Online Identity Attribute Exchange
2012 Initiatives
Trust Economics

Efficient Online Identity Ecosystems Drive Market Faster/Further

Reliability + Repeatability = Trust → Predictable Behavior → Metrics & Benefits

Use of Verified Attributes → Increases Trust → Decreases Friction

Quantitative Trust = ↑ Revenue

Metrics

↑ Speed
↓ Costs
↓ Risk
↑ Transactions

Benefits

Expand Existing Markets
Enable New Services
Mitigate Fraud
Competitive Differentiation

Qualitative Trust ~ ↑ Brand Value

↑ Perceptions of transparency, security and privacy
Adjacent Identity Attribute Markets

Identity Data

**Business**
- KYC-IdM orientated
- Transaction-based pricing
- Direct Sales: optimized for enterprise use cases

**Legal/Policy**
- Transaction derived attributes
- Without User permission
- Entrenched regulations

**Technical**
- Batch processing
- Proprietary modeling
- Risk-based scoring

Attribute Exchange

**Business**
- Verification-based services
- Subscription pricing
- Channel Distribution: optimized for Google, Verizon, PayPal, etc.

**Legal/Policy**
- User Opt-in, asserted, permissioned attributes
- FIPPS-based data minimization
- Attribute verification and provisioning to 3rd parties without conflicts of interest

**Technical**
- Near/real time online
- Open source standards
- Open API's
Attribute Exchange Ecosystem

- Identity Providers (IDP)
- Trust Framework Provider
- Attribute Provider Network (APN)
- Attribute Providers (AP)
- Assessors & Auditors
- Dispute Resolvers
- Relying Parties (RP)
- User
Attribute Provider Network

- Online market channel manages attribute processing – **no OCI**
- Software as a Service (SaaS) Attribute Provider Network Features
  - **Business:** Simplify ability to participate, deploy new services, and monetize assets
  - **Legal:** N-to-1 standard contracts, audit logs/processes, SLA’s
  - **Technology:** Secure, N-to-1 open APIs for all participants

- Attribute Provider Network Benefits
  - Account control: new RP contracts, new User verifications, User attribute re-use
  - Attribute Processing and Payment (APP) algorithms