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Preprint · August 2020

DOI: 10.13140/RG.2.2.27541.96480

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## Cashless payments, digital ID and vaccination

*Domina Petric, MD*

*Biometric digital identity system, vaccination records, and a payment system will become a new single cohesive platform that will be tested in West Africa during COVID-19 pandemic.*

A new biometric identity platform will be launched in West Africa and combine COVID-19 vaccinations, cashless payments, and potential law enforcement applications, thanks to a public-private partnership between the GAVI vaccine alliance, Mastercard and Trust Stamp.

Proving identity without revealing any information about it is the idea behind Trust Stamp's zero knowledge approach to online identity verification.

Mastercard, in addition to professing its commitment to promoting "centralized record keeping of childhood immunization" also describes itself as a leader toward a "World Beyond Cash", and its partnership with GAVI marks a novel approach towards linking a biometric digital identity system, vaccination records, and a payment system into a single cohesive platform.

The effort has been funded via \$3.8 million in GAVI donor funds in addition to a matched donation of the same amount by the Bill and Melinda Gates Foundation.

Gareth Genner, cofounder of Trust Stamp explained:

*The customer takes a photo of their face, palm or fingerprint and shares it with Trust Stamp. The company uses AI to create a 3D mask of it — and then throws away the data and adds encryptions in place of the name or records. The hash has to work where there is no internet, no cellular connectivity. It helps create a simple, low-budget way for children and their guardians to maintain medical records that cannot be confused with another child. Each time the child gets a vaccine and a new hash is created at the clinic, it is encoded with the updated health information. Algorithms can accurately predict if two different hashes belong to the same living person.*

Genner says this work in the region could prove to be beneficial in the time of COVID-19 pandemic.

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