

EVENT SUMMARY

# IdentityNORTH Fall Symposium

October 26, 2022

Report Sponsored by



# Letter from the Co-Chairs



Co-Chairs Krista Pawley and Aran Hamilton.

## Please steal this report! Copy it! Give it away!

We've been a part of IdentityNORTH for ten years out of a passion for building a digital future for Canada that is trusted, convenient, secure, and privacy-enhancing. Progress has been too slow and now we want to use the IdentityNORTH stage to help drive toward action!

The Fall Symposium was designed as a special event to identify and call out to the community for action on the barriers to making Canada a trust-based, choice-driven, privacy-enhancing digital society.

We consulted with leaders both in and outside of Canada to build a categorization of the key barriers that could be holding back digital trust in Canada:

- ⚙ **Users and use cases**
- ⚙ **Technology**
- ⚙ **Standards and frameworks**
- ⚙ **Fiance**
- ⚙ **People and skills**
- ⚙ **Policy and leadership**

We convened experts from the public, private, and civil organization sectors together for one powerful day to address these barriers and discuss action steps the community can take in the coming months to move Canada toward a trust-based digital society.

This report is the output of our day together - focusing on the next steps for implementing digital credentials.

We'll see common themes across the barriers which drive home the interconnected challenges. Solving one won't be enough. They have to be tackled together simultaneously.

It's a big challenge, but we know it'll be worth it to implement a digitally enabled Canada where:

- 💡 **Privacy-enhancing digital credentials** will give Canadians control over their data and choice about what information they share and with whom, and for how long.
- 💡 **Digital credentials** enable better access to new services that improve the lives of Canadians.
- 💡 **Governments** are flexible and innovative to respond to challenges with products and services built to solve real problems that citizens face.
- 💡 **Secure and trusted credentials** should be available on an opt-in basis to everyone who wants them. Credentials are socially beneficial above all and build trust through all layers of our society.
- 💡 **To drive progress**, collaboration is expected between public, private, and civil organization sectors, but control is maintained and managed by end-users.

If we as a community don't move quicker on Canada's digital transformation, other parties will fill the void. Companies are already jockeying to provide services, but the convenient experiences that they offer could undermine the values of privacy, trust, choice, and inclusivity that we want to guide Canada into the future.

Seriously: Please copy and share this report. We hope it might be useful to jurisdictions across Canada and even around the world that are looking to implement decentralized digital ID solutions and build digital trust.

Check out the last page for the Summary of Barriers & 2023 Focus for IdentityNORTH. Join the IdentityNORTH community to work together on the action steps outlined. Think global. Act local. ▲

**Krista Pawley**  
Co-Chair, IdentityNORTH

**Aran Hamilton**  
Co-Chair, IdentityNORTH



# A Message from Interac Corp.



Debbie Gamble, Chief Officer, Innovation Labs and New Ventures, Interac.

Our Canadian economy is going through a profound digital transformation accelerated by the pandemic. We are seeing more private and public sector services being brought online with the goal of making our lives easier and convenient. Today more than ever, leadership has become essential to building trust in digital services and serves as a key ingredient to progress.

IdentityNORTH continues to be a vital forum for which leaders from government and industry share ideas and knowledge to drive Canada's digital future. As witnessed through the various panel sessions at the Fall Symposium in Ottawa, we saw how digitally driven user-centric services can meaningfully impact the lives of all Canadians. Through the foundations of privacy, trust and security, both the public and private sector have a role to play in ensuring users have confidence in these digital service offerings.

Joined by Jim Balsillie, Senator Colin Deacon and moderated by Sean Silcoff of The Globe and Mail, I was honoured to take part in the event as a panelist to discuss leadership and policy. We examined the

importance of extolling the benefits of digital enablement and solving real problems for all Canadians. We also recognize that the provinces, private sector, and federal government each play a crucial role in leading their areas of responsibility with the end goal of giving Canadians the level of trust and confidence needed to make secure transactions online.

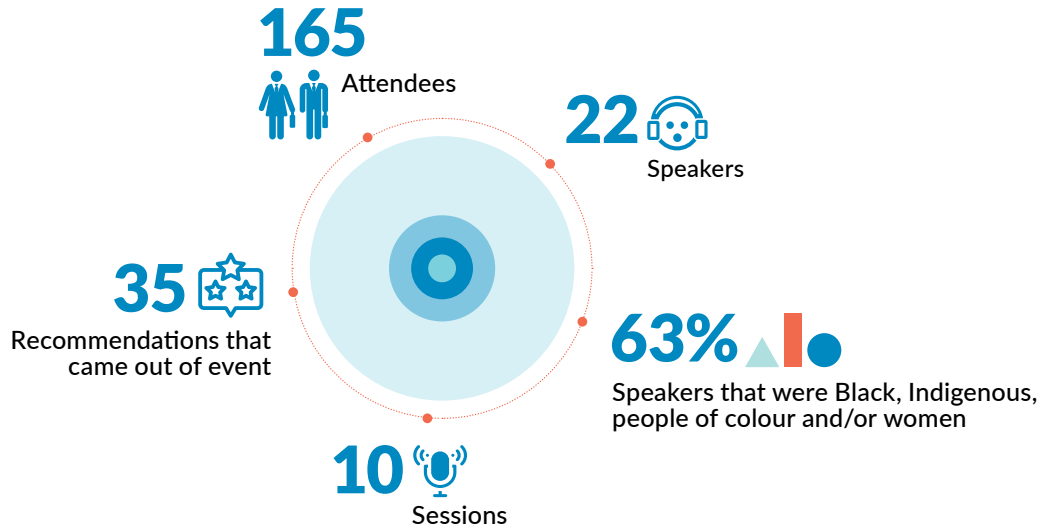
At Interac, we've been working hard to deliver digital solutions for the benefit of Canadians, such as our Interac® sign-in service, and will continue to take a collaborative approach to driving advancement of these services. As we think longer term about the products that we are creating, the organizations we want to collaborate with and how we can work to improve societal challenges, our partnership with IdentityNORTH and this community shows there is a perpetual need to amplify these important conversations in Canada.

As we work to carve a path together in the emerging digital economy, the Interac team and I look forward to collaborating with everyone again at the next IdentityNORTH event. ▲

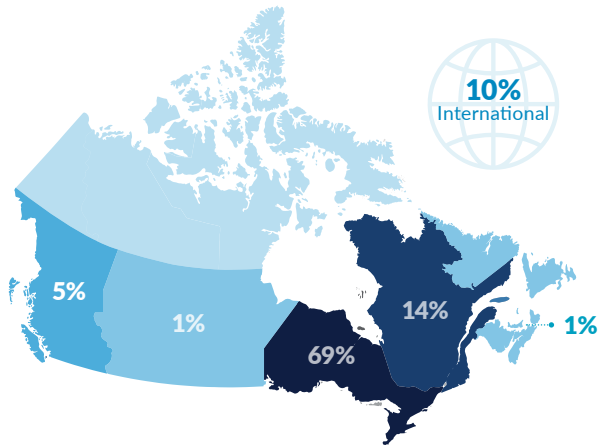
**Debbie Gamble**  
Chief Officer, Innovation Labs and New Ventures,  
Interac



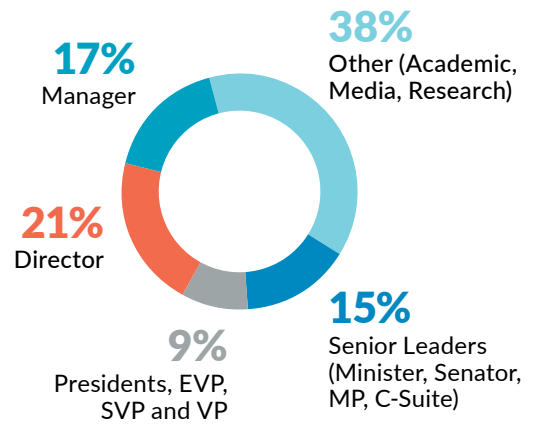
# Who Was There



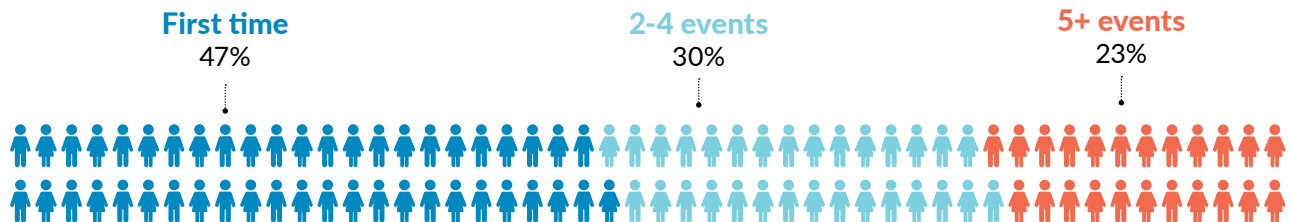
## REPRESENTATION INTERNATIONALLY, AND ACROSS PROVINCES:



## IDENTITYNORTH WELCOMES THE TOP LEADERS SHAPING THE DIGITAL ECONOMY



## A COMMUNITY THAT KEEPS GROWING:



# Setting a grand vision for Canada's digital future - an opening Keynote by the Honourable Mona Fortier, President of the Treasury Board of Canada



Honourable Minister Mona Fortier welcoming attendees to the 2022 IdentityNORTH Fall Symposium.

## Minister Mona Fortier joined us at the Fall Symposium to lay out the Government of Canada's vision for a truly digital Canadian economy.

Called [Digital Ambition](#), this agenda is a vision to advance digital security, talent, and privacy to help the digital transformation of Canada's government. It includes four pillars.

**Digital Excellence in Technology** means modernizing IT systems that support the delivery of services to citizens. Many of the technologies used by the Canadian government are 20 to 30 years old. Moving into the future will require adopting and developing the best technology available.

The second pillar focuses on using data to improve services while protecting data. **Data Enabled Digital Service Programs** seek to break down department data silos that currently make it difficult to modernize services.

Data would be managed with a focus on citizens' wants and needs. Under this plan, the government will build privacy into digital services from the start and throughout the project lifecycle. It also aims for transparency about data collection and use. Adoption of digital credentials will be voluntary so that Canadians have a choice.

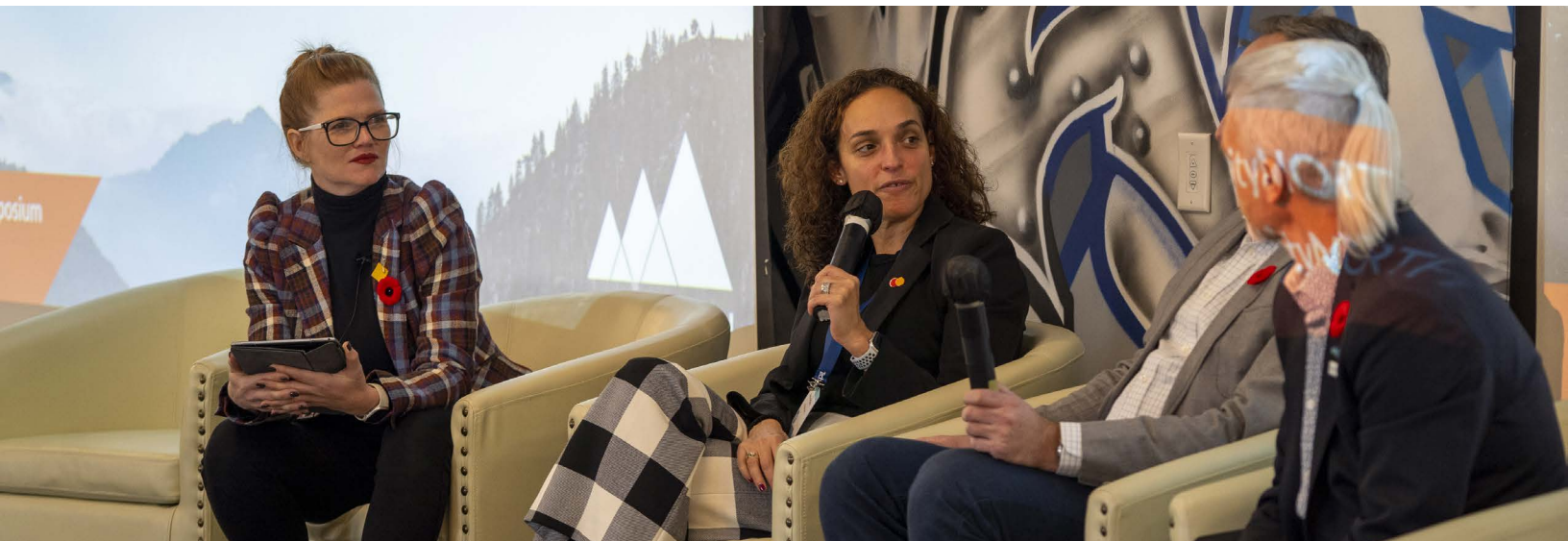
Pillar three of Digital Ambition is the **Action Ready Digital Strategy and Policy**. Departments require action-ready frameworks and policies to adapt to change and ensure that the government remains resilient, responsive, and relevant. One of the top priorities is ensuring accessibility, and they're finalizing a standard for it.

Finally, Digital Ambition includes **Structural Evolution in Funding, Talent, and Culture**. Outdated structures make it difficult for departments to deliver services and for the government to respond to change. Structural evolution means ensuring that employees have the right digital skills.

Digital Ambition aims to put key services within reach of every citizen and business who chooses to use them. ▲



# Setting the Stage: An Expert Overview of the Current Landscape



Krista Pawley / Aviva Klein / Michael Goit / Pierre Roberge discuss the current landscape of digital identity in Canada.



<b>Krista Pawley</b>	Moderator
<b>Aviva Klein</b>	Mastercard, VP of Digital Payments
<b>Pierre Roberge</b>	Digital Identity Laboratory of Canada, President & CEO
<b>Michael Goit</b>	Treasury Board of Canada Secretariat, Director, Digital Credentials, Policy and Agreements

## Trust in government, systems, and institutions is at the root of value transfer and engagement with democracy. Without it, business and our democracy start to fall apart. Where does Canada currently stand in digital trust?

Our expert panel argued that Canada faces a trust deficit due to widespread misinformation about digital credentials.

One cause is Canada's lack of a national narrative around digital credentials, which leads to mistrust among the public. Another reason is that the words we use when talking about digital credentials are confusing to non-experts. Confusion can be used by people who want to undermine trust in our society.

In addition to changing how we talk about digital credentials, we need a perspective shift from "enabling authentication" to "creating value". This includes giving control of data to the citizen.

Achieving trust-based user-centric digital credentials requires focusing on inclusion. Not everyone has the most up-to-date phone to access new ID services, so anything

we build has to take ideas like accessibility into account.

The panel also highlighted the need to build a broad coalition to plan the development and adoption of digital credentials. Identity is contextual. Some credentials will come from the government, and others from the private sector. If the sectors don't collaborate, Canadians won't be able to have a useful integrated digital wallet. We will end up with 30 siloed digital wallets each holding a single digital credential.

### Action steps for the current landscape:

- ❖ **The public misunderstands digital credentials:** Be very deliberate in how we talk about digital credentials. Some of the terms in use are technically accurate (ex. Web3, soulbound tokens) but are poor for making sure that everyone understands the value proposition and that the public learns to trust the solutions we roll out. Aim to make the language more inclusive and accessible to non-experts.
- ❖ **To build trust, we need to put people at the center of digital credential solutions.** Adopt a user-centric model for our digital solutions. To build trust we need to give control of data back to the users.
- ❖ **Progress in implementing digital credentials needs to build:** There have already been many pilot projects in digital credentials. Learn from them and use them as case studies to communicate the benefits to the public.
- ❖ **Interoperability is king. :** Collaborate with the public, private, and civil organization sectors to develop interoperable solutions and common messages. ▲



# Exploring the Greatest Barriers: Users & Use Cases



Colleen Boldon / Jeannette Van Den Bulk / Karan Puri discuss use cases.



**Krista Pawley** Moderator

**Colleen Boldon** Government of New Brunswick, Director, Digital Lab and Digital ID Programs

**Karan Puri** TD Bank, Head of Digital Identity

**Jeannette Van Den Bulk** Office of the Information and Privacy Commissioner for British Columbia, Deputy Commissioner

**One of the barriers holding Canada back from digital transformation is that most Canadians don't know how a digital credential could be of use to them.**

We heard from the expert panel about the need for publicity and better communication of practical use cases that reflect citizens' lives to show how digital credentials and services will benefit them. The public needs to hear how privacy will be respected. Ensuring privacy is key to developing trust for these new solutions, which will be essential for adoption. Transparency and public accountability also help build trust with users.

Related to the lack of real-life use cases is a need for more public education about digital credentials. Most people don't understand digital video distribution but they understand how much better it is to be able to rent movies on their TVs and tablets compared to walking to a Blockbuster video shop to find out that all the good movies are all checked out. Similarly, most people will never understand the technology behind digital

credentials, they do need to understand how their daily lives will be better once they can prove who they are in a digital environment.

## **Barriers and action steps for use cases:**

- ❖ **Lack of human-centred design:** When developing digital solutions, start from a place of considering both the individual and the wider community, and of course, doing no harm.
- ❖ **Focus on Solving Problems:** Create use cases that connect digital credentials to people's everyday lived experiences by showing how digital credentials will solve problems and improve their lives. Use existing examples of digital credentials improving lives, for example, CERB and other government relief during crises.
- ❖ **Need more education about digital credentials:** Educate the public about the role of privacy in digital credentials. This includes working in the open to ensure transparency that builds trust and talking to people in our lives.
- ❖ **Challenges communicating with the public:** Work with our comms and legal teams while building a solution. They can help develop use cases and communicate the benefits of our solutions to the public.
- ❖ **The public's lack of technical knowledge could lead to mistrust of digital solutions:** Work with our local regulators. Regulators are skilled at understanding and communicating public needs and benefits. Furthermore, strong regulations are important to protect consumers and businesses in this emerging ecosystem. ▲



# Exploring the Greatest Barriers: Technology



Keith Lax / Katie Gibson / Omar Shabbir discuss the technological barrier to digital transformation.



- Krista Pawley** Moderator
- Katie Gibson** CIOSC, Vice President, Strategy and Partnerships
- Keith Lax** ForgeRock, Senior Manager, Sales Engineering, Eastern North America
- Omar Shabbir** Infrastructure Ontario, Senior Advisor, Commercial Advisory and Strategy

**Since its inception, this community has debated the best technologies to implement. However, we heard from our panel of experts that the industry needs to shift its focus away from the technology itself. The end goal of digital credentials is to remake services and business models to provide greater value to Canadians' lives and build a privacy-enhancing, trust-based society.**

Digital credentials are economic infrastructure. They're a public good, which means they must be approached with the same mindset and thinking as planning for a new road. Who will benefit from this new piece of infrastructure? How will they benefit? How can we ensure that everyone who needs access, can access it? When it comes to tools like digital driver's licenses, the goal isn't actually to digitize the license but to digitize the trust inherent in it.

Another barrier will be balancing adoption between vendors and consumers. Right now, services say that few

people use digital credentials, so they don't want to adjust processes to accept them. Meanwhile, consumers aren't fixated on getting credentials because services don't accept them. The industry is waiting for a tipping point. We can anticipate the big tech companies starting to supply mobile driver licenses and the government starting to use digital credentials and increasing user experiences with them.

## Barriers and action steps for technology:

- ❖ **Need for innovation and value in digital solutions:** Rather than simply focusing on the technology itself, start by thinking about the future we want for healthcare, education, and financial services. View digital credentials as an enabler of the public good.
- ❖ **Lack of collaboration between departments, organizations, and sectors:** Work with others to develop a shared statement of intent for digital credentials to guide how we'll work together and the values and principles we will embed into digital solutions.
- ❖ **User adoption is low:** Focus on delivering compelling user experiences and benefits. Instead of trying to sell the technology, move ahead and implement solutions that benefit the public. People will want to use the solution if we provide clear benefits and desirable experiences.
- ❖ **Interoperability is stymied by unclear standards:** Collaborate with others in the industry to develop a foundational level of standardization and interoperability. ▲



# Exploring the Greatest Barriers: Standards & Frameworks



Rob Devries / Giselle D'Paiva / Joni Brennan discuss the role of standards and frameworks in digital identity.



<b>Krista Pawley</b>	Moderator
<b>Joni Brennan</b>	DIACC, President
<b>Giselle D'Paiva</b>	Deloitte, Government & Public Sector Trusted Digital Identity Leader
<b>Rob Devries</b>	Ontario Digital Services, Assistant Deputy Minister, Platforms

## A lack of clear standards and frameworks makes creating and implementing digital service solutions difficult.

One issue is the lack of shared definitions across the ecosystem (between industries).

The need for common definitions highlights another issue: The need for collaboration across sectors in developing a digital credentials ecosystem. For any framework or standard to take root, it needs to be developed collectively, focusing on economic and social benefits.

The industry should focus on setting a standard of trustworthiness or defining a duty of care and then verifying that solutions follow it so that users know they can trust a solution to manage their data.

In the end, standards and frameworks are about creating an ecosystem of trust such that everyone knows that all solutions follow a duty of care for their data and that all solutions are auditable to ensure the duty is followed.

## Barriers and action steps for standards and frameworks:

- ❖ **Unclear definitions:** Define our terms to ensure everyone is discussing the same thing.
- ❖ **No definitive standards or frameworks to follow yet:** Start by establishing and following common principles across our industry, then the whole ecosystem. Base all standards and frameworks on them. Some of the key principles we will expect are that a solution will be secure, trustworthy, privacy-preserving, verifiable, and easy to use.
- ❖ **Lack of trust in emerging standards:** Ensure transparency at every level (tech/source code, standards, auditability, policy) so that people can inspect and understand the standards that we're building or adopting.
- ❖ **Lack of collaboration in developing frameworks:** Join in developing and improving the Pan-Canadian Trust Framework or another local trust framework. The PCTF was developed collectively with a focus on delivering economic and social benefits. Join the community to continue to improve it.
- ❖ **Users don't trust our solutions:** Trust marks like Voila Verified send important signals to the emerging ecosystem. Invest in the Trustmark and push others to only work with organizations that share and adopt it as well. Show that our organizations have adopted a duty of care and have been audited against it. Help create trust. ▲



# Exploring the Greatest Barriers: Finance



Joni Brennan / Omar Shabbir / Serena Tejani / Mike Cook discuss financial barriers to digital identity in Canada.



<b>Joni Brennan</b>	Moderator
<b>Mike Cook</b>	IDENTOS Inc., President & CEO
<b>Serena Tejani</b>	Ernst & Young LLP, Associate Partner
<b>Omar Shabbir</b>	Infrastructure Ontario, Senior Advisor, Commercial Advisory and Strategy

**Many of the traditional physical credentials that we've built our economy around are issued by Provincial governments. Digital transformation of these credentials will require initial investments and sustained predictable funding. That long-term funding will come from the broader ecosystem but initial leadership and enablement must come from the federal government.**

Digital credentials should be viewed as essential economic infrastructure and a public good. If we see the need to connect all communities across Canada, shouldn't we ensure that Canadians can safely use those connections?

This view of digital credentials and systems as critical infrastructure leads to different funding and monetizing models where costs can be recouped through the benefits created for society, such as enabling greater economic activity leading to a larger tax base. Viewing digital credentials as infrastructure also makes it easier to imagine a collaborative model of funding and development between the Provinces and Territories, the federal government, and even the private sector.

Our panel of public, private, and civil organization experts agreed that building a pan-Canadian ecosystem of the

digital credentials industry needs initial financial support from the federal government. Not all Provinces and Territories have the resources to invest in this infrastructure or the populations across which to spread the initial costs. One reason is to provide equalization payments to combat unequal resources across the Provinces and Territories. This is essential to ensure digital credentials can help enable communities across the country and that the benefits of digital credentials do not flow only to the traditionally large, populous wealthy provinces and territories.

## **Barriers and action steps for finance:**

- ❖ **The transactional model won't provide enough funding:** Shift our mindsets to view digital credentials as infrastructure. Partner with different levels of government and the private and civil organization sectors to build digital solutions collaboratively.
- ❖ **Need for initial investment from the federal government:** Engage with our elected officials to support digital credentials and digital enablement of communities across Canada.
- ❖ **The market is fragmented:** Build solutions in such a way that other jurisdictions and sectors can later join in and bring their digital infrastructure to the ecosystem.
- ❖ **Solving for digital credentials and trust is a wicked problem:** Finance, technology, liability, standards, and economics are interconnected. Start noticing the ways they are related.
- ❖ **Digital policies differ across the Provinces and Territories with varying maturity stages, making interoperability difficult:** A national policy is needed to connect all the provinces, territories, and projects, but not all jurisdictions can come to the table right now. ▲



# Exploring the Greatest Barriers: People & Skills



Krista Pawley / Ross Ermel / David Knox / Juliana Cafik talk about skill development in the digital economy.



**Krista Pawley** Moderator

**Juliana Cafik** Microsoft, Principal Program Manager Identity Standards

**David Knox** School of Electrical Engineering and Computer Science, University of Ottawa, Assistant Professor

**Ross Ermel** Digital Talent and Leadership, Treasury Board of Canada Secretariat, Assistant Deputy Minister

**Worldwide, there is a shortage of digital talent, particularly in the public sector. If Canada wants to stay competitive in a global digital economy, we need to build essential skills and knowledge for our digital transformation to move forward.**

Panel experts discussed the challenge of developing skills and knowledge for jobs that don't exist yet. We need to think about where our needs will be 5-10 years from now to be proactive in talent development rather than reactive. The classic Canadian adage comes to mind: we need to skate to where the puck will be, or we will be left behind.

We must strive to be lifelong learners, evolving our concepts of learning and skills to recognize the coming exponential transformation of processes, needs, and technologies. Our panel anticipates that learning organizations and employers will look to issue or leverage micro-credentials to track and verify course completion and commitment to education. Micro-credentials can encourage ongoing learning in a fast-changing world and help people remain versatile in their careers.

Our panel felt that an interdisciplinary and collaborative approach is best suited to educating for careers that don't exist yet. Educational institutions need to shift to teaching ethics, care, and values as well as providing internships. Students will return from their industry experience and inform educators of the skills and knowledge they need. In other words, students

will play an active part in designing their own education.

In their haste, many in the digital sector have taken the approach of only tackling privacy at the end of core product development. We've seen, however, that a digital solution can be more, easier to scale, and more profitable when privacy is baked-in from the start. Similarly, early education needs to teach privacy and security as part of the core elementary school syllabus.

## **Barriers and action steps for people and skills:**

- ❖ **Career advancement paths are increasingly unclear:** Develop clarity around the skills and knowledge people need at each level of their career so that they understand what is needed to advance.
- ❖ **Essential talent is not entering our sectors or organizations:** Consider apprenticeships to bring tech people into our organizations with a guaranteed hire while also training them in the skills they will need to succeed.
- ❖ **Not enough people have the skills our organizations need:** Hire international students and workers. Not only do they provide much-needed talent, but they also bring direct experience and perspective on what it takes to make a digital solution truly usable on a global level.
- ❖ **Learning new skills in a fast-changing world is challenging:** Every day, choose to learn and to teach. Make it the fabric of our interactions to learn from others while teaching them what we know.
- ❖ **We're uncertain about what skills and knowledge we need:** Determine what difference we want to see in the world. From there, we can figure out what we need to learn to build toward it.
- ❖ **Lack of tech talent in the public sector:** For those of us in the government, actively recruit technologists to be part of making life better for Canadians. ▲



# Exploring the Greatest Barriers: Leadership & Policy



Sean Silcoff / Debbie Gamble / Jim Balsillie / Senator Colin Deacon talk about the role of leadership and political policy in digital identity.



<b>Sean Silcoff</b>	Moderator
<b>Senator Colin Deacon</b>	Senate of Canada, Independent Senator for Nova Scotia
<b>Jim Balsillie</b>	CIO Strategy Council Council of Canadian Innovators, Co-Founder
<b>Debbie Gamble</b>	Interac, Chief Innovation and New Ventures Officer

**Relative to the rest of the world, Canada is far behind in transforming the non-digital aspects of our economy to be taking advantage of digital advancement.**

As a country, our leadership needs to be more decisive and action-oriented. Our national security and the health of our democracy depend on the digital enablement of citizens in a trusted, privacy-enhancing digital world.

One of the key challenges Canada faces in digital transformation is policy. A lack of digital expertise at the top levels of government appears to be holding us back as our leaders appear to not really understand the opportunity that is at stake. Canada needs leadership and regulation that can keep up with innovation cannot afford to fail to adapt to a digital world and our economy can only be as innovative as regulations allow.

Our panel insisted that Canada's standards must be updated regularly in response to changes in technology and the world. The experts pointed to countries that give government ministers the authority to update standards and regulations yearly based on expert advice and suggested that Canada should adopt this same model so that our economy can stay abreast of changes and opportunities.

Canadian leadership is needed to break down silos and collaborate across departments and sectors. Most problems have a horizontal element, and cannot be solved by one "vertical", one department on its own. An

urgent coalition must address Canada's need for digital credentials, and this leadership needs to start at the top of the Canadian federal government.

## **Barriers and action steps for leadership and policy:**

- ⚡ **Political leaders and the public don't see the value of digital credentials:** Focus on understanding and explaining how digital credentials can help solve many of the biggest problems facing Canadians (making ends meet, mental health, immigration, etc.).
- ⚡ **Lack of digital expertise in the top levels of the federal government:** Push our elected officials to include an integrated team of experts on the digital economy embedded in the PMO.
- ⚡ **Government is slow to adapt to a fast-changing digital world:** Push government officials to review and update standards regularly.
- ⚡ **When leadership on the Federal level is lacking:** Provinces and Territories already manage many of the IDs we rely on, and they play a huge role in developing and implementing digital credentials. Push for the Provinces and Territories to more actively work together on accelerating access to digital credentials for all Canadians.
- ⚡ **Lack of collaboration makes solving problems difficult:** Bring together teams from different departments to tackle digital transformation together.
- ⚡ **Among the public, digital credentials have become heavily politicized and rife with misinformation:** Misinformation occurs when people don't understand what they're talking about. Disinformation occurs when people knowingly promote false ideas to confuse a topic or discussion. We need to educate to curb misinformation and we should not tolerate disinformation campaigns. Call out those that seek to politicize or interfere with open and transparent discussion. Create more opportunities for perspective sharing and honest conversation. ▲



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Identity Review



# Keep up the Conversation

Join us **February 1 & 2** in Vancouver, B.C. for the **Winter Workshop**. We're excited to see you!

REGISTER FOR THE WINTER WORKSHOP

The **IdentityNORTH LinkedIn Group** is where our community can foster conversations, pose questions, share resources and drive forward the discussion on Canada's digital future.

JOIN THE COMMUNITY

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Becoming a sponsor of **IdentityNORTH** is the best way to engage Canada's community for digital identity, the digital economy, online service delivery, and privacy. We can help raise the level of brand awareness of your company and your role in building Canada's digital economy. Through our high-value events, connect with other individuals and organizations also working in the space.

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# Community Support

The foundation of **IdentityNORTH** is our community, so it is important to give back and support communities in need. On behalf of our speakers, **IdentityNORTH** is supporting **Community Food Centres Canada**, an organization representing food bank communities across Canada, and the **Moose Hide Campaign**, a grassroots movement of Indigenous and non-Indigenous men who are standing up against violence towards women and children. We encourage you to learn more about these two important organizations who are doing important work helping to create safe, inclusive, communities for all.

MOOSE HIDE CAMPAIGN

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# Summary of Barriers & 2023 Focus for IdentityNORTH

## 1 Lack of Education about Digital Credentials

The public misunderstands digital credentials.

Political leaders and the public don't see the value of digital credentials.

Current use cases need to clarify how digital credentials will solve problems and improve people's lives.

Traditionally, among the public, users do not understand or trust new digital solutions, so digital credentials have become heavily politicized and rife with misinformation.

Users don't know whom they can or cannot trust regarding digital credentials and services.

## 2 Lack of Leadership

Governments are slow to recognize and adapt to a fast-changing digital world.

Lack of digital expertise in the top levels of Canadian governments at all levels.

Governments can't lead or collaborate if they don't understand.

Lack of collaboration across departments at all levels of government.

Lack of cooperation between departments, organizations, and sectors.

Insufficient financial investment from the federal government to ensure consistent access and experience across the country.

Digital policies differ across the Provinces and Territories with varying maturity stages.

## 3 Lack of a Sustainable Business Model

The lack of a sustainable business model that includes both up-front funding and long-term, on-going sustainable financial support.

Insufficient financial investment from anyone to ensure consistent access and experience across the country.

The transactional model, as currently imagined, would not provide enough funding to build the ecosystem.

## 4 Lack of talent

Not enough people have the skills our organizations need.

Lack of tech talent in the public sector.

Essential talent is not entering our sectors or organizations.

The diversity of the teams and the use cases they build need to reflect the diversity of the population they serve.

Learning new skills in a fast-changing world is challenging.

There is a lack of clarity around what skills and knowledge are needed.

Career advancement paths need to be clarified.

## 5 Initial Focus on Technology Instead of Use Cases & User Needs

Teams are often too focused on technology rather than real-life problems that need to be solved.

The language and terms used by practitioners make communicating effectively with the public challenging.

Lack of human-centred design in early digital credential technology.

Unclear standards stymie interoperability.

Lack of collaboration in developing frameworks.

No definitive standards or frameworks to follow yet, therefore trust is suffering.

The market is fragmented due to a lack of interoperability in early digital credential technology.

The public's lack of technical knowledge could lead to mistrust of digital technologists and their solutions.

Resulting user adoption of early technology solutions is low.

