

Summary and Takeaways from Workshop 1 on Digital ID and Electronic Signatures

The first stakeholder consultation workshop on the implementation of Lebanon's National Digital Transformation Strategy was organized by the Office of the Minister of State for Administrative Reform (OMSAR) on June 11-12, 2024, with technical support from the World Bank.

Digital ID: Day 1 Highlights

Day 1's morning session featured over 175 attendees from public institutions, private entities, civil society organizations, diplomatic missions, and international organizations, including dozens of ministers, parliamentarians, and other high-ranking individuals. It opened with remarks from Jean-Christophe Carret, Regional Director for the Middle East at the World Bank; H.E. Mrs. Najla Riachi, Minister of State for Administrative Reform; and H.E. Mr. Saadeh Al Shami, Deputy Prime Minister. The three speakers focused on the importance of implementing the National Digital Transformation Strategy to improve people's lives and the efficiency of public services. The Lebanese Government's legislative successes, particularly the progress achieved on electronic signatures, were acknowledged as vital for advancing the digital agenda.

The three keynote speeches were followed by several presentations that laid the groundwork for understanding digital ID and its technical underpinnings. The presentations revealed that Lebanon is well-positioned to implement a digital ID system, with several foundational elements already in place. For example, the Ministry of Interior has leveraged extensive citizen data to develop a centralized ID system, and it has also initiated the digitalization of civil registration processes, including the introduction of an electronic individual civil status extract (e-ICSE) service.

In the afternoon, the interactive breakout sessions focused on identifying impactful **use cases for digital ID** across various areas:

- *Government and courts*: simplifying the application and renewal process for official documents, enhancing voting authentication, and improving the accuracy of legal procedures.
- *Education*: facilitating students' and teachers' identity verification and the equitable distribution of financial aid.
- *Healthcare*: enhancing medical record mobility, linking health records with insurance coverage, and managing vaccination certificates.
- *Telecommunications*: enhancing client identification and SIM registration.
- *Banking*: streamlining KYC processes and improving customer onboarding.

The breakout sessions also focused on **sustainable digital ID implementation**:

- **Financing model**: Various models were discussed for sustainable implementation after initial CAPEX financing. Options included public funding through the government's budget, as well as cost recovery from charging service providers and/or individual users for digital ID authentication services. There was consensus that private-sector service providers would have more capacity to pay for digital ID services than public-sector providers. Opinions were divided as to the willingness to pay of individual users, with some stakeholders of the view that individuals could pay to use digital ID services, whereas others considered it as a potential barrier to access and inclusivity.
- **Operational model**: Several operational models were explored, examining an array of international good practices on public- and private-sector-led approaches, as well as public-private partnerships (PPP) and hybrid models where the private sector operates digital ID under the government's supervision.
- **Governance**: Participants stressed the importance of governance and the need to build the capacity of Lebanon's public institutions. In particular, they discussed the creation of an independent data protection authority to oversee and protect data privacy; ways to mitigate potential concerns around data oversharing; and the importance of ensuring security, transparency, and trust during digital ID implementation.

Electronic Signature: Day 2 Highlights

Day 2 delved into the role of e-signature in digital transformation. The presentations and interventions highlighted international best practices for the governance and implementation of e-signature, and they featured a deep dive on the Lebanese legal framework and specific use cases in the public and private sectors, including in the financial sector and the administration of justice.

The morning session started with an address by Judge Elie Helou, Head of Mount Lebanon's Appeals Court (representing H.E. Henri Khoury), who spoke about the importance of digital transformation and e-signature, and highlighted ongoing digital initiatives at the Ministry of Justice. Morning speakers included Mr. Ali Jaber, Advisor to the Minister of Justice and Founder at Jaber Legal, and Ms. Chantal Akl, Director General at the Ministry of Industry. The afternoon session on the financial sector opened with remarks from Banque du Liban's (BDL) Vice-Governor, Mr. Alexandre Mouradian, who highlighted BDL's experience in implementing e-signature in a phased manner to facilitate the digitalization of retail financial transactions. Afternoon speakers also included Ms. Ghada Sabbagh, Senior Legal Counsel at BDL, and Ms. Farah Ramadan, Senior Examiner at the Banking Control Commission of Lebanon.

The main takeaways were:

- **Administrative efficiency:** There was consensus on the role that e-signature can play in relieving public officials from burdensome administrative procedures. Breakout sessions identified several high-impact use cases, including civil status documents, tax documentation, real estate transactions, and notary services.
- **Risk-based approach:** The e-signature frameworks that were presented for the public and private sectors shed light on the importance of a risk-based approach to e-signature that assesses the nature of transactions at play. For example, for everyday banking and non-banking use cases in the financial sector, there is a need to strike a good balance between security and efficiency, offering a faster and more convenient user experience through simple technologies. For other use cases where a high level of trust is required, such as signing official documents, sophisticated technologies such as public key infrastructure could be deployed.
- **Governance and institutional oversight:** The need to clarify governance arrangements and build institutional capacity to oversee the e-signature ecosystem were discussed. Good-practice governance models from countries such as Saudi Arabia, the Netherlands, France, and the European Union were discussed, highlighting the complementary roles of various public- and private-sector actors in trusted e-signature implementation. Workshop participants emphasized the role of institutional oversight on the general framework that is ultimately put in place for the use of high-trust e-signature. Linked to that is the key message delivered by COLIBAC as a key actor for the trust framework on the necessity to comply with international standards for all e-signature applications. The challenge raised in that regard was the pending organizational structure of COLIBAC that would allow it to ensure its supervisory role and drive trust.
- **Protection of personal data:** Participants' interventions highlighted that the protection of personal data remains an important concern for e-signature, particularly if e-signature services are provided by the private sector. There was consensus around the urgency of fully implementing the data protection provisions of Law 81/2018, and of ensuring that any e-signature scheme that is eventually adopted is fully compliant with Lebanese law and international good practices on data privacy.

Conclusion

The first workshop initiated discussions and established the groundwork for a multi-stakeholder approach that will prove instrumental during the implementation phase of the National Digital Transformation Strategy. The workshop underscored the critical need for digital transformation in Lebanon and emphasized the importance of collaborative efforts to ensure its success. The discussions highlighted the importance of adapting international best practices to fit Lebanon's specific context, ensuring a trusted and reliable digital ID and e-signature implementation. The active participation and cooperation of all stakeholders, including public institutions, private-sector entities, civil society organizations, and international partners such as the World Bank, laid the groundwork for an ongoing dialogue on the roles of all stakeholders in Lebanon's digital transformation.