

## **DIACC Newsletter October 2014**

The Digital ID and Authentication Council of Canada (DIACC) is a non-profit coalition of public and private sector leaders committed to developing a Canadian digital identification and authentication framework to enable Canada's full and secure participation in the global digital economy.

For more information on the DIACC, our members, our mandate and our governance, please

visit: <http://www.diacc.ca>

### **Welcome New Members**

- PlaceSpeak
- Thirdstream
- Thoughtwire

The DIACC now has 29 member organizations collaborating to drive Digital ID forward and develop a robust, secure, scalable and privacy enhancing digital identification and authentication ecosystem that will decrease costs for governments, consumers, and business while improving service delivery and driving GDP growth. If you would like to shape the direction of Canada's DIA strategy and have the opportunity to collaborate, learn from and hear what the leading organizations in the DIA space are planning for the future please contact [membership@diacc.ca](mailto:membership@diacc.ca).

### **DIACC Activities**

#### **1. Impact of Digital Identity Study**

**Fact:** A verbal identity authentication at one of the big 5 banks has been estimated to take 200 seconds, with each second representing an aggregate cost to the bank of \$50,000 or the equivalent of one FTE. It can be estimated that the financial sector is spending over \$50 million a year on verbal authentication alone!!!

The DIACC is collaborating with Industry Canada and PwC to assess the economic impact of digital identification in Canada. As part of our study we will be conducting interviews with organizations large and small, public and private, to assess the costs and opportunity costs of not having access to digital identification and authentication. If you or your organization would like to participate in our study please contact [drichards@diacc.ca](mailto:drichards@diacc.ca).

### **Tip of the Hat**

This newsletter featured contributions from:

- Doug Brown, Solsys
- Elena Flom, TD Bank
- Andrew Johnston, TELUS

### **5. Planning For the Future**

The DIACC will be taking submissions for our next Proof of Concept starting in October with the idea of starting a new project in November. If you have any suggestions for a Proof of Concept please contact David Richards at [drichards@diacc.ca](mailto:drichards@diacc.ca).

### **6. Event Sponsorship**

The DIACC sponsored and participated in the 2nd Annual Digital Economic Congress in Vancouver on Oct 9-10. This event brings together global subject matter experts to share key insights on how technology will transform business. Issues for discussion this year included Trust & Security, The "E-Tail Revolution", Digital Payments & Currencies and the Internet of Things.



### **Update on the Public Sector in Canada**

The Joint Councils, comprising the (Public Sector Chief Information Officer Councils (PSCIOC) and Public Sector Service Delivery Council (PSSDC)) held meetings in Yellowknife on September 17th.

Elena Flom from TD Bank and an early and ongoing supporter of the DIACC was invited to present on Identity: Interrelationship of Public and Private sector in the role of supporting identity needs of Canadians in their day-to-day interactions, which are increasingly digital, in nature. Some of the key points of the presentation were:

## **2. Executives in Identity Networking Events**

The DIACC held the first networking event for Executives in Identity in cities throughout Canada. On September 24th over 25 leaders in the identity community met in Toronto to discuss the challenges, successes and opportunities that a move to a fully DIA enabled world have to offer.

Organizations that attended included TELUS, TD Canada Trust, SecureKey, Deeth Williams Wall (DWW), Meyers Norris Penney (MNP), Service Ontario, Ontario Ministry of Transportation, E-health Ontario, Coral CEA, Thirdstream as well as prominent members of the identity community such as Pat Meredith.

During the course of the evening several organizations expressed interest in joining the DIACC and confirmed the need for an organization such as ours to bring the community together and speak with a single powerful voice to drive change.

Feedback from the event was extremely positive and we look forward to bringing this type of event to other cities across Canada over the coming months.

**The next event will be held in Ottawa on October 29th. Please join us at 3 Brewers - Les 3 Brasseurs, 240 Sparks St. from 5:30-7:30. To register [click here](#).**

## **3. Invitation to Meet Privacy Commissioner of Canada**

On Sept 4 the DIACC Executive was invited to meet with Daniel Therrien, the new Privacy Commissioner of Canada.

Prior to being introduced, the DIACC made a 2 hour presentation to members of his staff to update them on our progress and to get their feedback on the Proof of Concept ‘How to open a Bank Account online Without a Prior Know Your Customer (KYC) Experience’. The dialogue was very positive and the Office of the Privacy Commissioner appreciated the DIACC’s commitment to transparency and openness. They were very interested in our commitment to developing a Pan-Canadian solution that adheres to or improves upon Canada’s privacy legislation.

The DIACC has also provided updates to the Office of the Privacy Commissioners for BC and Ontario and looks forward to their feedback.

## **4. Proof of Concept**

- Current methods of identity are heavily reliant on physical documents and face-to-face interactions, making it difficult for individuals to identify themselves digitally
- There are digital identity methods in use today, but very few options are available and many are based on credit bureau data, which limits ability to identify individuals such as young Canadians and new immigrants
- Digital identity can be a more robust identification process as it can incorporate hundreds of data points in validating an individual, in comparison to the single document used in a face-to-face identity process
- Partnership between public sector and private sector is critical and mutually beneficial to create a comprehensive approach to identity provision and verification
- Canada has a strong opportunity to lead in creating a pan-Canadian identity ecosystem with partnership across public and private sectors

## **Making Noise**

As part of a series of studies on the Future of Digital Trust, Orange, one of the world’s leading telecommunications operators, conducted a survey on consumers’ attitudes towards sharing their personal data.

The research found that consumers consider the cumulative value of a common set of their personal data to be worth approximately £140 (\$250 CDN), a figure businesses need to bear in mind when balancing the use of personal data and supplying services in return. Perhaps not surprisingly consumers place a higher value on their data when sharing it with a company they are unfamiliar with – rising to nearly £200 (\$358CDN) for the full set of data commonly shared online (see table below).

To read the complete report please go to <http://www.orange.com/en/press/press-releases/press-releases-2014/Consumers-value-their-personal-data-at-170-140-Orange-study-finds>

Work on the first Proof of Concept “Allowing Canadian Residents to Open an Account with a Financial Institution Online without a Prior Know Your Customer (KYC) Experience” is nearing completion.

A version of the working demo was presented to some members of the DIACC Board in September and final enhancements to the user experience are underway. The integration between the Financial Institutions, the broker and the 2 Authenticating parties is working seamlessly and in the words of one board member the ability to authenticate yourself by tapping an NFC enabled government ID card or through an application on your mobile phone is “really cool and a window into the future”.

Preliminary drafts of the report have been distributed to DIACC members and their feedback is being incorporated into the next version.

We look forward to publishing the report and taking the demo on a “road show” and making presentations to Ministries of Industry, Finance and other key decision makers.

|   | familiar organisation | unfamiliar organisation |
|---|-----------------------|-------------------------|
| my full name or date of birth                         | £12.16                | £15.22                  |
| my mobile number                                      | £13.96                | £16.20                  |
| my location (e.g. via mobile GPS tracking)            | £13.35                | £16.02                  |
| my annual income                                      | £14.61                | £16.50                  |
| my marital status                                     | £9.63                 | £12.83                  |
| my sexual orientation                                 | £11.38                | £13.85                  |
| my job  | £11.11                | £13.83                  |
| my children's details (e.g. sex, age)*                | £12.44                | £14.53                  |
| details of my family members' preferences             | £14.07                | £16.21                  |
| email addresses of 5 people in close personal network | £14.46                | £16.67                  |
| history of purchases made on mobile phone             | £13.25                | £16.31                  |
| my postal address                                     | n/a                   | £15.67                  |
| my main personal email address                        | n/a                   | £15.11                  |
| average (mean)  | £12.77                | £15.30                  |

## Events

- Cloud Security Alliance Summit, Toronto, Oct 20
- GTEC, Ottawa, Oct 26-30
- Executives in Identity Networking Event, Ottawa, Oct 29
- Pan-Canadian Trusted Identities Forum, Ottawa Oct 28-29
- IIW, Mountain View, California, Oct 28-30
- Identity Relationship Management Summit, Dublin, Ireland, Nov 3-5
- IdentityNorth, Toronto, May 6 & 7, 2015

## Jobs

Are you looking to fill a position? Submit your requirements to [newsletter@diacc.ca](mailto:newsletter@diacc.ca) and we will be sure to post a link to your job posting on our website.

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