



## LiveCast 3: June 24, 2020

### Special Symposium on Industry Response to COVID-19

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#### SUMMARY KEYWORDS

identity, government, biometrics, solution, device, question, technology, contactless, mobile, id, data, digital, create, africa, fingerprint, services, provide, program, point, access

02:18

Greetings ladies and gentlemen. I'm Joseph Atick, the executive chairman of ID4Africa. And I'm very happy to welcome you all to the third part of our webinar series on the impact of COVID on identity management. In this part, we have actually a special session with a unique format, we are going to have two sections or two sessions, one after the other. One will consist of a panel, a panel discussion, and the other will consist of a series of rapid fire presentations. The first panel is going to be focused on the question of how identity management can countries, our economy economies and reopen their skies. We have representatives of some illustrious companies who are involved in this space who can speak to this particular thematic in the second session, which will immediately begin after the end of this session, we will be examining the question of contactless innovations, which came out as an important requirement for continuity of operations of the identity management authorities. Today, what we are going to do in these two sessions is we are going to let you the attendees have direct access in terms of the question so don't hesitate. When I say please ask questions either they are directed to explaining what is speaker has just said, or you can ask general questions to animate the discussion. So I'll explain at that time when each type of question would be solicited. So without any further delay, I am happy to begin session number one. And I will begin that session by asking the panelists in the order that I will cite, to present themselves and say a few words about how their organization is responding to COVID and how what their organization is doing can help countries address these two semantics. We talked about restarting their economies and reopening their skies. At that point in time, I encourage the audience if you have any clarification questions to ask them, of the speaker will allow one or two minutes just at that point in time. Otherwise, you can ask general questions to the panel of

experts. So we will start the session by welcoming Shashi from MasterCard, could you please present yourself?

06:05

Hi, Joseph. It's a real honor to be here on this panel. And thank you for inviting me and MasterCard to be part of the spam. Well, my name is Shashi Raghunandan. And I work at MasterCard, and I lead the product development efforts for the humanitarian and development team. Now, as most of you know, MasterCard is a technology company in the payments business. Our job is to connect governments, merchants, financial institutions, around the world to enable them to make electronic forms of payment to Joseph's point on our response, and COVID. You know, broadly, I think the thrust of our focus as MasterCard has definitely been on reopening the economy and reopening the skies as well. Broadly, our response has been focused on three buckets, which is the area of philanthropy, the area of data science and the area of technology. On an overall basis, I think MasterCard is committed to helping governments reopen their economies and is committed up to about \$300 million. In doing so. Our initiatives have focused in the philanthropy space in working with the Gates Foundation, and with welcome in the acceleration and deployment of vaccines. In the area of technology, it has spent a significant amount in the next five years to help small businesses use our technology to kind of become more resilient in terms of cybersecurity threats. And in the area of data sciences, where I think there's a little bit more work that we've done in terms of helping governments be open skies, and reopening the economies because as MasterCard, we do tend to see a lot of, you know, data come through the systems and, and were able to gauge, you know, the uptake, if you will, of the economic activity and at a broad level. So helping governments understand the flow of that the purchase behavior, the cross border, and how kind of to help open the skies. So at a very high level, I think MasterCard has been focused, you know, on this effort on kind of helping governments reopen the skies. And it's committed extensively to this cause I pause there now. Thanks, Joseph. Okay,

08:15

thank you very much. If there are any questions, I don't see any questions coming out on the q&a session. So we'll go to the next one. Jaume, from Thales.

08:29

Thank you. Thank you, Joseph. I'm very honored to be part of this webinar together with all these prestigious panelists. Hello, everyone. My name is Jaume Dubois, I'm in charge of the Thales unique identity offer for Seville identity solution. I'm also a member of secure identity alliance, which is I'm also presenting today and I'm notably one of the founding members at the origin of OSIA, rather, an API for identity system. My background has been deploying identity system for 10 years in Africa and Latin America. We now introduce you my company and highlight some solutions that we have for government with us this major crisis. We intelligence we have always been a trusted partner of governments. That is demand we are working on security, I will space we talked about opening the sky, with good falls it costs port and also in cyber security and digital security. Last year, Dallas has acquired Gemini two. And so we are now a leader in a civilian GTL identity in security and biometrics. We work with government, we work with telcos banks, and also other private sector companies. If now we come to peak we provide digital identity solutions that can serve the COVID-19 and post COVID-19. Like for example, facial recognition solution or mobile based digital identity, also known as a digital ad.

Let's do solution which are alluding to avoid the contact with public device, we don't have to touch things in public public areas, or you use your own device on water and travel solution where the passenger to Have a safe journey in the airport by a vehicle. So this cannot touch a solution like the gates we have in Paris. I would like to what I would like to address in this in this webinar, improving the IGn management in, in in our days, and if it is important to have more resilience of administration and economy, there is some things that now the country's most of its to know and acknowledge the existence of individuals by registering the world population by registering their population can we will be able to plan their social policies. And the usage of biometrics will ensure at the same time the unicity of these identities, it will lose the identity verification. And finally, with constitute a proof of presence, and liveness, which are all important for efficient, and also for optimized social management. But we need to be careful. If the technology can bring more convenience and improve US population, it's crucial to make sure they won't be excluding people. Those who don't have access to technologies or infrastructure will be going out of the game. And this situation may be unfortunately, occurring often in the developing countries. So Thales is always taking care to propose the resolution for the righteous age, which is corresponding to person context and also to their needs. Finally, I would say we have a set of a complete set of solution for for registration, for management and for usage of identities that we will adapt to the population to the activity to the context of use, from the registration to the management, issuing ID numbers, issuing cards using digital solution. I will finish by saying that we tellers and essays that I'm representing today want to be the long term partner of government to add them to bit solution.

12:23

Okay, thanks. Thanks for that general statement.

12:26

There.

12:27

There is no specific explaining question addressed to you at this point in time. I'll move on to LESLEY ANN from AiiD

12:38

good afternoon, everyone. Thank you for the invite Joseph. And I work at a company called AiiD. And we work with last mile innovators to deliver privacy protecting interoperable identity solutions by touchless biometrics for anyone anywhere online and offline. So as part of our COVID response, we've been looking for ways that we can support those innovating in the last mile to get economies moving again. And the easiest way to explain the colophon we're doing is to tell you the story of a grinder partner that we have is a company in East Africa called shujaaz. It's East Africa's biggest youth brand. It engages daily with 56% of young Kenyans. 24% of young Tanzanians aged about 16 to 24. Their mission is to connect young people with the information skills, resources, they need to take control of their future. And they've been long focused on the realities that the community that they talked to are suffering from not just lack of employment, but lack of work. And this is pre COVID, that things have clearly got a lot worse in the last few weeks, the hardest in partnerships, even pre COVID with enterprises. So for example, they've got a Heroes for Change program. They have a community

ambassador program where they run hand washing education events, and this has been happening for the last few years. So they have ambitions to go more digital than they have. They run radio shows, and they have Facebook, Twitter, all kinds of things. But they really want to harness the digital potential of this community. They are accelerating those visions in the light of the COVID realities. And they want to harness that existing trove of information about the community to create a conduit to the formal sector to a trustworthy community that wants to work. So what we're doing at aid is providing touchless interoperable biometric toolkits and deduplication services that allow shujazz to create a verified community of real people digitally, in the informal sector in a way that doesn't store sensitive biometric information. Over time, this will create new alternative sources of information in a privacy enhancing manner verifiable by the community that can be used in the future to provide enhanced levels of assurance that hopefully will allow that community to empower their own economic growth. By creating a digital footprint in a privacy protecting interoperable manner, there is the potential to measure impact over time, which is unheard of in last mile rural economies. So, I've been working in Africa financial services transformation since 2005. I was involved in technology behind groundbreaking innovations like mpesa. And swari. If you work in East Africa, these are household names these days, and services also like an Copa solar, how do we get light to people by digital services?

15:43

I think we may have lost Lesley an audio. Oh, really? You're back?

15:50

I'm back. Okay. I'm not sure what you missed. Where did I think you see I said what I was going to say that I think, and I've come from financial services, and, but I think money and identity and restoring the economy are all interlinked. And many of the insights that I will reflect back in this pilot come from my grand experience in financial inclusion service design.

16:15

Okay, thank you. Thank you. All right. So we move on to Famoco.

16:23

Thank you, Joseph. So thank you very much for having me and Famoco here in the panel. So my name is Lionel Baraban. And I'm a co founder and CEO of Famoco. So first of all, Famoco is not a start up. So I don't know if you know where to scale up. Not sure I know myself, let's it sounds like a big startup. And we are positioned in in Africa since 2010. And we are presenting around 40 countries in Africa. Our job at famoco is to validate digital transactions, any type of digital transactions, and for record transaction can be payment, but can be also identity management, KYC, delivery, and so on. So it's a it's a secure exchange of data. And we do that with a Android devices. And we do that with a lot of data sovereignty. So we put a lot of attention of that as Oriente. Now, what are we doing for COVID. Historically, famoco is working with the UN to digitalize humanitarian vouchers. The UN started five or six years ago, to digitalize entirely the way they provide help. And they fight for hunger by providing sort of an ID card, an ID card, which is a biometric ID card, on which you can push voucher. So it's a way to give money with usage restrictions, I give you \$100. But I write inside the money, that the money will be used on the for food, and for that type of food on the in those villages, and only for the next three weeks. So famoco is doing that for the past few years, we have around 25 million users. And altogether

we should push around a billion dollar in terms of value transactions. So now, in the COVID crisis, the safety net social safety net, asked by several government become more and more crucial. We see the level of poverty, increasing Oliver and the need for such solution to be able to push vouchers for food but also for masks for vaccines. For Health, it's something which is all over Africa today. Unfortunately, the second thing we do at famoco for the crisis is the digital care management. And what we see a lot of government are asking today, simple way to track people where they come back in the country, they are very concrete solution where people are coming back to a country, they will be tested. And then you will need to find a way to follow them to know where they are. And if they happen to be sick, to be able to track where they've been, who they're met with and so on. So, this is the second solution we are we are providing the third solution. Providing for the COVID crisis is around payment. And we've all seen that digital payment are increasing. And for us digital payment is obviously all the mobile money solution. You just mentioned, mpesa, orange money, Airtel, tigo, they all have their own solution, the question of the interoperability of all these solutions are crucial. And we see also a solution like m visa masterpass coming on the ground or contactless payment solution coming on the ground and also like in Ghana, biometric payment solution coming, all three answers are today, requested by some government to increase their digitalization. And the last thing I'd like to add is, we see a big trend of digitalization, social safety, net payment, identity management, and all the data which is created by these big trend of GDP digitalization.

21:15

We are creating a huge amount of data. And the question is to whom that data really belong? Does it belong to China? Does it belong to Google or Apple? Or does it belong to African people? So data sovereignty when you have a huge trend of digitalization is definitely one of the key elements of the moment.

21:42

Okay. Okay, thanks. Thanks. Actually, along the same lines, we are going to move to harm from AI labs.

21:56

Hi, you can hear me well, yes. And it's an honor to be on the on this panel. And I think it's timely because we are all stuck with the lockdown of COVID-19. And digital might be our escape. So my name is Harm Jan Arendshorst. I'm based in the Netherlands. I'm the CEO and founder of AI labs technologies, and also the Chief Strategy Officer for Google. So I joined forces last year, with my good friends in Dubai moment for Giri, who is the founder and CEO of Guru. And we decided that it's time now to build a trustworthy Internet of Everything for the well-being of our people and planets, between organizations, devices, and people. So I remember last trip, we did, actually to Accra, and focusing on the unbanked challenge, and we strongly believe that with digital identity and biometrics, we can start solving that. And it needs more than just one company. So this is our call for collaboration and a coalition of the willing. So I love to try fell, but I'm now stuck for the last three months already. And we joined the European Commission hackathon, eel forest fires. And we were one of the 30,000 people that said that joint but our project open Gates was selected as one of the top 30 most impactful projects because it can save lives on short, short timeframe, especially when we try to reopen the skies and open our economies again for tourism, and travel and business. So our aim is to build touchless

traveling with biometrics and also proof of your biometric with location information associated and also enable privacy sharing of your sensitive and personal data with the relationships that you allow and giving consent to. So during the hackathon, we've got commitments from a couple of partners that we were excited to have first tech five on biometric verification, si SD advanced analytics company for scalable artificial intelligence and analytics platform. And also mastercard's. Good to see MasterCard in this panel as well, but it's part of MasterCard, focusing on the digital inclusion, inclusion and financial inclusion objectives with biometrics and to ensure that there are no biometric templates towards or shares. So we did already a proof of concept during the hackathon in Sudan for the creation and it's well needed. We are building a larger, more impactful program to fight COVID-19 in Sudan and to speak digital transformation. So who actually is the meaning from the Zulu language, meaning truth and the fairy one. So it's an elephant to build a trustworthy digital future for ourselves and for the content, as well, one of the identity service providers in based in the Middle East and Africa with developers and Titans and all over the world. And so our focus is on reducing the inequality. I started, I left and joined to Kudu after leaving for Eisen, and that was leading identity and IoT security for the last nine years. Because in the next decade, we want to create more impact with new types of partnerships and collaboration in public private sector. So I joined the institute teacher of living and helped roadmap for smart cities and smart nations published in in Curacao last year. And also, I co writer to secure authentication paper presented in Cairo with the ICU and World Bank ID for the program. I'm part of a lot is the European Commission public private partnerships and co leading the security of IoT and part of Etsy and that standardization organization for the secure and leading distributed privacy and interoperability tracks on that and just recently, and also elephant for our panel discussion later on COVID-19 contact tracing interoperability on a global level.

26:41

So my focus now is to reopen the skies as quickly as possible. And that needs collaboration so stronger together. So this is a pull out. And also we are open for any kind of partnership supports and grants and funding. So looking forward to the discussion as well.

27:00

Okay, thank you. Thank you so much, a month from Sita. Okay, thank

27:05

you, Joseph. And thank you for the invitation. Ladies and gentlemen, my name is Emad and I'm the Vice President responsible for the government sector at SITA in the Middle East, the Indian subcontinent and Africa. I would like to start by introducing Sita, we are the world's largest provider of communication and information technology for the air transport industry. We are 100% owned and focused on the air transport industry, we can proudly say that every single passenger flight relies on our technology one way or another. If you ever traveled the bend to an airport, you must have used cetus technology, most probably without knowing it. So facilitating the movement of people and cargo has been core to us for the past 70 years. But most recently, in the last couple of decades, we have been focused also on helping governments secure their borders, whether these are air borders, land or sea. And that gives us a lot of experience in that field. I would like to talk a little bit about COVID-19. It has obviously sent shockwaves across the travel and tourism industry. For the first time in history. You know when going back as early as when commercial transportation started for the first time, we have

seen the commercial aviation sector comes to a complete halt around mid March. Obviously this is unprecedented. Our own data at Sita, for example shows that in the month of May, the total flight volumes around the world dropped by 80% year over year. And on June 12, IATA has issued their revised forecast stating that global airline industry have are poised actually to lose a record of \$84 billion this year. To put this into perspective, this is more than three times as big as the losses that happened during the global financial crisis. So it's also unprecedented in that sense. So therefore, we are facing the biggest challenge in commercial aviation history. How do we restart the industry that has come to a complete halt across borders across countries, while ensuring that we don't become the source of the next infection or the source of the next wave, as they call it or the resurgence of the disease. Looking at that angle IATA and the Airport Council International ACI has put their effort together and identified a roadmap to what they called safely restarting the aviation industry. They have published a white paper I will touch on their approach whenever possible in this esteemed panel. I would like to end by saying in today's world, and even prior to COVID-19, we have seen many governments starting to adopt a layered approach to border management or border security, pushing as much as possible over the data collection and risk assessment on passengers as far as much forward as possible. So I you know, starting with when a person applies for a visa, or a visa, to when person books, their ticket to when the passenger actually checks in whether at home or in the airport, or when the passenger arrives at border control, again, whether this is a manned station or an automated border control. what we believe is needed now for this post COVID era is integrating health checks into this process, whether that's in the form of electronic health declaration, a landing card, you know, health, passport, immunity passports, what have you is needs to be included in this process, and hopefully, as early as possible as well. 72 hours in advance of departure. We are already seeing this happening across those countries that have elected to open up their border, and we hope that it would become what is adopted across there. So with this, I'm gonna come back to you, Joseph,

31:38

thank you. Thank you. We've lost one of the panelists from EY, Koshy. I think we should proceed while we're trying to reconnect him back. I encourage the attendees to ask any general questions right now of this illustrious panel, as you know, they represent really diverse skill sets. While while you're thinking about your questions, I want to go back to the panel and ask some market intelligence just get a quick sense of what you are hearing in terms of the top two to three capabilities or solutions that your customers or market is asking you for. We want to see if there is any convergence of those. So we're gonna do a little bit a little poll and understand what is the market asking you for right now to do three things top things that we'll start with Shashi?

32:39

Thanks, Joseph, I think in terms of what we're hearing and seeing, there are three broad buckets. The first I would say is definitely in the area of, you know, social disbursements. Now, as governments are trying to recover, and are trying to kind of get the economies back on track, trying to get the unemployed back into employment, the gap between the current unemployment status and that period of time, has to be met through certain grants, etc. and the ability to reach individuals who are impacted by COVID is immediate, and is really a burning platform. So we're hearing a lot about, you know, trying to help governments disperse that money, get people back, and and, you know, get back and going. That's the first bucket. I think the second broad bucket, I would say, is in the area of data. Now, I did

touch upon this, in my initial comments, you know, we are hearing a lot about as governments are now trying to recover from this COVID experience, the priority has moved from trying to kind of respond to something but to really recover from something requires investments in things like tourism and cross border and things that power a lot of these economies. So, you know, understanding the broad trend and consumer spending, the broad trend and kind of cross border travel, how that is shaping and what governments can do to incentivize people to come back and spend the economy's is of critical importance. So that's the second bucket, I would kind of highlight. The third, I would say is a little bit more generic, I think, you know, broadly in the area of, you know, assistance of, of sort of public private partnerships, I would say, in helping governments respond. So there are a wide variety of challenges that this emergency has posed. Right, from challenges related to vaccine delivery and, and the like. So governments are looking at a broad spectrum of public and private partnerships to be able to solve some of that. We have personally within MasterCard, I think, looked at philanthropy as a way to kind of respond to that by providing governments and public institutions the funding that they're required to accelerate some of that development. So that's the third bucket. So in general, I would break it up into three. One is the social disbursement and payments. The second is around data and helping restart economies and reopen skies. And the third is in the area of philanthropy and public private partnerships.

35:20

I mean, Shashi, these are foundational. their importance. I mean, we're not talking about point solutions here. We're talking about reforms of of government practices. Do you see that as a real trend that the government's are committed to? Or is this a knee jerk reaction?

35:39

Well, let me break that up into two parts. Joseph, I think I would say governments that have invested in, you know, that infrastructure, at the start, we are finding that they are better able to respond to these situations because the infrastructure is in place. So in the case of, you know, the ability to, for example, use the payments infrastructure or to use data. I think that capacity and capability in infrastructure, if it's in place, then the response is definitely in terms of doubling down on that effort. There are governments as we are all aware, that are kind of not that advanced in in that kind of deployment. I think I would, I would classify them and say that, broadly, the urgency of the matter has sunk in. And I think what we're hearing now is the commitment to to make that reform Now, of course, it's a matter of, you know, whether that reform really goes through, but we are here right, talking about infrastructural issues. And so this is likely to take some more time. But we are we are here in standard partnership to be able to help deliver upon that change.

36:46

Okay, thank you, Jaime

36:51

Yes, yes, thank you, Jeff. I would like to highlight or so when, when point when priority for for workers to mount Dallas, Dallas, Laughlin, organized by Wall banking in the development organization, about a bridging database of identity porpoising digital identity, with all these problems that I mentioned in my introduction of governance, being able to use the people to deliver some ads, I say the Shashi also



development, the cash, cash transfer facilities. And, and, and being able to build such an infrastructure for in a in an ecosystem, finally, of system doing air the system, getting access to banking, getting access to smartphones, and, and communication is important to enter the world population inside the inside this digital world is a digital game. And so it's important to have this inclusion. And also something very important is that the state is going to be the foundation of an infrastructure of connection in between people's states and also services provider. And the access to this infrastructure is very important to be interoperable. And DevOps forever sorry. And DevOps ability will be the key for a service provider to enter easily inside this infrastructure. And it's very important that that will be maybe a part of my conclusion. But it's very important that all the player or the private sector player or the the development agencies work together on Jesus and our community. Because it's now with the COVID. An emergency for countries, we see some of our customers, I think, wet, who don't have started before the registration of the population, and the delivery of services. So we are, as I said, we are funding OCR, we will couple of colleagues that will do so in this manner. famoco is one, Luna. And so we are really working very hard to establish the center community so that the government be able to count on value spotnails, from the agency, with the expense with the necessary experience that are able to work together. Okay, thank you.

39:06

Thank you, just for the attendees who are asking questions. After we go through this first round, we're going to go through some specific questions that you're asking. So hang in there. We can continue to ask questions, no problem. So great. We understand now your customers are basically saying I want to know my people, and I want to be able to reach them in order to deliver assistance in an inclusive and fair manner. Okay. We're going to continue lesbian.

39:39

So I would add in that because our technology is powered by trust and what we're seeing as an industry

39:56

Izzy, we have lost you

39:59

strength train Oh,

40:01

so repeat because I did not come back to that.

40:06

Okay, hopefully it's a bit more stable here. My UK internet connection is not so good. And what can I say? So because we're powered by trust, and we work quite a lot on on them fraud prevention, and using biometric techniques. And so I think we can see in trends, the need for deduplication services, we can see the need for an account takeover, fraud detection, those kind of services. And, and that's kind of where we're seeing a lot of activity in in in terms of what's going on in terms of our main sales pipeline. We're also seeing the need for sharing of data safety is becoming far bigger conversation, that

right now we're trying to find people like crazy, but what we really need to do is figure out more robust privacy enhanced way to share data robustly and therefore, digital, robustly. And, and I think that's where we're seeing customers kind of in that kind of conversation.

41:06

Okay. All right. Let's keep going. Let's speed up the rhythm. If we can Lionel. Yes,

41:13

I yes. I don't want to repeat to what she just said all as Leanne or Jerome I agree, I think that the tracking, social safety, net disbursement are the three thing that we see as our requests from other governments, and with data privacy, and so on. But I'd like to say something else, I think that the need today is speed of deployment. They are what I'm hearing is not I want to be the huge program for the next 10 year, what I'm hearing is what can you do in the next six months? What can you do tomorrow? How can I send money now? What do you have that we can deploy in the next three weeks? And and these emergency, our ability to answer to emergency requests, I think that's what will define us as an industry in the next in the next few weeks. And it's we cannot say that today we do business as usual, we are answering to an unheard of and seeing a crisis and the level of emergency and the that we see from our partner is really huge. So I think that the ease of deployment, the rapidity of deployment, and the price of deployment are definitely what they are looking first now.

42:43

Okay, great. Let's keep going quickly, harm.

42:47

Yes. So I think one thing that we learned is that it's not just a country or islands level of impacts, this is a global impact. And we need to think and act now global as well, to response. So health and health status and status sharing across borders and across the world is it's learning us that we need to standardize that we need to have frameworks for interoperability and certification, or at least testing and self asserting that you have the same data structures and naming it's in the same way. And so I've seen hackathon now in the Netherlands and many other countries for contact tracing, and they approach the problem with a local perspective. And I think we we now understand better that this is not working. So we need to have a more continental or even global perspective and approach and also programs. So when we say the Sustainable Development Goal for the next 10 years, we don't have that luxury, you know, it's not needed anymore, because we have all the tools that's needed. So all the technologies are there, I would focus on the user and user centric centric approach with decentralized identities, and biometric people are good at what they are. And that's they can prove easily. And so now we can just be in a global and digital ecosystem.

44:11

Very, very interesting point. I mean, we had that debate regarding legal and digital now, that debate is a moot point. As far as I'm concerned. I think we know what we need. It's not legal identity by 2030. We need digital identity tomorrow. Yeah, exactly.

44:26

So now let's do it. Let's do it.

44:31

Okay, well, I'm just going to be a zoo as quick and I will focus only obviously on the travel industry. So what we're seeing now is the whole concept of touchless. contactless is becoming ever more important. So you know, you know that airports and airlines have invested in kiosks and automated gates for boarding and for border control. But all of this is based on touching and that needs to go away. So using a combination of biometrics and mobile solutions to either complement or replace the existing infrastructure, that's a trend that we're seeing very strongly in the market. The other one I touched on during my opening, the health check, the ability to gather information about the health of the passenger. And in order to complement the risk assessment process, and do this as early as possible, either as part of an automated authorization to travel or as part of the visa or as a standalone, but not to push it on airlines to do it through the document that we seem to have started in that field, with an offering that we call health VPN. Last but not least, is also social distancing, because it's here to stay and in airports, as well. So the proper use of analytics, to plan resources around social distancing, and plan the movement of people.

46:00

Excellent, very interesting. goshi will bring you back, can you just basically, try to introduce yourself within the context of what you're hearing.

46:13

I'm sorry, I had dropped out. So I have to sort of contextualize what I was trying to say then and what is going to say now, you know, and so that, you know, it doesn't create a disruption. My name is Koshy. I'm a senior band. And being a consulting firm, we have been doing a number of programs all across the world in the area of economic development, as well as social security. And so what I'm going to focus on, because you're talking about ID and Social Security, and it's an ID and you know, its impact on Social Security, I'm going to contextualize from that point of view. You know, when we look at the social protection program, there are three key components. First, is uniquely identifying the beneficiary. And that's what we try to provide the program. You know, we as a firm have been involved in this program for more than 1012 years, and being the the pioneer in India in the largest digital ad program. And it has been successfully implemented for 1.2 billion people. So in the second component, as a colleague was just another fellow has just talked about is a fun transfer. Here, again, I want to just talk about one a very, very interesting, futuristic solution that has come in India, that we are building a foundation for building on this foundation digital ID, we have interest introduced what they call unified payment interface, which is completely open interoperable protocol that has transformed the payment systems, if I just give you a quick stat UPI now handles five times the volumes of transactions handled by the the normal credit debit card world. And that's the kind of explosion of, you know, financial information that has been made possible, which is something like one one and a half billion transaction, you know, in a month. Now, we are under the process of building the next layer, on the top of it to provide a digital voucher using a completely open protocol. You know, because we have been talking about, we're hearing a lot about, you know, what we are all collectively doing in countries that doing in this pandemic situation. But we and we have also learned one thing, we cannot be only short term ish,

we have to think long term and have build a solid, solid foundation. It is only a beginning. But we have to build on and around ID to make more powerful solution that can handle that that's ready for the world

48:34

tomorrow.

48:34

And that's where I want to introduce a third element, which is what I want to just highlight for the next couple of minutes, is it it's about a market and including the supply chain, because it's still a challenge. That's why if you look at the government's are forced to run the whole physical operation of procurement, supply chain management and retail shops, and many of the countries and often very, very inefficiently, and we have been discussing it many of the you know, the senior government bureaucracies and and and leaders and they think that we need to think about completely changing the market. And that's where we are working along with bekende Foundation, which is established by Nandan Nilekani, who has come up with a brilliant solution. You know, you just now published an open protocol specification which can be completely revolutionized the marketplace. So, what is the challenge that it is attempting to solve? You know, digital marketplace is a big boon, but markets are still heavily siloed. So, it is increasingly becoming walled gardens a few players. So, this is a challenge, whether it is in retail or whether it is in health service delivery, or whether it isn't, you know, so what we are trying to do is to have a completely different, you know, solution for this, you know, because today, even for the service provider, unless you're a part of an aggregator platform, you have a big advantage in terms of you know, discoverability So this backend solution is, you know, a complete new way of looking at the market, a simple adapter based on the tenant can provide a service provide equal access across the market, whether he's big or small. So what I'm just sort of just one more line. And just, you know, the beauty of the solution is that we are looking at talking about, we're not talking about huge investment or a new platform, we are talking about that can be a service providers can at very low cost planning flooding into the market. We are democratizing them in the market, just like HTTP, normal progress. And it's going to be large, it's not a very, very future, we are launching the first solution in the coming month. And we expect that many more on the way in the next few months, changing the whole market scenario. Sorry, sorry for putting an in between. Thank you.

50:54

No problem. Thank you. I want to take some questions. Now. We have a long line of questions. I want to try to combine a few of them one particular theme, which came in questions, but also we heard in other seminars, the last couple of weeks was the question of whether we have been seeing that the priority is not fraud prevention, but actually access and inclusion as a result. There is a sense, for example, that the authentication protocols and the verification protocols have been relaxed. The African authorities have said, we're not actually using biometric authentication to authenticate people. The banks are removing the one time passwords when accessing mobile internet banking during the COVID pandemic, they are allowing higher limits on on transactions. So the issue here are we seeing and I want to I want to share his perspective, because Shashi and Leona perhaps, because you're coming from from that sector? Are we seeing the big institutions realizing that the pain that people are going through, the last thing we want to do is reject them? So are they erring on the side of allowing fraud to be happening in the interest of inclusion? Or what's what's your dynamic? As you see it?

52:07

Thanks, Joseph, I think it's a fascinating question. The there is, to another panelists point of view, there is this immediate reaction of trying to increase access to services, but to be balanced out by the long term view of reducing fraud in the ecosystem. So you know, in the short term, we are definitely seeing that that is going to happen as we tried to reach the last mile, try to reach them in a time critical manner. But that is not to say that people haven't already woken up to the fact that as they do that, the risk of fraud and cyber security threats do go up. So our commitment to that is, is to actually up the ante in the long term investments, even as we realize these short term things are happening, is to invest in doubled down on our cybersecurity, you know, investments and products and deployments, and even our efforts to provide them for free to small and medium scale enterprises. So there's sensitivity built up around the criticality of that function, because you can do this in the short term, but it is going to lead to a long term issue. So to your point, I think we are seeing it, it is a reality. But our response to that is to actually double down on that we have personally as MasterCard, I think committed about \$250 million over the next five years, to help small and medium scale enterprises actually double down on cybersecurity and to make them understand the sensitivity of that.

53:41

Okay, so inclusion is important, but we're not going to leave the door open and encourage another problem, that's going to be a catastrophe where fraud can be ramped up.

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Absolutely. And the other thing I'll just add is that the, you know, the, the scale of fraud, and, you know, the way that this is kind of detected is through the outreach of a global network, which we kind of help provide. So the algorithms and the and the kind of back end of it runs a lot on, you know, cases that are generated and the number of issues that we see. So a global network definitely helps mitigate that too. I think another panelist point on that point.

54:19

Okay. Lena, do you have anything to add to that? Or

54:22

just very, just very quickly, just two words, what what we see in with our customer is they are keeping increasing the security of the systemic fraud and systemic problem. So they don't want to see their system down or something like that. But what they are decreasing a little bit is the local fraud. So if someone is just stealing on a local bank is today less the focus now so I think we see a balanced approach where the increasing the cybersecurity the systemic approach. They are decreasing the security on the local individual. Yes, exactly.

55:05

Okay, excellent. I want to target Tom and Ahmed. And this is a question that seems to be recurring. And it has to do. You both spoke about the need for adding health data to ID data. And the issue here that has been asked how to plan to standardize the sharing of medical data, how do we go about

building a standard medical data platform? Are we anywhere near? I mean, we understand our identity, there are standards about it. How about sharing medical data? Is there any standard underway?

55:43

I can go first, I already mentioned that I'm part of the contact tracing, standardization of Etsy and more than 35 global organizations working on this sharing and interoperability of data across borders, and including the health data. And what we see is the current and existing standards are being used for today. And so that's related to open ID connect and older, existing standards for Federation and assertions of data between different organizations and countries. And we see a more focus now on standardization of decentralized identities and sharing verifiable credentials. So that's a more personal and invisible control of your identity. And I believe, on the long run that will be dependent on the winning structure. But certainly, so we will be living in a transitioning time of different standards and interoperability. So we need to ensure that we can have solutions today at work and at scale, and also that we can improve our our architecture when technology is

57:00

okay, and not can you add these?

57:03

Yeah, I can add by saying, first of all, the first obstacle if you want around standardization is that the jurisdiction for health information is actually in countries is with, you know, health authorities or ministries of health and so on, which is a different jurisdiction than the identity. So having governments, three different parts of government working together on standardization is typically not an easy and then the other part is technology we have, for example, a technology like blockchain could enable something like this, we at Sita are experimenting and actually piloting something similar with iCal related to the transfer of health information. Through blockchain. We are also member founding member of the sovereign foundation. So using the self sovereign identity, and enhancing it to include the health information could also be a potential for the future where the the person or the passenger will be in control of their identity and who they share it with.

58:18

Excellent. The following question, which is coming from from the floor as well, I would direct to the three panelists, Joan, Leslie, an antenna Koshy. And I want you to think about the what's happening, as you know, identity programs are as good as the people that are in them, meaning if you have a small database of people who registered, you cannot target you cannot deliver services. So the African authorities, are they running the risk that the old model of going out there and getting people into into our enrollment bureaus? Is this model really dead? Or is it really dying, because it's too slow? to respond to the need to bring in the 100% of the population? So if you believe that's the case, what other ideas that the industry especially you, your three organizations can bring to the table to accelerate the the onboarding process for any identity program. So let me let me start with jaume. Thank you for that.

59:31

Yeah. Yeah, it's true. It's, it's, it's something that has to be worked on. And we believe on our side that it's important to leverage on the existing assets of the country's existing assets can be existing system like ID card database database. Well, Biswas already identities. Some private sector database also include data that could be reused. legislation is One of our specialties of computer education of a world population is not always mandatory, but it's it's required some time because of quality of data, it's important to have good quality of data for identification for unicity. Check, and leverage also on the existing infrastructure, think about what is already possible, you know, in Africa, they have always this mindset, try to find solution with what they have, and getting inspired the way they think, in order to build solution that will be running on the existing things. And providing the technology is important. And But we must not make no rush in must be briefed and think. And it must be done according to what exists already in the country. Not always think I will remove everything and we change. We had a very good example in Dallas with a whole lot of kids for for election, while we divided not only by by threes, because of the innovation of these kids.

1:00:58

So basically, you're saying we should not throw these processes and have a revolution, we can actually evolve to create that

1:01:08

we cannot we cannot create, we cannot take risk on the quality of the service on the security on data protection are everything which is important is that by if we want to rush, we must rush we must accelerate as fast track, we cannot take risk for the future. So okay, you have to do a proper registration.

1:01:29

Well noted Koshy, Lesley Ann, and then Lionel. I've seen you raise your hand with some either ideas, or their new challenge that you can think of, can I get this inclusion problem resolved?

1:01:48

Of course, you know, before I gave a specific solution to jump into a ready made solution, I wanted to say one thing. Now one of the problem why we are sort of seeing all this delay is because the extent of attention that was given to this program and the importance given and the poor coordination had not been good enough to scale up to the requirement where it is absolutely possible. If I just give you one example, when we in India decided that it is going to be scaled up to have a registration of 1 million a day. And that's the kind of numbers we were able to raise purely by way of good processes being in place and a wide network of enrollment agencies. But now that you know, but I would like to add one more thing that we have very seriously seen will help is that, you know, even in the coming days, there are a lot of service delivery points for the government services, if we can get them also as a part of this enrollment process. And if you create very clearly articulated and well tested out process for them. So as people come for some to the touch point for government service, January, they can also be enrolled into the ID program. So it's a question of how you integrate both as a plant solution. And instead of just keeping them to as two separate

1:03:03

activities. Okay, so you're you're basically advocating that there is a lot of points of contact with it with the population, we should bring them in leverage them even though maybe that's not the original focus, we we no longer have the the siloed. setup, because you do this here, you do this there, maybe we can create a new model where once you go somewhere, it's a unique experience, you're able to enroll, you're able to get repaired paperwork, leverage all the points of service delivery that governments have. Right? I'm lesbian, can you add to add to that? What do you see another way to get the government to achieve total inclusion of their ID systems? And can you hear us can hear you? Can

1:04:01

you hear me?

1:04:02

Yes. Good. Don't move too much.

1:04:08

So I I'm really resonate with the ideas I'm hearing, we launched m pesa. In 2005, with no customers we had millions quickly. And within six months, we had 2 million. And that's because of our distribution model. And the way that we had a business model that incentivized it to work as well. So it's not just about the technology, it's also about the service delivery. And we had to think about how that would work. In reality, we use a lot of patterns from how the airtime distribution model works, and they in the mobile money and money world in the airtime world. We bundled up ideas across in terms of the way that that airtime distribution and is already in place and was working. So I think there are a lot of lessons to be learned from the way that companies collaborate to get enrollment verifications. Done. And you've got to think about the business model as well, and the service design because the reality is those are not your employees. So you've got to think about the realities of what's in it for them. And also, the fact that if they can make more money, they will make more money, and you're not in control. So what are your fraud systems? How are you looking forward for good and bad, because you will have good registrations and bad registrations, you can plan for that. And you can design for that, and you can improve training. And you can also remove bad actors, just like the way that mobile money agents work today across Africa.

1:05:39

Okay, excellent. Lena, do you want to tap into this? You said you had something bad?

1:05:44

Yes. What we've seen in the market recently is some telcos starting to put as part of the KYC process, the need of having a biometric KYC. And, and this is fantastic, because everyone must have a SIM card and everyone is going to get a SIM card somehow. So by just putting that in the regulation, you need a biometric KYC all the telcos are putting in place. And if I give the example of Tanzania, for example, they had to do it in in less than six months. And all the three major telcos vodacom, Ericsson and teego created a sort of an alliance to do the biometric registration. And so you have in a country, a global biometric registration. So it's done by telcos. And this is, I think, a good example of what country could do. And then you just need to, as we said, to share the data.



1:06:46

Okay, exactly that I think there's a public private partnership, they're in a consortium play of competition that I think that was possible quickly in Tanzania because they were already in a mobile money court Consortium, and for interoperability purposes, and we need to see more of this.

1:07:01

Exactly. Okay. Excellent. I want Shashi to close this topic with one question. I have. Shashi, what does MasterCard think about self enrollment? I mean, basically, people getting on mobile are enrolling themselves or submitting data submitting any other, you know, selfie fingerprint photograph of your fingers. Do you think this is a promising direction?

1:07:26

I would just say that, you know, the underlying principle of some of these things is what we need to look at, before we sense the direction. So there are lots of models of identity enrollment possible. I think the direction we see ourselves going is one that preserves the consumers right to access that data, the consumers right to privacy, and gives consumer control over that data, right. So as MasterCard, I think those are the principles that we firmly believe in. And those are the principles behold, here. In that context, we do respect that, you know, governments are going to adopt that various models, we do respect the fact that they're different identity models that that are possible. We have chosen also in to respond directly to your question. The way in which we have tackled IT service, for example, which we launched, you know, a couple of months ago, was to enable consumers the ability to control have control of their ID and data services and be therefore that self enrollment aspect became a key component of that enable access to various kinds of services. We are optimistic about that direction, because we feel that that's what gives the consumer the most control. And that's why we continue to kind of make our make our investments. But we do also believe in the concept of interoperability. So the ability for that consumer to also work within the confines of a government mandated ID system, which is more foundational is also critical, we cannot ignore that. So it's that fine balance. But as a private sector entity, I would say that we would continue to work within that model of consumer centricity.

1:09:08

At the moment, there is a lot of interest by African governments to put in place what would be called a temporary digital identity, which can be validated in six months or three months and made into an official government identity you can do almost like you do, perhaps even on a commercial platform and and let that integrate integrated with the foundational system of the country. I think if there is a strong interest, I would I would cite the World Bank second mission billion basically focusing on trying to motivate and incentivize innovation in that area. Okay, I want to move on. There's a pointed question says from two question for lionell. What is the one technology or solution that governments are clamoring for that day? would like to be deployed quickly to help them open their markets to one solution, their climate?

1:10:08

Oh, this is a tough question. To pick up one. No, I would say that while they're dreaming in a solution that can be sent on any mobile phone, it's a mobile technology. I think we all understand that today.

The way you go digital in Africa is via mobile. And, and so the the one technology I see is seeking by government now is how they can get access to their customer and to piggyback on one ID they already have. And in some country, it's a social security card in some other country, it's it's a student card in some other country. So they want to piggyback of what already exists through the mobile technology to be able to get access to that customer. And that's what we've seen very concretely on the market now.

1:11:03

Okay. I want to take another question. And that's for Koshy, the question to you is, what is the role of central and local government in your work on the ground when you're dealing with this current situation? How and how important are standards to your work?

1:11:27

You know, in a pandemic, kind of situation, one of the biggest challenges is how the things are organized at the bottom layer, which has to be handled by the local government. And very often, they need very standardized procedure, and, and Wendy for them, so that they can take immediate response, because the kind of people who are there on the field, or not so educated, or not so aware of what is happening. So they need to have simple solutions, simple access, simple devices, and very clear processes ready for them to take immediate action, whether it is about planning for immediate food delivery, or whether it is planning for immediate assistance, or even bed management.

1:12:15

Excellent. Another question, I'm gonna I'm gonna have to Jaume, harm, and Mr. Because they each representing a different sector, and it comes from someone in Bangladesh. And he's Deputy Secretary of the government and basically saying that, you know, we are inundated pretty much with lots and lots of solutions, and people coming in and telling us this is going to solve this problem is going to solve that problem. And they don't have access to validating. What is the solution that works? And also certification? How do we see the role of perhaps industry associations, as well as independent bodies in this process? So maybe, jaume, you can start in that regard?

1:13:01

Yeah, yeah. Yes. Thank you for the question. So yes, we, you know, we are working on interoperability, and we believe this is the future and the direction we have to go until operability is requiring a lot of collaboration between the stakeholders, it's important to have all the players around agreeing and walking in the same direction. On our side in the same region is us. Yeah, we are more than 2020 companies are working together on a weekly basis to define the center of gravity, and to demonstrate, hopefully, Wednesday, the COVID can be passed. And we are working also on the way we should demonstrate that it works. Working on the certification scheme. The goal being to find a solution that will be finally not leaving any binaries behind. So being compatible with OSHA does not equate to be a member of OSHA, and would like also to certification to be less costly as possible. And this is where we work on the business model to reach that objective.

1:14:11

Okay, actually harm.

1:14:14

Yes. And thank you for the great and timely question. And I already mentioned some standard c initiatives and interoperability areas that I focus on latest St COVID-19, traceability and contact tracing. And so what I believe is we have been so much focused on a country by country digital identities, ecosystem, and we have tried in Europe as Ei das and we have tried to put some other initiatives cross country initiatives but it has been slowing and and now we don't have that time and luxury. So what I'm trying to to ask and also to today's panel, because Because our our organizations together as a strong coalition of the willing, if we, if we if we like to, is how can we work together to create an open ecosystem, an open ecosystem with a trust framework and a trust mark that that can be transparent and 30 fights and governance can be just explained and of which organizations are behind is it public private sector, who drives it, it's also open for any identity provider, any data provider or service provider to provide the services, publish their services, be commercial about it, if it needs to, or if it's a public service that's free of charge is also very good to have in that platform. So an open ecosystem was a trust framework. And we already started this a couple of times with open identity exchange and open ID foundation. I've seen good examples of a global approach was open banking now, we can leverage on those same principles and low shame standards and same frameworks, when we try to do it on digital identity for all.

1:16:07

Okay, excellent. I'll give you the option to answer this question or answer one that's very specific to the airline.

1:16:16

Answer one that is very specific to the airline. Excellent, excellent

1:16:19

choice. So I'm opening the bag. So the question is, basically, you said that social distancing is here to stay. And however, airports planes, and in generally all infrastructures have not been designed for accommodating social distancing, especially in the travel prone process. So what do you think is going to be required? Is this sort of the bandage approach? Or do you think a redesign of the travel process is underway?

1:16:49

I think that's a very good question. Actually, I was looking at it while I was looking at some of the questions. So first of all, I apologize, I didn't mean it's here to stay forever, it seemed to stay for the next maybe three years or so. We're hoping after that, you know, social distancing will go away. But in if you want the short to medium timeframe, it's it's a, it's a, it's a redesign of the travel process. As Joseph, you mentioned at the end. So first of all, if you look at, you know, if we do as much as possible of our travel processing, before we get to the airport, then the amount of time we have to spend in the airport, in the past, our past in the airport will be in a way a little bit more predicted, then everyone comes and does everything and lines up and, and so on. There's also technology around predictive analytics that could be applied. So for example, the use of digital twins, you know, before COVID, we started deploying that technology to optimize resources in airports, and so on, but it can very much use today for the purpose of social distancing. So it's a combination. You know, if you've been to an airport, you

know, ask the person who asked the question, if you have been to an airport like me recently, it looks much different than what when the last time you travel, and the next time we travel, your experience in the airport will look much different. So you, you will see how social distance, it's actually applied in practice,

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to actually, I'm hoping that we can recruit you as a volunteer to examine our social distancing plans that were submitted to the government in Morocco. For the reopening of our different annual meeting, we created an entire workflow and a plan to make sure that there will be exactly the same measures that you're going to be implementing in the airport. We're assuming that we know some of them, maybe you can help us understand those. Happy to do that

1:18:59

Josephine apply some of the good minds we have in.

1:19:03

Excellent, excellent. Thank you. I want to ask the panelists to close on a very rapid question, which will be two words. I want you to tell me as a representative of your industry, what's the one thing you want from the government and one thing you want from the development agencies that will basically make your mission and your ability to help the world reopen its economies and reopen the skies more successful? And I will start with Shashi just what do you need one thing from the government? One thing from the development agencies if you don't need anything, just say?

1:19:46

No, I wouldn't say that. I think, you know, I think broadly, what we've been finding and which has been accelerated because of the emergency, I would say I've just clubbed the requirements into one piece, which is more public private partnerships. I think that is, yes. Just that one word. I think that, in effect can help scale social impact and impact at large. As a private sector entity, we are committed to that. And I think we just need that outreach, that

1:20:16

way of summing it up more public and private partnerships. And we need to tell the development agencies that they need to support those partnerships. Okay, so excellent. I want to go to jaume, jaume, what do you need from government? What do you need from from development agencies? Okay. So

1:20:32

I think I agree with Shashi and we want, we want to have more collaboration with the with the private sector. So having a global corporation is the definition of what has to be an agency stem countries, the private sector to accelerate we want to accelerate, there are things in place, they need to be involved in that. And another one that would I like to the development agency is also to work on the guideline for protection of desain digital identity. What are the rules? What are the best practices for that?

1:21:04

Okay, let's keep going. Unless Leanne

1:21:07

totally resonate with what we're saying, I think I need to go further and say what happens on day two of the partnership, and let's really think about what it means beyond being an in room token. I think we also need to think about how do we educate people in the market, but this new thing, and people don't know about biometrics? They

1:21:37

we lost?

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Me again.

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Again, I'm so sorry. You made an important point day two of the partnerships, not just probably privacy.

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And also we need to educate people, because there are going to be new fraud patterns. And we need to think about how do we collaboratively educate people on the ground on what this identity thing is coming together? We need to work together on this.

1:22:06

Okay, we're gonna

1:22:09

leave I have wanting to ask the government is, is decide quicker? Please make up your mind now. I mean, we don't have time to waste. And and the solution is in the public, private sector collaboration, always. And if I have one thing to say, to the agency to the development agency is just don't speak only to the private to the public sector, you need to support public private sector, I need to talk to both private and public sector together.

1:22:41

Very well said. Okay. Oh, harm. Yes.

1:22:46

So I continue on this public private partnership focus, but also create the right funding to start quickly. Because otherwise, we will be thinking about it forever. We need to act now. So how can we speed up decisions and funding internal improvement projects like open gates? And how can we open the gates again?

1:23:09

Okay, thank you.

1:23:13

Okay, for governments, I would say that I would echo what I add an ACI said in the papers that any majors are related to COVID-19 should be limited in time. So it shouldn't be forever. As we mentioned, social distancing should be evaluated continuously, should be less disruptive to the industry as much as possible, but most importantly, should be scientifically or based on science, not on fear or on what everyone else is doing. It doesn't add value. It's not the word and for the government and Development Agency is to work together with airlines and with providers like our staff to enable a trusted framework for data exchange for identity

1:23:56

okay. cushy, close,

1:24:00

hey, while I agree with public and private participation, but I would like to give a different twist to it, because the private sector will want to come where there is business opportunities, but they can build on only on strong foundation, strong protocols, strong strong standards, and these are public goods. So the government has to focus on what are the essential foundational public goods on which the private sector can build Otherwise, they will never be able to take off and that is exactly a complementary role. The development agencies will also have to provide both in terms of funding and know how in building such foundational system on which the next sector interface can be built, especially in the area of health and education.

1:24:44

Okay, so I heard a lot of public private partnerships we want, we want basically, quick decision making on the part of the governance we don't have time to lose. We also we need the right funding to make sure this thing is going to is going to get started. We want them to also promote public goods that could be leveraged and utilized by the industry. Instead of having to worry about the layers of trying to acquire this, we are facing a catastrophe around the world. We're facing a challenge that concerns us all as humans, and therefore, the more we can share public goods, if I if I interpreted what you said correctly, then it's something that governments and development agencies should be encouraging. Is that what you meant? I think Koshy we lost, you

1:25:35

know, no, that's exactly. You know, what we are talking about?

1:25:39

Okay, perfect.

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code for collaboration, the collaboration between the back from competition called for collaboration,

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yes, collaboration. So we can beat this pandemic, and bring the world back, reopening economies and reopening it skies, and so that it can be held in person once more again, so we can see you together.

Alright. So anyway, I want to thank you all, we could continue the discussion. But we are now ready to move to the next session. I will thank the panelists for wonderful insights in really interesting conversation, we were able to take some questions from the floor. But as you can see, it's very hard to take very, very specific questions. It's a discussion. So I hope the attendees found it useful. Now we're going to go very, very concretely about touchless, contactless, and how do we build and rebuild this experience? So I'll ask the moderators, the, the ID for Africa team to bring down the current panelists and bring up the other team. Thank you so much for your participation. Thank you. Thank you.

1:26:49

Thank you.

1:26:51

Thank you very much. Thank you.

1:26:53

Thank you. Thank you. Okay, as we as we prepare the next panel, this panel is very different. So we're now doing something completely different than what we've done in the first one. Here, we're going to give the industry the opportunity to do a series of presentations, rapid fire presentations, specifically addressing the topic of contactless and we say contactless, it's not just about context biometrics, it's also about platforms, such as mobile, that can be leveraged. To help people move away from the use of public use or share terminals, because you've got a terminal in your pocket, you've got a mobile, even if you touch it, it's still your personal property and you will have a higher level of certainty and then your safety. So we've got a lineup consisting of idemia, Iris ID, exec, dedicate Eco, integrated biometrics and HRD global. Do I see all of the panelists there? Martin? Are you able to turn on your video please? Okay, Martin's video is stuck. So what we will do is we will continue with this session, and we'll bring him in what I had in mind. I had contactless fingerprints, I had Iris and then I had face. And question when we really look at fingerprints with a contact, there are some ideas that grid biometrics, very interesting stuff. And then HRD will come in with the perspective on mobile. So I will start with idemia. So we will go from this panel view to a view where idemia shares their screen. We've never done this really smoothly. So please bear with us if we get any glitches. It will be growing pains. So I asked the ID for Africa support team to bring in ideas presentation and have idemia share their screen.

1:29:26

Okay, so now Nicola, are you are you in control of the of the screen?

1:29:44

Hi, Yes, I am. Do you see my screen?

1:29:47

Yes, we see your screen. Please go ahead. Give your presentation.

1:29:53

Okay, hi, everybody. So it's very a pleasure for me to to join this this presentation. So I'm Nicolas Raffin, I'm VP marketing for the biometric devices of idemia. I guess most of you know who is idemia. We are in the business of identity we've been in the business for of identity for the past maybe 40 years. And biometrics for the past 25 years. Today I'm presenting MAF wave compact, which which we position as the unique contactless fingerprint terminal, which is of much interest at the moment, I would say, unfortunately, because it's in the scope of this COVID-19 situation. But we launched that four years ago. So it was not meant for for COVID-19. Obviously, it was meant for more convenience, and it happens to be more hygienic as well. So my fourth compact, you see here, it's a it's a device that reads for fingerprints in in less than one second, through a fully touchless gesture of the hand, through a wave of the hand. This is why we have the name of wave compact. Better than speaking a lot, I will try to launch the small video to let you see how it works. If I manage to get back to my previous slide, yes, it doesn't seem to be able to to play videos in the zoom. So you see the space here. Basically, you wave the hand through a very simple head head movement in the in the terminal you don't touch any any piece of the sensor, it's really a natural gesture from left to right, all right, two laps with the right hand or left hand in at no moment your fingerprints are left on the sensor since you don't touch it. So it's a it's a big difference with some some other terminals, where you have to apply and maintain maybe one finger or four fingers, apply them touching the sensor. So the heat here it's really contactless. And obviously it's more hygienic and quicker. On this slide, you're supposed to see three different small videos, they are all available on YouTube, so you can have the replay afterwards. Unfortunately, my effect is fully a failure here, I apologize for that. The first sent the first one on the left, it's to highlight it's really fast, we have plenty of partners reselling our our products, and one of them was creative enough to try to to see how many verification you could have in one minute. So you will you would see this, this device being being tested during 60 seconds. And you managed to get 4040 hand passes and successful verification. So remember, each time you pass the hand, we capture four images of the four fingerprints, despite the fact that you just do a less than one second gesture. So it's very quick and it's very accurate. The two other pictures show that we also design that so that it works with old old finger conditions dry wet, dirty, damaged fingers, which is what we find on in real life I would say because our terminals are used by a variety of verticals and even in offices you find people with absolutely damaged fingers and fingerprints, people who do some home gardening, but we also sell in industry and in in various countries where we also sell to to entities we're using farmers or are in the mining industry and obviously those people have sometimes in factories dirty fingers or damaged fingers. And so, we we made sure that the the algorithm that we developed for these products are strong and powerful enough to to have the same behavior and accuracy and speed. Whatever the conditions of the fingers This is very important especially as we move to the the ID applications.

1:34:18

In terms of applications it's it's it serves a very wide variety of use cases indoor and outdoor. On the left you see the traditional access control in offices. So mounted on on the wall, it can also be mounted on the speed gates in the in the lobby in the entrance of the of the company for example, as a as a much powerful alternative to the good old access badge. In the middle you see what would be a more industrial setup with this kind of turnstiles, man traps, and which can also be outdoor because the device is also meant for outdoor use in the sun. In the in the in the rain, strong strong light or, or snow. And on the right is a it's nice application as well, in parking, so you just have to stop the car in front of the device and and wave the hand through the window and in the in the terminal and then it opens. So



those are, let's say corporate use cases. But we see more Id use cases visible as well. Around the typical use cases that that you discuss in it for Africa. Around enrollment, some more use cases which are facilitated by our ID entity within idemia. I'm represent more to corporate entity. But this as you see this device is becoming more or less multifaceted. It can be useful for enrollment, or population sensors for financial inclusion, you see one, one picture here where it's connected to a check out almost as a as a biometric pin pad. So for programs like subsidized food programs, or things like that, it could be interesting to use it that way. And last interesting point is the fact that if you read the last nice evaluation, contactless to conduct, Morpheus was seen as a critical option to match and verify against legacy fingerprint databases. So usually, that's a basis that were created with contact fingerprints. And you would do then contact less verification, hitting those existing contact databases and it gives very satisfactory levels. If you scan the QR code here, you get directly to the news we published last Monday about this nice devaluation. Okay. So in a nutshell, accuracy, speed, contactless so hygenic you don't touch anything. And it's proven. It's it's been on the field for the past four years, and it's constantly constantly improved.

1:37:06

Okay. So I want to ask the if there are any questions specific to this particular product for idemia. anybody in the audience wants to ask specific question, while we give people a chance to ask, I want to ask you, Nicola, you spoke about the the NIST work on authentication. Can you share any results on the effectiveness of this platform and this capture process for deduplication? Because a lot of countries are now saying authentication is not our problem. Our problem is getting people into the database in a unique way. So what what do you say to that? Because? Well,

1:37:53

it's it's it's it's a reading that we do out of the this nice evaluation that was carried out some some time ago. And the objective one of the objectives of this study was effectively to see how contactless fingerprint readers behave today, in comparison to contact fingerprints, and precisely to see how they could be introduced and leverage existing legacy contact, fingerprints. And so among the various other devices tested, our microwave technology stood out. Your point is correct. We see people having that need. So it's good that more or less that that that's evaluation comes at that moment, where we can introduce this device for these kind of applications. Because as I said, initially, it was positioned for access control in corporate environment. And let's say with the nice stamp, so to say, we now see more openings in government programs with legacy databases. We also see some some clients now considering using it for acquisition and verification at the same time on on free contactless, so it will not be hitting an existing legacy contact fingerprint database, but they would be creating their own database, contactless from the beginning. And then contactless verification in this new kind of closed loop. If I can pick up that

1:39:27

few quite a few questions that are coming in, I want you to hit them very quickly. Even some of them may not be relevant, but I'm going to mention them out of respect for the people who are asking. They're asking what is the false positive rate and the false negative rate? I guess this is an algorithmic question. Can you say anything about that?

1:39:47

No, because we never communicate about about that in you know, it's covers many parameters and many, many, many conditions. So the and and depending on the use case, depending on on the base you're considering obviously That's it is more or less a calculation that you have to make every time and fine tuning as well

1:40:05

understand that your device basically output ISO images or proprietary on the mean what can I get if I if I bought this device? Will I get the images? Or will I get minutiae or whatever other representation provided? You know, it's minutiae it is you will you will export an image or will you export export out of the device? Does the device output an image? If I'm an Indian system integrator and I want to integrate this device? What do I get out as the output of the device?

1:40:39

We have we have to two to two options.

1:40:41

two options, okay. Yes, happening

1:40:43

behind.

1:40:44

And I assume there is no match on the device itself. On the server.

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two options as well it can match on the device itself or match on the server. Right. Again, device would be up to 100,000 users

1:40:57

up to 100,000 users. Okay. Another question that just came in, and this will be the last question. So I'll release you. Is it minuchin idemia format or NC format?

1:41:10

will not be the right technical person for that.

1:41:13

Okay. Understood. Okay. I apologize for for all the other questions that we could not get to because the time is up. Nicolas, thank you for very much. And I'd like to move on now to Mohammed Murad from Iris ID. So just a few seconds to reorganize the screen.

1:41:46

Hello, everyone. Can you see my screen?

1:41:48

Yes, we can see you.

1:41:51

My Oh, what about my screen, we can see your screen. Great. Thank you very much. Thank you Dr. Radek. And it's great to be here we would like to be in person, but unfortunate situations we need to be virtual. Anyway. So today's presentation, we will concentrate more on where we are seeing the growth for iris recognition, some of the customers a few cases and part of innovations that we are making to make technology accessible on a worldwide basis. So we will begin with the contactless technology, where we are seeing growth for our technology. And we have seen it for years I guess it has been providing our solutions since 2002. Globally, some of our larger enterprise customers are consist of Googles and apples and, and some large financial sector companies organizations using our technology to provide access controls and protections for their property and granting access to their employees to their buildings and etc. But where we are also seeing a great growth in demand in the government sector is in delivery of social services delivery of health care, where we have several programs for pension distribution globally. And you can see some of the flags down down below in my in my presentation that these countries are using iris recognition technology today. For some of these applications. Some are also using for financial transactions that are linked to pension distributions as well. We're seeing some of this stuff though, in the past and currently for school registrations. The other parts that we are starting to, uh, we have deployed solutions, and we are starting to see a greater demand is tracking of civil servant time and attendance and enterprise time and attendance. So we have some great examples for those Time and Attendance application. For example, in Africa, one of the largest conglomerate called dangote. A is using our technology across all their cement plants across Africa for about 35 to 40,000 employees to to manage their time integrated with their enterprise resource management application. In the schools. We are also seeing in universities in the United States and few other countries that they are requiring their students to access the cafeteria and food services with using using contactless iris recognition. So the demand is increasing on multiple kinds of applications, the biggest thing that we see is as an industry is recognition, fingerprint and face we all need to work together and provide a cohesive solution that that countries and and and agencies can fall back to one or the other other biometrics because no biometric is going to work in all in all scenarios. So the thing of one of the application that I see that iris recognition serves really well is in in the younger population. And as we see Some of these developing countries have the youngest population, we feel that more most organizations or or national ID programs should be including some are including that iris recognition is one of them modality. So they can lead and have one time Id available for, for their population. And as we know, more research needs to be done. But but but the concept is the iris is pretty stable throughout the age. And there are some mystery studies. I don't have them reference here. But if somebody is interested, I'll be able to point them on this website privately. So they can go in and review them what NIST has said and have done on, on on the aging factor of iris recognition. As you can see, in some of these graphics, where the children are being enrolled there, some of them most of these images are from India and Iris it was part we're very proud to have been part of the of the heart program from the beginning, beginning of the program in 2010. Then, we have provided our technology for voter registration in Somaliland in northeast Northeastern Africa has been very successfully enrolled by 1.2 million people, we provide technologies that can be used as a totally contact lens from a distance of 35 centimeters all the way up to 1.2 meters, or they can use it in as a

binocular. So there's only one device where a individual while is using it need to put on their face. But all the other devices and technologies we offer our contact lens. This was a very interesting program was very successful, it is continuing slowly, slowly to emerge into maybe at some point for

1:46:52

casting a vote, then, we have been involved in some NGOs in Africa, where we providing the vaccination record keeping for children that that phase ID program done under the Cova project where they were able to enroll children to identify or to enroll them because they don't did not have any documentation to make sure that they proper vaccination was provided to each and each individual. So it worked work extremely well. With the younger, younger children and adults in the same way. It is one of the technologies that can provide you one to many authentic ation without the presence of a token or a card. All depends on the enrollment is very much relies on the quality of the enrollment and our devices of offer a complete ISO ISO protection for the image, all devices produce images that are ISO compliant.

1:47:56

Mohamed, can you wrap up please?

1:47:58

Sure, sure. Um, then from the innovation side, we we have been developing technologies where I'm going to have a short video this solution can be mounted in a gate It is very flexible the individual can be moving they can be sitting down, they can be very tall over 200 meters or 200 centimeters and the distance that it covers is 1.2 meters, it is a fusion of Face Face facial recognition and iris recognition. The other parts of innovation that we are we are working on is we designing programs to provide technology as pay per use. So they don't need to have a complete investment on on on the technology from day one and make make system very affordable. We are also concentrating you will see here towards the third in the fourth quarter we are developing OEM module so we can bring other partners who are building tablets and other mobile devices. So

1:48:59

Mohammed, time's up. So just just one quick question for you. Would you consider leasing programs for governments? This question from

1:49:12

absolutely and that is that is part of the discussions we are having with with some institutions where we can do some leasing programs or building trust or programs, etc.

1:49:25

Okay, no problem. Please. All questions for Mohammed, you can connect with him directly and ask him we've run out of time for his portion. So I want to continue, Martin, can you please step up. Mohammed, thank you so much.

1:49:40

You're welcome.

1:49:43

Martin, can you please step up, take take control of the screen and present your presentation.

1:50:05

So thank you very much for the opportunity. I'm Martin, regional manager of African market at ZKTeco. We'd be critically looking at the contactless innovation. Here. We look at the facial recognition and the recognition developed by Zkteco. So let me give a quick introduction of the company First, we actually do in access control, security, inspection, time attendance. And we provide a safe management solution of people very cool and things we do in big data operation artificial intelligence powered software such as ZKTeco, biosecurity bar time and the cloud attendance solution. We provide the trust, trusted identity authentication matrix, and the card application and cloud bot platform. We actually we are present in Africa through our research and development center in Nigeria, our branch offices in Egypt, South Africa, Morocco, Kenya and Nigeria. So our core biometrics technologies are fingerprint recognition, fingerprint recognition, the three in one Tsonic cognition and the facial recognition. We have actually developed to two devices to actually address the question or the challenges of the COVID-19 Here are the two devices the prophase x di and the professed STD, which are enabled of detecting temperature and also mask and they actually use the facial recognition and the palm recognition for identification, you can see that the temperature detection use 1024 point of measurement for the temperature detection and or the TI, it's used among 10,800 measurement points. So we keep we quickly move to the technology we have the visible light, which is the facial recognition equipped with the near infrared, the visible light actually does not need a specific design for the teacher picture enrollment with just the help of our mobile phone, we can just take a selfie and then enroll it in the system. We don't need the specific devices and recognition distances up to three meters. And the visible light is actually enabled to actively collect face images and perform marching in a distance of three meters. So, we mostly put together the visible light and the near infrared technology to increase the live detection the visible light basically checks the face point for the faster accurate result and the long distance, but the near infrared detect whether the image content any human faces through CNN and check whether the person is a real person or is a fake person or is it is the picture. Yeah. So, for the face process, the accurate news, multi dimensional features, we face elements acquired up to six images. So they are going to the input six images in the system. In order to identify the person no matter the angle, we quickly move to the pump recognition. Actually, since 2016 is you can take who actually came up with the first pump recognition technology. And three years later technology has been improved. With the help of the technological boom of the computer vision, we actually incorporate three in one we have the palm recognition, the pump in recognition and then the pump in recognition. So, the steps on the first step consists in identifying whether the object is a pump. Then the second step, we recognize the pump print through the unique feature points. And then the third step will consist in using the infrared light to get the features point of the pump then we have to emphasize on the fact that the algorithm can agree has an angle of tolerance of 60 degree and has 50 centimeters of recognition distance. We favor cookies and speed of 0.5 seconds. And I believe that this contactless solution could be an effective alternative way for fingerprint verification. Thank you very much.

1:54:47

Yeah, Martin, you did not emphasize the fact that your technology can handle face masks, even occlusion there was a question in the audience from that. Could you say something about face masks?  
Oh,

1:55:00

Yeah, exactly, as I showed in the in the presentation, we can notice that we have the sensor and the chip that can get the facial recognition. But even even though the person is wearing a mask, the chip and the sensor can get the the physical condition of the person and detect if the person have the mask, this solution is actually put in place to help companies to resume walk, for instance, some companies may be will require the employees to have the mask before assessing the company. So this device will actually have to notice that the person has a mask or not.

1:55:40

Okay, because that's a requirement. Yeah. And then measures the temperature at the same time. Yeah. Yeah. For people who said that the presentation is blurry. Please send us your email address and we will share with you Martin's presentation. I see people asking for it because it's kind of blurry. So just send sent to Shauna an email saying, Please share Martin's presentation. We'll be happy to do that. Okay, I want to keep moving on. Dave, Dave, from integrated biometrics.

1:56:26

Good morning. Okay, we

1:56:37

do you got me, doctor?

1:56:39

Yes, you're there. All right. Thank

1:56:41

you very much, Doctor Atick, friends and colleagues. Thank you so much for allowing me this time to present. The next five minutes, I'll shed light on a few innovations to slow or eliminate the transfer of pathogens through an identity enrollment and verification. Now we can all agree that solving the global identity problem Dr. Atick and participants in ID for Africa have been working on for years is of the utmost importance. And identity validation is greater now during these times of crisis than any other there are more demands on social services. We've got greater financial needs, and there's a height requirement for fast accurate identification at our borders. Integrated biometrics is not taking a knee jerk reaction to COVID-19 or any other pathogen. Our research and development department has been investigating solutions to these types of issues for years. I be developed one thing, fingerprint capture devices, understanding their benefits and limitations is our job. David, can

1:57:41

you reshare your screen because we lost your screen. I want

1:57:44

you to see me doctor

1:57:46

up we see you even when you share your screen.

1:57:49

All right. contactless verification for non critical non certified markets is an admirable idea. The process is can be and there's nothing to touch to meet the demand. IV is preparing an announcement on our contactless fingerprint technology solution.

1:58:05

However, we did not

1:58:07

see contactless as a replacement for enrollment in large critical databases for years to come. We recognize there are some inherent problems with contactless fingerprint imaging. Fingers are

1:58:19

flat.

1:58:21

They're curved until they until they are flattened on a hard surface. So cameras used in contact lab contactless applications was focused across the three dimensional curved finger to capture the valleys and ridges. If you've ever tried to capture your own fingerprints or the mobile phone, you know, it's not a user friendly process. And remember, your aphis databases are populated with two dimensional flat prints to date, there are no contactless devices have been except certified for enrollment. So far, we've not found a way to make three dimensional objects two dimensional without manipulation. mitre, NIST and other certifying organizations require manipulated imagery. Now COVID-19 has brought contactless devices to everyone's attention. However, tactile fingerprint devices, those you touch will continue to lead the market for years to come. Updating these devices to meet the world's current identity needs is the real challenge. Which is why our research and development team is working to solve the challenge of touch for the 1000s of devices you've already made an investment in now, the industry is aware that Ivy's tactical fingerprint technology is different. Instead of a glass surface we employ an electro luminescent film.

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I'm going to share this this film provides all of the advantages we present it to the market over the years. It works in direct sunlight with dry fingers and low power assumption. What you might not realize is this film technology provides additional advantages that we've never before shared. The first is to impregnate within the film antimicrobial coatings that will literally make the surface of our devices deadly to viruses, anti microbial coating it's been in use on surfaces within the medical field for years. It's not magic. The magic is made at Ivy labs, where the technology is used to both kill pathogens on the surface and produce perfect fingerprint images. The second solution is to employ our core electro luminescent technology, using fingers or another surface as a conductor of electricity to actually clean

the device during or after each use. Studies have shown that electricity and silver ion particles are deadly to pathogens like COVID-19. And a third solution in development employs another technology created for the medical industry, adapting the use of UV lighting to kill viruses. Now, it may seem trivial, but the Center for Disease Control states that clean hands are the number one best way to avoid pathogens. It's the easiest, least expensive solution available to most of the world's population. Wash your hands or use antibacterial products after touching any surface. Like a doorknob, like a handrail, like a tabletop, like a fingerprint sensor. At IB, our team is working around the clock, making our planet's surfaces safe four fingers are deadly to pathogens. In this short time, I've offered five different ideas to address the COVID problem. contactless antimicrobial coatings electrified silver ion particles, UV lighting and cleaning your hands. All right, so why am I telling this group including my competitors about these innovations, because I believe that the right approach can be applied across the board on all fingerprint scanners. So the visionaries like Dr. Attic can get back to doing and fixing the real problem, providing identity to those without it. I want to thank everybody for sharing this time with me and giving me this chance to present.

2:02:21

Thank you, David. Anybody with questions would like to ask David, we are open to questions. In the meantime, David? Talk about sort of timelines, obviously, this is cutting edge innovations. It's happening. As we speak in the lab, what is your timeline in terms of introducing products? And how would you certify those products? For example, when you talk about antimicrobial coating and then kills pathogens is there bodies that certify that this device does achieve these these what levels?

2:02:59

There are ISO groups that do that? I don't have the number right in front of me. But yes, especially for anti microbial. And Dr. Mike, my engineering team panics every time I provide a date. And so let's just say that despite of COVID-19, integrated biometrics is got a lot to announce in the remainder of 2020. So lots going on and coming up.

2:03:23

That's, that's great. So we will look forward will stay tuned. We look forward to to hearing from you and your your announcements. And thank you for your continued support of the movement. Okay, thank you. Now we go to Jean-Baptiste from HID global. Hi, everyone

2:03:47

speaking to share my screen right away and be ready to start. You should see my screen you should hear me this computer graphic?

2:04:05

Yes, we do.

2:04:07

All right. So my point here is to make a very simple, pragmatic and easy presentation of our actual experience around mobile identity, and how these can be very efficient in the time of TT very simply goes by, get it, use it. So the first point is for government to be able to provide a means of identification



to the citizen, and mobile identity is a good option. To provide a mobile identity to a citizen. First you need to get your citizen to have the capacity to make an application make a request to get it and from home. What you want to avoid is to create a mask. Gathering by having people to come to your government office to be able to make a request for an identity documents, when they do it from home, there is better protection of their apps. The way we see it, and if we make comparison between mobile and physical identity, you need our for mobile identity to provide three type of information. The first is why you are eligible to this identity document provided by your government, just a reference to a record the necessary paperwork that are

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requested by policy in your country. The second one is to demonstrate that it's you. So mostly around biometrics, and that goes for physical and mobile identity. Now there is something extra for mobile identity that is to provide information related to your device, because this identity will not be on a physical carrier provided by your government, it will be directly on your own device, your mobile phone. So with the capacity to collect with remotely these three types of information from the phone, the government can then enabled each citizen to make such a request. This is my record, this is who I am in this government database. This is to prove that it's me. And when you have a camera, there is also capacity to snap fingers with a camera. So to get an additional biometrics on top of the face, you can add the fingers. And then you just provide information about your device that the government can establish the level of security they can add by putting the mobile identity on that specific. So that mobile identity will end up on the right phone, and you have established the first step that is get it. Now you have it additionally to the convenience and preventing from COVID situation, we still establish with mobile identity a very high security all the data are sign with a good order mechanism that we have for the last 15 years. In electronic identity. The issuer prepares the data assign those data with a PKM. And on top of being able to provide remotely the issuance, there is a capacity to keep these data always up to date, you change your address, you change any other information that is related to you, you do not need to go to the government place to get your document change and get additional chance of being in a mass gathering area. All of that can happen to you remotely directly from your own. Now, let's go to the second step. The US it is now that as a citizen you have your mobile identity on your phone is your capacity to demonstrate who you are when you need to demonstrate it. On the screen, we see someone who has been abusively stopped in his car, probably by a law enforcement officer. But there could be also opportunity industries, in places where you need to demonstrate your identity. And in that case, what you want to avoid is that your piece of plastic that is all carbonate or any other material that you have for your identity document that you need to pass that document to someone else will put their end into it, and then pass it back to you. That's exactly the kind of things that we need to try to avoid as much as possible in those days. So the point being that now from your phone that you are new, and that's only yours, you'll be able to pass the data to the device of this older person in front of you. And you need to do that without exchanging the devices. And that's made possible with mobile identity by the use of Delhi. Delhi is a technology that enable the establishment of a secure channel between two devices. And then the sharing of these electronic information without any need to touch each other device. Mobile driving lessons establish one way of making these engagement between the two devices that is by sharing a barcode or sharing an NFC tap, which is great are there is no need to touch each other device when doing it. But it's quite hard to be at the six feet or two meters distance that is usually recommended between people in social distancing. ble auto rises when you do a full ble

implementation, which is an option that we have with CO Ed enables you to be at six feet or distance two meters and then make a secure connection between you and the person who needs to verify you and then get that communication and the sharing of the data, the person in front of you will then be able to establish that this is your true identity with the PGI. And this is you by just looking at your face, and comparing with the face that it has received. All of that is not a dream, all of that exists. We have implemented that in Argentina. It started not long ago, just before the pandemic in November, but it had already quite a good success and adoption. We have even notice that very recently, when the government of Argentina, sorry, the government of Argentina had to stop the distribution of physical gold because they couldn't open their offices, there has been a surge of mobile identity, because that was the only way for the government of Argentina to provide a means of identification

2:10:48

to their citizens. And the unique situation that we have in Argentina is that they have been brave enough, they have been ambitious enough to make the mobile identity with the same legal value as a physical identity. That was brave, because it required them to make strong evaluation to make sure that it was possible. And it was, and the result of which is that now with mobile identity, they can really never their citizen, to have that identity, which would not be possible if he had no legal way. I'm going to wrap up and have my minutes. Just as a summary, you can get your mobile identity from home, you can share your mobile identity at an appropriate social distance. You can keep your data up to date, minimize your touch point, all of that in a context that adds enough security to be called a government identity. And all of that is not a dream, all of that exists has been implemented in Argentina, and he's ready to be implemented in menus or country that I'm going to stop and see if there was any questions.

2:11:55

Yes, excellent. So we've got time to take one question or two. While they're thinking about this Jean-Baptiste. I mean, there is a for one, we talked about the fact that the mobile ID was going to coexist with the physical ID. And now COVID comes next, a surge in the mobile ID and there's a trend as you're saying, moving to a mobile ID, do you think we're ever going to go back once the world sees the power of your mobile ID? Do you think there is going back?

2:12:28

Well, I'm a product manager for mobile identity. So I just would like to tell you, yes, the thing is, there are still people who want the device at all a mobile device, they'll still have a device that is compatible, very cheap device or old generation of device, there would still be a situation where we don't have the capacity to equip law enforcement or any other verification entity with the device that is necessary to read that mobile identity. So I still believe that there will be a transition of 100% Mobile identity will not come overnight, we get pushed into it by COVID. And we have solution for that. We have demonstrated that in Argentina, but I do not see that Argentina situation can be spread all over overnight.

2:13:21

Unfortunately, not yet. There's a question, which is an important question. I think it has to do with the interoperability. I mean, when you give somebody a card, there is a human interoperability, anybody can read it, etc. Is this a proprietary solution? And that the readers and all the verification, I have to

have an ID or Can this be interoperable with other people's products in order to accomplish a verification by me.

2:13:49

So there are currently two interoperable mobile identity on the way one is related to running license, right, it's the ISO 1813 dash five standard that you do to be published in the very coming month by the end of the year or early next year. That is, one standard that we support as HIV and many other company will also support the same so that we provide interoperability, but that are meant only for driving license. Normally, there is a nosorh standard that starts to be groomed. Because of Ico, and also with the support of ISO as the DTC digital, financial we are also part of it. We also support the latest version, but this document is a bit less mature. The publication is not expected for this year, not next year, I believe more than a year after. It's there is a way for any country to start by implementing the latest draft progress or along the way, there is something to keep in mind. A big difference between the physical identity and the mobile identity is that previously with physical identity when a government launched a program he asked us Seeing 10 years ahead because when they learn something, the validity of the document is 10 years. And everything the next generation, we can merge later on. And there is no way to make improvement. In the meantime, all of that changes completely with mobile identity, you can learn something right away, when the sun evolves, you can then make a date automatic updates to each of the citizen that already have your mobile identity because you can keep the link the connection with these devices be able to push the new version, so there is no need to wait until DTC is published, to start to something that is close enough to I mean, the latest draft of GTC, and then along the way

2:15:38

of things, thank you so much. I unfortunately, we reached our end here. Actually, while this is the end of the three webinar series, it's not the end of our online activities, I'd like to ask all of you, or 10 G's, to be on the lookout ID for Africa will be organizing some very innovative and new formats for engagements on very thematic topics. And we'll be coming back to you in July. We expect to hold them in July. So stay tuned. I think they while we are apart, we stay together. As I said before, we are going to use this medium to continue the flow of information and to continue to connect the various entities who will represent the stakeholders of this movement. So thank you all for your support. And thank you panelists and speakers for a wonderful series of presentations. And thank you attendees for having stuck with us for more than two hours on this fruitful webinar. So I say goodbye and stay safe. We'll see you again very soon. Thank you