The Virtual Mobile Identity

ID4Africa 2017 - Namibia
What Citizens Want

April 24, 2017

Goals 7%
Health 5%
Happiness 23%
Love 4%
Security 46%
Money 3%
Citizenship 1%
Family 7%
Success 4%
Happiness 23%
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 do you choose to use a mobile app rather than a website?

- It’s more convenient: 63%
- It’s faster: 57%
- My settings are stored: 40%
- Benefits/rewards for using it: 31%
- There is more personalized content: 21%
- I can find better deals: 20%
- I can do more of the things I want: 14%
- It’s more entertaining: 5%
- Other: 2%
Acuity Market Intelligence

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Some research
Physical vs. Virtual Identity

- Document authenticity
- ID holder authentication
- Trust, But Verify
- Fraud & Risks
- Enabling e-Services
- Modernisation & evolution

But Verify

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Physical Document Security

- Microtext with deliberate error
- High-resolution laser color photo
- Relief pattern
- Embedded contactless chip
- Sealys True Vision
- Sealys Window Lock
- UV-fluorescent rainbow printing
- Special raster image
- Guilloches and rainbow printing
- Infrared visible ink
- OVI

Gemalto

Idecô™
Smart Identification
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.
When Identity Matters

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

Creating Foundational Registers
Accurate Matching Algorithms
Absolute Data Integrity
Continuous System Availability
Full Application Scalability
Critical Business Infrastructure
End-to-end Security
Accurate Matching Algorithms
Absolute Data Integrity
Continuous System Availability
Full Application Scalability
Critical Business Infrastructure
End-to-end Security

“effortlessly enabling e-services”
• Based on comprehensive digital records
• Under the full control of the owner
• Securely connect acquirers with issuers
• Flexible to the nature of the transaction
VMID’s Many Benefits

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

<table>
<thead>
<tr>
<th>Issuer / Supplier Benefits</th>
<th>Customer Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Turnkey solution for complete ID lifecycle: Hardware &amp; Software</td>
<td>Extraordinary customer experience</td>
</tr>
<tr>
<td>Most cost effective ID solution with best ROI</td>
<td>✓</td>
</tr>
<tr>
<td>Enabling verification services at customer touch points</td>
<td>✓</td>
</tr>
<tr>
<td>Fastest time to value through e-Government services</td>
<td>✓</td>
</tr>
</tbody>
</table>

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

Customer

VMID

Unique Session ID

IDKey B

IDKey A

Direct Secure Communication Channel

Acquirer 1

Acquirer 2

Session Request

Identity 4.0™

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The Identity Ecosystem for an Integrated e-Border Solution

Application
- Online application
- EFT payment
- Make appointment
- Issue myMid “Pending”

Profiling
- Scan QR code
- Do full enrolment
- Security clearance
- Update myMid “Approved”

Travelling
- Travelling
- Verify ID
- Matching
- Update myMid “Welcome”

e-Gate Entry
- Scan QR code
- Real-time notifications
- Update myMid “Approved”

Transactioning
- Random checks
- Know Your Customer
- Update myMid “Revoked”

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### 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

- Achiever
- Healthy
- Happiness
- Loving
- Money
- Belonging
- Successful
- Proud to be a Citizen
- Safety
- Happiness

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@ your service….

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