

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 lives of citizens, creating opportunities for businesses, and transforming the capabilities of government agencies.

Today, there are more than 4 million Singpass users. Singpass enables access to over 1,400 digital services by 340 government agencies and private organisations. Over 170 million transactions are conducted using Singpass annually.

The current suite of services includes Singpass app, Myinfo, Myinfo Business, Login, Verify, Face Verification, Sign and Notify. Remote authorisation of transactions will be available by 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

Singpass app

The Singpass app was launched in October 2018 to provide greater convenience when users access 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.

Popular features include login shortcuts to frequently-used government digital services and a customisable profile for personal information at a glance. The latest Face Verification feature lets overseas users set up their Singpass app easily, doing away with the need for a Singapore mobile number. Users can also digitally sign electronic documents such as applications for insurance policies using their Singpass app.

As of March 2021, there are more than 2.5 million Singpass app users. More than 70 per cent of all Singpass transactions are conducted through the app, with the remaining 30 per cent using Two-Factor Authentication (2FA) methods like SMS One-Time Password (OTP).

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, close to 600 digital services offered by government agencies and businesses have been on-boarded to Myinfo. Since then, the use of Myinfo has resulted in an average decrease of up to 80 per cent in application time for users, with businesses reporting up to 15 per cent higher

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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 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 of a corporate utilities account and application of SME loans. To date, there are 48 private sector digital services from 15 organisations on-boarded 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 50 private sector organisations leveraging Login as an authentication gateway, including OCBC Bank, Prudential, NTUC Union, Income Insurance, Singapore Exchange, the Singapore Employers' Federation and JustLogin's HR software.

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 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 at the GivePIs platform for donor registrations and SingHealth Polyclinics for new patient registration, 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, healthcare institutions, financial institutions, automobile industry 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 that is 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 of higher 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

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various agencies such as IRAS Taxpayer and Business Service Centre and Our Tampines Hub's Public Service Centre since April 2020, at selected public libraries since September 2020, and at all CPF Service Centres since December 2020. More locations will be added progressively.

As of February 2021, over 19,000 users have accessed services at these kiosks 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 a 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 choose to either integrate their document workflows directly with Sign API or use commercial document management products that are pre-integrated with Sign API. To date, there are eight digital signing application providers, namely DocuSign, iText, Netrust, Adobe, Onespan, Dedoco, Tessaract.io and Kofax. ERA Realty Network and AIA Singapore have begun piloting Sign for their business applications.

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) SafeEntry Pass notifications which are sent to Singpass app users who have performed their SafeEntry check-ins using the app, and (ii) NRIC re-registration and Passport renewal notifications, which are sent to the user's Singpass app inbox, and (iii) SingapoRediscovers Vouchers deduction notifications, which are sent by the Singapore Tourism Board (STB) to the user's Singpass app inbox. Transactional notifications such as Medisave deduction and payment reminders will be ready in 2021.

By accessing notifications through 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.

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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.

As there are alternative 2FA methods that ensure users are able to conveniently use Singpass, the OneKey token will be discontinued from 1 April 2021. OneKey token users have already been notified and prompted to set up their Singpass app or other 2FA methods, or to use Face Verification which does not require any additional setup. OneKey users can visit <https://go.gov.sg/singpass-2fa-methods> for instructions on how to switch to these 2FA alternatives.

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