Business Models for Identity Providers

Jim Fenton
Model Classes

- RP-funded
- User-funded
- Subscription
- Per- Incident
- Passport
- School transcript
- FICO credit score
What is an attribute worth?

• Value depends on an attribute’s:
  – Level of Assurance
  – Uniqueness of supply (supply/demand)
  – Business need
  – Freshness

• Cost depends on
  – Business relationship
  – Volume pricing, if any
LOA Applied to Attributes

• Level of Assurance is the minimum of:
  – Authentication LOA
    • Indirectly limited by accreditation of Identity Provider
  – Binding between attribute and user
    • Sometimes established at identity proofing
  – Accreditation of Attribute Provider
  – Attribute Provider’s confidence in attribute
Summary

• We have had attribute providers for a long time (but don’t call them that)
• Several business models exist for attribute providers
• Potential need for payment clearinghouse
Credits

- Title photo: “Afterwards Tom and Eric weren't exactly sure at which point during their discussion the elephant had entered the room” by David Blackwell. (Flickr/Creative Commons)