

Building Trust in a Digital World

A digital identity service by Mastercard

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How to establish trust when interacting in the digital world?



idservice.com

More than digitized ID card and password replacement
ID Service is a digital transformation tool:

- ✓ Identify consumers, partners and employees
- ✓ Verify identities and attributes
- ✓ Establish legally binding relationships



ID Service - the convenient, secure, and smart way to prove identity digitally



Device-based storage

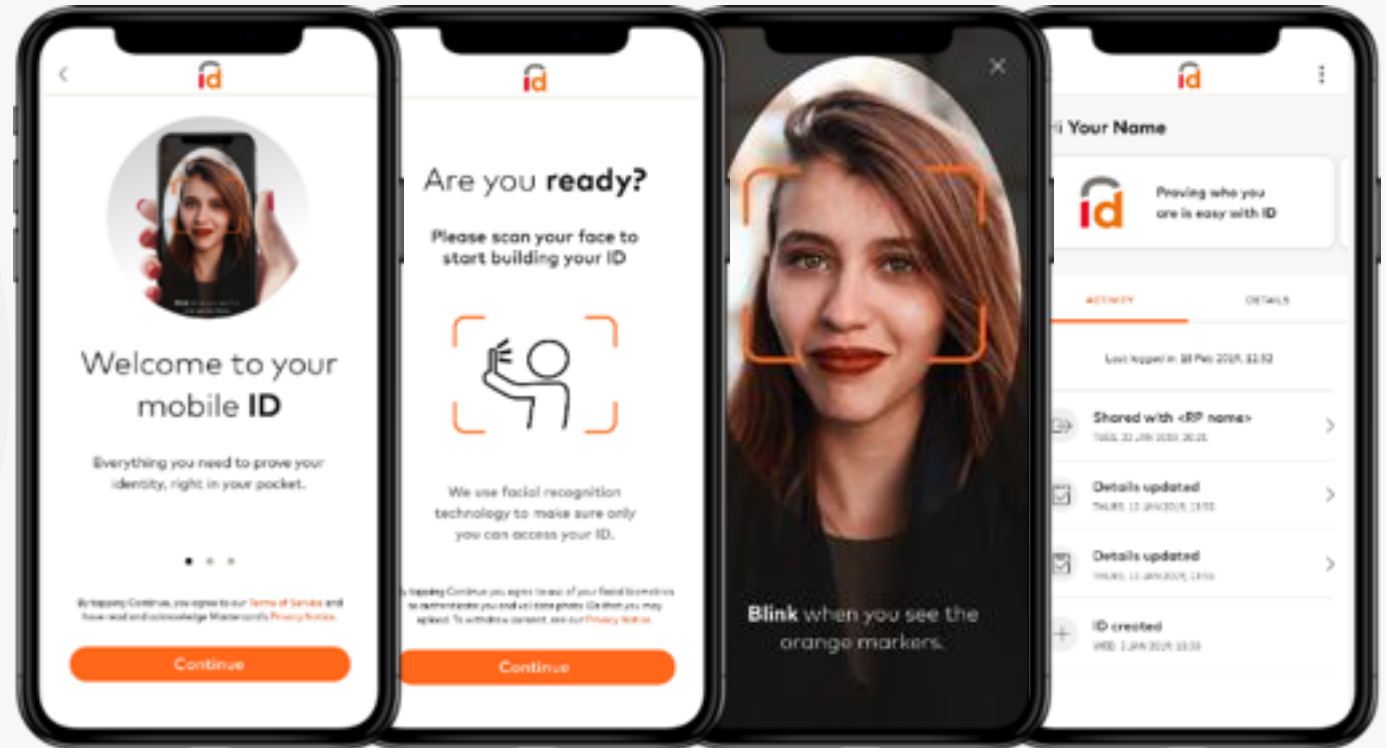


Real-time identity verification



Privacy-by-design

- ID **reduces friction and injects trust** in digital interactions via a collaborative ecosystem
- ID reduces risk and **creates new business opportunities** for social impact
- ID helps people **complete everyday tasks faster, smarter, and with less hassle**
- ID **gives control** of where identity data is shared and protects privacy

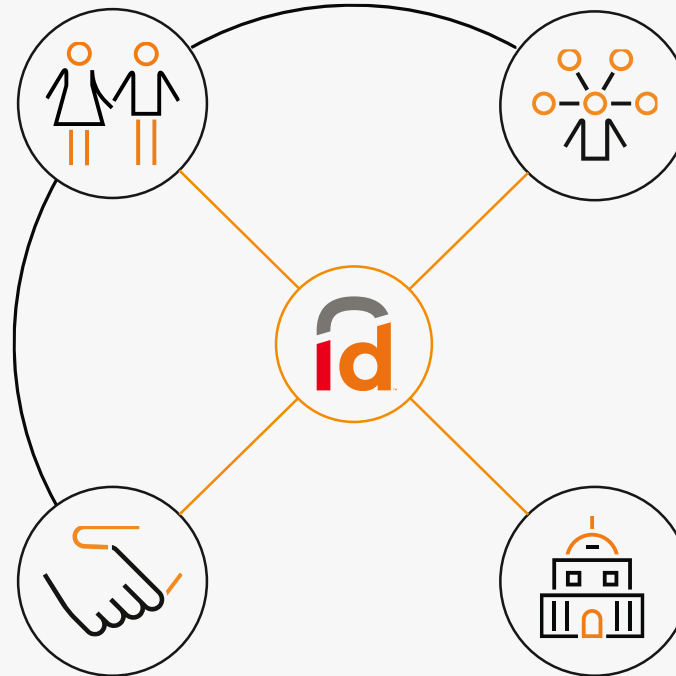


ID connects stakeholders to achieve together what is impossible alone

The Collaborative ID Network

Users
Ordinary people who want their digital interactions to be easier and more secure

Trust Provider
Application provided by organization who already have established relationship with the consumer



Relying Parties

Organizations that need to establish a User's identity to process a digital transaction or provide access to a service

Identity Verification Providers

Government Register and authoritative sources that can verify identity documents and data

ID principles ensure convenience, security and smart control of personal data



Digital Identify provides a more secure and convenient way to access services

Employment and government

- Job applications, background checks
 - Filing taxes
 - Entitlement benefits
- Signing legal documents



Education

- University application
- Course registration and test taking
 - Student discounts



Health, medical, insurance

- Book doctor appointment
 - Check in at clinics
- Insurance claims submission
 - Signing legal documents



Financial services

- Open bank account
- Apply for credit, loan
- Income verification
- Signing legal documents



Secure, verified login

- "Hi, it's me!" login with high assurance ID&V
- Secure access to online accounts
- Physical access



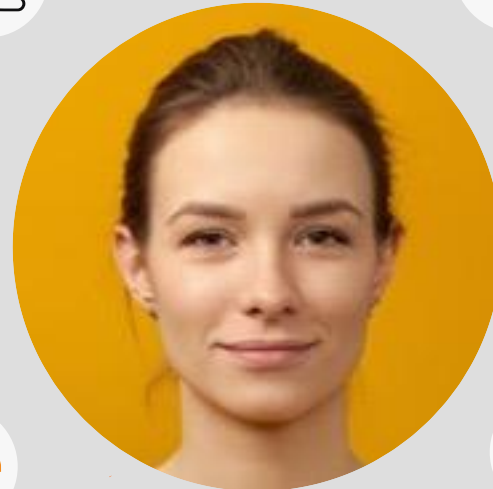
Shopping, gaming, entertainment

- Online gaming
- Age verification
- Digital payment with high assurance ID&V



Travel and transportation

- Car rentals
- Flight reservations
- Book accommodations
- Sharing economy



North Macedonia ID Service Initiative



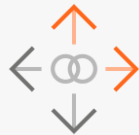
Launch the **first national eID scheme** under the eID Service brand.



Provide a **eIDAS compliant service** by partnering with a Qualified Trust Service Provider – Evrotrust Technologies



Offer a **digital transformation** tool to the **public and private sector**



Grow the eID ecosystem by onboarding **diverse organizations** - Banks, Government, Telecoms



Launch various **compelling use cases** - emote onboarding, remote applications, contract renewals



Build a **successful case study** and lay the foundation for **international interoperability**

E-GOVERNMENT

North Macedonia Is Pioneering A Digital Identity Solution In The Public Sector

11. February 2020, 11:04

Bojan Stojkovski Alexandra Kozbunarova

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Vanya Manova, Country Manager Bulgaria, North Macedonia, Albania and Kosovo at Mastercard - Minister of Information society Republic of North Macedonia, Damjan Manchevski - Minister of Finance Republic of North Macedonia, Nina Angelovska - Charles Walton, Senior Vice President, Digital Identity Products, Mastercard © Mastercard



2020 → 2025

In the future, digital identity will be essential to digital interactions. We are building new rails for the next wave of **innovative Mastercard digital services**, where trust is needed.

Trends and opportunities in the digital identity space



User expectations for simple, secure, private interactions



Connected devices and growth in volume and complexity of data



1 billion people around globe lack legally recognized identification



Rising data security and privacy standards



Accelerating digital commerce growth



Open banking and open data spurring greater competition

↑ 13%

GDP could increase up to 13% by 2030 in countries implementing digital identity^{1*}

58%

More than half of the world's population don't have a digital identity and may not be able to participate in the digital economy¹

↓ 90%

Organizations could reduce customer onboarding costs by 90% with digital identity¹

1. McKinsey Global Institute, *Digital identification: A key to inclusive growth*, April 2019.

*Based on Brazil, China, Ethiopia, India, Nigeria, the United Kingdom, and the United States.





"A well-designed **digital identity** ecosystem **allows institutions to serve the individual with ease and at low cost.** Every individual in the world **should be the owner of their own identity** and should be able to **define it, protect it, and use it to advance their goals.** This isn't just an issue of philanthropy or corporate social responsibility, as important as those are. This is about **businesses achieving commercially sustainable social impact.**"

AJAY BANGA
CEO, Mastercard

Source: Fortune.com, Mastercard CEO: [How to Make the Digital Economy Work for Everyone](#), Ajay Banga, August 23, 2019.

