

**SecureKey Technologies Inc.**



**Written Submission for the Pre-Budget  
Consultations in Advance of the 2021 Budget**



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## Recommendations

- **Recommendation 1:** In light of the impact COVID-19 has had on citizens, businesses and the operations of government, SecureKey recommends that the Government of Canada establish a clear policy to allow interoperability of digital identity and data sharing between public and private entities. The policy should be designed to foster the development of a user-centric digital identity and data ecosystem that expands opportunities for economic growth in Canada while protecting the data of citizens, businesses and governments.
- **Recommendation 2:** Given the increasing numbers of Canadians accessing financial support measures digitally, or relying on online channels for health, learning and shopping, the Government of Canada should prioritize its participation in the expansion of a user-centric digital identity and data-sharing ecosystems.
- **Recommendation 3:** In recognition of the immense potential of the global marketplace for digital identity/security services, the Government of Canada should prioritize support for Canadian companies seeking to market their innovation and expertise on a global scale through their participation in the ecosystem.



# The Need for Digital Trust in a Post-COVID Canada

## About SecureKey

SecureKey Technologies (“SecureKey”), based in Toronto, is a leading Canadian innovator that simplifies consumer access to online services and applications. Using an ecosystem approach and cutting-edge technologies, SecureKey allows consumers to use trusted credential providers -- such as financial institutions and telecom network operators -- to help them connect to critical online services. SecureKey has been the provider of record for the Government of Canada’s partner login service since 2012, via a system known as [SecureKey Concierge](#). SecureKey Concierge is currently available for over 80 online services offered by Government of Canada departments and agencies, including the Canada Revenue Agency.

From this base, SecureKey has partnered with seven of Canada’s largest financial institutions: BMO, CIBC, Desjardins, National Bank of Canada, RBC, Scotiabank and TD. This cross-industry consortium of like-minded organizations has worked together to create a holistic, ecosystem-driven solution to digital identity validation and data sharing that will better protect citizens, no matter what online services they choose to use. As a result of this cooperative effort, SecureKey and its partners recently launched [Verified.Me](#) – a new, first-of-its-kind Canadian service that helps citizens verify their identities with the digital services of their choice. This next generation technology allows users to conduct transactions online, in person or on the phone in a safer, more private and risk-reduced manner than traditional security systems. Verified.Me helps confirm identities quickly and securely, using personal information that citizens have explicitly consented to share from their trusted connections.

The Verified.Me service is built upon blockchain technology and is protected with strong security protocols to protect citizens’ personal information from being identified, accessed or misused. The service was developed with triple blind™ privacy at its core, meaning that no single party across the service – including SecureKey, as the network operator – can see the complete details of any single transaction – the destination and source are blind to each other and the network cannot see the data at rest or in motion. Citizens always stay in control by choosing which information to share, and with whom they share it, thereby reducing unnecessary oversharing of personal data. This allows users to access the services they want with complete confidence that the data sharing process cannot be compromised.

## Recommendations:

The sudden and colossal impact that COVID-19 has had on Canada’s healthcare system and on the economy has presented an unprecedented challenge. The urgency of dealing with this crisis meant that governments were required to act quickly and stand up emergency programs and measures to help citizens weather the financial impact of COVID-19. The common thread between benefits, loans, and wage subsidies is identity; for all of these measures a verified identity – and in almost all cases during the pandemic an identity that is verified digitally -- is required in order to receive government benefits.

SecureKey was proud to have played a role in ensuring the efficient delivery of assistance. Canadians that needed financial assistance were able to access supports from the Canada Revenue Agency through SecureKey Concierge. At the height of the pandemic, SecureKey Concierge saw almost 3 million new users access the CERB through the service, adding to the approximately 7 million Canadians that were already using the service.

The need for fast and secure services is magnified in these times of physical distancing. More Canadians than ever are working remotely and becoming increasingly accustomed to digital engagement. There have been huge spikes in calls and online requests for telehealth and a range of other government services and benefit programs. The pandemic has shone a light on the problems of not having a trusted digital identity scheme. Privacy, digital identity and online service delivery have been some of the critical factors necessary to ensure a smooth transition to a remote workforce, and the resulting benefits of the investments in these areas cannot be understated. Canadians needed methods to get back to the same level of trust online that we have with in-person transactions.



The digital age has ushered in a host of new services, business models and opportunities to participate in the global economy. Not long ago, it would have been unimaginable to order a shared ride from a device in your pocket, or to confidentially access government services from your home. But, it's not just about citizen expectations. Companies, governments and other organizations also have strong incentives to move services and transactions online so as to enhance client experiences, realize cost savings and increase business integrity. COVID-19 has accelerated this shift and highlighted the urgent need to allow citizens to access services online in a secure way.

This is a massive responsibility, and governments at all levels need support from privacy and security-centric parties with the right expertise. Having the tools deployed to provide secure digital identity verification isn't just a question of convenience during COVID-19 – it's become a question of citizen health, wellbeing and safety. Many identification verification processes are manual, using precious time and coordination at call centres. Delivering these essential services against the razor-thin deadlines through this pandemic is crucial: having identities securely and quickly verified helps relieve the workload. With secure, verified digital identities, the right service can be given at the right time, to the right person when they need it.

Beyond the immense time commitment, manual processing also comes at a high cost. The Digital ID & Authentication Council of Canada (DIACC) estimates that the potential of trusted digital identities could save up to \$4.5 billion dollars in added value to SMBs and up to 1% of Canada's total GDP, or \$15 billion<sup>1</sup>. Benefits for citizens, financial services, digital commerce and small and medium enterprises range from ample time savings to significant cost reductions on fraud detection, mitigation and resolution. While governments, along with every individual, are making a huge financial effort to mitigate the economic downturn, we believe digital identity verification technology can save much needed time and money while funneling resources elsewhere.

In order to address this challenge, trusted digital identity will be key to enabling the continued development of digital services. From e-commerce to the sharing economy, a robust and reliable digital identity framework establishes trust, provides security and mitigates fraud. As a consequence, we submit that a dependable and usable digital identity approach is critical to the development of the Canadian digital economy. Ultimately, it is a key tool in making digital services safe, secure, efficient and accessible. Without it, many of the issues Canadians encounter will be magnified by the rapid increase in digital services and the increasing sophistication and prevalence of bad actors online.

Since all parts of the digital economy rely on digital identity, it is critical that organizations of all types, from both the public and private sectors, collaborate in the establishment of standards and in the creation of ecosystems. The Government of Canada must look to develop policies that facilitate the interoperability between networks of trusted and secure networks. Given the increasing numbers of Canadians accessing financial support measures digitally, or relying on online channels for health, learning and shopping, the Government of Canada should prioritize investment in supporting the expansion of a user-centric digital identity and data-sharing ecosystem.

Furthermore, in view of all of the above, and in recognition of the immense potential of the global marketplace for digital identity/security services, the Government of Canada should prioritize support for Canadian companies seeking to market their innovation and expertise on a global scale.

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<sup>1</sup> <https://diacc.ca/wp-content/uploads/2018/05/Economic-Impact-of-Digital-Identity-DIACC-v2.pdf>

