



Beyond: A KPMG Cyber Podcast

Series 1: Destination Digital ID

Episode 1: Phone, keys, wallet. No more!



Introduction

Person 1

My IDs? I've got my passport, my drivers license, my health card... I have a million cards. Can't find my wallet most of the time though (laughs).

Person 2

It just doesn't make sense. Why do I have to constantly prove that I am me? (pause) I am me.

Person 3

One day it'll all be digital though... won't it?

Imraan Bashir

[excerpt from future section]

Digital ID makes life a lot easier for people... You will have the ability to share it and consent to sharing it and certain attributes of it with whoever you choose whenever you choose.

Katie Bolla

[excerpt from future section]

I'm a mother of three and I am very excited about having the potential to, at my fingertips, have and store my family's health cards, bank cards, et cetera, in a much more easy to access way. SFX – Beyond theme music

Hartaj Nijjar

This is Beyond – A podcast exploring cyber security and business today, tomorrow and beyond.

I'm Hartaj Nijjar, Leader of KPMG Canada's National Cyber Security Practice.

Journey with me into the world of cyber security to understand the vital role it'll play in protecting our future.

SFX – Theme music crescendos and fades

Narrator

Imagine a world where you don't have to constantly search for identity documents or have the fear of losing a passport or a driver's license at the exactly the wrong time. A world that makes

government document renewals easy, and even pleasant. And one where your personal information is safe and secure. That's the world we'll be discovering today.

Hello and thank you so much for joining us today to explore the world of cyber and innovation.

I'm your host, Tamara Stanners, and in this four-part series, we'll be exploring the topic of digital identity - what it is, how it stands to change our lives and what we can do today to ensure our personal identities are protected well into the future.

You'll have a chance to hear from specialists from across Canada and also, glimpse into our crystal ball to see their insights come to life.

But before our journey takes us into the future, let's consider for a moment how we've been proving our identities to this day.

Imraan Bashir

Identities today are issued in a way that is analog in nature in Canada, at least for now.

Narrator

That's Imraan Bashir, KPMG in Canada's Cybersecurity and Digital Identity Specialist.

Imraan Bashir

We still get birth certificates when we're born – often a piece of paper that we bury somewhere in our closets and only dig up when we have to prove ourselves at a future time; Or permanent resident cards when we immigrate here. Those are what we call foundational pieces of identity. Everything else is derived from that, typically issued in some form of plastic.

Narrator

Before we arrived at this point, humans have had a long and storied history of proving who we are to one another. For example, some 100,000 years ago people used jewelry to identify themselves, with ancient identity beads discovered in South Africa, Algeria and Israel. Elsewhere, certain groups used visible tattoos to showcase their ancestry and status. And though today we have departed from these means, we still have a fair number of challenges linked to the physical nature of our identity system.

Imraan Bashir

Some of the pitfalls today are analog in nature. We often have to send copies or scans of things all over the place. Think of the last time maybe you checked into a hotel. When you book a room you share ID copies and who knows what happens to these copies or how they're stored or how long they're kept.

I think of the number of times I've had to share a scan of my driver's license for various reasons, certainly when opening a bank account, when maybe renting a place back in university. All of these areas are ways in which we proliferate our data. And that is a bigger concern. We hear about all these data breaches almost every second day. It seems these data breaches are there, because we have repositories of personal information that just sit there and sit there, until they're ripe for the picking one day. And certainly we can't, on a personal level, keep track of all the places where we shared it and certainly, on the business side, to keep protecting these things in perpetuity certainly isn't cheap either.

Narrator

And the risks and issues of using physical documents for proving who we are don't stop there.

Imraan Bashir

I remember a time where I applied for a job and had to pull the diploma off of my wall to scan it and then bring a copy of it into the organization to show that I have it. I would love a world where I can just use a digital wallet and show that I have an authoritative attribute here that is issued by the university.

Also, think about how many people can maybe photocopy my same diploma and edit their name into it and use that on their job applications as well. There's a big fraud reduction element on the receiving end of that kind of example.

Narrator

We'll dive deeper into the world of identity fraud and cyber crime in Episode 2. But in the meantime, I think we can all agree that our current identity validation methods are far from perfect, but then again, neither are we, as humans. Herein lies the issue. Consider a situation like this:

Dramatization 1.1 – Stressed Out

SFX –Family driving down rainy highway to airport. Mom behind the wheel. Baby crying in the back seat. Dad reaching back, comforting her. The car is headed down the 401 to Pearson Airport. Water splashes across the side of the car as they pass another vehicle.

RADIO ANNOUNCER

The 401 East moving slowly toward Pearson airport today due to a collision. Expect delays.

SFX –Baby still crying, radio turned down.

DAD (TO BABY - BEGGING)

Shhhh Sofia. We're almost there. Please...just, please stop crying.

(to his wife)

She's fed, changed, burped. I don't know what's bothering her so much. I just hope she'll calm down before we get to the airport. I really don't want to be THOSE parents on the plane.

MOM (FLAT)

Ignacio, we're flying with a newborn for the first time. Let's just say that if we're not THOSE parents, it'll be a miracle.

SFX -Car accelerating and honks - Baby still crying.

MOM (EXASPERATED)

How are the roads this bad today? At this rate we'll be glad if we make it the airport at all.

(Baby cries - To baby)
Please mija, stop crying.

DAD (TAKING A BREATH)

Okay, let's get organized here, so we can just get out and go when we get there.

SFX -Dad Grabs Mom's bag from back seat starts to rummage through it. Listing off necessary items.

DAD

Alright, let's see here...Keys. Wallets. Chargers. Baby meds and allergy list. Nappies and wet wipes.

MOM (CUTTING HIM OFF)

Passports. Did you grab them from the entryway shelf?

DAD (PAUSES)

I thought you took them.

MOM

No, I specifically yelled to you on the way out to grab them.

DAD

You didn't ask me to grab them. You told me I was in charge of grabbing the car seat and the luggage.

MOM (IN DISBELIEF)

You're kidding, right? Ignacio. Please tell me you grabbed the passports...

SFX- we are reminded that the baby is still crying. The signal light comes on.

GPS VOICE

In 800m take 409 West exit toward Pearson Airport

DAD

I didn't. I honestly thought you took them and put them in your purse.

SFX -The dad rummages through the bag and comes up empty.

DAD (DEFEATED)

They aren't here Maria.

MOM

Alright. Guess we're turning around...

(exasperated sigh)

Our flight's in THREE hours.

SFX - the baby is still crying as the rain pours down.

NARRATION

If you've never been in this scenario before, it's very probable that you've still experienced something similar and probably at the least opportune time.

Millions of Canadians have felt the burden of the constant need to remember pieces of physical ID and the repercussions of inevitably forgetting or losing them.

Now, let's see how this scene would've played out in a world enabled by Digital ID.

SFX - Baby crying. Car driving. Rain pattering on the windshield. Sounds of traffic.

MOM

Passports. Are we all set Ignacio?

DAD

Yup, in our digital wallets. As well as our drivers' licenses, health cards, SIN numbers and Sofia's birth certificate... because I know you'll ask.

GPS VOICE

In 800m take 409 West exit toward Pearson Airport

SFX - Signal Light comes on and car continues on down the highway

FADE OUT:

Narration

Technological progress has propelled advancements in identity management throughout human history.

With the advent of new record-keeping methods, the Babylonians conducted what's thought to be the first ever census, collecting valuable data on all its citizens. The invention of the photographic system in 1840 soon led to photo IDs. And the biometric discovery of fingerprints eventually brought us to being able to unlock our smartphones with our thumbs.

In the same vein, digital identity technology stands to make a significant impact on our day-to-day lives. So, let's start by defining it.

Imraan Bashir

Digital identity is an electronic representation of you – that you are who you say you are in an online context. The caveat to that is the word trusted in front. Trusted identity is something that is verified to a higher degree of confidence or higher degree of assurance. The reason I make that nuance is you can go tomorrow and create a social media account under Mickey 323 @ "insert name of provider".com. Does this make you Mickey?

That self-asserted kind of identity you create for yourself that is technically a digital identity too, but is it something I would trust in any kind of transaction? No.

In an analog world, we think of our driver's license, our passport, our health cards – things that are trusted pieces of plastic. So, in the online context, a trusted digital identity is an authoritative representation of those types of things. It also has to be something unique. It can't be something someone else owns. Otherwise, it's not really a high confidence identity.

Narration

A place for everything and everything in its place. If we are to have digital versions of our IDs, then we are going to need a place to store them. Enter the concept of a "digital wallet".

Imraan Bashir

Think of it as your analog wallet or purse, containing a whole bunch of different aspects of your life. My wallet has my health card, my driver's license, some credit cards, some cash (if I still carry that) maybe a library card, things of that nature. In the digital wallet world, you can imagine the same kind of thing happening, but instead of a collection of cards, it's likely to become a collection of attributes instead – attributes that make you, you. So whether it's the fact that you are born in Canada or immigrated here, whether it's the fact that you are licensed to drive here, whether it's the fact that you have a diploma from a certain university here, maybe a security clearance from a certain government organization, you can see that a wallet could just be an accumulation of these attributes that make you, you, and these attributes could be used in a whole bunch of different ways.

Narration

So now that we have somewhere to hold our digital ID, let's consider how we might actually use it.

Imraan Bashir

Digital ID makes life a lot easier for people. Let's start from access to services. A lot of services today, especially in the light of COVID have transformed to be more digital. A lot of services are 95% digital. But that 5% is usually that upfront piece, where you have to identify yourself in the first place.

How many times have you had to either go into a place to show a paper copy of an ID or interacting with the federal government, where you have to wait for a code that comes in the mail, then identify that code online.

It feels like the identification part is the barrier up front to getting that full digital service later. Even if the rest of it is digital, the first bit seems to be a bit of a pain.

From a control perspective, digital identity certainly makes life easier for people as well. You will have the ability to share it and consent to sharing it and certain attributes of it with whoever you choose whenever you choose. And I think the biggest piece is the ability to revoke it at any time, as well. That type of control is what people are craving .

Narrator

Physical IDs or photocopies can be stored or shared without you ever knowing. But with a digital identity system in place, you'll always be able to know who has access to our information, how much of that information they see, and be able to revoke access, if needed – putting you in the driver's seat when it comes to your information security at all times.

It'll also make interacting with digital services easier and more flexible. Which might be a real gift for those of us who tend to procrastinate on administrative tasks.

Dramatization 1.2 - Renewal

FX - Waves splashing on the beach. Seagulls flying and slowly getting closer. Faint in the distance kids are playing. A breeze gently whips across the shore.

A couple is lying on the beach typing on their laptops. Both working remotely in a tropical paradise.

ELIAS

Okay, THIS is paradise.

I am so glad we finally got away from that apartment. I felt like such a fraud putting that beach Zoom background on. And now, look at me, literally working from a screensaver.

COLIN

Mhmm. This breeze is everything right now.

A few more emails and then we can go get ready for the waterfall tour. I was worried if we'd be able to see the island and still fit in work, but once again you've pulled it off babe – my organizer extraordinaire.

ELIAS (CHEEKY)

Well one of us has to be organized, Mr. "I received 3 reminders from the Ministry of Transportation to renew my license, but I still haven't"

COLIN (FRUSTRATED)

Ugh, Elias, you're still on about that?

ELIAS

Come on. You know me, I just can't relax knowing that your license might be expired by the time we land.

SFX – Colin on this phone. Typing and phone sounds.

What bugs me is that you know exactly how this makes me feel. Like last month, when you forgot your mom's birthday and I had to be the one to run around, making all the reservations last minute.

SFX – Colin continues intermittent typing

Are you seriously on your phone right now?

SFX – Notification ding

COLIN

It's done.

ELIAS

What do you mean "it's done"?

COLIN

As in, I went into the government app while you were talking and renewed my license. It literally takes 30 seconds now through the provincial portal once you link it to your digital wallet.

(cheeky)

See? Now we can both focus on what really matters – waterfalls.

ELIAS (SARCASTIC/PLAYFUL)

All this new technology is really doing wonders for your procrastination, isn't it?

Narrator

Canadians crave convenience. As consumers, we continue to raise our expectations of the organizations we choose to interact with.

Here's KPMG's Customer Experience Specialist, Katie Bolla, sharing her thoughts on the six key pillars of providing customer experience excellence and how they extend into the realm of Digital ID

Katie Bolla

1. It's integrity - Are you trustworthy? And do you follow through on your promises?
2. Resolution - How do you respond and fix potential customer issues?
3. Expectations - That's the managing and the meeting of those customer expectations.
4. Time and effort - creating seamless, easy experiences and processes for your customers.
5. Personalization - making individualized solutions, whether that's products, services, marketing, communications, promotions, et cetera, that create an emotional connection with your customer.
6. And then lastly empathy - So understanding your customers, your users, circumstances, and building a true relationship with that customer.

So now let's add the lens of digital ID to these six and how they interrelate.

1. We talked about integrity. By providing and creating a digital ID business are allowing control of privacy and security of that information, so an extra level of protection for customers.
2. When we talk about resolution, this in fact is related to that first point of security. And in fact, potentially even preventing

issues from the first place by having access to more information than is required or storing information in a way that is prone to misuse and access.

3. A digital ID helps to remedy expectations. A lot of this is communicating and then following through with customers on what to expect.
4. When we talk about time and effort, a digital ID lives on your mobile device and is ready to use where and when you need it. So it reduces the complexity and effort. I'm a mother of three and I am very excited about having the potential to, at my fingertips, have and store my family's health cards, bank cards, et cetera, in a much more easy to access way.
5. And then lastly, when we talk about personalizing and personalization and empathy, understanding that customers would or should like more control over their information and then allowing the personalization of how that information is shared and with whom is an excellent way to help support that pillar of customer experience.

Narrator

At the end of the day, it all boils down to trust – gaining it and maintaining it.

Katie Bolla

Customer trust or trust in general is a very important foundational element to a strong relationship. Customer trust or an individual's within an organization or another individual is often hard won, but easily lost. And customer trust and the relationship can drive true loyalty. So when you trust a company or a product or a service, you're more likely to probably choose it more often and over others.

So demonstrating your loyalty to that organization or that product or service, give them more of your money or time, provide more information about who you are or what you would like, potentially even altering your behavior, because you'll just take their word for it. You'll likely recommend it to others. So that's that advocacy that a lot of organizations are looking for. And ultimately if I trust an organization and have a good relationship, I'm more likely to forgive or understand if there is an issue.

And those are all key characteristics, six of any good relationship. So when you layer on top of it, then when we talk about digital ID, digital ID can help to signal that you are respecting the customer's information. You're only accessing what you need.

Narrator

Of course, when we talk about "the Canadian customer or citizen" we're not just referring to able-bodied individuals with access to smart devices and fast Internet connectivity.

Imraan Bashir

Digital identity adoption is underpinned by a few key principles that organizations will need to think about first and foremost inclusion equity for all.

Narrator

That's Imraan again.

Imraan Bashir

This has gotta be a foundational principle of any digital identity strategy. There is already enough of a digital divide in this country. If digital identity is done, right, it can lessen the gap between the will-haves and have-nots, and actually provide more seamless access to those that need it most.

Narrator

And Katie shares this very important opinion.

Katie Bolla

It should be the equalizer for access to services for all Canadians things like offering the right learning and support resources. So that those that might not understand the technology will know how to use it. And in fact can realize that it's even simpler than what they do today. To design with the right accessibility requirements, so that everyone has that opportunity to access. When you design a physical space, you think about those access points and whether, for example, a wheelchair can gain access. The digital ID implementation can be that bridge for inclusion and access many disadvantaged groups. When we talk about refugees, homeless, others that have lost or do not have access to physical document, a shareable digital ID will allow these groups to gain access to these services that perhaps they would otherwise have been declined for.

Narrator

Digital IDs could mean that a homeless individual could use a facial-recognition scan, along with a passcode to confirm their identity and secure a bank account or a place to live. This, of course, will need to go hand in hand with ensuring continued digital literacy for all groups.

(pause)

Here's a good time to pause for a second and address the elephant in the room. When the topic of digital identity comes up, people often raise concerns about privacy, and understandably so. But, let us reassure you (and as you'll hear throughout this series), that when implemented correctly, digital identity will actually enhance privacy. It's in the best interest of both governments and citizens to embed necessary protections when building these systems in the first place.

We'll address privacy more in Episodes 3 and 4, but in the meantime, let's consider the building framework for a Pan-Canadian Digital Identity Ecosystem through the lens of customer-centricity.

Katie Bolla

When you think about the customer centric approach, or when

you think about designing with the customer in mind, there's four key questions or considerations that are often top of mind.

One, know me.

Two, value me.

Three, make it fun for me.

And four, protect me.

So when we think about digital ID, how do we integrate it into the ways that we interact and transact with our customers, how we can drive education and communication around the benefits, how can we drive adoption of a digital ID? Then, how does it protect you as a consumer because that can build trust and keep trust.

Narrator

Earlier in this episode, we considered the limitations of the current Canadian identity verification system. Now, having a stronger grasp of what digital identity is and some potential use cases, let's consider the bottom line.

Three, make it fun for me.

Katie Bolla

Digital identity is about empowerment for customers. Customers can now choose and have more control over their personal

information. It's also protecting and empowering you as a brand, because you're not getting access to extra personal information that could be subject to a breach or a loss or be called into question. So it's absolutely empowering for both businesses and individuals.

Narrator

So far Canada has made great headway toward a digital ID-enabled future:

- the Digital ID and Authentication Council of Canada developed a Pan-Canadian Trust Framework;
- the CIO Strategy Council created the Standard on Digital Trust and Identity;
- We saw the Digital Identity Laboratory of Canada come into existence, not to mention a number of provincial governments piloting landmark Digital ID projects.

We're on the right path, but we still have a long road ahead of us and a potentially perilous one.

Join us in Episode Two of our "Destination Digital ID" series where we dive into the world of cybercrime and share what it'll take to protect our identities today, tomorrow and beyond.

I'm your host, Tamara Stanners, and you've been listening to "Beyond: A KPMG Cyber podcast".