



DIACC-CCIAN

ANNUAL IMPACT

REPORT



2024

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DIACC-CCIAN

Annual Impact Report 2024

IMPACT HIGHLIGHTS

AT-A-GLANCE



Advancing Adoption

- Certification: Two services achieved PCTF Certification, showcasing interoperability and security in banking, real estate, and legal services.
- Launched: DIACC's Member Service Directory is essential for amplifying capabilities and building new leads.
- Engagement: DIACC hosted its Digital Trust Industry Day and responded to federal consultations, including the Federal 2025 Pre-Budget Consultation, and engaged on forthcoming open banking regulations, real estate and title fraud, and cyber resilience issues.

Catalyzing Collaboration

- Pilot: Launched EU digital wallet Proof of Concept in collaboration with DC4EU, focusing on academic and professional credentials.
- Published: The Digital Traceability of Food and Agriculture Special Interest Group report.
- Alignment: Collaborated with Standards Council of Canada, Open Wallet Foundation, W3C, and ISO to ensure DIACC's design principles align with and influence global best practices and enable seamless cross-border interactions.

Education and Advocacy

- Re-Launch: DIACC's Trust Talks & Digital Dives podcast reached 37 countries and discussed AI verification, privacy protection, and digital transformation.
- Published: An AEC initiative, DIACC's Digital Trust Stories, a growing plain language storybook aiding understanding across diverse audiences.
- Launched: An AEC initiative, DIACC's Digital Trust Adoption Spotlights are videos featuring DIACC member services shared with members and the public.

IMPACT HIGHLIGHTS

AT-A-GLANCE



Francophone Ecosystem Leadership

- In support of MCN, amplifying a new projet loi in process, Bill 82, An act respecting the national digital identity and amending other provisions
- Partnership: With Human Technology Foundation and share expertise on a new study called Unlocking Digital Identity - Insights from Use Cases for Enhanced Implementation, Trustworthiness and Individual Empowerment
- Developing: new SIG around the impact of AI & Creative Industries and Digital Identities
- Developing: new SIG around Smart Cities & Digital Trust and Verification

International Leadership

- Represented DIACC principles for privacy, control, choice and transparency at global forums, including the WEF, the G7 Digital Identity Roundtable and the European Identity Conference
- Collaboration: With the Forum InCyber ecosystem
- Collaboration: With SIDI HUB consortium: Digital Identity Community Collaborates to Drive Cross-border Interoperability.

IMPACT HIGHLIGHTS

AT-A-GLANCE



Adoption Expert Committee and Policy and Industry Engagement

- **Contributed:** AEC and PIE contributed to the draft DIACC position on Digital Trust in Finance & Regulation. DIACC will use the position as a centerpiece for DIACC's 2025 public and private sector industry roundtables.
- **Launched:** An AEC initiative, the Digital Trust & Verification Survey captures adoption data (numbers of transactions), starting with the legal sector. DIACC will publish the survey's results in 2025.
- **Launched:** AEC Communities of Practice to break down complex issues in Finance, Public Safety, Industry & Business, and Public Service Delivery to understand developments outside of influence and opportunities better to drive digital trust adoption.

Trust Framework Expert Committee

- **Published:** [PCTF Authentication Final Recommendation V1.2](#), readying the component for the PCTF Certification Program, allowing vendors to obtain their Authentication PCTF trustmark, recognized widely as a symbol of trustworthy digital services.
- **Launched:** The PCTF Law Society Profile Design Team is developing the first industry-specific module of the framework to support the legal sector's need for guidance on remote client identification. The public review and comment period for the first Draft Recommendation will commence in Q1 2025.
- **Updated:** The PCTF Glossary was updated to reflect the current terms and definitions in PCTF documentation and identified areas for revisions to improve useability. The updated version's public review and comment period will commence in Q1 2025.

Advance digital trust verification and adoption by joining a DIACC Committee. Members seeking more information should email contact@diacc.ca.

PRESIDENT'S REPORT

Dear DIACC Members and Stakeholders,

Reflecting on 2024, I am proud to present DIACC's Annual Impact Report, showcasing our collective achievements and organizational value in advancing digital trust and verification adoption and certification across Canada and the global digital economy.

This year marked a significant evolution in DIACC's mission and vision. We've sharpened our focus on four critical themes: Digital Trust in finance and regulation, public safety, eCommerce, and public service modernization. These areas are pillars of our digital economy and the foundations of a secure, efficient, and inclusive digital ecosystem.

In an era where advancements like artificial intelligence and distributed networks are reshaping our world, DIACC is positioned at the forefront of addressing the verification demands these technologies bring. Our efforts have been crucial in raising awareness and actions that combat fraud and enhance the authenticity of digital interactions, ensuring that our members lead the global digital economy.

The accomplishments shared in this report were only possible with our members' commitment and expertise. Your leadership has been instrumental in driving forward our shared vision of a trusted digital ecosystem.

DIACC is committed to fostering innovation while prioritizing privacy, security, and inclusivity. Our work is more critical than ever as we navigate the complexities of an increasingly digital world.

Thank you for your continued support and dedication. Together, we are building a stronger, more secure digital ecosystem.

Sincerely,

Joni Brennan
President, DIACC



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SHAPING DIGITAL TRUST

VISION AND MISSION

VISION

Enhance economic prosperity by promoting digital trust, tools and services that verify information about individuals and organizations while protecting privacy.



MISSION

Advance digital trust adoption through initiatives that inform and validate private sector services, enable privacy-protecting trusted exchanges between private and public sector authorities, and foster a robust digital ecosystem.

DIACC works to establish a secure ecosystem supported by verifying digital trust services that address Canadian and global digital economy challenges and unlock opportunities.



SHAPING DIGITAL TRUST

OUR ETHOS

In today's world, knowing what is real and fake is hard. Images and information are being manipulated rapidly and rapidly, and the public is increasingly uncertain about what to believe and whom they should share personal information with.

DIACC was created in 2012 as a result of Finance Canada's Electronic Payments Task Force to work across industries and governments and promote services that strengthen security, privacy, and trust.

With members from Canada and worldwide, we set our sights on the critical path forward, including how best to navigate emerging AI-driven technology, its benefits, and the dissemination of inauthentic information it brings.

We promote deep collaboration across the public and private sectors and take a leadership role in developing tools to strengthen public safety, civic engagement, and economic prosperity—tools that will empower people with control and certainty in today's world of misinformation and disinformation.

ADVANCING ADOPTION PCTF CERTIFICATION



In 2024, the program saw increased adoption in the legal services sector, underscoring its value in fostering a reliable digital ecosystem and enabling cross-sector collaboration. Adding PCTF components reinforced DIACC's global leadership in trust frameworks.

DIACC empowers members as pioneers in creating secure, inclusive digital infrastructure by enabling responsible innovation aligned with evolving regulatory needs and consumer expectations.

Contact voila@diacc.ca to learn about the benefits of certification.

Exciting Growth of DIACC's Trusted List

- ATB Oliu and Chicago Title VERIFID were our first certified providers in 2024.



- A new service provider is nearing certification – stay tuned for the announcement.
- Two new applicants will be audited for Verified Person Component Certification.
- A new DIACC-accredited auditor will be announced soon to meet rising certification demand!
- We enhance our commitment to excellence by incorporating feedback from applicants, advisors, and certified providers through the DIACC quality assurance process. Collaborating with the TFEC boosts PCTF adoption, fostering trust and compliance in a competitive global ecosystem.

ADVANCING ADOPTION DIGITAL TRUST INDUSTRY DAY



This international exchange of best practices that verify trust underscores DIACC's value as a hub for advancing digital trust, promoting economic growth, and cross-border collaboration. DIACC's Industry Day featured updates from experts in the UK and the US:

- Carol Buttle from the UK's Department for Science, Innovation & Technology presented the country's strategy for adopting trusted digital identity services.
- David Temoshok from US NIST shared insights on the motivations and improvements in NIST 800-3 version 4.

Economic Growth and Innovation

The UK's approach, as shared with the DIACC community, emphasizes:

- Stimulating economic growth through digital identity services
- Protecting privacy while fostering innovation
- Creating a public register of certified providers, a trust mark, and legislation to build trust and consistency and remove barriers to adoption

Key improvements on NIST 800-63 v4

- Introduction of a user-controlled wallet model
- Improved risk management processes, metrics, equitable access, and optionality
- Updates on identity proofing, fraud prevention, and biometric verification
- Advancements in syncable authenticators and wallet-based authentication
- The final draft is anticipated shortly (about 2000 comments received).

UK legislation progress

- UK's new Data Bill, supported by the King, provides a statutory footing for digital verification services without mandating a digital ID system.

Shared Principles and Goals Across Jurisdictions

- Focus on the economic and societal benefits of digital identity
- Commitment to further collaboration with the Canadian ecosystem

ADVANCING ADOPTION

MEMBER SERVICES DIRECTORY

Launched in 2024, [DIACC's Member Services Directory \(MSD\)](#) showcases DIACC members' capabilities and services in the digital trust and verification ecosystem. The MSD replaced the [Directory of Identity Management and Proofing Products](#).

DIACC invites members to add their services by [completing the MSD intake form](#).

MSD Features and Benefits

- **Dynamic and User-Friendly:** It offers a filterable and searchable tool, making accessing information about member services easier.
- **Comprehensive Listings:** It includes a wide range of service providers, from those undergoing certification to fully certified DIACC members.
- **Industry Relevance:** It addresses adoption audiences, including law societies, lawyers, notaries, and industry professionals who must verify client identities.
- **Standards Compliance:** Members can communicate adherence to standards, best practices, and specific privacy, security, equity, and trust requirements.

Value to DIACC Members

- **Increased Visibility:** Members can showcase their service capabilities and design features to a targeted audience.
- **Market Differentiation:** Listing in the MSD allows members to highlight their commitment to digital trust and verification standards.
- **Networking Opportunities:** The directory facilitates connections between service providers and potential clients or partners within the ecosystem.

Ecosystem Development

The MSD helps build an ecosystem of trusted digital services by:

- Promoting transparency in digital trust and verification services
- Facilitating the adoption of PCTF-compliant services
- Encouraging collaboration and interoperability among service providers

As members complete their listings, the MSD's value to adopters and the ecosystem grows, fostering a secure and inclusive digital ecosystem.

CATALYZING COLLABORATION

DC4EU POC TO DEMONSTRATE EUDI

In 2024, DIACC strengthened its international partnerships and influence in the digital trust and verification space. A significant milestone was the appointment of DIACC's President to the advisory board of the Digital Credentials for Europe (DC4EU) project. This role underscores DIACC's growing influence in shaping global digital trust and verification standards and practices.

Through participation on the DC4EU advisory board, DIACC members can contribute Canadian expertise and perspectives to developing the European Digital Identity Wallet. This collaboration aligns with DIACC's initiatives that foster interoperability and trust in digital ecosystems across borders.

DIACC members can participate in a recently launched Proof of Concept (PoC) demonstrating interoperability with the European Union Digital Identity (EUDI) Wallet. This PoC aims to provide valuable insights into the practical implementation of cross-border digital trust and verification services and highlights the potential for seamless integration between Canadian and European digital trust frameworks.

These international engagements showcase DIACC's and its members' leadership in the global digital trust and verification landscape and provide Canadian organizations with firsthand experience in emerging international standards. By actively participating in these initiatives, DIACC ensures its members remain at the forefront of digital trust and verification innovation and interoperability.

For more information about this opportunity, email contact@diacc.ca.

CATALYZING COLLABORATION DIGITIZING TRACEABILITY OF AGRICULTURE AND FOOD SIG REPORT

Explore the technologies and governance tools discussed in the [Digitizing Traceability of Agriculture and Food Special Interest Group \(DTAF SIG\) report](#) to leverage public and private sector insights and contribute to a transparent and secure food system for all.

In Fall 2023, the DIACC, in collaboration with Agriculture and Agri-Food Canada and the University of Guelph, launched a SIG focused on enhancing traceability in the agri-food sector through digital tools.

Through open participation and dialogue, the DTAF SIG convened nearly **sixty organizations** to discuss how emerging technologies, including blockchain, AI, and verifiable credentials, can improve transparency and trust across supply chains.

Through a series of virtual sessions, stakeholders shared insights on digitization's role in advancing food traceability and establishing secure data-sharing frameworks.

Digitizing food traceability offers opportunities to enhance data quality, transparency, and trust throughout the supply chain- from farm to fork. However, achieving this vision requires collaboration across stakeholders, investment in emerging technologies like blockchain and AI, and a commitment to responsible data governance.

Whether you're a producer, distributor, or retailer, now is the opportunity to get involved. Invest in the future of digitizing food traceability to realize the benefits of secure, efficient, and trusted food supply chains.

EDUCATION & ADVOCACY

DIGITAL TRUST STORIES

Launched in 2024, [DIACC's Digital Trust Stories](#) is a growing book of 12 simple-language stories explaining the practical value of digital trust in real-world scenarios. These stories help educate everyone, from users to executives and policymakers. They help drive service adoption and illustrate how implementing digital trust can enhance security, efficiency, and user experience across sectors.

One example is the remote client ID verification technology implemented by “Jamie, a real estate lawyer” that:

- Reduced fraud risk
- Minimized need to process and store personal data
- Increased accessibility to legal services



This story demonstrates how legal professionals can adopt secure, privacy-respecting digital verification practices. It also demonstrates the relevance of DIACC's PCTF components, including Authentication, Infrastructure, Notice & Consent, Privacy, and Verified Person.

These stories help:

- Educate the public and businesses about the benefits of digital trust capabilities
- Address concerns about data privacy and security by showcasing responsible implementation
- Illustrate the practical applications of DIACC's PCTF in various industries

By sharing these real-world examples, DIACC helps bridge the public trust gap in adopting digital trust capabilities addressed in [DIACC's Public Trust Forum](#). This approach aligns with DIACC's mission to foster a secure, inclusive, thriving digital infrastructure while enabling responsible innovation.

EDUCATION & ADVOCACY

TRUST TALKS & DIGITAL DIVES

In 2024, DIACC's podcast Trust Talks & Digital Dives explored digital trust topics, reaching audiences across 37 countries. Episodes advanced digital trust through collaborative dialogue, showcasing thought leadership in addressing contemporary digital economy challenges.



Members can contact podcast@diacc.ca to schedule their episode!

Listen Now

- "Talking Age-Estimation, Verification, Assurance, and Privacy-Protection with Julie Dawson, YOTI" (October 2, 2024)
- "How AI is Transforming Digital Trust and Identity Verification with Cathy Cobey, EY" (September 18, 2024)
- "Diving into the Value of PCTF Certification with Chicago Title, KUMA, Consult Hyperion, and DIACC" (July 31, 2024)
- "Talking Digital Trust and Cyber Safety with Sami Khoury, Canadian Centre for Cyber Security" (June 26, 2024)
- "Women in Digital Trust Leadership with Debbie Gamble, Interac" (June 19, 2024)
- "Diving into Law Societies, Lawyers, and Trusted Client ID Verification with Phil (FLSC), Jay (Treefort), and Meyer (Vaultie)" (May 8, 2024)
- "Signalling Trust with PCTF Certification with ATB Ventures | Oliu, KUMA, and DIACC." (May 1, 2024)
- "Women in Leadership of Digital Trust and Identity with Iliana Oris Valiente, Accenture" (April 17, 2024)
- "Leveraging the Financial Ecosystem to Fight Human Trafficking with Karan Puri, TD" (April 10, 2024)
- "Women In Leadership of Digital Trust and Identity with Fadwa Mohanna, One37" (April 2, 2024)
- "Leveraging the Financial Ecosystem to Fight Human Trafficking with Sarah Paquet, FINTRAC" (March 26, 2024)

FRANCOPHONE ECOSYSTEM LEADERSHIP

In support of MCN and amplifying a new projet loi in process, [Bill 82, An act respecting the national digital identity and amending other provisions](#)

- Digital Identity Focus: The bill, presented by the Minister of Cybersecurity and Digital Technology (MCN), addresses cybersecurity and digital technology.
- Potential Impact: Legislation could affect DIACC initiatives, including the Pan-Canadian Trust Framework (PCTF).
- Collaboration Opportunity: For DIACC and the government by adding perspective to Quebec's digital identity policies and practices.
- Provincial Developments: As DIACC helps advance digital trust adoption, legislation like this is crucial.

DIACC contributed to the Human Technology Foundation's report: [Unlocking Digital Identity - Insights from Use Cases for Enhanced Implementation, Trustworthiness and Individual Empowerment.](#)

Groundwork: AI & Creative Industries Special Interest Group (SIG)

In 2024, DIACC set the groundwork to:

- Connect experts from Quebec's AI ecosystem and Canada's creative sectors
- Explore intersections of AI, digital trust, and creative content authentication
- Addresses challenges such as deepfakes and AI-generated content verification

Groundwork: Smart Cities & Digital Identities SIG

In 2024, DIACC set the groundwork to:

- Collaborate with urban centers, including Montreal and Quebec City
- Explore digital trust for smart cities, enhancing citizen services and privacy
- Develops best practices for integrating digital trust into urban infrastructure
- Facilitate knowledge sharing between municipalities and international smart city leaders

INTERNATIONAL ECOSYSTEM LEADERSHIP

DIACC's impact in 2024 extended far beyond Canada's borders. We championed our core principles on the international stage and fostered crucial collaborations to advance digital trust solutions.

DIACC participated in several high-profile international forums, advocating for privacy, control, choice, and transparency in digital trust and verification services:

- **World Economic Forum (WEF):** DIACC representatives shared insights on building trust in digital ecosystems, emphasizing the importance of user-centric design and privacy protection.
- **G7 Digital Identity Roundtable:** We presented the Pan-Canadian Trust Framework as a model for interoperable and privacy-respecting digital trust systems, sparking interest from G7 nations.
- **European Identity Conference:** DIACC showcased Canadian digital trust and verification innovations, highlighting our commitment to balancing security with user privacy and control.

Collaborated with the Forum InCyber Ecosystem

- Participated in the InCyber Forum Canada 2024, contributing to digital trust and AI discussions.
- Facilitated knowledge exchange between Canadian and international experts, enhancing our collective capacity to build trusted digital ecosystems.

Influenced Cross-border Interoperability with SIDI HUB Consortium

- Collaborated to support seamless digital verification across jurisdictions.
- Shared insights from the Pan-Canadian Trust Framework to inform international best practices.

THANK YOU DIRECTORS

We thank DIACC's directors, who are public and private sector leaders. Their ecosystem leadership shapes DIACC and sets an example that inspires action.



BOARD CHAIR
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STRATEGIC ADVISOR MCARTHY TETRAULT



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TREASURER
ANDRE BOYSEN
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MANISH AGARWAL
CHIEF INFORMATION OFFICER (CIO) FOR THE GOVERNMENT SERVICES INTEGRATION CLUSTER (GSIC), GOVERNMENT OF ONTARIO



NEIL BUTTERS
HEAD, PRODUCT ARCHITECTURE INTERAC CORP

THANK YOU DIRECTORS

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MIKE COOK
CEO, IDENTOS



GISELLE D'PAVIA
DIGITAL IDENTITY LEADER, GOVERNMENT AND PUBLIC SECTOR, DELOITTE



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MARIE JORDAN

SENIOR DIRECTOR GLOBAL STANDARDS MANAGEMENT, VISA



JONATHAN KELLY

ASSISTANT DEPUTY MINISTER FOR GOVERNMENT DIGITAL TRANSFORMATION,
PROVINCE OF QUEBEC



KARAN PURI

ASSOCIATE VICE PRESIDENT, TD BANK



CJ RITCHIE

EXECUTIVE AT LARGE



PIERRE ROBERGE

INDEPENDENT

THANK YOU

COMMITTEE OFFICERS

We thank our committee co-chairs for their exceptional leadership and dedication. Their commitment to advancing digital trust and verification has been instrumental in shaping our initiatives and driving progress within the organization. The collaborative spirit they foster among committee members has significantly strengthened DIACC's impact on the digital trust ecosystem.



TFEC CO-CHAIR

ANDREW JOHNSTON

STANDARDS DEVELOPMENT AND INDUSTRY RELATIONS AVP, INTERAC



TFEC CO-CHAIR

GARY DE BEER

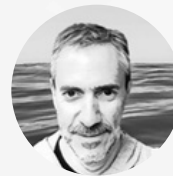
DIRECTOR OF PRODUCT ENGINEERING, ONE37ID



AEC CO-CHAIR

PHILIPPE BEAUCHAMP

PRACTICE LEAD, INTERAC



AEC CO-CHAIR

LEIGH DAY

BUSINESS DEVELOPMENT AT YOTI AND ADVISOR AT IPROOV



AEC CO-CHAIR

JAY KRUSHELL

CO-FOUNDER, CHIEF LEGAL OFFICER AND VP OF BUSINESS DEVELOPMENT
TREEFORT TECHNOLOGIES

THANK YOU

INDEPENDENT REVIEW COMMITTEE

We thank the DIACC's certification Independent Review Committee (IRC) members and highly appreciate their remarkable work. The IRC comprises volunteers with international identity, auditing, compliance, and information security expertise. Subject to impartiality, confidentiality, and conflict of interest policies, the IRC conducts a quality review of the audit findings reported by the DIACC-accredited auditor. Their independent and impartial review has helped ensure that DIACC's certification program operates standardized and trustworthy.



SENIOR RISK SPECIALIST
NATHAN FAUT
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CONSULTANT
STEVE WATERHOUSE
CYBERSECURITY

THANK YOU

EVENT AND INITIATIVE SPONSORS

DIACC extends its heartfelt gratitude to our event and initiative sponsors for their invaluable support over the past year. Your contributions have been instrumental in advancing our mission to foster digital trust across Canada.

Through your sponsorship, we have successfully hosted numerous events and initiatives that promote collaboration, innovation, and the adoption of digital trust and verification solutions. Your commitment enhances our community and drives the development of a secure and inclusive digital ecosystem.

Thank you for being vital partners in our journey toward a trusted digital future!



THANK YOU

RETURNING AND NEW MEMBERS

DIACC members ([complete list](#)) are leaders who advance the adoption and set the bar for trusted digital services. We welcomed the following new members in 2024.



LOOKING AHEAD

BUILDING TRUST IN DIGITAL

As we conclude our 2024 Annual Impact Report, we reaffirm DIACC's commitment to advancing digital trust and verification services adoption to strengthen security, privacy, and trust across Canada and the global digital economy. Our mission remains focused on unlocking interoperable capabilities of the public and private sectors to secure Canada's full participation in the digital economy.

Looking ahead to 2025, DIACC will continue to:

1. Evolve the Pan-Canadian Trust Framework to meet emerging challenges
2. Accelerate the adoption of secure digital trust and verification solutions
3. Expand our certification program to ensure market alignment
4. Promote Canadian principles for digital trust and verification globally
5. Foster expertise in digital trust and verification excellence

As we navigate the complexities of AI-driven technologies and combat misinformation and fraud, DIACC remains dedicated to empowering people and organizations with control and certainty in their digital interactions.

We invite all stakeholders to [join us](#) in building a robust, inclusive, and trustworthy digital ecosystem that drives economic prosperity and enhances the lives of all.

Together, we will shape a future in which digital trust is the foundation of the digital economy and service delivery, fostering innovation, security, competition, and growth.

