

## Access Card Submission

Monday February 12th 2007

Please accept this short note as my submission for the Senate inquiry on the Access card Bill. I contend that the existing Australian Tax File Number (TFN), in use for more than thirty years, is sufficient to cope with issue to as many as one hundred million Access Card holders for several generations before re-issue of any numbers is required and is therefore ideally placed for expansion, to take on the tasks of the proposed card, subject to safeguards.

The TFN can be immediately brought into service for the past and present workforce and issued to family members by invitation, then phased in through automatic allocation to schoolchildren until the process of numbering on birth certificates catches up, which need not take more than six or seven years from implementation for every citizen to have a unique number as their own.

This number will be printed on every form and appear on every card and in every instance where an account or membership number is expected. It will not replace any of these numbers. No physical object such as a special card bearing this number would need to be distributed. Employment of photos, holograms, thumbprints and other expensive and copiable, erasable methods of identification are avoided. I question that these devices are irrational and unnecessary if I.D. is not the reason for the new card and I put forward my view that having no actual card at all fits the stated purpose of providing access to all manner of government services just as adequately, without the fear and insecurity.

An onshore register will be maintained by the Federal Government and as numbers are allocated, written confirmations will be mailed to applicants. As is commonly required in the marketplace, appropriate points will need to be reached, referees and sponsors will be required to vouch for those applicants without a current TFN such as non-working partners, new citizens etc. Other routines to develop effective proof of identity should be pursued, so that once linked and on the database, it will be impossible to assume someone else's name or number, nor for a duplicate to occur. The TFN in effect now uses Check Digit Verification (CDV). This provides absolute security against deliberate or accidental transposition of numbering. This link confirms its universal use and acceptance. <http://bioinf.wehi.edu.au/folders/fred/tfn.html>

To prevent ghosting, where a fictitious identity might be employed, a system of mandatory cross-referencing of existing databases by government, NGO's and corporates and the inclusion of the access number as an extra field on any cards, accounts and forms they produce would make the effort to maintain profiles of extra identities very hard to maintain, considering it would require multiple driver's licences, passports, bank accounts, electricity bills and the like, all documents

carrying the phoney numbers alongside the genuine reference number. Access numbers will be required for quoting at the point of sale and recorded for all transactions made by citizens, including their everyday bills and random reporting for additional central scrutiny and audit would be valuable in stamping out this practice without denting the privacy of honest citizenry.

The central database should be freely accessible by any citizen for any reason, understanding that access would only go so far as inquiries for names and/or numbers, not addresses, transaction listings, account details or any other information. The ability to check a name for a number or a number to get a name by any person with an access number, by telephone, via the internet, through the mail or by any other method would prove to be a first-line deterrent for many types of identity fraud.

In the same way as a unique internet access number sits hidden behind each URL name, so will the access number be associated with the name of each citizen until changed or withdrawn. Old, unused TFN's should be struck out. The existing TFN's will form the nucleus for the new Access database and holders will be invited to pass on their number to suppliers and account administrators so it can be taken up and noted in all dealings and paperwork.

Yours sincerely

Kevin JR Murphy