

# DPI IN ACTION

## THROUGH MIRRA'S LIFE

This storyboard demonstrates how modular, interoperable DPI building blocks can be deployed across sectors and reused over time to support citizens at scale. Each stage reflects a practical use case anchored in real-world implementation.

### AGE 0



#### DIGITAL IDENTITY

Mirra receives her digital ID with basic fields such as name, gender, address filled in that automatically registers her with the government systems to receive benefits and opportunities that she is entitled to. Her biometric data as well as image will be updated periodically till she attains full maturity.

### AGE 5



#### OPEN NETWORK FOR EDUCATION AND SKILLING

Irrespective of whether she can afford private school or not, Mirra now has access to world-class education & skilling opportunities even in her remote village. She can simply scan the QR codes available on each chapter of her textbook to access specially curated, offline content from teachers across the country.

### AGE 16



#### VERIFIABLE CREDENTIALS

All certificates that Mirra receives in her life - whether school certificates, drivers license, tax ID, business ID etc - can all be stored in digitally signed, machine readable formats through an e-wallet, or fetched upon her consent by third parties through an e-locker.

### AGE 18



#### INTEROPERABLE PAYMENTS

Mirra can transact with the world in a secure manner from the tip of her fingers. She can use her biometrics, feature phone, or smart phone, to seamlessly transact P2P, P2M, bill payments recurring subscriptions through an interoperable authentication and payment system.

### AGE 20



#### OPEN NETWORK FOR MOBILITY

Through open discovery and fulfilment networks, Mirra can access transport services, shopping facilities, daily services, at the tip of her fingers, without engaging with middlemen.

### AGE 21



#### DIGITAL HEALTH

Everytime Mirra gets a health checkup, her records are documented and with her consent, can be fetched by any other health care provider to ensure continuity of treatment and effective care. She can also avail of tele-medicine facilities in her local language.

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AGE 22



### FINANCIAL INCLUSION

Mirra can easily be integrated in the formal financial sector - she can open a bank account while sitting at home through ekYC and video KYC features built on top of her digital ID.

AGE 30



### SMALL TICKET LOANS

Small ticket loans are now easily available at the tip of the fingers. Leveraging Open Banking(both for data sharing and payments), the cost of credit for large banks has significantly reduced as have the chances of risk or default. Access to affordable formal credit helps Mirra launch her business and contribute to the economy

AGE 32



### OPEN NETWORK FOR DIGITAL COMMERCE

Using open discovery and fulfilment networks, Mirra can list her business (without a middleman) and directly interact as well as transact with people across the country in a secure, transparent manner.

AGE 35



### CLIMATE RESILIENCE

Mirra can access the latest weather data using open climate platforms to make informed decisions regarding her agri-business and build climate resilience

AGE 45



### GOVERNMENT TO PERSON BENEFITS

During a disaster, receiving benefits such as insurance, G2P assistance etc. becomes easier through the adoption of verified, consent based data sharing and payment mechanisms.

AGE 45



### OPEN FINANCE

In her old age, Mirra can easily access her pension funds through her mobile phone through the rails of Open Finance.