

# What Mobile Digital ID means for Singaporeans

A secure way of identifying people over the Internet could pave the way for new, disruptive Internet services such as e-prescription and even e-voting. There is no equivalent of the NRIC card in the digital world today for such high-stakes online exchanges.



## IDs NOW

- Vulnerable to malware and hackers
- Different user IDs and passwords for gov't, bank account and e-commerce transactions
- For banks, different tokens to generate one-time passwords

## IDs OF THE FUTURE

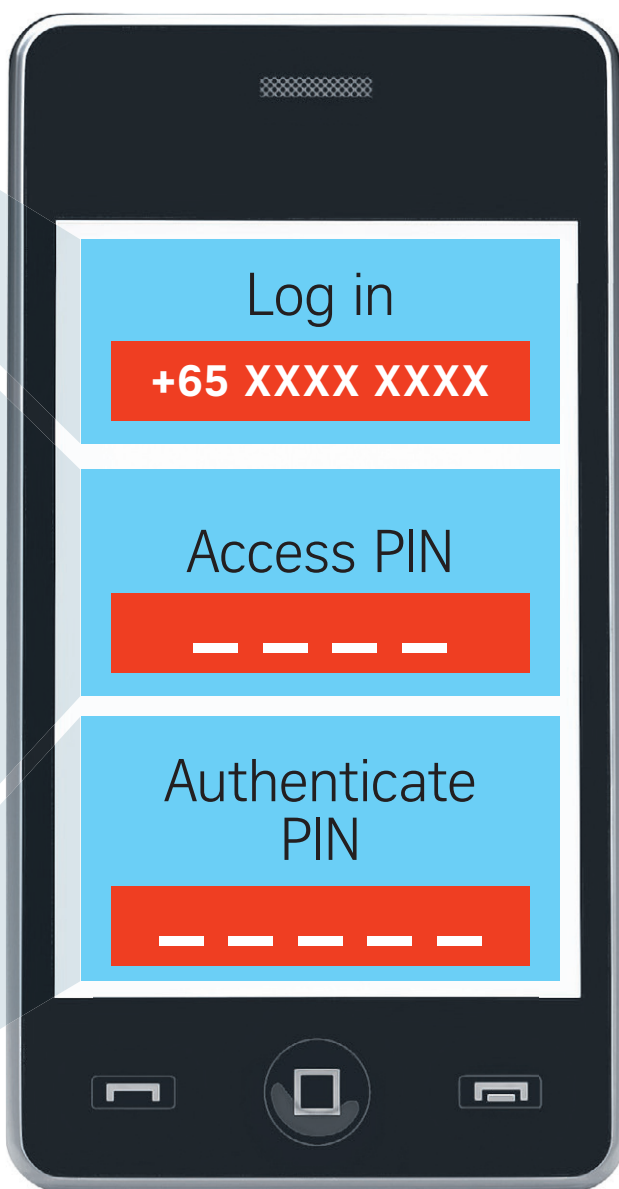
### Mobile Digital Identity

- The user's credentials are stored in a tamper-resistant area of the mobile phone, likely the SIM card
- It works on all smartphones and feature phones
- Hackers are unable to remotely steal mobile data by infecting the phone with malware
- Users create and maintain two PINs to be used for verification
- Even if the phone is lost, hackers cannot use the stolen identity without the accompanying PINs



## HOW IT WORKS

- 1 The user's personal mobile number is needed to log in to all online services
- 2 An SMS will appear on the mobile screen asking for an access personal identification number (PIN)
  - The user enters his access PIN which is then encrypted and sent via SMS to the service provider
  - The service provider verifies the information in real-time with the Certification Authority
  - Access to basic functions such as viewing of e-banking account is allowed
- 3 For higher-value transactions such as fund transfer or bill payment, the user must enter a second PIN



NOTE: The screen steps shown are for illustration only, actual display will differ

## HOW LIFE COULD CHANGE



**E-signing**  
There is no need for face-to-face meetings to sign contracts



**E-voting**  
Voters do not have to show up at balloting stations



**Bank account opening**  
There is no need to show up at the bank



**E-payment**  
Telco, utility, insurance and petrol bills can be paid via e-transfer or credit cards



**E-prescription**  
Patients do not need to visit the doctor for prescription



**E-court**  
Participation in proceedings over the Web