

A Digital ID for Jersey

(LEVERAGING THE EXPERIENCE OF THE UK IDENTITY
ASSURANCE PROGRAMME)

A.k.a. “why would a small island in the English Channel want or need a digital ID scheme”



Here we are in the English Channel. Compared to the Isle of Wight we're about a third of the size.

You'll also notice how much closer we are to France than to the UK. We're only 14 miles from the Normandy coast. Jersey was historically part of Normandy, and in 1066 William the Duke of Normandy invaded England at the Battle of Hastings to become King of England. For the following 133 years, the Kings of England were also the Dukes of Normandy.

In 1204 the Duke of Normandy lost Normandy to the King of France. Jersey became a disputed territory, but chose to remain loyal to the King of England (King John). King John kept the Channel Islands as his "personal possessions" rather than incorporating them into England.

As it was impractical to govern the Channel Islands remotely from London, successive kings issued Royal Charters that laid down how Jersey and Guernsey should govern themselves, largely autonomously. One of those charters (issued by Elizabeth 1) forbade Jersey from levying any taxes beyond what was needed for the public good. This has ensured that Jersey has low taxation and helped the formation of our finance

industry.

The Channel Islands remain loyal to the crown, and are part of the British Isles, but are not part of England or the UK. Since we are not part of the UK we are not part of the EU. We have no representation in the UK or EU parliaments.

Jersey sets its own laws and raises its own taxes.



And this is what Jersey looks like. This image was taken by a NASA satellite.

Most of the island is farmland, home of the famous Jersey cow and the Jersey Royal potato.

The island is only 9 miles by 5, but has a population of 100,000 people, with the split of nationalities as follows: British - Jersey born 50%, British – born in the rest of the British Isles 31%, Portuguese 7%, Polish 3%

The built up area is the town of St. Helier, the four square miles where a third of those people live – that's a population three times denser than central London. It is also home to an international finance centre which manages £128bn of bank deposits and £228bn of funds.

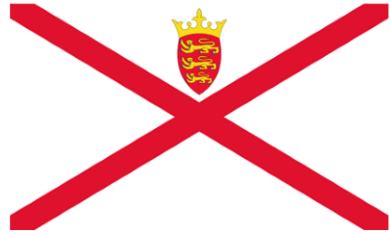
How we're similar

- Same British passports
- Same language
- Same time zone
- Same currency
- Similar culture
 - Resistant to the idea of an ID card
- Same high street banks
 - HSBC, RBS, Lloyds, TSB



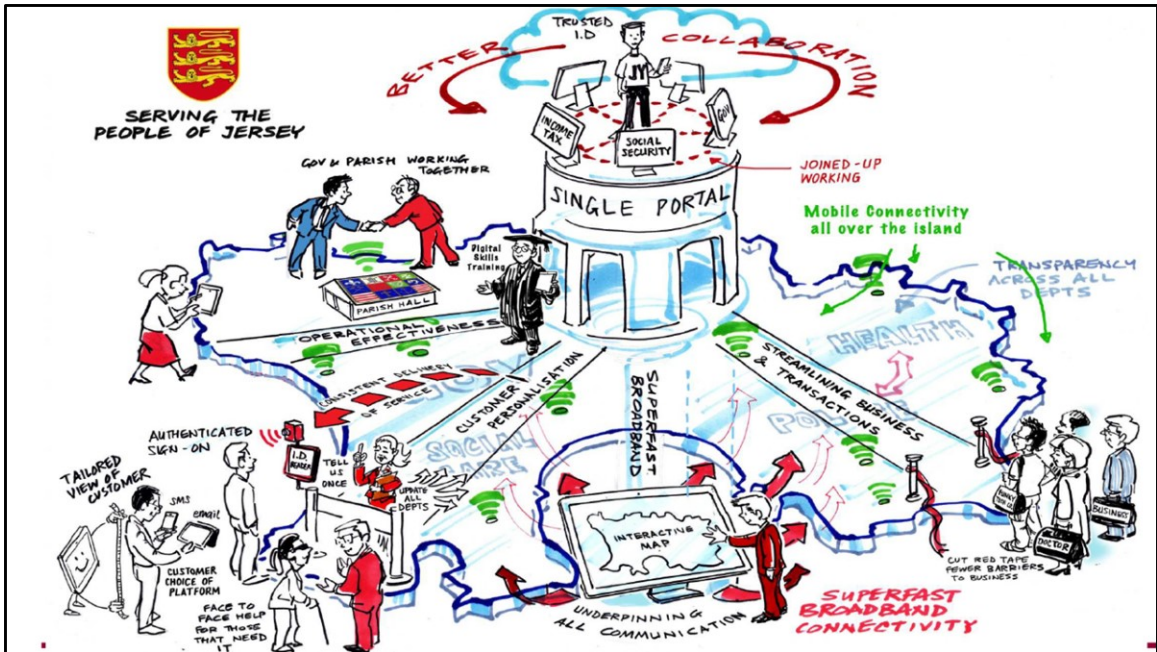
Differences

- Relationship with EU
 - VAT and GST
- System of government
- Legal system
- Data Protection Law
- Jersey Financial Services Commission



Jersey is not subject to UK/EU VAT, but has its own equivalent (Goods and Services Tax) but it is only 5%.

The Jersey Financial Services Commission is the regulator, rather than the FCA



Jersey has instigated an eGovernment programme which aims to improve the efficiency of our government, reducing costs and improving customer service.

eGovernment programme

- 2014-2018
- Foreground projects
- Background projects
 - Digital ID
 - Citizen portal
 - Business portal
 - Middleware
 - E-payments
- Design authority

We are at the mid-way stage of the programme. There are a range of ‘foreground projects’ which are the online services that Islanders will be more obvious and interact with, and some ‘background projects’ which put in place platform elements which the users will benefit from but need not be conscious of.

We have also put in place a ‘design authority’ to help make sure that all our systems are interoperable and in line with our agreed direction.

Use cases

- Citizen portal
 - Income tax and personal tax accounts
 - Apply for benefit
 - Pay GST on imported goods
 - ...
- Business portal
- Eligibility for treatment
 - In Jersey
 - Reciprocal Health Agreements

One of the main drivers for digital ID is to enable Jersey personal taxpayers to complete their annual tax return online. We can only introduce an 'online tax account' from January 2018 if we can introduce a digital ID scheme in 2017.

There are a range of other online services which are only possible if we have verified users' identities.

Requirements

- Operates as a service
- Costs scale in proportion to take-up
- End-to-end solution (including hub)
- Open standards
- Citizen is in control of their own data
- Strong security e.g. two factor
- Online and offline verification
- Verification to GPG45 LoA level 2
- Business authentication
- Assisted digital

Starting point:

We are comfortable in principle with how UK Verify works.

We don't want to reinvent the wheel.

Requirements 2018 onwards

- Cross-border interoperability
- Cross-industry interoperability
- eIDAS

OIX Discovery Project

The project set out to test the hypothesis:

The UK government's identity assurance model could be adapted economically for Jersey, with the support of the certified UK identity providers and potential identity assurance hub providers, to meet the requirements of States of Jersey.

The hypothesis also considered whether this will create an attractive market opportunity for one or more of these providers.

OIX Discovery Project - Participants



One IdP v multiple IdPs

Strengths

- White labelled for States of Jersey
- Simplify branding – one Jersey brand

Weaknesses

- No choice for citizen
- Stifles competition and innovation
- No downward pressure on costs
- Limited approach to registration and authentication
- Creates central identity database “honeypot”
- Risk if identity provider fails future audit
- Risk if identity provider leaves marketplace or is taken over
- Creates problem at end of contract – complex exit arrangements

One IdP v multiple IdPs

Strengths

- Creates competitive environment with downward pressure on costs
- Citizen has choice of identity provider
- Promotes identity provider differentiation to help reach different sectors of market
- Option to sanction / remove non-performing, non-compliant IdPs
- Promotes innovation and opportunity for identity providers to develop new services
- No central database

Weaknesses

- Initially more confusing for citizen to understand digital identity model
- Administratively more time-consuming

Hub – build or buy

Build

- Could be based on published GOV.UK Verify technical profiles
- Totally under States of Jersey's control
- Higher initial cost
- Possible development and technical constraints

Buy

- Could be based on published GOV.UK Verify technical profiles
- Wider acceptance by private sector
- Competitive procurement process possible

Identity proofing

- Availability of suitable data sources for identity proofing
 - Jersey driving licences
 - Passports
 - Jersey Population Register
 - Credit reference data
 - Mobile data

Conclusions

- Guiding design principles of identity assurance apply equally in Jersey
- Close alignment between SoJ requirements and GOV.UK Verify model
- GDS publications (principles, standards, specifications, certification, services, etc) available and applicable to SoJ
- IdP platforms built for multi-tenanted use – minimise new development requirements
- SoJ may need to procure hub services
- SoJ can leverage knowledge and experience gained through the public/private sector collaboration over the past 3 years
- Commercially attractive and low risk

Concerns

- Digital ID in a B2G scenario is a requirement
- Availability of DCS to access HMPO needs to be confirmed
- UK experience of user identity proofing process

Recommended next step

Undertake an OIX Alpha project

- Mock-up a SoJ use case
- Customer insight, including user journey through hub
- Build a prototype hub based on published GDS specifications

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White Paper



<http://oixuk.org/wp-content/uploads/2016/06/SoJ-white-paper-v1.0.pdf>