

## MEDIA FACTSHEET

### Singpass – Singapore’s National Digital Identity

#### Overview

Singpass, Singapore’s national digital identity, is one of the Smart Nation strategic national projects. As a foundational digital infrastructure, the national digital identity is critical to achieving our vision of improving the lives of citizens, creating opportunities for businesses, and transforming the capabilities of government agencies.

Singpass provides a convenient and secure platform for users to transact with over 460 Government agencies and private sector organisations across more than 1,700 services. Today, Singpass has a user base of more than 4.2 million users. Singpass serves approximately 97% of Singapore Citizens and Permanent Residents aged 15 and above and facilitates about 300 million personal and corporate transactions every year.

The current suite of services includes the Singpass app, Myinfo, Myinfo business, Login, Verify, Face Verification, Sign and Notify. Remote authorisation of transactions will be available by the end of the year. Companies interested in using these services can visit the Singpass API Developer and Partner Portal at <https://api.singpass.gov.sg>.

#### Singpass Features and Services

##### Digital IC in the Singpass app

The Digital IC is available to all Singpass app users and is featured on the app’s homepage for easy access. The Digital IC has an animated lion crest with a holographic effect at the corner of the user’s photograph to prevent image tampering and screenshot spoofing. For privacy, the NRIC number or FIN is masked by default, and user authentication is required to view full personal details on the Digital IC.

Users can present their Digital IC at government service counters for identity verification or scan the Digital IC barcode at kiosks, such as in public libraries or polyclinics. There are some exceptions where physical identification cards are required by law, such as for marriage registrations and hotel check-ins. The complete list of services that currently require the physical IC can be found on the [Singpass FAQ site](#).

Businesses are encouraged to accept the Digital IC as an alternative means for identity verification. They should look out for the animated lion crest overlay to ascertain that the Digital IC screen is legitimate and can request for the user to tap on the device to verify that the displayed credentials are not a captured image or video.

The Digital IC feature is not meant for downloading, printing or storing of data. If personal data needs to be collected, agencies or businesses are encouraged to use Verify or Myinfo to retrieve the data with the user’s consent. Alternatively, agencies or businesses may record the information displayed on the Digital IC into their systems. The collection and use of data are subject to the Public Sector (Governance) Act or Personal Data Protection Act where applicable.

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### Other features of the Singpass app

The Singpass app provides users with convenient and secure access to government and private sector services, online and in person. Users can check their CPF balance, apply for HDB flats, perform internet banking or manage their insurance policies with ease, without having to remember passwords. Other key features include login shortcuts to popular and last-used digital services and a customisable profile for users to view personal information at a glance. Users can also digitally sign electronic documents such as applications for insurance policies using their Singpass app.

As of October 2021, there are more than 3.2 million Singpass app users. About 80% of all Singpass transactions are conducted through the app, with the remaining 20% using Two-Factor Authentication (2FA) methods like SMS One-Time Password (OTP) and Face Verification. Users can set up their Singpass app easily with a face scan using Singpass Face Verification.

### Myinfo

Myinfo enables users to pre-fill digital forms with their personal data from government sources for online transactions while giving them control over how their information is shared.

To date, more than 700 digital services offered by government agencies and businesses have been onboarded to Myinfo. Since then, the use of Myinfo has resulted in an average decrease of up to 80% in application time for users, with businesses reporting up to 15% higher approval rate due to better data quality and significant cost savings in their customer acquisition process. This service sees more than 200,000 transactions a day.

### Myinfo business

Similar to Myinfo, Myinfo business enables businesses to pre-fill digital forms with entity data from government sources, such as corporate profile, financial performance and ownership information. It facilitates more than 120 Government-to-Business (G2B) digital services such as applying for a grant on the Business Grants Portal and invoicing agencies on Vendors@Gov.

This service has also been extended to private sector services like opening a corporate utility account and applying for SME loans. To date, there are more than 60 private sector digital services onboarded to Myinfo business.

### Login

Businesses can tap on Login for authentication processes, while customers can do away with remembering one additional set of credentials. To date, there are more than 130 private sector digital services leveraging Login as an authentication gateway, including OCBC Bank, Prudential, SingTel, NTUC Union, Income Insurance, QBE Insurance, Singapore Exchange, the Employment and Employability Institute (e2i), the Singapore Employers' Federation and JustLogin's HR software.

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## Verify

Verify enables users to perform face-to-face identity verification and secure transfer of personal information through scanning of QR codes or Near-Field Communication (NFC). Using the Singpass app, the user simply scans a QR code (e.g. at an event registration counter) and consents to have his basic personal details used in the transaction.

This feature is currently used for new patient registration at polyclinics, age verification when purchasing alcohol at vending machines, and registration for building entry, donation and car test drives.

Verify allows contactless transactions without the need for individuals to present or hand over their identity documents. Businesses that have face-to-face registration processes, such as real estate companies and training providers have also expressed interest to use Verify.

## Face Verification

Face Verification is an authentication method that enables users to access digital services on desktop or mobile browsers using a face scan compared against the Government's biometric database (such as their latest NRIC / Passport / Work Pass photo). This can be layered upon relying parties' existing authentication process to enable multi-factor authentication and provide a higher identity assurance, especially for transactions involving sensitive information or high transaction value.

The feature also improves digital inclusion, as it can be used by individuals who do not have mobile phones. This is being piloted for logins to government digital services at kiosks located at various agencies such as IRAS Taxpayer and Business Service Centre and Our Tampines Hub's Public Service Centre since April 2020. More locations will be progressively added. Over 81,000 access to services at these kiosks have been verified through the Face Verification feature

Users who visit the service centres to reset their Singpass passwords have also seen a reduction in waiting time of over 10 minutes as the technology offers improved convenience and ease of use.

## Sign

Sign enables users to digitally sign documents using their Singpass app. Signing with Singpass provides convenience and increases productivity and business efficiency – citizens no longer need to be physically present to sign documents and agreements.

The user flow is similar to Singpass login, as users simply scan the QR code displayed on the screen and authenticate themselves following the on-screen instructions. Sign with Singpass produces a digital signature that is cryptographically linked to the signer, which provides higher assurance of the authenticity and integrity of the signed documents. The digital signature can also be validated independently by other parties, enabling end-to-end digitalisation even for workflows that involve multiple organisations.

Businesses can either integrate their document workflows directly with Sign API or use commercial document management products that are pre-integrated with Sign API. To date,

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there are ten digital signing application providers, namely DocuSign, iText, Netrust, Onespan, Dedoco, Tessaract.io, RealEstateDoc, CrimsonLogic, Modus and Kofax. UOB, Maybank, ERA Realty Network, AIA Singapore, Prudential, UOB and Maybank have begun piloting Sign for their business applications. More than 100,000 signatures have been made using Singpass Sign in these transactions.

### Notify

Notify sends users relevant and timely notifications from government agencies directly into their Singpass app inbox. Through the notification, users can either view government notices or log in seamlessly to the agency's digital service to complete their transactions.

Current examples include (i) transactional notifications such as MediSave deduction and payment reminders, and (ii) pre-departure test certificate and vaccination certificate notification message.

By accessing notifications through the Singpass app inbox, citizens can be assured that the messages are authentic and sent by government agencies and mitigate the risks of phishing emails or text messages.

### **An Inclusive National Digital Identity System**

Ensuring inclusion and widespread access by all residents is a key design of Singpass. We have therefore added features such as Face Verification and Multi-User SMS 2FA, to ensure that even users without mobile phones can use their digital identities to access digital services.

Face Verification can be used by any Singpass user who has access to an internet-device with a web camera or front-facing camera, including public kiosks as mentioned earlier.

The Multi-User SMS 2FA is an extension of the existing SMS-OTP 2FA method. Users – who may require the assistance of others when transacting online – can opt to have their SMS-OTP sent to a trusted Singpass user's mobile number, for example of an immediate family member.

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