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The Time is Ripe, Thanks to Apple: Why Now is the Time for Digital Identity Verification



In May 2019, Goode Intelligence published an excellent report entitled Digital Identity & Document Verification. The report defines “eIDV” (electronic identity and document verification) as a digital means to establish that a person is who they claim to be. This includes onboarding into a system (for banking purposes, for example), or making an application to a government agency for a benefit of some kind. The report provides a comprehensive review of the use of eIDV systems around the world across a range of industries, including financial services, telecommunications and retail. It concludes that the use of such technology will grow rapidly in the next few years, but is constrained by a number of barriers, one of which was the inability of iPhone users to access the NFC (near-field communication) capabilities of their device outside the Apple ecosystem. But things are changing.

Before we get on to Apple, let’s take a step back. Why should those of us working in the immigration and borders world care about all this?

Because recent developments in technology are changing the way we think about solving operational problems. In particular, the old trade-off between security and facilitation is becoming obsolete.

Here’s an example. In the early 2000s, the US began to collect biometric data from overseas visa applicants (in the form of fingerprints) and the UK followed suit a few years later. Today, it’s commonplace for governments to expect visa applicants to provide a fingerprint biometric as part of the visa application process. But, in making visa processes more secure, we have – as a matter of policy – chosen to make them more cumbersome and less convenient for applicants. Despite the rapid growth of the visa outsourcing industry – providing commercial visa application centres (VACs) all over the world – the core problem remains: in order to apply for a visa, most applicants must travel to a consulate or a VAC for a biometric appointment and must surrender their passport and other personal documents for an unknown period. In some cases, applicants are

required to make a second visit later in the process. And all of this happens before the applicant is allowed to do what they want to do: travel to the receiving country to work or study or spend their money as a visitor. What if there were a way to get secure access to both the biometric and biographic information about an applicant without having to see them in person?

At WorldReach, we have been working on unlocking the power of the chip embedded in the e-passports that are now issued by the majority of governments. Given all the efforts made by passport agencies to embed a small computer full of rich data into the passport, shouldn’t we in the borders world make better use of it? This question has taken us into two innovative projects, in Canada and the UK. For the last couple of years, the two Canadian government agencies with lead borders responsibilities, IRCC (Immigration, Refugees and Citizenship Canada) and CBSA (Canada Border Services Agency), have been working on a prototype called the Chain of Trust. The ultimate aim of the project is

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to achieve zero wait time at the future border for admissible passengers, by making the enforcement and compliance processes more dynamic and responsive. As the industry leader on the project, WorldReach is pleased to be working with partners towards this aim. For example, using our eIDV service, low-risk travellers will be able to register using only a smart phone, remotely, from wherever they are. Our app allows applicants to register and authenticate their passport information – using their smartphone to read the chip – and uses the latest facial recognition technology to check that the applicant is in fact the owner of the document. Plus, there's an additional layer of security in the form of liveness – otherwise known as genuine presence – to confirm that a real, live person is making the application.

In the prototype, the above information is used by CBSA to assess the level of immigration risk associated with the application, and to determine how the applicant will be processed at the border. In some cases, this will involve in-person checks with an officer, but in many cases an applicant deemed to be low-risk will be directed to a walk-through biometric corridor, without stopping at a gate.

In the UK, the EU Settlement Scheme run by the Home Office is using the eIDV concept in an immigration context in perhaps its single largest live deployment. Because of Brexit, the freedom of movement previously enjoyed by other EU nationals living in the UK will soon come to an end. The UK government estimates that there are between 3 and 4 million people in this category, who are required to apply for a new “settled status” before December 2020, in order to continue living and working in the UK.

The above policy presented the Home Office with a new operational challenge, since applying for settlement in the UK usually involves filling out a lengthy form and sending personal documents – including passports – to the department in the mail. Some applicants are also required to attend a Home Office facility for an in-person interview. Given its awareness of emerging eIDV technologies, the Home Office chose to offer an entirely digital application process, and we at WorldReach are pleased to be a significant part of the solution. Although the EU Settlement Scheme began in public beta only in January of this year, followed by full release in March, the Home Office recently

announced that more than 1.5 million applicants had already applied for settled status. However, because of the lack of access to NFC on Apple devices, all those choosing the eIDV route had to apply on an Android device.

But now that restriction is about to change. Writing in *The Guardian* on 6 September, the Home Office minister, Brandon Lewis, said of the eIDV service: “More than three-quarters of applicants are choosing to use a specially created app to prove their identity. It’s available on Android and we will roll out an Apple version in October once the technology is available”. Access to the NFC capability of iPhones was provided to app developers in iOS 13.1, which was released in late September. So, one of the key barriers to the deployment of eIDV systems, as identified by Goode Intelligence, is in the process of being removed. Which means that convenient, secure identity verification services, using the latest in facial recognition and liveness technologies, will soon be accessible by the large majority of applicants with access to a smartphone.

In other words, thanks in part to Apple, the eIDV approach to managing identity is ripening. Perhaps it’s time for border agencies to take a bite.