



DIGITAL IDENTITY IN AUSTRALIA

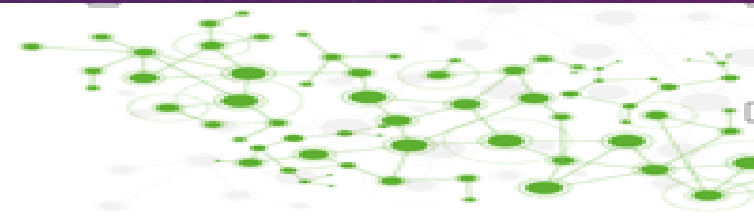


2015 European Digital Identity Conference
15 – 16 April 2015
The Netherlands

Marie Johnson
Managing Director and Chief Digital Officer
Centre for Digital Business
www.centre-for-digital-business.com



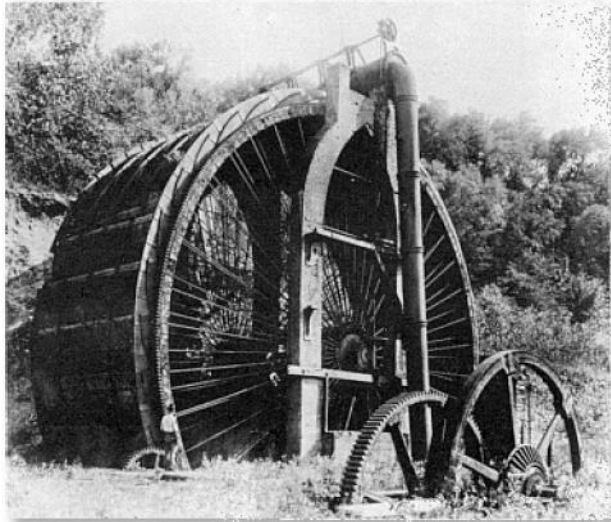
The European networking & knowledge
platform for digital identity



themes...

- Did we not see the digital era coming?
- Digital Government and digital identity
 - Historical perspective
- The Machinery of Government & the economy
 - Individuals – Businesses -Things
- Proof of identity, payments...and politics
- The rise of the platforms of the 21st Century
 - ...and the obsolescence of silos

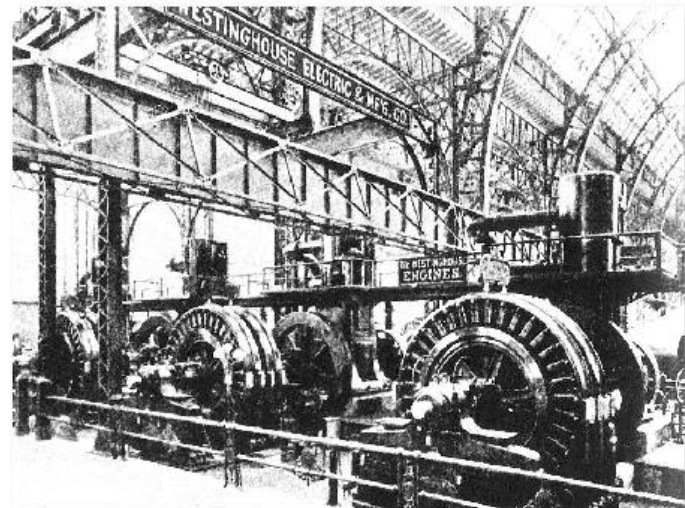
Burden's wheel: 1850



Source: Smithsonian Institution

THE BIG SWITCH

Westinghouse's utility



Source: Public Domain

THE BIG SWITCH

Identity Crime Report

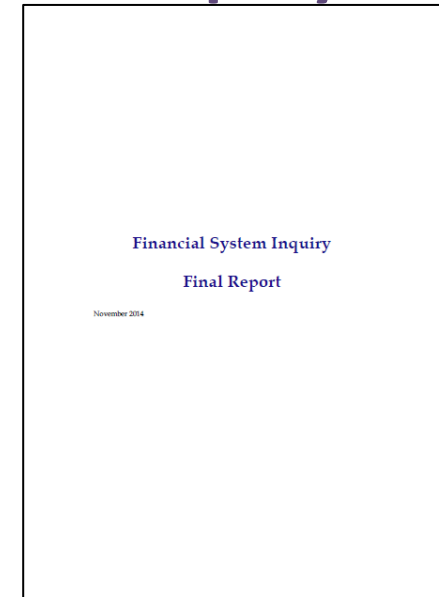


2014...

...what's happened in the past 30 years?

...did we not see the digital era coming?

Financial Systems Inquiry



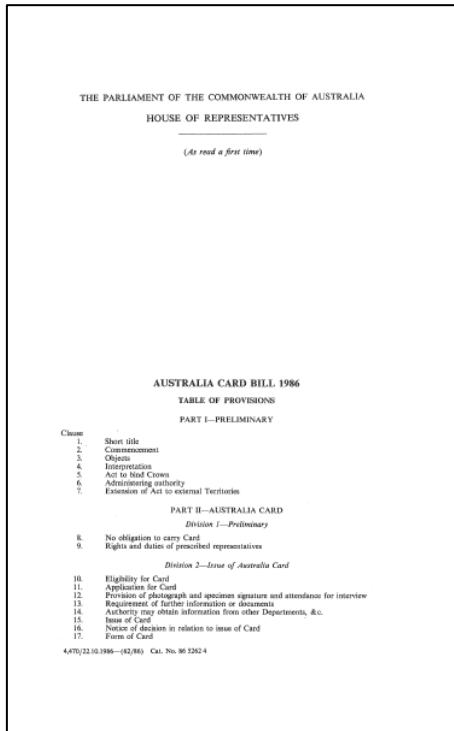
- Economic impact - \$1.6 billion every year.
- Limited use of the Document Verification Service by Government agencies
- Fraudulent identity credentials – cheap and easy to obtain

- Australia does not have a single overarching technology strategy in place.
- Has not yet developed a detailed approach for the future of digital identities
- Recommended - national strategy for federated-style model of trusted digital identities.

a history: Australian Government digital & identity strategies



1987 – the Australia Card



- A national system of identification.
- Main purpose: prevent losses to revenue through taxation system and through payment of Commonwealth Government benefits.
 - Estimated additional AUD\$800 million (1987) revenue collected within 3 years
- Thirteen Government agencies would use the Australia Card identity.
- Australia Card would assist in combating organised criminal activity – illegal immigrants also a target.
- Card would carry a unique number and cardholder's name, address, photograph and signature.
- All Australian citizens and foreign nationals in prescribed categories - required to obtain a card.
- Initiative defeated in the Senate.



1997 Prime Ministerial Statement – “More Time for Business”

Economic Impact – Dealing with Government

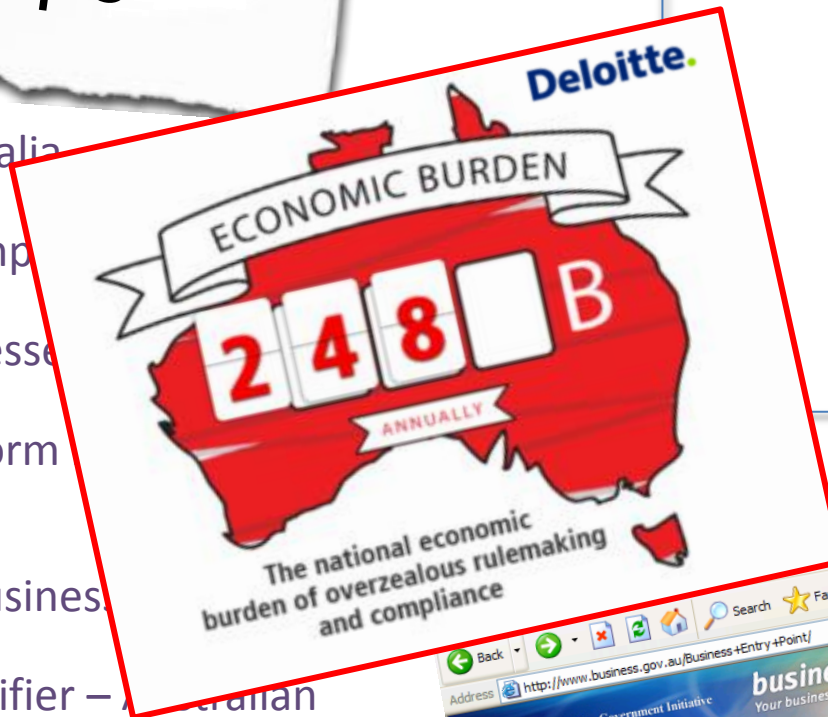
AUD\$17 billion pa
red tape

Time For Business

Report of the
Small Business
Deregulation Task Force

November 1996

- Three levels of gov in Australia
- Commitment to easing comp
- Reforming regulatory processes
- Using technology to transform
interacts with government
 - Single Entry Point – Business
 - Unique Business Identifier – Australian
Business Number (ABN)
 - Electronic management of transactions



a long-held vision ...

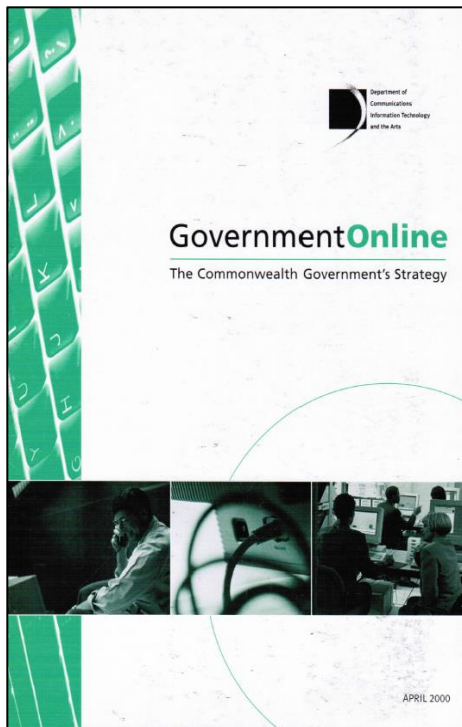
Australia Government Online 2000

Objectives

“...to extend the benefits of the information revolution currently being experienced by individuals, and businesses in their dealings with each other to their dealings with government”

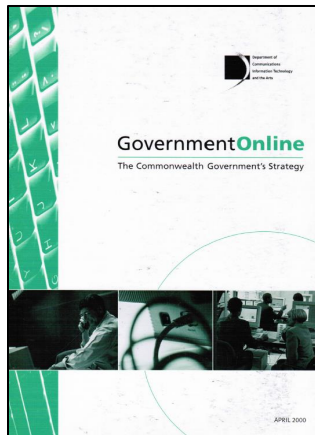
“...bringing government closer to people to encourage people to interact with government.”

“...tailored services that are easy to use and allow people to interact with government in a way which is natural to them.”



the past decade...

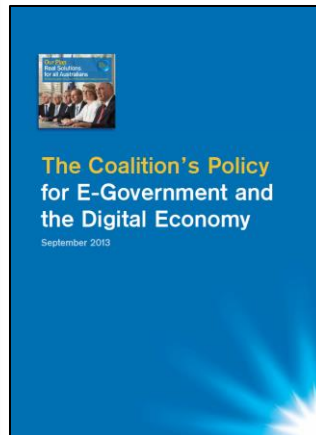
Year 2000



“...deliver all appropriate Commonwealth services electronically on the Internet by 2001...

complementing – not replacing – existing written, telephone, fax and counter services”.

Year 2013



“...getting all of its major services and interactions with individuals online...”

“...Give people the option to elect to receive material from the government in digital form or in hard-copy, depending on their circumstance.

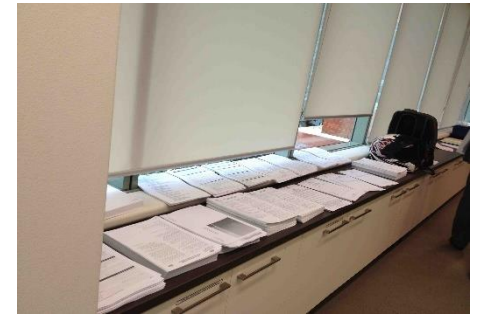
We will aim to provide all correspondence, documents and forms in digital form, as well as hard-copy, by 2017.”

- Agency by agency approach & perspective
- Increasing complexity
- Implications for identity and POI processes

missing components → transformation & client experience

digital and paper worlds collide...

- 35 % government transactions still carried out manually (face-to-face, phone, correspondence)
- Of those are carried out 'digitally' - unclear what percentage of these are actually completed end to end online.
- Agencies still manage over 105 million voice calls per year.
- Many of the 170 million face-to-face transactions were to prove identity.
- Only four agencies provide interviews and/or customer services by digital video
- 250 million letters still sent by Commonwealth Government each year.
- Only 17 federal government agencies provide 'smart forms' to assist engagement with clients/customers.



what's the scariest word on government websites?

FRILLS

Forms list by title

09ABCDEFGHIJKLMNPOQRSTUVWXYZ

A

- ABSTUDY Activity Agreement form (SY072)
- ABSTUDY Additional Incidental Allowance Claim form (m) (SY031)
- ABSTUDY Change of Circumstances / Enquiries sheet (SY053)
- ABSTUDY Claim for Boarding School Supplement for ABSTUDY approved boarders under 16 years form (SY070)
- ABSTUDY Fare Allowance Claim form (SY032)
- ABSTUDY Student Additional Information form (SY023)
- ABSTUDY Submission for away from base activity funding claim form and notes (SY034)
- ABSTUDY and Assistance for Isolated Children (AIC) Review of Decision form (SY034)
- ABSTUDY claim form (SY032)
- Aboriginal and Torres Strait Islander Medicare enrolment and amendment form (0905)
- Activity Test - Participation Requirements (SI450)
- Additional Income and Assets form (MO0 JA)
- Advice of Death form
- Advice of a likely event
- Application for Child S
- Application for Organ
- Application for Post Se
- Application for a Heart Care Card form (SS49)
- Application for Food as
- Application to Change
- Application to Reduce
- Application to Stop Ch
- Application to copy re
- Application to provide
- Application to receive
- Application to receive Insurance as a reduc
- Application to request
- Approved data details
- Assessment for Care
- Asset details form (M2)
- Assistance for Isolated
- Assistance for Isolated form (SY068)
- Assistance for Isolated
- Assistance for Isolated (SY099)
- Assurance of Support
- Australian Government January 2014 claim for Australian Government form (EM036)
- Australian Government 2012 claim form (A24)

Subjects A to W

This page lists our forms and booklets alphabetically. Click on a letter below to be taken to formbooklet listed under that letter.

Alternatively, you can search by entering a keyword below.

Search for keywords within forms:

Note: These forms and booklets are provided as PDF files, which will need Adobe Reader installed on your computer.

See [Using PDF Files](#)

A

Acknowledgement of unpaid placement - sponsor

Acknowledgement of unpaid placement - visa agent

Adding an additional applicant after lodgement of D

Asset details form (M2)

Assistance for Isolated

Assistance for Isolated form (SY068)

Assistance for Isolated

Assistance for Isolated (SY099)

Assurance of Support

Australian Government January 2014 claim for Australian Government form (EM036)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Australian Government 2012 claim form (A24)

Topics

If you do not know the number of the document you require, or if you would like to see what Forms are available on the system, use the Topic Search.

The topic search shows you Topics grouped by topic.

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

ABCDEFGHIJKLMNPOQRSTUVWXYZ

BUSINESS: DIGITAL IDENTITY & AUTHENTICATION SERVICES

Starting a hairdressing business...

...a hair-raising experience

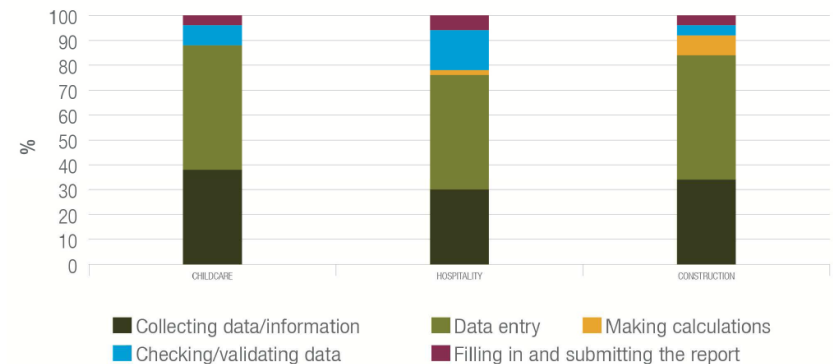
Approximately 27 different government agencies

- ABN, GST, federal and state business registration
- local council licences, operating permits
- Work cover; OH&S plans; health regulations
- Apprenticeship schemes
- Payroll tax and Superannuation
- ABS Statistics
- Insurance and Medicare
- Approval to play music in a public place
- If serving coffee etc - food safety plan
- Public Space Approval - Signage etc
- Weights and Measure inspection for cash registers
- Environment Protection processes; storage and disposal of chemicals
- Conveyancing if new premise - Building/Development application



**90% time
business providing
data to government...**

Feedback from business



business authentication platforms evolve...

2000

Australian Business Number (ABN)



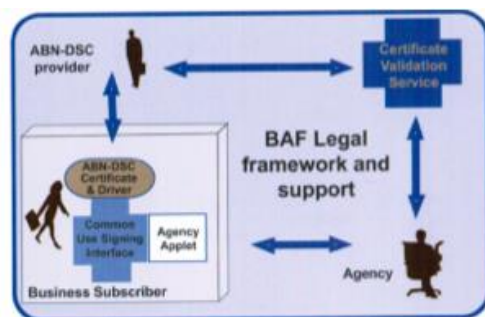
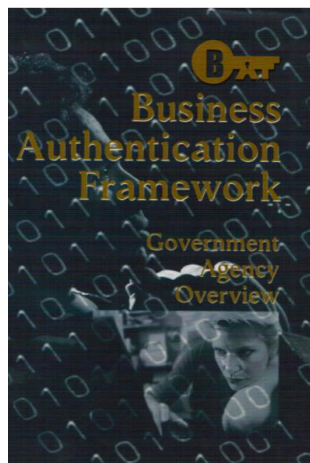
Australian Government
Australian Business Register

- 2.9 million Australian business registered for the ABN by 30 June 2000

2003

Business Authentication Framework (BAF)

- concept trials

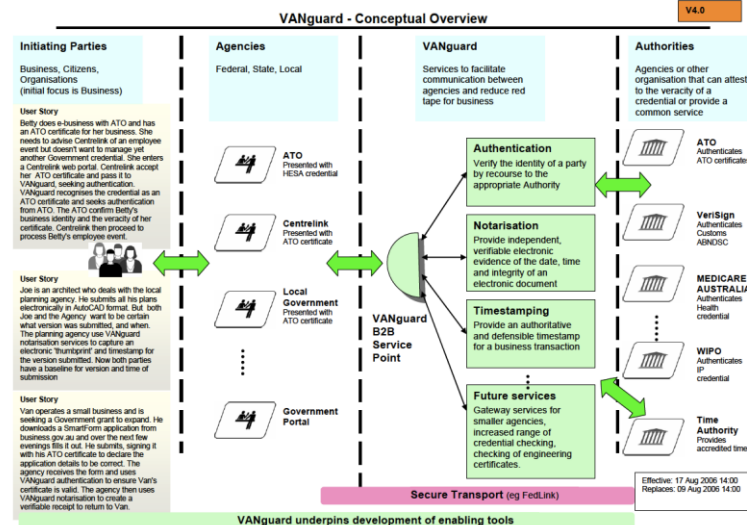


2005

Business brokerage services

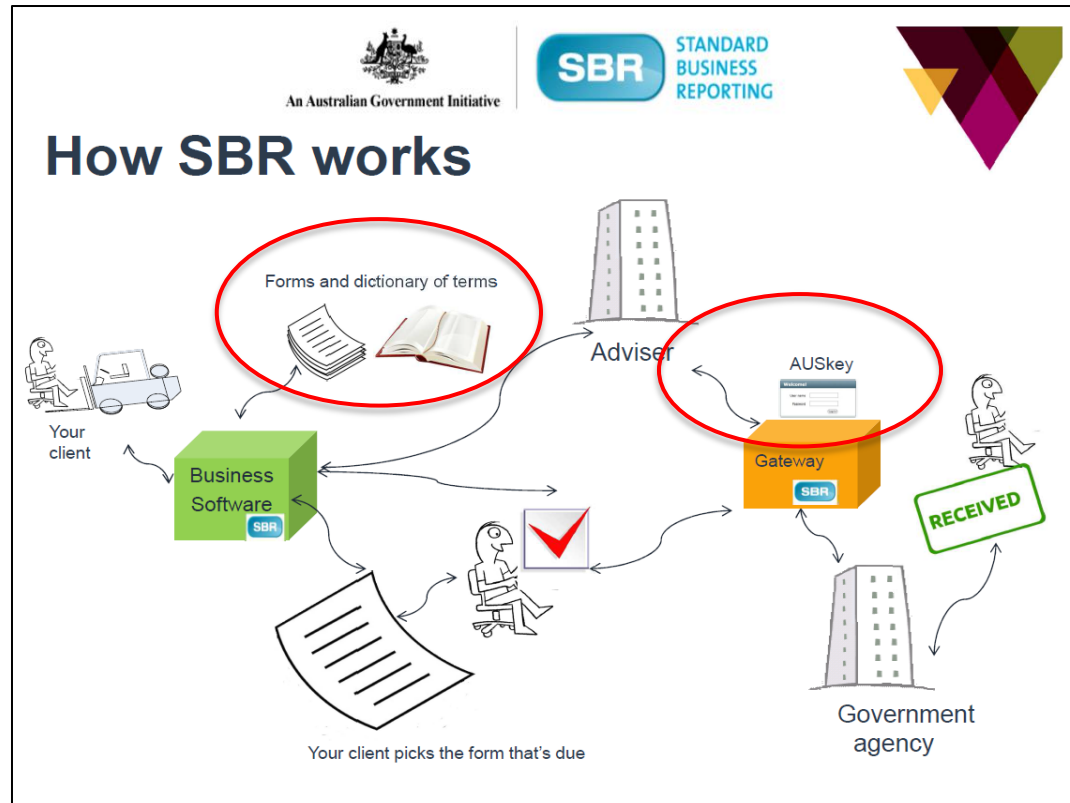


- authentication
- notarization
- time stamping



2010 - Standard Business Reporting (SBR)

data – authentication & the machinery of government



- Potential benefits of SBR (ref Productivity Commission) - \$500 million pa
- Unlike paper and PDF forms – data is machine readable / analysable.
- Taxonomy, standards and reference framework → enable digital engagement between business and government.

IDENTITY OF THE INDIVIDUAL & GOVERNMENT & ECONOMIC IMPACT



2006 – Access Card

...imperative for reform...



20.5m registered Medicare users



168.4m Medicare electronic services



68m Medicare manual services



6.5m Centrelink customers



1000+ Centrelink Service Delivery Points



32.7m Centrelink Phone Calls



305,000 DVA Gold/White Health Cards




350,000 DVA Hospital Visits



2500 DVA Staff


Access Card Program

REGISTER




Up to 16.7m Customers

REPLACE



Up to 17 Cards

CONNECT



50,000+ Service Providers 4 Agencies

CONSULT



\$100bn
in Health and Social Services Payments

- KPMG estimated Access Card would save AUD \$3b in health and human services fraud over 10 years
- 70% of serious or organised identity crime involve the Medicare Card.
- 520 different Centrelink forms require a person to provide POI
- 100 million face to face transactions pa mostly for POI
- Man uses 40 false identities to commit Medicare fraud – 40 Medicare customers victims of ID fraud.
- Jodie Harris - 'Catch Me If You Can' Thief – 25 false identities.



2006 – Access Card

...smartcard technology

Front of card

Back of card



Card number

9 036 XX NNNNNNNNNNNN C

Signature

Card expiry date

Card expiry date: xx/xx/xxxx

Optional date of birth

EXAMPLE CARD ONLY

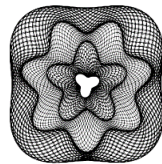
Examples of card design only

Examples

Card Surface Security Features



**Optical
Variable
Device**



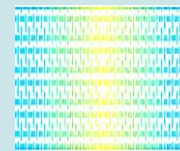
Guilloche



Micro-printing



**UV Light
Response**



**Rainbow
Printing**

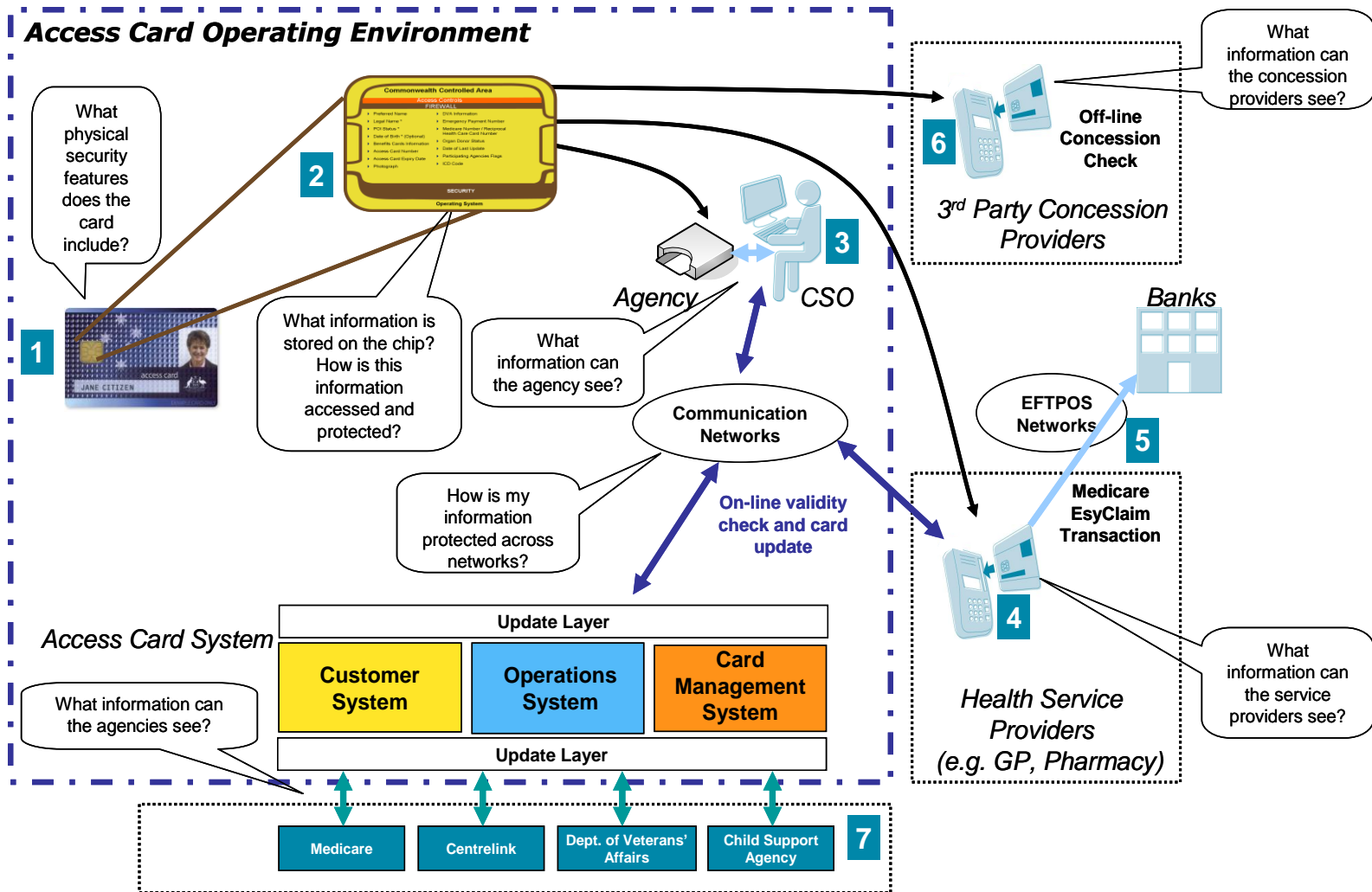


Relief



2006 – Access Card

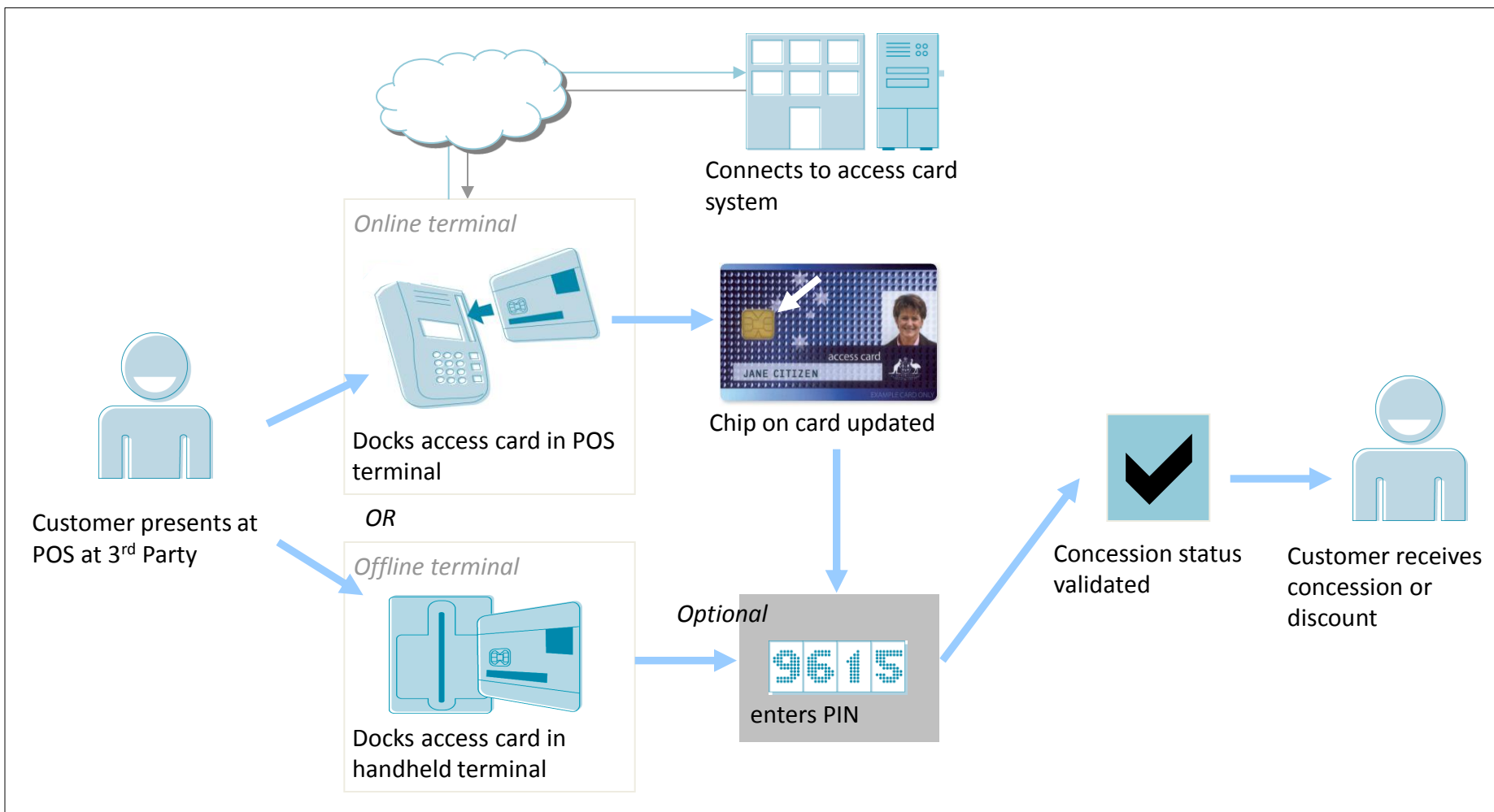
...national economic platform...





2006 – Access Card

...3rd party and government concessions...





2006 – Access Card

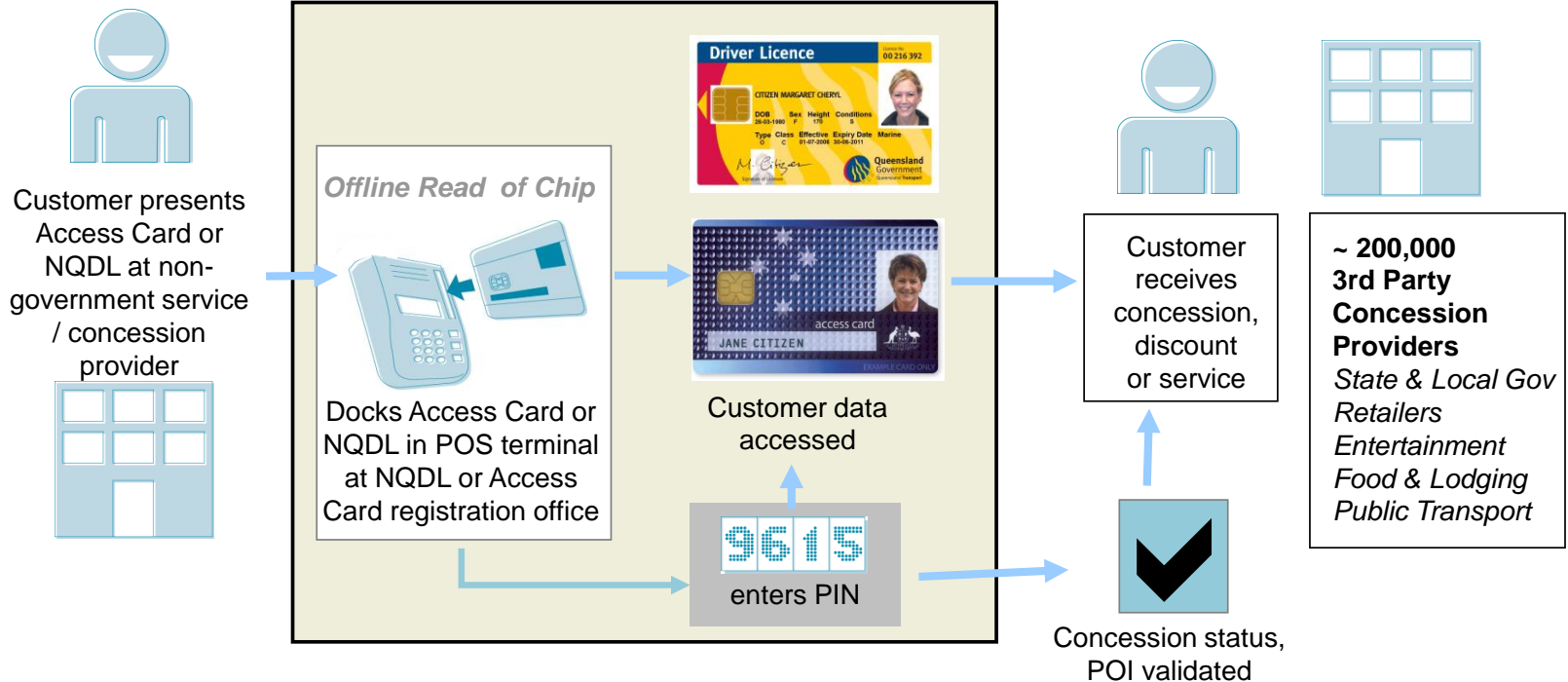
...smartcard infrastructure interoperability...

designed to be interoperable across payments system

including remote locations and offline mode...



**Customer choice and interoperability at
500,000 POS terminals across Australia**





2006 – Access Card

...generational service delivery transformation through platform interoperability

Access Card



- 16.7 million smart cards for health and social services
- Common process – registration POI
- Common timeframes – 2008 – 2009
- Common standards
- Legislation
- Privacy and security
- Leveraging chip enabled terminal infrastructure for customer utility
- Establish service delivery infrastructure for next 20 years

Queensland Drivers Licence



- 3.5 million smart cards for NODL, Industry / Marine Licensing, APA
- Common process – registration POI
- Common timeframes – 2008 – 2009
- Common standards
- Legislation
- Privacy and security
- Leveraging chip enabled terminal infrastructure for customer utility
- Establish service delivery infrastructure for next 20 years

Service Delivery

Terminated & Delayed & De-scoped

Infrastructure

15,000+
Agency
Service
Points

>9000
Police
Handhelds

20,000+
Medical
Practices

>200
Licence
Issuing
Centres

18,000+
Allied Health
Providers

Multiple
On Card
Applications

5,800+
Pharmacies

Framework
for
>15m
licences

< 200,000
3rd Party
Concession
Providers

Framework

National Smartcard Framework

(incorporating ISO 24727)

...10 years later...



2006 – Access Card

...generational service delivery transformation through platform interoperability

Service Delivery

Access Card	Queensland Drivers Licence
<ul style="list-style-type: none"> 16.7 million smart cards for health and social services Common process – registration/POI Common timeframe – 2008 – 2009 Common standards Legislation Privacy and security Leveraging chip enabled terminal infrastructure for customer utility Establish service delivery infrastructure for next 20 years 	<ul style="list-style-type: none"> 3.5 million smart cards for NQDL, Industry / Marine Licensing, RFA Common process – registration/POI Common timeframe – 2008 – 2009 Common standards Legislation Privacy and security Leveraging chip enabled terminal infrastructure for customer utility Establish service delivery infrastructure for next 20 years

Infrastructure

15,000+ Agency Service Points	>9000 Police Handhelds	20,000+ Medical Practices	>200 Licence Issuing Centres	18,000+ Allied Health Providers	Multiple On Card Applications	5,800+ Pharmacies	Framework for >15m licences	< 200,000 3rd Party Concession Providers
-------------------------------	------------------------	---------------------------	------------------------------	---------------------------------	-------------------------------	-------------------	-----------------------------	--

Framework

National Smartcard Framework

(incorporating ISO 24727)

Terminated & Delayed & De-scoped

NSW Government proposes digital driver's licenses for smartphones



New South Wales

- 123 different license types
- 2.8 million plastic cards issued each year
- Costing tens millions dollars

...but what is the national strategy?

...client choice and interoperability?

POLICY, PAYMENTS & PROOF OF IDENTITY

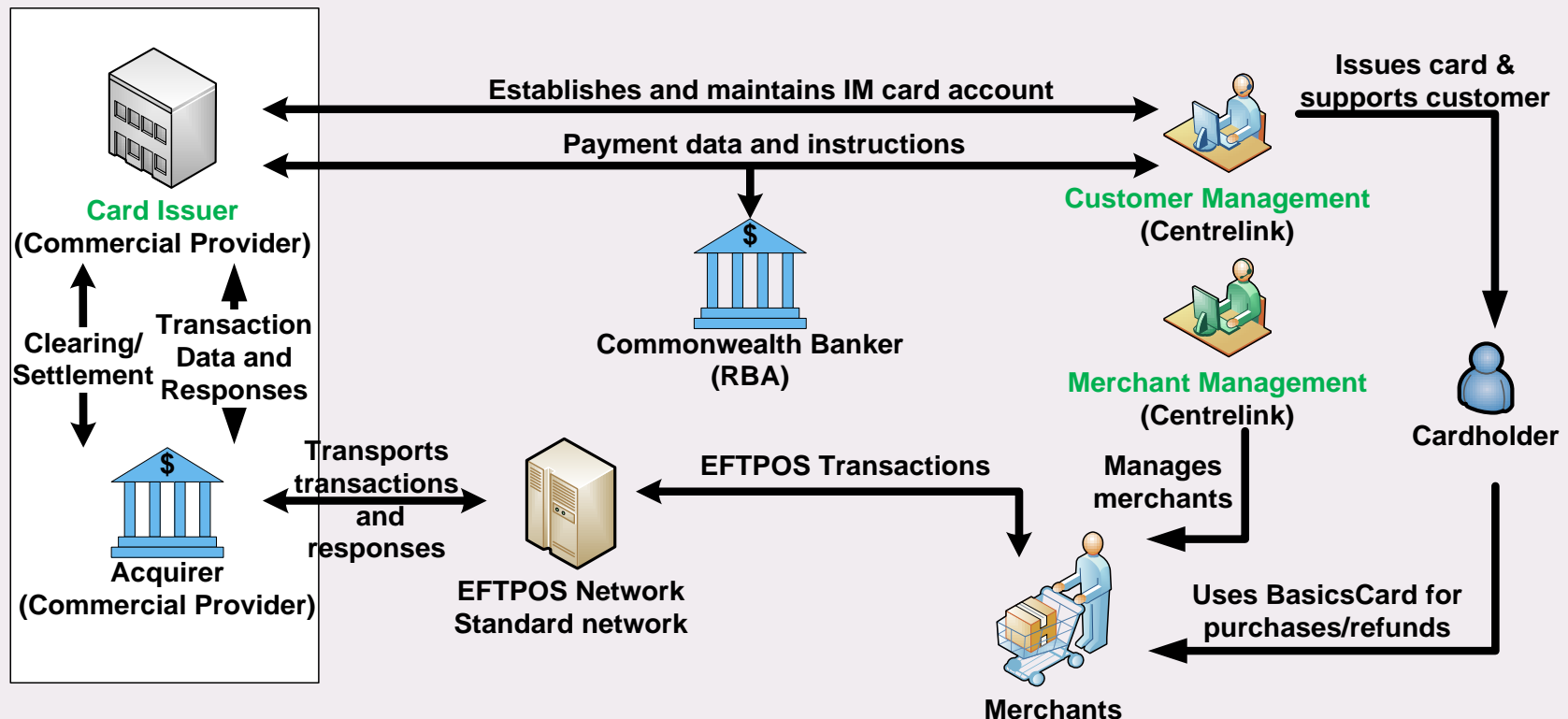


2008 - BasicsCard



...leveraging industry standards & platforms

...delivering quarantined welfare payments





pay
faster
than you can say
“tall, skim
vanilla latte”



is it a bank???

...identity, payments & information platforms...



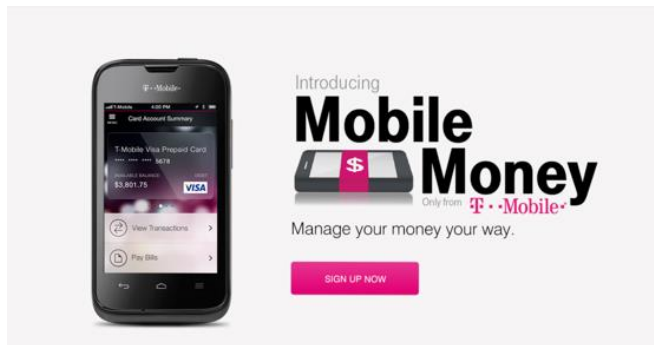
Amazon –
“Pay with Amazon”
service



Commonwealth Bank-
property guide app



T-Mobile – chequeing
service and ATM card



Digital Identity in Australia....



while the world moves to digital payments...

- Plastic cards, paper cards, paper forms...
- Fragment the client experience
- Inhibit data and analytics
- Administrative and red tape cost escalate

2009



2009 Industry Paper

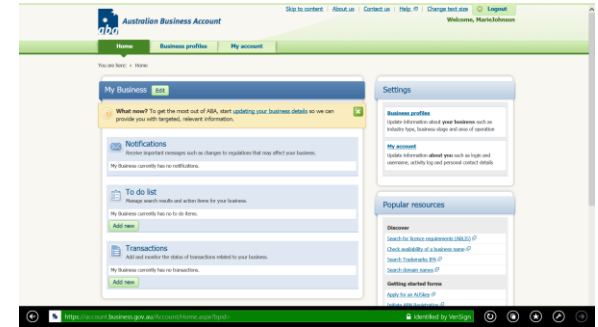
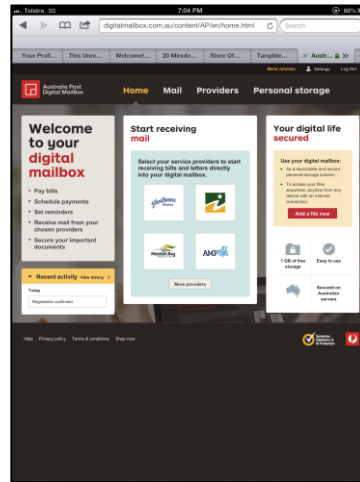
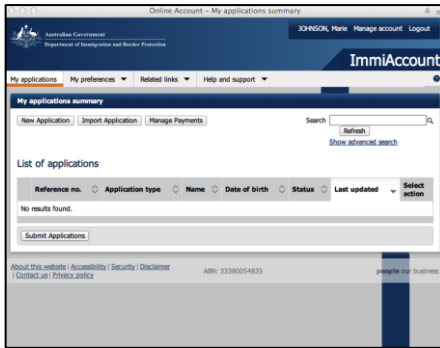
“Innovation in Payments and Information Services”



...how many online accounts...

does a citizen / customer want or need?

Immigration Online Account

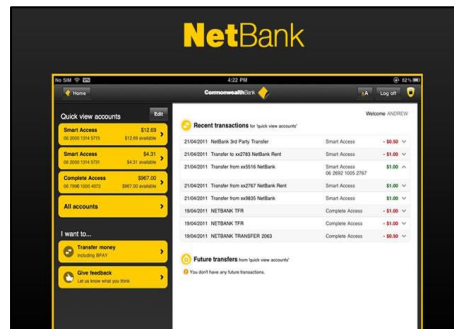


Australia Business Account

DSS - The Vault



Australia Post Digital Mail Box



myGov

Commonwealth Bank Net Banking



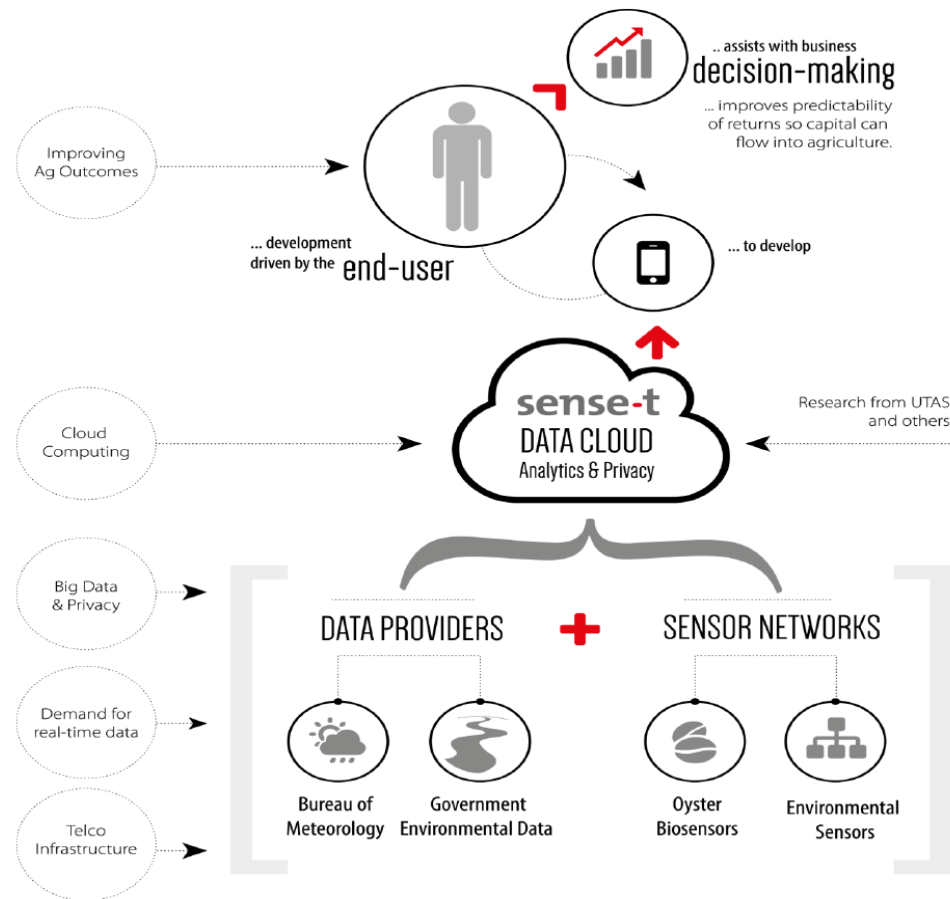
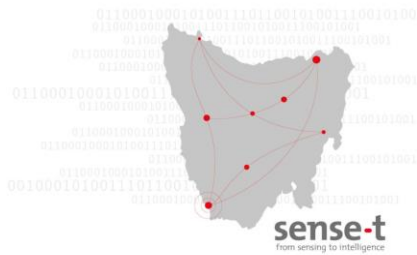
Digital Identity in Australia....



...identity and the Internet of Things...

...is government ready?

sense-t
from sensing to intelligence



Oysters gathering data with sensors

THE RISE OF THE PLATFORMS & OBSOLESCENCE OF SILOS

...the client experience and the new platforms...

...greeting a new Pope



...after 30 years of silos...the rise of the “platform”...

1984 Medicare Card



1987 Australia Card



2006 Access Card



2015 Identity Crime & Financial Systems Inquiry

Terminated

Terminated

- Issued to individuals or families
- Eligibility not based on Australian citizenship
- Primary purpose to prove eligibility
- Recognised form of ID in opening bank accounts or obtaining driver's license
- On '100 point POI scale' - Medicare card 30 points
- Technology – 30 year old, plastic, no pin, no chip

- Identity card
- All Australian citizens and foreign nationals
- Prevent losses to taxation revenue and payment of benefits
- Rejected by the Senate.

- KPMG estimated introduction of Access Card would save \$3b in health and human services fraud over 10 years
- 70% of serious or organised identity crime involve Medicare Card
- 17 cardboard, paper & simple plastic cards
- 110 million face to face transactions for POI
- Terminated by gov

- “...complex federated network...20 gov agencies manage over 50 million core identity credentials”
- Many gov issued credentials – few or no security features
- Fraudulent identity credentials – cheap and easy to obtain
- 170 million face-to-face gov transactions – many to prove identity

Economic Platforms

Payment Platform – New Payment Platform

Identity Platforms – Infrastructure and Services

Reciprocity Frameworks

Data Architecture and Standards

Mobile Telecommunications Platforms

...after 30 years of silos...an urgent call to action...

...lack of digital identity and payments strategy

... driving systemic risk & inhibiting innovation...



"No Welfare Reform without Digital Payments Transformation and Digital Identity Strategy"

Centre for Digital Business 2014

Issues

- Fragmented identity infrastructure – lack of strategy, lack of investment
- Fragmented, bespoke, siloed payments – lack of strategy
- Highly repetitive, manual processes
- Impact on cyber security
- 35% gov transaction – manual
- Only 17 out of 100's gov agencies have smart forms

Recommends

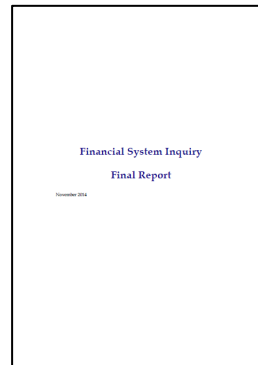
- Trusted digital identity framework – business, citizens, non-citizens, things, biometrics
 - ❖ Reciprocity of identity credentials eg bank credentials for online authentication to gov
 - ❖ Contestability of identity services driven by standards and customer choice
 - ❖ Operate as national economic infrastructure
 - ❖ Document Verification Service - a greater role
- Implement WoG "Strategic Payments Capability Architecture" – regulated
- Establish "Digital Transformation Commission"

"Identity Crime Report 2014"



- Fragmented national identity infrastructure in Australia
- Fraudulent gov credentials
- DVS limited gov usage
- AUD\$1.6 B pa impact

"Financial System Inquiry 2014"



Recommendation 15:

Develop national strategy for federated-style model of trusted digital identities

Announcement "Digital Transformation Office"



Digital Identity in Australia....



digital identity ecosystem

R
E
C
I
P
R
O
C
I
T
Y

S
T
A
N
D
A
R
D
S

People



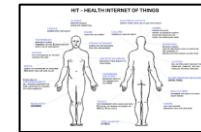
Organisations



Things



ABN: 11635839852
@.com
@.com.au
@.gov.au



Brokerage

Services

Assurance

Registration

Authentication

Processes

Verification

Notification



Registers - Social



Engineers

Medical

Registers - Professional

Lawyers

Accountants

Births/Deaths Cadastre Drivers Tax

Registers - Gov
Federal / State/ Local

Passport Business Electoral Medicare



Digital Identity in Australia....



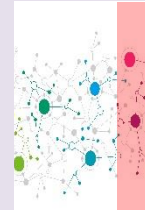
digital identity ecosystem

R
E
C
I
P
R
O
C
I
T
Y

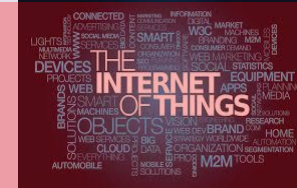
People



Organisations



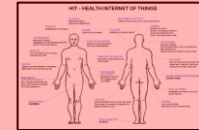
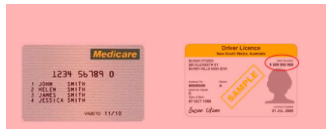
Things



S
T
A
N
D
A
R
D
S



ABN: 11635839852
@.com
@.com.au
@.gov.au



IDENTITY BROKER PLATFORMS



Registers - Social



Engineers

Medical

Registers - Professional

Lawyers

Accountants

Births/Deaths

Cadastre

Drivers

Tax

Registers - Gov
Federal / State/ Local

Passport

Business

Electoral

Medicare



Digital Identity in Australia....



identity platforms and the digital age

“identity silos” v. “identity platforms”

19th Century & 20th Century

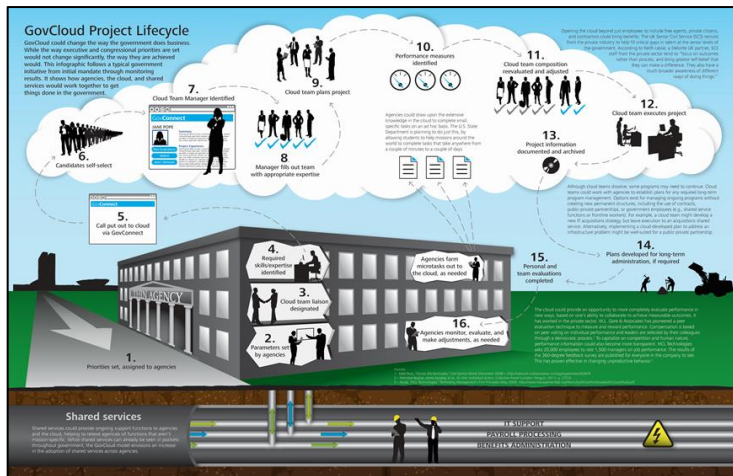
Authority of agencies

- Agencies and systems
- Dominance of the silos
- Policy frameworks not coping
- Manual & repetitive processes
- Discretionary processes
- Discretionary investments in systems
- Duplicated investments
- Not citizen centric

21st Century

Architecture of platforms

- Platforms not agencies
- Dominance of architecture & standards
- Proliferation & evolution of identity concepts
- Process automation & algorithms
- Can no longer be wild west of silos
- Investments & maintenance not subject to agency discretion
- Need to be managed like air traffic control systems
- Citizen choice



Let's stay connected :-)

CENTRE FOR DIGITAL BUSINESS®



mariej@centre-for-digital-business.com



www.centre-for-digital-business.com



+61 418 613 138



Marie Johnson

Managing Director and
Chief Digital Officer



The European networking & knowledge
platform for digital identity

