



The Digital & Mobile ID Revolution

Empowering citizens, supporting economic growth and getting ready for the next generation of eGovernance and trusted eServices

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THALES

gemalto^{*}
a Thales company

Digital ID Market Drivers – Data For Thought




1 Billion



People lack legally
recognized ID




3.4 Billion



People have ID but
cannot use it on digital
channels



3.2 Billion



People have a legally
recognized ID and
participate in the digital
economy

Digital ID Market Drivers – Data For Thought



By 2023, **146** billion digital records will have been stolen



8/10 fraudulent identities are created online

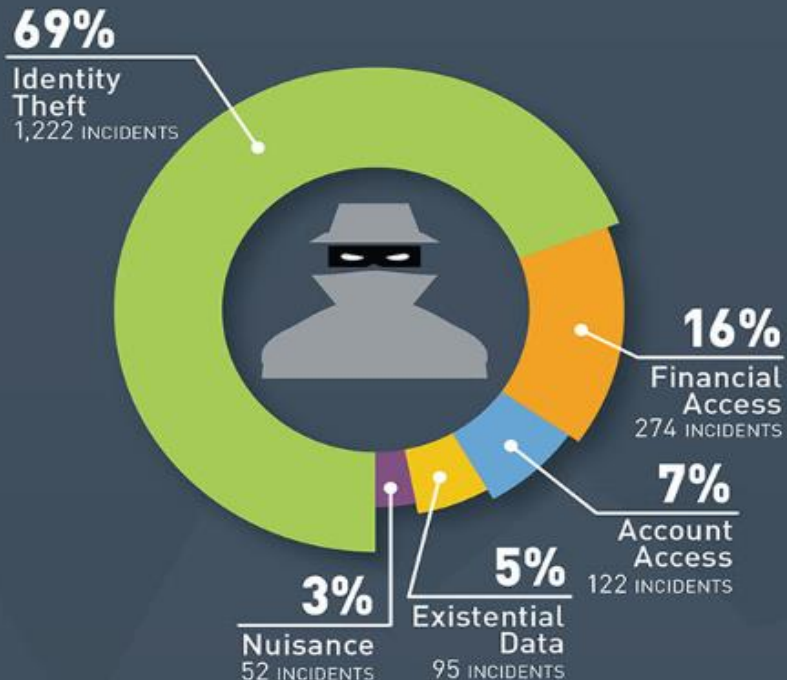


Identity fraud occurs every **2** seconds

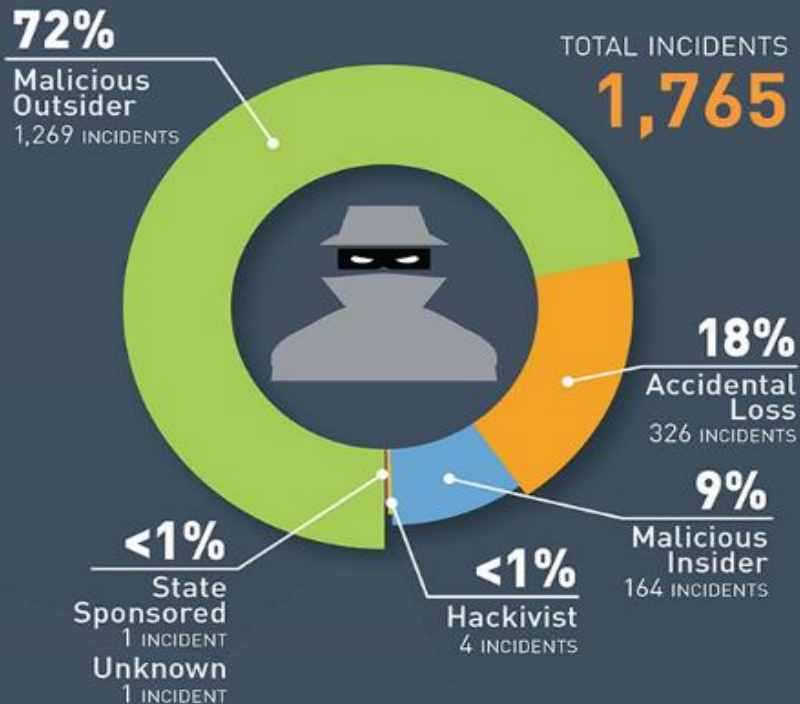
Identity Theft, the most common Type of Breaches

2.600.968.280 data records compromised in 2017

Number of Breach Incidents by Type



Number of Breach Incidents by Source



Source: Breach Level Index 2017

The Digital (r)evolution



+6.1B

Smartphone
by 2020*



70%

Smartphone
Penetration Rate



80%

of new Smartphone owners
in MEA & Asia Pacific



African Market Overview



The opportunity for value creation through digital ID is growing as technology improves, implementation costs decline, and access to smartphones and the internet increases daily

CONNECTIVITY

Fastest growth rate in Internet usage

+ 20% / Year

AFFORDABILITY

Cost of Smartphone decreases

- 20%



Mobile ID will experience
a **CAGR of 24%**
(2017-2022)
fueled by dematerialization
of **DRIVING LICENSES** and
healthcare documents in some
pioneering markets

Source: Smart Insights latest report “Physical, Digital, Mobile unite for future Government Identity”

Users are ready for it

70%

of users want to have a digital version of their ID documents on mobile as long as the app is secure

Source: Gemalto survey in 6 countries ran in 2017 worldwide



Dividends of Digital Identity Programs

Dividends from Digital Identity initiatives

Economic Growth	3% 6%	Economic value equivalent of GDP in mature economy in 2030 Economic value equivalent of GDP in emerging economy in 2030
Financial Inclusion	1.7B	People could potentially access financial services 20% of the root causes is due to a lack of ID doc
Fraud Reduction	20%	Fight against ID thief Reduction in payroll fraud in emerging countries
Time Saving	110B	Hours saved through streamlined online gov services Time to register to services dropping from weeks to minutes
Cost Reduction	72% 90%	Cost reduction in G2C transaction versus traditional admin desk Reduction in customer/citizen onboarding costs by using Digital ID

Source: McKinsey 2019 Report – Digital ID, a Key to inclusive growth

Source: BCG Analysis, Economist Intelligence Unit, UN eGovernment survey 2012

Dividends... beyond quantified potential



Improved Citizens' Public Admin Experience

- **Citizens save traveling and waiting time** at government offices
- **Shorten government processes lead-time** due to increased automation
- **Smoothen communication** between G2C and C2G

Fast Rollout of New Services

- **More services** can be offered to citizens
- **New services can be rolled out quickly** and in a standardized format
- Countries can **leapfrog to digital** solution and avoid the tedious build-up of a traditional admin infra

Improved Control

- Digitization improves the **quality of the available data** as more information can be gathered and kept up to date easily
- Increase **transparency** of processes

Enabling a Rich, Secure & Trusted Online Experience



User Identification / Remote ID Proofing

Enables online Service Providers to Identify their new digital customers for smooth onboarding



User Online Authentication

Verifies citizens' identities to protect online access to public & private services and secure transactions

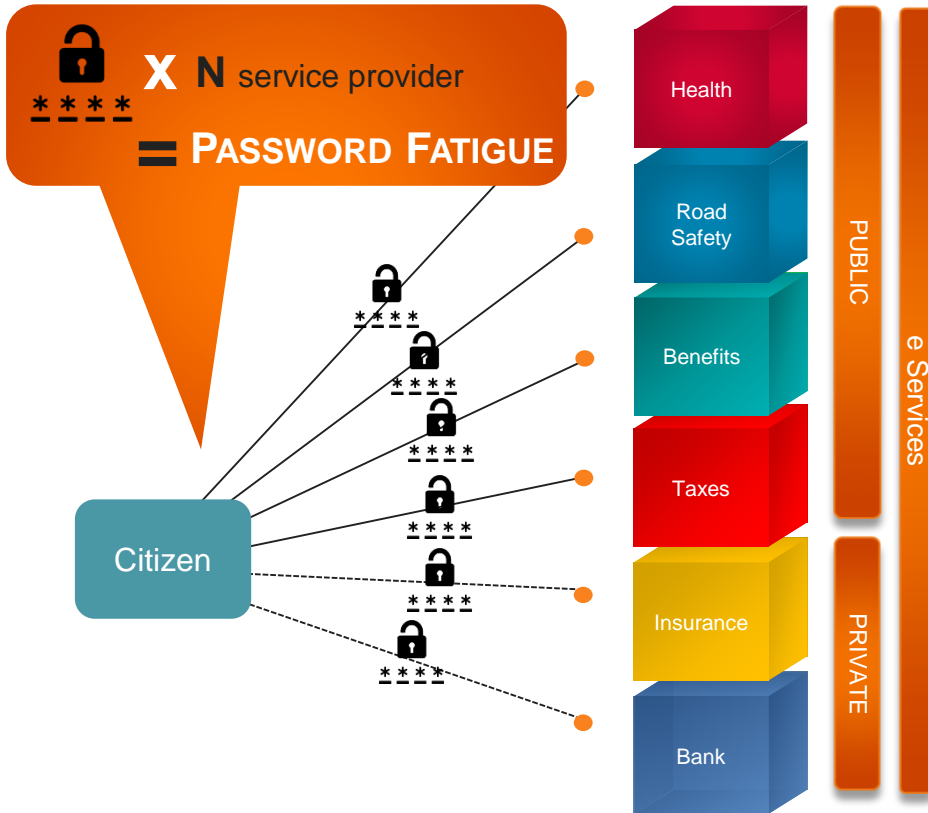


eTransaction Signing

Guarantees the authenticity & integrity of eTransactions through digital signing

Multiple Digital Identity

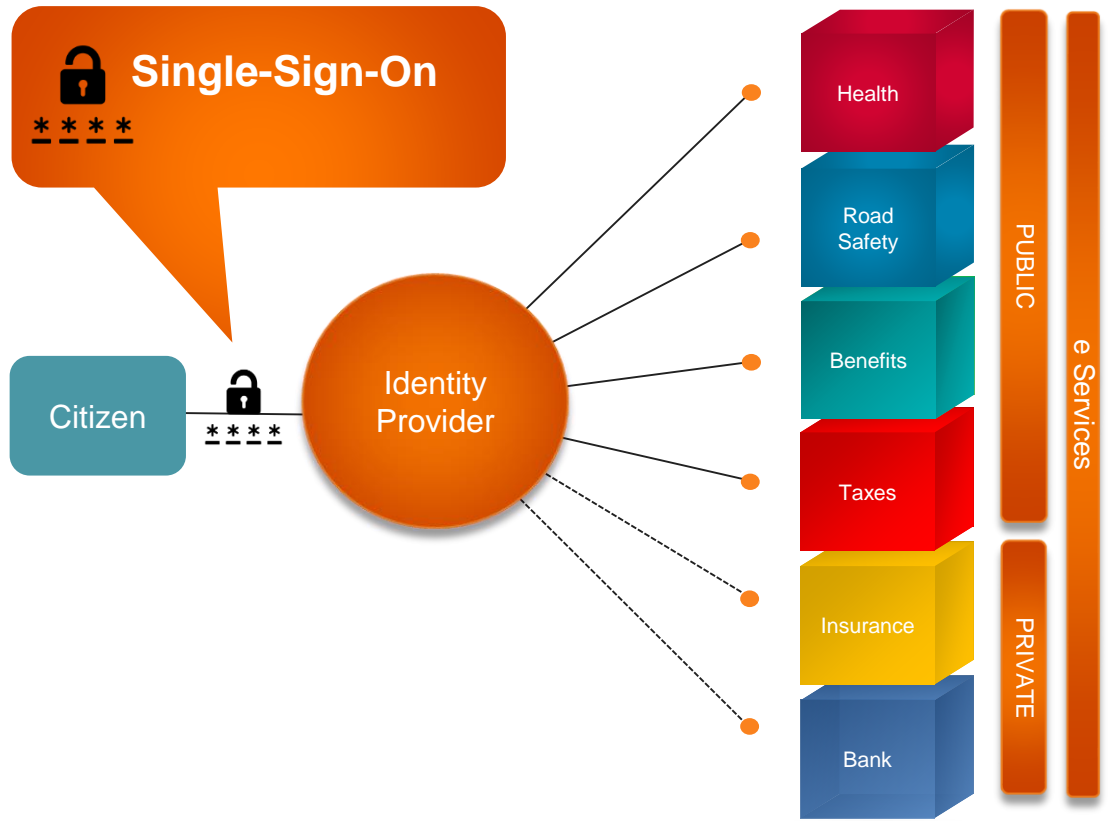
Moving from **Complex** Legacy eServices Ecosystem



- **Multiple Access Point**
- **Multiple IDs**
- **Multiple Passwords**
- **Complex**
- **Costly**
- **Unefficient**



UNIQUE Digital Identity Towards a Smarter Ecosystem



- Unique Citizens' Access Point
 - Unique Digital Identity
 - Unique Digital Experience
 - Unique Identity Provider
 - Agile
 - Cost efficient
-
- The image shows a brown background with two white lines. The top line is a complex, looping handwritten signature starting at point 'A' and ending at point 'B'. The bottom line is a simple, straight horizontal line also starting at point 'A' and ending at point 'B'.

Key Pillars of a Trusted Digital Identity



CONVENIENCE



SECURITY



PRIVACY

The Convenience of a.... SMART phone



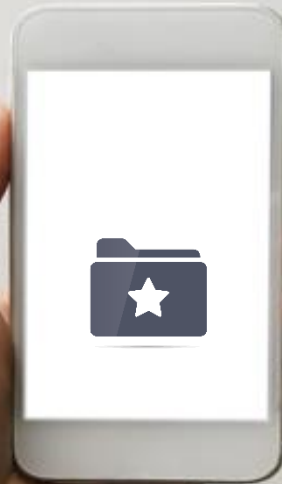
Always with me



Easy



Fast



Multi Purpose



Dynamic



Communication



Latest Trends – The convenience of a Digital ID Wallet



What is it?

An **advanced mobile ID**

An **ultra secure** digital vault

Agregating digitalised ID docs in a single wallet app

Combining both **online and face-to-face** ID proofing use cases

Taking citizen's **privacy** to a new level

Enabling a brand **new generation of functionalities & services**

The Convenience of a Rich Tool Box

1

Licenses &
Entitlements
Verification

2

ID Proofing

3

ID Attribute
Sharing

4

Online
Authentication

5

Digital
Signature

6

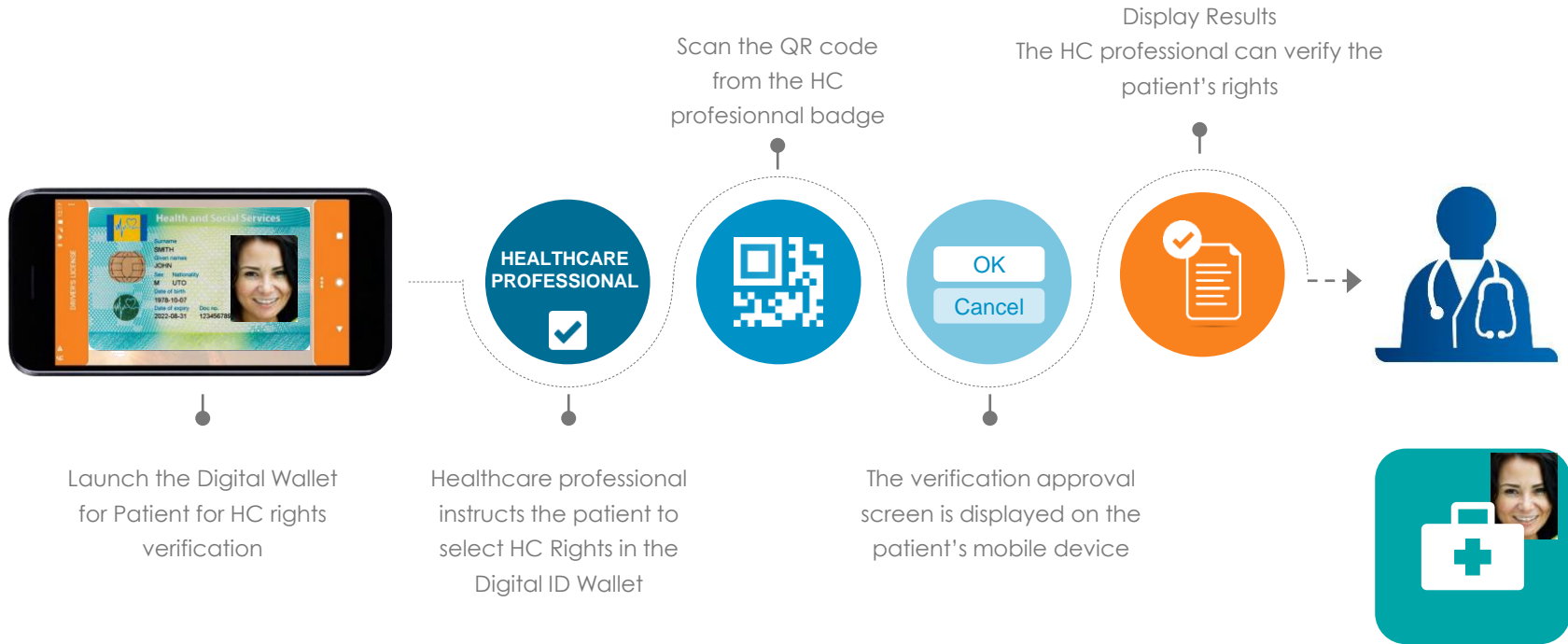
G2C
Com Channel



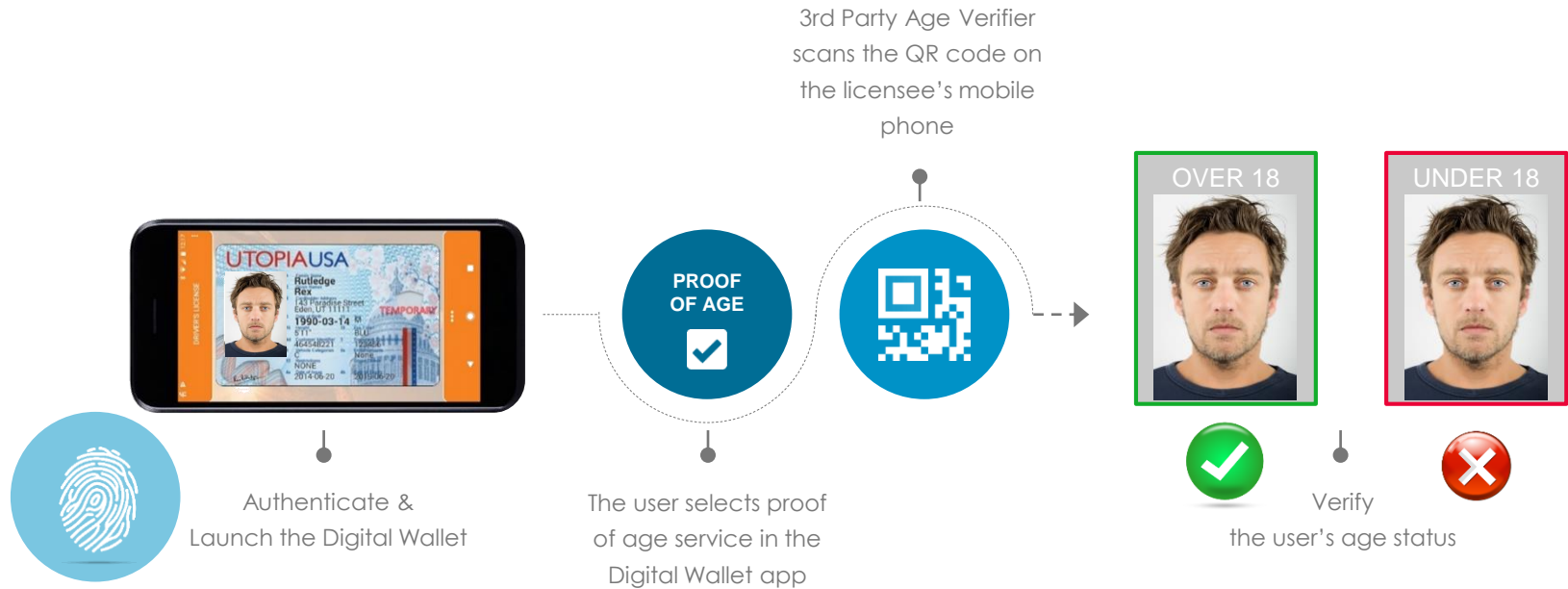
Digital Wallet @Work – Example of ID Verification Flow



Digital Wallet @Work – Patient HC rights Verification Flow



Digital ID Wallet @Work – Proof of Age Verification Flow



Digital ID Wallet @Work – Online Authentication

Digital Authentication through the user's preferred ID credentials
(PIN, fingerprint, face recognition, etc..)



Digital ID Wallet



Push Notification from the App inviting the citizen to validate an eTransaction

Authentication successfully ran



Access granted to eServices / eTransactions signed
Ex: access to online medical record
Ex: access to vehicle registration form

A Winning Formula for ALL Stakeholders



Government Body

Road Safety /
Ministry of Health

Real time wallet updates
More Secure / accurate info
Easy renewal / revocation
Service Modernisation

- Dematerialisation
- Service Agregation

(Digital Wallet)
Enhanced image



ID Verifier

Law Enforcement Officers /
Healthcare Professionals

Data Accuracy / Security
More efficiency (fast, easy)
Flexibility:
Offline check
Online check



Citizens

Drivers / Patients

Convenience
Peace of Mind
High Security
Increased Data Privacy
Offline & Online use case



Aged Restricted Venues

Wineshop / Casinos /

Enhanced risk management
Trusted user's data

Convenience, the Key to Adoption

Easy First Time Registration Principle

Multiple Registration Channels



In-branch at Registration Authority office



From PC



From Self-Service Kiosks



From Smartphone

Smooth day-to-day usage

Multiple forms of authentication



Intuitive Digital Identity Management

Citizens' Self-Care portal

Digital ID Lifecycle Management

Creation Credential ID Sharing consent Personal Data Rights' Delegation Revocation

Security – A Multi-Layered Approach

Depending on what is at stake, multiple security layers can be added, increasing the level of security



Privacy



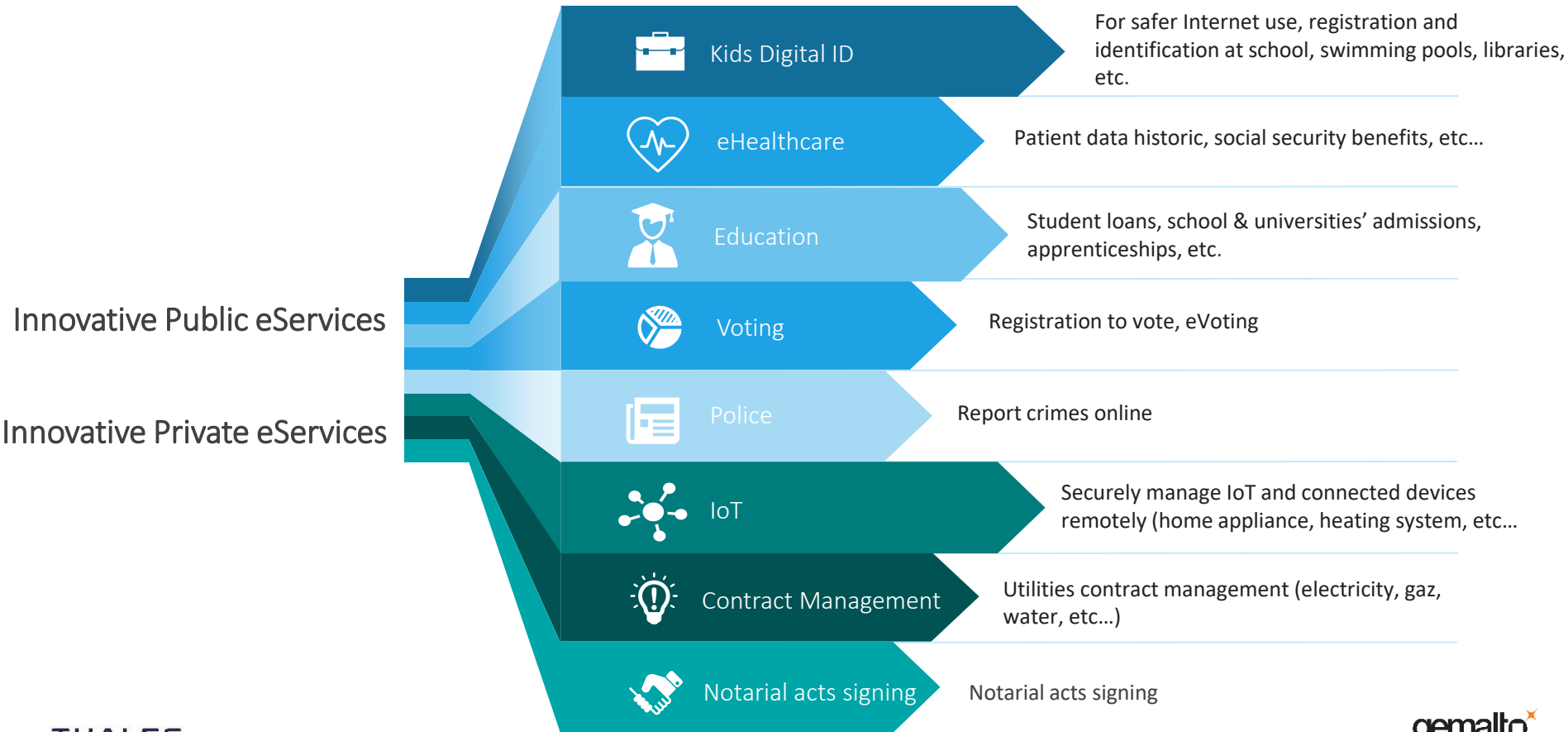
DATA MINIMIZATION

DATA PROTECTION

PRIVACY RIGHTS MANAGEMENT



Opening the door to new and valuable eGov Services



A glowing lightbulb sits on a wooden surface. In the background, several white cutouts with question marks are scattered. The scene is lit with warm, golden light, suggesting an idea or a question.

Any Questions?

gemalto^{*}
security to be free