## Matt Warman's speech on digital identity at Identity Week 2020

Good morning. It's a great pleasure to be invited to speak at Identity Week 2020.

I truly believe that digital identity is one of the most exciting opportunities for growth and security in the UK economy, and I am excited to share my vision with you today.

Digital identity products are a vital building block for the economy of the future. They will enable smoother, cheaper, and more secure online transactions; they will simplify people's lives, and boost business.

Digital identity solutions can also ensure that people have greater control of their identity data, and provide greater security and privacy standards.

It has the capacity to allow more people to open a bank account, to allow more people to start a new job faster, and to improve the safety and security of travel both within and beyond the UK — whether for business or pleasure.

Covid-19 has increased the demand for online services: 63% of people are learning a new skill online; 20% are buying groceries online; 20% are managing their money online; and 19% are now accessing health services online.

It is essential that all those in society who want to access services online are able to do so. Use of digital identity is key to unlocking this.

We want to enable the formation of a successful digital identity ecosystem in the UK so these benefits and those increased demands and expectations brought on by the pandemic can be fully realised.

The government is committed to enabling a digital identity system fit for the UK's growing digital economy — without the need for identity cards — by working in partnership across government, the private sector, academia and civil society.

I want to ensure that UK values will be at the heart of this thinking to ensure that digital identity works for all who wish to use it, and that will be interoperable with as many markets and sectors as possible.

Last year we undertook a <u>call for evidence</u> so we could better understand the potential of digital identity to unlock the digital economy, improve user experience and access to services.

Respondents felt strongly that the government has an essential role to play in enabling secure digital identity solutions for the wider economy, and that the setting of standards is integral to this. When we published <u>our response to the call for evidence</u>, we also published a set of principles that would underpin our approach to developing policy, namely: privacy; transparency; inclusivity; interoperability, proportionality; and good governance.

Security and consent underpin our approach. I don't use these words lightly.

While we have been working with our international stakeholders to understand their approach to the development of digital identity policy, these principles have been developed deliberately and specifically to ensure that British values — your values — are the foundation upon which our digital world is built in the UK.

Policy on something as personal as the way in which we identify ourselves online can only be developed in this way.

By ensuring that the principles set out in our call for evidence response are at the heart of the UK's digital identity ecosystem, those who choose to make use of a digital identity in the future will have confidence that there are measures in place to protect them.

Consumers will be assured that data confidentiality and privacy are at the centre of their digital identity and will be able to understand who, why, and when their data is being used for digital identity verification.

Over the past few months we have been working closely with experts throughout the private sector, academia and civil society to fully understand the ways we can balance these key principles, mitigate the effect of associated risks, and ensure that digital identities will truly work for those who wish to use them.

I know from my own engagement with these experts that we need agreed standards, ways of working, and a way to check they are being adhered to.

We will do this by establishing a trust framework of standards, rules, assurance and governance for the use of digital identity, in one place, that different organisations using or consuming digital identity can follow.

Such a framework would also enable people to reuse their digital identity to access a range of products and services.

This trust framework will help organisations check identities and share attributes in a trusted and consistent way enabling interoperability, maintaining high levels of privacy, and increasing public confidence.

Because the foundation of this market will be based on trust, how we establish the framework is as important as what it says.

I have held a number of meetings with experts across the digital identity ecosystem — from supportive providers to hopeful private sector organisations to sceptical lobbyists. We are engaging openly with players across the ecosystem to hear your ideas — and your concerns — and incorporate them into our approach.

The development of this trust framework must be a collaborative, informed process to ensure that what we develop represents the very best of British innovation and British values.

We must also ensure that we work to enable an open, competitive market. The standards, regulations, and legislation that we are seeking to implement will not restrict innovation but, instead, will enable the implementation of safe and secure solutions that work for business and society alike.

This unique approach — building on lessons of those who have gone before us and developing an approach that works for the UK — will be critical in making us the world's leading digital economy.

We are keen to engage with our international partners too, who are developing their own rules and regulations to establish a framework that allows us all to work together.

We are exploring the ways in which we can make direct links to other markets and nations to establish and build international recognition and interoperability.

I am excited to announce that we will be publishing the digital identity Trust Framework as an alpha in the new year.

You've now heard from me that I have been working diligently to understand the needs of citizens, civil society, and private sector stakeholders, and now I would like to invite you all to continue to give feedback and contribute to the development of the alpha once it is published.

Publishing the framework as an alpha gives us a unique opportunity to test digital identity standards in practice, highlighting their strengths, their challenges and together, identifying areas for improvement and agreement.

With your input into the alpha, we can together truly enable a successful digital identity ecosystem in the UK that works for everyone.

The trust framework is just one part of our commitment to establishing a vibrant digital identity market.

What became clear from my conversations with experts from industry, academia and civil society is that the ability to check trusted government data sources is a key priority for them.

However, it has to be something that the person being checked agrees to. It is vital that people who choose to use a digital identity understand and control when, why, and how their digital identity data is being used.

Confirmation from Government-assured datasets about individuals, such as their name or date of birth, are all important aspects of building trust in identity.

Government has always played this important role in the paper-based world - by issuing trusted documents like passports and driving licenses - and will

continue to work with the private sector and civil society to enable this to happen digitally.

Let's take the busy world of a student as an example. They often have to prove their age by showing their passport, for instances like onboarding at their university, applying for a part time job, for renting accommodation, or for purchasing alcohol.

Your passport is a critically important record about you and showing the whole record to a range of organisations gives away far more data than is really needed.

We are already working to improve this situation, and not just for students. We have been working closely with the Government Digital Service and Her Majesty's Passport Office to see whether organisations outside of government can use real-time passport validity checks to build useful digital services by making the Document Checking Service available to a group of companies through a pilot. The pilot will run until summer 2021.

No organisation has been given direct access to Government-held data — instead, they receive a 'yes' or 'no' response as to whether their customers' passport is valid. This helps to protect people's privacy while clamping down on opportunities for identity theft and fraud.

I am pleased to announce that these digital passport checks have begun to be made, with over 500 checks completed over the last few weeks.

Six pioneering companies have been onboarded and are either preparing to connect to the Document Checking Service via this pilot or are now offering a live service; and more will be joining shortly.

This is an important step in testing industry demand for these kinds of services. It also shows how the government can work with industry to ensure that privacy is central to policy development and delivery, and ensure trusted identity verification.

This work marks the beginning of progress to ensure that digital identities are as inclusive as possible. We would like to take this work further by enabling digital identity checks to take place against a range of datasets.

In future, this will allow for more people to be able to utilise their digital identity within their day- to-day lives. With permission from the user, identity providers will be able to draw on a range of data, whether with regard to government documents, financial history, or other personal information to build digital services.

Digital identity is a crucial part of supporting the development of the digital economy in the UK. It will make life easier and more secure for people and businesses alike. And I am committed to creating a framework of standards and oversight, and to remove legal barriers where necessary.

We can't do this alone in Government, just as private companies can't do it alone either. And we need to listen and be proactive to meet the needs of the

end user, whatever their circumstance.

The answer lies in working together to create the conditions for success, and I look forward to working with you to make our collective ambition a reality.

Thank you very much.