

Dino Cataldo DELLACCIO
Chief Information Officer

UNJSPF Digital Identity in Action

Transforming UN Pension Fund global operations with Blockchain, Biometrics, AI, and Geolocalization

January 15, 2025

UNJSPF





24 MEMBER ORGANIZATIONS



Efficient pension delivery

92.7%

of benchmarked benefits processed within 15 business days

MARKET VALUE OF ASSETS

US\$93.9 billion "



100%

of periodic benefit payments issued on time

*In 2023.

A strongly funded Fund

A growing Fund

86,013 PERIODIC BENEFITS

with an annual value of US\$3.52 billion



149,848

PARTICIPANTS

Total annual contributions from employees and employers:

US\$3.40 billion





**As at 31 July 2024. This number is not yet audited.

FUNDED RATIO

111% ""

The funded ratio is obtained by dividing the actuarial value of assets by the actuarial value of the accrued benefits. A ratio exceeding 100% means that the Fund is in a strongly funded position.

***As at 31 December 2023.

As at 31 December 2023.

A diverse Fund





Member Organizations



As at 31 December 2023, the member organizations of the Fund were the following:

Member Organizations		Number of Participants	Year of Admission
United Nations	UN	91,803	1949
Food and Agriculture Organization	FAO	16,813*	1950
International Organization for Migration	IOM	12,594	2007
World Health Organization	WHO	12,100	1949
International Labour Organization	ILO	4,337	1953
International Atomic Energy Agency	IAEA	2,697	1958
United Nations Educational, Scientific and Cultural Organization	UNESCO	2,591	1951
World Intellectual Property Organization	WIPO	1,203	1977
International Criminal Court	ICC	1,133	2004
International Telecommunication Union	ITU	755	1960
International Fund for Agricultural Development	IFAD	713	1977
International Civil Aviation Organization	ICAO	703	1951
United Nations Industrial Development Organization	UNIDO	697	1986
World Meteorological Organization	WMO	415	1952
International Maritime Organization	IMO	347	1959
Comprehensive Nuclear-Test-Ban Treaty Organization	СТВТО	340	2019
International Centre for Genetic Engineering and Biotechnology	ICGEB	176	1996
Special Tribunal for Lebanon	STL	115	2009
United Nations World Tourism Organization	UNWTO	92	1996
International Seabed Authority	ISA	57	1998
International Centre for the Study of the Preservation and Restoration of Cultural Property	ICCROM	46	1981
Inter-Parliamentary Union	IPU	46	2005
International Tribunal for the Law of the Sea	ITLOS	39	1997
European and Mediterranean Plant Protection Organization	EPPO	22	1983
Wassenaar Arrangement on Export Controls for Conventional Arms and Dual-Use Goods and Technologies	WA	14	2021

OUR PARTNER

United Nations International Computing Centre UNICC





.⊆

FOR THE

Home

Who We Are -

What We Do

What Makes Us Unique

Working with Us

News Centre ▼

Clients and Partner Organizations

UNICC provides trusted services and digital business solutions to over 70 Clients and Partner Organizations worldwide.



PROBLEM







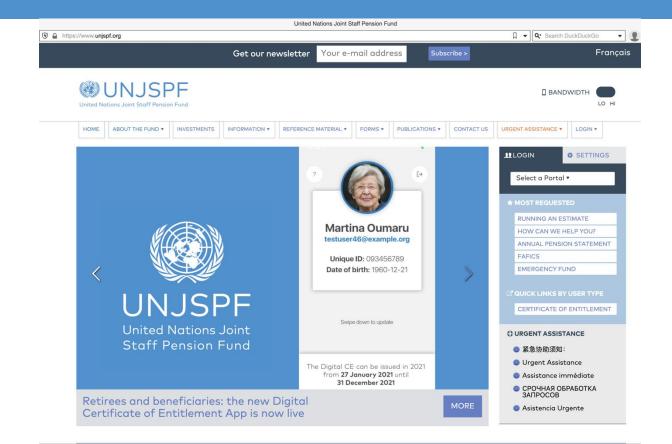


- Using Paper-Based Forms
- Transmitted through >190 postal services
- Prone to Delays + Errors + Questioning (Negative Proof)
- Causing in same cases Suspension of Payments



SOLUTION







OLD PROCESS





NEW PROCESS





CHALLENGES: ADDRESSING & PROVIDING 4 PROOFS UNJSPF United Nations Joint Staff Pension Fund

1. Proof of Identity/Authentication

2. Proof of Existence

3. Proof of Transaction

4. Proof of Location

REQUIREMENTS



1. SECURITY: Protect Data from Unauthorized Access, Modification, or Deletion by using Encryption, Authentication, and Consensus Mechanisms

2. RELIABILITY: Provide Redundancy & Fault Tolerance

3. TRANSPARENCY: Support Data Immutability (Tamper-proof), Auditability, and Traceability

4. ACCOUNTABILITY: Record data in a chronological and irreversible way and provide a complete history of the transactions

5. ATTRIBUTION: Link data to the identities of the participants and provide proof of their actions

ALIGNMENT

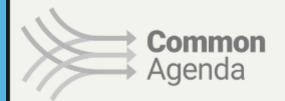






SEPTEMBER 2018







SDG target 16.9 on legal identity



WHY





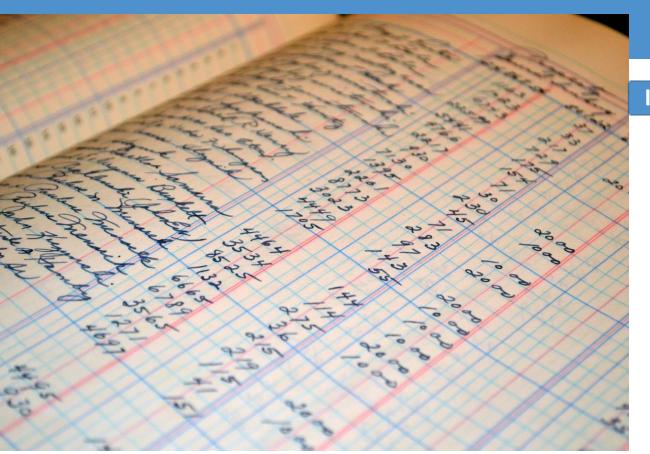
WHAT & HOW





BLOCKCHAIN: Support Proof of Identity & Transactions





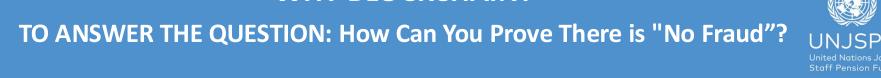
Immutable

Independently Auditable

Traceable

Triple-Entry
Distributed
Ledger

WHY BLOCKCHAIN?





1. Prevent/Detect Collusion: NO CENTRAL CONTROL (i.e., DB Admin.)

2. Control over WHO CAN PARTICIPATE

3. Support PRIVACY with Zero-Knowledge Proof & Tamper Proof Ledger

4. Create/Maintain/Audit an IMMUTABLE Ledger

BIOMETRICS: Provide Proof of Authentication & Life





Facial Recognition

Stored only on the User's Device

To Authenticate Users

on the

Blockchain





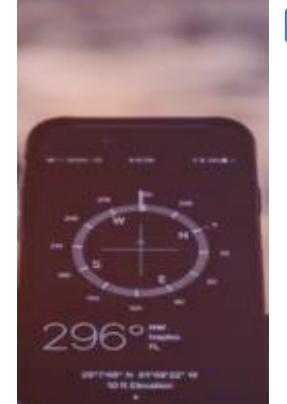


Global Positioning System

Of the User's Device

Use to Determine & Record Location

Required only for specific cases (two-track system)



ARTIFICIAL INTELLIGENCE: Detect/Prevent "Deep Fakes" (ISO 30701-3 "Presentation Attack Detection")









ISO/IEC 30107-3:2023

Information technology — Biometric presentation attack detection

Part 3: Testing and reporting



THE APPLICATION



Store

Mac

iPad

iPhone

Watch

Vision

AirPods

TV & Home

Entertainment



App Store Preview

This app is available only on the App Store for iPhone and iPad.



UNJSPF Digital CE 4+

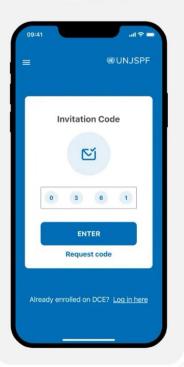
Digital CE App International Computing Centre

*** 4.7 • 3.1K Ratings

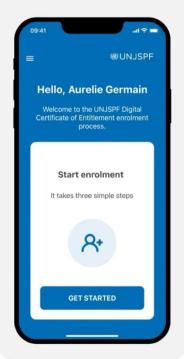
Free



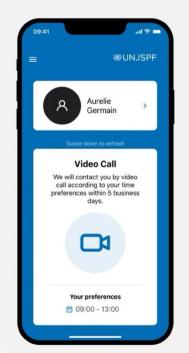
Activate your account with an invitation code



Easy to complete enrolment process



Verify your identity by joining a video call



Issue your Digital CE once verified



Ratings & Reviews



App Store Preview

Ratings and Reviews

See All

4.7 out of 5

3.1K Ratings





robhoorobrob, 01/03/2024

In Digital Certificate of Entitlement

Last year my initial experience with the DCE was frustrating as I had what felt like endless problems aligning my face correctly with the on-screen guidelines so that the camera more



thisisoutreagous, 01/04/2023

DEC

I had a hard time with the system. Thanks to Tun who helped me through the process. It could be frustrating sometimes to look at yourself for 15 minutes and then the syst more



138jg, 02/20/2023

The photo app

I welcome this initiative. However, the photo app needs improvement. It took me nearly 15 minutes of jostling the App to take a photo.

Thankfully, I am an experienced photogra more



ARCHITECTURE

DESIGN PATTERN

DECISION MODEL

SELF-SOVEREIGN-IDENTITY Design Pattern & Decision Model



<u>Design Pattern Category</u> = **Decentralized Identifiers Documents (DID)**

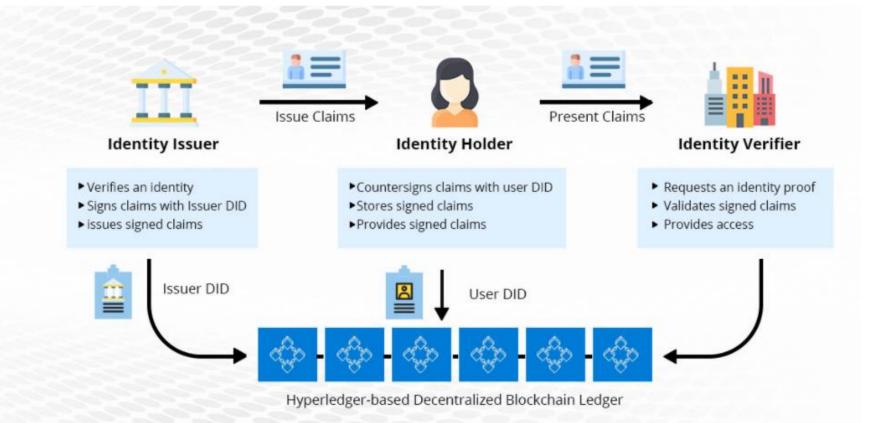
Decision Model = **Security Decision Model**

Predicated on the following **Concepts & Components**:

- Identifier Registry - Authentico	Decision Model	
 Multiple Registration Blockchain & Account Pairing Dual Resolution 		

From LF Decentralized Trust Self-Sovereign-Identity

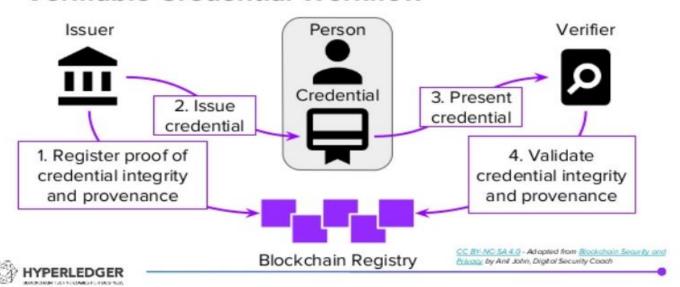




From LF Decentralized Trust Self-Sovereign-Identity & Verifiable Credentials



Verifiable Credential Workflow



Conceptual View Enrollment process

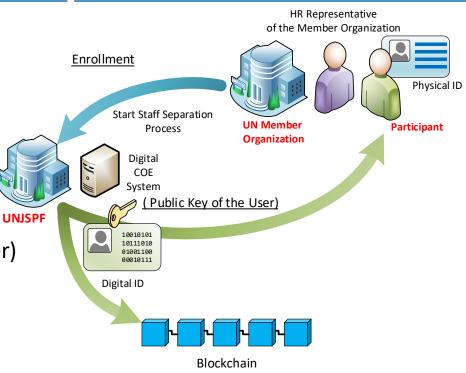


UNJSPF for Retirees/Beneficiaries

and

Member Organizations for Active Participants

- Identity Verification/Recording
- Biometric Data Capturing
- Data Acquisition
- Digital ID Creation (Decentralized Identifier)



DID Creation

Conceptual View Proof-of-Life

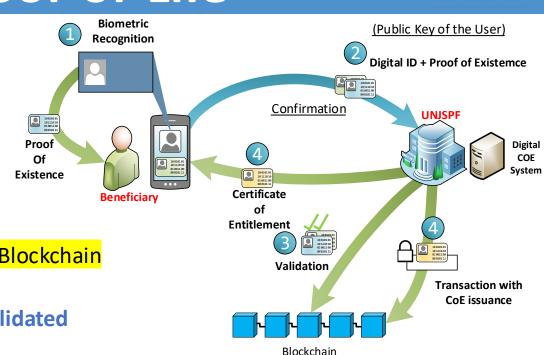


Biometric Identity

- Face recognition
- Proof of Existence

Proof-of-Life

- Transactions/events stored on the Blockchain
 - Immutable and Tamper Proof
 - Can be Traced, Audited and Validated



CE Issuance

Conceptual View Components

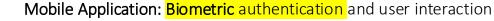


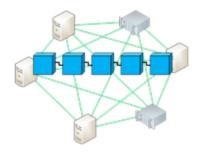


Web Based Admin Site: Administration from any location



Participant / Benficiary





Blockchain: Safe recording of Identity Creation & Transactions with
Traceability and Auditability, on a Distributed Ledger within UN premises
(UNICC Nodes on a Permissioned Blockchain) protected by the UN
Privileges & Immunities



THE UNDERLYING TECHNOLOGY

LF Decentralized Trust





Distributed Ledgers













IROHA



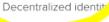
Permissioned & permissionless support; EVM transaction family

Java-based Ethereum client

Permissionable smart contract machine (EVM)

Libraries





Tools















HYPERLEDGER



HYPERLEDGER



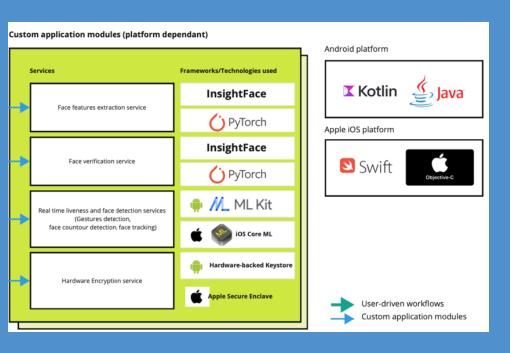




Domain-Specific

Tech Stack





Component	Technology/Tool
Mobile Frontend	iOS/Android App
Backend	Django, Celery Workers
Storage	RDS PostgreSQL, AWS S3
Blockchain	Hyperledger Aries
Monitoring/Analytics	Celery Flower, Metabase
Secrets Management	Vault
Orchestration	Kubernetes
Cloud Provider	AWS and Azure

Data on the Blockchain



The Blockchain Captures Only the Following Data:

(i) Transaction validation data "roothash"

(ii)Transaction Type (Attribute Transaction) = 100

(iii)Transaction timestamp (epoch)

(iv)Sender Public Signature: Public key



BENEFITS & & SUSTAINABILITY

No Paper





Eliminated Paper-based Processes

Simplified Onboarding

Digital ID eliminated the need for paper forms, streamlining onboarding and reducing administrative burden.

Enhanced Accessibility

Users can conduct their "Proof-of-Life" Verification anytime, anywhere, eliminating the need for physical paperwork.

No Physical Print – Mail - Store







Eliminated Form

Printing - Mailing - Archiving

Reduced Costs

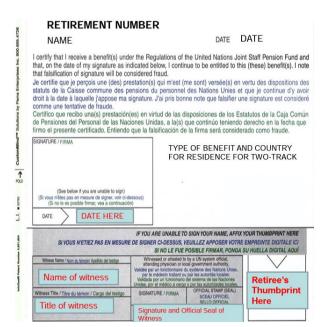
Eliminating paper forms reduced printing, mailing, and storage costs.

Increased Efficiency

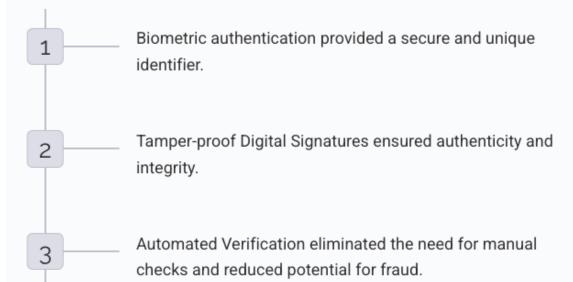
Digital verifications are processed instantly, reducing turnaround times and enhancing operational efficiency.

No Manual Verifications





Enhanced Signature Verification



No Single Point of Failures





Optimized Blockchain for Efficiency & Redundancy

86K

Users

System scaled for 86,000 user identities.

190

Countries

Users span over 190 countries.

0

Proof-of-Work Mining
Eliminated, avoiding energy
consumption.

2

Cloud Systems
Ensuring redundancy



The Evolution

Kiosk Mode to Address "DIGITAL DIVIDE"

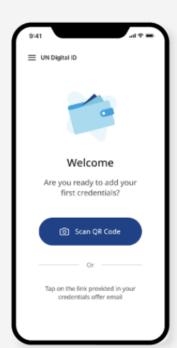




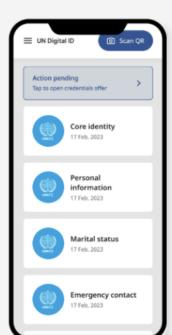


UN Digital ID









United Nations System

27 September 2021CEB/2021/HLCM/10/Add.2



CEB
Chief Executives Board
for Coordination

High-level Committee on Management (HLCM)

42nd Session, 11-12 October 2021

Virtual Session

UN Digital ID - Project ToR

What is UN Digital ID?

The UN Digital ID is a transformative UN solution to provide its workforce with a universal, system wide identity. It leverages technologies to provide a service to organisations as well as to staff members alike. It has huge potential for time efficiency savings for the processes from on-boarding through to retirement with the Joint Staff Pension Fund and is currently being tested by the UN Digital Solutions Centre. This will give ownership of personal data back to employees and enable reliable, scalable and dependable HR data interaction that would be interoperable between organizations. In addition, Digital ID will provide real-time, verified data for efficient decision-making at much lower costs. It has the ability to scale to as many use cases as feasible (vaccines, relocation, security etc.) all powered by the same underlying technology investment and "engine."

As a data exchange platform, the UN Digital ID will allow staff and consultants from participating organizations to share any of their HR and other personal information they are comfortable sharing



ISO CERTIFICATION & ASSURANCE

UNJSPF Digital ID Solution: ISO 27001 Certified





Certification Veritas ureau $_{\Omega}$

United Nations Joint Staff Pension Fund (UNJSPF)

1 Dag Hammarskjöld, Plaza (DHP)), Corner of 48th Street and 2nd Avenue New York, NY 10017 USA

This is a multi-site certificate, additional site(s) are listed on the next page(s)

Bureau Veritas Certification Holding SAS – UK Branch certifies that the Management System of the above organisation has been audited and found to be in accordance with the requirements of the management system standards detailed below

ISO/IEC 27001:2013

Scope of certification

The management of an Information Security System for Securing the UNJSPF's Integrated Pension Administration System (IPAS) and Digital Certificate of Entitlement (DCEI that encompasses the United Nations Joint Staff Pension Fund's offices in New York, Geneva, and the UNICC Data Centers in Geneva, Switzerland and Piscataway, NJ, covering the operation, maintenance and management of IPAS as well as the Digital Certificate of Entitlement (IDCE) Application managed by the UNJSPF NT Office and UNICC Geneva Office. The user support for beneficiaries is provided by UNJSPF (UNISC) Feliplesk.

Statement of Applicability Version number and release date: v3.0/03.11.2021

Original cycle start date:

Expiry date of previous cycle:

Certification / Recertification Audit date:
Certification/Recertification Cycle Start Date:

Subject to the continued satisfactory operation of the organization's Management System, this certificate expires on: 09-March-2022

NA

25-December-2021

09-March-2022

08-March-2025

UNJSPF Digital Solution In Progress ISO Certifications & Attestations



INTERNATIONAL ISO/IEC STANDARD 42001

First edition 2023-12



ISO/IEC 30107-3:2023

Information technology — Biometric presentation attack detection

Part 3: Testing and reporting

Information technology — Artificial intelligence — Management system

Technologies de l'information — Intelligence artificielle — Système de management

ALGORITHM ASSESSMENT





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NIST



FACE RECOGNITION TECHNOLOGY EVALUATION UNJS

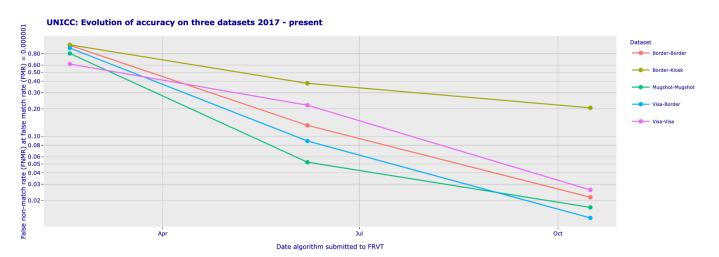
National Institute of Standards and Technology • U.S. Department of Commerce

Developer Name: UNICC-Solution Architecture Section | Algorithm Name: unicc_003 | Algorithm Type: 1:1 Verification

Date of Algorithm Submission: 2023_10_16 | Date of Report Card Generation: 2024-08-09

Full FRVT Results Tables

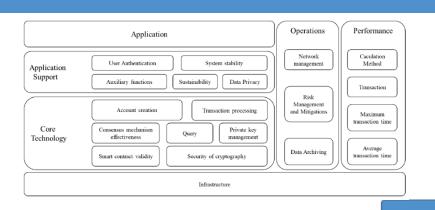
DEVELOPER GAINS



The report shows accuracy improvements over time for this developer. The traces correspond to the datasets named in the legend. The FMR is fixed independently for each dataset to the value given in the y-axis label.

CYBERSECURITY ASSESSMENT Control Domains





ITU-T Technical Specification

TELECOMMUNICATION STANDARDIZATION SECTOR OF ITII

(1 AUG 2019)

1. High Level Solution



- 2. Front-End Solution Components
 7. Non-Technical T
 3. Back-End Solution Components
 8. Pace of Change
 4. Network Security
 9. Web 3.0 vs Tradi
 5. External System Integration
 10. Smart Contracts
 6. Business Network Integration
 11. Futureproofing
- 7. Non-Technical Threats

 8. Pace of Change

 9. Web 3.0 vs Traditional Development

 10. Smart Contracts (N/A)

IDENTITY PRIVACY ASSURANCE

Control Domains



I. Policy: Formulation, Supporting Principles and Documentation

- 1. Use Case: i.e., Identity Management
- 2. Rationale: Requirements & Resources
- 3. Biometric Modality: i.e., Facial Recognition
- 4. Legal Norms & Ethical Principles
- 5. Human Rights Due Diligence
- 6. Data Provenance, Protection & Privacy Rights
- 7. Data Stewardship, Minimisation & Purpose Limitation: i.e., Self Sovereign Identity
- 8. Stakeholder Consultation
- 9. Security Verification & Business Cont.
- 11. Risk Assessment
- 12. Financial Planning; System
 Procurement, Testing and Standards
- 13. Network Connectivity

II. Data Collection: Enrolment & Integrity Biometric Data

- 14. How biometric data is collected
- 15. Legality of Data Collection & Consent
- 16. Data Management & Quality
- 17. Presentation Attack Detection
- 18. Exception Handling

III. Data Processing & Output Management

- 19. Operating Parameters
- 20. System Security
- 21. Performance Mgmt & Testing Protocols

IV. Organisational Issues

- 22. Managing & Deploying
- 23. Operating in extreme conditions
- 24. Oversight
- 25. Innovation and emerging tech
- 26. Service Delivery



LESSONS LEARNED

CHALLENGES FACED DURING IMPLEMENTATION





- COVID-19 Pandemic: Always have a "Plan B!"
- Don't Assume...Anything
- Written Instructions: Not Enough

INTEGRATION of EMERGING TECH



Digital Certificate of Entitlement (DCE)



- Scalability/Performance: Be Ready for Surprises
- Biometric Data Storage Requires Special Consideration
- Digital Divide

ASSURANCE



Digital Certificate of Entitlement (DCE)



- Emerging Tech = Emerging Standards
- AI Dual Role = Detect or Generate Synthetic Media
- Certification Not a One Time Process

STRATEGIES FOR USER ADOPTION





- Invest Early in User Awareness/Education
- Continuous Feedback
- Implement Progress Disclosure
- Gradual Introduction of Features

IMPORTANCE OF COMMUNICATION



UNJSPF Educational Videos



Prioritize User-Centric Design

- Incorporate intuitive interfaces with minimal written instructions
- Conduct usability testing with user groups to identity pain points

Simplify Complex Concepts

- Breakdown technical terms into easily understandable language
- Use analogies and real-world examples
- Avoid jargon and acronyms

Diversify Communication Channels

- Utilize multiple platforms to reach global users
- Implement phone support and follow-up assistance
- Create video tutorials and interactive guides

Address Misconceptions Proactively

- Develop targeted campaigns to clarify "distinctions"
- Provide clear information about data security and privacy
- Offer FAQ section and "myth-busting" content



ACKNOWLEDGMENT & RECOGNITIONS

UN SECRETARY-GENERAL AWARD INNOVATION & SUSTAINABILITY





GOVERNMENT BLOCKCHAIN ASSOCIATION (GBA) SOCIAL IMPACT AWARD





GARTNER - "CASE STUDY"



01/29/2021

Gartner.

Case Study: Digital Transformation of a Legacy Paper-Based Process (U.N. Joint Staff Pension Fund)

Published 28 January 2021 - ID G00739406 - 9 min read

Dean Lacheca

Initiatives: Government Digital Transformation and Innovation; Government Technology Optimization and Modernization

Governments worldwide are turning to emerging technologies to help modernize traditional processes. Government CIOs can gain insight from how the United Nations Joint Staff Pension Fund has utilized blockchain, biometrics and geolocation to reinvent a legacy process with a global audience.



Organization Name: United Nations Joint Staff Pension Fund (UNJSPF)

Industry: Pension Fund Management, Government

Main Location: New York, U.S.

Revenue: Not Applicable

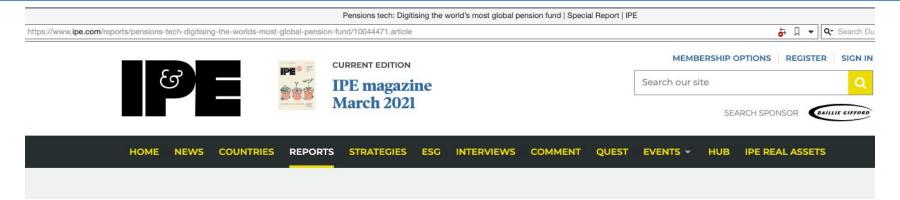
Employees: ~200 (2020)

Overview

The Digital Certificate of Entitlement (Digital CE) project at United Nations Joint Staff Pension Fund (UNJSPF) was selected as a finalist in Gartner's Eye on Innovation Awards for Government 2020. It was selected as it demonstrated how emerging technology can be combined to allow the service to be delivered in a completely different way, improving integrity and efficiency (see Table 1).

INVESTMENT & PENSION EUROPE PENSIONS TECH





REPORTS

Pensions tech: Digitising the world's most global pension fund

BY DEWI JOHN | APRIL 2020 (MAGAZINE)

The UN is using technology to transform bureaucratic processes in its pension scheme



WORLD SUMMIT INFORMATION SOCIETY



Blockchain and Biometric-based Digital Identity Solution

29 May 2024 at 10:00 AM



Dino Dell'Accio



Scott Stornetta Yugen Partners



Innovate

Msgr. Lucio Adrian Ruiz Holy See



Dimitra Ralli
UNICC



Discuss

Share

Sandra Ro



COLLABORATION









ILFDECENTRALIZED TRUST

"GET INVOLVED"

IN BUILDING TRUST WITH BLOCKCHAIN & EMERGING TECH





















Support the IGF

IGF 2023

Intersessional Work

Regional IGFs

Publications and Reports

Calendar



Dynamic Coalition on Blockchain Assurance and Standardization



Internet **Governance Forum**



Final Thoughts



Published on Digital Development

850 million people globally don't have ID—why this matters and what we can do about it

JULIA CLARK, ANNA METZ & CLAIRE CASHER | FEBRUARY 06, 2023

This page in: English | Français | Español | العربية

WORLD BANK BLOGS





Thank you



Appendix

DECISION MODELS



FOR BLOCKCHAINS

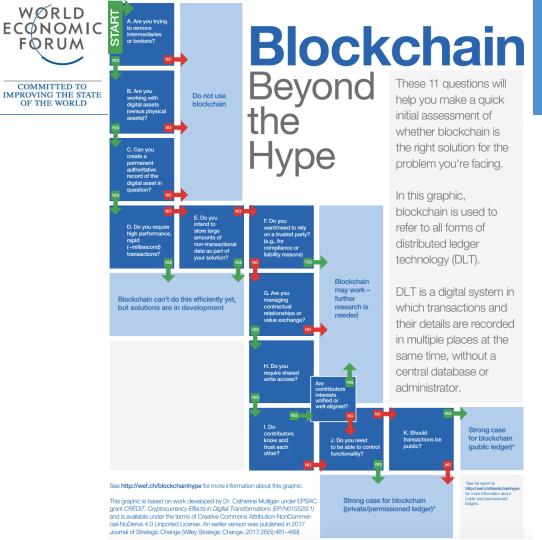
- **1. Karl Wüst and Arthur Gervais Model ->** IACR Cryptology, 2017 "Do you need a Blockchain?" https://eprint.iacr.org/2017/375
- 2. Birch-Brown-Parulava Model

Towards ambient accountability in financial services: Shared ledgers, translucent transactions and the technological legacy of the great financial crisis, Journal of Payments Strategy and Systems, 2016

3. Kuang Lo, Xiwei Xu, Yin Kia Chiam, and Qinghua Lu,

"Evaluating Suitability of Applying Blockchain", IEEE 2017

- 4. Generalized decision models:
 - World Economic Forum
 - NIST
 - CompTIA



COMMITTED TO

OF THE WORLD



- Create a permanent authoritative record
- Require shared write access
- No reliance on a trusted party



Blockchain Technology Overview

UNJSPF United Nations Joint Staff Bangian Eurol

U.S. Department of Commerce

Dylan Yaga Peter Mell Nik Roby Karen Scarfone

NISTIR 8202 **BLOCKCHAIN TECHNOLOGY OVERVIEW** Blockchains provide a historically consistent data store. If you don't need NO Do you need a shared. that, you don't need a Blockchain consistent data store? CONSIDER: Email / Spreadsheets YES Your data comes from a single entity. Blockchains are typically used when data Does more than one NO comes from multiple entities. entity need to contribute data? CONSIDER: Database **CAVEAT:** Auditing Use Cases AUDITING YES | Blockchains do not allow modifications Data records, once of historical data: they are strongly NO auditable written, are never updated or deleted? **CONSIDER:** Database YES You should not write sensitive information to a Blockchain that requires medium to long Sensitive identifiers term confidentiality, such as PII, even if it is WILL NOT be written to the data store? CONSIDER: Encrypted Database YES Are the entities with If there are no trust or control issues write access having a NO over who runs the data store, traditional hard time deciding who database solutions should suffice should be in control of **CONSIDER:** Managed Database the data store? YES If you don't need to audit what Do you want a happened and when it happened, NO tamperproof log of all you don't need a Blockchain writes to the data store? **CONSIDER:** Database YES You may have a useful Blockchain use case

Do you need a shared, consistent data store?

YES

Data records, once written, are never updated or deleted?

YES

Do you want a tamperproof log of all writes to the data store?

YES