



## Summary of the Security, Infrastructure and Trust (SIT) Working Group Meeting

17 June 2020, Online meeting

This e-meeting was attended by a total of 20 remote participants. The resources for the meeting are accessible using the following links from the SIT Working Group SharePoint page.

- [List of participants present](#)
- Detailed agenda of the working group (see Annex 1)
- [Presentations delivered at the meeting](#)

Vijay Mauree, ITU, chaired the e-meeting.

### I. Introductory remarks

- 1.1 Vijay welcomed all participants and provided an overview of the agenda (see Annex 1).
- 1.2 Vijay informed members that ITU had been organizing a series of Webinars this spring called "[Insights on Digital Financial Services \(DFS\) during COVID-19](#)": 3 episodes were held in May, 5 are planned in June, and 2 more in July 2020. Vijay invited participants to join the upcoming webinars, and informed that the recordings of past episodes were available on their respective webpage.

### II. Session 1: QoS Workstream

- 2.1 Wolfgang Balzer, FocusInfoCom, delivered a presentation [[SIT-0102](#)] on FIGI pilot project: QoS Measurements for Interoperability and Cross Border Payments in Ghana, Rwanda and Uganda. This pilot project has been set up following the publication of FIGI SIT report on QoS "[Methodology for measurement of Quality of Service \(QoS\) Key Performance Indicators \(KPIs\) for Digital Financial Services](#)". The project is based on a methodology that is field-proven and provides good and reliable data quality for Regulators on DFS behavior. This project seeks to extend this methodology to include P2P payments based on a series of tests. Wolfgang explained how the tests were carried out in each country and provided examples of restrictions encountered (ex: cap lock on the number of transactions per day). The tests were performed using Android smartphones equipped with a specific application to collect data about P2P money transfer. Teams from the national regulatory authorities of the three countries were given an onsite training to learn how to process this data.
- 2.2 Next steps: The measurements done in this pilot project will be extending the already existing QoS methodologies to include to P2P payments. The report will be ready by August 2020 and will be sent to ITU-T Study Group 12 for consideration in their standardization work.
- 2.3 Vijay advised that there were already two standards on QoS and is hopeful to have a third one developed after Wolfgang has completed this work.
- 2.4 Questions:
  - Have network operators been made aware of such testing? The testing was done by the national telecommunication regulator teams of each three countries; national network operators were not necessarily kept in the loop.
  - How much does the testing cost? There is personnel cost on the ground to be organized locally with necessary training on Android app, and cost related to the large amount of data processing would take up to 5 to 8 working days, plus the tests on the ground.
  - Stiepan mentioned that a chip based on USSD encryption coming up very soon could be used for QoS purposes.



**Actions:**

1. Jami to check if consumer protection organizations would be interested to conduct such testing.
2. QoS workstream to consider the USSD chip for QoS mentioned by Stiepan.

**III. Security Workstream – Application Security Group**

- 3.1 Kevin Butler, University of Florida, presented the main findings of FIGI SIT report on [Security testing for USSD and STK based Digital Financial Services applications](#). Security is a moving target, the threat landscape changes, and so should the control. The report includes 17 threats and 118 controls to mitigate threats, and a template for best practices. The report offers a framework that provide practically oriented controls as opposed to high-level.
- 3.2 The report has been uploaded to GitHub <https://github.com/figisit/figisit-DFS-Security-Assurance-Framework> with the view to make it a live document that is publicly editable. The goal is to ensure that this report lifetime outlasts FIGI SIT WG. GitHub is an easy collaborative tool broadly used around the world. GitHub offers a mechanism that allow controls to be updated, versions of the document and authors of the changes can also be tracked. Kevin provided a hand-on demonstration how to update controls on GitHub.
- 3.3 Stiepan suggested that ShareLateX was interesting alternative for nicely formatted documents. Stiepan also suggested that ITU could consider host a similar kind of infrastructure as GitHub.

**Actions:**

1. Leon and Abbie to review the controls based on their respective reports
2. ITU to set up meeting with Leon an Abbie later on to see how to integrate the inputs from the DLT security report and the report on eKYC (particularly the recommendations on attacks against credentials, session high jacking and phishing attacks) into GitHub.
3. All members are invited to share the GitHub resources with their peers in this area of work who might be able to contribute.

**V. Session 3: Security Workstream - Authentication Group**

- 5.1 Jason Burnett, CVS, delivered a presentation on Implementing GADI Protocol for eKYC, [[SIT-0101](#)]. Jason provided a brief introduction on DID Alliance and explained that GADI (Global Architecture for Digital Identity) was is an initiative of DID alliance which purpose is to facilitate interoperability amongst decentralized identity (DID) systems. GADI efforts are directed to: Trust sourcing; Cross-ledger transaction support; and inclusiveness. Jason provided an overview on how to perform eKYC using GADI.
- 5.2 Questions:
  - Do requests get routed back to GADI? No. GADI is only used when onboarding new users, or if there are some failure to find a person.
  - Is device authentication part of the onboarding process? This technology is using FIDO, and there binding between authentication and the device.
- 5.3 Harm Arendhorst, iLabs, provided a presentation [[SIT-0103](#)] on OpenGate Project. In light of COVID-19, what can Digital ID and biometrics can do? This project was selected by European Commission in the top 30 projects that can save lives. This project aims at creating easier travel plan while minimizing spread by using biometric authentication technology. It focuses on facial recognition with selfie, and touchless pad to facilitate fast track in airports.
- 5.4 Vijay advised that there was ongoing work in SG11 and SG17 Security that could be of interest for Harm.



#### 5.5 Questions:

- Does this technology integrate with existed solutions? It can but it is not depending on it. Harm clarified that OpenGate doesn't store any data, the blockchain network only stores the reference to the date.
- Are there any contact tracing components? Yes, Harm is part of an ETSI group that is looking at creating standard on contact tracing apps and shared the following reference:  
[http://www.astridonline.it/static/upload/mobi/mobileapps\\_interoperabilitydetailedelements\\_en.pdf](http://www.astridonline.it/static/upload/mobi/mobileapps_interoperabilitydetailedelements_en.pdf)

#### **Actions:**

1. Vijay to share the draft report on eKYC for Harm to include e-KYC use cases.
2. Vijay to put Harm in touch with Denis from ITU-T Study Group 11, and with ITU-T Study Group 17.

### **VI. Session 4: DLT Workstream**

- 6.1 Leon Perlman, Columbia University, delivered a presentation on the draft the report of the DLT Workstream on Legal Aspects of Distributed Ledgers Technologies. Leon explained that there were a series of grey areas for legal aspects of DLT because law has not kept up with the pace of technology. The report aims to answer: How to take care of these gaps? What happens when things go wrong? Leon gave the example of current debate on blockchain technology used for COVID-19 contact tracing. What legal family (default jurisdiction) to use for arbitration of issues? The report develops a series of recommendations for policymakers and considers other issues such as governance in DLTs. For example, in the case GitHub open source software, what happens if there is a flaw in the coding? What is the liability of the coders?
- 6.2 The second draft of this report has been circulated to the mailing list for comments by email. The final version of the report is expected by the end of July 2020. Members are invited to review the report.

#### **Actions:**

1. Members to provide their inputs and comments on the 2<sup>nd</sup> draft of the report by email.
2. Leon to put the recommendation section in the main report and not in the annex.

### **VII. Closure of the meeting**

- 7.1 Vijay closed the meeting and thanked the speakers for their interventions, and all the participants for attendance.
- 7.2 The next meeting of FIGI SIT WG will take place in August 2020 and will present the report on eKYC, and DLT for final approval. The meeting will also provide an update on the Security Lab.

#### **Actions:**

1. Members are invited to register to the upcoming episodes of the Webinars series '[Insights on Digital Financial Services \(DFS\) during COVID-19](#)'
2. ITU is requested to look into using GoTo Meeting as opposed to Zoom for the next meeting of FIGI SIT WG.



**Annex 1**  
**Agenda of the meeting**

<p><b>Welcome</b></p> <p>Vijay Mauree, TSB, ITU &amp; SIT WG Chair</p>
<p><b>Session 1: QoS Workstream</b></p> <p><i>Chair: Vijay Mauree &amp; Kwame Baah-Acheamfuor</i></p> <ul style="list-style-type: none"> <li>- QoS Measurements for Interoperability and Cross Border Payments in Ghana, Rwanda and Uganda – Wolfgang Balzer, FocusInfoCom [<a href="#">SIT-0102</a>]</li> </ul>
<p><b>Session 2: Security Workstream – Application Security Group</b></p> <p><i>Chair: Kevin Butler &amp; Vijay Mauree</i></p> <ul style="list-style-type: none"> <li>- DFS Security Assurance Framework on Github – Arnold Kibuuka and Kevin Butler</li> </ul>
<p><b>Session 3: Security Workstream - Authentication Group</b></p> <p><i>Chair: Abbie Barbir</i></p> <ul style="list-style-type: none"> <li>- Implementing GADI Protocol for eKYC, Jason Burnett, CVS [<a href="#">SIT-0101</a>]</li> <li>- OpenGate Project presentation by Harm Arendhorst, iLabs [<a href="#">SIT-0103</a>]</li> </ul>
<p><b>Session 4: DLT Workstream</b></p> <p><i>Chair: Leon Perlman</i></p> <ul style="list-style-type: none"> <li>- Presentation of second draft of Report on Legal Aspects of DLT, Leon Perlman, Columbia University</li> <li>- Discussion on recommendations in the report</li> </ul>
<p><b>Summary and closing of meeting</b></p>