ID4D

IDENTIFICATION FOR DEVELOPMENT

ICAO TRIP 2019

WORLD BANK GROUP

BILL & MELINDA GATES foundation

OMIDYAR NETWORK

Australian Government
Department of Foreign Affairs and Trade

1 **Making the Invisible Billion Visible:** Addressing the Coverage Gap

2 **Building Good ID:** Designing for Inclusion *and* Trust

3 **A Paradigm Shift:** ID as a Foundation for a Digital Economy in Africa

4 **Looking Ahead**

An estimated

1 billion

people lack a foundational ID

50%

of these live in Sub-Saharan Africa

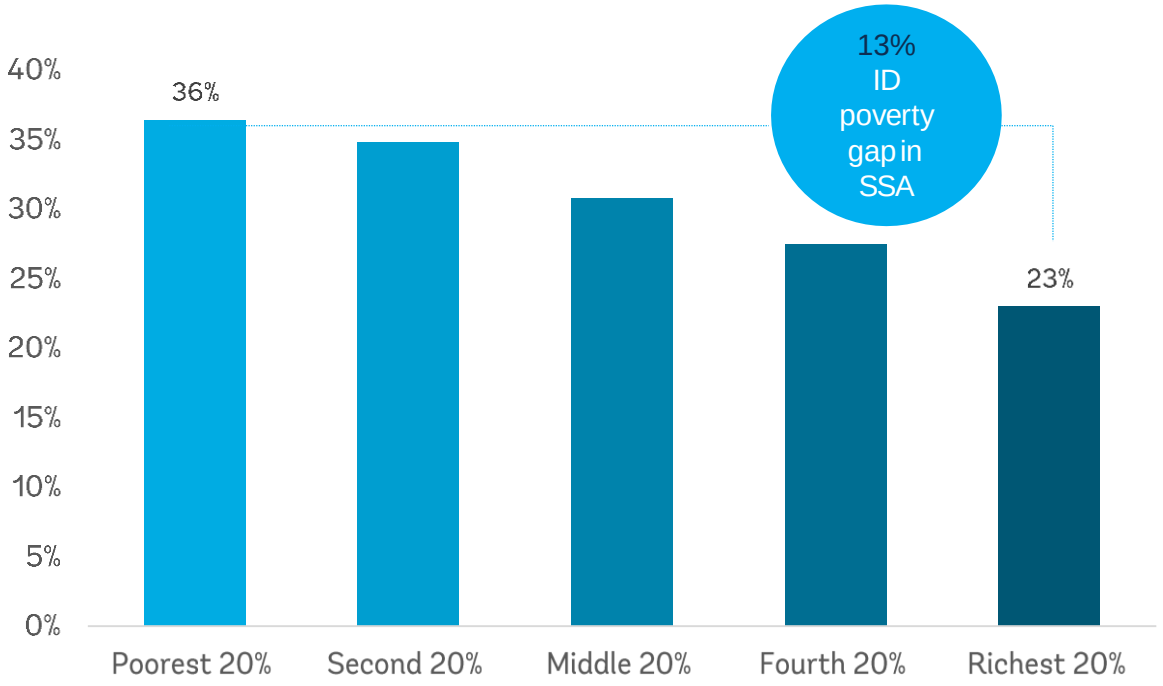
47%

are below the national ID age of their country, without birth registration

Source: World Bank, ID4D Global Dataset, 2018edition

The poorest and women are far more likely to lack ID, particularly in Sub-Saharan Africa

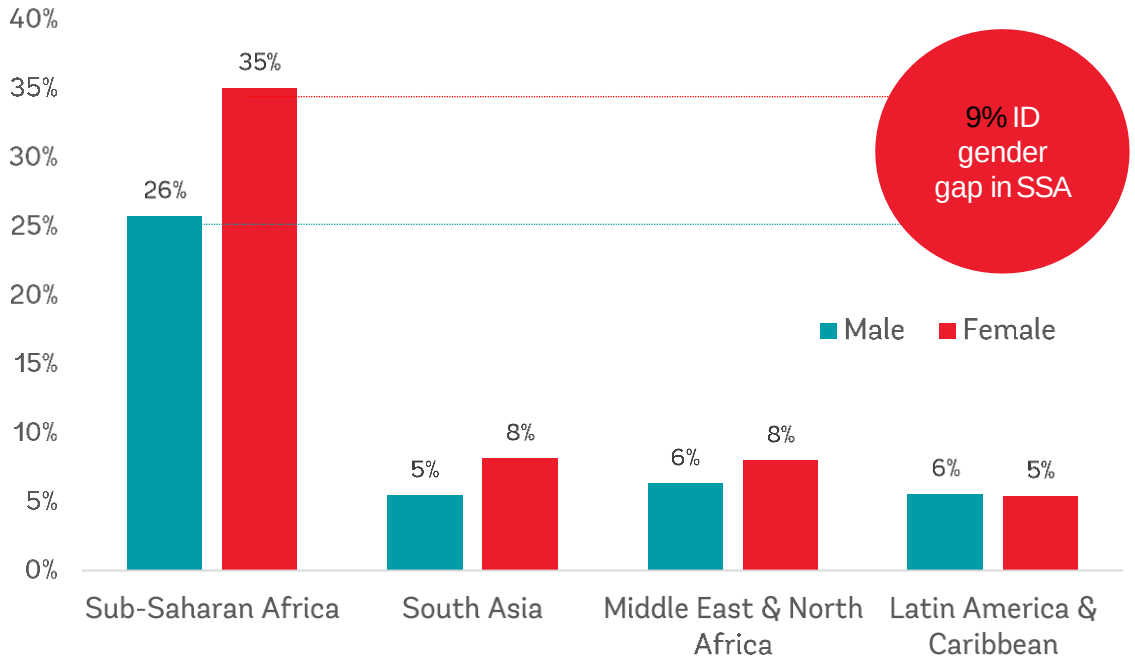
Within countries, people among the poorest 20% are the most likely to lack an ID



Population share without ID by income quintile across Sub-Saharan Africa

Source: World Bank, ID4D Global Dataset, 2018 edition

Women in Low Income Countries are less likely to have an ID than men



Estimated population share without ID by gender and region

Source: World Bank, ID4D-Findex surveys, 2017

Recommended Best Practices for Inclusion

Eliminate barriers

- **Delink identity** from other rights or entitlements
- **Reduce distances** by using mobile registration
- **Remove additional requirements for women**, e.g., a need to provide a marriage certificate
- **Make all-female registration points** available

Simplify

- **Collect minimal data** (e.g. 4-5 data fields)
- **Flexible documentation requirements** (and have alternative pathways for those without)

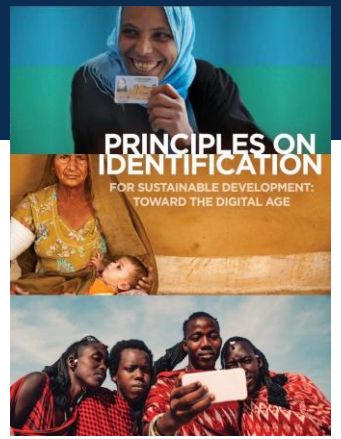
Create demand

- **Positive incentives** for registration (e.g. cash transfers)
- **Free first ID** registration and issuance

Building Good ID:

Inclusion and Trust

A framework for ‘Good ID’, endorsed by 25 organizations



Inclusion: Universal coverage & accessibility

1. Ensuring universal coverage for individuals from birth to death, free from discrimination.
2. Removing barriers to access and usage and disparities in the availability of information and technology.

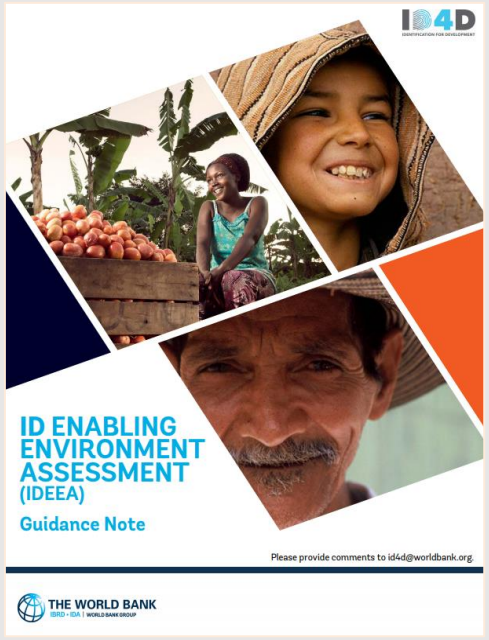
Design: Robust, secure, responsive & sustainable

3. Establishing a robust—unique, secure, and accurate—identity.
4. Creating a platform that is interoperable and responsive to the needs of various users.
5. Using open standards and ensuring vendor and technology neutrality.
6. Protecting user privacy and control through system design.
7. Planning for financial and operational sustainability without compromising accessibility.

Governance: Building trust by protecting privacy & rights

8. Safeguarding data privacy, security, and user rights through a comprehensive legal and regulatory framework.
9. Establishing clear institutional mandates and accountability.
10. Enforcing legal and trust frameworks though independent oversight and adjudication of grievances.

A tool for building robust legal & regulatory frameworks for Good ID systems



An initial **review of legal frameworks** to identify risks, gaps and weaknesses, and assess whether the legal and regulatory framework requires
✓incremental improvements
✓substantial reforms
✓to be built from scratch

A map **to inform potential developments and investments** in ID systems

Helps countries address gaps and strengthen safeguards to achieve:

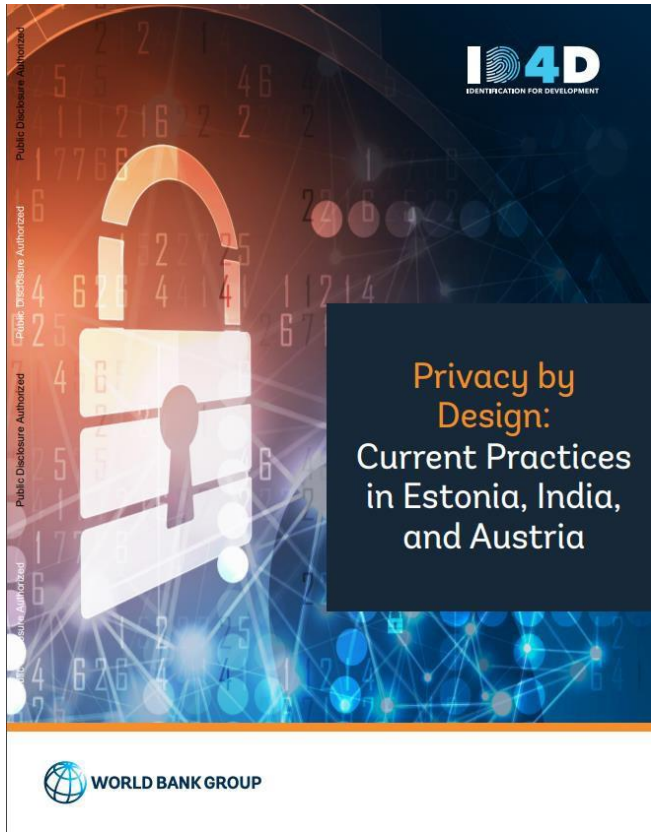
- **Universality,** nondiscrimination & inclusion
- Personal **data protection**
- **Security** of physical infra & data against risk of compromise, destruction, or unauthorized use

- Accessible to all citizens and residents
- No excluded linguistic, ethnic, religious or other vulnerable groups

- Data obtained & disclosed with user consent
- Data obtained and used specified purpose
- User rights to obtain and correct data
- User redress & remedies

Prohibitions on unauthorized:
- Access to systems
- Surveillance
- Alteration of Data
- Interference with data

Privacy by Design: Good practices to protect privacy and empower people



Minimal Data Collection

Only four mandatory demographic fields

'Once only' Principle for gathering data

Encryption & Security

Logs **hash chained**; blockchain for integrity

User Access Portal

Users can view and update data on citizen portal & Personal Data Monitor

Biometrics can be locked by users

Transparency portal

Data Sharing Mechanisms

Data Exchange via **X Road** with Central Authority permission

Data Exchange via **Federal Service Bus**

Approval of Data Access

Data protection authority (earlier known as Privacy Commission) as central authority for approving data access **proportional** to purpose

Traceable Authentication

Access to **tamper proof time stamped** authentication history **logs**

Tokenization

Protected UIN from service providers by sharing hashed token instead

Anonymization

Pseudonymizing logs and anonymization of data

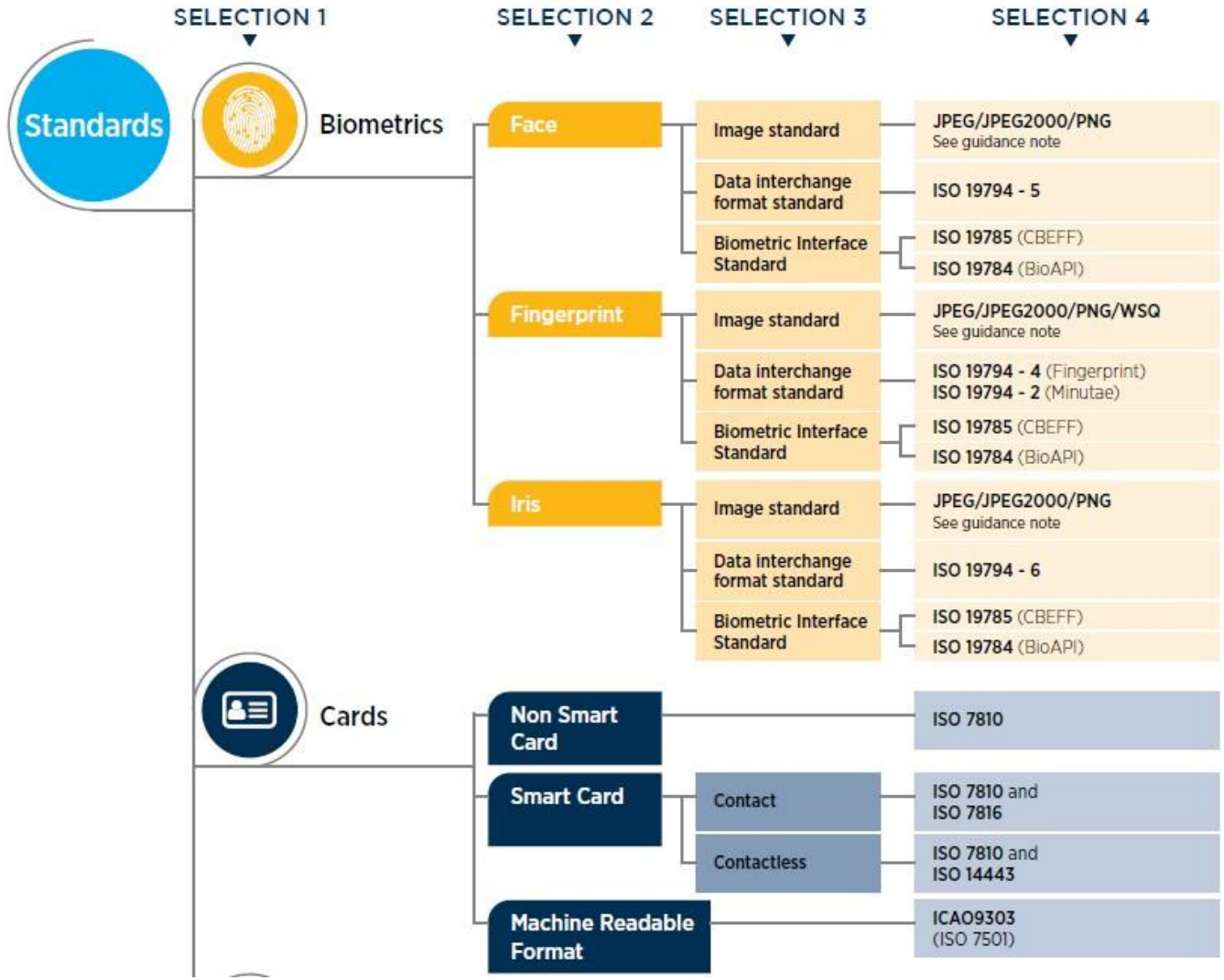
ID Number Syntax

Protected data by issuing **random** number

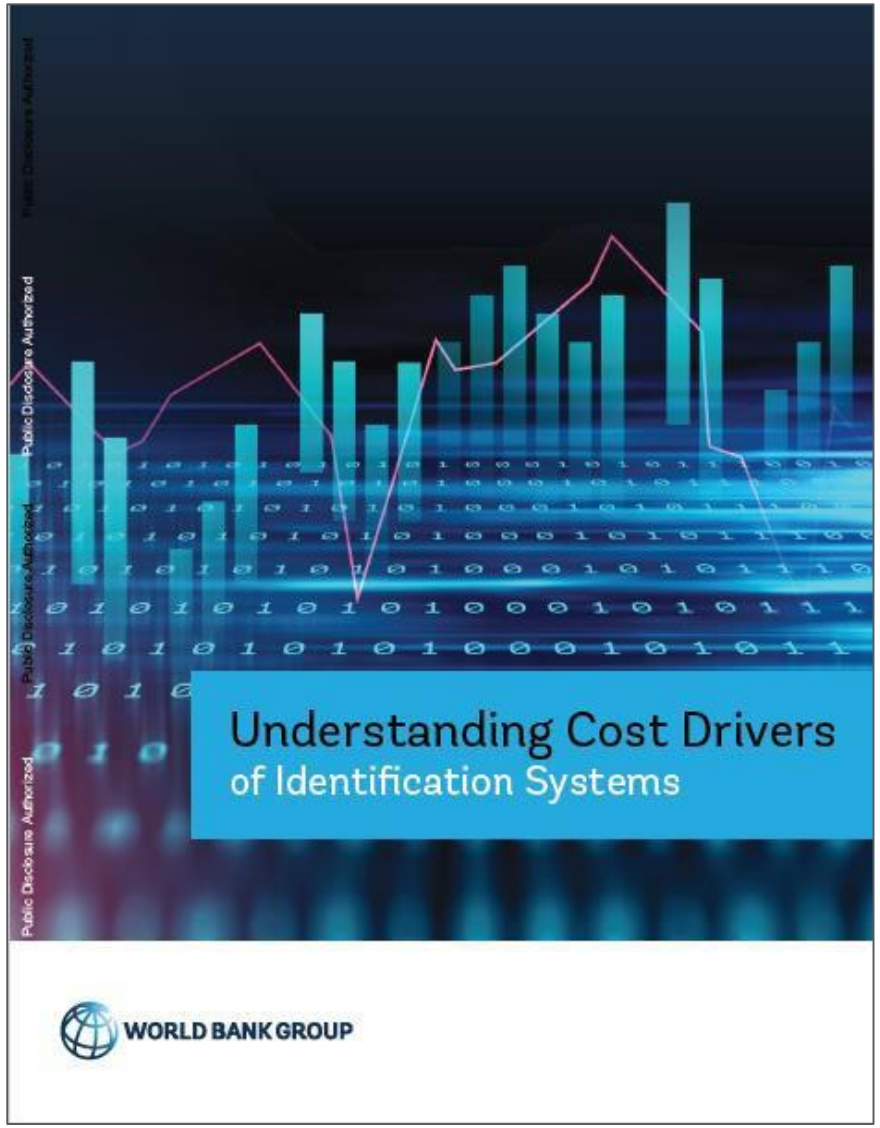
Limited Data Access

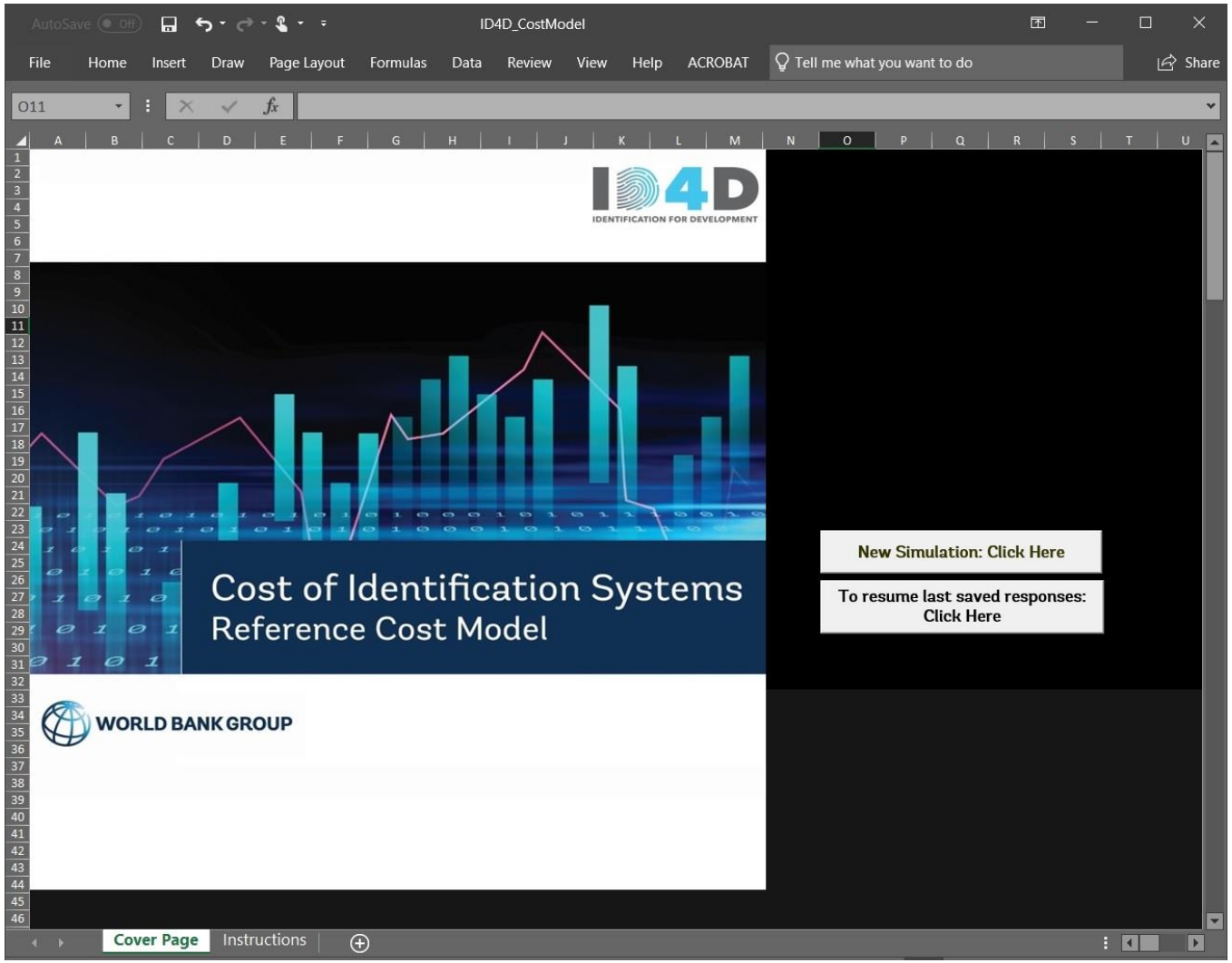
Biometrics encrypted on device for access

Technical Standards: Promoting vendor-neutral and interoperable ID systems



Flexible Cost Model to help countries evaluate financial impacts of design choices





Costing Study across 15+ countries finds key drivers linked to country characteristics and design choices

Typical ID Project Cost Breakup

CROSS-COUNTRY COMPARISON STUDY
(in % contribution to total cost/actual cost range against cost per person incurred)

1 Human resources	35 – 65%	50 cents – 32 $
2 ID Credential	10 – 40%	10 cents – 20 $
3 Central IT Infrastructure	6 – 15%	20 cents – 1.5 $
4 Physical Establishments	3 – 7%	30 cents – 1 $
5 Enrollment IT Infrastructure	5 – 20%	20 cents – 2 $
6 Information, Education, Communication (IEC)	3 – 5%	10 cents – 1 $

Key Cost Driver Variables

Country Characteristics

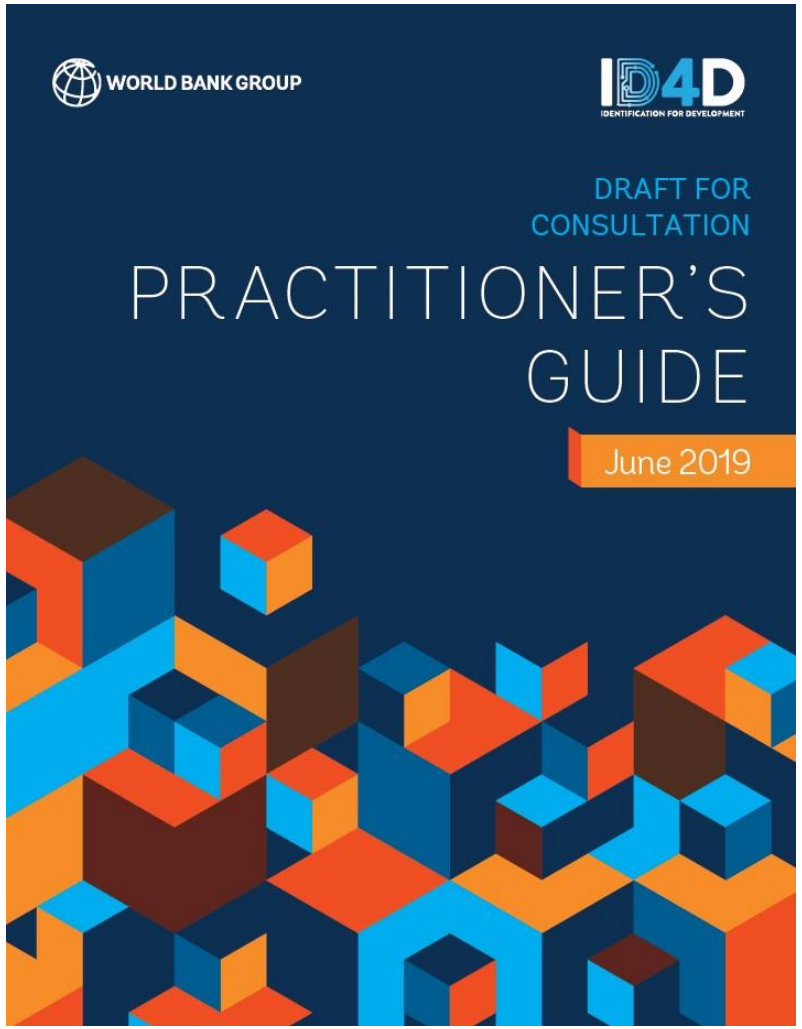
- Population size
- Population density & urbanization
- ICT Infrastructure
- Wage levels

Program Design Choices

- Choice of Biometrics
- Enrollment timelines
- Number of Data Fields
- Integration of CR & ID
- Choice of credential

2D barcode cards: ~10% of overall cost; Chip based cards: 25-40%

From Principles to Practice: A comprehensive, user-friendly Practitioner's Guide that provides the "how-to" for Good ID



Digital Identification as a Foundation for the Digital Economy

Digital ID underpins inclusion, trust & privacy in the digital economy

Paper-less transactions

Electronically signing and sharing valid documents, and realizing 'once only' data collection principle.

- Through e-KYC, **costs for customer onboarding can be reduced by up to 90%.**
- Estonia offers **99% of government services online**.

Cash-less transactions

Unique ID as a financial address for interoperability, and ensuring the right person receives payments.

- Thailand's PromptPay grew electronic payments by 83% in 2018.
- India's UPI facilitated **more than $800mn of transactions up to April 2019 over mobile**.

Data empowerment

Allowing people to choose who accesses their personal data and when.

- Belgium's transparency portal enables people to see who has accessed their data, and why.
- India's **Data Empowerment and Protection Architecture** enables user consent-based sharing of financial data.

Presence-less transactions:

Enabling people to do business anytime and anywhere by allowing them to reliable prove who they are

Looking Ahead: Current and Future Country Projects

ID4D is supporting a large number of countries in different ways

Dialogue

Gabon
Jordan
Senegal
Vietnam

Assessment

Angola
Brazil
CAR
Honduras
Sri Lanka

Advisory/TA only

Ethiopia
Indonesia
Lesotho
Philippines
Rwanda (ID)
Uzbekistan

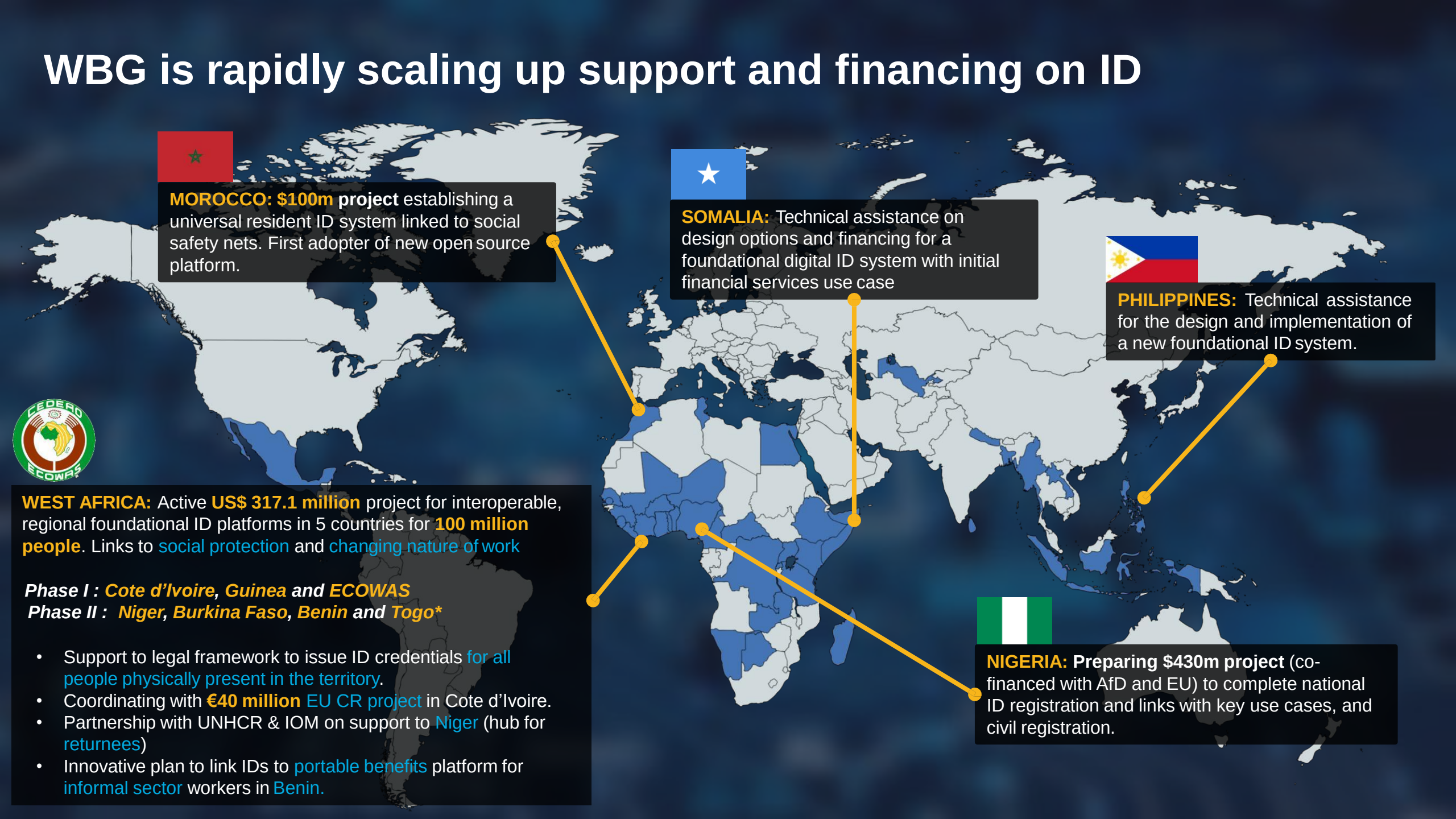
Advisory + IDA/IBRD Pipeline

Angola
Benin
Burkina Faso
Gambia
Lao PDR
Lebanon
Madagascar
Mexico
Niger
Nigeria
Samoa
Togo
Tonga

Financing & Implementation

Afghanistan
Cameroon (CR only)
Cote d'Ivoire
Djibouti
DRC (CR only)
Ethiopia (CR only)
Guinea
Kenya (CR only)
Morocco
Mozambique (CR only)
Nepal (CR only)
Rwanda (CR only)
Somalia
Tunisia
Uganda (CR only)

WBG is rapidly scaling up support and financing on ID



MOROCCO: $100m project establishing a universal resident ID system linked to social safety nets. First adopter of new open source platform.

SOMALIA: Technical assistance on design options and financing for a foundational digital ID system with initial financial services use case

PHILIPPINES: Technical assistance for the design and implementation of a new foundational ID system.

WEST AFRICA: Active **US$ 317.1 million** project for interoperable, regional foundational ID platforms in 5 countries for **100 million people**. Links to social protection and changing nature of work

Phase I : Cote d'Ivoire, Guinea and ECOWAS
Phase II : Niger, Burkina Faso, Benin and Togo*

- Support to legal framework to issue ID credentials for all people physically present in the territory.
- Coordinating with **€40 million** EU CR project in Cote d'Ivoire.
- Partnership with UNHCR & IOM on support to Niger (hub for returnees)
- Innovative plan to link IDs to portable benefits platform for informal sector workers in Benin.

NIGERIA: Preparing $430m project (co-financed with AfD and EU) to complete national ID registration and links with key use cases, and civil registration.

ID4D

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Helping countries realize the transformational potential of digital identification.

www.id4d.worldbank.org

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