Going Digital: Digital Identity For Service Delivery
CONCEPT NOTE

June 3rd, 8:30-18:30 (InF1, InF5, InF9, InF13)

About

At ID4Africa 2019, there was significant interest in digital identity as a tool for service delivery in Africa, with many government agencies emphasizing that *Service-Oriented Identity*, has become a priority for them within the context of public sector digital transformation and reform. In view of its significance, ID4Africa 2020 will dedicate a four-session full day thematic track to this topic. The objective is to develop an understanding of digital identity (or virtual identity) and the role it can play in enabling the development of an ecosystem where government, consumer enterprises and business innovators can collaborate to deliver new cost effective ways to conduct G2P, E2P or even P2P transactions in the service of social and economic development. The thematic track will also focus on a key application segment that relies on such ecosystems, namely payments and financial transactions with a special focus on G2P payments.

This Track is made possible through a Thematic Partnership with Mastercard, that has been playing a vital role in supporting emerging ecosystems and digital communities for empowering services, transactions and payments of various types.

The four sessions are as follows:

Session I (InF1): Digital (Virtual) Identity

This session will provide an overview of the types of digital (virtual) or dematerialized identity (DI) that are possible and the range of services that have been successfully linked to them worldwide. This will be framed from an end user perspective and should include government-initiated identity systems, consumer-centric identity schemes, and self-sovereign identity (SSI) schemes driven with and without government attestation. Among the topics that should be discussed:

- DI as a lever of development: the evidence and the motivation.
- Adapting DI to the needs and circumstances of end users across all channels (online, mobile, tokens, over the counter, voice calls, in the field, transient, etc).
- Benchmarking: The landscape of DI-based e-service delivery around the world.
- Strategies and guiding principles for the design of DI-enabled service delivery.
- End user interaction models with identity and service providers (onboarding, transacting, recourse, etc).
- Service numbers/cards, digital identity wallets, and the interplay with foundational identity systems.
- Building trust in DI through attestation services, PKI, authentication and identification processes.

Moderator for this session TBC.

Session II (InF5): Digital Identity and Service Ecosystems

Digital identity is likely to emerge in the context of multiple ecosystems. At one level there is the ecosystem that embodies the multiplicities of digital identities (such as what one finds digital identity federation, distributed

identity or even the multitude of sector specific digital identities operating in silos). At another level there are the ecosystems that consist of the platforms for service delivery that are empowered by digital identities. These are the platforms upon which many economies will be built. Without these platforms, consumers will struggle to access services electronically and service providers, whether in private or public sectors, will have difficulty adopting new more efficient business models for delivering trusted and cost-effective services. Already many service ecosystems that rely on digital identity have emerged and have demonstrated attractive value propositions, which bodes well for achieving scale and sustainability. These include Agtech, HealthTech, EdTech, CleanTech, Gig-economies, and ecommerce ecosystems to name a few.

This session will approach digital identity in context of ecosystems and will provide examples of some promising service ecosystems, focusing in particular on those relevant to Africa, where lack of infrastructure places severe challenges for the deployment and scaling of such schemes and the requirement of inclusiveness and access to all groups is of paramount importance. The objective is to demonstrate viable functional applications built on trusted digital identities for people, easily accessible from points of services, and that respect the need to maintain end-user control over their data. The link of these schemes with authoritative or official foundational identity will also be explored.

Moderator for this session TBC.

Session III (InF9): Digital Identity for (G2P) Services

Over the last few years, governments and donors, have been exploring the use of electronic means to affect their social cash transfer payments and even civil service payrolls. The goal is to improve efficiency by lowering transaction costs, incorporate financial inclusion objectives, build transparency, and combat leakages such as loss through ghost civil servants. Considering the large potential savings and the significant social impact that e-payments could have, it is no surprise that the topic is high on the agenda of most African governments. This session will examine G2P payments as a form of a digital identity-enabled service and will explore the range of experiences around the platforms that have proven to be effective in countries with similar developmental context as Africa.

It will explore the challenges in the end to end process including the challenges in last mile implementation and provisioning and the regulations necessary to facilitate the full G2P service delivery and the access to it. The session will also explore whether commercial off-the-shelf platforms could be leveraged to affect G2P payments in a cost-effective way. The role of the credit providers, commercial banking and telecom sectors will be explored.

This session will be moderated by Robert Palacios, World Bank (confirmed).

Session IV (InF13): Accelerating impact and scale via the Private Sector

Ultimately the sustainability of the digital service delivery ecosystem can be significantly improved if it is open to meaningful participation from the private sector. The latter can enrich the ecosystem through diversity of service and can improve the quality of service by enhancing the platforms from which end users access services. This session will be a panel of experts that will explore the policies, the (de)regulations and national strategies, the business models and procurement processes that are needed to be in place in order to promote private sector participation.

This session will be moderated by Tara Nathan, Mastercard (TBC).