

# Developing Countries National ICT & Citizen Payments Strategy



**Huntington Ventures Ltd.**

**The Business of Identity Management**

May 2016

# This Deck...

- Reviews current government challenges in receiving and making citizen payments
- Presents a way for governments to make more money every day by leveraging citizen identity and the phone
- So who am I?

# Guy Huntington



Guy Huntington is a very experienced identity architect, program and project manager who has led, as well as rescued, many large Fortune 500 identity projects including Boeing and Capital One. He recently completed being the identity architect for the Government of Alberta's Digital Citizen Identity and Authentication program.

# Current Government Payment Challenges

- Government payment services are likely a combination of over the counter payments, credit and debit cards, cell phone e-wallet and cheques
- Citizens wait to the last day to make payments for things like fines and taxes
- There are likely several or many more different back end government bank accounts these payments are being made into
- Citizen subsidy programs can be expensive to run usually using some form of payment card

# Technology Citizens Have

- Most citizens in developing countries DON'T have internet access
- What they do have is:
  - Cell phone
  - e-wallets
- Some have debit and credit cards

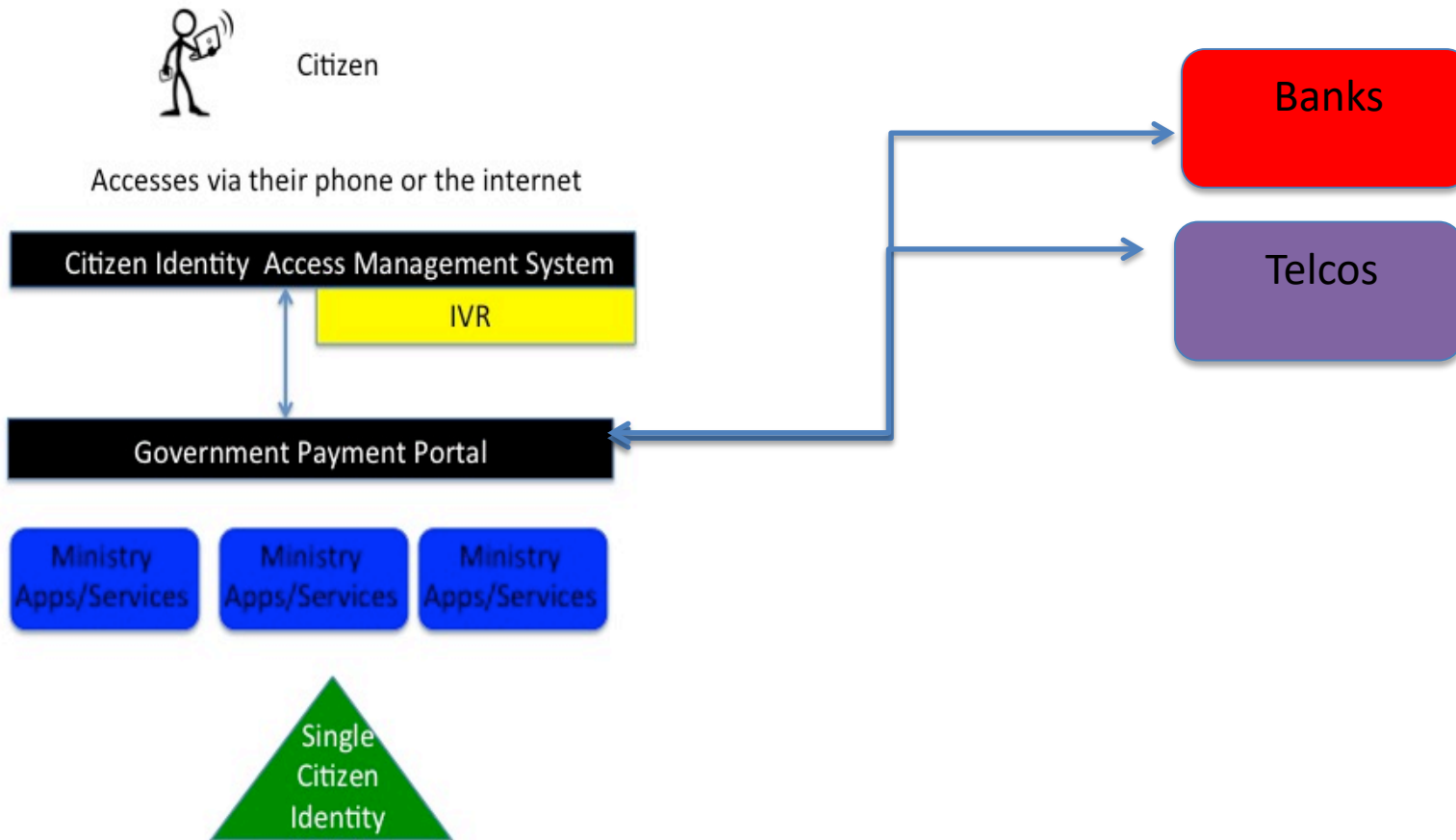
# Solution: Leverage Identity & Cell

- In this deck  
<https://hvl.net/pdf/ICTStrategiesMay2016.pdf> I propose a national citizen identity strategy that leverages citizens use of cell phones using their voice to authenticate
- Within the deck I also talk about re-engineering government services

# Re-Engineer Government Services

- Like payments
  - Your citizens have to pay for things like car/motorcycle registration, license renewals, taxes, paying fines, paying for water and power bills, etc.
  - If citizens could use their cell using things like e-wallets to pay for these and not have to go into a government office...THEY WOULD LIKELY BE VERY INTERESTED

# Paying Bills Using Their Cell or Internet





# Citizens Point Of View- It's Much Easier

- Citizens no longer have to go into government offices to make payments
- Instead they would:
  - Call a toll-free government payment portal number
  - Authenticate using their voice
  - Identity system and payment portal works with the gov't ESB to determine what payments are owing
  - IVR tells them what payments, fines or taxes are owing
  - They select what to pay for using their voice/cell
  - Determines what payment method
  - Make payment

# It Will Make The Government Money

- At a recent government project I was the identity architect for, they centralized all payments into one back-end government bank account each night
- The nightly interest payments on money received increased due to one large amount

# Incent Citizens To Pay Early

- Governments can incent citizens to pay early by having cell phone/online payments less expensive to pay than over the counter payments
- This can be used for things like speeding tickets, etc.
  - A citizen can pay less if they pay online sooner and easier than having to go into a government office
- The net effect is to have citizen payments earlier in government bank accounts thus improving cash flow

# Make The Citizen Payment Experience Easy

- Paying the government should be easy for citizens
- A seamless user experience should occur regardless if the citizen is using their cell, smartphone, tablet, laptop or desktop computer
- The deck referred to earlier in this presentation shows how this could occur

# Reduce Costs of Government Payments

- The same system can be used to make payments to citizens for things like fuel subsidies, etc.
- Government payments can be made automatically into citizens cell phone e-wallets or traditional bank accounts
- This eliminates, or significantly reduces, the need for more expensive payment cards

# Leverage ICT Identity Investments

- By leveraging the national citizen ICT identity and authentication infrastructure, the government can re-think the way services are delivered to citizens
- Payments is one area where leveraging the ICT identity investment citizens will like the services because it can actually be cheaper for them to make payments and easier to do, from wherever they are, via their cell phone

# Changing the World a Bit

- Guy wants to change the world a bit by assisting developing countries to leapfrog ahead of most western societies by:
  - Leveraging citizen's use of the cell phone and their voice to then access online government services
  - Creating a new model for educating students
  - Leverage existing technology to deliver healthcare more effectively

# If You Thought This Is Thought Provoking

- Then please pass along a link to the presentation to people in your country who might be interested
- You can contact me at:
  - [guy@hvl.net](mailto:guy@hvl.net)
  - 1-604-861-6804
  - Via LinkedIn (<https://ca.linkedin.com/in/ghuntington>)
- Thanks for your time!