



INTERNATIONAL TELECOMMUNICATION UNION
TELECOMMUNICATION STANDARDIZATION BUREAU

Abstract

Workshop on Digital Financial Services and Financial Inclusion Washington D.C., USA, 19 April 2017

Session 2: Technology, Innovation and Competition Outputs

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Title: ID & Authentication Systems in Digital Financial Services

This presentation, entitled “ID & Authentication Systems in Digital Financial Services”, summarises a report submitted to the International Telecommunications Union (ITU) to identify and evaluate digital ID and authentication systems, both private and state-led for their use and impact on Digital Financial Services (DFS) and financial inclusion. It has been updated to reflect recent developments since the publication of that report.

After establishing the key concepts behind digital identity – specifically addressing the differences between a top down, government-issued digital identity, and a bottom up, self-asserted identity – the presentation describes four high profile digital identity initiatives in emerging economies: Aadhaar in India, NADRA in Pakistan, and both NIMC and BVN in Nigeria.

Finally, the presentation discusses some significant developments in the digital identity space, including the GSMA’s Mobile Connect and a number of DLT-based initiatives.