

CITY COUNCIL
CITY OF NEW YORK

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TRANSCRIPT OF THE MINUTES

Of the

COMMITTEE ON IMMIGRATION

February 11, 2019

Start: 1:08 p.m.

Recess: 4:17 p.m.

HELD AT: Committee Room - City Hall

B E F O R E: CARLOS MANCHACA
Chairperson

COUNCIL MEMBERS: Daniel Dromm
Mathieu Eugene
Mark Gjonaj
Robert F. Holden
I. Daneek Miller
Kalman Yeger

A P P E A R A N C E S (CONTINUED)

Bitta Mostofi, Commissioner, Mayor's Office of
Immigrant Affairs, MOIA

Sonia Daly, Deputy Director, Front End Services
Department of Social Services, DSS

Sophia Genovese, Co-Chair, Advocacy Committee,
American Immigration Lawyers Association New York
Chapter

Mizue Aizecki, Executive Director, Immigrant
Defense Project, IDP

Betsy Plum, Vice President of Policy, New York
Immigration Coalition

Jonathan Stibling-Uss, New York Civil Liberties
Union

Kinjal Patel, LGBT-HIV Advocacy Unit Staten
Island Legal Services, Legal Services NYC

Alicia Portada, Lower East Side People's Federal
Credit Union

Harper Toor (sp?) Sikh Cultural Society in South
Richmond Hill

Deynaria Del Rio, Co-Director, New Economy Project

Natalia, Make the Road New York

Elisabeth Rhyne, Managing Director, Center for
Financial Inclusion of Axium.

2 [sound check] [pause] [gavel]

3 CHAIRPERSON MENCHACA: Buenos Tardes. My
4 name is Carlos Menchaca. I'm a New York City Council
5 member representing District 38, but today I am here
6 as the Chair of the City Council's Committee on
7 Immigration. Thank you all for joining us in today's
8 hearing/celebration, and it is exciting to celebrate
9 because there have been so many accomplishments for
10 the topic at hand. In the last four years we did
11 some really great things together around our city's
12 municipal identification card, what we call with so
13 much love IDNYC, and we also want to explore the
14 future of this card as we continue to expand it. But
15 if we want to fully celebrate, we have to lift up the
16 fuller story of IDNYC, and we have to go back further
17 than 2014 when we passed the bill that set this
18 program in motion. You're going to hear later from
19 Council Member Danny Dromm who was the co-prime
20 sponsor for this bill, but we have to think about
21 this in the national climate. Nationally, local
22 advocates have been pushing local municipalities to
23 create government issued identification cards. Many
24 people in cities across the country reported issues
25 that being eligible for identification cards so that

2 they could enter their city buildings to get a
3 library card, to open up bank accounts, and not
4 having an ID, not having an ID when interacting with
5 police, when getting stopped, or in the attempt to
6 report a crime, well, we know that that's
7 problematic. This was the conversation at that time
8 going across the country. There was great need. New
9 York City was not the first to launch a city ID—ID
10 card. We followed Oakland and San Francisco and
11 California, Hartford, Connecticut and even Newark,
12 New Jersey. We were not the first, but the New York
13 City Coalition of Advocates and the people demanded
14 that the concept that we create in New York City was
15 the best and New York Coalition, and all the
16 advocates was a diverse group of people. During our
17 public hearings we'll hear from homeless advocates
18 from the transgender and gender non-conforming
19 community to ensure that we could build a program
20 where New Yorkers could choose their gender, M or F
21 and now X or no gender at all. Community organizers
22 fighting for immigration rights and criminal justice
23 reforms made the case to stop the deportation machine
24 by showing the—showing us the power of having or
25 local NYPD accept this ID and issue a summons if they

2 were stopped on a street. We know that there were
3 and continue to be issues with New Yorkers who want
4 to open up bank accounts and the advocates pushed the
5 city to figure out solutions, and they did and we're
6 going to keep talking about how we're going to grow
7 that opportunity from the Mayor's Office of Immigrant
8 Affairs. The stars did not align when Quinn, the
9 Speaker and Bloomberg as Mayor were in power, and
10 that's the truth. Though as Council Member and Chair
11 Danny Dromm of the Immigration Committee he fought
12 really hard to ensure that that conversation stayed
13 alive, and that the advocates felt like there was a
14 voice in the City Council, and I want to thank
15 Council Member then Chair of the Immigration
16 Committee Danny Dromm for holding that space.
17 Everything changed when the leadership in government
18 changed. Mayor de Blasio was elected as Mayor. The
19 City Council elected Mark Viverito as the Speaker and
20 then I became the Chair of the Immigration Committee.
21 Immediately after the elections, immediately after
22 the elections—this is in 2013—advocates requested a
23 meeting with me to discuss the immigration agenda,
24 and at the top of that list was the municipal card
25 concept. I met with the Coalition before I was even

2 sworn in in 2014, and in that room was our amazing
3 Commissioner Agarwal, and I'll never forget that,
4 that moment. What I was describing to you—what I'm
5 describing to you right now is the best of democracy
6 a participatory democracy that can create legislation
7 designed by the people for the people. It is the
8 strongest value that founded this program and I say
9 this today as a reminder not just to the City
10 Council, the policy makers, but also to you as the
11 Mayor's Office. That is the essence of this card
12 that the people demanded that from government from
13 every borough, from every experience, they joined
14 together, and they demanded that we respond, and we
15 did. In 2014, my colleague and friend Council Member
16 Dromm and I co-sponsored the bill that became the
17 Local Law 35 of 2014. This law created the IDNYC
18 program, which launched on January 12, 2015. Under
19 this program, every New York City resident could
20 obtain an IDNYC Card regardless of race, national
21 origin, citizenship status, gender, sexual
22 orientation, et cetera. The IDNYC Program removed
23 barriers to obtaining a government issued ID for some
24 of the most vulnerable populations, immigrants, of
25 course, but additionally homeless, young people, the

2 elderly, limited English proficient New Yorkers,
3 LGBTQ New Yorkers, people like me who don't have a
4 car or want to drive. I don't have a driver's
5 license. I ride a bike, but again, we were not the
6 first, but I think that we can say that our community
7 led program can be proud as we call it the best.
8 Almost 1.3 million cardholders, New Yorkers as young
9 as 10 years old and college students you can
10 determine your own gender or you have an option to
11 have no gender or M, F or X. IDNYC is an accessible
12 and secure card that enables residents to access city
13 services, get admission to city buildings such as
14 schools and also serves as proof of identification
15 for interacting with the police. It is additionally
16 an accepted form of identification for opening a bank
17 account with select financial institutions and
18 can be used at any public library in New York.
19 Lastly, it also provides additional benefits to allow
20 New Yorkers to access cultural institutions in the
21 city and enjoy the city's leading museums and concert
22 halls and zoos and botanic gardens. I myself enjoyed
23 going to some of these places that I had never
24 thought I would go before, but now that I had access
25 I went, and I'm sure I'm not the only one that did

2 that. What's most important is that IDNYC and New
3 York City extended the access to city services that
4 have been difficult or impossible to access without
5 identification. Perhaps most troubling to me,
6 parents that came to from my district that could not
7 enter their own child's school without a valid ID.
8 They were stopped at the front, which is policy,
9 which is good policy and these are the stories that
10 came to us from our neighbors in our districts to
11 this committee to all of us for the—we all heard
12 their stories. And from the beginning this card has
13 been a card for all New Yorkers, a source of pride
14 belonging to this program, which is why we worked
15 with this Administration to diversify the gender
16 designations on the card and ensure that more
17 flexible proof of residency was also accepted. A
18 cornerstone—a cornerstone of the program has always
19 been privacy. Even as the program took off, to date
20 we have over one million cardholders in the city. We
21 work closely with the Administration to ensure that
22 applicants' records were not kept or attached to
23 personally identify—identifiable information so we
24 could encourage our communities to enroll in the
25 program without risking their safety and anonymity.

2 We understand that the Administration is considering
3 expanding the card to add a Smart Chip function,
4 which raises questions about privacy and security.
5 As we discussed, the program's history and its future
6 today. We want to ensure that these questions could
7 be raised and discussed to make sure that the next
8 iteration of the card is one that reflects the
9 safety, and the best interest of all New Yorkers.
10 That is our commitment. Today we want to reflect on
11 the strides we've taken in IDNYC, celebrate. From
12 its inception as a Local Law to the widely recognized
13 program it is today. We also want to look into the
14 future and I look forward to hearing from the
15 Administration about the next iteration of the IDNYC
16 Program, what we have started to call IDNYC 2.0. We
17 want to re-establish our commitment to the initial
18 intent and vision—to the initial intent and vision of
19 IDNYC as an ID Card for all New Yorkers as we explore
20 other functions and other partnerships both that are
21 probably already on the table of the city, but are
22 probably in our hearts and we did Tweet out, you want
23 to send some suggestions, we're capturing those
24 suggestions so that we can keep this conversation
25 going. I want to thank our staff, the whole

2 committee staff, Committee Counsel Harbani Ahuja,
3 Committee Policy Analyst Elizabeth Cronk, and Finance
4 Analyst Jin Lee, and my Chief of Staff Sochi Ming
5 (sp?), and Communications Director Tony Cherito
6 (sp?). I want to open the floor to Council Member
7 Dromm, and—and Co-Prime Sponsor of this bill to say a
8 few words and reflections on the card as we begin our
9 first—before we being our first panel of the Mayor's
10 Office of Immigrant Affairs. Council Member Dromm.

11 COUNCIL MEMBER DROMM: Excuse me. Well,
12 thank you Chair Menchaca. That's very generous of
13 you. I didn't actually expect to give any type of
14 opening statement, but I do want to thank you as well
15 for your very kind words about initially passing the
16 legislation for the IDNYC. I actually looked at it
17 as being the highlight of my career in the City
18 Council and I think that it has been hugely
19 successful. I think we're at about 1.2 million
20 cardholders if I'm not mistaken, [coughs] and the
21 security of the card has always been of utmost
22 concern to all of us involved, and I know that that's
23 been true with the Mayor's Office as well. I
24 remembers about two years or so ago when a certain
25 Assemblywoman tried to sue to seek the information

2 from the card and how hard the de Blasio
3 Administration, and I want to congratulate the
4 Commissioner as well, for standing up to that type of
5 a threat, and ensuring that—that the card remains
6 safe. As I said, that has always been our top
7 concern, and I know that that's very true for the
8 Administration as well. So, I think you are correct
9 to talk about the addition of a—of a chip, but I do
10 have confidence that we'll be able to work with this
11 out, and that the administration will also make sure
12 that if a chip is, in fact, included, and I think
13 it's only in the beginning stages, if I'm not
14 mistaken, that, you know that that chip will protect
15 everyone's privacy. So, you know, I have to tell my
16 one story that I love about the IDNYC is that I went
17 to Las Vegas about three years ago, and every time I
18 turned around there was a sign on the wall: If you
19 show your New York City IDNYC cards, you get 10% off
20 of Madame Tussaud. You get 10% off everything even
21 the gun range, which I didn't go to, but I couldn't
22 believe that you get 10% off or 20% off everywhere
23 you go in Las Vegas. So, bring those IDNYC cards
24 with you when you travel outside the state because
25 other states are catching onto the good that happened

2 to us here as well. So, I want to thank you for
3 conducting this hearing, and I look forward to
4 hearing from the Administration as well.

5 CHAIRPERSON MENCHACA: Thank you, Council
6 Member Dromm, and I—I want to echo that this was the
7 first bill that I passed in my career, and working
8 with you and your team was something I'll never
9 forget, and not only that, I learned so much about
10 how to pass a good bill with community being at the—
11 at the real center of this—of this initiative. Thank
12 you. Okay, we're ready.

13 Great.

14 CHAIRPERSON MENCHACA: I hope you are.
15 Let's do this. We're going to—we're going to have—
16 we're going to swear you in--

17 Great.

18 CHAIRPERSON MENCHACA: --and yes.

19 LEGAL COUNSEL: Please raise your right
20 hand. Do you affirm to tell the truth, the whole
21 truth, and nothing but the truth in your testimony
22 before this committee, and to respond honestly to
23 Council Member questions?

24 Yes.

25 LEGAL COUNSEL: Thank you.

2 COMMISSIONER BITTA MOSTOFI: Okay. I've
3 never heard that story. That was an incredible
4 story, and I feel like now we should test it in many
5 different states and see what's possible, but beyond
6 that [laughs] thank you, Chair Menchaca, Council
7 Member Dromm and members of the Committee on
8 Immigration. My name is Bitta Mostofi, the
9 Commissioner for Mayor's Office of Immigrant Affairs.
10 I'm pleased to be here with my colleague, Sonia Daly
11 from the Department of Social Services who's also
12 available to answer questions. It is remarkable to
13 take a few moments here with the sponsors of the
14 Local Law and our partners in the community and
15 advocacy groups to reflect on the IDNYC Program more
16 than 40 years since our launch in January of 2015,
17 and as we approach our first set of renewals, which
18 will be in January of 2020. I have been fortunate to
19 have been a part of the birth and incredible growth
20 of the IDNYC program since its—since before its
21 launch in 2014 first, as the Director of External
22 Affairs, then as Assistant Commissioner and now as
23 Commissioner of MOIA. I am proud that more than 1.2
24 million New Yorkers now carry an IDNYC card more than
25 18% of our city's population age 10 and older. But

2 setting aside the sheer size and reach of the
3 program, I also want to share a few stories about
4 some of the people who have become cardholders to
5 help paint a picture of what the city and the City
6 Council have accomplished. A Queens housekeeper in
7 here 60s never had a bank account despite living in
8 New York City for 27 years. A Puerto Rican woman who
9 was raising her granddaughter the child's mother
10 passed away and wanted help finding educational
11 activities to bring her to. An immigrant who only
12 had photo ID from his country of origin and faced
13 discrimination when asked to present it. An elderly
14 man who could not speak English and suffered a fall
15 while walking in Chinatown and had his IDNYC with
16 language preference and emergency contact listed on
17 the back. A working mother whose daughter had never
18 seen the elephants that her mother had gone to see in
19 India as a child. For these people, IDNYC has been
20 more than just a piece of plastic in their wallet.
21 It has been a facilitator of access, a key to unlock
22 the services and support as well as the best of New
23 York City's cultural offerings. It allowed that
24 housekeeper to open her first bank account. I meant
25 that the man who fell was given the appropriate

2 assistance right away. It meant that the woman from
3 India could afford to bring her daughter to the zoo
4 for the first time in her life. These people are the
5 faces of IDNYC's successes. They are the New Yorkers
6 who because of their income, of their language, of
7 their immigration status or other had been denied the
8 full participation in the life of the city that they
9 deserved. With IDNYC I'm happy to say that we have
10 helped to make a difference in their lives and to
11 begin to address these kinds of inequities in access
12 and opportunity. Not just for immigrants, but for
13 New Yorkers of all backgrounds and circumstances. It
14 is a pleasure to have this time to testify about how
15 we got to where we are today, and where we can go in
16 the future to continue to grow and build IDNYC to
17 even better serve our residents. When he entered
18 office in 2014, Mayor de Blasio promised to create a
19 municipal ID card. The Mayor's Office of Immigrant
20 Affairs, the Human Resources Administration and the
21 Office of Operations along with others in the
22 Administration worked closely with the Council
23 leading to the passage of Local Law 35 less than six
24 months into the session. The law directed the
25 Administration to develop and launch the program, set

2 standards for acceptable application documentation,
3 and provided the framework for confidentiality
4 protections that remain in place today. The law also
5 required city agencies to accept the card to access
6 services and directed the Administration to continue
7 to build the program by increasing access and
8 security acceptance by other entities including
9 financial institutions, private businesses and non-
10 local government agencies. We worked quickly to get
11 the program up and running in a matter of months
12 partnering closely with the City Council, advocacy
13 organizations and community groups to inform the
14 process. We hired and trained a remarkable and
15 diverse staff, promulgated rules and regulations,
16 built computer systems, worked with designers and
17 artists, developed a massive public education
18 campaign and negotiated benefits and more. In
19 January of 2015, the Mayor and then Speaker--Speaker
20 Melissa Mark-Viverito launched IDNYC at the Flushing
21 branch of the Queens Library and we opened our doors
22 to applicants. Demand quickly exceeded our
23 expectation. The Human Resources Administration,
24 which was tasked with the Administration of the
25 program, rapidly hired more staff and opened more

2 enrollment centers in the first year alone. We
3 enrolled more than 700,000 cardholders including
4 former United Nations Secretary-General Ban Ki-Moon
5 on an honorary basis Pope Francis. Importantly, we
6 took care to build the program to deliver on our
7 promise to New Yorkers to create a card that works
8 for everyone while addressing the needs and concerns
9 of those most vulnerable amongst us. One of the
10 crucial early decisions in program development was
11 the imperative of creating a card program that would
12 prove valuable to all New Yorkers, and not just
13 undocumented immigrants or the homeless or
14 underserved communities. This decision avoided
15 stigmatizing the use of the card as a symbol of
16 populations that have traditionally been victims of
17 discrimination. Among the best examples of this was
18 our partnership with the members of the Cultural
19 Institutions Group, the several dozen museums and
20 theaters and other cultural institutions that operate
21 on city property such as the American Museum of
22 Natural History, the Metropolitan Museum of Art and
23 Museo Del Barrio, BAM and many more. They were
24 crucial early partners, and play an indispensable
25 role in our efforts to demonstrate that IDNYC is for

2 all New Yorkers. I personally spent considerable
3 time at enrollment centers at the beginning of the
4 program days, nights and weekends. I helped our
5 staff as they were beginning this incredible
6 initiative and working through challenges, working
7 with our wonderful on-the-ground partners to ensure
8 efficiency and cooperation as we looked at a quick
9 expansion in response to the demand and, of course,
10 assisting New Yorkers who were coming in to learn
11 about the program, determine their eligibility and
12 share with me why this was so significant for them.
13 The IDNYC program grew dramatically over the several
14 years following the launch. We now have 20 permanent
15 enrollment centers across the city, five pop-up
16 enrollment teams to host temporary sites in
17 additional locations, a significant increase over the
18 18 that were in operation at the launch in 2015. We
19 have also created a homebound system to bring
20 enrollment equipment to those applicants who need a
21 reasonable accommodation due to their inability to
22 visit one of our sites as well as the Mobile
23 Commander Center to bring IDNYC enrollment wherever
24 it's needed particularly areas in which the city does
25 not have permanent centers. The IDNYC program became

2 and important part of the life of the city
3 facilitating access to city services and other
4 benefits for a huge number of our residents. This
5 would not have been possible without the exceptional
6 and careful attention paid to privacy and
7 confidentiality protections throughout the
8 development and administration of the program. These
9 protections have remained and will remain intact as
10 they stand as a lesson for other cities and counties
11 seeking to replicate a measure of IDNYC's success.
12 The first priority must be the protection of
13 cardholder information. In line with this goal at
14 the end of 2016, Commissioner Banks made a
15 determination pursuant to the Local Law that it was
16 no longer necessary for the program to retain copies
17 of the documents submitted by applicants after they
18 have been evaluated and authenticated by our staff,
19 further building on privacy and confidentiality
20 protections and promise. In 2016, we brought an
21 outside researcher-researchers to conduct an
22 evaluation of the program and share their findings.
23 Their report, which is available on our website
24 helped to confirm that the program had indeed
25 succeeded in many way and in many respects. Some of

2 the results that have stayed with me the most are
3 that 94% of cardholders surveyed reported that it was
4 easy to go through the enrollment process. Seventy-
5 two percent of those who used IDNYC to access public
6 benefits said that the card had helped them in doing
7 so. Fifty-nine percent of those who expressed
8 concerns about interactions with the police said that
9 having an IDNYC made them feel more comfortable about
10 doing so and 77% of immigrants surveyed said the card
11 gave them a greater sense of belonging in the city.

12 These results demonstrated that even just in a
13 relatively short time in the life of the program
14 IDNYC had already achieved real positive outcomes and
15 made a difference in the lives of New Yorkers. IDNYC
16 has continued to expand. A few salient examples: We
17 established a fruitful partnership with the
18 Department of Education to conduct enrollment of high
19 school. We worked with the Department of Homeless
20 Services and the New York State Office of Mental
21 Health to help enroll shelter residents and
22 individual with mental health disabilities. We
23 launched an online portal to make the program easier
24 to access, and on mobile devices. Our successes span
25 multiple areas. We've connected cardholders to over

2 640,000 cultural institution memberships; saved
3 shoppers more than \$1.9 million in groceries at Food
4 Bazaar; and more than \$800,000 in prescription
5 medications; connected 87,000 cardholders to their
6 library accounts with their IDNYC and more. As I
7 travel across the city and meet people of all walks
8 of life, I'm continually gratified that the program
9 has remained popular and appreciated and has been
10 embraced by both community members as well as by
11 organizational partners. In recent months, we've
12 made a number of new advancements. Those include
13 opening eligibility to children age 10 to 13,
14 building an electronic verification system for
15 certain categories of information, completing our
16 integration with all New York City Health and
17 Hospitals facilities and just a few weeks ago
18 changing our application system to allow cardholders
19 to identify their gender as X if they so choose. As
20 IDNYC approaches its fifth birthday in January of
21 2020, we have been considering the ways in which the
22 program can continue to improve and to serve
23 residents in new ways. Based on our learnings
24 working in communities and with partners at our
25 enrollment centers, through our customer service line

2 as well as from serving our cardholders, we strive to
3 continue to build on our promise we set forth at the
4 outside of the program through innovation and new
5 partnerships. Accordingly, we have worked in tandem
6 with the city's Chief Technology Officer, our sister
7 agencies and external partners to explore new
8 opportunities for the card. We are looking to
9 address key issues and challenges raised by
10 cardholders and set out in the Local Law, many of
11 which have been elevated to us by partners, elected
12 officials and advocates and expressed to us by
13 cardholders. These include expanding access to
14 banking, integrating this card further into other
15 systems so that it can function in a range of
16 circumstances including the option of potentially
17 using it to enter the MTA and full acceptance by
18 pharmacies as identification to pick up
19 prescriptions. As I described above, expanding New
20 Yorkers' access to financial services has always been
21 a goal of the program. During the development of
22 IDNYC, the Administration met with a range of banks
23 and credit unions, and obtained a positive written
24 guidance from federal and state financial regulatory
25 agencies. This effort has yielded us 14 financial

2 institutions that currently accept IDNYC as a form of
3 primary identification to open an account including
4 the addition of a new bank, People's United Bank as
5 recently as last month. We have conducted
6 significant public education and outreach about the
7 opportunities for financial access afforded by IDNYC
8 including multi-lingual informational materials, pop-
9 up enrollment services or centers offered at banks
10 and credit union branches and a major transit based
11 advertising campaign in conjunction with the
12 Department of Consumer Affairs. We are please that
13 we have been able to assembly these 14 options for
14 cardholders, and we hope to continue to add more in
15 the future. However, we have heard repeatedly from
16 cardholders that access to banking remains a major
17 unmet need for too many. We simply have not been
18 able to fully achieve our goal of achieving broad
19 access, and making a large scale dent in the size of
20 the unbanked and under-banked populations in the
21 city. As a result, we're now in the process of
22 exploring the possibility of adding a payment and
23 banking feature on a Smart Chip on the IDNYC Card.
24 It is important to note that exploring means just
25 that. We have taken this process seriously, and

2 understand the importance of engaging in an array of
3 voices to inform any decision. We began learning
4 about technology options including financial services
5 for integrations in 2017. We briefed elected
6 officials and many organizations critical to the
7 program in the summer of 2018 before launching a
8 challenge with the Chief Technology Officer's Office,
9 and we shared updates in the last summer on what we
10 learned from our exploration. We then informed
11 stakeholders in late 2018 that we wanted to continue
12 this process through a notice of intent to enter into
13 negotiations and that we would invite ongoing
14 discussion as we continued to learn more. In our
15 notice we asked interested parties to explain whether
16 and how they could broaden financial access for New
17 Yorkers while protecting cardholders' information and
18 offering a consumer friendly financial product. That
19 exploration is in a process that is currently
20 underway. We will continue to engage in
21 conversations, and we appreciate and value the
22 questions and concerns that have been raised
23 throughout this process. We look forward to ensuring
24 that all voices are heard, and that we can bring to
25 any decision making the voices of our partners as

2 well as New Yorkers more broadly. I want to make
3 very clear that if we are not satisfied that we can
4 obtain the protections and the benefits that we seek
5 for cardholders, we are not under any obligation to
6 award a contract, and we will not do so. In addition
7 to seeking options for how we can expand access to
8 financial services, we're also examining methods to
9 increase integrations and access through the card. By
10 way of example, we're looking at how the ID-IDNYC can
11 serve as contactless payment for a Metro Card and MTA
12 subways and buses. This is a function we've always
13 hoped to be able to provide and it has been one of
14 the most consistent requests from cardholders and New
15 Yorkers broadly. Now the MTA is in the process of
16 adopting a contactless payment turnstile system
17 slated to be in place citywide as early as 18 months
18 from now. We have taken this opportunity into
19 consideration through this process as well. We've
20 also been exploring how we can secure full acceptance
21 of the IDNYC card by pharmacies for pickup of
22 prescription medications. Currently, the IDNYC is
23 widely accepted by pharmacies for most purposes, and
24 pickup of most prescription medication thanks in part
25 to a dear pharmacist's letter from the Commissioners

2 of MOIA, DSS and the Department of Health and Mental
3 Hygiene, and a notice we placed in the New York State
4 Medicaid Update Newsletter in 2016. However, because
5 of the technological card scanning requirements
6 imposed by pharmacies in response to federal Methane
7 Phentermine Control Laws. The IDNYC has generally
8 not been accepted for purposes of registration of a
9 purchase, or pharmaceutical products that contain
10 Methane Phentermine precursors like common Methane
11 Phentermine that include the very common decongestant
12 Pseudoephedrine. We are exploring whether this
13 problem could be addressed by adopting a 2D barcode
14 on the card rather than the 1D that we currently
15 have. We also hope to expand the functionality of
16 IDNYC for new state legislation. Although we have
17 secured acceptance with a number of state agencies,
18 including the Education Department, the Department of
19 Health and Department of State, there are a number of
20 areas in which state agencies and private businesses'
21 acceptance of the card has been limited by state laws
22 that in most cases simply did not anticipate the
23 creation of a municipally-issued
24 identification card. We look forward to working with
25 the City Council and others to explore possible state

2 legislative solutions in these areas. Lastly, among
3 the most important and most immediate future needs of
4 the program will be renewals beginning just 11 months
5 from now. We are well underway in the process of
6 developing an efficient and easy to use renewal
7 system and we will share more information on that
8 soon so that cardholders can plan to get their new
9 IDNYC cards and continue to take advantage of the
10 program. Let me reiterate here a few things. Every
11 decision that is made around IDNYC has held at its
12 core a few key values and goals. Ensuring access for
13 vulnerable New Yorkers who have been left without
14 identification for too long; commitment to protecting
15 the privacy of cardholders, a commitment to program
16 integrity and safety in partnership with the NYPD and
17 HRA's Investigation, Revenue and Enforcement
18 Administration; a promise that a program works for
19 all New Yorkers to ensure no one is isolated or
20 stigmatized for use of the card and fulfilling our
21 obligation to ensure the continued growth of the
22 program. In consultation with myriad crucial voices
23 from the Council and advocates to cardholders and
24 community based organizations and other partners. I
25 want to end by thanking you for the opportunity to

2 testify today, and for the Council's partnership and
3 if I may, I would like to add how deeply proud I have
4 been to a part of this program, and how grateful I am
5 to so many for these experiences. In particular, I
6 want to say to the many staff who worked day and
7 night to get things right and who continue to show up
8 with the spirit of the program day in and day out,
9 and to the over one million New Yorkers who have
10 embraced IDNYC in ways that may have seemed
11 unimaginable, and those who enrolled in solidarity
12 with those who lacked other options for
13 identification, you have demonstrated that
14 collectively we are New Yorkers. We all belong here
15 regardless of language, gender identity, homelessness
16 or immigration status and all of the other things
17 that make us all unique New Yorkers. Thank you.

18 CHAIRPERSON MENCHACA: Thank you,
19 Commissioner and I—I'm just very thankful that we are
20 here talking about this card and the—not just the
21 accomplishments, but how we're thinking about this
22 going forward, and before I move forward, I want to
23 make sure that I acknowledge that we have been joined
24 by other members of the Immigration Committee
25 including from Queens Council Member Holden. From

2 the Bronx, Council Member Gjonaj and from Queens
3 Council Member Miller, and I want to open it up to
4 questions right now. If you--do you have any
5 questions on--on this side? Yeah, Council Member
6 Holden. Well, we're going to put the clock as well
7 at three minutes the first round.

8 COUNCIL MEMBER HOLDEN: Thank you for
9 your testimony, Commissioner. My mom doesn't have a
10 picture ID because she doesn't have a license. She's
11 95 years old and I just discovered because she's out
12 of her health regular doctors, like the regular
13 doctors that she sees her doctors, we didn't have to
14 show an ID, picture ID, but when--when she got in an
15 accident recently and fell, I had to take her to an
16 emergency room and I didn't have a picture ID. So,
17 I--I--I and, but she's--she's kind of homebound. So I
18 like that you're doing the homebound, but does that,
19 the--the--I guess I could find this out without asking
20 the Commissioner, but I'd like to ask you--

21 COMMISSIONER BITTA MOSTOFI:

22 [interposing] I am happy to talk about that. Yes.

23 COUNCIL MEMBER HOLDEN: Actually--actually
24 I just read this because this is important. There's
25 a lot of seniors that don't have driver's license.

2 COMMISSIONER BITTA MOSTOFI: Yeah.

3 COUNCIL MEMBER HOLDEN: And they have to
4 show ID when you go to a health situation. This—this
5 mobile unit will come to let's say our district
6 office or the neighborhoods? I mean that's—is that
7 possible?

8 COMMISSIONER BITTA MOSTOFI: Yeah, so we
9 have a mobile unit, but the Homebound Unit functions
10 a little bit differently. So, if somebody needs a
11 reasonable accommodation because of the disability or
12 age, they can't make their way to an enrollment
13 center, they actually have a team that can go to
14 their home—

15 COUNCIL MEMBER HOLDEN: [interposing]
16 yeah.

17 COMMISSIONER BITTA MOSTOFI: --and they
18 can conduct the enrollment there, and it's been one
19 of the—one of the more successful new aspects of the
20 program. Like the situation with your mother that
21 you described, there are so many New Yorker who as we
22 were growing the program we learned were just unable
23 to physically come to one of our centers. You can
24 just make the request to us, and Sonia who has joined

2 me who runs our Operations works with the Homebound
3 Team to do the scheduling.

4 COUNCIL MEMBER HOLDEN: Okay. Now just
5 another question on financial institutions not
6 accepting this.

7 COMMISSIONER BITTA MOSTOFI: Sure.

8 COUNCIL MEMBER HOLDEN: They do accept a
9 driver's license most of them that I know of. What's
10 the biggest pushback are you getting from the ones
11 that are resisting. Other than what your testimony
12 is, is there anything else we should know? Is there
13 just some that won't do it, and they're not really
14 coming up with a good reason for not accepting I?

15 COMMISSIONER BITTA MOSTOFI: So, as I
16 noted, there's been robust conversations and many
17 efforts including receiving guidance at the state and
18 federal levels to speak to the ability for banking
19 institutions to accept IDNYC as primary ID. You
20 know, I can't speak directly for individual banks,
21 but I would say that over-archingly there are no
22 other municipal IDs that are accepted across the
23 country. There's the next, you know, concerns
24 expressed about their ability to do so, and
25 individual decisions that are made at each individual

2 bank. So, we are always interested and willing and
3 continuing to engage in these conversations. We
4 consulted with outside experts who have worked with
5 federal regulators and others. We even approached
6 the Treasury Department in these conversations. We
7 are in a new administration, which makes some of
8 these conversations more difficult.

9 COUNCIL MEMBER HOLDEN: So, if the-if we-
10 are the banks-are some banks saying well there's no
11 chip, there's no real identification. This could-
12 this is--could be fraudulent in certain areas? Are
13 you getting any feedback from the institutions saying
14 this is why we aren't accepting it? Are they-ore are
15 they just saying no?

16 COMMISSIONER BITTA MOSTOFI: It-it's
17 mostly based on [bell] their risk assessment that
18 they-it's a new program. They don't expect to accept
19 municipal IDs. There's an unwillingness to-to accept
20 it or to frankly engage more broadly in looking at
21 the populations that we're serving that maybe they're
22 not.

23 COUNCIL MEMBER HOLDEN: Okay, thank you.

24

25

2 CHAIRPERSON MENCHACA: Thank you. We'll
3 go to back to—to the second round. Council Member
4 Dromm. Oh, Council Member Miller.

5 COUNCIL MEMBER MILLER: Thank you, Mr.
6 Chair. Good morning--good afternoon. That's better.
7 Commissioner, thank you so much for being here, but
8 also this is important and innovative. So, I guess we
9 can—everybody up here on the dais has had—had so much
10 to do with it including Council Member Dromm and—and—
11 and Chair Menchaca for maintaining that continuity
12 that's necessary to move a good idea and—and I know
13 that Council Member Dromm worked on it for a long
14 time, and it could have just fell by the wayside.
15 So, I really appreciate that, and—and it's made a
16 difference in so many communities. I do want to kind
17 of double down on—on this issue. Is the—is the—the
18 mobile popup still available? Can we kind of bring
19 them into our senior centers once again and—and make
20 sure that happened. So that was great. Have you—have
21 we found that there are some municipal services that
22 we are lacking because of lack of ID somewhere that
23 are there specifically—specific agencies services
24 being denied? I know you talked about the MTA, which
25 is my zone, but how would that be—help to facilitate

2 good transportation options for—for those who have
3 been denied that on the outside? How—how exactly
4 would that work? Because I know specifically we've
5 been talking—we—we have a freedom ticket that allows
6 folks in certain parts of New York City to access
7 commuter rail. The problem with that is folks are
8 coming from other places because it—it—it comes with
9 a—a reduce fare--

10 COMMISSIONER BITTA MOSTOFI: Uh-hm.

11 COUNCIL MEMBER MILLER: -and so we—we see
12 people come from Long Island and other places and—and
13 how is it possible that if not the card, the database
14 could be accessed so that the people who should be
15 using it in the city the marginalized communities the
16 Upper Bronx, Northern Queens, that they can do that.
17 Have we—have we coordinated with agencies and
18 specifically authorities that—that require additional
19 information as you were saying with the MTA?

20 COMMISSIONER BITTA MOSTOFI: So,
21 hopefully, we'll have understood your question
22 correctly, but on the question around mobile access
23 and doing the popups, we're still doing all of that.
24 So, please engage us as you—you see the need,
25 locations, community locations we can talk to and

2 engage with. We're happy to do that and to follow up
3 the goals where those things are really to be in
4 locations where we don't have permanent centers so
5 that we're—we're increasing access as much as
6 possible. In terms of other things that you could do
7 with the card or other needs [bell] I would say yes.
8 You know, when we started to look at, you know, what
9 are the—the different either city services or
10 locations, often times it's an agency that comes to
11 us. For example, the Department of Health came to us
12 and said, we would like to ensure that all New
13 Yorkers can access immunization records online, and
14 we need, you know, an ability for them do so, but
15 that verifies that ID. So, we worked with them to
16 create that integration. We've continued
17 conversations like that with agencies. Often it
18 requires the technology so that the things can
19 communicate with each other, which is why we've been
20 exploring the possibility of a Smart Chip or an
21 additional barcode that would allow for that. So,
22 that's a big intention and part of why we're looking
23 at these things. We just want to do so
24 responsibility. As it relates to the MTA, the MTA
25 has been in the process of moving towards becoming a

2 contactless system. As I understand it, they've
3 already rolled out in a tester or a pilot in some
4 locations. Their plan is to roll out citywide by the
5 end of 2020, and—and then to phase out the key card
6 systems, and obviously when we did—when we do our
7 outreach and engagement and we survey cardholders,
8 the ability to have—to use the IDNYC as Metro Card
9 has been something that's always risen to the top.
10 So, when we learned about it, we began to look at
11 what would be possible, and how would we be able to
12 make that integration work? And the ability to do so
13 is what we're exploring now through the app and
14 addition of a Smart Chip with a banking option, or
15 the Smart Chip to allow that transaction to happen.
16 We have a lot of questions that we're exploring on
17 what that looks like. The city of Chicago has done
18 this not with the banking function, but making
19 transactional ability with the CTA system--

20 COUNCIL MEMBER MILLER: Uh-hm.

21 COMMISSIONER BITTA MOSTOFI: --and so,
22 you know, we just want to make sure that we're—we are
23 exploring it effectively and that we're looking at
24 the questions that will arise on access to the
25 information. I'd say the city's intention is to not

2 hold any personal information beyond what we hold,
3 which is what's on your card, right?

4 COUNCIL MEMBER MILLER: Uh-hm.

5 COMMISSIONER BITTA MOSTOFI: And that's
6 true for all New Yorkers. That's our commitment to
7 privacy and confidentiality. That's all we would
8 hold in terms of privacy, personal information of
9 cardholders, and in terms of eligibility, it would be
10 that you—you live in New York, and we establish
11 residents--

12 COUNCIL MEMBER MILLER:[interposing]
13 Right.

14 COMMISSIONER BITTA MOSTOFI: --when we go
15 through the enrollment process for the program.

16 COUNCIL MEMBER MILLER: Right. So-so
17 that's great because that, you know, it would
18 definitely help to—for us to reach our target
19 audience, which is all—all New Yorkers and those who
20 certainly in those transportation deserts and—and
21 keep out folks who are taking advantage of something
22 that it specifically targeted for—for New York City
23 residents. So, thank you.

24 COMMISSIONER BITTA MOSTOFI: Uh-hm.

25 COUNCIL MEMBER MILLER:

2 COMMISSIONER BITTA MOSTOFI:

3 COUNCIL MEMBER MILLER: Thank you, Mr.
4 Chair.

5 CHAIRPERSON MENCHACA: Thank you.
6 Council Member Dromm.

7 COUNCIL MEMBER DROMM: Thank you, Chair
8 Menchaca. Good to see you Commissioner.

9 COMMISSIONER BITTA MOSTOFI: Thank you.

10 COUNCIL MEMBER DROMM: Let me just start
11 off by asking a little bit about the First Renewal
12 Part-Period. So that's going to come up starting I
13 guess less than a year from now.

14 COMMISSIONER BITTA MOSTOFI: Yes, it
15 will.

16 COUNCIL MEMBER DROMM: You'll have to
17 actually be begin to do outreach on that before the
18 January or February kickoff date. So, what-how would
19 that renewal period, what would that look like? What
20 will you do?

21 COMMISSIONER BITTA MOSTOFI: Sure. So,
22 we're in the beginning of planning and we welcome
23 ongoing conversations around this. I think obviously
24 what we learned from the launch of the program was
25 having robust participation and engagement was really

2 critical to vote to the—to the campaign, and so the
3 success of the program. We have started from the
4 kind of nitty-gritty weeds of operations and policy
5 and how we would make it work, as I noted in my
6 testimony, particularly building on a system that
7 would make it easier for cardholders, and that we
8 will hopefully be finalizing some recommendations
9 soon, and obviously briefing partners on what we
10 anticipate there. We're also looking at a robust
11 campaign including marketing, and community
12 engagement and outreach, and beginning that as early
13 as the fall.

14 COUNCIL MEMBER DROMM: Would you mail
15 directly to people?

16 COMMISSIONER BITTA MOSTOFI: Yes. So, one
17 of the things that we're considering doing, but
18 appreciate the feedback is we have done direct
19 mailers before, and we also do a—we do a newsletter
20 for cardholders?

21 COUNCIL MEMBER DROMM: I mean like to
22 cardholders that you already have their address--

23 COMMISSIONER BITTA MOSTOFI:
24 [interposing] yes.

2 COUNCIL MEMBER DROMM: --saying that
3 you're offering more. (sic)

4 COMMISSIONER BITTA MOSTOFI:
5 [interposing] Yes, yes, yes.

6 COUNCIL MEMBER DROMM: Okay. So, just--
7 one of the issues--but I see my time is going so
8 quick--that has been of concern is the chip.

9 COMMISSIONER BITTA MOSTOFI: Yes.

10 COUNCIL MEMBER DROMM: And can you tell
11 me how you envision that chip to be--what type of
12 information that chip would hold, and would it be
13 possible for example like if you were to pass by
14 somebody on the street or not, would somebody be able
15 to pick up that information or would the chip be
16 handled in such a way that like the--the documents
17 that we did not keep any longer, but we did at one
18 point keep--we destroyed or I don't understand exactly
19 what that would look like.

20 COMMISSIONER BITTA MOSTOFI: Sure.

21 COUNCIL MEMBER DROMM: So, can you just
22 run through that for me?

23 COMMISSIONER BITTA MOSTOFI: Sure. Thank
24 you. So, I guess a couple of things. The, you know,
25 as I noted and I think I--I could repeat as much as

2 possible today, the privacy of cardholders is really
3 core for us. We are in this process and-

4 CHAIRPERSON DROMM: [interposing] And what
5 I'm most concerned about is the security of that.

6 COMMISSIONER BITTA MOSTOFI: Of course,
7 and the security of it. Exactly, and in part of
8 that-that exploration, what we've been trying to best
9 understand is if the addition of the chip if we were
10 to have the addition of the chip we wouldn't want any
11 unique cardholder information to be on it. That's
12 the first thing. We also wouldn't want it to be
13 mandatory for New Yorkers. So, if I'm a New Yorker,
14 and I'm happy with my IDNYC as it is and I don't want
15 to connect it to additional integrations that we
16 would be exploring, I wouldn't have to. And so, the
17 things that we are looking at as it relates to [bell]
18 the addition of the chip is just (1) making sure that
19 there's no personally identifiable unique cardholder
20 information on there. So nothing that connects that
21 to Danny Dromm one. (2) That any information that
22 might be on there to connect to a transaction is also
23 encrypted, and can only be read by a vendor. (3)
24 That your question on what can get picked up right.
25 It would be-it would have to be a contactless card

2 that can be read by a leader—by a reader. They're
3 globally used. This is the direction that most
4 technology is going in as it relates to payment
5 functionality is the chip because it is safer, and it
6 is more secure, and you would have to be at about 10
7 centimeters to a reader to reader to read it, and
8 these are exactly the right questions to ask.
9 They're exactly what we're in the process of
10 exploring. We're talking to chip experts. We're
11 talking to the vendors. We're talking to advocates.
12 We're talking to others to make sure we're doing the
13 due diligence but, of course, central to that is that
14 there wouldn't be unique cardholder information
15 actually on the chip, and that you would get to
16 choose whether or not you would even connect it or
17 not.

18 CHAIRPERSON DROMM: And obviously not
19 indication of immigration status?

20 COMMISSIONER BITTA MOSTOFI: Of course
21 not. No.

22 CHAIRPERSON DROMM: You don't even
23 collect that to begin with?

24 COMMISSIONER BITTA MOSTOFI: We do not
25 collect that to begin with. Nothing about your

2 documents, nothing about your name, nothing about
3 your address, nothing about that identifies you
4 personally.

5 CHAIRPERSON DROMM: Thank you.

6 COMMISSIONER BITTA MOSTOFI: Thank you.

7 CHAIRPERSON MENCHACA: Thank you Council
8 member Dromm and—and we're going to—we're going to
9 kind of be going deeper into some of these questions
10 about enrollment, and just from like the Twitter
11 world, I want to just add that if there is an idea,
12 we're asking for ideas of folks that are—are not here
13 with us, but are following. If somebody wants access
14 to Governor's Island for free using your IDNYC.
15 Okay, I think there's a lot of excitement for the MTA
16 integration. Really exciting and then—and then this
17 is just a lot of direct messages saying I lost mine.
18 How do I get a new one? And so, I'm sending them to
19 the website. They can—they can get an--

20 COMMISSIONER BITTA MOSTOFI:

21 [interposing] Right. [laughs]

22 CHAIRPERSON MENCHACA: --an appointment,
23 and it's real easy actually, and we do that in our
24 district offices--

25 COMMISSIONER BITTA MOSTOFI: Yep.

2 CHAIRPERSON MENCHACA: --all the time.
3 If your address has changed, you can get a new one.
4 How much does it cost to get a new one, by the way?

5 COMMISSIONER BITTA MOSTOFI: If your
6 address has changed, there is no fee to get a new
7 one.

8 CHAIRPERSON MENCHACA: Address change no
9 fee?

10 COMMISSIONER BITTA MOSTOFI: No fee.

11 CHAIRPERSON MENCHACA: That's exciting.

12 COMMISSIONER BITTA MOSTOFI: [laughs]

13 CHAIRPERSON MENCHACA: Well--

14 COMMISSIONER BITTA MOSTOFI: If you have
15 lost your card or it was stolen, there is a \$10 fee
16 but if you can't pay it, you can do it on testation
17 to us for a hardship waiver.

18 CHAIRPERSON MENCHACA: Awesome. That's
19 the real commitment and I do want to say I did have a
20 conversation with Council Member Casar from Austin
21 Texas today just to check in, hey where you are.

22 COMMISSIONER BITTA MOSTOFI: Yeah.

23 CHAIRPERSON MENCHACA: Where--and I know
24 you've been working with them, too. We're all
25 working with them, and they're not--they're not even

2 where they're-they're not even anywhere near
3 launching really because of the climate that we're in
4 right now, and what Texas is all about. Back to the
5 celebration, it starts as we're aligned here to
6 ensure that we're focused on the values around
7 privacy, protecting our-our New Yorkers at the city
8 level, and hopefully working with our state to ensure
9 that we can-we can do that, and I think the Mayor
10 right now is testifying before the-the Governor or
11 the-the state for some of the-some of the things that
12 we need here in the city. Okay. So, I'm going to go
13 through some of the questions that I think are
14 important, and then I'll do another round. The IDNYC
15 quarterly reports detail outreach efforts to Sikh,
16 the Jewish and the African communities in the last
17 quarter. How does MOIA and the IDNYC program rely on
18 data to determine which communities to target
19 outreach on? How-how do you make those decisions,
20 and where's that source of data coming from to make
21 those decisions, and what are those key indicators?

22 COMMISSIONER BITTA MOSTOFI: Sure. So,
23 when we started the program, we actually started to
24 look at data broadly on immigrant dense communities
25 in the city. A lot of that data is-works or looked

2 at by our Office of Economic Opportunity in
3 conjunction with MOIA, and looking at census and ACS
4 survey data, and distilling from that the communities
5 in which immigrant New Yorkers live, the—the
6 demographics or breakdowns of immigrant New Yorkers,
7 the languages they speak, et cetera. We have a
8 forthcoming MOIA report that has updated demographic
9 data on the city, and immigrant communities, and it
10 has--similarly utilizes the data to—to present—to
11 present that information. We use that information in
12 thinking about where we should be engaging. We did
13 so at the start of the program in selecting where
14 permanent enrollment centers would go, and looking at
15 where we would do targeted or intentional marketing,
16 and obviously community engagement. And that's an
17 ongoing part of what we do through our outreach
18 efforts and initiatives. I think we've certainly
19 honed a few additional things like working with the
20 Department of Education and looking at schools where
21 students, you know, might—might be immigrant dense
22 schools where it would be beneficial for students—for
23 us to go and do the enrollment there. We have worked
24 with our community partners where as I noted, we
25 don't have permanent enrollment sites and easy access

2 to provide public enrollment centers or also just
3 understanding how different communities engage. So,
4 often some communities might be less willing to even
5 go to the local library, but if you were to set up an
6 popup enrollment site at for example the Shipper's
7 (sic) Association, we had an incredible experience
8 there and community really came out in droves to-to
9 enroll. So, a lot of different things inform it
10 including what we hear from you all, but there's a
11 need, and we continue to assess where we should be
12 and where we need to be, but also obviously now have
13 a few years of experience in kind of understanding
14 what has worked and what hasn't.

15 CHAIRPERSON MENCHACA: Is there an
16 enrollment goal for the Administration? I mean like
17 100%? Do you want to go 100%? What's your goal?

18 COMMISSIONER BITTA MOSTOFI: You know, I
19 think our goal is as it has been in the last couple
20 of years is just to ensure that we are continuing a
21 robust engagement. We have not exhausted our efforts
22 around marketing. We did a marketing campaign last
23 year, and looked at messaging and received feedback
24 through focus groups that targeted populations where
25 we thought maybe we were not seeing as much interest

2 of uptick, and also adjusting things like the advent
3 of a Homebound Unit where we knew we weren't
4 effectively serving a certain population working
5 closely with the Department of Homeless Services.
6 Every-almost every year since the program, we
7 promoted it a new role (sic) and that's been our
8 assessment from really learnings from our staff of
9 what people are coming into our enrollment centers
10 with, and looking at what documents we don't accept,
11 and maybe we should and seeing if we can reliably and
12 securely accept them. So, I think the goal for us
13 has always been accessibility. The goal for us had
14 always been to be responsive to communities. The
15 goal for us has been to not sort of rest on our
16 laurels with enrollment, but to be proactive and
17 intentional in ensuring that we're reaching New
18 Yorkers in-in myriad ways.

19 CHAIRPERSON MENCHACA: Got it. So, no
20 numbers? It's more mission driven--

21 COMMISSIONER BITTA MOSTOFI:
22 [interposing] Yes.

23 CHAIRPERSON MENCHACA: --and as you gain
24 more perspective is there any need for capacity,
25 agreed thinking capacity for IDNYC as you open up

2 these pockets of access for communities, do you have
3 a capacity issue? Are you anticipating capacity
4 issues?

5 COMMISSIONER BITTA MOSTOFI: Sure. You
6 know, we're certainly assessing any needs that we
7 have vis-à-vis a renewal period coming up, and the
8 importance of making sure given the sheer volume of
9 cardholder enrollment in the first year that we can
10 effectively address that. I would say that the Mayor
11 and OMB have always been responsive, and quick to
12 ensure that the program has what it needs to-to meet
13 capacity and demand.

14 CHAIRPERSON MENCHACA: And so what
15 reactions to the IDNYC program are you seeing on the
16 ground in terms of favoring, and then those who have
17 had issues and have not been able to enroll or just
18 kind of tell you through-you mentioned the survey,
19 but through your staff texture of-of folks who are
20 saying I will not sign onto this card in-in say
21 protest versus those how are saying yes this is an
22 exciting program. We're in favor of the program? Can
23 you-can you give us a little bit of those?

24 COMMISSIONER BITTA MOSTOFI: Sure. I
25 don't know that I really readily hear the negative--

2 CHAIRPERSON MENCHACA: [interposing] I
3 mean that's an answer, too, right? I don't know.

4 COMMISSIONER BITTA MOSTOFI: Yeah.

5 CHAIRPERSON MENCHACA: We're going to be
6 asking the advocates. So, we'll come back to that--

7 COMMISSIONER BITTA MOSTOFI:
8 [interposing] Alright.

9 CHAIRPERSON MENCHACA: --but for you and
10 your point of view?

11 COMMISSIONER BITTA MOSTOFI: I mean I
12 think always, and this--this--we don't anticipate
13 changing right? Always a part of this had been
14 ensuring that we can confidently speak to the
15 security, the privacy, the, you know, the city's
16 commitment to defending those things and to upholding
17 them. I think that has always been a part of what
18 we've done as a program, and will always be
19 necessary. So, certainly I think, you know, people
20 sort of wondering what happens to my information,
21 right, and us being responsive and able to
22 communicate that, and what the city's law set out,
23 what the executive orders are on privacy both data
24 storage and disclosure set out, and our continued
25 commitment to upholding all of that. I think in

2 terms of other, you know, we have not seen a lot of
3 other negative and I'm just going to leave it there
4 because I think that's a good thing [laughs] and then
5 the other on the positive front I would say, you
6 know, lots of people obviously we live in a city
7 where a lot of New Yorkers don't have ID. They don't
8 have driver's licenses. That was something that we
9 learned, you know, early on in looking at the
10 program. We've also intentionally looked at this
11 program as a way to address additional gaps, you
12 know, trusts presenting a document within—to NYPD
13 that doesn't have any immigration status or
14 information on it. The ability to enter your child's
15 school, ability to access thinking is really central
16 to the inception of IDNYC and the city of New Haven
17 was the reality that many undocumented workers were
18 getting paid in cash, and were being subject to
19 frankly robberies. And it was because they were
20 carrying that cash, and their inability to access
21 banking in a—in an effective way that the city
22 determined that it needed to create access to
23 banking, and one way to do that was to create an ID
24 that they could be eligible for to use to open an
25 account. So, we in serving cardholders, there were

2 two things that rose to the top in terms of
3 challenges. One was banking access, and the other
4 was financial transactions with the card.

5 CHAIRPERSON MENCHACA: Council members,
6 questions. Council Member—Council Member Dromm.

7 COUNCIL MEMBER DROMM: Sure. Thank you,
8 Chair. Just as a follow-up, you know, one of the
9 things that I've always been interested in ever since
10 I sponsored along with Council Member Menchaca the
11 legislation was the ability for unbanked folks to be
12 able to bank with it, and not only that, but as you
13 mentioned with check cashing places in particular.
14 It would be so much better if folks could have direct
15 deposit into some type of a financial institution,
16 and-and I'm--and what I'm hearing from you is that
17 you're moving in that direction. Is that correct?

18 COMMISSIONER BITTA MOSTOFI: I think
19 we've always shared that goal with you, right?
20 Recognizing that in our city there are estimates of
21 hundreds of thousands of unbaked and under-banked New
22 Yorkers many of whom are subject to predatory
23 practices. We've learned that as much as we celebrate
24 the existing partners we've had, we've heard they're
25 not in every community. There continue to be banking

2 deserts. People want to community—a location near
3 them or the ability to access—access financial
4 services in an easier way. That's why we're
5 continuing to explore this. It is mandated through
6 the law, right that we continue to look at banking
7 access. We early on made the determination that we
8 would not do this if there were predatory practices
9 or fees associated with it. That remains true in
10 this exploration. We've requested that any entities
11 that would propose to us, list upfront all of the
12 fees that anybody might ever be subject to so that
13 there would be transparency. List upfront all the
14 privacy and security considerations, and we will
15 continue to do due diligence in evaluating those.

16 COUNCIL MEMBER DROMM: So, is-is it—
17 would—would you then go into like a coordinated
18 effort to go with one financial institution or with
19 several that meet the criteria because like if I go
20 to Citi Bank, you know, it's \$3.00 but if I go to the
21 corner bodega, and I want to take money out of a, you
22 know, from an ATM it's like \$1.75 or whatever. How—
23 do—do you have any idea about how that piece of it
24 would work?

2 COMMISSIONER BITTA MOSTOFI: So, I guess
3 I would say a few things that we've—we've been
4 working closely with the Office for Financial
5 Empowerment, and also studying and speaking to
6 experts who have looked into financial access broadly
7 and kind of understanding what makes somebody go one
8 place versus another, and why with our existing
9 partners what has been some of the challenges despite
10 creating of a banking guide for them, the marketing
11 campaigns, et cetera. In—in some of that thinking it
12 has been—access has been a big one. So, a lot of
13 people do go to their bodega, right. They do go to
14 the neighborhood supermarket or what have you and
15 that is actually where they do some of their
16 financial transactions. So, one of the things we've
17 been asking is essentially how would you create
18 access points there without having exorbitant fees?
19 Right? We have asked could you link your existing
20 banking account? We have asked would you have
21 multiple partners. [bell] I think we're in the stage
22 where we're receiving information to evaluate, but we
23 are interested in questions that people have, and
24 ensuring that we're exploring things effectively.

2 COUNCIL MEMBER DROMM: I think the Chair
3 has told me to stop. I'll ask you one last question,
4 but thank you. Have you ever done a study? I know
5 that the Department of Consumer Affairs did a study
6 on immigrant financial services, but has MOIA ever
7 done a study on that?

8 COMMISSIONER BITTA MOSTOFI: We have not
9 done a study through MOIA. All of the working
10 banking access that this program has looked at and
11 that MOIA has looked has been in partnership with the
12 Office for Financial Empowerment. So, obviously they
13 are the city's agency that is charged with ensuring
14 consumer protections, and non-predatory practices,
15 and have the expertise. So, we believe in and are
16 working closely with them to inform us.

17 COUNCIL MEMBER DROMM: Okay, thank you.

18 CHAIRPERSON MENCHACA: And I want to
19 follow up, Council Member Dromm with your question
20 because in 2013 the city's Department of Consumer
21 Affairs released a study on immigrant financial
22 services, which details the financial habits of
23 select groups of immigrant New Yorkers. The report
24 compares the financial habits of banked, unbanked,
25 underbanked immigrant New Yorkers, and—and so Council

2 Member Dromm asked whether or not you all have
3 conducted that analysis. That was six years old I
4 think, and it's—it's a favorite document of ours, by
5 the way. We—we like going back to that. Maybe
6 advocates like it, too. Yeah, okay. So, there is
7 some nodding over there. So back again, is that—is t
8 that something that—that is possible to do. We'll—
9 we'll think of ways that we can compel you to do that
10 on our side, but is that—before we get there, how—how
11 are you thinking of updating that?

12 COMMISSIONER BITTA MOSTOFI: I'm happy to
13 talk with them further about any plans that they
14 might have in doing so, and thinking about how best
15 to update that information.

16 CHAIRPERSON MENCHACA: Thank you. It's
17 just a rich document.

18 COMMISSIONER BITTA MOSTOFI: Yep.

19 CHAIRPERSON MENCHACA: Data analysis and--

20 COMMISSIONER BITTA MOSTOFI: Yeah.

21 CHAIRPERSON MENCHACA: --our--our data
22 gurus here love that.

23 COMMISSIONER BITTA MOSTOFI: Great.

24 CHAIRPERSON MENCHACA: Council Member
25 Holden.

2 COUNCIL MEMBER HOLDEN: Just a couple of
3 quick follow-ups. Since I do have so many seniors
4 without a picture ID, and I've heard that, and if I
5 schedule something you'll—you'll come out to my
6 district and obviously you there, but can I get a
7 count of how many ID holders I have in my district so
8 I—I could actually address that with—in my newsletter
9 or we—we can get that?

10 COMMISSIONER BITTA MOSTOFI: Sure. We
11 can—we have zip code data and we can work with you to
12 come up with the right estimate. Yes.

13 COUNCIL MEMBER HOLDEN: So, yeah so I
14 could focus on reaching out to them. I believe in
15 this because I run into so many problems with no
16 picture ID especially from my mom, and she used to
17 have something, and I forget. It might have last
18 through the Department of Motor Vehicles the non-
19 driver's license. They actually give an ID, but I
20 think I had to renew that, and I—she probably lost
21 it, but I remember seeing it, and that seemed to work
22 but it doesn't, you know, have that any more. Also,
23 other than what you mentioned in your testimony, what
24 other institutions are not accepting this—this card
25 that should other than we mentioned financial and

2 some pharmacies, right? Do you have any other
3 glaring ones that you can't understand why they're
4 not accepting this?

5 COMMISSIONER BITTA MOSTOFI: Well, we-I
6 mentioned the state as well, which was--

7 COUNCIL MEMBER HOLDEN: [interposing] The
8 state, yes, yes.

9 COMMISSIONER BITTA MOSTOFI:--you
10 understand why, and--and that is on our agenda.

11 COUNCIL MEMBER HOLDEN: Right.

12 COMMISSIONER BITTA MOSTOFI: Others that
13 don't accept it that should, none--none are rising to
14 my attention, but it's probably because of the ones
15 that have are the ones that we hear the most--
16 [laughs]--

17 COUNCIL MEMBER HOLDEN: Right.

18 COMMISSIONER BITTA MOSTOFI: --and are
19 trying to look at--we--we've obviously heard that it
20 can't be used for purchasing of alcohol or tobacco.
21 I'm getting a note. Maybe there are others, and--and
22 that's something that is also sort of state
23 dictative.

24 COUNCIL MEMBER HOLDEN: So, if somebody
25 walks in and wants--and they're 35 years old obviously

2 and they want to purchase alcohol, they can't by
3 showing that ID? I didn't know that.

4 COMMISSIONER BITTA MOSTOFI: Tell me one
5 more time.

6 COUNCIL MEMBER HOLDEN: If you're—you-you
7 want to purchase alcohol at a—at a—let's say beer,
8 and you have to show an ID it's not accepted now
9 because why? It doesn't list the age or--?

10 COMMISSIONER BITTA MOSTOFI: Because it's
11 state controlled law that says what ID documents can
12 be accepted.

13 COUNCIL MEMBER HOLDEN: Oh, okay.
14 Alright. Thank you.

15 COMMISSIONER BITTA MOSTOFI: Sure.

16 CHAIRPERSON MENCHACA: I'm sure people
17 have tried. Council Member Dromm.

18 COUNCIL MEMBER DROMM: Well, it presents
19 a problem even when you enter or try to go into a bar
20 like on Roosevelt Avenue or whatever, people have
21 been told that it's not proper identification. So,
22 it remains an issue and—and also it says that we
23 still need to work on—on getting driver's licenses
24 for our immigrant community. So, the ultimate goal.
25 My question is really about the timeline to implement

2 the renewal process and the—the chip process. Are
3 they connected, and were you hoping to do one with
4 the other or separate from the other or—or what—what
5 does that look like at this point?

6 COMMISSIONER BITTA MOSTOFI: Sure. So,
7 we are still on the exploratory process with the chip
8 and with potentially adding a banking function. I
9 think we—we do not have an end date for that, right?
10 That's just beginning. So, we don't have an end date
11 for when that will happen. Certainly, we're starting
12 to make decisions around the renewal period. We have
13 11 months before the renewal period begins, and if
14 they were to align, great, but the—the process is
15 underway, and it does not have a timeline attached to
16 it. We want to get it right if we do it. So, that's
17 really the priority.

18 COUNCIL MEMBER DROMM: Good thank you.

19 COMMISSIONER BITTA MOSTOFI: Thank you.

20 CHAIRPERSON MENCHACA: Thank you, Council
21 Member Dromm for that question, and we'll come back
22 to that. We'll circle back to that, but there's some
23 data, more data question—questions. The program did
24 go under and you mentioned in your testimony the
25 evaluation in 2016 based on 2015 data that is

2 available on the IDNYC website. Does the program
3 anticipate conducting another all incumbency-
4 encompassing program evaluation soon when you have
5 the kind of data that you have right now with a 100-
6 with 1.25 million people?

7 COMMISSIONER BITTA MOSTOFI: Yeah.
8 We've-we've talked about what, you know, what would
9 be helpful in terms of additional information. As I
10 said, we do pretty robustly and fairly regularly
11 engage with cardholders and New Yorkers around the
12 card and-and again what's working and what isn't.
13 You guys often elevate things to us as you're hearing
14 them. So, I think it's definitely not off the table.
15 It's something that we would consider, and certainly
16 as we're moving towards renewal, we want to kind of
17 have many different ideas on what to-how best to
18 inform that.

19 CHAIRPERSON MENCHACA: And this is really
20 connected to Danny's question about-Council Member
21 Dromm's question about this-this kind of coordination
22 with not just the chip, but really anything that's
23 new. As-as we look to renewal, we need to tell the
24 story in a fuller way, and my expires on the 19th of
25 January 2020, and you're going to-you're going to

2 have to make the case to me to renew, and so I want
3 to—I want to be able to do that.

4 COMMISSIONER BITTA MOSTOFI:

5 [interposing] Well, you'll be the low-hanging fruit.

6 CHAIRPERSON MENCHACA: But I—I don't
7 represent all of the cardholders, and so every
8 cardholder holds a very different kind of connection
9 to this card for different reasons, and so this is an
10 important one, and—and I think that we want to compel
11 you yet again on another set of—of data that can be
12 available not just to you, but to the advocates that
13 we can all look at the same data, and make our cases
14 as we get closer to re-enrollment. That has to
15 happen. That conversation needs to happen earlier,
16 and I'm not going to. Well, we want to wait for you.
17 Do you have some kind of sense about how you're
18 thinking about strategy? If you're asking me as the
19 Chair of the Immigration Committee, I'm thinking
20 summer time. I'm thinking about like MTA and Fair
21 Fares, and so how—how are we getting the message out
22 to people and that has been difficult and
23 challenging, and that's something that—that it falls
24 on you at all, but it fall on the administration.
25 And so, well that's actually maybe on the assessor

2 side, and like how are we learning from those kinds
3 of things that-that can-that-that can shape our
4 discussion? How far back do we have to start talking
5 to people about this card, and even telling them that
6 there's expiration date? They might not even see
7 that on their card.

8 COMMISSIONER BITTA MOSTOFI: Sure, yeah.

9 CHAIRPERSON MENCHACA: I don't know if
10 HRA or DSS has-has-has there been a comment about
11 that especially as we're challenged by the rollout
12 of-of Fair Fares right now?

13 COMMISSIONER BITTA MOSTOFI: So, I'll
14 start by saying a few things. One is that I would
15 just remind you that the survey that we conducted
16 from 2016 encompasses the first year and a half plus
17 of cardholders, right. So, in terms of who we're
18 talking about for renewal periods, we do know
19 actually why they got the card, how they've been
20 utilizing it, and what their challenges have been,
21 and that is definitely critical to the thinking.
22 We've also consistently done newsletters in terms of
23 updates to cardholders on benefits access and we have
24 a sense of where people are actually going to utilize
25 their benefits and where they aren't, what's working

2 and what isn't. We had—the idea, of course, of
3 direct—the mailing information to the cardholders
4 well in advance of the renewal period so that they
5 know that the card is going to expire, and they can
6 be responsive to it. It's huge. As I noted, we do
7 plan to do the marketing campaign, community
8 engagement as we have before including, you know,
9 engaging the press using the community and ethnic
10 media, getting the word out. Various tactics, but
11 we're open to all ideas and suggestions from you all,
12 and work—obviously working with DSS and—and the work
13 that they do in getting information out as
14 effectively as we can. I'd say, you know, we are
15 lucky in that many of our enrollment centers, all of
16 them are in high trafficked areas. In communities we
17 have robust outreach engagement in the areas making
18 sure that people are aware of the program. We will
19 both continue to those efforts, but obviously
20 escalate them in advance of the renewal so that
21 people are aware of the renewal process coming up,
22 but also how that—how to—how to access it. And as I
23 noted, some of that is just how do we make it easier,
24 right? If you—if none of your information has
25 changed, can we make it simple for you to enroll? And

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2 those are the things that we're thinking through now
3 and should updates on soon.

4 CHAIRPERSON MENCHACA: And—and I just
5 want to give an opportunity for Ms. Daly to—to say
6 anything from DSS's point of view.

7 COMMISSIONER BITTA MOSTOFI: I mean, just
8 to be clear, she runs IDNYC operations. So, her
9 expertise is really IDNYC--

10 CHAIRPERSON MENCHACA: [interposing]
11 Okay.

12 COMMISSIONER BITTA MOSTOFI: --
13 Operations--

14 CHAIRPERSON MENCHACA: Okay.

15 COMMISSIONER BITTA MOSTOFI: --and should
16 not be constantly responsive here.

17 CHAIRPERSON MENCHACA: [interposing] Is
18 there anybody here that can answer that? [laughter]
19 Okay, that's fair enough. That's fair enough. Thank
20 you for your work, Sonia Daly of the DSS team at
21 IDNYC. Council Member Dromm.

22 COUNCIL MEMBER DROMM: Thank you. Just
23 again online registration, re-registration, is that
24 something that you're considering?

25 COMMISSIONER BITTA MOSTOFI: Yes.

2 COUNCIL MEMBER DROMM: So like I—I wanted
3 to—I just did my car registration. I'm sorry you
4 don't drive, Carlos, but I do and I have a car. So,
5 I was able to do all of that online. Is that
6 something that you're going to be able to do?

7 COMMISSIONER BITTA MOSTOFI: That is
8 something that we're considering. As you know, we
9 have an incredible technology team that has actually
10 changed the application process making it easier for
11 people to go through the majority of the process
12 already online. So that's a big part what we've been
13 developing, and we'll have more to share soon.

14 COUNCIL MEMBER DROMM: Great. I'm going
15 to have to leave because I have to go to a meeting,
16 but I do want to thank you, and—and I thank you also
17 for emphasizing that security moving forward is going
18 to be the really defining thing in terms of any
19 decisions that we make, and just—just I want to say
20 thank you for that being one of your top concerns.

21 COMMISSIONER BITTA MOSTOFI: Thank you.

22 COUNCIL MEMBER DROMM: Thank you.

23 CHAIRPERSON MENCHACA: Thank you, Council
24 Member Dromm and look forward to partnering with you
25 from our different—different positions, but shared

2 commitment values. Council Member Holden, do you
3 have any other? No. Good. Alright. So, in
4 preparation for this rollout as we continue to talk
5 about it, MOIA and IDNYC published its Language and
6 Disability Access Plan--

7 COMMISSIONER BITTA MOSTOFI: Uh-hm.

8 CHAIRPERSON MENCHACA: --and this was on
9 January 2nd, 2015. How has MOIA and IDNYC updated
10 its plan to reflect the Local Law 30 of 2017?

11 COMMISSIONER BITTA MOSTOFI: Yes. So
12 thanks. So, IDNYC always went beyond the Local Law,
13 executive order at the time, and now Local Law 30.
14 So--

15 CHAIRPERSON MENCHACA: [interposing] Been
16 and always--has always been--

17 COMMISSIONER BITTA MOSTOFI: Yes. Yep.
18 So, when we rolled out the initial materials for the
19 program, we had multi-lingual brochure, but we also
20 included in that brochure due space considerations,
21 right a list of additional languages that were
22 available up to 25 languages from materials. We've
23 also since in working with different communities
24 identified languages that we didn't have documents or
25 applications translated into, and have then produced

2 those documents in different languages. All of our
3 staff have access to interpretation services for up
4 to 200 languages. So, we--

5 CHAIRPERSON MENCHACA: [interposing] Is
6 that Language Line?

7 COMMISSIONER BITTA MOSTOFI: Yes.

8 CHAIRPERSON MENCHACA: Okay.

9 COMMISSIONER BITTA MOSTOFI: Yes, I
10 believe. I can confirm that but I think that is the
11 contract, Language Line, and obviously one of the,
12 you know, key and important aspects of our diverse
13 staff is that they speak many different languages,
14 and so we're very conscious of putting folks who
15 speak the languages of communities in the right
16 locations, and that's a big part of what this woman
17 does in terms of scheduling our staff and making sure
18 we're meeting the needs. But I'm happy to say that
19 the program is indeed and example of a robust
20 language access plan, and program in the way that it
21 operates and it exceeds the requirements of a Local
22 Law 30.

23 CHAIRPERSON MENCHACA: Well, and so I'm
24 thinking a little bit about what you just said, and
25 you're going above and beyond. You have a language

2 and disability access plan. You're say goes above
3 and beyond. Is that the case for across the board on
4 MOIA initiatives or is it just special to IDNYC?

5 COMMISSIONER BITTA MOSTOFI: It's
6 generally true for all of our initiatives that we are
7 going beyond the ten. It depends on the initiative,
8 right? Of course, if we're working where we're
9 particularly targeting a certain community or our
10 intention is to communicate a message to a certain
11 community for example right now we have a massive
12 anti-fraud campaign on phone scams for the Chinese
13 community. So, we're being intentional in terms of
14 the translation of those documents, but our approach
15 is always to, you know, shoot for the best to make
16 sure that when we're doing outreach and engagement we
17 are going above and beyond in terms of translation
18 and information. We also advise, as you know, other
19 agencies on this and support them in-in translation
20 and in interpretation services. We conduct trainings
21 in different languages. So, IDNYC is the largest
22 program that we-we initiate and operate, but it's
23 also the ones in which we apply what we do with
24 Action NYC and others.

2 CHAIRPERSON MENCHACA: And how about the-
3 the component around disability and access for-for-
4 for that community specifically for IDNYC?

5 COMMISSIONER BITTA MOSTOFI: Yes. So,
6 all of our permanent enrollment centers are ADA
7 accessible, and--

8 CHAIRPERSON MENCHACA: [interposing]
9 Every single one?

10 COMMISSIONER BITTA MOSTOFI: Yes.

11 CHAIRPERSON MENCHACA: Okay.

12 COMMISSIONER BITTA MOSTOFI: Yep, and we,
13 though despite that and despite sort of ensuring that
14 we have, we, you know, we've been very well advised
15 by the Mayor's Office for Physical Disability as well
16 as the-the experts at HRA and DSS on this over the
17 years, and as I noted earlier, what we came to learn
18 was despite that ADA accessibility there were still
19 significant challenges due largely to the needs of
20 homebound individuals. So, that was why we developed
21 the Homebound equipment, which our team did, which is
22 incredible, and it allows for the ability to actually
23 visit somebody's home and do the enrollment entirely
24 on site.

2 CHAIRPERSON MENCHACA: And the report
3 state that there's annual reports that are compiled
4 for on-site telephonic bilingual assistance and
5 language translation. Are those online for people to
6 review? And these are annual-annual reports not
7 quarterly.

8 COMMISSIONER BITTA MOSTOFI: I don't
9 think so. I will look, though and get back to you.

10 CHAIRPERSON MENCHACA: Okay, and-and what
11 we want to do is we--

12 COMMISSIONER BITTA MOSTOFI:
13 [interposing] I know-I know we put the quarterly
14 reports online, but I'm not sure if we do those.

15 CHAIRPERSON MENCHACA: And I'm just
16 trying to figure out how they're different from IDNYC
17 since this is more robust, and it sounds like there's
18 a lot of resources, and a lot more commitment to
19 IDNYC. So, it would be good to kind of see how they--
20 they compare. On the topic of banking, so has MOIA
21 or IDNYC conducted focus groups to determine the
22 needs of IDNYC cardholders as it relates to the
23 financial services? This is kind of like a beginner
24 question, but we're going to go back there, and just--

2 just start at the beginning. Have you conducted
3 these--

4 COMMISSIONER BITTA MOSTOFI: Sure.

5 CHAIRPERSON MENCHACA: --what we're going
6 to call focus groups or what have you conducted to
7 get a good sense about what the financial service
8 needs are? S

9 COMMISSIONER BITTA MOSTOFI: Sure. So, I
10 think again coming into the birth of the program, the
11 shared goal for the Council, the Administration--

12 CHAIRPERSON MENCHACA: [interposing] And
13 just so we can be clear, we're talking about the law
14 itself compels the city--

15 COMMISSIONER BITTA MOSTOFI: Yes.

16 CHAIRPERSON MENCHACA: --to execute on
17 financial services, and access just for financial
18 services.

19 COMMISSIONER BITTA MOSTOFI: Yes.

20 CHAIRPERSON MENCHACA: So that's what I'm
21 referring to on that.

22 COMMISSIONER BITTA MOSTOFI: On--on an
23 ongoing basis.

24 CHAIRPERSON MENCHACA: On an ongoing
25 basis. Okay.

2 COMMISSIONER BITTA MOSTOFI: [laughs]

3 Yes, and we did shortly after the program's launch a
4 broader survey and just sort of understanding the
5 need there, and the sort of compelling nature of
6 having that access through the card. We then
7 conducted the survey. As you know, we have throughout
8 the program conducted different focus groups
9 particularly on messaging and marketing and
10 understanding what was of interest to cardholders,
11 what would be compelling and convincing in getting
12 the card, and what should be things that we should
13 look at having. Banking was a component that came up
14 particularly for young people, which is why earlier
15 on in ads we actually focused the messaging around
16 access to banking for young folks, and we—you know,
17 we have continued to engage in—in that conversation
18 and feedback group with cardholders including 2016
19 Survey. So, we are always willing and interested in
20 having these conversations. We—though I would say
21 largely, you know, beyond our cardholders and
22 certainly this is again the expertise of the Office
23 for Financial Empowerment that again there are
24 hundreds of thousands of New Yorkers that are
25 unbanked or underbanked. This is not a new

2 phenomena. This is a real phenomena, and part of
3 the goal of this program has been to look at how you
4 can help address that reality and how you move people
5 away from predatory financial services to ones that
6 work for them recognizing, as you noted, that people
7 access financial services in different ways. So,
8 that has been a central goal of the program as I
9 believe our responsibility and our mandate from the
10 Local Law to continue to look at this. There are
11 different experiences that different people have in
12 terms of what makes it so that you go to a bank or
13 you don't. That's part-part of that research is what
14 we've been looking at as well through research that—
15 I'm blanking on her name, but experts have done on-on
16 the unbanked and why they're unbanked, and what
17 compels people to move towards accessing financial
18 services. There's no, I think secret but, of course,
19 we're in a moment in time in our own society in which
20 easy-ease of access is key to people kind of taking
21 that next step and engaging, and you're seeing that
22 innovation in a lot of ways. I think it's incumbent
23 upon us to look at that, but to do so responsibly as
24 we move forward.

2 CHAIRPERSON MENCHACA: Well, and-and so I
3 guess what I-I just want to bring you to the next
4 question. Is there a sense of-of-of the groups? How
5 many times-the-the quantitative data on-did you do
6 this once? Did you do this-are you doing this once a
7 month. Who is part of this group, and give us the
8 kind of science data.

9 COMMISSIONER BITTA MOSTOFI: I can get
10 back to you on like the number of times--

11 CHAIRPERSON MENCHACA: [interposing]
12 Okay.

13 COMMISSIONER BITTA MOSTOFI: --we've
14 engaged different cardholders and different times.
15 (sic)

16 CHAIRPERSON MENCHACA: That's-that's
17 totally fine.

18 COMMISSIONER BITTA MOSTOFI: Yeah.

19 CHAIRPERSON MENCHACA: We'll follow up on
20 that that-on that front. In 2016 MOIA reported that
21 IDNYC, MOIA and the Department of Consumer Affairs
22 placed a financial empowerment partner to promote NYC
23 free tax prep by the financial partner. Since that
24 report, what events of consumer education has MOIA

2 and IDNYC conducted to help the unbanked to achieve
3 greater financial security?

4 COMMISSIONER BITTA MOSTOFI: Well, with-
5 I-well, I don't remember the date that you noted, but
6 can you repeated that?

7 CHAIRPERSON MENCHACA: 2016.

8 COMMISSIONER BITTA MOSTOFI: 2016. So--

9 CHAIRPERSON MENCHACA: Yeah.

10 COMMISSIONER BITTA MOSTOFI: --since
11 2016, I believe we did our marketing campaign with
12 DCA on banking access. It included things like, you
13 know, cups that a local bodega that kind of gave the
14 information and connected people. We've since-we-we
15 developed the Banking Guide for cardholders and so
16 now all cardholders get that in terms of the-the
17 Guide to Banking with your IDNYC, and Financial
18 Empowerment. So, we've certainly been committed to
19 ongoing education and ideas on how best to expand
20 both people's awareness of how to use the card, but
21 also who the partners are, and how to engage in that
22 way. We have been in conversations with DSA-DCA for
23 this year around the free tax prep, and work that we
24 can do together to promote that.

2 CHAIRPERSON MENCHACA: Are they—are they
3 conducting their own studies on this as well?

4 COMMISSIONER BITTA MOSTOFI: We're doing—
5 we're conducting shared promotion of it.

6 CHAIRPERSON MENCHACA: Okay.

7 COMMISSIONER BITTA MOSTOFI: That's what
8 I meant.

9 CHAIRPERSON MENCHACA: Okay, to the
10 program evaluation in 2016, what improvement
11 highlighted is to create additional specific guidance
12 for cardholders about banking itself--

13 COMMISSIONER BITTA MOSTOFI: Yes.

14 CHAIRPERSON MENCHACA: --and so while
15 IDNYC is accepted as a primary form of identification
16 at several financial institutions, it is currently
17 not accepted as a form of primary ID at several
18 larger banks, which remains a source of confusion for
19 some--

20 COMMISSIONER BITTA MOSTOFI: Yep.

21 CHAIRPERSON MENCHACA: --probably maybe
22 all cardholders. We've also heard that some of the
23 staff at the banks that accept IDNYC are not aware
24 that it can be used as a primary ID. I get--we get
25 this at the district office a lot. So do something

2 about it, and so how are you—what are you doing about
3 that, and working with the financial institutions to
4 ensure that there's good information, recognized
5 appropriately across the board from the higher ups at
6 the bank and the tellers at the front.

7 COMMISSIONER BITTA MOSTOFI: Yeah. So
8 some of the progress that has been made since then is
9 while the, you know, the guidance that we receive
10 tells the banks that they can—the can accept IDNYC.
11 They have to make their own determination. They—
12 while there's been reticence to accept it as primary
13 ID, we have gotten acceptance as—for IDNYC as
14 secondary ID across national linking partners. So,
15 which have been an improvement including the larger
16 national banks like Chase and Bank of America, and
17 Citi and others. Our—one of our goals with that was
18 exactly this, right, is ensuring that if they are at
19 least accepting a secondary it becomes something that
20 becomes a part of the training and informing of their
21 staff of what the ID is, and how to communicate on
22 it. We've continued to engage with individual banks
23 that we learn about that might have interest or that
24 people bring to us as banks that we should be
25 engaging with that we haven't yet or looking at banks

2 in communities where we have a lot of cardholders and
3 proactively engaging. And I noted, just this last
4 month, we added an additional banking partner. So,
5 there is some fruit to that labor, and we'll continue
6 to do that.

7 CHAIRPERSON MENCHACA: So, what is the
8 biggest barrier from moving to primary ID acceptance
9 for-for banks?

10 COMMISSIONER BITTA MOSTOFI: I mean I
11 think this is the question that Council Member Holden
12 was asking and, of course, as I said, I can't speak
13 for the banks, but it's and individual bank
14 determination.

15 CHAIRPERSON MENCHACA: But what is the
16 quality of that-that decision? Do you know?

17 COMMISSIONER BITTA MOSTOFI: The quality
18 of it?

19 CHAIRPERSON MENCHACA: Yeah, like what-
20 that-what are they saying to you, and it might be
21 different for every ban, but what are the banks
22 telling you?

23 COMMISSIONER BITTA MOSTOFI: I think it's
24 coming down to their comfort level, frankly, because

2 the regulation says that they can, but they must make
3 their own determination.

4 CHAIRPERSON MENCHACA: Okay. Okay so it
5 may--do you have any more questions?

6 COUNCIL MEMBER HOLDEN: I've dealt with
7 banks even on--with--with your campaigns when you want
8 to open up campaign accounts, there are some banks
9 that just won't--most of the banks won't--won't even
10 open one for you. So, it's like you're--but they
11 don't give you a reason.

12 CHAIRPERSON MENCHACA: You're talking
13 about campaign accounts for you?

14 COUNCIL MEMBER HOLDEN: No, no, for any--
15 for any--

16 CHAIRPERSON MENCHACA: [interposing] Bank
17 accounts?

18 COUNCIL MEMBER HOLDEN: --any elected.
19 It's like they just say we--that's our policy.
20 They'll--they'll say things like that, which they
21 don't explain. So, I understand the barriers for
22 that.

23 COMMISSIONER BITTA MOSTOFI: Yes.

24 COUNCIL MEMBER HOLDEN: That any--any
25 account that they--

2 CHAIRPERSON MENCHACA: [interposing] You
3 have to go to Brooklyn then. We'll-we'll have-

4 COMMISSIONER BITTA MOSTOFI: Opening up
5 an account far away.

6 COUNCIL MEMBER HOLDEN: [interposing] I
7 couldn't find-yeah, you could-I could only find one
8 in Queens, the entire, and it was, you know, not
9 convenient but this is what banks say.

10 COMMISSIONER BITTA MOSTOFI: Yeah,

11 COUNCIL MEMBER HOLDEN: And that's why I
12 understand that. I understand that's our policy.
13 Many-many institutions do that, but especially
14 financial institutions.

15 COMMISSIONER BITTA MOSTOFI: And even
16 existing partners, you know, this is again the new
17 goal for us is to have wide access regardless of
18 status, and some partners have said they require a
19 Social Security number. So, barriers exist in
20 different ways, and I think that's part of our
21 responsibility to continue to look at how we break
22 those down, and increase banking access.

23 COUNCIL MEMBER HOLDEN: Yeah, I just
24 think it's-it's new and they're not familiar with it,
25 or they just-

2 COMMISSIONER BITTA MOSTOFI: Yep.

3 COUNCIL MEMBER HOLDEN: --they have these
4 strict policies like I said and they haven't reached
5 out and they'll only recognize this, this and this as
6 ID, valid ID. So, you're--you're really I think the
7 longer it's out there, I think more institutions like
8 you said will accept it so--

9 CHAIRPERSON MENCHACA: Well, it sounds
10 like we're pushing them, too and that's important.
11 In May 2018, the IDNYC program, along with the
12 Mayor's Office of the Chief Technology Officer
13 released a request for information, RFI, an
14 application for proposals to expand the utility of
15 the utility of the current IDNYC card into a card
16 with a Smart Chip capable of storing money and are
17 being linked with a bank account. You mentioned this
18 in your testimony. Can you describe the origin of
19 this RFI? How was this decision made to explore
20 creating a municipal banking card informed by data or
21 qualitative research?

22 COMMISSIONER BITTA MOSTOFI: Sure.

23 CHAIRPERSON MENCHACA: Let's go back to
24 some of the origins of this conversation.

2 COMMISSIONER BITTA MOSTOFI: Sure. So, I
3 think the origin story you've now heard me talk about
4 a lot just in terms of the—the goal and desire to
5 ensure that we're looking at financial services, and
6 increasing access for cardholders. The work that
7 we've done in communities through our survey, through
8 additional focus groups in looking at how to better
9 do this, the work that we did to try to increase
10 awareness and access of existing partners and still
11 seeing this is number one challenges that we've heard
12 from cardholders. So, we began 2017 to talk to
13 different consultants around banking and financial
14 transaction accounts and how you could link the two
15 understanding if this would be something at all
16 possible to do with the IDNYC Card. When we had
17 started the program, we looked at financial access
18 options and frankly the—the fees that were available
19 to consumers were too great. Something that the city
20 was not willing to pass onto cardholders or New
21 Yorkers as a whole. That was not the goal just to
22 have a service and fees, but to reduce the fees for
23 individuals who were getting access to the financial
24 services. Our—in our research we've seen that some
25 of these options had—had evolved frankly from 2014

2 further, but we still were—it was still unclear to us
3 how—who-who could even possibly as an entity do
4 something like this and do in a way that addressed
5 all of the concerns that we laid out from fees to
6 privacy and security to consumer education and so
7 forth. We—in that conversation as we greatly should
8 engaged the Chief Technology Officer because this
9 would be something that would require a technology
10 event, and they recommended that we issue RFI through
11 their Challenge Plat-Platform, which is exactly
12 designed to say if this is a challenge, what could
13 any entity do to be responsive to it to meet the
14 needs. So, that is why we di it this way. I didn't
15 obligate us to do anything. It allowed us to invite
16 actual entities to tell us how they would address the
17 concerns.

18 CHAIRPERSON MENCHACA: [interposing]
19 Which entities? If you can say and I'm thinking
20 about privacy people, technology people, consumer
21 protection people, financial service experts,
22 regulators, et cetera.

23 COMMISSIONER BITTA MOSTOFI: Sure. So
24 throughout the process as I said the CTO's Office,
25 the Chief Private-Chief Privacy Officer, our vendor

2 Consumer Protection Institutes, experts on the
3 unbanked and when we decided that we wanted to do the
4 exploration we, of course, as we have with every
5 additional effort that we've done with the program,
6 we briefed Council Members. We briefed advocates in
7 community groups to get feedback and to understand
8 how folks felt. We noted, of course, that the reason
9 that we were doing this was because we didn't
10 actually know if anybody could actually do what we
11 were saying, and the goal was to be able to-to make an
12 educated decision on whether or not we would even
13 want to do something like this. We're still in that
14 process. We were happy with some of what we saw. We
15 gave folks updates in the late summer/early fall but
16 we couldn't actually do a robust conversation without
17 going through an additional process. So, that's what
18 we're in now.

19 CHAIRPERSON MENCHACA: And that's the
20 Notice of Intent?

21 COMMISSIONER BITTA MOSTOFI: Yes.

22 CHAIRPERSON MENCHACA: Okay, and the New
23 York State Department of Financial Services did you
24 connect with them at all as part of your stop along
25 the way?

2 COMMISSIONER BITTA MOSTOFI: For sure in
3 terms of the State Regulatory guidance that we
4 received and an ongoing conversation here, we also
5 engaged just to understand sort of the—not the
6 financial services folks, but the—I don't actually
7 know the department—to understand the—the plans for
8 the contact list Metro Card system, and how it would
9 work and what would be compatible if we were looking
10 at that?

11 CHAIRPERSON MENCHACA: DCA has the Office
12 of Financial Empowerment. Were they part of your
13 team as well?

14 COMMISSIONER BITTA MOSTOFI: Yes.

15 CHAIRPERSON MENCHACA: Okay. So, on the—

16 COMMISSIONER BITTA MOSTOFI:
17 [interposing] And they continue to be.

18 CHAIRPERSON MENCHACA: Say that again.

19 COMMISSIONER BITTA MOSTOFI: I said and
20 continue to be.

21 CHAIRPERSON MENCHACA: And continue to
22 be. Yeah, they're your—your partner. On December
23 14, 2018, DSS as the procuring agency released a
24 Notice of Intent we just mentioned to solicit
25 applications and to host and execute a payment of

2 banking feature on a dual interface Smart Chip on the
3 IDNYC Card, and that's the language that we're
4 pulling from the Notice of Intent. Can you relay in
5 any specific terms as you can without compromising
6 the current banking negotiations because that's not
7 what we want to do at all. What capabilities IDNYC
8 is hoping to include in the card? What are the
9 privacy protections? I mean this is what people are
10 concerned about--

11 COMMISSIONER BITTA MOSTOFI: Sure.

12 CHAIRPERSON MENCHACA: --and--and the
13 conversation is out there, and then the general
14 parameters related to the fees and accessibility and
15 the consumer protections, the outreach, the
16 education, the program. I think it's important. You
17 mention it in the--you mention it in the--when you hint
18 at the notice, but it would be good to give you that
19 opportunity right now, and--and there's so many people
20 here I'm looking at that are partners in this and
21 have made 1.0. So--

22 COMMISSIONER BITTA MOSTOFI: Yes.

23 CHAIRPERSON MENCHACA:

24 COMMISSIONER BITTA MOSTOFI:

25 CHAIRPERSON MENCHACA:

2 COMMISSIONER BITTA MOSTOFI:

3 CHAIRPERSON MENCHACA: --exciting and
4 it's--

5 COMMISSIONER BITTA MOSTOFI: Yes.

6 CHAIRPERSON MENCHACA: And salvatory--
7 (sic)

8 COMMISSIONER BITTA MOSTOFI: Yeah.

9 CHAIRPERSON MENCHACA: --but I think it's
10 important for them to hear right now from from--from
11 you.

12 COMMISSIONER BITTA MOSTOFI: For sure and
13 I--and I would, you know, I would know, of course,
14 the--so much of what we're trying to do as we know, as
15 we did with the program itself be innovative and
16 smart, and bold about how you reach communities and
17 how you make something work for them, and I think
18 this exploration has been no different in--in its
19 process and in its intention. So, as you see laid
20 out in the notice of intent, we are asking for what
21 information would have to be on the card? What
22 information could not be on a card? We're asking for
23 all privacy protections. We're asking for how they
24 would store data. We're asking for when they would
25 disclose that what their legal obligations are, ways

2 that the city could be informed if they received a
3 subpoena so that the city could intervene as
4 necessary. How they would hide—hide IDNYC cardholder
5 identities right. We're asking for robust access
6 through language access that complies with our local
7 laws. We're asking for a layout of all of the access
8 points that people would have all of the fees that
9 they might be subject to, and as we know, often are
10 hidden. We're asking for the city to fully disclose
11 to the city before any determination could be made.
12 We're asking a robust series of questions including
13 how you would go about consumer education and
14 outreach knowing that any entity, our existing
15 banking partners, our existing museum partners that a
16 cardholder goes to, that a New Yorker goes to how
17 it's subject to its own policies around privacy and
18 security. We want to make sure that anything that
19 you would do here would have transparency for the
20 individual that would choose again, opt into and
21 engage in it, and make a decision that is informed
22 completely, and that they can independently make
23 using their judgment. We would not share cardholder
24 information unless there was a consent of a
25 cardholder to do so. We would not ask for cardholder

2 information. So, you know, so much of the thinking
3 that has gone into this had been the thinking that
4 predated the card, the ongoing thinking that we do.
5 As programmer on privacy and security, we welcome and
6 appreciate the concerns that are raised and the
7 questions that are being asked. They will make us
8 stronger in any decision making, and we will continue
9 to be engaged in those conversations that that we're
10 critically thinking about all of the right ways to
11 ensure that New Yorkers yes they're protected, but
12 they're also informed about their—their rights and
13 abilities. They're also given options on how they
14 can engage with financial services or other access
15 points with their IDNYC card and we are trying to
16 address our hugely challenging issue that has been
17 unaddressed, which is how you move unbanked and
18 underbanked New Yorkers toward financial services.

19 CHAIRPERSON MENCHACA: Thank you, and—and
20 I think that's something that maybe—maybe some
21 advocates understand well, but now everyone can
22 understand if you're listening at home right now,
23 which is important, and we want to get to them. So,
24 and—and you've been—you've been testifying for some
25 time now. So, I want to—I want to leave you with a

2 final thing, which is really outside of IDNYC as we
3 understand it, and the more recent connection to
4 healthcare and really HHC pieces. The Mayor is
5 talking about this new plan. I don't even think
6 we've gotten briefed on--on the new health plan. He
7 was like on CNN yesterday talking about it. I was
8 like I don't even know about it. Let's talk about
9 it, but is access to our chip going to interact with
10 this concept that they Mayor is talking about that
11 really is not his idea. It's the community's idea.
12 This is what the committee has kind of been pushing
13 from as well and like Smart cities or like what other
14 initiatives does--does the Notice of Intent and the
15 technology that you're thinking about connect to?

16 COMMISSIONER BITTA MOSTOFI: Yeah. Thanks
17 for the question. So, some of this is a little cart
18 before horse to say--to be honest right. We did do,
19 you know, explorations and kind of understanding
20 what's possible and as I said, sometimes it's
21 agencies coming to us saying we'd like to do X, Y or
22 Z. Can you--can you do that. Sometimes it's us going
23 to agencies saying hey we know you're doing this
24 thing. Maybe IDNYC can have a role, and we think
25 there's a world of things that we can do, the

2 challenge, of course being that we're limited from-in
3 a-in the way that things operate. Things have to
4 have information on them. They have to be able to
5 communicate with each other. We don't want to do
6 anything that comprise—that compromises cardholder
7 information. We've always maintained that any
8 sharing of information must be by the consent of the
9 cardholder. All of that would have to remain true.
10 So, in conversations around NYC Care or anything
11 else, which we are engaged in, we are looking at pros
12 and cons, what does a card need to have for a
13 potential enrollee in that program? Is that
14 something that makes sense for an IDNYC or not?

15 CHAIRPERSON MENCHACA: Got it and so we
16 want to follow up with that, and then love—probably
17 it's not going to be your program. I don't think—are
18 you connected to this NYC Mayor thing that he's
19 talking about ON CNN?

20 COMMISSIONER BITTA MOSTOFI: If you're
21 speaking about NYC Care, the healthcare program?

22 CHAIRPERSON MENCHACA: I don't know what
23 it—I don't know what it's called, but it's about
24 healthcare to everybody.

2 COMMISSIONER BITTA MOSTOFI: Yes, yes we
3 are part of the working group that is—

4 CHAIRPERSON MENCHACA: [interposing] You
5 are okay?

6 COMMISSIONER BITTA MOSTOFI: Yes.

7 CHAIRPERSON MENCHACA: Can you commit to
8 a briefing to me so I could learn a little bit more
9 about it.

10 COMMISSIONER BITTA MOSTOFI: Yes.

11 CHAIRPERSON MENCHACA: Awesome, and—and
12 that last thing on Twitter that I got as a—as an idea
13 was more museums, more museums, more museums, and so
14 more museums, more museums. So that's from them to
15 you through me.

16 COMMISSIONER BITTA MOSTOFI: Happy to--

17 CHAIRPERSON MENCHACA: [interposing]
18 Thank you, Commissioner. Oh wait. One last thing.
19 There is one last thing. You said something about
20 storing data and that we understand very clearly in
21 the city. The bank institutions have their own
22 policy, as we discussed. So, do we have a sense
23 about—do you have a sense right now about what data
24 they collect already and that you kind of already

2 understand it's going to be a sticky point or a place
3 of negotiation.

4 COMMISSIONER BITTA MOSTOFI: Sure.

5 CHAIRPERSON MENCHACA: What do they--what
6 do they hold?

7 COMMISSIONER BITTA MOSTOFI: So, we--we
8 understand and obviously are being advised through
9 lawyers, lots of lawyers, and what--what legal
10 obligations they have in terms of gather attention
11 and disclosures, and then beyond that we've asked
12 entities to share with us what their policies are so
13 that again, we can either make determinations that
14 allow us to negotiate for better protections for our
15 cardholders or make the determination that that's not
16 secure enough, and we wouldn't engage in the
17 contract.

18 CHAIRPERSON MENCHACA: So, to be
19 continued, but you understand that they have
20 requirements--

21 COMMISSIONER BITTA MOSTOFI: Yes.

22 CHAIRPERSON MENCHACA: --and you're going
23 go have to make some decisions later about what that
24 is with the goals that we talked about here on

2 privacy, protecting our—our New Yorkers as the first—
3 as the goal.

4 COMMISSIONER BITTA MOSTOFI: Yes.

5 CHAIRPERSON MENCHACA: Okay, thank you,
6 Commissioner to both of you.

7 COMMISSIONER BITTA MOSTOFI: Okay.

8 CHAIRPERSON MENCHACA: Ms. Daly and thank
9 you for your work that you do, and thank you to all
10 of MOIA for the preparation that you made for this
11 hearing, and I hope that your team is going to stay
12 for the rest of the conversation.

13 COMMISSIONER BITTA MOSTOFI: They will
14 still sitting today.

15 CHAIRPERSON MENCHACA: Thank you all for
16 your patience, and thank you.

17 COMMISSIONER BITTA MOSTOFI: I'll just
18 end by thanking everybody. This is indeed—it takes a
19 village kind of program, and there are a lot of
20 partners from, you know, the myriad up to 40 cultural
21 institution partners to the many agencies that
22 contribute to the thinking of this to the robust list
23 of experts internally and externally that we rely on
24 every aspect of this program. I don't think any of
25 that is possible without all of those voices as you

2 started this hearing, and noting that is--this is
3 truly a program that embodies that--that whole spirit
4 of ensuring that people are engaged in the process.
5 The remains something that we're committed to, and I
6 think that still means that we can do really
7 innovative and bold things with the program.

8 CHAIRPERSON MENCHACA: Amen to that, and
9 I'll just add the Ethnic Press as well that has been
10 so I think critical in getting the work out-

11 COMMISSIONER BITTA MOSTOFI: Yes.

12 CHAIRPERSON MENCHACA: --to communities
13 through--through their--through they work. So, thank
14 you to the Ethnic Media. Thank you, Commissioner,
15 and we are now moving toward the--or hey did I just--
16 ?[background comment] Okay, the next panel we're
17 going to have up here a group of advocates, the
18 American Immigration Lawyers Association, Sophia
19 Genovesi; the Immigrant Defense Project, Mistui
20 Azalea; Betsy Plum, New York Immigration Coalition;
21 Jonathan Stribling-Uss the New York Civil Liberties
22 Union; Kinjal Patel from Staten Island LSNYC.
23 Thank you for your patience again, and I hope--I
24 hope you're--we're still--I hope everyone who is
25 wanting to testify can testify. I there is

2 somebody in the room that wants to testify that's
3 from the public that is compelled that wasn't
4 compelled before, please sign up using these sheets
5 with the sergeant-of-arm, and then put public as
6 well because I want to—I want to hear from public
7 members as well I mean if you're not part of an
8 organization that is being represented today
9 during—during this public hearing, and we're going
10 to use the clock four minutes, and then we're going
11 to go back and do some Q&A, and if you could
12 because we have your testimony, if there is
13 anything that you want to do to kind of respond to
14 some of the words that the administration gave,
15 anything that's really at the critical point of
16 discussion here as we move forward with the—with
17 the program both on the celebration side and kind
18 of really advocating for—for what it is—and—and we
19 just heard now from the future of this program as
20 well. We'll start with you. Make sure that you
21 press the button, and it's red. If it's red, place
22 it as close as you can to you, and then you can go.
23 Thank you.

24 KINJAL: PATEL Thank you Councilman. My
25 name is Kinjal Patel. I am an attorney from Staten

2 Island Legal Services. I work in the LGBT-HIV
3 Advocacy Unit. Legal Services New York City is the
4 largest provider of free civil legal services in
5 the country and with offices in all five boroughs
6 serving 80,000 New Yorkers annually. Thank you to
7 the Committee and the Council for this opportunity
8 to testify regarding the IDNYC program. [coughs]
9 Excuse me. LSNY applaud the city's IDNYC program.
10 I won't mention all the benefits that the IDNYC
11 program has conferred on many in the universe
12 because we just heard about that for the past hour.
13 So, while New York City is the leader in immigrant
14 inclusivity, and began the NYD-IDNYC program with
15 undocumented immigrants. Along with other segments
16 of their community in mind we remind the City
17 Council that there's always more work to be done.
18 In striving to protect our immigrant communities,
19 we must continuously ask what else can be done to
20 further include overlooked members of our
21 community. Currently, in order to obtain an IDNYC
22 an applicant must present at least three points of
23 documents proving identity. Despite the long list
24 of documents accepted including recently signed
25 (sic) passports many NYC residents including some

2 of LSNY's clients are unable to present at least
3 three points of identity. Holding more than one
4 form of identification and even holding one form is
5 a privilege that many of us take for granted every
6 day. Many immigrants escaped persecution in their
7 home countries by fleeing to the United States
8 without any form of identification. Others, as is
9 true with one of my clients, adopt A (sic) visas to
10 escape abusive situations and leave their old
11 identifies behind. Others live in the United
12 States for years and then suddenly and unexpectedly
13 lose their only identity documents. For example,
14 my client who is a transgender woman did not know
15 about the IDNYC program until she contacted LSNY.
16 Prior to her contract with us her passport was
17 stolen. She has no recently expired passport and
18 has been living without an ID for months. Despite
19 fleeing from her home country due to its
20 persecution of transgender women, she has made the
21 difficult decision of contacting her home country's
22 government in order to try and obtain a new
23 passport because a government issued ID is so
24 essential to living in New York City. Lack of ID
25 has also directly affected some of my clients'

2 abilities to access certain legal rights. For
3 example, some of my transgender clients wish to
4 legally change their names, which is an option open
5 to all New York residents regardless of immigration
6 status. However, a new change hearing occurs in a
7 courthouse, which requires the visitors to present
8 a photo ID. For IDNYC, if the City Council enacted
9 an attorney protocol similar to the attorney
10 protocol that allows individuals to obtain copies
11 of their NYC birth certificates without presenting
12 identity documents, many more member-members of our
13 immigrant communities would be able to obtain ID.
14 The attorney protocol for NYC birth certificates
15 allows a licensed attorney to request an obtain a
16 birth certificate on behalf of a client by
17 affirming that a client has made reasonable efforts
18 to provide identity documents, but was unable to
19 obtain such documents. The attorney assessed their
20 client's credibility through an in-person interview
21 and is satisfied that the client has accurately and
22 honestly represent-represented the client's
23 identity based a number of factors, and the
24 attorney has attached a photograph of the client.
25 Such an attorney protocol for IDNYC would make the

2 program more accessible to our immigrant
3 communities and make it easier for them to access
4 many of the privileges and rights we take for
5 granted every day. Thank you for scheduling this
6 hearing and for affording our organization the
7 opportunity to submit this testimony.

8 CHAIRPERSON MENCHACA: Thank you, and
9 we're going to probably explore this concept a little
10 bit further.

11 KINJAL PATEL: Okay.

12 CHAIRPERSON MENCHACA: Thank you.

13 SOPHIA GENOVESE: [coughs] Good
14 afternoon. My name is Sophia Genovese and I am the
15 Co-Chair the Advocacy Committee for the American
16 Immigration Lawyers Association New York Chapter. My
17 comments today are made on behalf of the
18 organization, which welcomes the opportunity to
19 provide feedback on the IDNYC program particularly as
20 it impacts immigrants. AILA is the national
21 association of more than 15,000 attorneys and law
22 professors who practice and teach immigration law.
23 The AILA New York Chapter consists of nearly two
24 2,000 immigration attorneys and law professors making
25 it the largest AILA chapter in the country. AILA New

2 York attorneys interact with diverse immigrant
3 populations from recently arrives asylum seekers to
4 documented immigrants to undocumented immigrants.
5 Our clients, however, are more than the documentation
6 that they do or do not have. They are mothers and
7 fathers, grandparents. Artists, entrepreneurs,
8 service industry workers and students, but most
9 importantly, they are New Yorkers. With that being
10 said, documentation issues can certainly interfere
11 with our clients reaching their full potential.
12 Without identification documents, immigrants
13 encounter insurmountable barriers to accessing basic
14 services. Upon implementation of the IDNYC program
15 in January 2015, AILA and U.S. welcomed the city's
16 municipal ID, and saw it as an opportunity to address
17 these barriers. The IDNYC program has allowed many
18 asylum seekers and vulnerable immigrant populations
19 to obtain a form of identification, which enables
20 them to participate into the class. IDNYC has helped
21 folk overcome barriers to renting apartments,
22 registering their children for school or
23 extracurricular activities and even gaining access to
24 their attorney's office buildings which require ID
25 for entry. Critically, the IDNYC program has allowed

2 immigrants to open bank accounts. Studies have shown
3 that immigrants are disproportionately unbanked
4 forcing them to rely upon check cashing stores and
5 lenders at a high cost heightening their
6 vulnerability for exploitation. With IDNYC,
7 immigrants may now access and open bank accounts,
8 which lowers transaction costs, reduces their
9 vulnerability to theft and enables them to
10 participate in the local economy. Over the past
11 several years IDNYC has worked closely with
12 immigration advocates to overcome initial
13 documentation barriers to obtaining the IDNYC card.
14 One member attorney reports that his elderly
15 homebound client who only possessed an expired Green
16 Card, and some foreign country documents was able to
17 work with an IDNYC caseworker and ultimately obtain
18 an ID. AILA New York thanks the IDNYC program for
19 working closely with this individual and his attorney
20 so that he may obtain an unexpired form of
21 identification. However, not all folks have access
22 to attorneys who can help guide them through the
23 IDNYC process or advocate for them on their behalf.
24 Some immigrant populations particularly those who
25 were previously detained by immigration authorities

2 continue to encounter barriers in obtaining IDNYC.

3 As a background, when immigrants are detained, their

4 identification documents are confiscated and are not

5 returned until the conclusion of their removal

6 proceedings. Given the backlog in immigration court

7 cases, which is now nearly 810,000 nationwide and 110

8 in New York alone, immigrants are often in

9 proceedings for at least several years. This delay

10 results in immigrants not having access to their

11 confiscated identification documents for many years.

12 This situation severely impacts newly arrived asylum

13 seekers who came with very little documentation to

14 begin with if any at all. As has been previously

15 suggested by immigration advocates, we continue to

16 encourage the expansion of that the IDNYC required

17 documents list. In particular, we suggest that DHS

18 documentation be added such as detention release

19 documents. So those who were previously detained and

20 whose documents were taken can obtain some form of

21 identification to access city services. [bell] Just

22 a few more. For asylum seekers in particular who

23 must overcome and escape severe persecution such an

24 addition to the list would help to dismantle one of

25 the many barriers they encounter on the road to

2 safety. AILA New York continues to support the
3 privacy standards of the IDNYC program. Such privacy
4 protections encourage instead of deter immigrants who
5 use the program. In its June 2018 Quarterly Report,
6 the HRA for the city reaffirmed its commitment to
7 preserving the privacy of immigrant New Yorkers by
8 reporting the IDNYC denied a request from DHS for an
9 applicant's identification information. We continue
10 to support and applaud the privacy policies of the
11 program as it enhances the safety of all New Yorkers.
12 We remain concerned, however, about the potential for
13 stigmatization of the card. AILA New York applauds
14 the IDNYC program for taking steps to ensure that the
15 card is desirable to all New Yorkers by offering
16 perks such as discounts on city services, free entry
17 to museums and much more. We strongly support these
18 continued efforts to destigmatize the IDNYC program
19 so that there is not an inherent presumption by
20 federal officials or law enforcement that those who
21 possess the card are undocumented. Relatedly, AILA
22 New York would like to address the recent arrest of
23 immigrants at federal facilities and how the IDNYC
24 program could work to limit such occurrences.

25 Although [bell] AILA New York attorneys have reported

2 great success in obtaining IDNYC for their clients,
3 they have consistently had to advise clients of its
4 limitations. IDNYC is a municipal ID, and is only to
5 be used for city purposes. However, not all users of
6 the IDNYC know this, which has caused some folks to
7 run into issues when they try to use the ID for
8 federal purposes. For some, use of the IDNYC card at
9 federal facilities has led to their immigration
10 detention. AILA New York believes an easy solution
11 to this problem would be the creation of infographic
12 material on where to use or not to use the card so
13 that New Yorkers documented or otherwise represented
14 by Council are not—are informed of its intended
15 purposes and limitations. AILA New York continues to
16 strongly support the IDNYC program and tanks the
17 program for the work it has done on integrating
18 immigrant populations into the city. We look forward
19 to continued success of the program so that all New
20 Yorkers new and old can get the most out of their
21 city.

22 CHAIRPERSON MENCHACA: Thank you.

23 JONATHAN STRIBLING-USS: Hi. My name is
24 Jonathan Stribling-Uss with the New York Civil
25 Liberties Union. We're the affiliate of the American

2 Civil Liberties Union. We have 180,000 some members
3 here in the State of New York, and we're really happy
4 to be speaking on this panel today. So, thank you
5 for having us. In particular, we find that the IDNYC
6 program has been very successful with 1.2 million
7 sign-ups. That's something that we really have
8 worked to—to help make effective. Because of our
9 advocacy around these issues as well as the other
10 community members, we were able to make sure that the
11 privacy and security of the cards was something that
12 was taken as a paramount concern, and as part of that
13 overall concern, we're—we see that the cards right
14 now actually require contact to get the cards if you
15 go into the office and give documents, right. And so
16 in that way contact is a good form of consent
17 building to understand the people are consenting to
18 this. We have serious concerns about the immigration
19 of contact list technology into these cards because
20 the contact list technology which is somewhat
21 confusingly referred to as a Smart Card, there's a
22 number of different types of technologies that are
23 part of the Smart Card. Contact List is one of them.
24 There's also contact technology that could also be a
25 Smart Card. What we're referring to here is what's

2 generally referred to as RFID or Radio Frequency
3 Identification, which is the baseline for Contact
4 List technology. Unfortunately, those forms of
5 technology can be read at a distance without someone
6 knowing that—that you're—that the card is being read.

7 CHAIRPERSON MENCHACA: How much distance?

8 JONATHAN STRIBLING-USS: Well, this is a
9 question security professionals have shown that many
10 forms of RFID can be read from 250 feet away. Some
11 forms can be read from 50 feet away, and so this is
12 something that we're very concerned about in the
13 integration of any form of contact list technology.
14 RFID is not a standard. It's a number of different
15 technologies. There's no formal standardization of
16 what RFID means, and each vendor sells it on
17 different bases, and those—those vendors are—

18 CHAIRPERSON MENCHACA: [interposing]

19 What did you say again? Each vendor what?

20 JONATHAN STRIBLING-USS: Sells RFID with
21 different criterion on a different base—on different
22 bases so--

23 CHAIRPERSON MENCHACA: So, you can—so
24 essentially you're saying you can kind of
25 shepherd/create your technology of—of choice as a—as

2 a vendor relationship to a person or a group or a
3 city?

4 JONATHAN STRIBLING-USS: Yes, and it's—
5 well, more importantly at my fair, one of the main
6 RFID vendors actually their card was proven to be
7 very insecure and could be spoofed and you could
8 create a fake card very easily, and it's been
9 obsolete for about—there's probably 10 years.
10 However, they're still in use. There's about a
11 billion of these cards that are—that are being sold
12 across the world, and so this is something where we
13 don't want to see these technologies used in ways
14 that could add vulnerability to the cards or the
15 community. In particular, there's a conversation
16 about Near Field Communication, which is NFC, which
17 is a form of RFID. Again, it's a—a wireless
18 communication standard, and fundamentally what RFID
19 does is it responds to radio waves so that—that cards
20 of tags that respond to a reader. The person with
21 the reader controls how far the read range is.
22 Right, so you're—because you have a reader, if you
23 have more power with your reader you could read a
24 card from a bigger distance. And so this is what
25 even with Near Filed communication, what the city

2 stated is that it was a 10 centimeter distance.

3 However, with a more powerful reader you can actually
4 know that a card exists there. You can see that it's
5 there from 50 feet away, and so this proven by
6 security professionals, and that's big concern for us
7 in terms of people having these cards, and we want to
8 make sure that that sniffing can't happen. We don't
9 want these cards turned from something where we had
10 them used as a shield by communities now, and—and we
11 don't want that being turned into a weapon to be used
12 against communities to be able to surveil where
13 people are walking to or where they'd going in—in the
14 community without them knowing that that's happening.
15 And so what we've also seen is that these—by putting
16 many functions together, it can create a data pool
17 that can create EZD anonymization. So, there's a lot
18 of talk in the industry about the fact that all of
19 the data would be anonymized in banking [bell] or in
20 travel. However, when these things come together,
21 only three points of data, academics have studies—
22 have shown can deanonymize the whole set. Right.
23 So, if you know when someone travels or how often
24 they use their bank and where they're going to, you
25 can deanonymize them through the past history that

2 they've had, which is another concern we have about
3 integrating these forms of data together, and
4 finally, you know, this could have constitutional
5 implications because of the Supreme Court's recent
6 holding in *Carpenter v. U.S.* where they found that
7 individuals have a privacy right in their personal
8 transit and in their--in their personal location,
9 which this could raise questions around. So we want
10 to make sure that this is done correctly in terms of
11 that. So, I just want--

12 CHAIRPERSON MENCHACA: [interposing] Is
13 that--is that case just connected to a city like a
14 city program or is that--that for everything?

15 JONATHAN STRIBLING-USS: [interposing]
16 That was cell monitoring. That was around the--the--
17 the privacy interests of individuals and their cell
18 phone location, and so this was over time.

19 CHAIRPERSON MENCHACA: Really all of us
20 are at risk right now all the time with my phone, and
21 my--my credit card and--so this is really more like a
22 PSA for everyone?

23 JONATHAN STRIBLING-USS: I think it's
24 something that all of us should take seriously
25 definitely and--and the Supreme Court has recognized

2 that in a—in a general way. I do think that in
3 particular we don't want to create new avenues for
4 people to be especially people who are from
5 vulnerable populations to—to create easily monitored
6 location data.

7 CHAIRPERSON MENCHACA: Got it. Thank
8 you.

9 JONATHAN STRIBLING-USS: So sure.

10 CHAIRPERSON MENCHACA: Thank you. Great.
11 Any last comments. I think a lot of your--

12 JONATHAN STRIBLING-USS: I know we do—we
13 do support the—the idea of the IDNYC and we want to
14 honor the original principles of it and—and the
15 privacy. So, we really thank you for having this to
16 make this—make sure we do this right. Thank you.

17 CHAIRPERSON MENCHACA: Thank you.

18 BETSY PLUM: Good afternoon. My name is
19 Betsy Plum and I'm the Vice President of Policy at
20 the New York Immigration Coalition. Thank you to the
21 City Council and Council Member Menchaca for calling
22 today's important hearing on IDNYC. I want to start
23 by saying how proud we are of this program. We heard
24 a lot about that for a couple of hours today. Since
25 its inception it has been vital. It's been well

2 received, and because of this program we've seen t
3 barrier after barrier be overcome to create a truly
4 more inclusive and welcoming city. I also want to
5 note that much of IDNYC's success came from its roots
6 in community organizing and the city really listening
7 clearly to what communities and advocates were
8 calling from to ensure the safest and most inclusive
9 program. This is the major reason why we were so
10 surprised and frankly concerned when the Mayor's
11 Office issued an RFPI last year with no advance
12 notice to advocates or the community seeking
13 proposals from financial service providers to embed
14 Smart Chips in IDNYC cards. I want to—I think, you
15 know, we need to absolutely but this in the backdrop
16 of the federal moment that we're in. It's 2019.
17 Donald Trump is still president. Every single day he
18 broadcasts hate and fear from the nation's highest
19 office. His agencies are attacking immigrant
20 communities every single day. Our immigrant
21 communities have been left beaten and bruised by
22 rampant immigration enforcement, and while New York
23 City is absolutely one of the most welcoming cities
24 in the nation for immigrants, there is still a stigma
25 and a confusion around government for many, and the

2 services like IDNYC that the government creates and
3 promotes, and even with the best of intentions, our
4 governments no longer have the benefit of the doubt.
5 So, when—every time the city and New York City looks
6 to make a change particularly with an absolutely
7 foundational and vital program like IDNYC, we have to
8 acknowledge the fear of immigrant communities and
9 work to break them down and build back trust, and
10 with that being said it absolutely is not the time to
11 dangerously play with a program that has been an
12 incredible asset to over 1.2 million New Yorkers. So
13 many of those individuals, of course, being immigrant
14 community members. Privacy for this program must be
15 maintained and legitimacy must be afforded and we
16 really do feel that the proposed changes go too far
17 beyond IDNYC's original intent of providing safe
18 government issued photo identification to immigrant,
19 homeless and other New Yorkers. In fact, they run
20 completely contrary to this goal effectively creating
21 a re-envisioned program that sacrifices the safety
22 and security of the cardholders who most rely on the
23 program. We absolutely appreciate efforts to explore
24 what more can we do to create a more robust program,
25 and we want to support that. I think the question is

2 do the goals that the city—the goals that the city
3 are seeking does IDNYC always need to be the means to
4 the end for those goals. I don't feel that today's
5 conversation has adequately explained the realm of
6 possibility to actually see what the city would want
7 or what would be acceptable to community partners
8 like the New York Immigration Coalition or that it is
9 fully explained the risk and that's why we as
10 advocates are here today. I think that if we aren't
11 able to fully guarantee the safety of a transition
12 like this at a moment again in 2019 we have so many
13 threats, we shouldn't be exploring it. You know,
14 we're sitting at the heels of a potential second
15 shutdown in just a few months with immigrants in the
16 cross hairs. These are the things that we need to be
17 working together as a city on. So, for that reason,
18 we are and needing to call for an immediate halt to
19 the current exploration. We are again [bell]
20 absolutely happy to work with leaders to find [bell]
21 alternative solutions to many of the goals that they
22 have from expanding financial access to ensuring
23 meaningful access to expanded health coverage or MTA
24 transitions, but we can't have a one-size-fits-all
25 solution via the IDNYC program, and we—we look

2 forward to continuing to work on this, but we really
3 want to be having solutions that are most oriented
4 and coming from the communities that will be most
5 impacted by a change like this.

6 CHAIRPERSON MENCHACA: Thank you.

7 MIZUE AIZECKI: Okay, in the interest of
8 time, I'm building on the comments of my colleagues
9 here. We're part of the same coalition, NYIC. Thank
10 you very much for having us. Mizue Aizecki, Deputy
11 Director the Immigrant Defense Project and, you know,
12 I think the risks that we raise are not unfounded.
13 Right? Everyone is familiar with the breach
14 experience of credit rating, credit score thing.
15 Facebook everyone is learning like wow, all this
16 information has been shared and, you know, companies
17 there's big money to be made in data, right? That's
18 no secret. Master Card talks about how they make—
19 that's their future is to make billions of dollars
20 collecting people's information and selling it. And
21 so, I think when we're thinking about what interests
22 are a play here this is what to us is like the
23 central questions around privacy and security.
24 Obviously, you know IDP's expertise is protecting the
25 rights of immigrants of immigrations from

2 deportation. It is not on these issues and so we
3 went out and we talked to a number of different
4 experts. We talked to the privacy experts in Chicago
5 who worked on their Municipal ID Program. We spoke
6 to experts in England, London, and Europe where as
7 you may know there is a very strong comparatively to
8 the United States there's a very strong privacy law.
9 It's called—what is it? GDPR, General Data
10 Protection Regulation, which has basically made
11 something like this not possible in Europe. Right so
12 there's an ID system in Ireland, which they call
13 function creed. It first started as like a—an ID
14 saying you need to have this ID to get Social Service
15 benefits. Then they said now you need this ID to get
16 at your driver's license. Now you need this ID to
17 renew your passport. This law is going to be
18 probably challenged under these new privacy
19 regulations in Europe. In India there's also a
20 similar issue with a national ID where it contains
21 the biometrics of over a billion people and there
22 was—there's been like 21 breaches of this data,
23 right, and very personal data, and there was recently
24 a lawsuit, which basically rules that they cannot
25 share this information with private vendors. Right,

2 so the issue related to the changes to the IDNYC it's
3 no longer an issue of the city's privacy regulations.
4 It's what will be the privacy regulations of the
5 vendors that we use for the transit system. What are
6 the privacy regulations or practices rather of the
7 vendor that we use for the financial services, right,
8 and you know, and—and this point about big money
9 being made, one thing that—sorry. I want—I had this
10 great testimony planned, but there's so much to say
11 and so little time. [laughs] But I just wanted to
12 note some of the red flags that raised. One of them
13 is healthcare information is one of the most
14 profitable sources of stolen data. Right, so the FBI
15 has said to the healthcare industry you have to be
16 better about protecting your healthcare data, and the
17 way that it works is this: I'm a data broker. I'm
18 going to steal your health—your health records, and
19 I'm going to sell it to your insurance company to
20 say well maybe this person shouldn't actually be
21 given healthcare or why don't you up their premiums.
22 This is all documented. The other issue in terms of
23 money making so the location data, right. So,
24 everyone is like oh, wouldn't it be great if I could
25 use my ID to get onto the subway. You know, the-the

2 company that is going to provide or currently
3 provides and will provide the contactor (sic)
4 service for the MTA is the same one that provides it
5 in London, and it is no secret that the London police
6 regularly access this data. In fact, it's promoted
7 as a great source data for local and federal
8 intelligence agencies according to these tourism
9 reports that they say, and they say that in almost
10 every country where there's a contact or system it's
11 just a regular source of information for policing
12 agencies. Now, if I told you that, would you really
13 want your personal ID attached to your travel, right?
14 I don't know. [bell] Sorry. I wanted to make a
15 couple more points real quick.

16 CHAIRPERSON MENCHACA: [off mic] Please
17 make your points. (sic)

18 MIZUE AIZECKI: Okay, thank you very
19 much. The other thing that the privacy experts in
20 Chicago and London and also I spoke to someone at NYU
21 who told me is that one of the big challenges and
22 this touches upon what Jonathan says is you're
23 creating these multiple data bases all over the city,
24 which may or may not—may not have that much personal
25 data on the card, but there's going to be an ID

2 number. So, this ID number as Jonathan said, you
3 only need three points to say well you traveled at
4 this time. I got that from the MTA. You went to
5 these different hospitals and this your entire
6 medical history. I have that, and then if you're
7 using at the library now I know, your address and I
8 have all this information. Right, and so one of the
9 things that was really clear after Trump became
10 president is, you know, I have this massive ability
11 now to get data from all these different sources and
12 very rapidly process it to identify people, right.
13 So, the consequence for our communities as you've
14 seen a 1,700% increase in courthouse arrests, right.
15 Reports everyday of ICE coming to people's homes and
16 finding them. This is one of the ways they find
17 people is gathering this data from multiple different
18 sources, right, and they see that the more data you
19 collect, the—obviously the more difficult it is to
20 protect people. And just, you know, to underscore
21 the threat, you know, there's a great correlation—
22 it's not a great correlation. There's a report by
23 someone from the military who basically says we kill
24 people based metadata. Right, because that's the
25 level of precision you can gain on someone's

2 location, and identity base on what Jonathan said
3 just a couple of sources of anonymized data. A
4 related issue is that, you know, the privacy experts
5 tare concerned that by adding all these functions to
6 the ID card you're going to narrow the pool of people
7 who are using these services, right. So, if you need
8 health insurance through the city, and you're
9 undocumented, your ID is going to be IDNYC. You're
10 going to have this health insurance card, and if you
11 don't have other-if you're unbanked say, you're going
12 to have this financial services card, it's going to
13 be come a lot easier for people who are analyzing
14 your data to be kind of-to narrow down the pool of
15 who are the types of people that are using all these
16 different services on the IDNYC, and just to end by
17 reinforcing this point about function (sic) increase
18 and the IDs. National ID systems are up in, you
19 know, fought all across Europe and now in India, and
20 it's something that is very much promoted by
21 corporations. Like Microsoft has this ID 2020. You
22 know, they want to track every single refugee in the
23 world to be able to say we know where you're going to
24 be. We know here you're going, and I think you know,
25 for those people who are on the non-profit side of

2 it, you know, this a major concern because [bell] the
3 track record shows that this information really isn't
4 used to uplift people, but to surveil them and track
5 them and arrest them and lock them up, [background
6 comments]

7 CHAIRPERSON MENCHACA: So, I want to
8 thank you all for the panel discussion, and this is
9 not the first time we're talking about it. I know
10 we've been talking about these issues, and it's
11 important a public hearing can really lift these
12 issues up, and as we remember the—the commitment to
13 this card as a participatory democratic process this
14 is important. This is why we're listening to all of
15 you as well. Not just listening, but just trying to
16 understand. I am not an expert in any of this, and I
17 want to say—well, that's the first thing I want to
18 say. So, I want—I need to learn more about it. I
19 think the Council Member—Council Member Dromm wants
20 to—our team wants to learn more about it so I hope
21 that we can continue this discussion. There—there is
22 no doubt that I—that MOIA is moving forward with this
23 intent, and that they're learning as well, and so we
24 want to learn with them, and that there are—there are
25 spaces where we can do that together, and I—I just

2 want to offer that commitment to learning, and—and
3 that we will—that—that we can—we can stay learning—in
4 the learning process as these things changes because
5 apparently they are changing and there's no standard,
6 and we're—we're not only in a pivotal moment on the
7 federal level about what's happening there, and the
8 changes that are happening there, and so there are
9 some good changes happening there as well that—that
10 we can make better sense about what we want to do,
11 and that the privacy issues are not just to this
12 card, they're to the entire eco system of access to
13 our financial services. So, everybody right now that
14 has a bank account is at risk. That's the terrible
15 and that's the reality that we live in, and so just—
16 we should all be cognizant of that. Okay. So the
17 general comment. Let me ask some questions about—
18 about then what can we do in this spirit of working
19 together, and so then what are your recommendations?
20 Because I think it's important that that be presented
21 to. Not—not only do we have to understand the risks,
22 we have to understand the opportunities here, and
23 maybe there are some opportunities with Smart Chips.
24 If this can happen, this can happen, and so that's
25 something if I'm not going to get right now, I want

2 to get later. So, it's homework for us and then if
3 we don't do Smart Chip, if we figure out this is not
4 the option, we still have an incredibly large
5 unbanked community that for the last four years are
6 not getting served. So, what are your solutions to
7 them today as we move forward because that's still a
8 need right now, and I want to solve that for them
9 right now, and they're getting—they're getting abused
10 at these check cashing places, and so they are—are
11 still at risk. What are those solutions? Tell me.

12 BETSY PLUM: Can I just raise one thing
13 in terms of next steps?

14 CHAIRPERSON MENCHACA: Yes.

15 MIZUE AIZECKI: So, our coalition has
16 issued a set of set of questions to the
17 Administration and so we feel like having answers to
18 those questions would be helpful in terms of figuring
19 out the what is the next step, and on the piece of
20 the unbanked, we have people from the financial
21 inclusion community that are going to speak to that
22 point. But I also just want to finish by saying, you
23 know, this idea of like I think it—and sometimes when
24 you talk about privacy, and data security we all feel
25 like we're all screwed anyway, right because we have

2 our Smart Phones, we have our bank accounts. The
3 point that we're trying to make is yes, but let's not
4 put the most vulnerable people in our city in a
5 situation that is going to be extremely difficult for
6 them to get out of.

7 CHAIRPERSON MENCHACA: And what I'm
8 saying is that they're already vulnerable right now
9 without the Smart Chip, and so we need to figure that
10 out now--

11 MIZUE AIZECKI: [interposing] And we-we
12 agree.

13 CHAIRPERSON MENCHACA: --and we're going
14 to be hearing from other panels, and I-I don't want
15 to let go of that as we-as we look at this future as
16 well, and-and so I'm-I am-I am-I am proud of the work
17 the work that we're doing together as a coalition of
18 advocates and the Mayor's Office on fraud issues.
19 There's legislation that we're working on right now
20 with Make the Road that speaks a little bit more
21 about institutionalizing the fraud concept, and
22 really making sure that our agencies are-are-are
23 connecting to communities and so the-and that's-I
24 guess that's what I'm trying to say as well is like
25 how do we-how we maintain our commitment because

2 there are vulnerable populations to day that—that
3 have issues, and some of that is because of the—of
4 the financial. They're lack of access to financial
5 institutions and forcing them to move into spaces
6 that are just bad for them, but we're going to hear
7 from some other advocates on that as well. Okay.
8 We're going to pause here. Thank you for your
9 testimony and discussion and feedback and discussion.
10 To be continued. Okay, next panel we have and I know
11 some of you have left already, and I apologize.
12 Okay, so we the Hispanic Federation. Are you still
13 here? [background comments] Okay, Stephanie Gomez.
14 Make the Road, Natalia if you could come on up.
15 [Speaking Spanish] From the Sikh Cultural Society,
16 Harper Toor; Dion Del Rio from the Economy Day--from
17 the Economy Project. How many of you are here?
18 Three of you I think are here and then maybe we can
19 put in one more. From the United Sherpa Association,
20 Urban Sherpa, are you here? You're about to go. He
21 left. Okay. Alicia Portada from the Inclusive
22 Network of Credit Unions. Are you here? Yeah. Come
23 on up, and then one more Elizabeth Rhyne from the
24 Center for Financial Inclusion. Are you here?
25 Awesome, and then that's it? Okay. Is there anybody

2 else from the public that wants to testify as a
3 public member of our incredible city? Okay, this is
4 it. This is our final panel. Thank you so much for
5 your patience. I hope that you learned some things
6 about the Administration. I know it was a long Q&A,
7 but if we can begin to my left. Yes and then make
8 sure that the red light is on and that you're
9 speaking close to the mic

10 ALICIA PORTADA: That you for this
11 supporting of me. My name is Alicia Portada from the
12 Lower East Side People's Federal Credit Union. Today
13 I'm providing testimony on behalf of my credit union
14 as well as inclusive that that work of Community
15 Federal Credit Unions throughout New York City.
16 Inclusive is a national network of community
17 development credit unions dedicated to closing the
18 gaps and removing barriers to financial opportunities
19 for people living in distress and under sub-
20 communities. We believe that true financial
21 inclusion and empowerment is a fundamental right for
22 all. Inclusive members serve 8 million resident of
23 low-income urban, rural, and reservation based
24 communities across the United States, and hold over
25 \$92 billion in community controlled assets. There

2 are 18 inclusive member credit unions with the five
3 boroughs, all working to provide access to affordable
4 banking services and loans. As locally owned and
5 managed financial cooperative, we are all committed
6 to reaching and serving New Yorkers who are otherwise
7 excluded from the financial mainstream, and
8 specifically our credit unions actively open accounts
9 using IDNYC as the primary form of identification. We
10 also work to help on documenting members of our
11 communities of paying taxpayer ID numbers, ITIN, to
12 be able to file tax returns, earn interest on the
13 savings, establish credit and even when they complete
14 their dream of homeownership. We commend the
15 Administration for and the City Council for having
16 established this ground-breaking municipal
17 identification, offering all our city residents an
18 accessible and secure document that enables residents
19 to access city services and grant emission to
20 buildings such as schools, hospitals, and other
21 professional building require that—requiring
22 identification. The IDNYC has enabled us to open
23 accounts and serve all within our communities. We
24 have opened hundreds of accounts at the cred—at the
25 Lower East Side. While well intentioned, we believe

2 that trying to integrate banking access directly onto
3 the IDNYC presents a host of privacy, security,
4 consumer protection and other concerns. The credit
5 unions have raised these concerns with the city
6 agencies, coordinating these processes. While the
7 city has solicited proposals from a number of
8 financial services providers, we really—we believe it
9 has failed to recognize the security concerns related
10 to the overall concept. The number of ways in which
11 implementation flaws could cause unnecessary consumer
12 harm and that in a disability of testing such an
13 undertaking with a population that disproportionately
14 composed of some of the most vulnerable members of
15 our community. With so much at stake for them,
16 documented homeless and other New Yorkers who rely on
17 IDNYC in their lives we urge the city to change
18 course. Through our discussions we have specifically
19 raised the following areas of concern: The proposed
20 changes will risk the security of IDNYC and create
21 uncertainty among the vulnerable communities who most
22 need identification. In the current political
23 climate, the concentration of information and data
24 from the primary ID coupled with account access
25 transactional information, and possibly funds (sic)

2 themselves could place cardholders at greater risk
3 bot to federal authorities and to purveyors of
4 identity theft and scam. Those breaches could cause
5 substantial harm to many who may feel least empowered
6 to report of fight it. Financial technology same
7 tech firms will attempt to minimize the challenges to
8 implementing a compliant banking access platform and
9 this game. (sic) Financial technology firms will
10 often focus on technology necessary for the design
11 and the—a delivery system of this type without full
12 understanding of the complexity in managing accounts
13 that must be compliant with federal and the state
14 banking and continue protection laws and their
15 relations. As financial institutions, we have
16 extensive experience implementing technology to
17 increase access of our members and communities.
18 [bell] Technology firms particularly those
19 positioning themselves as disruptors or innovators,
20 will often escape essential steps to be—for
21 compliance with federal and state regulations.
22 Relying instead on the financial institutions to
23 ensure that any innovation is safe and compliant.

24 CHAIRPERSON MENCHACA: [interposing] Can
25 I pause you, I pause you.

2 ALICIA PORTADA: Sure.

3 CHAIRPERSON MENCHACA: We have your
4 testimony. I want to get through all the testimony
5 and then come back and ask--ask some questions. The
6 first question I actually want to say is you take
7 IDNYC right now--

8 ALICIA PORTADA: Yes.

9 CHAIRPERSON MENCHACA: --as a primary ID.
10 Okay, and so all of the concerns you're--you're kind
11 of really speaking to as a--as a strong partner with
12 IDNYC to the technology that is being discussed
13 today.

14 ALICIA PORTADA: Uh-hm.

15 CHAIRPERSON MENCHACA: Okay. I think
16 that's really important that you're here saying what
17 you're saying. So, let's pause it here, and then
18 who--is going next?

19 HARPER TUR: I'm sorry. I'm going to--I
20 just asked because I have to go and pick up the kids.
21 So I have to run.

22 CHAIRPERSON MENCHACA: Okay, absolutely.
23 I'm sorry and thank you for your patience.

24 HARPER TOOR: I've got to run.

25

2 CHAIRPERSON MENCHACA: Absolutely.

3 Please.

4 HARPER TOOR: First, my thanks for giving
5 this opportunity to speak and also this is something,
6 you know, which because the day I landed here 30 plus
7 years ago I have been working with the people who
8 have documents who don't have the documents and stuff
9 and that, and the biggest challenge was that's what
10 I'm going to address here and then I am going to a
11 little bit about it, and then I will—I promise I will
12 be done before the four minutes are over. Like I
13 said, I have seen first hand the difference that
14 owning the municipal ID makes of people's lives. How
15 it offers them a chance of belonging, which they did
16 not have before, and the sense of power that okay
17 they have something and they can get recognized that
18 okay, this is helping. The Sikh Cultural Society in
19 South Richmond Hill neighborhood and of Queens have
20 done two drives with the assistance of MOIA. First
21 Commissioner Nisha Agarwal she was great and the
22 Commissioner Bitta is also great. Every time, you
23 know, we reached out that's okay because society is
24 located in a way that there is access Indo-
25 Caribbeans, Hispanics, non-Hispanics and South Asians

2 is there accessible through transportation public
3 avalas (sic) otherwise. Several of these people who
4 actually came for ID they were either construction
5 workers of day laborers who stand on the corners of
6 the street, and they have been here for years, but
7 they did not have any form when they go for work to
8 enter some of the buildings where they work, and this
9 ID actually gave that their bread and butter, and put
10 it on the table for their patrons of their families.
11 Now, when one of the guys—the gentlemen, you know,
12 after he got the ID he was actually complementing me.
13 I told him that he should be thanking the mayor and,
14 of course, the City Council for that. This is
15 exactly what he said: Now when I have the first
16 scale IDNYC to enter a building, I can do it, and I
17 feel like a human being and not criminal because most
18 of the immigrants are these days being quoted of
19 criminal irrespective of statistically—don't want to
20 go into that because statistically nobody can prove
21 it including the person who says it, President Trump.
22 I'm sorry I have to say him President, but that's the
23 way it is in this country, and that's what is
24 actually appropriate. The card has been a great
25 benefit to the immigrant community. It provides ways

2 to immigrants to connect to the parts of the city and
3 also accepting the ID by the Police Department as one
4 of the ID source that okay this is ID which has
5 helped the people a lot because these laborers
6 sometimes when they are working, they are working
7 late and they come across or something happen, they
8 can prove that okay this is what—who—who I am and
9 this is what it is. And also, the fact that these
10 immigrants who do not have anything, taking their kid
11 to the museums, to the libraries that was a great
12 benefit, and for everything, which I have seen so far
13 in IDNYC it has been a great success. Yes, it needs
14 to be moved into the next phase, which is, of course,
15 the Smart Chip this and that. I do hear these
16 concerns. They are genuine concerns, but based on
17 the technology which is available out there, these
18 concerns can be addressed number 1. Number 2,
19 Microsoft is behind that ID in India, which is
20 called—called Aadhaar, and that yes it has been
21 challenged, but the courts over there work in a
22 different way than here. [bell] The—it is really
23 important that the privacy is protected, and
24 individual rights are not, you know, walked over, and
25 that will not happen over there, and again, I really

2 appreciate. I do thank everybody including the City
3 Council for going ahead and making those changes,
4 which are long overdue. Thank you. Thank you very
5 much.

6 CHAIRPERSON MENCHACA: Thank you and
7 before you leave I just want to say that we should
8 keep talking. You mentioned day laborers and--and
9 engaging a population. This is something that's been
10 a-a very important thing for this committee and this
11 Council and working with advocates to--to not just
12 empower them, to give them tool to empower themselves
13 not just on the economy--economic piece, on the safety
14 piece, passing a law on construction safety for all.
15 That's still in the middle, and that we're still in
16 the middle of all that. So, I want to--I want to
17 really build a relationship with you and your
18 organization.

19 HARPER TOOR: Well, I can leave my
20 business here.

21 CHAIRPERSON MENCHACA: Yes.

22 HARPER TOOR: I'll be more than happy to
23 come back, and--

24 CHAIRPERSON MENCHACA: And my staff will--

25 -

2 HARPER TOOR: --she probably already have
3 my information, but I gladly leave it, yeah.

4 CHAIRPERSON MENCHACA: [interposing] We
5 might, we might.

6 HARPER TOOR: Yeah.

7 CHAIRPERSON MENCHACA: Can I get my Chief
8 of Staff before you walk?

9 HARPER TOOR: Yes, thank you.

10 CHAIRPERSON MENCHACA: Thank you so much.

11 HARPER TOOR: Thank you very much, and my
12 apologies.

13 CHAIRPERSON MENCHACA: Absolutely. No
14 worriers and--and I hope you can get to your child's
15 school in time and pick--pick him up. Okay.

16 DEYNARIA DEL RIO: Thank you. Good
17 afternoon, Council Member and Committee Chair
18 Menchaca. Thank you for the opportunity to testify
19 at today's hearing. My name is Deynaria Del Rio.
20 I'm the Co-Director of New Economy Project, and
21 Economic Justice Organization that works with
22 community groups and low-income immigrant New Yorkers
23 throughout the city. We were part of the Municipal
24 ID Coalition that helped to create IDNYC along with
25 many others who have testified today, and we had a

2 specific role to make sure that that—that the ID card
3 was designed to meet regulatory requirements
4 precisely so that banks and credit unions and other
5 financial institutions could with full approval of
6 the federal regulators accept it as primary and
7 sufficient ID to open accounts as well as provide
8 loans and other services. We can discuss—and I'm
9 sorry that the other Council Member had to leave
10 because I was really eager to answer his question,
11 and I hope that we can get some information to him
12 and others. I—I do want to say that we like many
13 other groups around the—the table today and around
14 the city really applaud the Mayor and the City
15 Council for creating IDNYC. Our interest in being
16 here today and calling attention to the serious
17 concerns that the current proposal to expand IDNYC,
18 you know what that comes from is really a desire to
19 make sure that the program continues, and that the
20 security is intact and most of all that the privacy
21 of undocumented, homeless and other New Yorkers is
22 continued to be the first and foremost priority
23 beyond any other interest that the city may have in
24 integrating other services, and systems into the
25 card. I want to say just unequivocally that our

2 organization opposed the administration's planned
3 integration of IDNYC with financial services, MTA
4 payment system and more. This—as you heard, the
5 sweeping—this kind of sweeping integration would
6 result in massive data collection about IDNYC
7 cardholders and expose undocumented and other New
8 Yorkers to very serious risks that are just
9 unwarranted any time, but certainly at this moment in
10 time with a more than hostile federal
11 administration. Our organization fights and has 24
12 years of experience fighting for fair access to
13 banking and other financial and economic justice
14 issues. We would be delighted to work with the
15 Council and the Administration to address some of the
16 barriers that continue to block immigrants and other
17 low-income New Yorkers from mainstream financial
18 services, which is an important entry point to the
19 economy. However, this proposal is not the way to do
20 it. It's vital that the Council understand just how
21 problematic and dangerous this proposal is, and we
22 want to say that given the range of issues presented
23 today, the risks would not be eliminated by merely
24 tweaking the proposal or sort of making small
25 concessions to advocates. We really—we urge the

2 Council to join us in calling on the Administration
3 to abandon this plan, and the reason I want to be so
4 unequivocal is because our organizations have in good
5 faith been expressing concerns since June of the—of
6 2018 with the Administration and have been told
7 repeatedly that the RFEI and the sort of process of,
8 you know, talking with financial technology and other
9 companies was exploratory. There was going to be
10 more information, a process, and the next thing we
11 knew in December we were told that it was moving
12 forward. If you look at the language in the
13 solicitation for negotiated acquisition it
14 specifically states that the city is looking for a
15 financial partner to begin providing services on
16 IDNYC cards as of January 1, 2020. So, while now the
17 Administration seems to be saying they're not on that
18 fast track timeline, we—this has been—this is the
19 information that we have available to us, and it
20 feels as I think you've gleaned from some of our
21 groups, it feels like a very fast moving train that
22 we're trying to stop for the interest, for the
23 betterment of all IDNYC cardholders and the program
24 itself. So, I have submitted an extensive testimony.
25 I just want to focus on a couple of points related to

2 the banking access piece. So, first of all, I do
3 want to say that while the ID is accepted by 14
4 institutions, it is true that the big banks have not
5 accepted the ID card in spite of the regulators
6 indicating that it was perfectly [bell] permissible.
7 Oh, my gosh. How did it happen? Would it be
8 possible to get another minute?

9 CHAIRPERSON MENCHACA: Yeah, two minutes.

10 DEYNARIA DEL RIO: Okay, great. Thank you.

11 CHAIRPERSON MENCHACA: Thank you.

12 DEYNARIA DEL RIO: I appreciate that. So,
13 here's the important point that while these problems
14 exist and there are important ways that the city
15 could approach and address these barriers, and we
16 would—again, there's a whole landscape of community
17 development financial institutions—financial justice
18 advocates, legal advocates, New York City and New
19 York City's Office of Financial Empowerment, which
20 actually has taken positions and implemented a
21 program that is quite counter to the current proposal
22 and New York State Department of Financial Services,
23 which has been a national leader in making sure that
24 New York City and state's financial marketplace is
25 safe and secure, and these are the entities that

2 should be at the table designing the different
3 strategies to get-to support the community-based
4 financial institutions and serving more people to
5 bring the big banks with which the city does, you
6 know, millions of dollars worth of business every
7 year. The entire City Council, the entire city
8 budget of \$80 million--\$80 billion a year flows
9 through the banks. The city could do more bring
10 banks to the table as well, and there are other
11 solutions that we would be very eager to explore.
12 Partnering up with the financial technology company
13 and other non-bank entities is a dangerous and not
14 progressive way to pursue financial inclusion. Other
15 advocates talked about the Chicago Municipal ID Card.
16 They--the specifically did not include a financial
17 component, having learned from cities like Oakland
18 tried to attach a pre-paid kind of debit function on
19 to the municipal ID card. There was widespread,
20 widely reported problems, people getting hit with
21 hidden fees on those cards. That industry of pre-
22 paid, and these cards of non-bank companies have a
23 long history of sort of rampant problems including
24 high and hidden fees, the inferior consumer
25 protection, all the kind of insurance and strong

2 uniform federal protections that protect all of our
3 funds. Those of us who have bank and credit union
4 accounts, they don't apply to pre-paid cards, and so
5 it's a very uneven and inferior kind of product that
6 for decades people that propone—that promote these
7 programs—these pre-paid and other kinds of bank
8 account substitutes, they say that this is going to
9 be solution to the unbanked, this is going to be the
10 way to address banking deserts, and for decades the
11 rhetoric has not lived up to the reality, and it's
12 extremely alarming as well that the city would not
13 only be steering people to this product, but
14 partnering also with a financial technology company
15 [bell] when at this moment in time that is a whole
16 sector that is predicated. Their business model is
17 predicated on massive amounts of data collection
18 about people's personal information. It is an
19 industry that has repeatedly tried to break into
20 states like New York and undercut our strong state
21 level usury and other consumer protection, and under
22 the Trump Administration--I just want to get in—the
23 Trump Administration and the federal regulators now
24 were actually seeking to deregulate further these
25 kinds of financial technology companies. So, the

2 city has an opportunity to work with non-profit
3 mission driven institutions or it can partner up with
4 a for-profit of several for-profit entities and we
5 think that the real progressive approach to this is--
6 is relatively obvious. [bell] And I hope--

7 CHAIRPERSON MENCHACA: [interposing] So,
8 we're going to pause you--

9 DEYNARIA DEL RIO: --that you can ask
10 some questions so I--

11 CHAIRPERSON MENCHACA: [interposing] I'm
12 going to do some quick Q&A.

13 DEYNARIA DEL RIO: We have a lot more to
14 say.

15 CHAIRPERSON MENCHACA: And I'm just going
16 to leave you with a question to answer when I get
17 back to you, but I really want to hear solutions to--
18 well, a better way to describe it as 1.0. What can
19 we do with 1.0, and I-I need this space to be the
20 place where we talk about it, and--and offer--offer
21 some of that. Natalia.

22 NATALIA: Thank you and thank everyone
23 for being here. Thank you Council Member Carlos
24 Menchaca for holding this hearing and everyone else
25 from the Immigration Committee after we press hard to

2 make surer that that we have this space so that we
3 can hear all the sides, and definitely so that they
4 can be a process where community had—has input. I'm
5 here from Make the Road New York a community based
6 organization with five different sites and, you know,
7 I'm here to speak about the concerns that Make the
8 Road New York has and regarding the potential changes
9 that the current administration wants to do to this
10 identification. Our experience working with
11 community members demonstrated that it was imperative
12 that community members who were really vulnerable
13 like undocumented people, homeless people, queer
14 folks, specifically queer folks with gender
15 expressions different in the binary had an ID and,
16 you know, we work really hard with a coalition of
17 folks in the city to—to create this ID. I
18 personally—I brought my ID to show that I'm a proud
19 ID carrier, and I have totally benefitted from the
20 perks and the museums, and so, you know, we were
21 really happy, and so much so that our offices became
22 a place where people went to get their ID both Queens
23 and Brooklyn. I can tell you the stories of people
24 waiting outside on line trying to get this
25 identification because of how much it meant to them,

2 and end up finally they had something that said their
3 name their address in a city where some of them are
4 undocumented, some of them are homeless, some of them
5 will not be able to have their right gender marker
6 anywhere else and with ID they were able to do so.
7 [bell] We're concerned with the direction—that has
8 not been four minutes yet. [laughter] We're
9 concerned with the direction that the IDNYC program
10 is proposing to take as now we believe that it has
11 been affected because of its simplicity. There is no
12 data collection right now. People just go get an ID
13 and there's no worries that there's going to be
14 information anywhere that's going to be subpoenaed
15 now, FOIL or anything. And the changes, which I'm
16 not going to go into details to describe now because
17 I think people have gone into it. Just makes this ID
18 really complicated, and we understand that they want
19 to make it a multi-purpose and perhaps be the best
20 ID—for—the best ID in the nation, but it's not
21 really focusing on the dangers for the most
22 vulnerable, and I think that in this case sometimes
23 less is more. For immigrants more specifically
24 undocumented people who it's not a secret that my
25 girl works with very closely, undocumented people

2 live under fear all the time. They're paranoid all
3 the time about surveillance, and part of their
4 success in life and how they are defiant in life is
5 because they stay under the radar. Having an ID that
6 all of a sudden is going to compromise that sort of
7 under the radar, it's not in the best interest of
8 undocumented people. The changes proposed to the
9 technology to link IDNYC with other programs has the
10 potential to increase risks to—of exposing our groups
11 of folks who in this moment do not wish to be
12 exposed. Other access today will report and have
13 reported on the dangers about surveillance, about
14 tracking, about third parties being able to sell
15 data, and all these mechanisms, and unfortunately if
16 this program is expanded this way, we as a community
17 organization cannot just assure community members
18 that this is the best way to go. And think that is
19 key because community members are going to come to us
20 like they did on the first time of applying for this
21 ID when they renewal comes in 2020, they're going ask
22 do we—should we continue to have this ID, and
23 unfortunately, like if our worries are not addressed,
24 our answer has to be say or be no, and that's not
25 where we want to go. We want to work and continue to

2 work with the administration with MOIA to make sure
3 that we have the best ID that New Yorkers can
4 possibly have, but currently the Administration
5 should focus on some of the things that in the past
6 have promised the community that it would do, and
7 I'll give two examples. One is in the testimony.
8 The other one I'll just add it right now, but the
9 city right continues to say that they've done the—the
10 work to make sure that this ID is being used to open
11 accounts. That is not the case with big banks. It's
12 actually not even used as a secondary ID according to
13 our members, and actually when we were talking to
14 them about the expansion, they were like why are they
15 going somewhere else when they can't even figure out
16 how I can use my ID to open up a bank account.
17 Again, with the one—with the bank accounts that are
18 in the—in most communities, we understand that it's
19 no bank and it's no co-ops. Take it as a primary
20 document, but that's not the case in most of the
21 communities where our members live. I actually don't
22 think that there is a co-op or a small bank like this
23 for example in Jackson Heights, right. So, I just—
24 and the city should really not be in the business of
25 being a negotiator for third-party, you know, because

2 they want to put fees on us or because they want to
3 put data. The second piece is the pharmacy, and I
4 know that there is a whole argument about why this
5 strip should go there because that's how families
6 will take it, but I think that the city can do other
7 work to make sure that pharmacies take the ID right
8 now without having to put additional technology. I
9 think I'm going to leave it there. I'm just going to
10 reinforce that we do want to work with the city. We
11 do want to figure out how to like make it better, and
12 we think that there is ways where we can make our ID
13 better without having to put all these other
14 technologies and all this—all this other things. The
15 last thing that I will say is that the Illinois—the
16 Illinois Immigrant Rights and Refugees Coalition
17 actually advises to the community members not to link
18 their ID cards to the Metro Card because of
19 surveillances and because of security purposes. So,
20 actually if you ask me, I would—probably we have the
21 option—tell people that they have to outside of
22 everything—and this is where I'm saying it just
23 becomes complicated, and right now it's really their
24 ID. That's all.

2 CHAIRPERSON MENCHACA: Got it and I want
3 to come back and ask for those things that we can do
4 right now with the current version so we can list
5 them. So, be ready to list those as well and that's
6 for everybody.

7 ELISABETH RHYNE: Hi, Good afternoon

8 CHAIRPERSON MENCHACA: [interposing] Hi,
9 and making sure you're speaking into the--

10 ELISABETH RHYNE: Oh, thank you.

11 CHAIRPERSON MENCHACA: There you go.

12 ELISABETH RHYNE: Yep.

13 CHAIRPERSON MENCHACA: Thank you.

14 ELISABETH RHYNE: Thanks for the chance
15 to speak. My name is Elisabeth Rhyne. I'm the
16 Managing Director of the Center for Financial
17 Inclusion of Axiom. We're a non-profit. We're
18 clearly an advocate for financial inclusion. We work
19 globally especially in developing countries, but we
20 work in--also in the United States, and one of the
21 main things we do is a global consumer protection
22 campaign, and so we've--this is perspective that I'm--
23 that I'm speaking to you from, and I think that what
24 I want to say boils down to basically two issues.

25 One is the importance of financial inclusion and when

2 you—and the—the current situation facing people in
3 this country who don't have financial access they
4 are—they have to do things in a much more complicated
5 way, and when you—when you get right down to it, and
6 you start to look at the proposed idea of electronic
7 payments capacity on the card, people who do not have
8 electronics payment capacity cannot do a ton of
9 things that are essential for current modern life,
10 and even if they can, and some of those things
11 include booking a hotel, buying a train ticket. I
12 have a list—renting a car or buying anything online.
13 So, then you look at other kinds of transactions that
14 people want to pay: Utility payments, rental
15 payments, just paying somebody else. You have to
16 ride the bus across town to pay them. Economic
17 productivity is boosted when people get access to
18 electronic payments and this has been demonstrated.
19 So, it's a—for me it's—there's an economic justice
20 issue. The second issue is the question can New York
21 City through the ID program find a better deal for
22 people than what they have now? And when you look at
23 the—the services that people use now, they are
24 constantly exposed to fraud, rip-offs, predatory
25 behavior, and I believe that IDNYC and the New York

2 City government is in a strong position to be able to
3 bring a better deal to people by having a competitive
4 procurement, by evaluating closely all these privacy
5 issues including both data privacy and cyber
6 security. The city can come up with something that
7 is safer than what people will be using if there
8 isn't an alternative. I think the--the city also has
9 the ability because it can represent volume and
10 because it can negotiate through a competitive
11 process at keeping prices better than what people are
12 paying as an alternative. Putting financial
13 capabilities onto a card also might allow people to
14 build a credit score through laying down an
15 electronic footprint, and the whole mechanism for
16 engaging with people through the card is a fabulous
17 opportunity to do financial education, and certainly
18 something that's really needed. So, I think all of
19 these things could be integrated into any effort to
20 put a card forward, and I would just say, you know,
21 I'm--I'm living in Washington and I'm depressed. I
22 hear nothing good. I think our democracy is at--at
23 threat, and when I listen to this conversation, the
24 City Council, the city government, the community
25 organizations you're all dealing with a real issue

2 and it's really complicated. You're doing your best
3 to figure it out, I'm like oh, my faith in democracy
4 not completely broken. But I guess I would just leave
5 by saying a lot of these issues are—are quite
6 technical, and I [bell] think it will be necessary
7 for the city, and I think the city is proposing to do
8 that to really get into the—the technical details and
9 make sure that the specifications of whatever card
10 they come up with do meet the GD—GDPR standards and—
11 and other really strong privacy protections.

12 CHAIRPERSON MENCHACA: Thank you for that
13 and not just the perspective but the—the affirmation
14 really that—that what's happening in New York City
15 is—is—is how I started the conversation that this is
16 truly a participatory—we're in the mix of our own
17 experiment of participatory democracy, and that we
18 challenge each other often to get there, and we're
19 not done. This card and this next version of the
20 card we're in the middle of that, and—and so thank
21 you for that. I appreciate that, and I hope you can
22 stay engaged with us. I—I would really like your
23 counsel on this because I want every perspective, and
24 I think that you came up with some really interesting
25 frames about the economic justice issues that—that

2 I'm asking now the advocates to respond to in some
3 ways. I really want to kind of hear what—what can we
4 do, and—and be specific. I—we need—we need to
5 understand that the work that MOIA is doing, and I'll
6 say this, I'm going to reiterate it when we're done,
7 but I—I am not—there's a—there's a real sense of
8 we're going to—if we—if we do anything we're going
9 to—we're going to make sure that it's right, period,
10 and I—I need you to understand that that I feel
11 confident that at any point if—if you don't meet
12 those criteria that we're talking about, it's not
13 going to happen. It's not going to happen and
14 there's ways we can do that. So, just know that,
15 that we can kind of stop this, but we are—we are
16 seeing a commitment from the Administration to answer
17 the questions as—as it comes, and we're still at the
18 beginning stages, and I know that we all kind of felt
19 a little bit like whoa. A jarring moment in December
20 when all of a sudden there's a notice of intent with
21 an—with an opportunity for them to contract. And so,
22 we're getting smart on that. Just know that that's
23 happening, and that's real, but I need to hear from
24 you now what—what we do—what do we need to do to
25 solve those economic justice issues because our

2 community is still going to go out there and cash
3 checks where they—they go, and they're going to be in
4 an invisible or in shadow economies that are not good
5 for them today. So what are the solutions? Who
6 wants to start?

7 DEYNARIA DEL RIO: I want to say that our
8 organization is all about being—having affirmative
9 solutions and being solutions-oriented. That said,
10 if an idea is a bad idea, and privacy and economic
11 justice and regulatory and other agencies are saying
12 that this is a dangerous idea, I think it's a little
13 bit of a false choice to ask us to—at a hearing
14 present you with an alternative. I do think that we
15 should take--address it, address the proposal on its
16 merit. Again, there's a landscape of groups that
17 work on these issues that want to educate back the
18 City Council and the Mayor's Office of Immigrant
19 Affairs--

20 CHAIRPERSON MENCHACA: Okay.

21 DEYNARIA DEL RIO: --and we're happy to
22 do that. I'm happy to share some initial ideas, but
23 I just want to say that I think that this—what you're
24 hearing is that is dangerous. Groups are not going
25 to recommend that people use the IDNYC if these

2 changes are implemented, and I think that the burden
3 shouldn't be on us to come up with a solution if the
4 proposal itself is not a good one. So, I just for
5 the record feel like it's important to say that.

6 CHAIRPERSON MENCHACA: [interposing] I'm--
7 I'm putting that burden on you. That--that's--that's--
8 that's what I'm doing right now and so--

9 DEYNARIA DEL RIO: [interposing] Yeah, I
10 mean this is the exchange that you were talking
11 about. I just want to be like I think it's an
12 important thing.

13 CHAIRPERSON MENCHACA: And that's--and
14 that's--I just want to be clear that that's--that's
15 exactly what I'm doing because part of the concept of
16 this work and this participatory democracy is that we
17 all hold responsibility for this question, and
18 that's--and that's--that's real, and so I--I want to--and
19 I'm not saying you, I'm saying that the universe
20 here.

21 DEYNARIA DEL RIO: Yes, no, I'm--I'm going
22 to waive. No, this--

23 CHAIRPERSON MENCHACA: [interposing] But--
24 but it's important that--that--that I make the clear

2 that right now we have a public hearing. People are
3 listening to us at home.

4 DEYNARIA DEL RIO: Yep.

5 CHAIRPERSON MENCHACA: It's on the
6 record. Give me ideas right now. I want to
7 understand so we can push some of these things today
8 as we move forward.

9 NATALIA: Let me tell you one thing:
10 Whatever solutions get decided can be developed by
11 New York City with its power, its leverage
12 disconnected from people's identity card,
13 disconnected from the ID Card that was not created to
14 be a banking card. I mean let's remember that while
15 it is—while city has partnered and with certain
16 financial institutions, groups that whose members
17 needed ID weren't clamoring for the ID for the
18 purpose of banking first and foremost. It was always
19 a secondary issue, and groups can talk—talk about it
20 with their own members . It was about being able to
21 have something if they were stopped by police. It
22 was to be able to enter their children's schools and
23 businesses and people wanted a simple straightforward
24 stand-alone ID. Now I think that the ID program now
25 in its ambition to grow and to continue and have

2 longevity, and be relevant if driver licenses come
3 about for undocumented people. Now the
4 Administration is thinking about what else can we do,
5 how else can we stretch it, but there's a breakpoint
6 at which you're losing the value on which card was
7 initially built. So, we've said to the city well why
8 not create these solutions on--just disconnect it from
9 someone's identify card because that is adding a new
10 layer.

11 CHAIRPERSON MENCHACA: [interposing]

12 That's another--

13 DEYNARIA DEL RIO:--of risk that's
14 unnecessary, and we've kind of gone with a blank
15 stare back, and so I think that that is one very
16 concrete thing. The second thing: The network--

17 CHAIRPERSON MENCHACA: Good. Thank you.

18 NATALIA: --of community development
19 credit unions are not for profit. They are based and
20 owned by members--by their members which are in
21 immigrant communities, they're staffed by immigrants
22 from their communities. They are not-for-profits so
23 they charge less for services. They're accountable
24 to their members. They are small and like all non-
25 profits stretch their resources. I think having a

2 sit down conversation with Inclusive, which is the
3 umbrella organization that provides financial,
4 technical and other supports. Those entities would
5 be extremely valuable, and with the credit units
6 themselves to hear how could the city help those
7 credit unions serve more people between those credit
8 unions, which are some of the strongest and most
9 nationally recognized in the country, the city could
10 actually—these institutions can serve anybody in New
11 York City. So, there's no reason for, you know,
12 someone to not have an account. Now, they're small
13 and they're not as visible, they don't have the
14 marketing budgets and then so on.

15 CHAIRPERSON MENCHACA: [interposing] So
16 with that—that's a--

17 DEYNARIA DEL RIO: [interposing] So the
18 technology and promotions would be another area.

19 CHAIRPERSON MENCHACA: [interposing]
20 Thank you. I'm sorry to interrupt, but I want to
21 make sure that we—we—we close soon, but this is
22 important to ask, and this is maybe for Ms. Port-
23 Porta to answer in terms of the institution itself
24 because we are—when we're thinking about banking
25 institutions and access, we think about the small and

2 big, and right now the big are having problems
3 engaging us right now, and they're not even taking a
4 first or second primary. What's preventing all our
5 communities—community members who are unbanked to go
6 to you right now? What's—what's the problem here,
7 and—and—I'll stop there. What's the problem?

8 ALICIA PORTADA: And this is one of the
9 concerns that we have because with this new proposal
10 we don't really understand how are we helping people
11 to be banked or how we are connecting the community
12 with banking services. And I'll tell you that it's—
13 it's the ID is one part, and there's a lot of
14 education at the same time because our credit unions
15 we have a designation that goes home to SAM and SAMOS
16 and we accept ITIN holders. We open accounts as well
17 for people who don't have a Social Security number of
18 or an ITIN. So, you can have literally an account, a
19 savings or a checking account at our credit unions
20 and that is fine.

21 CHAIRPERSON MENCHACA: And do they have
22 access to online services as well to be able to do--?

23 ALICIA PORTADA: [interposing] and there
24 is online services but it has to be—it has to be more
25 accessible so we—we—we—we are very thankful about the

2 IDNYC card, and we want to work with the city because
3 as I'm hearing here, we're not experts, but the bank
4 but our credit unions do have a team of experts--

5 CHAIRPERSON MENCHACA: [interposing]

6 Yeah.

7 ALICIA PORTADA: --that can weigh in on
8 all these security issues that we're talking about,
9 and see. We have a team of IT and Customer Service
10 on the phone, in person, online that can answer and
11 this--they can speak the language as well of the
12 people that are, you know, having these complaints
13 and these concerns.

14 CHAIRPERSON MENCHACA: So, and I guess
15 now maybe I want to Natalia to--to speak now, then,
16 too, but really then what we're saying is this is a--
17 this is an access issue, outreach issue, language
18 probably barriers and just general education about
19 financial institutions and what a bank is. So really
20 this is an education issue it sounds like because
21 the--the solutions exist out there it sounds like.
22 You can get access to folks with the barriers that
23 we're seeing right for the bigger institutions. So,
24 okay, that--that--that seems right to me. I don't know
25 and so then what--what's the role of the organizations

2 like Make the Road to make that connection, and—and
3 then anything else you want to add in terms of
4 solutions that we can look at and digest today?

5 NATALIA: So, I'm just going to reiterate
6 so a couple of things. One is that we should be
7 thinking about this ID for the most vulnerable
8 because the rest of us will have either a state ID,
9 a driver's license or some ID that's given to us from
10 some other place. The people who don't have a
11 choice. Are going to be the ones where they
12 necessarily are going to have to go to this ID, and
13 those are the people that we should be thinking
14 about. Like the city, and I don't understand why
15 when IDNYC is more secure than some driver's
16 licenses, why banks don't take it as a secondary or
17 even primary. Like that itself will be monumental
18 because then people don't have to try to figure out
19 where is a small bank or a co-op but actually I can
20 go to Chase or Citi Bank. Not that I want people to
21 necessary go there, but unfortunately every other
22 block you have one of those two options, and when you
23 go there they don't take the ID. That's one. Fix
24 the pharmacy issue so that when people go and but
25 their—their—their—and come in and speaking Spanish,

2 alright, but the prescription they are not being told
3 that the ID is now actually a good form of ID and
4 that they have figure out another ID. Sometimes
5 people don't have another ID. And documented people
6 should not be walking around with their passport and
7 sometimes that's what it means. And then, like if
8 we're thinking also about who the city administers
9 IDs to, then let it be that you can get like your
10 either food stamps or other Social Services with the
11 ID, because the city already has to give you
12 something, and like linking those two to me don't
13 make like too much of a big deal. But like the whole
14 thing about who has access to my data, I don't want
15 another company having access of like where I go, my-
16 my GEO location. And then the last thing is that ye
17 a lot of people will go online and maybe purchase
18 things, flights, rent cars or whatever. A lot of
19 people who live paycheck to paycheck are not going to
20 go and rent a car, but you don't have an ID to fly,
21 and they're actually not going to go and buy online
22 because most of the time our community actually
23 supports each other, which is something that we
24 should continue to say that we want people to do. To
25 buy from the store instead of online where you-you

2 don't pay sales taxes, and the city is not getting
3 into the benefits of the taxes. They're actually
4 telling people to be like smart buyers and do online.
5 It's also telling—telling consumers don't invest in
6 your city, don't invest in local economies, which I
7 don't think the city should be saying those things.
8 So, it just some like simple things. Sometimes
9 simple is more.

10 CHAIRPERSON MENCHACA: Yeah, and I—I
11 noticed you're—you made that point earlier: Less is
12 more and especially when we're thinking about the
13 most vulnerable and you have to know that we are
14 thinking about the most vulnerable, and—and trying to
15 understand just the technical components of this
16 thing, and—and just trying to make sense of it and so
17 I—my commitment to all of you is I'm going—I'm going
18 to get as smart as—we're going to be as smart as we
19 can on this—on this whole conversation because we—we—
20 we—there will be a moment, and so I'm not saying it's
21 tomorrow or it's, but there will be a moment soon
22 that we['ve—we're on a path here to really just try
23 and understand how we unlock opportunities for
24 everyone, and—and so maybe the last question—I don't
25 know if it's necessarily a fair question, but it's—

2 it's reconciling the fact that there was testimony to
3 the fact that this card and this chip is essentially
4 an opt-in. So, you have to essentially make—make a
5 choice to say I want to open it up to myself, and
6 myself being whomever, and this card is now in the
7 hands of 1.25 million people in the city. And so,
8 there is an opportunity for someone who's vulnerable
9 to say no I don't want this part of the card, but I
10 still want the 1.0 component and move—and move
11 forward. I think I want to kind of hear from you as
12 that because that's—that's a compelling argument for
13 me to be honest, and so I want to think about that
14 with your understanding, and then also going back to
15 the community as we have and continue this
16 conversation with our—with essentially your members,
17 people on the ground, and understanding how and what
18 barriers they have when they think about an option
19 that they have to opt into which doesn't exist today.

20 ALICIA PORTADA: Yeah, I think everything
21 creates that unfortunately, and when you opt out
22 you're making a list for the people who are opting
23 out. So, you have a list--

24 CHAIRPERSON MENCHACA: [interposing] Okay
25 so there's concern about lists and opt out.

2 ALICIA PORTADA: --for the people who are
3 either there or don't want it for their reasons to
4 opt in.

5 CHAIRPERSON MENCHACA: That's--that's
6 good.

7 DEYNARIA DEL RIO: Can I just say a
8 couple of things for that. So, first of all, if the
9 city is effectively endorsing this product by putting
10 in on the card and making it the one institution that
11 the city has selected to offer pre-paid account or
12 whatever it is to card holders, you know, you're
13 saying the people can get opt out, but the city is
14 putting it like Imprimatur on it, and it's exposing
15 itself and this program to some of the reputational
16 risks if people get--run into problems, which they
17 inevitably often do when it comes to these kind of
18 cards. Secondly, as we've heard from NYCLU and
19 others, you know, again, we've talked to digital
20 privacy experts around the country. The chip part--if
21 the chip is included and has a contactless capacity,
22 what we have been told is that that is not something
23 that you can turn off, and so those risks remain.
24 Third, if this is the ID Card that people will use--
25 will have to use to get access to the healthcare that

2 was just announced or other city services, it's
3 effectively compulsory for those people. There's not
4 a meaningful opt out, and I just want to finally
5 point out that in Commissioner Mostofi's testimony
6 she did say that IDNYC cardholders have expressed
7 frustration about not being able to use the card to
8 get banking access. She said in the survey that what
9 people have said they want are locations near them.
10 That means bank branches, place where people can go
11 that are convenient to them. Going from there to now
12 we need we partner with a FEN-TECH company where
13 there's—like that's a major industry where red flags
14 are just sounding, you know, an alarm buzzer sounding
15 off weekly because of all the different problems
16 associated with that industry. So—so to go from
17 banking access to that, is-is a big jump. No one is
18 saying I would like a stored value unregulated or
19 inconsistently regulated product on my card. People
20 want equal access and unfortunately in the financial
21 inclusion field, which we have been involved in for
22 decades, there is a tendency in some parts of that to
23 say well, you know, what, we've got to give people
24 something. It's better than nothing or it's better
25 than the most predatory option out there and I would

2 hope that that the city of New York sets a far higher
3 bar for financial services for immigrants and other
4 New Yorkers than that.

5 CHAIRPERSON MENCHACA: Thank you, and I
6 hope you're appreciating the conversation here and I
7 know I am, and we are, and so let's—we're going to
8 keep the conversation going. This is the opportunity
9 that we had to pull everything that we know not just
10 from the city, but from DC and Chicago, and so
11 voices. We have a lot of voices here at the table.

12 DEYNARIA DEL RIO: At the--

13 CHAIRPERSON MENCHACA: Do you want to add
14 one other thing?

15 DEYNARIA DEL RIO: Yes, at the risk of
16 being completely obnoxious. I'm so sorry.

17 CHAIRPERSON MENCHACA: Go ahead.

18 DEYNARIA DEL RIO: We were—we were
19 waiting for a really long time. This happens. The
20 advocates wait for an hour and a half while one
21 person from the administration speaks, and then we're
22 all like we need to address that but we can't.

23 CHAIRPERSON MENCHACA: I know. I'm
24 totally open, but the way of changing the structure
25 of how this works.

2 DEYNARIA DEL RIO: I don't think we can
3 help it.

4 CHAIRPERSON MENCHACA: So, I'm open to
5 ideas.

6 DEYNARIA DEL RIO: [laughs] See, there.
7 Yes.

8 CHAIRPERSON MENCHACA: I'm open to ideas
9 on how to do that, please. I'm open.

10 DEYNARIA DEL RIO: That would be
11 incredible. I think it would also help for a better
12 exchange--

13 CHAIRPERSON MENCHACA: Yes.

14 DEYNARIA DEL RIO: --with the
15 Administration. I like to hear more--

16 CHAIRPERSON MENCHACA: [interposing] Come
17 up with that idea--

18 DEYNARIA DEL RIO: [interposing] Okay.

19 CHAIRPERSON MENCHACA: and--and shoot it
20 to me honestly.

21 DEYNARIA DEL RIO: Fantastic. What I
22 wanted to say were just two other things. So, you
23 know, the--the challenges with banking access are not
24 just about the, you know, strict identity--
25 identification requirements. There's also, you know,

2 and just like the banks not locating branches in
3 communities of color, which is a longstanding decades
4 old issue. There are laws that prohibit that, but
5 the banks continue to do that, but it's also a
6 broader economic justice issue, and it's a matter of
7 people not having sufficient income. Even if they
8 have a branch in their neighborhood, to meet the
9 bank's minimum balance requirement to be able to
10 qualify for the affordable accounts. People don't
11 want to get hit with high—with hidden overdraft fees
12 that then actually leave them worse off than if they
13 had gone to the check casher, which at least is
14 regulated in terms of how much fees they can charge
15 people, right? And so there's just a lot of sort of
16 fundamental issues around income inequality and just
17 making sure people have fair wages to be able to
18 support themselves day to day so they don't have to,
19 you know, go to a pawn shop, and so on as well as
20 other structural challenges in the banking system
21 that are longstanding and challenging, it doesn't
22 meant that we should just write off the banks and
23 give them, you know, sort of a pass on this. So, I
24 just wanted to add that and then the final point is,
25 you know, we have heard from the Administration,

2 although this is—they have sort of changed on this
3 recently, but initially we were told that part of the
4 appeal of the chip was that it—it's capacity, it's
5 functionality is—is sort of limitless right. So
6 down the road other features could be added, other
7 kinds of integration. Specifically mentioned to us
8 was an interest in providing access to small dollar
9 loans and alternative credit scoring to people
10 through the ID card, which for anyone who works in
11 that field knows is all—is not—it doesn't—it's not as
12 easy and pretty as that sounds, and again, these
13 companies are trying to provide pay day loans or pay
14 day loan like products in states like New York where
15 they've been banned because of efforts by enforcement
16 agencies and advocacy groups and others. And so that
17 the notion that credit could actually flow, which
18 would more than likely be debt traps given the
19 experience around the country. You know, through
20 these cards is extra alarming. Alternative credit
21 scoring often leaves people worse off than if they
22 hadn't been in the system as well, and so, you know
23 this is part of why we question whether or not the
24 Mayor's Office of Immigrant Affairs is the right

2 agency to be negotiating complex financial technology
3 kind of contract.

4 CHAIRPERSON MENCHACA: These are all fair
5 concerns, and we've noted them all, and we're going
6 to take them and move through discussions,
7 understanding and—because we all need to be
8 understanding this information together, and so that
9 is—that is my commitment, and—and again, while we're
10 discussing the future of the card, I think there's
11 just so much to celebrate and that we have reached
12 incredible fetes together, and that has happened
13 because of the membership organizations like some of
14 yours that have just done a lot of work on the ground
15 to ensure trust, and as—as those storms that have
16 tried to hit us, and we've weathered them together,
17 we need to keep weathering these storms together.
18 That's what makes this card so special. It's not
19 just the plastic, it's essentially what it means, and
20 what it means to so many people and the access that
21 they have right now it is—it is transformational,
22 and—and I'm thinking about those parents that came to
23 me like they couldn't go and do after school
24 programming in their school because they don't have
25 IDs. That—that was—that was for me one of those

2 moments that—that made this card greater than the
3 parts—the sum of the parts [background comment] and—
4 and makes it transformational. That's—that's the—
5 that's the key to—that's the key that this is really
6 unlocking for so many people in our communities.
7 Thank you so much for your time. Let's keep talking,
8 and I look forward to the next conversation, and I
9 know MOIA—was MOIA here? So, I see Sam. There's
10 more than one folk here from—from the Mayor's Office
11 of Immigrant---Immigrant Affairs. Thank you so much.
12 Thank you to the team, and—and then I call this hear
13 to an end.

14 DEYNARIA DEL RIO: Thank you, Council
15 Member. [gavel] Thank you.

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C E R T I F I C A T E

World Wide Dictation certifies that the foregoing transcript is a true and accurate record of the proceedings. We further certify that there is no relation to any of the parties to this action by blood or marriage, and that there is interest in the outcome of this matter.



Date March 14, 2019