



**Canada's Perspective on
Trustable and Interoperable
Human and Agentic Identity**

ITU-T Workshop on Human and Agentic AI Digital Identity

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8%

of Canadian credit applications now involve
synthetic identity fraud

Up from 2.8% one year earlier tripling in 12 months

AI got better at detecting fraud, and also at committing it.



The Scale of the Challenge

\$638M

Fraud losses reported
by Canadians (2024)

\$61B

Annual compliance costs
(Canada + US)

~50%

Fraudulent applications
are identity-based

These statistics reflect symptoms of an identity infrastructure built for paper, operating in a world of deepfakes and AI agents.



Agentic AI Questions

When AI agents present and verify credentials, negotiate contracts, or access services on behalf of humans and organizations ...



What non-human identity does it present?



Whose liability follows?



What audit trail remains?

Existing identity frameworks don't contemplate non-human identity.

The answers we develop will shape whether the next generation of digital infrastructure is:

- Interoperable and trustworthy

or

- Fragmented and vulnerable



Canada's Middle Path Model for Identity

European Union

Regulatory Mandate

eIDAS framework and EU Digital Identity Wallet - coordinated top-down implementation

United States

Market-Driven

No unified national framework, strong national standard for federal capabilities

Canada

Federated Alignment

Distributed control and authority of credentials; federal and provincial framework enables interoperability without mandating uniformity

Interoperability and mutual recognition requires intentional design around shared principles, respecting jurisdictional authority.



Provinces Aligning on Common Standards

British Columbia

4.6M

British Columbians served

BC Services Card - pioneered secure digital credentials starting 2013. Over 90% provincial coverage.

Quebec

2028

Full digital wallet target

Landmark digital identity legislation passed October 2024. Legal frameworks for comprehensive digital identity.

Alberta

1M+

Projected wallet signups

Canada's first mobile health card launched August 2024. Rapid digital wallet adoption underway.



The Dual Challenge of Agentic Identity

The Defensive Challenge

Traditional verification is failing against AI-generated synthetic identities.

- Document liveness checks - spoofable
- Knowledge-based authentication - spoofable
- Some biometric systems - spoofable

We need systems that mitigate AI-powered attacks.

The Agentic AI Challenge

AI systems increasingly act autonomously - making purchases, signing documents, accessing services.

We need identity frameworks that can:

- Establish trust for non-human actors
- Verify delegation chains
- Maintain auditable accountability



PCTF Public-Private Approach

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Canadian law societies reference DIACC certification in client verification guidance

*One province specifically recommends:
"Use a DIACC PCTF certified service."*

700,000+

Legal sector identity verification transactions through certified services

Real deployments generating operational evidence

Our framework is evolving to address questions of Agentic-AI delegation, auditability, and liability chains.



Privacy and Sovereignty by Design

71% of Canadians feel public-private collaboration is the best path forward contingent on privacy protection.

Privacy by Design

- No centralized identity databases
- Credentials remain on devices
- User control over sharing

Digital Inclusion

- Non-digital alternatives maintained
- Accessibility testing required
- No one left behind

Digital Sovereignty

- Canada sets its own rules
- Foreign platforms don't dictate terms
- Interoperability without dependency

Alignment with international standards: ISO/IEC 18013-5 (mobile driver's licenses), W3C verifiable credentials.



Four Priorities Through 2031

Harness AI

Reduce fraud while building resilience

50% reduction in identity fraud losses

Accelerate ROI

Economic sector return through documented proof

75% adoption of digital mortgage verification

Align Compliance

Reduce regulatory burden through framework alignment

20-30% compliance cost reduction

Protect Sovereignty

Enable interoperability while maintaining control

90% of Canadians with access to digital credentials

Baseline methodology and annual progress assessments beginning 2026. Transparency and accountability matter.

141 million

government-to-citizen interactions processed through a single
Canadian identity verification service last year

800 transactions per second during peak demand

Real people, accessing real services, through digital identity that works.

DIACC  CCIAN

Thank You

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Canada brings a federated model that demonstrates interoperability without uniformity, based on mutual recognition, leveraging operational evidence from provincial and industry deployment, and a framework designed for the AI era.