Session: 3
Room: Committee Room 6A

Session title : Digital identity verification

Session leader : Emeric

Volunteer to continue conversation after :

Notes taken by : Frankie Roberto

Notes

Intro to the session: digital identity verification is increasingly being used but has some risks of digital exclusion.

What does good look like for digital identity verification?

Firstly, let's unpack 'digital identity' - there's the verification element and the identity element.

Lots of opinions on the subject.

We need to stop thinking about digital identity as a document.

Something the EU got right when talking about the wallet is telling a story about giving control back to the users. It's one thing saying 'we're gonna give you this thing that is mandated if you want to work' vs 'this is going to be useful'.

If you get personal independence payment you also qualify for other benefits like a freedom pass - but currently you have to evidence it in quite a complicated way, which is difficult if you have disabilities. It could be more like open banking where you authorise access to data.

In Taiwan they use digital identity service during wartime. In Taiwan if you change address with the government it'll change it everywhere. But you can also see which government agencies can see the data and when they last accessed it.

Estonia also using blockchain as they're worried about being hacked by Russia?

We've not told a good narrative about digital identity.

Concerns about GPG45 requirements to do a fraud check, which then requires a third-party check. So as much as we can be decentralised, there are still centralised third party providers for doing fraud checks.

People can have bad experiences with credit agencies and banks and that might then lock them out of government services.

Can also be an issue for people returning to the UK who don't (yet) have bank accounts. Similarly with prison leavers and homeless people.

With voting age dropping to 16, you'll be able to register to vote from 14 and so not all 14 year olds have bank accounts and credit history.

Identity verification is a question about how much risk is a service provider willing to take on?

There are lots of people who are 'edge cases', such as people who've been adopted. People can change names and genders.

With One Login is it one person, one identity?

People can have different accounts with different identities.

There are political decisions about where governments wants to intervene and where it doesn't want to be involved - eg verifying identity for buying alcohol or a dating app.

There's misunderstanding where people might assume that government has a big database containing everything.

We don't want to make people do loads of government checks for everything - there's a difference between checking bins and buying a house.

How does identity assurance work with One Login and existing ID system?

One Login basically requires Home Office accounts (or DVLA but that is lower assurance).

Home Office e-visa is currently not connected, but could be in future.

In DfE it's currently very hard for people to show that they have a child..

How do you best link accounts, eg of parents and children? When do those links get broken? When child is 16? 18?

GOVUK wallet can be about showing other people something you've already proven.

There can be a lot of grey area within digital identity, which we might need to allow for.

We don't give yet have all the design patterns for all the things we need for digital identity.

Proxy access is not an edge case. Yet we often don't include it. We don't start with proxy access.

We should do more to design for 'AI agents'.

Because digital identity can become 'easier' we might end up using it for low-risk transactions like cinema tickets.

Agentic AI is coming - eg using it to get a GP appointment.