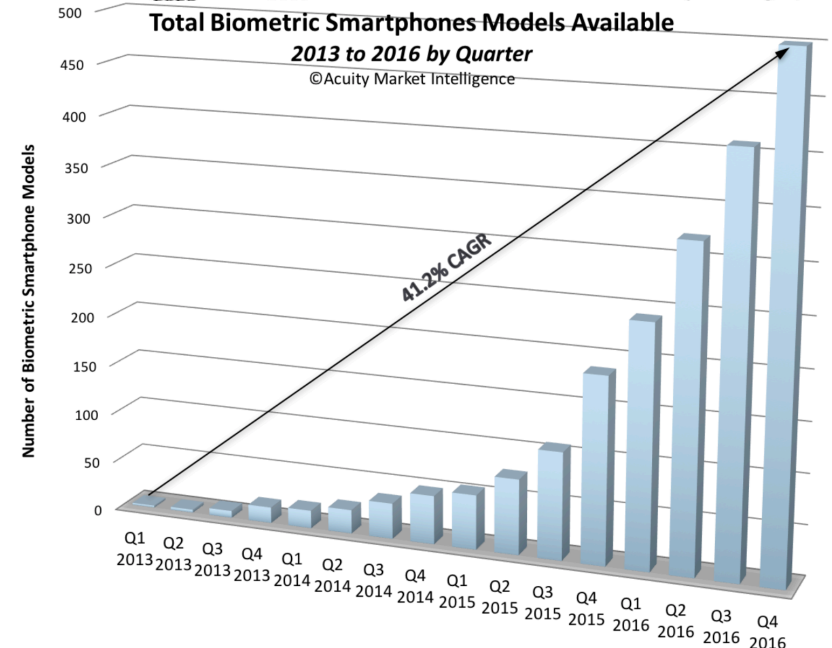
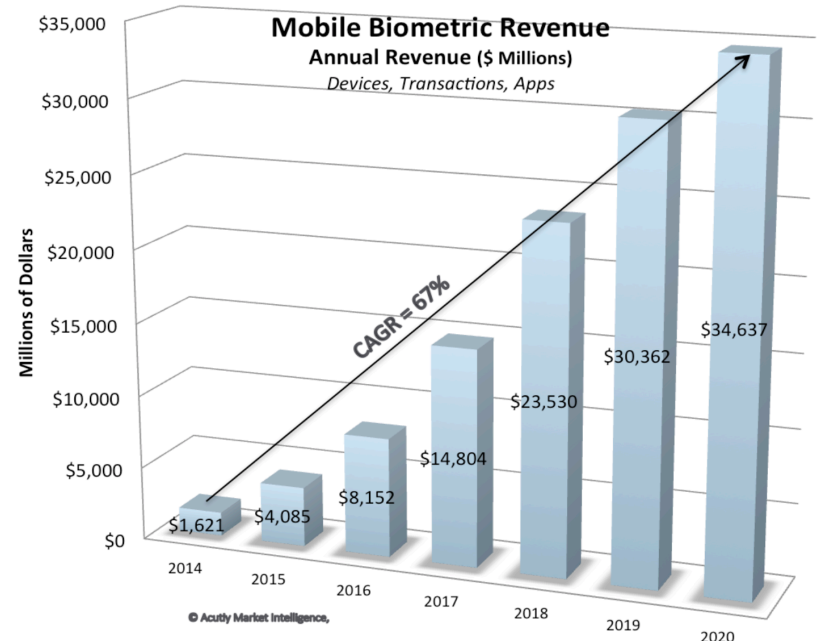
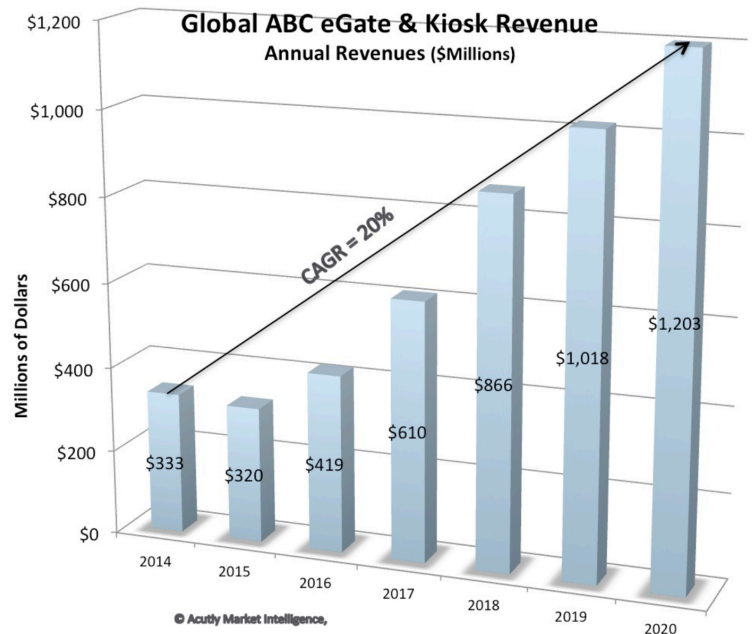
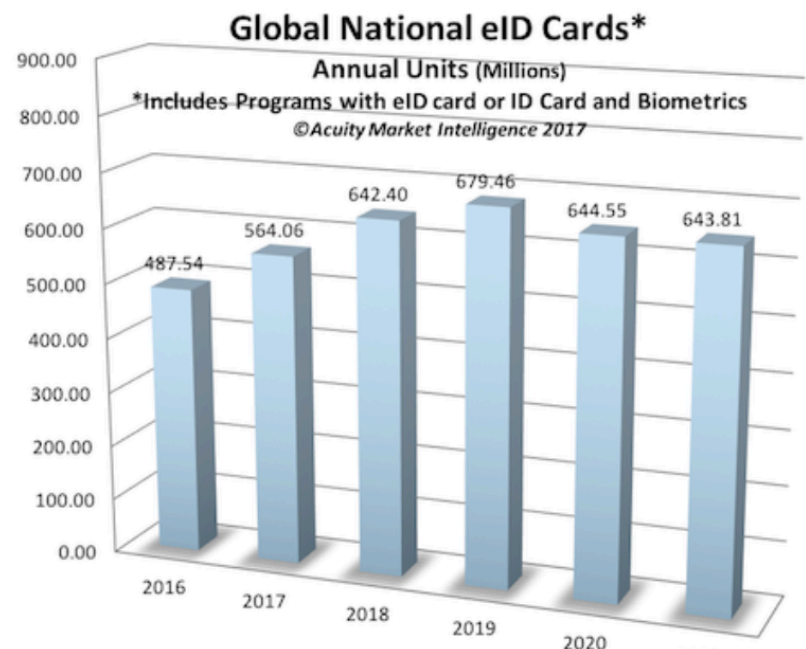
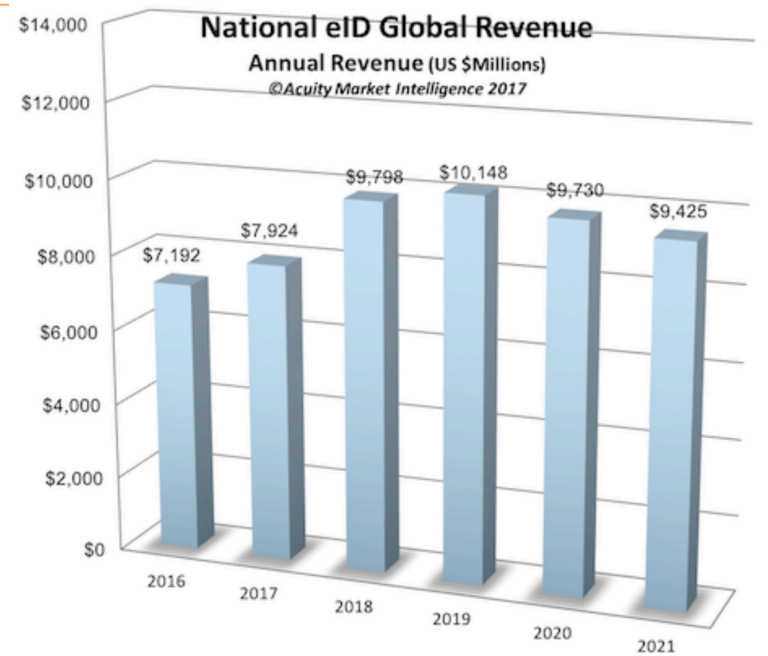
“Why do you choose to use a mobile app rather than a website?”

Source: Forrester Consulting Group  
July 2015

# Some research

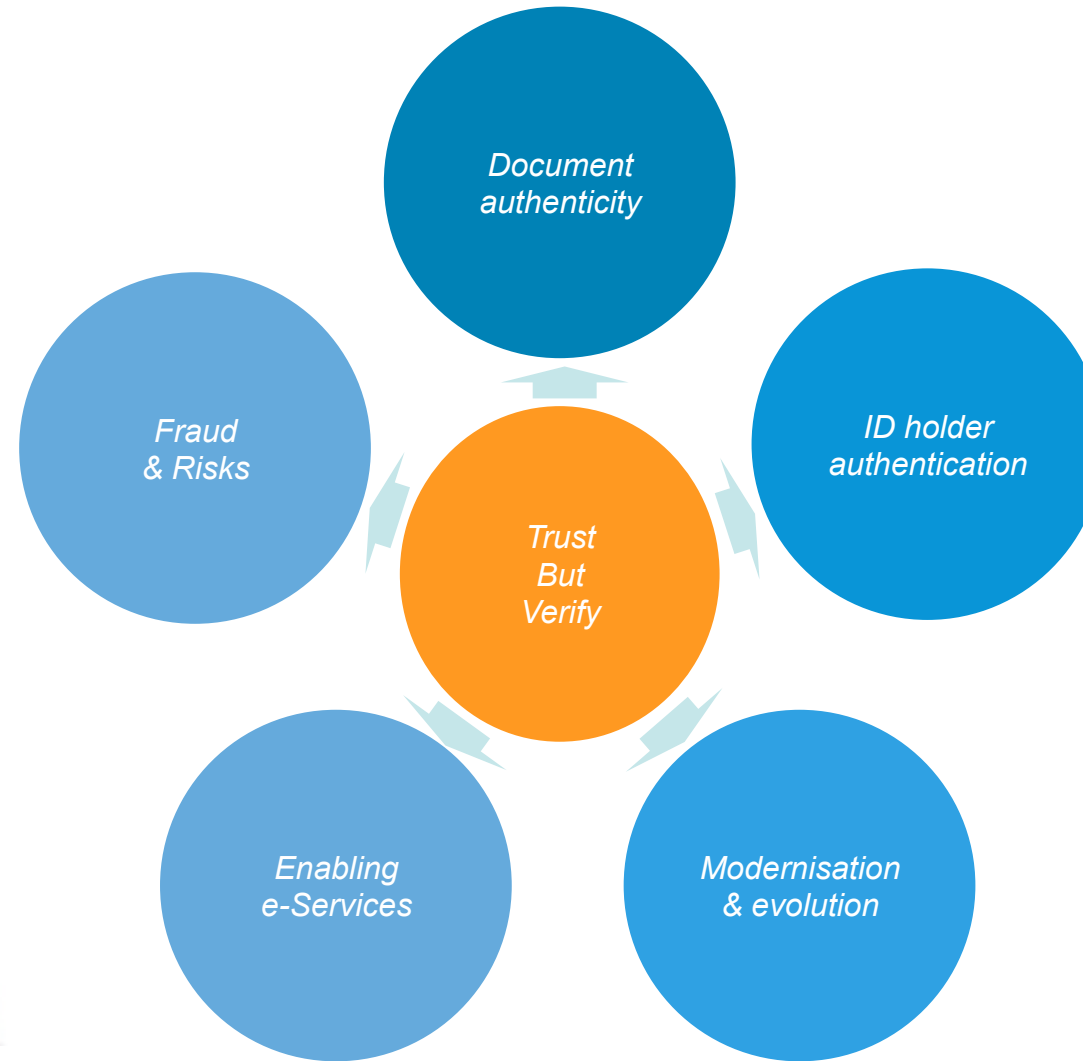
Acuity Market Intelligence

April 24, 2017



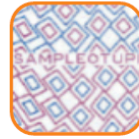


# Physical vs. Virtual Identity



# Physical Document Security

Microtext with deliberate error



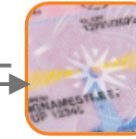
High-resolution laser color photo



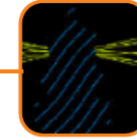
Relief pattern



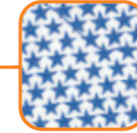
Sealys Secure Surface



UV- fluorescent rainbow printing



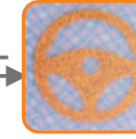
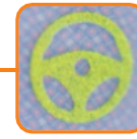
Special raster image



Embedded contactless chip



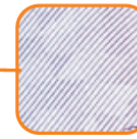
OVI



Sealys True Vision



Guilloches and rainbow printing



Sealys Window Lock



Infrared visible ink





# Key Drivers for Digital Identities

1



## Increasing transaction volumes

The number of identity-dependent transactions is growing through increased use of the digital channel and increasing connectivity between entities

2



## Increasing transaction complexity

Transactions increasingly involve very disparate entities without previously established relationships (e.g., customers and businesses transacting cross-border)

3



## Rising customer expectations

Customers expect seamless, omni-channel service delivery and will migrate to services that offer the best customer experience

4



## More stringent regulatory requirements

Regulators are demanding increased transparency around transactions, meaning that FIs require greater granularity and accuracy in the identity information that they capture and are increasingly being held liable for inaccurate or missing identity information

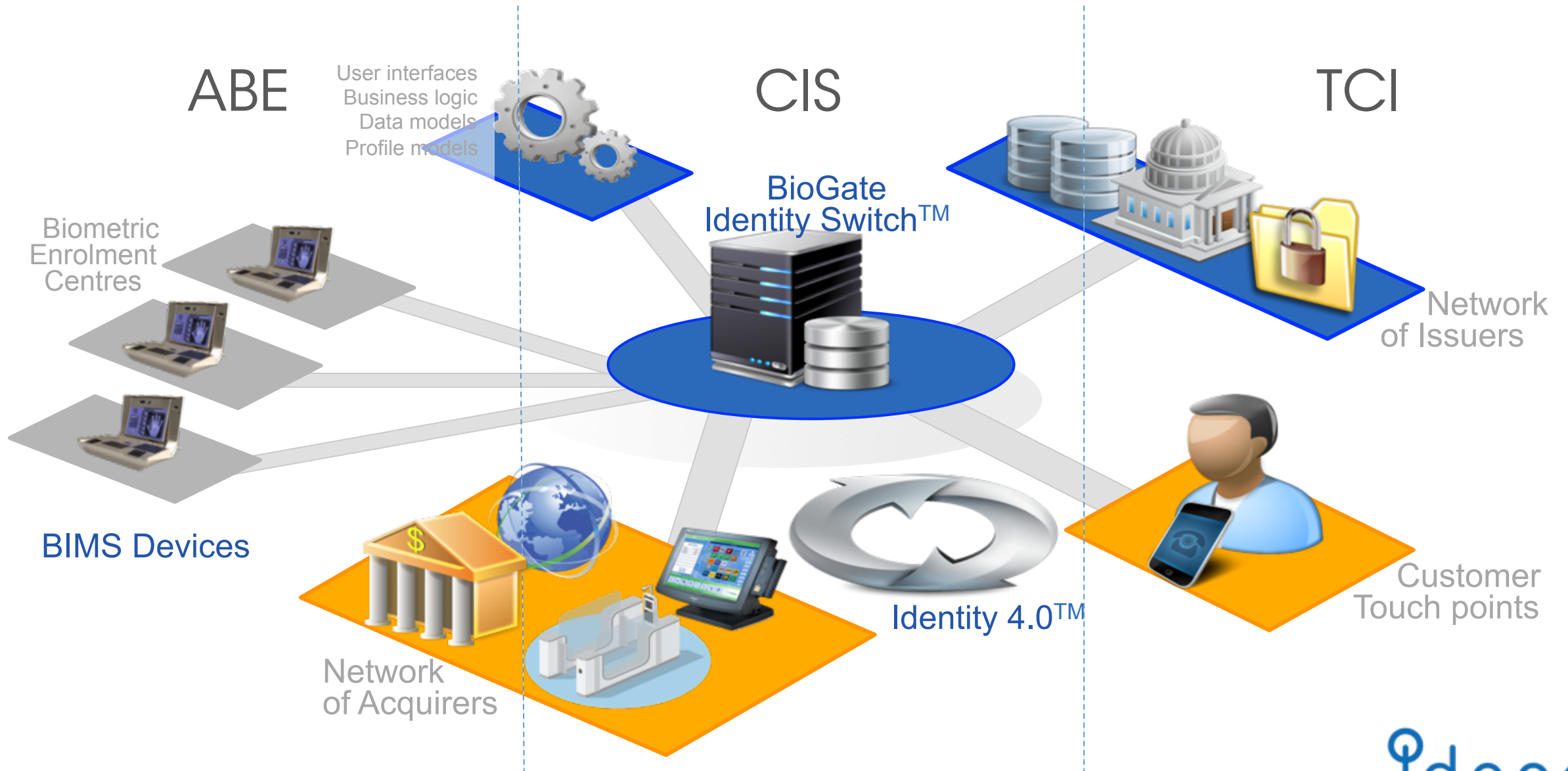
5



## Increasing speed of financial / reputational damage

Bad actors in financial systems are increasing sophisticated in the technology and tools that they use to conduct illicit activity, increasing their ability to quickly cause financial and reputational damage by exploiting weak identity systems

# The Identity Ecosystem





# When Identity Matters



**the dti**

Department:  
Trade and Industry  
REPUBLIC OF SOUTH AFRICA



**science  
& technology**

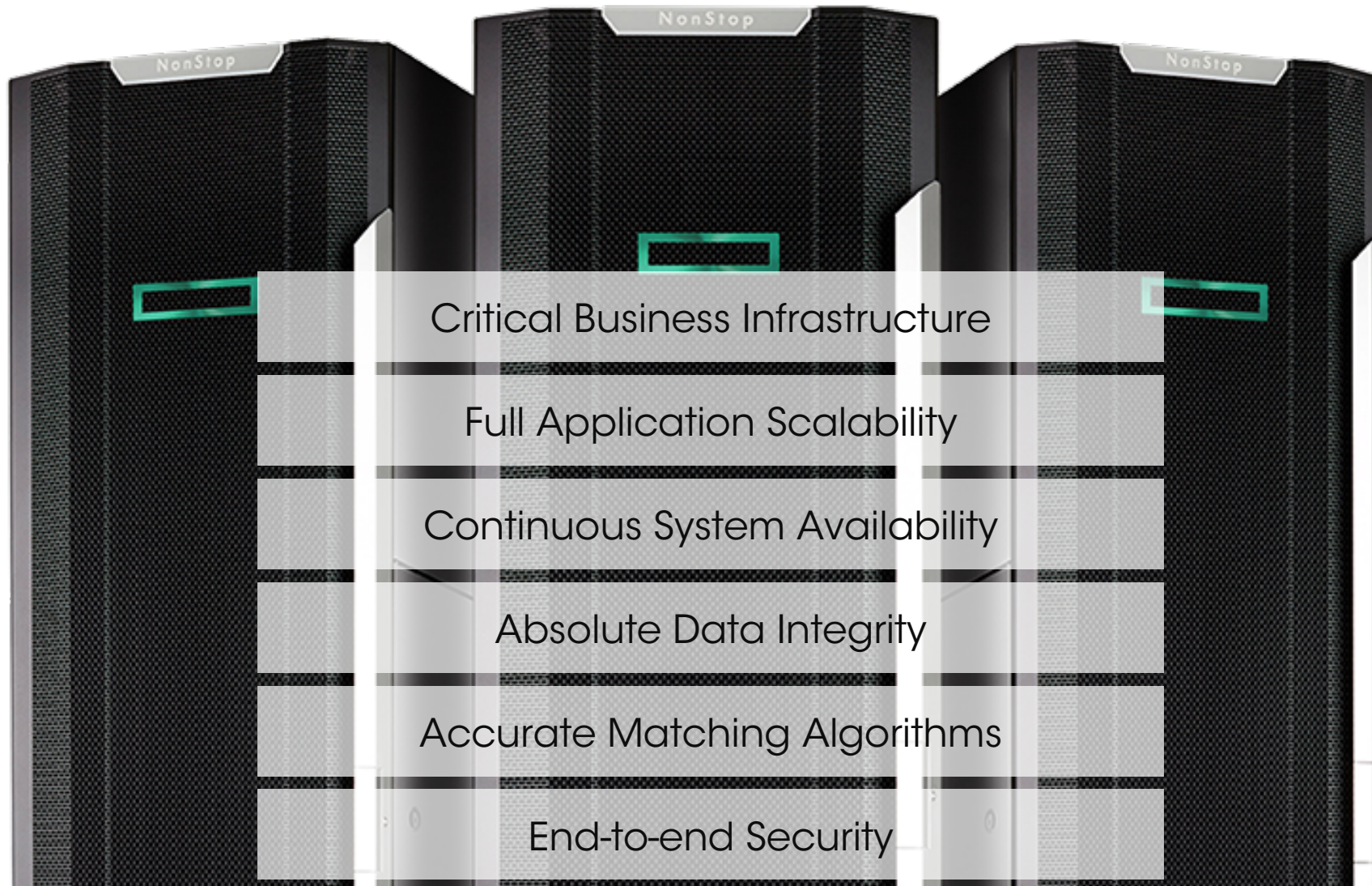
Department:  
Science and Technology  
REPUBLIC OF SOUTH AFRICA



- Multimodal biometrics
- Highly Secure data
- Portable and easy to deploy
- User friendly interface
- Standards compliant
- Multi-functional device

*Creating Foundational Registers*

# Central Identity Switch™



*"effortlessly enabling e-services"*



# ***The Virtual Mobile Identity***

- Based on comprehensive digital records
- Under the full control of the owner
- Securely connect acquirers with issuers
- Flexible to the nature of the transaction

ISO18013-5



- UK
- Austria
- Estonia
- Australia
- New Zealand
- Some States of US

## 1950s

1970s

2000s

## Future

# Handshake



# Paper

/

# Plastic



# Chip

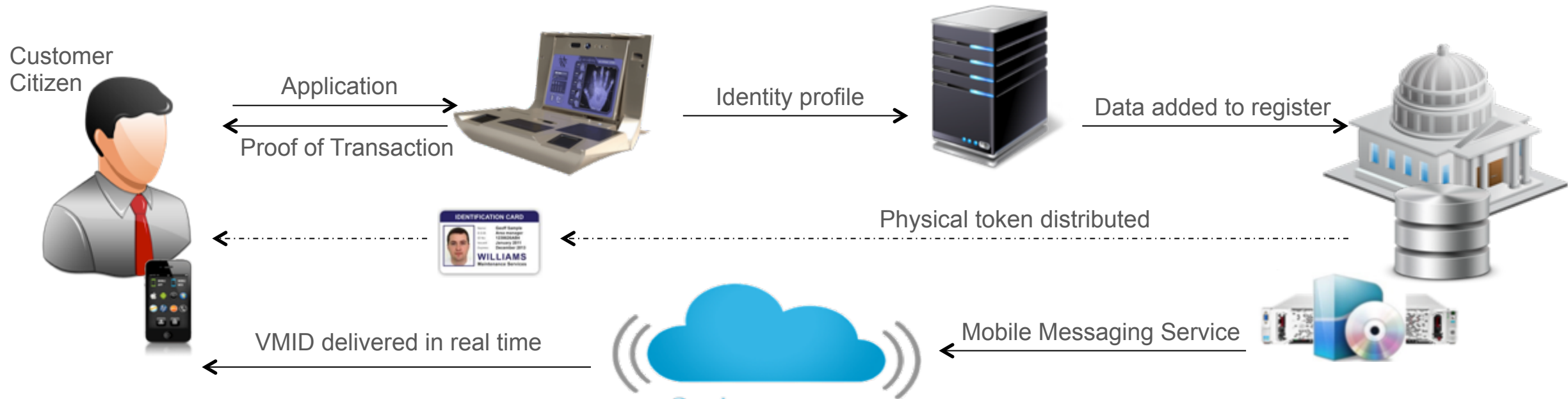


# Identity 4.0™

# Customer Centric Cryptography



# VMID's Many Benefits



**Customer applies for ID-Card / Drivers License / Firearm License / Visa / etc.**

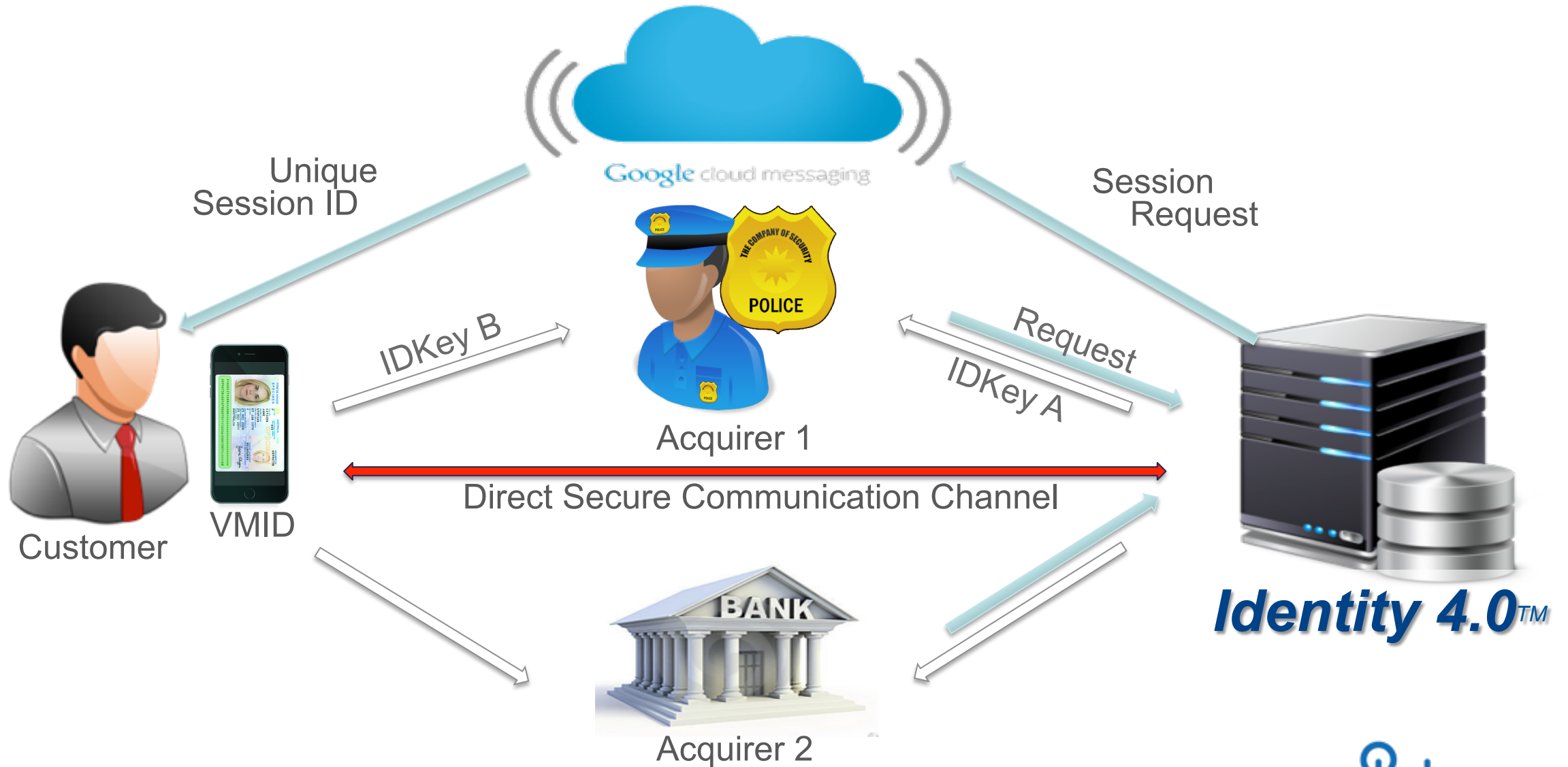
Issuer / Supplier Benefits	
Turnkey solution for complete ID lifecycle: Hardware & Software	✓
Most cost effective ID solution with best ROI	✓
Enabling verification services at customer touch points	✓
Fastest time to value through e-Government services	✓

Customer Benefits	
Extraordinary customer experience	✓
My profile enables My services under My control	✓
Easy to engage and get economically active	✓
Full trust and a major barrier to ID fraud	✓



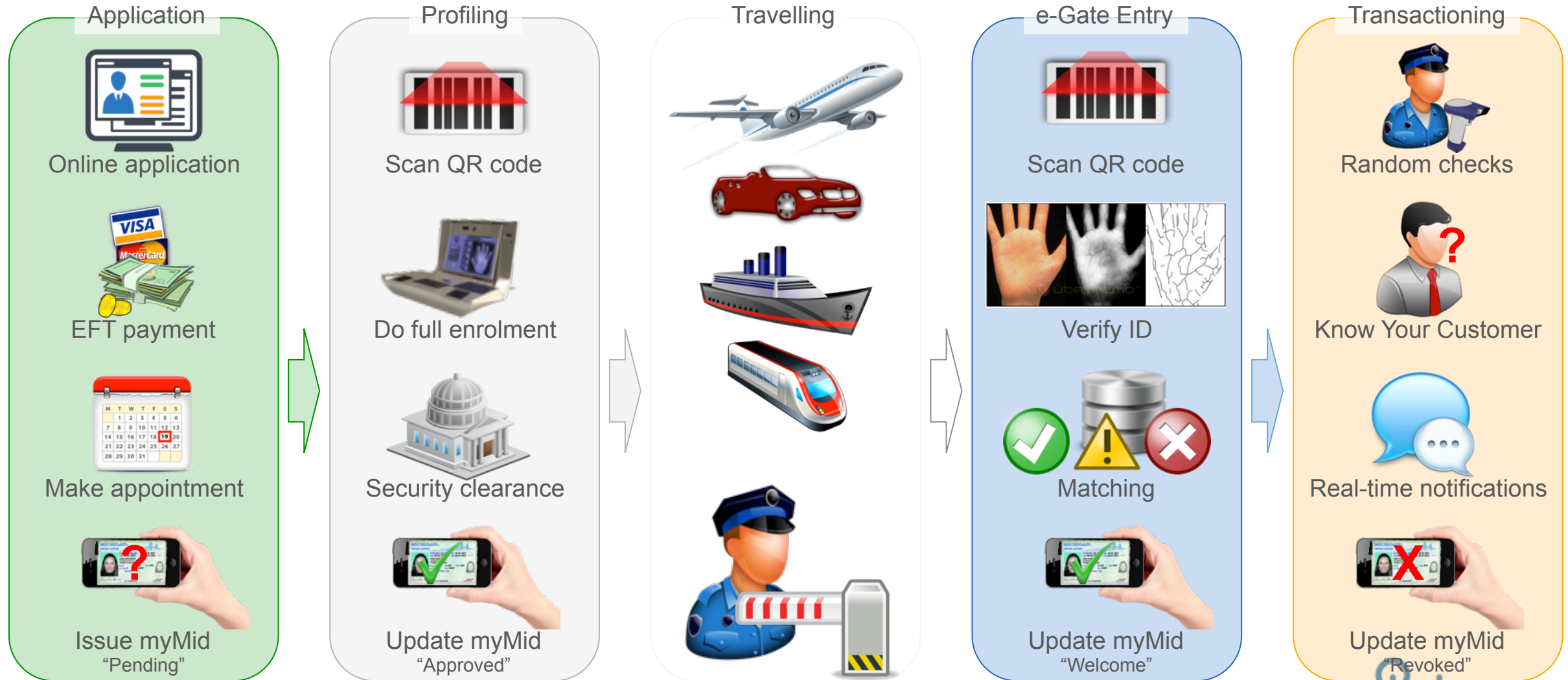


# Trusted Identification





## The Identity Ecosystem for an Integrated e-Border Solution



# A Viable Business Model?

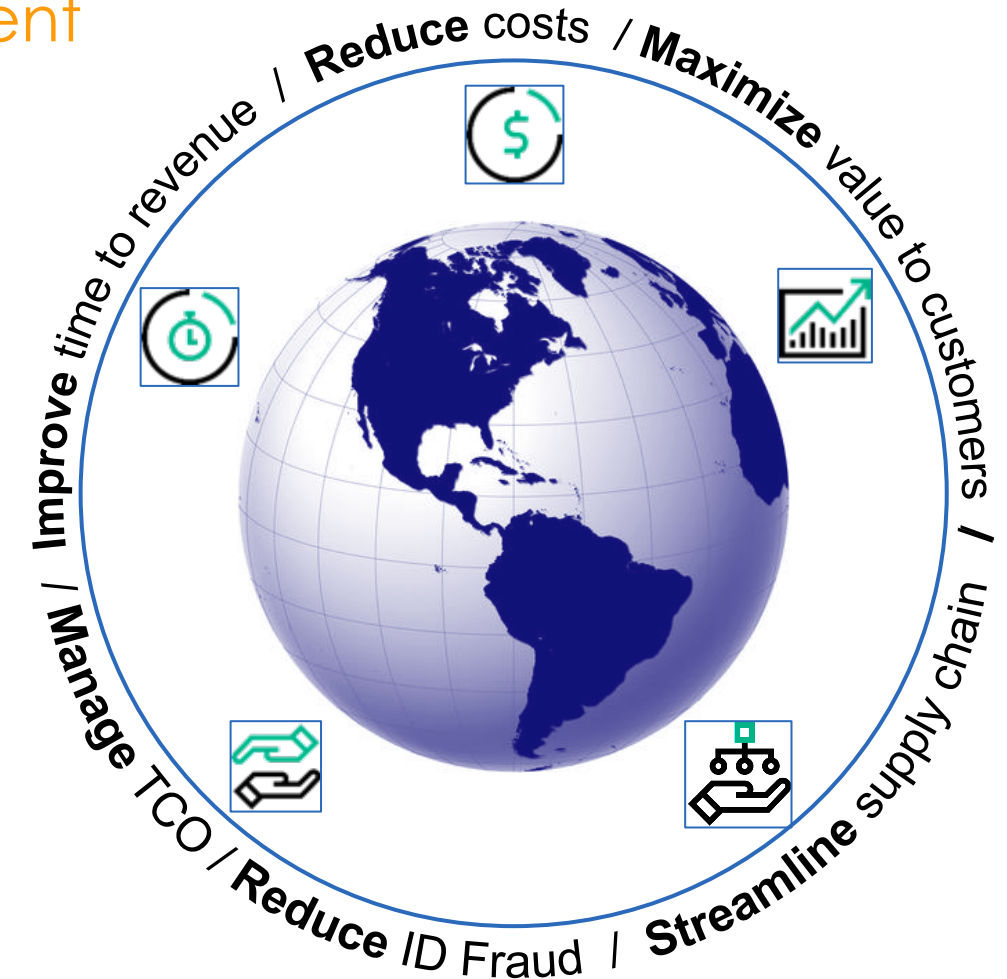
## Smart Identification for the smart and efficient

### The Traditional Identity Model

- Citizen Enrolment: 3 – 6US\$ pp
- Issuing eIDs: 1.15 – 5US\$ pp
- Security & Trust: 0.5 -1.5US\$ pp
- Enabling eGov Services: 10 – 30 US\$ pp
- Ongoing Maintenance

### The Virtual Mobile ID Ecosystem

- Turnkey solution <5US\$ pp
- Revenue opportunities ±1US\$ /Verification





# Welcome to the Future



*Thank you*

@ your service....

Marius Coetzee  
+27 (0)83 556 6833  
[marius@ideco.co.za](mailto:marius@ideco.co.za)

