Economics of Identity
7 December 2015
@janethughes
GOV.UK Verify is the new way to protect users from identity theft
how it works

progress update

our market-based approach
how it works

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our market-based approach
Verify once, access many services
A growing range of government services are using GOV.UK Verify

- Self assessment tax return (HMRC)
- View your driving licence (DVLA)
- PAYE for employees: company car (HMRC)
- Claim a tax refund (HMRC)
- Claim for redundancy payment (BIS)
- Rural payments (Defra)
- Claim Universal Credit (DWP)
- Help friends & family (HMRC)
- 20 more services to join in the next year
Claim for redundancy and monies owed

You can claim money (eg redundancy pay, wages you’re owed, holiday pay) if you’ve lost your job because your employer has been made insolvent.

Use this service if:

- you’ve been made redundant because your employer is insolvent
- you have a case reference number (you get this from the insolvency practitioner)
- you have your National Insurance number
- you have an email address
- you’re a national of the UK, the European Economic Area or you’re a Commonwealth citizen with permission to work in the UK

Start now

Before you start

The following may help you with your claim:
Verifying your identity

We need to verify your identity before we can make a payment.

You'll receive your payment faster if you verify your identity with GOV.UK Verify and you can also resume a claim you have already started.

To use GOV.UK Verify you'll need a UK passport, photocard driving license or bank statement.

☐ I agree to the Redundancy Payments Service using my name, address and date of birth provided by GOV.UK Verify

Other ways to claim

You can use this service without using GOV.UK Verify.

Your payment will take longer to arrive as additional checking will be required. You will not be able to return to a claim you started earlier.

Continue without verifying
How it works

A certified company will verify your identity. They’ve all met security standards set by government.

There’s no charge for this service.

Next

- How companies can verify identities
Certified companies use information from different identity documents to verify you.

Do you have these documents with you?

1. UK photocard driving licence (excluding Northern Ireland)  
   - Yes  
   - No

2. UK passport  
   - Yes  
   - No

3. Passport from another country  
   - Yes  
   - No

☐ I don’t have any of these documents with me

**Please note:** you cannot use documents that are out of date.

Continue
Do you have a mobile phone or tablet?

- Yes
- No

Can you install apps on your device?

- Yes
- No
- I don’t know

Continue
Choose a company

- [Why there’s a choice of companies](#)

Based on your answers, 2 companies can verify you now:

- [Choose Digidentity](#)
  - [About Digidentity](#)

- [Choose Post Office](#)
  - [About Post Office](#)

Based on your answers, these companies can **not** verify you now:

- [Choose Verizon](#)
  - [About Verizon](#)

- [Choose Experian](#)
  - [About Experian](#)
Register

To become GOV.UK verified you will need to provide some information (and possibly answer some questions) so that we can securely verify who you are.

The first step is to create an Identity Account. Once you have been verified this account can be used to immediately access other government services wherever you see the GOV.UK logo.

How long will it take and what will I need to do? 🤔

Please fill in the details below, you will use these to login to your account.

Your Email Address

Username

Create Password

Confirm Password

I agree to the Experian Privacy Policy and Terms and Conditions 🤔

Continue  Cancel

Already registered? Login
5 elements:

A - there is identity evidence
B - the evidence is valid and / or genuine
C - the identity belongs to this person
D - the identity isn’t fraudulent
E - the identity has been active over time
DVLA is processing your details

This may take a few seconds, please bear with us.
Ms JANET MARIE HUGHES

Date of birth
Gender
Address

Licence details

Driving status
Licence valid from
Licence valid to
Driving licence number
Licence issue number

You have a full driving licence
16 Jul 2013
15 Jul 2023
H

To update or renew your driving licence details visit the driving licence section
To view or share your driving licence information you need to verify your identity

GOV.UK Verify is the new way to verify your identity online.

- This is my first time using GOV.UK Verify
- I’ve used GOV.UK Verify before

Continue
Who do you have an identity account with?

If you don’t have an identity account, you can start now.

Select Digidentity
Select Verizon
Select Experian
Select Post Office

I can’t remember which company verified me
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Total authentications

A cumulative total of the number of times accounts were used successfully, broken down by type (verified or basic account) and whether the authentication was a new or existing account (signin)

Total: 763k
- User sign ins: 260k (34.1%)
- Verified Accounts: 317k (41.6%)
- Basic Accounts: 185k (24.3%)

23 to 29 Nov 2015
GOV.UK Verify is in beta, so it’s optional and is being tested and improved based on user feedback.
GOV.UK Verify will work for 95% of users by July 2016
GOV.UK Verify demographic coverage: November by age group

Younger and older cohorts have less demographic coverage due to a lack of activity history.
The addition of new data sources increases activity history coverage (element E), particularly amongst young people.
Adding further data sources for activity history increases demographic coverage across all age groups, with only over 75s below 90%.

GOV.UK Verify demographic coverage:
July 2016 by age group
how it works

our market-based approach

progress update
We’re aiming to create and grow a new market for identity services
A market-based approach is better for:

- user choice
- user privacy
- rapidly developing threats & markets
- meeting wider needs
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New providers coming soon:

Barclays
Paypal
GB group
Morpho
Royal Mail
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Identity assurance principles
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Control          Certification
Consent          Minimisation
Multiplicity     Dispute resolution
Quality          Exception handling
Access/portability
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IRS Hack Job Compromises more than 300,000 Tax Records

August 18, 2015

By Brett Daniel Shehadey
Special Correspondent for In Homeland Security

America is moving too fast in the technical space. It is at least moving faster than it is ready for. Whether it is governments, bureaucracies like the IRS or companies pushing the latest digital trends into the Internet of things, the result is often the same—a lack or lapse of security consciousness.

The IRS rolled out a brand new service called Get Transcript. Out of a reported 281,000 failed attempts, some 334,000 accounts were successfully breached by hackers.

The IRS Get Transcript website allowed online access to view the complete reported tax accounts of taxpayers who signed up. To gain entry, the hackers needed substantial personal information about taxpayers, making it difficult.
GOV.UK Verify - success:

diversity, utility, competition
A market-based approach is better for:

user choice
user privacy
rapidly developing threats & markets
meeting wider needs
In 2014:
41% of all fraud was identity fraud
84% of identity fraud was online

(Source: CIFAS)
The cost of identity services in the UK has been estimated at £3.3bn
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Federated approaches like GOV.UK Verify could reduce these costs by 90%.

(source: https://www.ctrl-shift.co.uk/news/2014/06/09/the-economics-of-identity/)
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(source: https://www.ctrl-shift.co.uk/news/2014/06/09/the-economics-of-identity/)
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We’re stimulating the market
GOV.UK Verify - success:
diversity, utility, competition

Value chain

Evolution

genesis  custom built  product  utility
We’re stimulating the market

Setting standards
Aggregating demand
Managing the commercial framework
Developing sources of supply
We’re stimulating the market

Setting standards
Aggregating demand
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Developing sources of supply
Identity proofing and verification of an individual

From: Cabinet Office
First published: 6 January 2014
Last updated: 3 November 2014, see all updates
Part of: Identity assurance: delivering trusted transactions and Central government efficiency

This good practice guide (GPG 45) provides guidance on the identity proofing and verification of an individual using online services.

Document

Identity Proofing and Verification of an Individual
Ref: GPG 45
PDF, 838KB, 32 pages
Trust Services and eID

Electronic identification (eID) and electronic Trust Services (eTS) are key enablers for secure cross-border electronic transactions and central building blocks of the Digital Single Market.

The Regulation (EU) N°910/2014 on electronic identification and trust services for electronic transactions in the internal market (eIDAS Regulation) adopted by the co-legislators on 23 July 2014 is a milestone to provide a predictable regulatory environment to enable secure and seamless electronic interactions between businesses, citizens and public authorities.

In this regard, the eIDAS Regulation

- ensures that people and businesses can use their own national electronic identification schemes (eIDs) to access public services in other EU countries where eIDs are available.
- creates an European internal market for eTS - namely electronic signatures, electronic seals, time stamp, electronic delivery service and website authentication - by ensuring that they will work across borders and have the same legal status as traditional paper based processes. Only by providing certainty on the legal validity of all these services, businesses and citizens will use the digital interactions as their natural way of interaction.
ISO/IEC 29115:2013
Information technology -- Security techniques -- Entity authentication assurance framework

Abstract

ISO/IEC 29115:2013 provides a framework for managing entity authentication assurance in a given context. In particular, it:

- specifies four levels of entity authentication assurance;
- specifies criteria and guidelines for achieving each of the four levels of entity authentication assurance;
- provides guidance for mapping other authentication assurance schemes to the four LoAs;
- provides guidance for exchanging the results of authentication that are based on the four LoAs; and
- provides guidance concerning controls that should be used to mitigate authentication threats.
We’re stimulating the market

Setting standards

Aggregating demand

Managing the commercial framework

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Developing sources of supply

- increase demographic coverage
- make it easier to verify
Developing sources of supply

- mobile phone data
- charity data - Just Giving
- bank accounts
Follow our progress, ask us questions:

[identityassurance.blog.gov.uk](https://identityassurance.blog.gov.uk)

[@GOVUKverify](https://twitter.com/GOVUKverify)

[gov.uk/verify](https://www.gov.uk/verify)
thanks