

Factsheet – Singpass (Singapore’s National Digital Identity)

Overview

1. 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.
2. Singpass provides a convenient and secure platform for users to transact with Government agencies and private sector organisations. To date, this includes 700 organisations offering more than 2,000 services. Today, Singpass has a user base of more than 4.5 million users, covering 97% of Singapore Citizens and Permanent Residents aged 15 and above. More than 350 million personal and corporate transactions are facilitated via Singpass every year. The current suite of services includes the Singpass app, Myinfo, Verify, Face Verification, Login and Myinfo business.
3. Ensuring inclusion and widespread access by all residents is a key remit of Singpass. Features such as Face Verification and Multi-User SMS 2FA ensure that even users without mobile phones can use Singpass 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 at public kiosks. 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.
4. Companies interested in using the Singpass’ suite of services can visit the Singpass API Developer and Partner Portal at <https://api.singpass.gov.sg>.

Singpass app

5. The Singpass app, a mobile user interface, provides users with convenient and secure access to government and private sector services, online and in-person. Some popular features include login shortcuts to common and last-used digital services and a customisable profile to view personal information at a glance. With the Singpass app, users can check their CPF balance, apply for HDB flats, perform internet banking or manage their insurance policies with ease while on the go; all without having to remember passwords.
6. As of February 2022, there are more than 3.5 million Singpass app users. About 85% of all Singpass transactions are conducted through the app, with the remaining 15% using Two-Factor Authentication (2FA) methods like Singpass Face Verification. Users can set up their Singpass app easily with a face scan using Singpass Face Verification.

Digital IC

7. Besides facilitating digital transactions, the Singpass app features the user’s Digital Identity Card (Digital IC) on the homepage. 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](#).

8. The Digital IC has an animated and holographic lion crest at the corner of the user's photograph to deter image tampering and screenshot spoofing. For privacy, the NRIC number or FIN is masked by default; user authentication is required to view the full personal details on the Digital IC.

9. 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 manually 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.

Document Wallet

10. With their Singpass app, users can also access government-issued documents in their Document Wallet under "My Profile". For a start, users who intend to travel can view their Vaccination HealthCerts in their Document Wallet after obtaining them from the Notarise portal. More document types will be added in future.

Inbox

11. Users can receive relevant and timely notifications from government agencies directly in their Singpass app inbox.

12. Current examples include (i) transactional notifications such as MediSave deduction and payment reminders, (ii) pre-departure test certificate and vaccination certificate notifications, and (iii) ICA passport renewal and NRIC re-registration.

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

Other Singpass Suite of Services

Myinfo

14. 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.

15. To date, more than 800 digital services offered by government agencies and businesses have been onboarded to Myinfo. 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 about 200,000 transactions a day.

Verify

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

17. Verify allows contactless transactions without the need for individuals to present or hand over their identity documents. This feature is currently used for new patient registration at polyclinics, expressions of interest at real estate show flats, and user verification for personal

loan applications and other form-filling transactions in the service sectors. Businesses that require face-to-face registration processes, such as training providers, may also integrate Verify into their workflow.

Face Verification

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

19. 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, Central Provident Fund Board, and Our Tampines Hub's Public Service Centre since April 2020. Over 87,000 sessions to access services at these kiosks have been verified through the Face Verification feature. More locations will be progressively added.

20. Face Verification has also helped significantly reduce the waiting time for users visiting the service centres to reset their Singpass passwords – a process that used to take an average of 10 minutes to complete with physical documentations to verify their identity is now done within seconds. The technology is easy to use and simplifies the process of user verification, providing greater convenience to the users.

Sign

21. 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.

22. The user flow is similar to Singpass login – users simply scan the QR code displayed on the screen and follow the on-screen instructions to complete the authentication and signing process. 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.

23. 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, there are ten digital signing application providers (CrimsonLogic, Dedoco, DocuSign, iText, Kofax, Modus, Netrust, Onespan, RealEstateDoc and Tessaract.io) that have been pre-integrated with Sign API. AIA Singapore, ERA Realty Network, Maybank, Prudential and UOB have begun piloting Sign for their business applications. More than 140,000 signatures have been made using Singpass Sign in these transactions.

For Businesses

Corporate Profile on the Singpass app

24. From end March 2022, individuals with valid Corppass accounts will be able to view their business entity information on the Singpass app. This includes business owners and authorised employees of over 550,000 businesses and entities (such as non-profit organisations and associations), who can conveniently look up company details such as business registration and shareholder information, as well as information on awarded government contracts from the Singpass app, without the need to seek and access various sources for the data. This is part of the Government's commitment to offer citizens and businesses convenient and secure access to data.

25. Similar to the "My Profile" section in the Singpass app for individuals to view their personal data, business users will be able to easily access pertinent corporate data in the new "My Corporate Profile" section. The corporate profile is integrated with Myinfo business. This is useful in instances when quick retrieval of the most up-to-date information is necessary, like when applying for corporate banking and financial products.

26. GovTech will progressively announce and roll out more corporate features on the Singpass app to improve and facilitate secure and seamless corporate transactions.

Login

27. 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 150 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.

Myinfo business

28. 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 130 Government-to-Business (G2B) digital services such as applying for a grant on the Business Grants Portal and invoicing agencies on Vendors@Gov.

29. This service has also been extended to private sector services, such as the opening of corporate utility accounts and applying for SME loans. To date, more than 80 private sector digital services have onboarded to Myinfo business.

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