

# **ID2020 Pilot Program - Key Themes**

## **ID2020 Pilot Program**

The ID2020 Alliance supports, with financial and in-kind resources, the design and implementation of digital identity programs that align with the ID2020 Alliance's vision of "good" digital identity. Alliance partners believe that for digital identity to meaningfully improve lives, it must be portable, privacy protecting, owned and managed by the individual, and recognized and trusted broadly. Portability is necessary so that individuals can assert their identities across institutional and national borders, and across time. Privacy and user-control ensure that individuals can uniquely collate their personal data, then selectively and granularly share only the data necessary for a transaction. Decentralization ensures that anyone - including those excluded from national identity programs - due to marginalization, statelessness or privacy concerns - truly are afforded this basic human right.

There are two related goals to our programmatic work:

1. We aim to directly improve the lives of individuals involved in ID2020-supported programs.
2. We aim to develop a robust and comprehensive evidence base that supports the scaling of user-centric, privacy-protecting and portable digital identity.

### **Evidence Base:**

A robust and comprehensive evidence base is essential in order for user-centric, privacy-protecting and portable digital identity to take root. By supporting diverse programs with multiple partners, and by monitoring these programs carefully, the ID2020 Alliance can create and drive valuable insights about which aspects of digital identity - both technical and non-technical - work, why they work and how they can be most cost-effectively replicated.

To achieve this evidence base, we have developed a set of common learning objectives and metrics, and adopted rigorous monitoring and evaluation (M&E) practices. This M&E framework is applied across all supported pilots to facilitate comparison across digital identity programs and yield important learnings for innovation, scalability and replicability.

To ensure a robust evidence base that is internally valid, we work closely with our partners to identify additional metrics specific to their program, and to set monitoring standards. We apply rigorous methods for evaluation - within practical and financial limits - including needs assessments, technological functionality tests and impact evaluations.

It is equally important that this evidence base be comprehensive, spanning diverse contexts, geographies and populations. To date, the ID2020 Alliance has been open to any digital identity pilot that adheres to our fundamental principles. Ultimately, these center around the broad, overarching question of how digital identity can meaningfully improve individual lives.

While we aim to be comprehensive in answering unresolved questions about digital identity, as we move forward with our programmatic work, we've recognized that these questions often cluster around four thematic areas - refugees, forcibly displaced and stateless persons; maternal and child health; urbanization; and financial inclusion - and that strategically prioritizing pilots with a focus in these areas will ultimately yield a more comprehensive, and more useful, evidence base.

In 2019, these thematic areas will drive our programmatic work. We plan to implement larger and more strategic pilots in each thematic area, and to invest in research, advocacy and ecosystem development in each. Specifically, our thematic approach will support the following activities:

#### *Pilot development and support*

Selection: Our thematic approach will help us to strategically select and support pilot programs that are submitted through our online portal. We will prioritize individual pilots that are in line with these core themes.

Design: In 2019, the ID2020 Secretariat and Alliance partners will proactively initiate and design larger and more strategic pilot programs that deliberately seek to answer our key questions. We are committed to launching one program in each thematic area by the end of this year.

#### *Research, thought-leadership and advocacy*

To enable program development within each thematic area, the ID2020 Secretariat will develop deeper in-house content knowledge, curate conversation and communities, and contribute to thought leadership and advocacy efforts around each theme.

Ultimately, we're committed to sustainability and scale - helping to convene an ecosystem of partners around each theme will help to ensure long-term commitment to addressing the questions and learning opportunities core to each theme.

Critically, we don't seek to duplicate ongoing work and research in these areas, and we will look to strategically collaborate with peer organizations to support existing research programs.

## **Core Themes - Further Detail**

### **Refugees, Forcibly Displaced and Stateless Persons**

## Background

Today, we are facing the highest levels of displacement ever recorded. According to UNHCR, 68.5 million people globally have been forced to leave their homes. Among them are nearly 25.4 million refugees, over half of whom are under the age of 18. Under the stressful and often dangerous conditions that result from mass displacement, people often don't have the time or capacity to locate critical documents like passports or birth certificates. Even for those who do, paper documents can be easily lost, stolen, or destroyed under difficult circumstances. Additionally, in the context of civil conflict and war, governments can be unreliable sources of identity authentication and provision. And, most critically, for marginalized populations fleeing persecution, it can be dangerous to carry any documentation at all.

UNHCR also estimates that over 10 million people globally are stateless, and do not have any form of officially recognized identification to begin with. They are therefore often unable to access basic services, like healthcare or financial services, and consistently face obstacles and hardship.

For refugees, forcibly displaced and stateless people who are unable to officially prove who they are, digital identity offers an avenue to secure elements of identity that are necessary to access critical rights and services. Digital identity, that can be owned and controlled by individuals, cannot be lost, destroyed or taken away under difficult or dangerous circumstances. It can allow forcibly displaced and stateless people to preserve and build their identity, and the educational, professional and financial histories that accompany it. And by ensuring that everyone has a way to prove who they are, international aid and development organizations can more effectively and accurately target their aid, and ensure that it reaches the people and organizations it needs to.

A programmatic focus in this thematic area would allow ID2020 to test and demonstrate the potential for digital identity to effectively enable individuals to access rights and services in the absence of a government-issued ID. It would also allow us to assess the potential for people to build their personal history, through attestations from organizations and entities, in order to access additional services over time. Finally, working within forcibly displaced and stateless populations would allow us to assess the potential for digital identity to be recognized across borders, institutions and contexts.

## Guiding Questions

- How do we demonstrate cross-border applicability and efficacy?
- How do can digital identity be beneficial in the absence of a state-issued identity credential?
- Does digital identity provide improved / increased access to service delivery that individuals would not have otherwise? Is digital identity necessary for this?
- Can a non-government-issued digital identity satisfy AML/KYC requirements?
- How do we demonstrate service delivery benefits?
- How do we target populations that are difficult to identify or reach (i.e. children)?

- How do we target populations that are difficult to serve because of certain characteristics (example)?

## Maternal and Child Health

### Background

According to UNICEF, at least 20% of diseases found in children under 5 years old can be traced back to problems in maternal health and malnutrition, as well as the quality of care at delivery and during the newborn period. And babies whose mothers die are 10 times more likely to die themselves within two years of the death of their mothers. However, despite the critical importance of maternal and child health, many mothers lack access to these healthcare services, especially in developing countries.

Globally, childhood vaccination coverage is incredibly high - over 97% of children receive at least one vaccine. This high contact rate vastly exceeds the percentage of children globally who are registered at birth. The high coverage of initial contact through immunization services vastly exceeds the percentage of children globally who are registered at birth, and can be used as an entry point to provide children with privacy-protection, portable digital identities early in life.

In the world's poorest countries, only 37% of children receive the full course of recommended vaccines. A unique digital identity that can be traced back to a child can also help to ensure that all children receive necessary vaccinations and follow-up doses and that mothers and children access an integrated package of health services<sup>1</sup>.

A programmatic focus in this thematic area will help to demonstrate broad coverage and benefit by piggybacking on high immunization rates and reaching children early in life with forms of digital identity so that they can begin to build up their identity history over time. Simultaneously, this will allow mothers to access to forms of digital identity to facilitate service delivery that they may not have access to otherwise.

### Guiding Questions

- How do we demonstrate broad coverage with children?
- How do we target populations that are difficult to identify or reach (i.e. children)?
- How do we demonstrate sustained benefit from childhood to adulthood?
- How do we demonstrate service delivery benefits?
- How do we test and demonstrate the efficacy and accuracy of infant biometrics?
- How do we ensure informed consent for children?

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<sup>1</sup><https://www.gavi.org/library/publications/pledging-conference-for-immunisation/10--protecting-women-s-and-children-s-health/>

# Urbanization

## Background

Today, 55% of the world's population lives in urban areas, an amount that is expected to increase to 68% by 2050<sup>2</sup>. Urbanization, and the technological innovation that comes with it, will continue to be a major trend in the coming years, and there is a massive opportunity to improve the lives and access of urban dwellers and to ensure that benefits of urbanization are shared and inclusive.

As government entities at the frontline of providing many social services, cities occupy an impactful space to provide digital identity to residents. While cities have not traditionally contributed to the credentialing of citizens, some cities have already begun digital identity initiatives through municipal ID programs. In New York City, for example, the [IDNYC program](#) provides over one million New Yorkers - including the most vulnerable communities who may have difficulty obtaining other government-issued ID - with a government-issued photo identification card. This ID allows cardholders to access services, programs and benefits offered by the city of New York and by businesses.

A programmatic focus in this thematic area will enable ID2020 to test and demonstrate the ability for cities to lead in best practices for digital identity, and as an avenue to test the relevance of digital identity solutions in both developing and developed contexts.

## Guiding Questions

- How do we demonstrate service delivery benefits?
- How do we demonstrate efficacy at scale?
- How do we demonstrate technical scalability?
- How do we demonstrate broad relevance of digital identity in both developed and developing contexts?
- How do we target populations that are difficult to serve because of certain characteristics (example)?

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<sup>2</sup> <https://www.un.org/development/desa/publications/2018-revision-of-world-urbanization-prospects.html>

## Financial Inclusion

### Background

Approximately 1.7 billion people (about one-third of adults) worldwide are excluded from formal financial services, such as savings, payments, insurance, and access to credit. In developing economies, only 63% of adults have a bank account. Nearly one billion women are still left out of the formal financial system, and there is a 9% persistent gender gap in financial inclusion in developing economies.

There are a number of reasons this problem has arisen-- scarcity of commercial banks, political and economic instability, historical reliance on cash payments. The most common reason, however, is lack of adequate documentation or material 'trustworthiness', and an inability to fulfill traditional KYC requirements that rely on our payment history as well as the identification and documentation associated with it (e.g. legal ID, employment patterns, loan and credit card history).

Left out of the formal financial system and without formal financial histories, people are effectively cut off from potentially stabilizing and uplifting opportunities like building credit or getting a loan to start a business<sup>3</sup>.

Digital identity can play a significant role in allowing people to access financial services and build a financial history. Specifically, a portable, user-centric digital identity can be used to satisfy basic KYC/AML regulations in the absence of a government-issued ID, and assess the ability for these requirements to lead to add-on services and attestations from other institutions. Furthermore, it would eliminate the reliance on material documentation and cash payments that has not only barred people from credit and economic participation, but left governments, consumers, and providers with the high cost of physical record keeping, storage, and security.

A programmatic focus in this thematic area will enable ID2020 to answer the following questions:

- Can a non-government-issued digital identity satisfy AML/KYC requirements?
- How do we demonstrate service delivery benefits?
- What are the components of a digital identity required to meet basic AML/KYC requirements?

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<sup>3</sup> <https://www.gatesfoundation.org/What-We-Do/Global-Growth-and-Opportunity/Financial-Services-for-the-Poor>

## Appendix A: Guiding Questions [Illustrative]

### Guiding Questions

ID2020's pilot program seeks to assess and determine "good" digital identity and its potential to scale broadly. The following set of questions inform these broader questions, but are intended to be more programmatically focused in nature so that they can be effectively addressed and answered in within a given pilot. These questions are illustrative of those we have heard posed repeatedly, and not intended to be exhaustive.

- How do we demonstrate broad coverage of digital identity [with children]?
- How do we demonstrate service delivery benefits?
- How do we demonstrate efficacy at scale?
- How do we demonstrate technical scalability?
- How do we demonstrate cross-border applicability and efficacy?
- How do we demonstrate broad relevance of digital identity in both developed and developing contexts?
- How do can digital identity be beneficial in the absence of a state-issued identity credential?
- What are the components of a digital identity required to meet basic AML/KYC requirements?
- Can a non-government-issued digital identity satisfy AML/KYC requirements?
- Does digital identity provide improved / increased access to service delivery that individuals would not have otherwise? Is digital identity necessary for this?
- How do we target populations that are difficult to identify or reach (i.e. children)?
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### **[Language for Board] Overview**

The goal of ID2020's initial pilot phase (2018-2020) - in addition to providing immediate benefit to individuals - is test the feasibility of implementing digital identity that is portable, privacy-protecting and user centric, and to form the evidence base required to bring our vision of "good" digital identity to scale. ID2020-supported pilots are designed for rigorous monitoring and evaluation to ensure that the evidence-base generated will allow for scaled-up user-centric digital identity from 2020 onwards.

Our intention is for this evidence base to be comprehensive, and up until this point, we have intentionally kept our solicitation process open to all use cases, insofar as they adhere to ID2020's mission and values. While this breadth is valuable, we also recognize that an evidence

base also requires depth, and that we must take a strategic approach to ensure that ID2020-supported pilots answer open and critical questions.

In consultation with the ID2020 Program Delivery Advisory Committee, we are in the process of identifying 4 priority themes, informed by our core programmatic questions and pressing global trends. These themes will inform the pilots that we solicit and ultimately support in 2019. In order to remain open to exceptional pilots outside of these thematic areas, we will maintain our open solicitation process.