



## **ADVP Members Meeting Minutes 21/01/2025**

### **Attendees:**

Alan Gooden, David Crack, Rob Allinson, Jonathan Jensen, David Park, Andrew Henderson (APPG), Stefan Sosnowski, David Alexander, Mark O'Hara, Nick Tegg, Anton Zdziebczok, Scott Bailey, Rob Cooper (Home Office), John Abbott (Yoti), Robin Tombs (Yoti), Robyn Gee, Gus Morse, Tanya Ghuman (Illuminatech), Christian Smith, Scott Bailey (Home Office), George Billinge (Illuminatech)

### **Recording of Meetings**

David Crack confirmed that meetings are being recorded for documentation and future reference. No objections were raised by attendees.

### **Apologies**

Apologies were received from OfDia (unavailable to present) and John Peart (unwell, lost voice). John expressed concerns about the attendance of Graham and others, particularly regarding a potential controversy surrounding recent leaks. John provided an update on the digital driving licences and the government's position.

### **Matters Arising and agenda items**

1. The leak concerning digital driving licenses and the government data wallet was discussed. David Crack highlighted that the leak was unofficial, but there is industry concern about a government-issued wallet for credentials like driving licenses and National Insurance data. Attendees agreed to formulate a response on the implications of this.
2. Update on DVS Register for IDS Providers - David Crack updated that the DVS Register is set to go live in February, with updates for IDS providers. **Stefan Sosnowski** raised concerns about the short timeline for registration and suggested requesting an extended window to the end of February.
3. Report on 270 Identity Sector Members - Alan Gooden briefly mentioned a report commissioned by OfDia on the 270 members of the identity sector. Graham Francis was scheduled to discuss it, but this will be postponed to the next meeting.
4. Discussion on Digital Identity and Government Wallet - David Crack introduced the issue surrounding the potential creation of a government wallet for digital identity. This could serve as a centralized place for various credentials, including driving licenses. The potential of government-issued digital identity was seen as a threat by many in the identity sector, particularly if it leads to the government competing with industry providers by offering credentials like National Insurance numbers, DBS checks, etc. The group debated the regulatory and economic implications, with an emphasis on ensuring any government wallet adheres to existing frameworks such as DIATF.

**Stefan Sosnowski** expressed concern that the government may be using the sector for free consultation to develop its own system and called for a formal response to the leak.

**David Alexander** urged a balanced, rational approach, advising the group to remind the government of previous feedback and the potential risks to the digital economy. He suggested that if the government moves forward, it should allow for flexibility, enabling individuals to store their credentials in third-party wallets as well as the government wallet.

Privacy Concerns & Technical Details - **Nick Tegg** raised privacy concerns, emphasizing that the design of the wallet would be crucial. If a single identifier is used for all transactions, it could lead to unwanted correlation of personal data. He proposed that technical details, such as whether individual transaction identifiers are used, should be closely examined.

Potential Use Cases for a Government Wallet - **Anton Zdziebczok** noted that there's a difference between a government app used for physical interactions (e.g., purchasing alcohol, showing ID in physical locations) versus a wallet used for online transactions. He pointed out that current regulations do not yet fully support such digital identity use cases in the online transaction space.

5. Ministerial Announcement Update - David Crack thanked John Abbott for raising important points regarding the ongoing developments with the Spanish driving license app and the broader implications of digital identity. John Abbott mentioned that while the specifics of the Spanish app remain unclear, there might be an announcement later today from the minister which could clarify future directions. David Crack pointed out that the ministerial announcement may relate to personal empowerment around data, as previously mentioned by Peter Carr.

Alan Gooden confirmed that they would draft a report after the announcement and circulate it to the team for feedback. The group would continue to monitor developments closely.

## **Home Office Research on Fraud and Impostor Risks in Digital Identity Verification**

Scott Bailey introduced Rob Cooper, a social researcher from the Home Office, who shared insights into ongoing research on digital identity verification related to the right to work and right to rent schemes.

Rob Cooper explained that they were gathering evidence on the current risks and challenges of digital identity fraud, particularly regarding impostor fraud and document abuse. The Home Office is aiming to build an evidence base to demonstrate the potential benefits and risks of digital identity schemes. Rob Cooper highlighted the upcoming survey for sector feedback, due in the next month, and encouraged the group to share insights about the risks they have observed in the field.

### **Discussion on Fraud and Intelligence Sharing**

Alan Gooden raised concerns about how the information gathered will be used—whether as a static report or part of a dynamic, ongoing intelligence process. The Home Office emphasized their desire to understand current fraud risks and improve the knowledge base. The idea is to understand where fraud is occurring and at which touchpoints.

Nick Tegg provided insights into his work with the National Fraud Investigation Bureau (NFIB) and Bournemouth University, discussing efforts to assess the impacts on individuals affected by identity fraud.

David Alexander referenced the OfDia sector analysis report and previous updates from the National Fraud Investigation Bureau regarding fraud-related legislation.

Fraud Reporting Requirements and Amber Hill - Scott Bailey mentioned that there has been limited progress with the Amber Hill initiative for fraud signal sharing. He noted that while it holds potential, there is no clear update at this time.

David Crack inquired whether there are any regular reporting requirements for IDSP providers in relation to fraud data. Scott Bailey explained that, for now, there were no formal reporting requirements. The Home Office is in the early stages of gathering data, but this could evolve as they better understand fraud risks within the digital identity verification space.

### **Right to Work & Right to Rent Update**

Scott Bailey provided an update on the ongoing work regarding the DUI Bill, which has now reached the reporting stage. The goal is to mandate that providers on the schemes gain access to the Digital Verification System (DVS) register.

The DVS register will be expanded once the DUI Bill receives assent.

Action Item: Scott will consult with members regarding the transition period required for landlords and companies not yet registered to avoid disruption.

Scott also highlighted that the guidance for employers and landlords will soon be updated to remove any confusion between different requirements and ensure clearer instructions. The new guidance will focus solely on employer and landlord responsibilities and will cross-reference with relevant frameworks (e.g., GPG45).

Action Item: Once the updated guidance is ready, Scott will ask Alan Gooden for help in reviewing it before it is published.

### **APPG Update**

Andrew Henderson shared plans for the first APPG meeting of the new season, scheduled for April 2nd in Parliament. The focus will be on the future supplementary scheme for KYC and anti-money laundering.

New Addition: The MP for Lichfield, Dave Roberts, has joined the group.

Action Item: APPG will circulate the meeting details to the membership once confirmed.

David Crack noted that the APPG had requested topics and questions ahead of the meeting. Andrew confirmed that an inquiry is in progress to get a broader commission on digital identity, similar to the previous "Phantom Paper," with a potential focus on the next 10 years of quantum and academic views.

David Alexander raised the idea of the APPG serving as a central point to connect various organizations working on KYC, anti-money laundering, and related topics, suggesting it could act as a "dashboard" for these issues. Andrew Henderson clarified that while the APPG aims to be the link between industry and Parliament, it is not designed to be a dashboard. Its role is to present industry topics to Parliamentarians for consideration.

Action Item: Andrew will ensure that the APPG facilitates a connection between key organizations to enhance collaboration.

David Alexander and Andrew Henderson discussed the importance of engaging MPs and Lords by presenting topics of interest to their constituencies or areas of expertise.

Action Item: Andrew will ensure that the APPG remains a platform for industry topics that could engage MPs and Lords.

## Findings from the November and December Workshops and recommendations for 2025

1. Name Change Discussion - Alan Gooden proposed a potential name change for the organization to reflect the evolving scope of the industry. The new name under consideration is the Association of Digital Verification Professionals. The goal is to remain relevant while expanding beyond document validation to include digital verification. **Stefan Sosnowski** supported the name change but stressed the importance of clearly distinguishing between digital and physical document validation in the organization's materials and communications. The devil is in the details when explaining the scope. Alan Gooden confirmed that if the name change is agreed upon, the website and relevant documentation will be updated accordingly.

2. Work Focus and Organizational Priorities - Alan Gooden highlighted the key areas of focus for the organization in the upcoming year, including:

- Trust Framework (GPG 45 and related inputs)
- Fraud signal sharing
- Service providers: Expanding membership to cover a broad range of industry participants.
- Government and industry engagement
- Legislation, regulation, and standards

There were no objections to these focus areas, and the members appeared in agreement with the outlined priorities for the year.

3. Membership Fees & Meeting Structure

- Membership fees will remain the same for the upcoming year to keep the organization affordable.
- The organization will maintain regular monthly meetings, with exceptions in August and December (for the AGM).
- Open meetings will be held twice a year to allow broader engagement from the industry.
- Executive meetings will continue to focus on administrative matters, ensuring the core member meetings remain focused on industry discussions.
- There was also mention of introducing Associate Membership to include non-service providers, such as auditors, standards bodies, and possibly relying parties.

4. Associate Membership Proposal

- Alan Gooden introduced the idea of adding Associate Membership to the organization. This would allow external stakeholders like auditors, testing houses, and others involved in digital verification to become part of the organization. However, concerns were raised about the potential conflicts of interest, particularly with certification bodies (CABs), which could stifle certain conversations.

- David Crack shared concerns about the inclusion of CABs due to past discussions around inconsistencies in certification processes. The challenge is balancing the desire for open discussion and feedback while maintaining the integrity of conversations within the membership.
- David Alexander suggested that Associate Membership could be valuable if it included organizations such as standards developers, academics, and other relevant bodies. However, he proposed that CABs should not be full members but could attend open meetings to share perspectives without being part of regular member discussions.
- Nick Tegg raised the point that Associate Membership could benefit cybersecurity professionals and service providers who are not currently members but have valuable expertise to contribute.
- Alan Gooden clarified that the decision would depend on whether CABs should be allowed to attend open meetings instead of having a direct membership role.
- Robert Allinson suggested reviewing the Articles of Association to see if changes are needed to allow for this new category of membership.
- David Crack concluded that there is a general interest in the concept of Associate Membership, particularly for organizations such as auditors, standards developers, and relying parties. However, further thought is needed to define the structure and ensure that membership expansion does not compromise the group's ability to have candid discussions.
- Alan Gooden agreed to report back with further recommendations after the next executive meeting, including clarifying which organizations should be eligible for Associate Membership and how to manage potential conflicts of interest.

## 5. Diversity, Equity, and Inclusion (DEI)

Alan Gooden discussed the importance of focusing on DEI within the organization, noting that efforts have been made to attract a more diverse demographic, including encouraging female participation and representation in industry leadership. He referenced Nick Tegg's work on intelligence and fraud as an example of how short-term interest groups could be set up and disbanded as needed, rather than creating permanent subgroups. David Crack noted that creating these groups should be on a case-by-case basis and would involve a membership vote when necessary.

### **AGM Preparation and Executive Structure**

David Crack mentioned that the AGM is scheduled for next month, and this would be an opportunity for members to discuss and vote on any changes, including the proposed name change and associate membership category.

Alan Gooden noted that the executive meetings had worked well this year, allowing the core team to focus on administrative matters while keeping member meetings more interactive and focused on the industry. This structure will continue in the coming year.

David Crack suggested that for the AGM, the executive should finalize any constitutional amendments (if required) and other decisions related to organizational structure.

Robert Allinson brought up the point that the Articles of Association may need updates to reflect the new membership categories and other changes. He recommended reviewing them at the next executive meeting and ensuring any necessary constitutional adjustments are made ahead of the AGM.

David Alexander emphasized the importance of clarity in communication regarding the organization's evolving focus, particularly around digital verification. He suggested creating more detailed materials or documentation to ensure members and prospective members understand the scope and relevance of the changes.

Stefan Sosnowski added that as the organization transitions to a broader focus on digital verification, there will be a need for ongoing clarification of what "digital verification" entails across different sectors. He recommended including specific use cases or examples in future communications to make this clearer.

David Crack confirmed that the next executive meeting would take place soon, where final recommendations regarding associate membership and any changes to the Articles of Association would be discussed in more detail.

Stefan Sosnowski expressed support for the idea of expanding membership but raised concerns about associate members potentially using meetings to pitch their services. He likened it to inviting an insurance broker to pitch insurance policies to a large audience. David Alexander acknowledged the concern. Stefan Sosnowski emphasized that a membership vote would be required to change the constitution, noting that this ensures transparency and avoids any controversy about decision-making. Action Item: Prepare a proposal for the next meeting regarding membership and voting rights.

Alan Gooden confirmed the rescheduled AGM will take place on February 19, 2025, following a delay from December 2024. The first half of the meeting will focus on a members meeting, followed by the AGM.

David Crack emphasized the administrative focus of the executive and suggested that contested elections can provide an opportunity for healthy debate and discussion.

Executive Committee roles:

- David Crack (Chair)
- Rob (Secretary and Treasurer)
- JJ (Vice-Chair, Financial Services)
- Dave Park (Vice-Chair, Immigration and Right to Space)

Associate Membership Voting Rights - David Crack clarified that associate members will not have voting rights in the organization, and there will be certain exclusions regarding the core activities of the organization.

Sectoral Analysis Report - David Alexander raised a question about whether anyone had reviewed the OfDia report on sectoral analysis and shared his concerns about the methodology. David Crack agreed that the analysis seemed flawed, as it includes any organization that provides an IAM system or mentions identity on their website. There was also a concern about the omission of critical roles within the Trust Framework, such as Attribute Service Providers and Orchestration Service Providers. David Alexander pointed out that academic activity influencing the sector had not been sufficiently addressed in the report.

#### **Action Items:**

- Formulate a draft response to address the government's potential plans regarding digital wallets.
- Monitor any official announcements or updates from the government, especially around regulatory frameworks and potential implications for the sector.
- Rob Cooper to continue collecting sector insights on fraud risks, with plans to reach out to individual providers for informal consultations.

- Alan Gooden and David Crack will follow up after the ministerial announcement and draft a report on the outcomes, which will be circulated for feedback if necessary.
- Scott Bailey to provide an update on the Amberhill initiative and any further developments related to the DUI Bill.
- Nick Tegg and Gavin Burton to continue work on assessing the impacts of identity fraud and sharing findings with the group.
- Scott Bailey: Follow up with members regarding transition periods for DUI Bill and upcoming guidance review.
- Andrew Henderson: Finalise details for the APPG meeting on April 2nd, circulate to membership, and ensure broader engagement from MPs and Lords. Anton requested to be directly included in the APPG meeting notice once it's distributed. Andrew will add Anton to the mailing list for the upcoming meeting.
- Review Articles of Association to ensure any proposed amendments are compliant and ready for vote at the AGM.
- David Crack to follow up with Op Dear and discuss concerns regarding methodology and sectoral analysis at the next meeting.

#### **AOB (Any Other Business)**

- David Alexander inquired about potential questions on the AGM or any issues members would like to raise.

Meeting Adjourned at: 12:30 PM. Next Meeting: February 19, 2025 (Combined Members meeting and AGM)