



How do you know who someone is online?

Michiel Loeff, CEO GenKey

ID4Africa 2018, Abudja, Nigeria

Increasingly, ID verification is happening online.



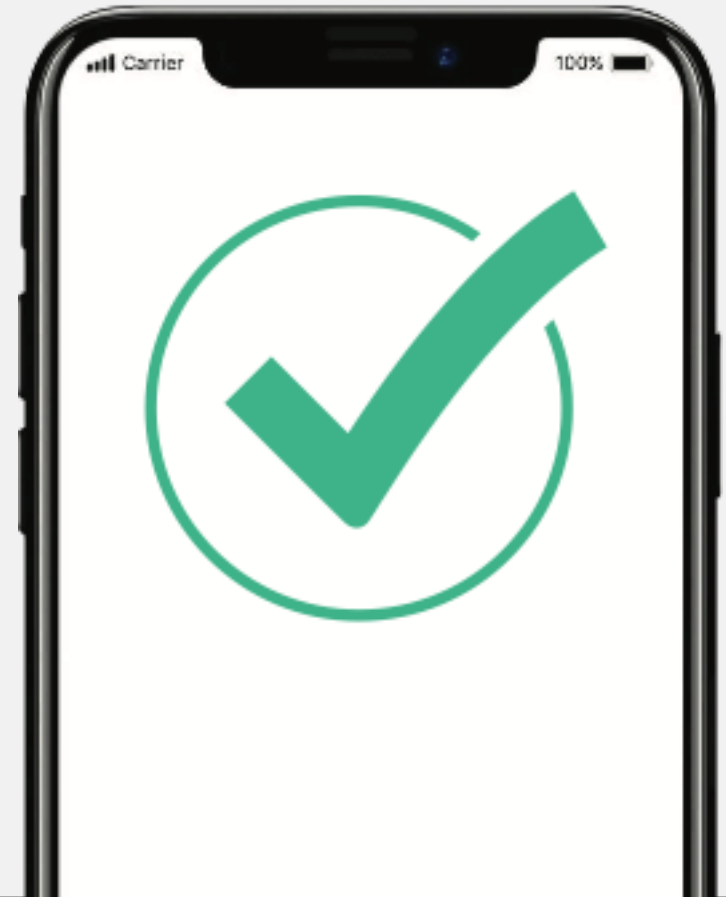
ID Registration



De-duplication



Online ID Verification



What are the benefits of online ID Verification?



Business

- Reduce fraud.
- To comply with regulatory standards (e.g. KYC, AML, 09/11).



Government

- Streamlines governments processes with one ID register (eGov).
- Accessible across government departments (eGov).

Not being face-to-face is a big challenge with online ID verification.

Smarter Digital Profiles



Smarter Digital Profiles – Who’s the strongest?

1. Anne



- Biographic (date of birth, etc).
- Verified Visa document.
- Verified Health Ins. document.
- Biometric photo.
- Watch List Verified.

2. Jackie



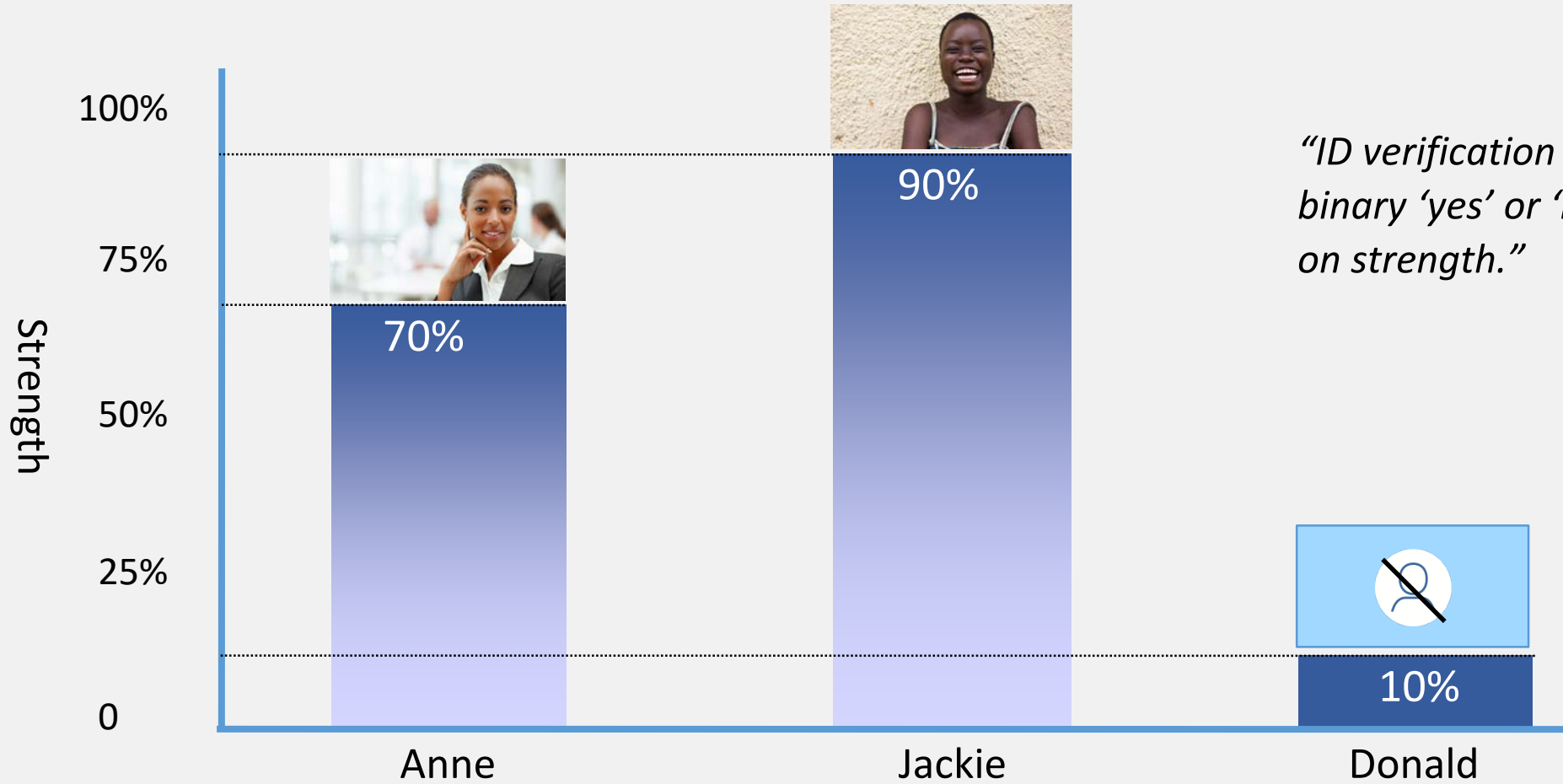
- Biographic (date of birth, etc).
- Verified National ID document.
- Biometric Fingerprints.
- Biometric photo.
- Watch List Verified.

3. Donald



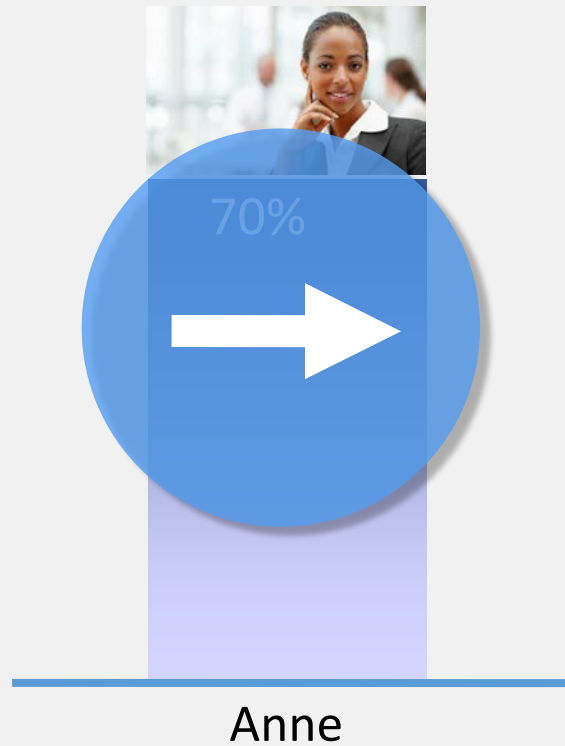
- Basic Biographic (date of birth, etc).

Smarter Digital Profiles – ID-Score

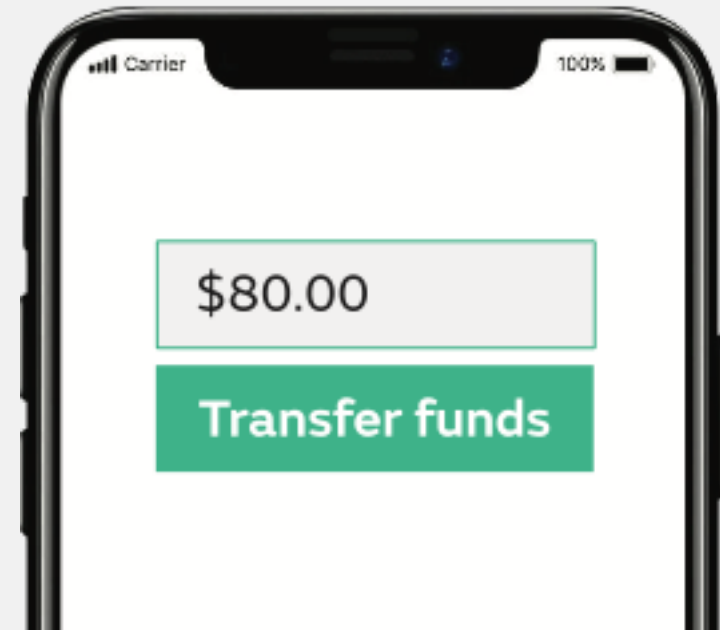


"ID verification is no longer a binary 'yes' or 'no', but based on strength."

Smarter Digital Profiles – Access to services & ID score



ID-Score

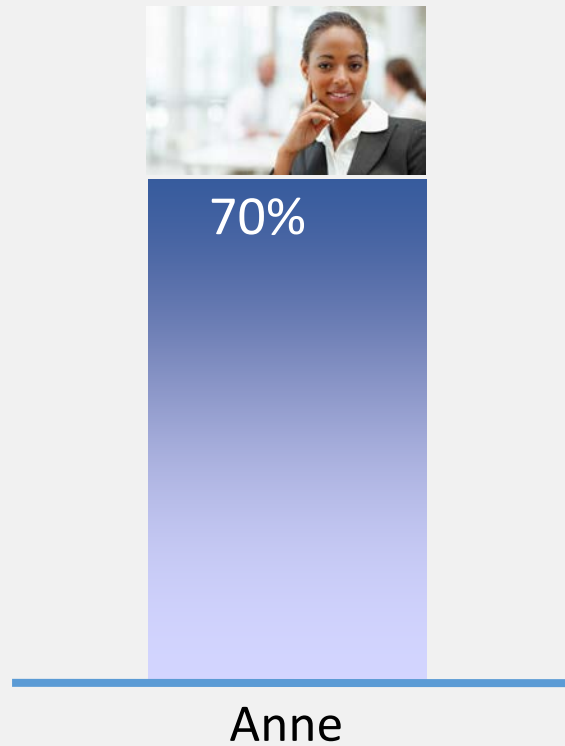


Service Provider
(eg. Transferring money)

Smarter Digital Profiles – Access to services & Assurance



Levels of Assurance



Service Provider
(eg. Transferring money)

What's the level of assurance needed to board Air Force One?

Low

Medium

High

What's the level of assurance needed to buy a SIM card?



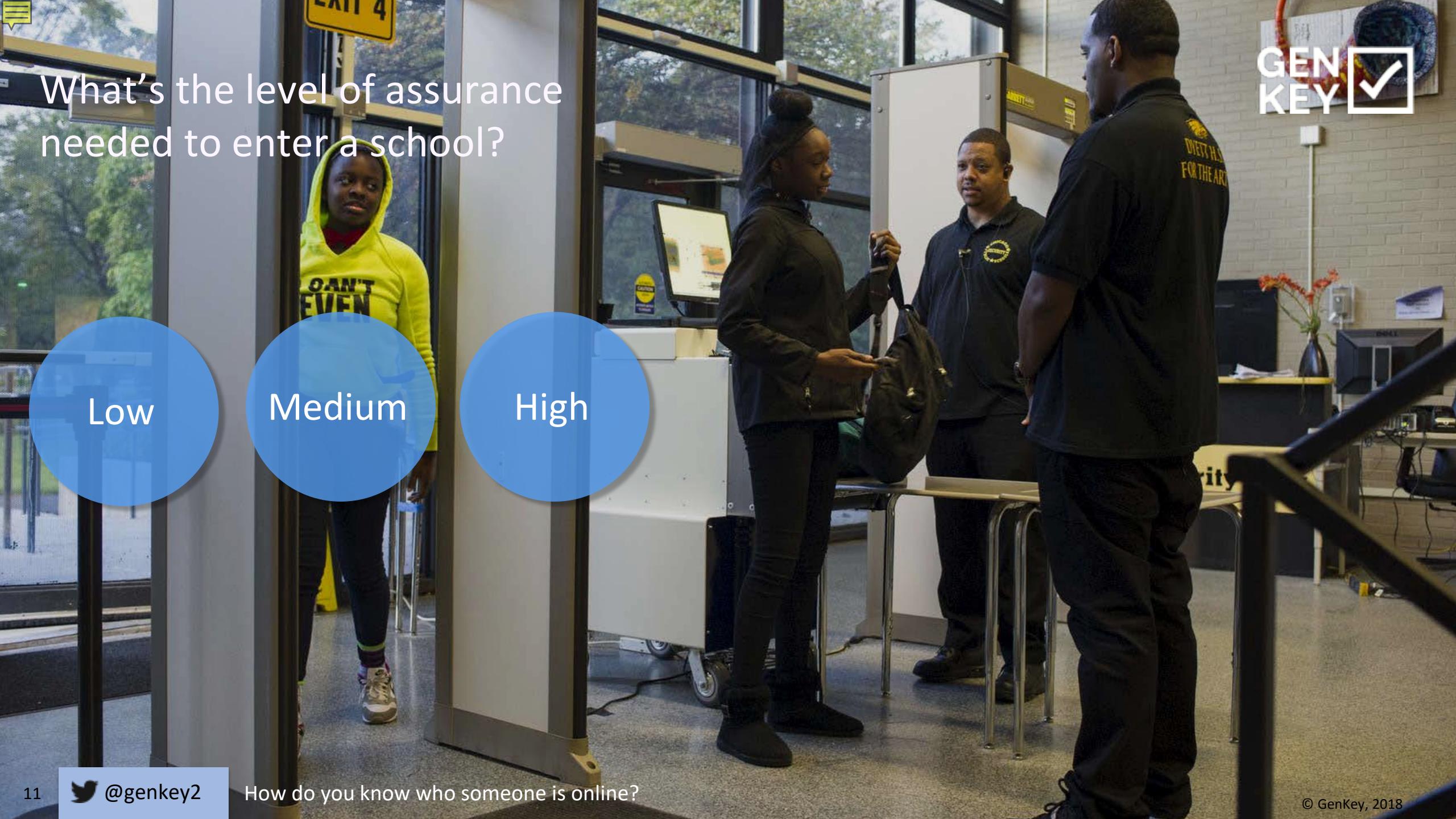
What's the level of assurance needed to enter a school?



Low

Medium

High



Levels of Assurance: Managing risk

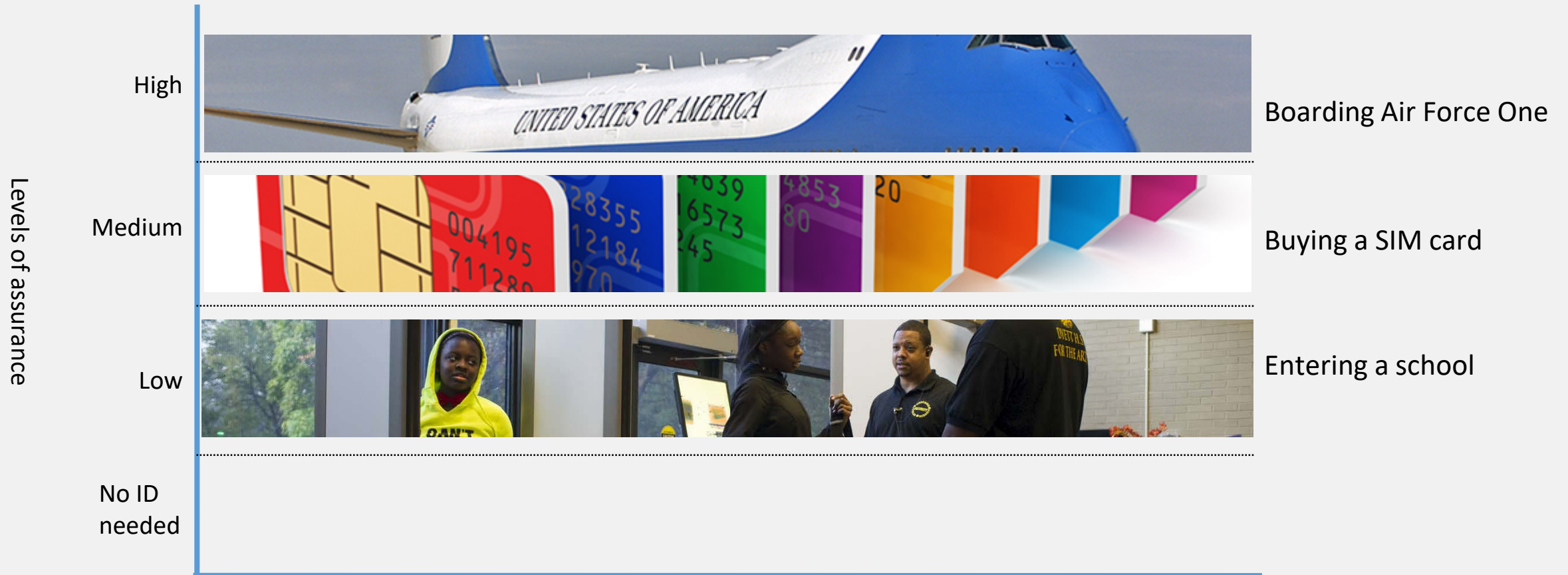


The UK government has set four 'Levels of Assurance' for all its online services from tax to driving licenses.

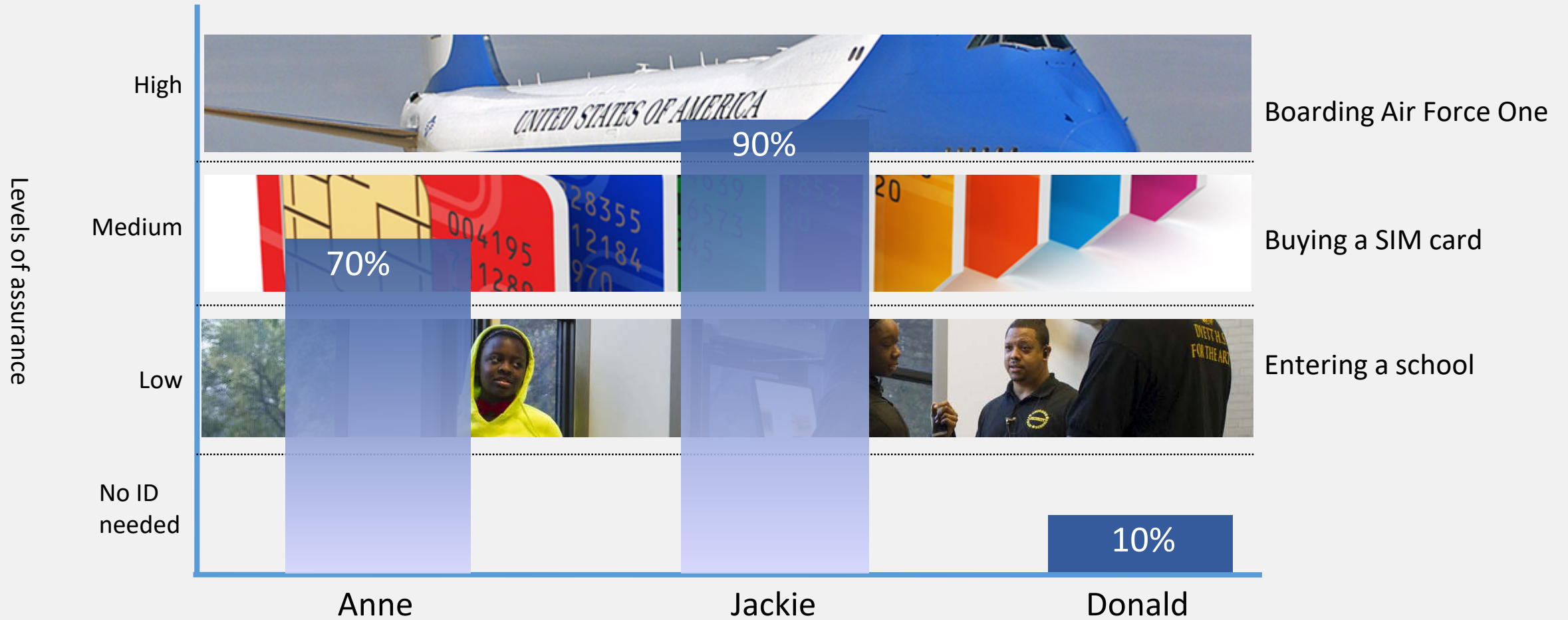


The higher the risk associated, the higher the levels of assurance required by the service provider.

The 'Levels of Assurance' set by service providers.



The 'ID-Scores' of individuals.



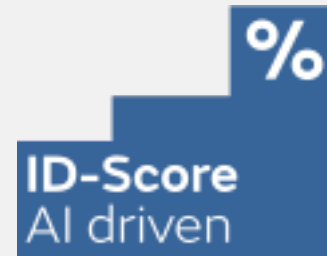
Summary: How do you know who someone is online?



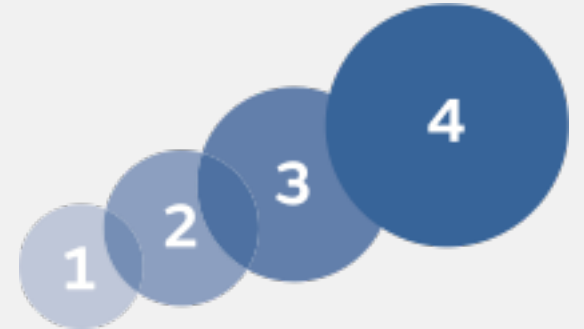
1. Smarter Digital Profiles will be based on a wide range of online data.



2. Smarter Digital Profiles are not a binary yes or no, but strength.



3. Digital profiles will have ID-Scores (or ratings).

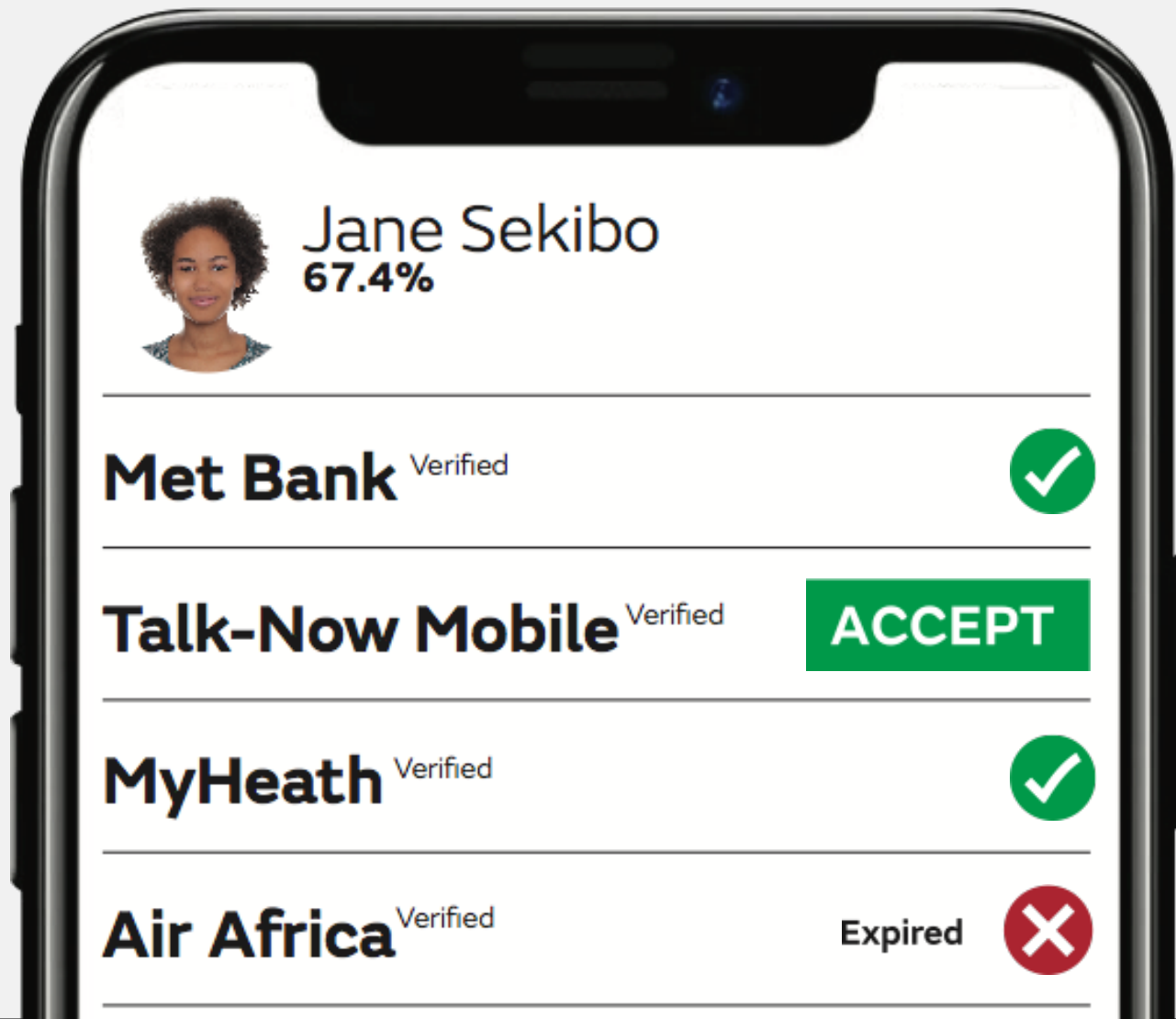



4. Governments and private sector will develop clear 'levels of assurance'.



...a final thought:

“We predict more control for the identity owner.”





GEN KEY ✓

BOOTH N° 5C

How do you know who your customers are online?

By Michiel van der Veen
CEO Genkey, Digital Identity and Biometric Expert

Knowing who your customer is has always been essential for most financial services. When I say 'knowing', I'm referring specifically in this article to the identification and verification of customers. This is at the center of many know-your-customer (KYC) services, from credit checks and bank transactions to new FinTech and microfinance ventures. KYC services are changing radically as many financial institutions move, with some urgency, towards more complex services online.

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