INFORMATION
INTEGRITY
SOLUTIONS

Malcolm Crompton

C is for Control, Connections and Creativity

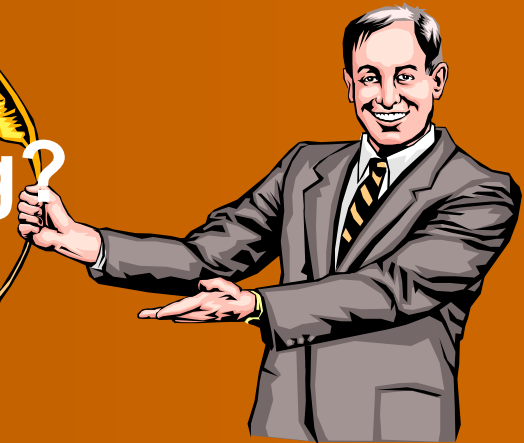**Creating trust in the management of identity information**

Identity Conference 2012

Wellington New Zealand
30 April 2012

"Managing" "identity":
Whose risks are you managing?
What's your concern?

- **Identity fraud, identity theft, identity takeover?**
- **Maximum information collection**
- **Customer retention**
- **The bottom line?**

The internet has changed the rules

- The move online involves more than just technical considerations

- Power to know more about individuals than ever before

- Privacy principles cannot keep up in the face of the tidal wave of new technology

- Not just individuals who can pretend they are someone else

Don't take my word for it ...

"**...** **Identity management in the physical world helps** *address risks* **associated with human interactions and** *increases confidence* **between the parties interacting. It is therefore** *fundamental for economic and social life*. **The same is true online, where the lack of a demonstrable link between a physical person and a digital identity can** <u>create additional uncertainties that do not exist offline</u>..."
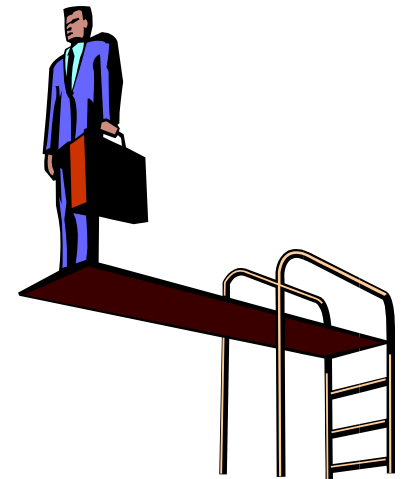
OECD
<u>Digital Identity Management: Enabling Innovation and Trust in the Internet Economy, 2011</u>

So how do we deal with online uncertainty?
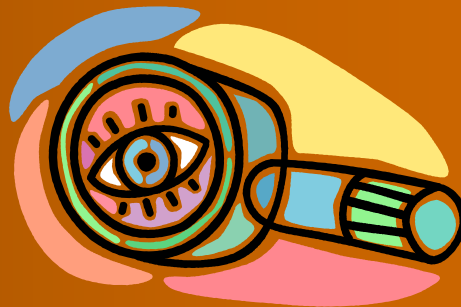
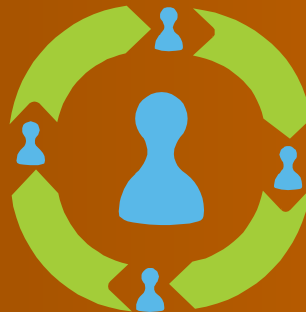## Managing risk by managing identity

- Token necklace (?)
- Identity card (?)

The status quo approach to managing identity

An organisation-centred solution based on a patchwork of *identity one-offs*:

- A registration process
- Issuing of credential
- Presentation of credential

Reducing organisational risk

- This is logical and understandable

- Quite often, *but not always*, the risk is lowered for the individual as well

- However, the prevailing mindset is centred on the organisation

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The imbalance is not lost on the individual...

	Broad consents	More EOI	Logging & Monitoring	Inadequate Accountability
Unexpected uses				
Lack of Control				
Burden of Risk				

The Great Trust deficit:
" You don't trust me, so
  why should I trust you?"
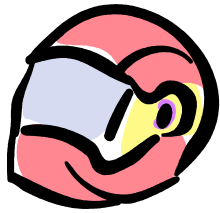
The trust deficit – Impact

We avoid engagement

We defend – minimise or falsify our responses

We call for more law regardless of impact

Opportunities missed to develop close relationships

Solutions go on the scrap heap

New security vulnerabilities – more information collected than needed creates the ID fraud honey pot

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New mind set needed

Do we really need to know "who" in all cases?

Is it more about authenticating attributes (claims)? For example:

- Are you over the age of 21?

- Are you an Australian Citizen?

You must be **21** years old to enter this site.

MM DD YYYY
month day year

exit   enter

No 1: Appropriate risk allocation

My risk ⟷ Your risk

"Too often, risk management *has not resulted in reduction of aggregate risk but rather reallocated the risk from the organisation to its employees, clients or service users*"

Safe to Play: A Trust Framework for the Connected Republic

No 2: Need to move out of silos

- Government agencies going their own way

- Private sector too busy competing and maintaining market share rather than expanding the overall market

- Duplication of effort

- Too many credentials

- Useability dropping

- Individuals creating security risks (the sticker on the screen)
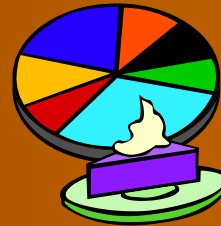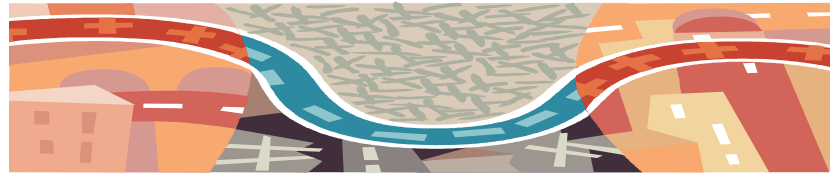
No 3: The three C's

Control

Connections

Creativity
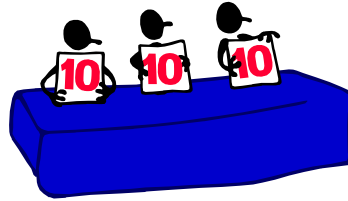
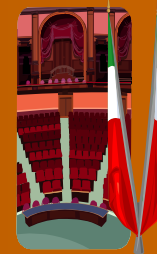# Control: All put individuals at the centre

- Control

- Transparency

- Accountability

- Data minimisation

- Reduce trackability

Connections: All involve public and private sector

- Leverage existing infrastructure

- Who can do what best?

- What to cooperate on and what to compete on?

- How to ensure global interoperability

Creativity: Needed to solve difficult problems

- How to support but not supress innovation

- How to share resources but keep consumer trust?

- What to do about liability?

- Finding the business case – what's in it for business?

- How to maintain equitable access to resources?

- What's the right mix of government and private sector involvement?
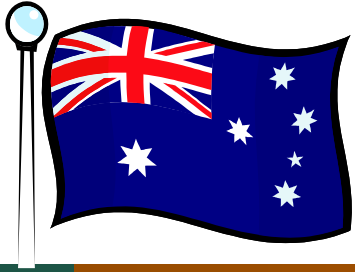
World initiatives to clean up mess...
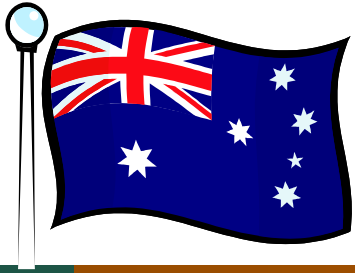
What's happening in Australia?

- Government agencies still largely acting alone
- Private sector and government going separate ways
- Early stages of work on a trust framework
- Some initiatives aimed at cooperation & streamlining
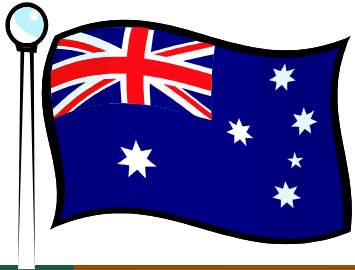
Control: mixed results

- Welfare access card – failed due to consumer outcry

- New identifiers sprouting – adds to necklace of tokens

  – Healthcare identifier

  – Proposed student identifier for Vocational Education

  – Identifier for Victorian Secondary Students

Some encouraging signs

- Australia.gov.au – single sign-on portal – well designed for customer control – increasingly used

  – Online access to personally controlled electronic health record

  – Online access to Human Services

Connections and creativity: moves in the right direction – Australia a 'fast follower'

- National Trusted Identity Framework (NTIF)
  - Part of Government's Cyber Whitepaper process
  - Discussions with government agencies
  - Engagement with business and consumers
  - Liaison with overseas initiatives including NSTIC (US) and UK

- Whole of Government Service Delivery Reform
  - Overcoming barriers to effective online service delivery including cumbersome identity management
  - Streamline interactions with government
  - Tell us once
  - Private sector access to Document Verification Service
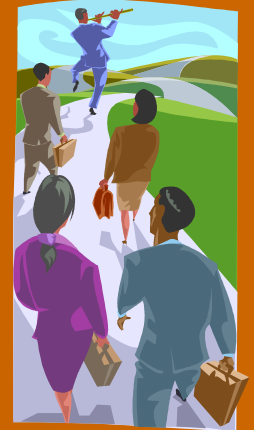
Creativity: some private sector initiatives in Australia

Kaching *CommonwealthBank*

• payments using mobile, email or Facebook contacts, including contactless payments

greenid.

• Online verification process matching existing customer information against up to five separate databases including:

   – Sensis White Pages

   – Australian Electoral Roll

   – GDC National Telephone File

   – GDC Citizen File

   – The Transaction History Database

MAMBO

• Simple but secure online payments and transmission of information using existing shared infrastructure – banks could not agree
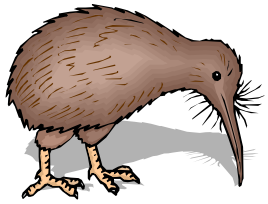
New Zealand – the quiet achiever

- Building the infrastructure to tackle the online identity information problem

- igovt including igovt logon service and Identity Verification Service

- Heading in the right direction but government agencies need to be brought on board

- Benefits realisation dependent on IT capacity of agencies using igovt services

- Private sector now starting to be involved
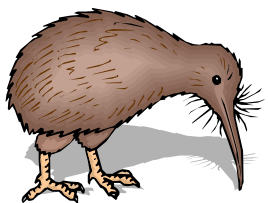
Control: igovt good design

- Privacy and control a strong underpinning principle from the beginning

- Consumer has choice about whether or not to use igovt

- System enables individual to see who has accessed their records

- Extensive audit of others who administer or use igovt

- Trackability minimised by separating logon from identity validation and by use of anonymous logon tags

- Key issue will be how future proof the protections are – eg with extensive take up and extension to private sector.

To access an online service you have registered for you will need to go to the government service provider's website and click on the log on button or link.
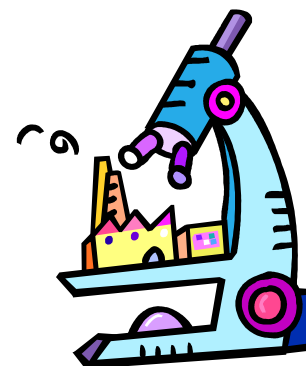
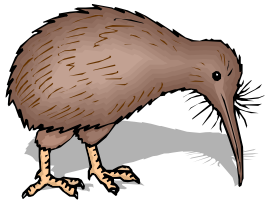The government service provider will then direct you to igovt to log on.

igovt will confirm that the logon is correct and then redirect you back to the government service provider.

With your igovt logon confirmed the government service provider will now provide you access to the online service.

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Connection and creativity: strong potential

- World class connections and expertise in NZ on managing identity information

- BUT

  - National framework only in early stages

  - Contact with private sector is just beginning and framework not yet in place

- Private sector is looking for opportunities eg NZ Post

- Potential for igovt yet to be realised – but forms a solid basis for innovation with reduced start up costs as infrastructure already there
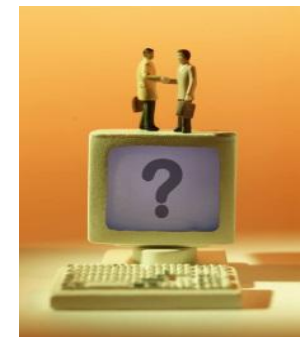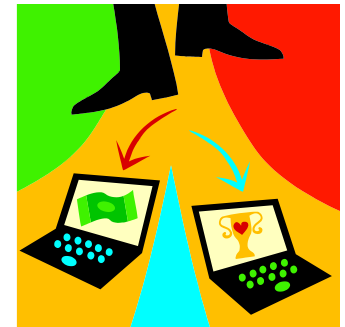
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Huge opportunity with the right trust settings

- Better services to citizens and individuals – no need keep giving the same information

- More user friendly and secure – get rid of the necklace of passwords

- Increase efficiency (may be able to reduce some identity related infrastructure)

- Use existing expertise and infrastructure to generate savings and revenue

- Opportunity to innovate and operate online services requiring high level of trust

- Closer relationship with citizens and individuals – including two way trust

- Greater chance for global interoperability and connection

BUT

CITIZEN MUST BE AT THE CENTRE

- Control

  - Build privacy in by design

  - Consult and engage with your citizens

  - Regular Privacy Impact Assessment

- Connection

  - Find out what is happening globally

  - Find your experts and use them

  - Get your framework in place

- Creativity

  - Think laterally about privacy, useability and security

  - Support innovation where ever it might arise (government or private sector)

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