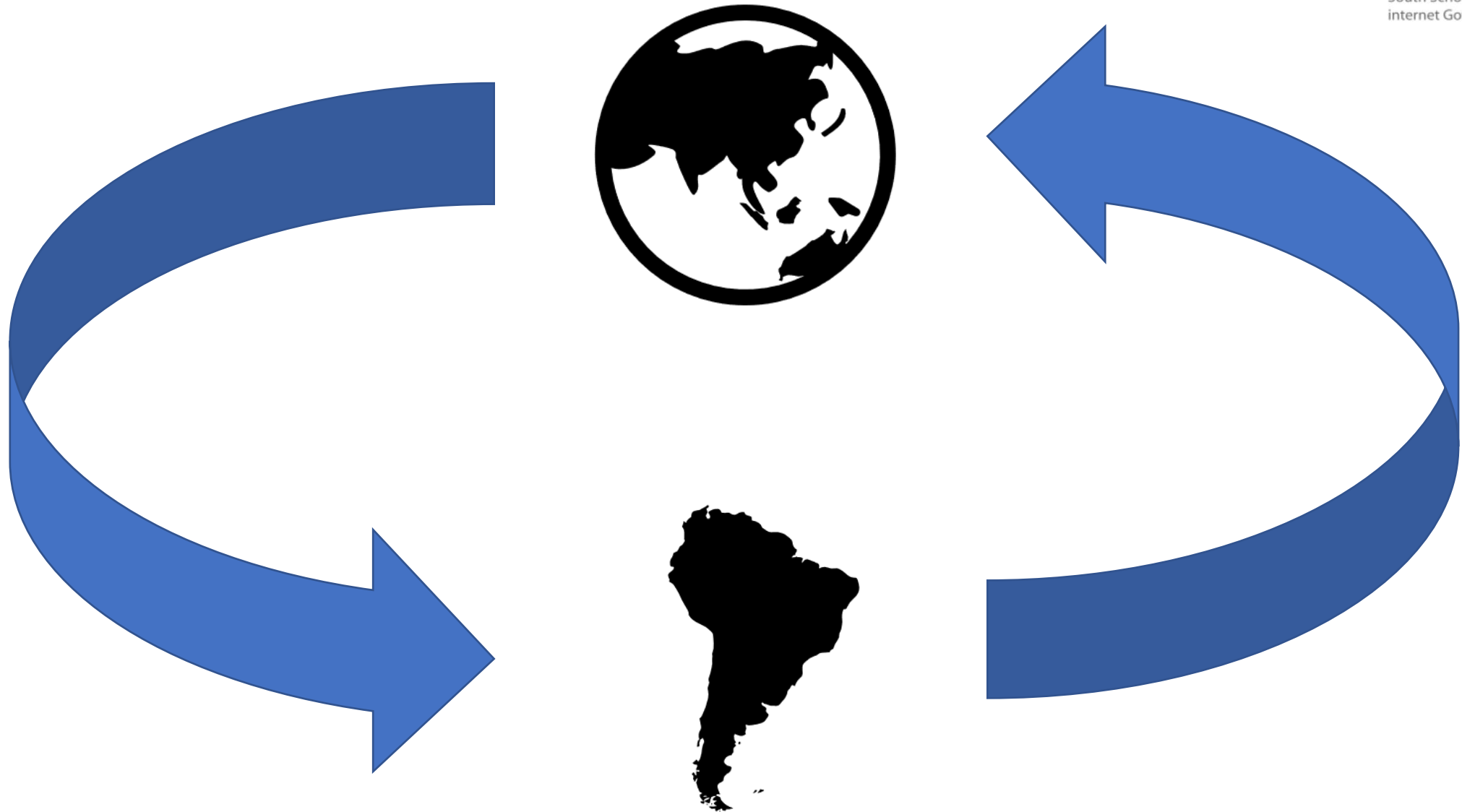


Digital identity: new standards and the situation in our region

Michael D. Palage
InfoNetworks LLC – USA
6-October-2021



COVID-19 - The Great Digital Identity Accelerator

- An instantaneous 2–3-year shift in various identity deployments
- Work From Home
- Massive fraud associated with stimulus, e.g., tens of billion in the US alone
- COVID Passports

Definition of Identity:

- The set of physical and behavioral characteristics by which an individual is uniquely recognizable. (NIST SP 800-79-2)

Definition of Digital Identity:

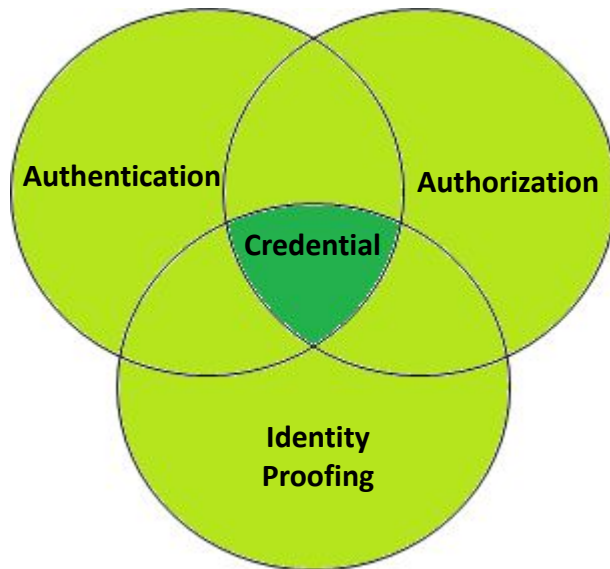
Authorization **Verifiable Claims** SSI/User-Centric

Authentication **Biometrics** **Trust Frameworks**

Personal Identifiable Information (PII)

Identity Access Management (IAM)

Involves three distinct but inter-related concepts: - Identity Proofing, Authentication, and Authorization



Identity Proofing: A Michael D. Palage exists, and the person claiming to be Michael D. Palage is Michael D. Palage

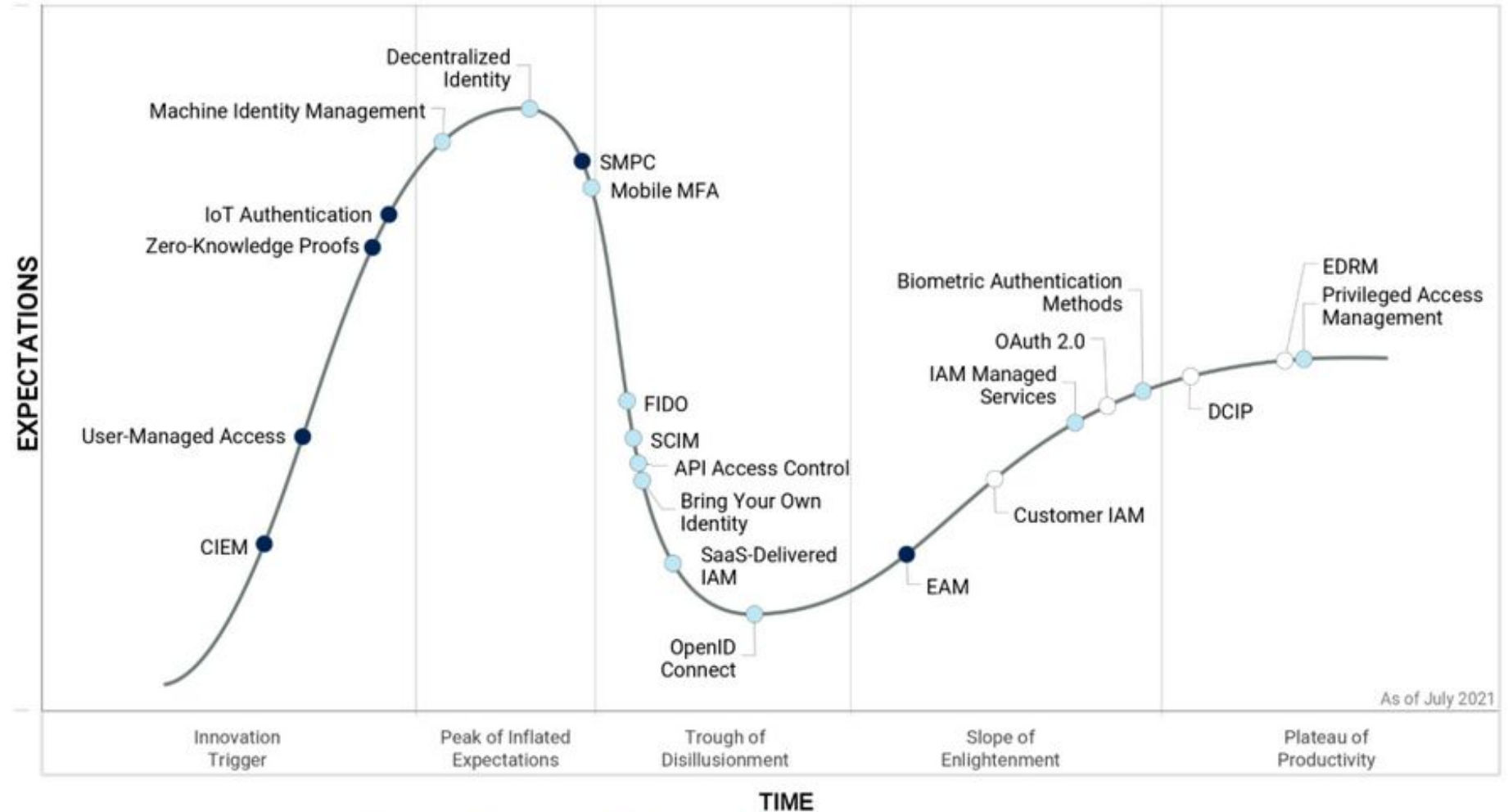
Authentication: The individual claiming to be Michael David Palage is in fact Michael David Palage

Authorization: Michael David Palage has certain rights that enable him to access data or take other actions

Credentials: The “glue” than binds identity, authentication, and authorization

Identity Related Standards:

- X.509 (ITU)
- Open ID Connection (OIDF)
- Verifiable Credentials & Decentralized Identifiers (W3C)
- Fast Identity Online (FIDO)
- Mobile Driver License (ISO/IEC 18013-5:2021)



Source: Gartner (July 2021)

Plateau will be reached: ○ < 2 yrs. ● 2-5 yrs. ● 5-10 yrs. ▲ >10 yrs. ✗ Obsolete before plateau



- A digital identity initiative in Colombia driven by three of the largest banks;
- Has received regulatory approval from Colombia regulatory body;
- Streamlined the identity proofing process for user and reliance by third parties.

Con una sola selfie, puedes:

- 
Realizar transacciones y pagos seguros
- 
Verificar la identidad de alguien más, evita el fraude
- 
Acceder a servicios y trámites desde tu celular
- 
Almacenar en un solo lugar documentos privados
- 
Controlar con quién compartes tu información
- 
Gestionar tus documentos con firma electrónica

[Descargar SoyYo](#)

<https://soyyo.co/>



- One of several accredited Certificate Authorities (Cas) authorized to issue legally recognized digital identity certificates by ITI.
- Serpro has six thousand professionals, located in the capitals of every Brazilian state
- Range of services:
 - Datavalid – realtime data validation directly from Brazilian government
 - Vio – validation system using data compression and encryption
 - Radar - centralized and integrated solution for managing traffic violations
 - ProID – mobile app to migrate away from paper and plastic wallets

Truora

- “Our mission is to eradicate fraud in Latin America”
<https://www.truora.com/en/about-us>
- Offers a range of products: Background Check; Digital Identity; Signals and TruSign
- Currently working with hundreds of companies in more than 9 countries (Mexico, Colombia, Peru, Costa Rica, Brazil, and Chile) within Latin America

World Bank – ID4D Findex Survey

Economy	Region	Income	Country code	Share of population (age 15+) <u>without a national ID</u>	Share of women (age 15+) <u>without a national ID</u>	Share of men (age 15+) <u>without a national ID</u>
Argentina	LAC	UMIC	ARG	0.8%	0.7%	0.8%
Bolivia	LAC	LMIC	BOL	2.3%	2.4%	2.3%
Brazil	LAC	UMIC	BRA	1.6%	1.7%	1.5%
Chile	LAC	HIC	CHL	1.2%	0.9%	1.5%
Colombia	LAC	UMIC	COL	8.4%	6.2%	10.8%
Costa Rica	LAC	UMIC	CRI	2.4%	3.2%	1.6%
Dominican Republic	LAC	UMIC	DOM	12.4%	11.7%	13.1%
Ecuador	LAC	UMIC	ECU	0.5%	0.6%	0.4%
El Salvador	LAC	LMIC	SLV	11.5%	9.4%	13.9%
Guatemala	LAC	LMIC	GTM	18.3%	14.6%	22.4%
Haiti	LAC	LIC	HTI	27.5%	23.6%	31.5%
Honduras	LAC	LMIC	HND	16.2%	16.9%	15.5%
Mexico	LAC	UMIC	MEX	10.8%	11.7%	9.8%
Nicaragua	LAC	LMIC	NIC	10.2%	10.5%	9.9%
Panama	LAC	UMIC	PAN	7.9%	6.1%	9.7%
Paraguay	LAC	UMIC	PRY	0.4%	0.8%	0.0%
Peru	LAC	UMIC	PER	1.6%	2.1%	1.1%
Trinidad and Tobago	LAC	HIC	TTO	5.1%	6.1%	4.0%
Uruguay	LAC	HIC	URY	0.3%	0.0%	0.5%
Venezuela, RB	LAC	UMIC	VEN	1.7%	1.9%	1.4%

Apple

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ARIZONA NEWS

Arizona among the first states to allow residents to add driver's license to Apple Wallet

Sep 6, 2021, 1:59 PM | Updated: 4:39 pm

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TECH

Apple's software update lets users create burner email addresses — here's how to do it

PUBLISHED MON, SEP 27 2021 3:28 PM EDT | UPDATED MON, SEP 27 2021 6:10 PM EDT

Kif Leswing
@KIFLESWING

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Apple Pay Fees Vex Credit-Card Issuers

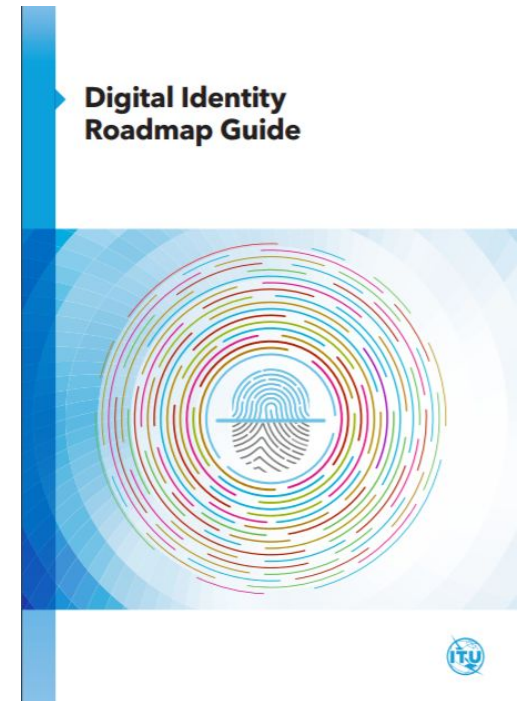
Banks are nudging Visa to change the way it processes some Apple Pay transactions, according to people familiar with the matter

electronic IDentification, Authentication and trust Services (eIDAS)

- The EU is currently evaluating revisions to the eIDAS Regulations
- Proposed changes represent a shift from the provisioning and use of rigid digital identities to digital credentials associated to a trusted identity source
- The original eIDAS Regulations were limited to the public sector
- Promote access and use of secure and trust worth credentials via digital wallets
- Use of European Digital Identity Wallets shall be free of charge to natural persons

ITU – Digital Identity Roadmap Guide

- An excellent resource for governments that are considering implementing or amending their national digital identity laws
- Recognizes that there is not a “one size fits all” model:
 - Government is directly involved as Identity Provider
 - Government only acts as Regulator and
 - Government acts as Regulator and Identity Broker/Clearing House



Thank You
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Questions