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Digital identity verification to streamline citizen experience



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Barriers and friction

Identity verification is an essential element in confirming a citizen's eligibility to receive benefits, apply for permits, access information, and otherwise engage with their state or local government. The verifications are typically done through birth certificates, utility bills, drivers licenses, social security cards, passports, or other forms of identification. A majority of processes, which have been in existence for decades, still require citizens to go to a physical site and show their physical documents. This requirement creates a barrier and level of friction for citizens as they engage with government agencies to use these services. As a result, many individuals get left out from these benefits, because missing work and spending 2–3 hours pursuing such services means lost wages. Many individuals may also simply opt out to avoid the hassle.

Privacy

A vast majority of citizens have concerns about protecting their privacy. Although they want full control over their personal information, current systems and processes force citizens to relinquish that control. Individuals still must hand over their documents for physical examination or share copies even for services that only require validation of something like age, residency, or legal status.

Fraud

Governments have been actively looking for ways to streamline and simplify the citizen experience. Many have built websites where citizens can create a login ID and password to access certain government services. Many of those services are low-risk services like paying for registration renewals or applying for park passes and parking permits; however, login IDs and passwords do not offer the same level of trust that physical documents do.

Governments are losing millions from fraudulent claims. A report from the Federal Trade Commission states that in 2021, there were nearly 1.4 million reports of identity theft.¹ NBC reported that an estimated \$90B-\$400B are believed to have been stolen from the \$900B Covid Unemployment Relief Program—at least half of the money scammed by international fraudsters.²

Digital identity verification

Kyndryl offers a digital verification solution that doesn't require citizens to give up their privacy and limits access to their personal information to only the components relevant for the service. With our solution, a majority business processes can receive a verify-and-forget redesign where systems do not need to store any protected information, unless legally required, about the citizen after the transaction.



Solution overview

When a citizen requests a service, the system prompts the citizen to present their document to their smartphone or personal computer. This process can be configured to specific document types, such as driver's license or passport. Optionally, the citizen can also be prompted to provide their voice consent to confirm that they are applying for the service. Next, the citizen will be prompted to take their selfie, which can be done using a variety of options like mobile phone, desktop, kiosk, or with a government case worker's assistance.

Once the citizen submits the selfie, the verification service checks to make sure the document is valid and the picture on the document matches the selfie. The verification step extracts metadata from the document and camera image, for example date of birth, document expiration date, address, geolocation of the selfie, IP address, and more. This data is used to build additional validation logic (see use cases for examples). At the end of the verification session, all the data is discarded unless there is a specific business need to store some information.



Figure caption: Digital identity verification services from Kyndryl

Use Cases

Digital identity verification for state and local government in action

1.

A citizen wants to obtain tax records

There is only a need to verify that the person is requesting their own tax records. There is no need to store any protected information, except the date on which the person requested this service.

2.

A senior citizen wants a discount transit card

There is only a need to verify that the person's age is above the minimum age for this service. There is no need to store any protected information, not even the individual's date of birth. It might be sufficient to store name and zip code for the transaction.

3.

A citizen wants to review public records

There is only a need to verify that the person making the request is a resident of the city, county, or state. There is no need to store any protected information, except the name and zip code of the person who requested this service.

4.

A citizen wants to apply for benefits like unemployment, social security, and housing subsidy

In addition to verifying the identity, the solution can verify the geolocation of the citizen to be within certain geographic boundaries. Individuals who are concerned about privacy can opt out of using real names, providing additional flexibility and protection for vulnerable citizens.

For all these use cases, the web forms to submit a request can be further simplified so that a citizen doesn't need to enter information that is already available in the document they are presenting for verification.



Beyond citizens

Our digital identity verification solution has broader application beyond citizen services. The solution can also be used to:



Simplify the processes to apply for permits and licenses for small business owners



Add an additional factor of verification for employees logging into highly secured systems



Replace badges and keypads to protect high-value infrastructure or restrict areas with real identity verification



Validate the identity of suppliers, partners, guests, and other individuals coming into your facility—today, security only verifies documents visually and notes the details in a register

Why Kyndryl?

Kyndryl has deep expertise in designing, running, and managing the most modern, efficient, and reliable technology infrastructure that the world depends on every day. We are deeply committed to advancing the critical infrastructure that powers human progress. We're building on our foundation of excellence by creating systems in new ways: bringing in the right partners, investing in our business, and working side by side with our customers to unlock potential.

For more information

To explore ways of reimagining citizen experiences using scalable, reliable security-rich digital identity verification services, please contact us at GovernmentAndEducation@ kyndryl.com

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- 1 New Data Shows FTC Received 2.8 Million Fraud Reports from Consumers in 2021, Federal Trade Commission, February 2022
- 2 Biggest fraud in a generation: The looting of the Covid relief program known as PPP, NBC News, March 2022