



GOVTECH · 2026

Ecosystem Development.

in Aotearoa New Zealand

Who owns the rails?

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The next great sale *isn't a company or a port.*

Roughly 88% of New Zealand's banking sector is foreign-owned. The four Australian-parented majors earned around \$7.6B in combined profit in 2023. The 2024 Commerce Commission market study confirmed what every mortgage holder already suspected: limited competition, sticky customers, returns on equity well above what a competitive market would deliver.

Banks today are not really product companies. They are infrastructure operators. Their moat isn't advertising — it's the cost of the rails underneath.



Four sovereignty questions *for the next decade.*

01

Identity

Who proves you are you — and on what terms?

02

Payments

Whose rails move your money?

03

Data

Who controls portability and reciprocity?

04

Agents

Who sets the rules when AI transacts for you?



Ecosystem ≠ marketplace.

Three foundation layers, working as one — plus an emerging layer for agents.

L1 · PROTOCOL

What is trustworthy

Open standards. DISTF. ISO mDoc. W3C VCs. KERI/ACDC. The technical substrate.

L2 · GOVERNANCE

Who decides

Trust Framework Authority. TCA. Iwi data authority. The rules of the road.

L3 · ADOPTION

Where it lands

Banking. Farming. Health. Education. The places real value is captured.



DISTF is the foundation.

Already in law. Already accrediting.

WHERE NZ ALREADY LEADS

- RealMe — a decade of online authentication. Lessons learned across the Tasman.
- DISTF in primary legislation. Open page-by-page reference architecture consultation — rare globally.
- MATTR wallet sandbox live. Five organisations already in accreditation.
- Next-generation thinking on agentic, business, and post-quantum identity.

GOVERNMENT CREDENTIAL ROADMAP

- Delegated Passport
- Driver's Licence
- NZBN · Company Director
- IRD
- Pepeha (Ideation stage)
- RealMe credential (demand-side accelerant)



The infrastructure rents *flow offshore today.*

88%

*of NZ banking sector
foreign-owned*

\$7.6B

*annual profits
from the Big Four*

\$2B+

*annual fraud and
scam losses*

Real-time A2A payments, regulated pricing, wholesale digital cash, open merchant acquiring. The trajectory of Australia's NPP and the UK's Faster Payments shows the margin compression effect. Payments become utility, not rent.

Sources: RBNZ FSR 2024 (ownership); Commerce Commission Personal Banking Market Study 2024 (profits); NZ Police / DIA fraud and scam reporting 2023–24 (losses).



Read-only CDR

isn't enough.

THE AUSTRALIAN LESSON

Read-only data right.

Customers can see their data. Friction lives in the WRITE path — moving money, switching products, porting history. Incumbent cooperation still required. Effect on competition has been muted.

THE NZ OPPORTUNITY

Write access + reciprocity.

The policy opportunity: a CDR designed to let customers authorise third parties to MOVE money, SWITCH products, and PORT history — not just see data. Foreign-owned banks share on the same terms they receive. Portability becomes real. Legislative path still to be set.



The customer of the 2030s *is not a person. It's an agent.*

01

Delegation

Verifiable, scoped authority. The agent acts within bounds you set.

02

Auditability

Every action attestable. Misbehaviour traceable to the controller, not the platform.

03

Sovereignty

Standards set in Aotearoa. Adopted in Geneva. Not the other way round.

Take Back the Keys.



Trusted Credentials

Adoption Working Group.

PRIORITY USE CASES

Highest-leverage adoption surfaces. Demand-side credentials forward.

ARCHITECTURE ALIGN

DISTF Reference Architecture sub-groups — Technical, Policy, Māori, Accessibility.

NAMESPACE COORD

Solve the Red X. Credentials legible across wallets, issuers, relying parties.

PAYMENTS INTEGRATION

Identity-enabled payments as the priority adoption surface.

MĀORI CO-DESIGN (ASPIRATIONAL)

Collective-authority attestations through the guidance of Te Kāhui Raraunga and leadership of the Iwi Chairs Forum

INTERNATIONAL CHANNEL

Utah / SEDI mutual recognition. Joint OEM signal on Apple and Google wallets.



Your ID, *Your Way.*

The TCA member campaign. Plain language. Mobile-first. Built for the kitchen table, not the boardroom.

01

Get it

From someone you already trust — Waka Kotahi, your bank, NZQA, your iwi. Sent straight to your phone.

02

Keep it

In a secure digital wallet. Like the one in your pocket — except you can't lose it down the back of the couch.

03

Show it

Only what's needed, only when you choose. Prove you're over 18 without showing your birthday.

CAMPAIGN PILLARS

Relatable Friction · *Why does the pizza app need my birthday?* **ZK Powers Simply** · *Prove the fact, not the data.* **Tino Rangatiratanga** · *Your whakapapa, on your terms.*



Prioritised by ease *and bang for buck.*

01

Driver's Licence

EASE HIGH · ROI HIGH

*Wallet-resident mDL. Age, identity, address proof. NZTA · DIA.
Foundation credential.*

02

NZBN / Company Director

EASE HIGH · ROI HIGH

*SME onboarding, KYB, invoice trust. Xero, banks, accountants.
Commercial pull is highest.*

03

Pepeha

EASE MED · ROI HIGH

*Whakapapa-anchored attestation under iwi authority.
Precedent for collective-authority credentials.*

04

Tertiary / NCEA

EASE MED · ROI MED

*Degree and trade certs. NZQA / TEC. Employer onboarding,
professional registration.*

05

Delegated Passport

EASE LOW · ROI HIGH

*Government-issued, cross-border. Travel, KYC at the border,
agent-mediated abroad.*

06

IRD

EASE LOW · ROI MED

*Income and tax-status proofs. Selective disclosure. Lending and
rental applications.*



From paddock to plate, *with cryptographic provenance.*

LEAD PARTNERS

Trust Alliance NZ

Farm-data trust architecture and verifiable producer credentials.

GS1 New Zealand

Global product identifiers, traceability standards, EPCIS event chains.

WHAT IT UNLOCKS

- Premium provenance — verifiable farm-of-origin, animal welfare, regenerative practice, organic status.
- Streamlined compliance — one credential, many auditors. Consolidates the dairy and red-meat assurance schemes Trust Alliance NZ has mapped to date.
- Export advantage — NZ-origin claims that satisfy EU CSDDD, US FSMA, China GACC in a single proof.
- Carbon and water credentials — verifiable ESG attestations attached to the product, not just the farm.
- Te Tiriti — Māori agribusiness can attest collective authority over land, water, whakapapa claims.



From foaling to retirement, *one verifiable record per horse.*

LEAD PARTNERS

Future Racing

Unified platform. Certified LifeID record per horse. Marketplace, syndication, and tokenised ownership.

NZTR & industry

Regulatory rules, integrity protections, role-based access for owners, trainers, vets, officials.

WHAT IT UNLOCKS

- Single source of truth — pedigree, race history, veterinary records, ownership, all in one verifiable record.
- Welfare and integrity embedded — ongoing monitoring, post-racing traceability, verified reporting, public confidence.
- Tokenised syndication — fractional ownership with configurable dividends, governance rights, transfer rules, automated payouts.
- Role-based access — owners, trainers, vets, officials each see what is appropriate. Privacy, security, compliance by design.
- Proof in market — Racing Life app live on iOS and Android. The architecture from this deck, running today in a regulated NZ sector.



The 28% commission *doesn't have to leave the country.*

THE EXEMPLAR

Namma Yatri (India)

Open-source ride-hailing on the Beckn Protocol. Zero commission — drivers pay a small subscription, keep the full fare.

What it means for NZ

NZ rideshare is foreign-owned and takes 20–25% off every fare. The same playbook could be stood up in Auckland or Wellington.

WHAT IT UNLOCKS

- Driver economics — full fare to the driver. Small subscription replaces 20–25% commission. The infrastructure rent stays in the country.
- Open protocol — Beckn does for mobility what UPI did for payments. Discoverable, portable, interoperable. No platform lock-in.
- Driver credentials — license, vehicle compliance, insurance, training. Verifiable once, portable across apps. The driver owns the wallet, not the platform.
- Multi-modal — same rails connect ride-hailing, taxis, buses, ferries, last-mile. Auckland Transport and Metlink could plug in directly.
- Proof in market — three years live across Bengaluru, Delhi, Chennai. The model has already pulled Uber, Ola, and Rapido into subscription pricing in India.



Two rails will scale.

They must speak one language.

RAIL A · ISO mDOC

Passport. Driver's Licence.

Things that must cross borders. Apple Wallet, Google Wallet, government-issued.

RAIL B · W3C VC / KERI

NZBN. Qualifications. Pepeha.

Everything else. Selective disclosure. Agent-ready. Composable credential chains.

THE FIX · A coordinated namespace, jointly convened by DINZ and the Trust Framework Authority. Targeting recognition at GDC26 Geneva, September.



Whakapapa is not a feature. *It informs the architecture.*

Collective disclosure authority over whakapapa data sits with iwi, not the individual. This is not a constraint on the agenda — it is the structural advantage that makes the New Zealand model unique and so compelling. A transnational platform cannot replicate or control infrastructure governed by iwi data authority. That is sovereignty by design.

AUTHORITY

Te Kāhui Raraunga

Iwi data leadership and collective-authority governance design.

TIKANGA

Dr Karaitiana Taiuru

Mātauranga Māori in design, classification, and consent.

PROTOCOL

LIFE Protocol

KERI/ACDC technical substrate. Whakapapa-anchored, not whakapapa-flattening.



Small enough to move.

Serious enough to be trusted.

UTAH · SEDI

Mutual-recognition corridor

State-of-Utah Digital Identity body. Wallet conformance and credential mutual recognition. Workstream initiated April 2026 (LIFE Summit).

GDC26 · GENEVA

Global Digital Compact

September 2026. W3C, ICANN, DPI community in one room. Namespace coordination work lands here.

OEM · WALLETS

Apple & Google joint signal

TCA + Utah + DINZ joint position on wallet conformance offers OEMs a credible, government-anchored counter-position on agentic identity standards.



The identity layer *for humanity.*

One genealogical truth, scientifically established. One protocol, cryptographically sound. One stewardship model, indigenous-led. Aotearoa is uniquely positioned to convene it.

SCIENTIFIC

Universal common ancestry

Rohde, Olson & Chang (Nature, 2004) — every living human shares a common ancestor within the last few thousand years. The premise is settled.

TECHNICAL

KERI · ACDC · LIFE

Self-certifying identifiers. Chained credentials. No central registry. The only stack where iwi hold their own root keys.

INDIGENOUS

Māori-led stewardship / Kaitiakitanga

Whakapapa informs architecture, not metadata. Kāhui Raraunga and Dr Taiuru as design authority. Collective disclosure preserved.

GEOPOLITICAL / STRATEGIC RELATIONSHIPS

NZ · Utah · India

Te Tiriti credibility. FamilySearch records. ORF as Indian intellectual anchor. The only triangle with all three.



Capture *and hold.*

A patent family covering core elements of AI-agent identity and composable credentials. Filed globally. One filing in New Zealand. The window to bring the portfolio into Kiwi hands is open.

COMPOSITE DATA UNIT · PATENT FAMILY

JURISDICTION	APPLICATION	FILED	STATUS	STRATEGIC NOTE
US	6 patents issued	2021-24	<i>Issued</i>	<i>Foundational claims. The asset.</i>
NZ	807250	Jun 2022	<i>Pending</i>	<i>The Kiwi filing. The lever.</i>
AU · CN · KR	3 filings	Jun 2022	<i>Pending</i>	<i>Regional protection live.</i>
EP · JP	2 filings	Jun 2022	<i>Abandoned</i>	<i>Re-file window closing.</i>

Bring the portfolio into a NZ-domiciled stewardship vehicle. FRAND-licensed. Iwi-led, with sovereign wealth and Crown-aligned co-investment to be developed. The aim: Aotearoa anchors the stewardship of foundational IP for agentic identity.



The Hui Taumata

is the deadline that organises everything.

Q2

Q2

Q3

AUG

SEP

TCA use cases

Namespace v1

Farming pilot

Hui Taumata

GDC26 Geneva

Six priority credentials. Use case leads appointed.

Coordination workstream stood up. DINZ + TFA.

Trust Alliance NZ + GS1 first product-to-plate flow.

Te Papa, 11 August. TCA outputs land. Trust Compact close.

Namespace work travels. International recognition.

Everything in this deck is timed to land before or at the Hui Taumata. That's the forcing function.



Three rails, three pools of capital.

This is what each costs and what it returns.

RAIL 1 · TCA OPERATIONS

Adoption infrastructure

TCA secretariat, six use-case work-streams, namespace coordination. Three-year operating envelope. Co-funders: DIA, member subscriptions, philanthropic. Indicative: \$1-3M over three years.

RAIL 2 · FARMING PILOT

Sector proof-point

Trust Alliance NZ + GS1 + DINZ. Paddock-to-plate credential chain. First export-grade flow Q3 2026. Co-funders: MPI, primary-sector levy bodies, export co-operatives.

RAIL 3 · IP STEWARDSHIP

Strategic asset

NZ-domiciled stewardship vehicle for the CDU patent family. FRAND-licensed. Iwi-led, with sovereign wealth and Crown-aligned co-investment. The window is open; a structured conversation with potential anchor investors begins now.



THE CLOSING ARGUMENT

Take back *the keys.*

Either New Zealand owns the standards on which its citizens transact — or we adopt someone else's. There is no third option. The window is two to three years.

JOIN TCA

Six work-streams. Plug in where the work is.

CO-DESIGN

Show up to Hui Taumata. 11 August, Te Papa.

EXPORT THE MODEL

Aotearoa standards in Geneva. Help us get there.