

Trusting who you know and knowing who to trust

Creating a chain of trust using
unique identity solutions

A large, thick, green arrow pointing to the right, positioned behind the text "High performance. Delivered."

High performance. Delivered.



In a recent lecture on the nature of trust, Baroness Onora O'Neill, a philosopher who focuses on international justice, declared that trust needs to be "intelligently placed and intelligently refused." In her view, it is not trust that is essential to public life, but being able to differentiate between those who are trustworthy and those who are not. For many government agencies, this conundrum lies at heart of their operations. But the demands of a growing number of people accessing services, the sophistication of cybercrime and identity theft and the need to remain cost efficient are placing pressure on government agencies to establish more swiftly whose identity can be trusted. If identity management solutions are used to create a chain of trust—one that links people with their unique identities using multiple modalities—government agencies can better assess identity claims and efficiently deliver public service for the future.

The scale of trust

In a world that operates from a position of distrust, establishing trust is complex. For the traveler, it may mean queues and delays as border controls seek to verify information in real time, every time. Collecting biometrics incurs a cost that is often more than countries, airports—and travelers, in terms of time—can afford. Also, the sheer volume of biometrics creates storage and data mining issues; for instance, the European Union Biometric Matching System holds more than 70 million identity records and can process more than 100,000 transactions a day. Privacy constraints are a consideration, too. Legally, in the European Union, fingerprints cannot be retained from one entry to the next entry (they can be retained for a maximum of six months between entry and exit) so border agencies are reliant on the traveler to opt in to their records being retained—a process that has not been fully embraced.

In a risk averse world, biometrics is the gold standard for facilitating identification—but biometrics alone is not the whole story. Only when using biometrics as the "identity glue" to bind together biographics and background information (such as passports) into a chain of trust

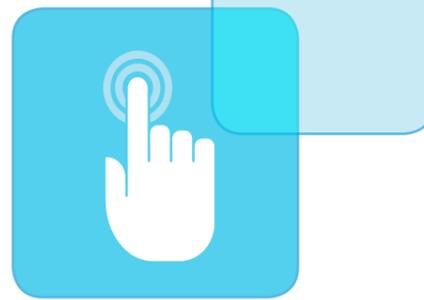
can public service agencies establish we are who we say we are and our eligibility remains. Using a database that stores captured information from one interaction to the next—whether checking in at an airport, seeking government benefits, or applying for a driving license—pre-shared information allows agencies to focus on the differences between the last data capture and now, rather than verifying each aspect of the person every time. In short, the trust model is a more robust, single-event means to identify people that, in turn, increases security and reduces the cost and time of data collection.



The rewards of trust

So how can people be persuaded to release their personal information for use in the chain of trust? Accenture research shows that, with the right rewards, people are not only willing but eager to participate in programs that require the sharing of personal information. In an online citizen poll we found that 58 percent of citizens are likely to share biometrics in some form for faster processing through customs and border control, and 56 percent are likely to share for more convenient travel. Indeed, there is a long association between incentive and reward; loyalty clubs or frequent flyer programs are popular when preferential treatment, such as better seating, or faster processing, is explained. In such rewards-based programs, the consumer makes a conscious decision to share information when signing up. In the same way, if governments empower border management agencies to make it easy to retain and store biometric information for an extended period of time (such that a simple biometric verification, rather than enrolment, can be undertaken), greater numbers of travelers might recognize the

rewards of opting in. For instance, the successful Global Entry program that enables expedited clearance for pre-approved, low-risk travelers upon arrival in the United States, receives 25,000 to 30,000 applications a month. The program not only saves time and effort but also automatically qualifies the traveler for a domestic program that is screening around a million passengers a month. As a result, in exchange for personal biometric data and an in-person interview with a customs and border protection officer, the average Global Entry traveler can expect to spend just 60 seconds in the boarding line.¹



¹ Source: Speedy Airport Security: Should You Apply? *The New York Times*, October 3, 2012



The economics of trust

Establishing the chain of trust not only brings the rewards of security and speed, but also realizes tangible returns. This is vital for governments facing declining budgets while having to increase the number of programs that deliver benefits. A multi-country Accenture report² shows that aging populations, coupled with increasing demand for government services such as welfare programs and health care benefits, is likely to overtake budgets for most of the world's developed economies by 2025. In the case of travel, traveling populations are growing while border protection staff remain constant. As a result, airports are seeking ways to speed up processing while retaining security. For example, Amsterdam's Schiphol airport has installed 36 eGates that enable passengers to be processed in 15 seconds using a "one-step" process that saw more than 210,000 passengers through the e-gates within the first six weeks of use. Indeed, there is a compelling demand to make the delivery of benefits to citizens more efficient and effective—and identity technologies can make that happen.

Registered traveler programs also contain costs for the traveling public. In 2012, 76 percent of all travelers coming into the United States were repeat travelers³—prime targets for a registered traveler program. Unfortunately, even though it is projected that more than 100

countries will be running registered traveler programs by 2015, the take up at present is limited; opt in ranges from 1 to 2 percent, a figure that could easily be boosted to 10 or 20 percent with a chain of trust that facilitated swift and easy passenger processing.

Cost savings are not the only benefits of the chain of trust. In reality, building trust can increase economic viability to realize a competitive advantage. According to European Union Commissioner Cecilia Malmström there is a strong argument for better integration of migrants in the EU. She comments: "We will soon be dependent on labor migration in order to sustain our way of living."⁴ Unless economies across the world attract tens of millions of educated people in the next 30 or 40 years they will be operating at a disadvantage. A chain of trust attracts and eases the entry of the right people into a country, without artificial security barriers.

Mobility is a vital factor among jobseekers—but it can influence their choices of location if they are unable to come and go from a country in a highly facilitated way. As the Accenture Jobseeker Survey 2013 shows, the mobility among European jobseekers is low—only 13 percent of United Kingdom, 20 percent of German, 26 percent of French jobseekers are willing to move to another country to find a job. Only Italian jobseekers seem more willing to relocate for work, with almost 40 percent being prepared to move to another country.

These factors contribute to a persuasive economic argument. Now a decade old, the United States Department of Homeland Security's US-VISIT program identifies 2,500 immigration violators, 50 wanted criminals, and five dangerous homicidal felons per day attempting entry into the United States—helping the country avoid the cost of criminal incarceration further down the line. Whereas in India, unrelated to the border situation but nevertheless affecting the economics of the country, the Aadhaar program enables 600 million citizens to receive benefits from the Indian government and helps the facilitation of trusted interactions with private institutions such as banks through biometric verification. What is more, it was recently reported that using the Aadhaar programme to carry out Direct Benefit Transfer schemes, the government may realize savings in the region of 1.2 per cent of India's gross domestic product.⁵

In this context, establishing a chain of trust offers compelling value to society whether related to security issues at our borders or benefits provisioning. Identity fraud is already big business; in the United States alone more than 1 in 20 consumers were victims of identity fraud in 2012, with the amount of money stolen by fraud perpetrators in the region of US\$20.9 billion.⁶ Programs such as the rural employment initiated by the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) rely on strong identity management—guaranteed wages need guaranteed identities to pay them.

² Source: Delivering Public Service for the Future: Navigating the Shifts, Accenture, 2012

³ Source: United States Department of Commerce

⁴ Source: Malmström argues for better integration of migrants," European Commission, 20 July 2011

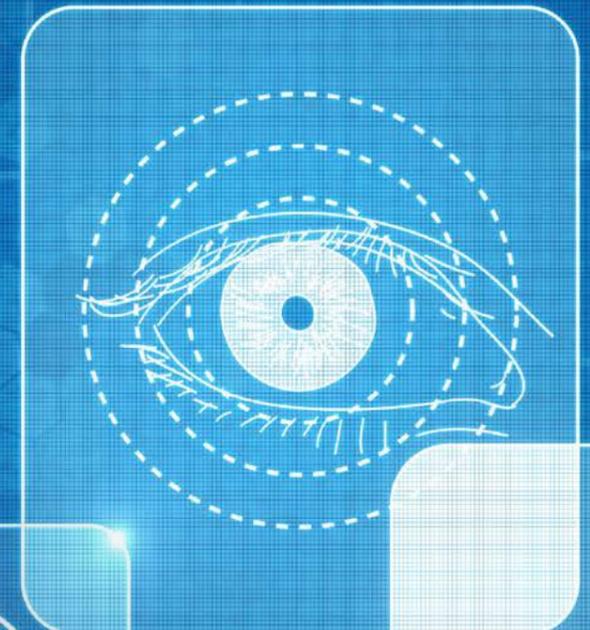
⁵ Source: *The Economic Times*, January 8, 2014

⁶ Source: How Consumers can Protect Against Identity Fraudsters in 2013," Javelin Strategy & Research, February 2013



The chain of trust

As Baroness Onora O'Neill humorously summarized in a recent lecture: "I aim positively to try not to trust the untrustworthy." Double negatives aside, this sentiment resonates with government and border management agencies' operations. By adopting a holistic view of identity management and establishing the chain of trust, governments and border management agencies can make informed, swift decisions to deliver public service for the future.



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