

Dignified ID
Q&A compiled list
from Information sessions

This document provides a compiled list of all questions and answers that came up over the course of the course of the information sessions.

INF: 20190218 DIGID INF_1: Questions and Answers

Q: Is this session repeated three times on three different dates? Or is it something new in each session?

A: This session is repeated 3+ times, no need to participate in the next few (similar) info sessions.

Note: *We will remove the session 22. February, keep the session 28. February, and arrange a session 11. March (online) and the last on 18. March (on-site, New York).*

Q: Why is there so much talk about registering [beneficiaries]? This implies there is a centralized database holding the information. How about thinking about it as a verification process, giving the signed verification back to the user? In regards to another holder, there can be issues on verifications on behalf of holders. From a decentralized perspective, you can get more efficient collaboration between services with a verification process, rather than a registration process. The verification process allows for authentication and tracking of sharing of resources. In that way, you don't need a centralized database to be able to solve this problem. But again, it's from a decentralized perspective and builds on this suggested standard: <https://w3c-ccg.github.io/did-spec/>

A: SSI/DID is interesting and we expect to dive into this in later sessions (bilaterally or through open thematic discussions).

Q: Is the issue to provide an identity acceptable to financial service providers, to meet their KYC requirements? We can provide a solution to all the points mentioned in the exec summary, the only issue for us is what FSP would accept as recognized id.

A/comment: What would be acceptable from FSP as a digital ID is definitely seen as a blockage now. Also means it is much more challenging for FSPs to provide their services.

Q: Is there any thoughts of whether or not this project will allow for other NGO's to use the system?

A: Yes, the goal is to find solutions that will scale, not to develop "yet another internal system"

(Later comment): We need to have some agreement on data sharing, which is not easy for agencies today. Need to respect the privacy of beneficiaries. Going in the direction of user

control is interesting, recipients giving consent to NGO for use / access to data.

Q: Are you working with UNHCR, who works on establishing trust schemes to deal with this issue?

A: UNHCR is definitely an experienced agency on this. We do not necessarily have access to their approach and solutions. As the UN now pushes for common systems (*referring to the call from OCHA, WFP, UNHCR and UNICEF on joint cash programming*) we need definitely to open up the dialogue.

Q/comment: Not sure we will be able to find one solution for all NGOs and all contexts. What we can share are different approaches to inspire different solutions that will fit different contexts.

A/comment: Unlikely that there will be one solution that fit all contexts all the time. May be different solutions – any thoughts on this are highly welcome. One main reason we four organisations went together, was that we wanted to achieve a solution that was not organisation-specific, but rather interoperable.

A/comment: Does not necessarily have to be open source either.

(Later comment): We're also concerned about people who do not want to or cannot hold data. Hence, the issue of guardianship or stewardship is a big topic to consider for all solutions.

(Later comment): We also need to consider recovery mechanisms. People lose their ID – keys – we need to be smart (user friendly in humanitarian contexts and still highly secure) in how to recover them.

Q: Regarding the scalability of the system, is it possible to go into more detail on your requirements for the interoperability of data between organisations, and which rights each organisation would have to the data?

A: We're not looking for an organisation-specific solution, but aiming to find solutions that can scale – and be used for an extended period by many. Not for a specific project by few.

We're going in the direction of user-control, where recipients give consent to NGO for use/access to data.

For now, we are tech agnostic – one challenge we see now is connected to sharing of data which is practically impossible. One impetus why we want to rely more on user-controlled data.

A/comment: On scalability/operability: We do not wish to contribute to an ever-growing centrally managed database, with lots of protocols and agreements for inter-agency data sharing. Instead, maybe we can find a solution where clients can give consent for one NGO to access datasets verified by other trusted NGOs. And where clients can also withdraw

consent.

Q (comment): Biometrics are scary for security, would be great to get authentication solved in another way!

A: We are aware of the concerns and will need to be discussed in more detail during the bilateral/thematic discussions.

A/later comment: In certain cases, laws are preventing NGOs from using biometrics. Hence we need to be apt for situations where we are not allowed to use biometrics.

Q: Any comments on the (mis-) alignment of wanting to give beneficiary the choice of sharing their data between agencies, and wanting to de-duplicate the sign-up of beneficiary (clearly a beneficiary won't share data if it means they won't get double aid)

A/comment: Crucial that we look at the incentives for getting a long-term ID. Beyond receiving short-term humanitarian assistance, as people get a proper ID they can be financially included, and access a number of services available, not only short term cash but social protection, health services, education, because have a well-bedded ID.

Q: Are there any pre-defined/selected FSPs/MNOs identified or do you expect solution provider to come up with a collaborative proposal?

A: No. For now, we do still have a very high-level discussion on pain-points connected to ID. After the dialogue process, we will be more context specific. But for a concept note, it is not necessary to specify who one will be working with or where.

Q: The personas focus on the African continent, is there a reason for this? Will you be sharing other personas?

A: No, this was by accident. We are not locked in on one continent. We will share other personas.

Q: What kind of information do you expect in the concept note?

A: We will share a template by the end of this month

Q: Persona Alpha is the beneficiary that is perhaps the hardest to solve, due to lack of technology and infrastructure, could you go into more detail as to the challenges they face, and how you currently work with providing them cash aid?

A: Ex. cash programming in Kenya: We use mobile money, and to transfer money through open an MPESA account, need an official ID. 25% of those we assist, do not have an officially recognised ID, so we end-up with short-term and probably riskier solutions, including alternates/proxies.

<p>If we separate between functional and foundational ID, we're looking for a functional ID that can serve certain but <u>multiple</u> needs – and to meet KYC will probably be the most difficult requirement to meet.</p>
<p>Q: On use of proxy – does that mean that the proxy – when giving the money to the intended recipient – is violating KYC/AML/CTF?</p> <p>A: We don't point out the proxy; we reckon the beneficiary will select a person they trust to give the money to them. In this case, the issue of compliance is between the FSP and the recipient.</p>
<p>Q: On interoperability, one problem we have considered in drafting technical reqs for “good” digital ID (ID that meets our ethical guidelines) is vendor lock-in. How do you plan to mitigate the problem of vendor lock-in in order to ensure that a solution does not become obsolete following the conclusion of a short-term contract?</p> <p>A: We are trying to learn more about possible solutions to inform us on possible mitigations.</p>
<p>Q: Is there space for working with multiple vendors? On different aspects?</p> <p>A: Yes. we can work with different configurations, such as vendor partnerships.</p>
<p>Q: Do you have an timeline for the first MVP deployment?</p> <p>A: On MVP: What we aim for by end 2020 is to have a strong proof of concept, ready to be scaled.</p>
<p>Q/Comment: We need to sit down with FSPs and understand what they can accept. It's a trust game – between us and the service provider.</p> <p>A/comment: KYC is about government regulations – that FSPs need to follow. Conversation with FSP is about the acceptability of an alternate / trusted identity that may be KYC compliant. E.g. Uganda and Egypt, MNO's were allowed to accept UNHCR ID to issue SIM for refugees.</p>

INF: 20190222 DIGID INF_2: Questions and Answers

This session was cancelled, participants then invited / assigned to other sessions.

INF: 20190228 DIGID INF_3: Questions and Answers

Before the Q&A session, Norwegian Red Cross (Lead of this consortium project), elaborated a bit more on the process for procurement:

- a) A template for the concept note has now been posted on our website, requesting a brief overview on how you will approach the challenges presented. Deadline is March 25th.
- b) After reviewing the concept notes, we will engage in bilateral conversations to understand approaches and how they could help solve.
- c) The concept notes and the following conversations is for us to learn more about various solution strategies and will assist in informing the technical requirements when we later issue an RFP.

Questions and Answers – session 3

Q/comment: The flow chart (user journey) is a bit complicated to understand. Ex. “ben” – does that mean “beneficiary?”

Answer: Yes, we agree. We have temporarily pulled it from our website since it needs some explanation. It is also organization specific. And yes, “ben” means “beneficiary” in this case.

Q/comment: FSPs are often actively engaged in including cash recipients and how to address or overcome KYC-requirements. In some countries, UNHCR provide an ID-card and government has allowed FSPs to accept these cards for issuing SIM-cards and receiving mobile money. In Uganda, one bank is now also accepting the UNHCR issued ID-card as meeting KYC. In Kenya, SafariCom has shown to be very motivated to address the problem of lacking an “official” ID. It is trusted that NGOs assist in providing a similar reliable ID, providing an opportunity for being used for digital payments.

A: Yes, it is also our impression that FSPs are often proactively engaged in solving the “ID-problem”, however they need to meet KYC-requirements as per national regulations.

Q/comment: The humanitarian landscape seems complex, it would be helpful to understand this better.

A: We have aggregated the persona in the examples shown. When we start piloting, this will be context specific and then we will solve one problem at the time, for one place at the time. I.e. we’re not at the on-start looking for a global solution that will automatically fit all populations in all contexts.

We are also closely following and liaising with other groups that work to address the same problem. As the attendants are probably aware, UNHCR has recently issued a [tender](#) for digital ID’s.

The Red Cross/Red Crescent movement is working on a project on solving digital ID for volunteers, while the Netherland Red Cross is working on a solution for peer-to-peer payments.

In short, there are many on-going efforts happening simultaneously to address digital ID for different purposes and at different scale.

Our approach is somewhat different in that we are four large NGOs that have come together to look at this jointly, despite that we may have different *modus operandi* or focus areas. The added value of this, is that in humanitarian response, interoperability is a major issue as few -if any agency- can provide for all goods and services required by crisis-affected people. In humanitarian response, needs are met through combined efforts.

However, this also means that we often visit and register the same beneficiary family multiple times, and we can for instance be four organisations that work in the same area, with the same group of people – not necessarily with the same type of services, but sometimes – still, this means we duplicate a lot of work.

Q: I would be interested in learning more about the volunteer project or how they work, how this may add value.

A: Volunteers can be an asset, as they may know the community well and able to assist within that community. They may be able to verify who is belonging to a certain household, for instance.

We could perhaps break down the roles or responsibilities between what a programme officer does and what a volunteer – member of the community does - or what could be done by volunteers.

Australian Red Cross is currently looking at how to accumulate volunteer credentials, so that they can present/use these in different contexts and with different organizations, and be able to manage these credentials themselves. We see a path of learning from volunteer use cases that would be applicable to beneficiaries. From an implementation standpoint, this could also be a safer way to address digital ID challenges before applying it to beneficiaries.

Q/Comment: There is of course large differences between countries, not only connected to having an official ID-system. Ex. South Sudan is recognized as a complex country to operate in with cash transfers, while in Somalia – despite not having an official/legal ID system – mobile transfers are very advanced and close to 90% of the households have access to a mobile.

A: We have not finalized where we will do our pilot(s). In contexts with good connectivity, it may of course be easier to establish working with a digital ID, but we also need to consider what it means for digital ID to be offline. And when most people do not have smartphones.

Q/Comment: What are your thoughts about the UN Common delivery system that's been announced and can digital ID contribute towards that?

A: Not sure exactly what the UN common delivery system will entail as details have not been made available yet. The premise for a common solution is to establish how to *collaborate* and work together. We reserve for the cash community to debate and agree whether this “common” solution is the right way to go. Nonetheless, the identity piece is about the beneficiary, not only about us who provides the assistance.

We need a solution that is flexible enough for broad range of beneficiaries, in different contexts (not limited or siloed to individual organizations). We're hoping to find a way where we can move control over use of information from us as service-providers to the recipients, where we ask for consent from them to access their personal information.

There are also many aspects connected to sharing of data between agencies, connected to legality and control but also to the quality of data. *(Bearing in mind that most data are often registered hastily, in the field, meaning in less than favourable conditions, the quality of data registration may not be the best)*. Hence, if we can at each contact point could somehow open up for user consent, beneficiaries agreeing on sharing of data, this could perhaps be a way to go.

However, these are thoughts we're playing around with. We're open to all other thoughts and ideas. We also need to have a closer look at the legal aspects, data protection is of course key.

For instance: To only store information on a private phone is not realistic without ensuring back-up. Also, whatever solution we come up with, it has to be user friendly.

We're not setting-out for solving the ID-problem at a global level, still we would like a potential to scale, i.e. a solution that can be implemented in different contexts. We hope that through piloting and learning, we can piece together different aspects that can be used for cash distributions in varied contexts.

Q: Can you elaborate more on the procurement process?

A: We are going through an Innovative procurement process in line with the procedures required by our donor, the Norwegian government. We are currently on our learning phase (Info Sessions, Concept Note, Bilateral meetings), which will help us identify the landscape for possible solutions and stakeholders that may be able to help solve our challenges related to digital ID's. This will be followed with a tender process around the summertime and pilot afterwards. We will have details on our process in our website.

Q/comment: On innovative procurement processes and the necessity of asking the right questions. On the other hand, one could have requested for a process based on a rapid discovery sprint, say 6-8 weeks. The contents presented by DIGID looks like a discovery sprint, and often this is a good way of learning, and some governments accept this. Such as presenting rapid prototyping, before an RFP, to shape the future request.

A: This is a very good comment. We're going to follow an innovative procurement process as approved by the Norwegian Government (our funder) for the next few months, which is also a method for us to learn at high level what is feasible within these regulations, which are quite new.

When it comes to the RFP – we have two different approaches, and none of them looks like what most vendors would think of as a standard type.

- One option is pre-commercial procurement, we ask for a prototype, then select 1-2 prototypes to work with before an RFP for a more substantial pilot.
- The other is an innovation partnership procurement, somewhat similar, but then we can identify 3-5 vendors for a rapid prototyping, then narrow it down to 1-2, then field test, and then select one for the final development with no additional RFP.

The legal requirements are loosening up a bit for innovative procurement, we still need to keep within the rules, and we're in close liaison with our donor to ensure we're in compliance with this.

We have a 2-year funding and what we aim for is iterative development & testing and enhancements in the field, not a lab-solution followed by a waterfall innovation.

Q: Will you expect doing prototyping before the summer?

A: If vendors have solutions already working for them, this should be mentioned in the concept note, then we will discuss in the bilateral conversations.

But, we will not avail funding for rapid prototyping before the RFP goes out (*expected to be early June*).

Q/comment: On the importance of having a prototype, to be able to adjust some of the arguments as one field-test. Please keep in mind how dynamic this field is. A key concern here – not least for short-term humanitarian action – is the short-term funding and vendor lock-in.

Bottom-line: Vendors have to understand the principles of humanitarian action as well as what programme people, really needs from this platform.

A: We need to do a dialogue-based process, which is why we opted for an innovative procurement process. The first 6 months, we are trying to learn as much as possible. How to structure the next phase, we have two different options, but will include a pilot such as described above.

Our aim is to use field- and programme knowledge as a basis for combining with tech and business knowledge.

Final comments from DIGID: If anything is unclear, please let us know: Needs/problem statements – we're at your disposal.

INF: 20190311 DIGID INF_4: Questions and Answers

Q/comment: Considering the perspective presented on user control or self-sovereign identity: Most people don't even know how to manage passwords properly. Thus, one needs to consider ID-management not least how to do account recovery or passing of an account to next-of-kin when an account holder passes away. A self-sovereign identity carries with it some liability, also bearing in mind all kinds of problems that may occur with

both hardware and software. Hence, there needs to be someone liable, that takes on a responsibility for e.g. restoring a digital identity.

A/comment: This we need to think carefully about. While our approach will need to include elements of educating users, we still need to be realistic on what is feasible. We are looking at an approach featuring guardianship, where humanitarian organisations can function as guardians. In a way we do this already. However, we also want to empower users, ensure that they can own and manage their data – within what is feasible. In short – our vision is to give more control to beneficiaries, and we see this as being more dignified than us as humanitarian organisations constantly collecting their data without users having much control on how these data are being used. As mentioned in the presentation, the operating environment where we work is challenging, thus we need to be practical about this.

Follow-up comment from an attendee: We're working on a concept note on identity custodians, which is a similar concept as the guardianship. Agree on the principle of users having control over their own data, but someone liable needs to put in the equation for safeguarding of identity.

Q/comment: With reference to the DORCA pilots in Ukraine and previous experience on digital ID projects: The concept of sovereign identity is indeed challenging, here we are also working on a guardianship model.

Question related to providing feedback on Kobo and privacy issues when using such a system. Another question on how aid workers – in particular volunteers – are identified across borders. If a person volunteers in Kenya, can the person move to Malawi and sign-up to volunteer there, or does s/he need to re-join?

A: On Kobo, our concerns are not connected to the tool in itself, it's more about the amount of data we collect and how this is managed. Data may be stored for longer periods in an excel-sheet, data are also shared by email. Or there can be a turnover of teams, and data is sitting on the laptop of the person leaving the response. Many of these concerns are process related, more than technological issues – still, if we can limit some of the personal-related information in all the information exchange, this would be an advantage. Instead of focusing on last-name, first-name, phone number, perhaps we could focus on that a) they are human beings and b) they have been verified to be eligible for humanitarian assistance.

On aid workers: For those with a regular contract, they undergo an employment process including reference checks and vetting and are included in an employee registry. International workers can work in many different countries.

Volunteers are often different and how this is treated may vary from one organisation to another. Many volunteers can be recruited among the crisis-affected populations. Red Cross currently is conducting a pilot on digital ID's for volunteers to allow them to "accumulate" and manage the experience they gain, including certificates from training, code of conduct, and other credentials that they could use to apply as volunteers not just

for the Red Cross but other organizations, as well. We see lessons learned from this volunteer project would be transferrable to our current digital/dignified ID project. It may also help the DIGID project to work on a safer or less sensitive context with volunteers first before piloting with beneficiaries.

Q/comment: Aid operations are often complex to understand for a for-profit company. Also for crisis-affected populations. Many cannot read or write and they find themselves in a situation of severe stress where they just need help. But to get help, there is often a horrible paper-based process one needs to go through.

Q: Is it a requirement that the proposed solution needs to cover all listed storage mediums, such as smartphones, chip cards and paper documents? What infrastructure does an FSP have in place?

A: We haven't really gone through the solution, we hope to have some good brains to help us with this. We are very aware that we work in constrained environments, however these also vary. In the urban areas of Uganda, Kenya or in Manila, a lot of people own a smartphone and there is access to sophisticated technology.

Perhaps we could consider what would be the transition from a pure paper-based system towards use of smartphone – and self-sovereignty, and to start addressing some of the concerns this transition raises. Thinking aloud here ... feature phones, near field communication, NFC tags? Use of bar-code or QR-code that can be printed on paper? But yes, we are very cognizant that the environments we work in varies from places with no connectivity to full connectivity.

On the FSPs: In particular in protracted emergencies, we have been able to strengthen/establish a system of finance service providers, also in areas with limited/no connectivity. Payment systems need to connect occasionally, for instance once a day, but for this one can use satcom. To provide FSPs with a smartphone is not too costly and something we do, other payment systems have been based on providing shop owners with PoS-devices - with distributed smartcards to the beneficiaries (then one also needs someone (a bank) to do cash logistics).

The fallback option – that is still being used, but that we try to limit due to risks – is to distribute cash directly ("cash-in-envelopes") either by the humanitarian agency themselves or by contracted security companies.

Question: Can you say something about your experience working with other NGOs and with governments – this relates in particular to scalability.

Answer: To share data between organisations, we need some kind of data sharing agreement and there needs to be a specified reason for data to be shared between NGOs to allow for this. We are also sharing delivery data with for instance MNOs and other FSPs, to allow for transfer of cash. On occasions, we can share data with government institutions, but the applicability of this is contextual.

For us it is not so much about information about beneficiaries/individuals but to know if they have been verified as eligible. I.e. our focus is on their eligibility, not necessarily on who they are. Hence, for sharing of information between NGOs this is a key element. If an organisation has confirmed identity and eligibility of a user, then it may be enough for us to know just that.

If the same type of data is requested by another NGO, perhaps we can trigger a consent mechanism, instead of NGO#2 contacting NGO#1 to get all the information, we can ask the beneficiary for consent, i.e. will they allow the sharing of information or us accessing this information? Then the communication chain goes through the beneficiary/user, not directly between organisations.

Q: What are the next steps in this process?

A: With reference to following an innovative procurement process: We're now opening up for submission of concept notes. We have a template that can be found at our website: <https://hiplatform.org/digid>.

We will conduct bilateral discussions with all those who submitted a concept note, aiming to increase our understanding the available solutions/approaches and how this can help in solving some of the problems connected to a user-controlled digital ID for cash.

INF: 20190318 DIGID INF_5: Questions and Answers

(On-site session at NYU)

(To be posted March 25th, after transcription from audio)