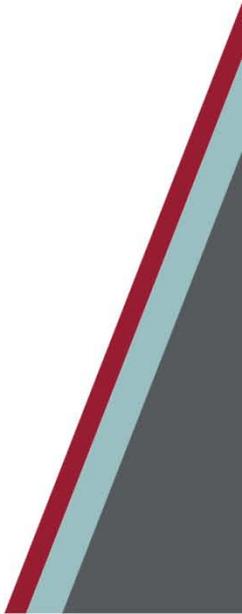


Gaps and Challenges for Advancing the Global Identity Ecosystem

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March 12, 2012



EDWARDS
WILDMAN

All Identity Systems Require Rules

◆ Business and Technical Rules

◆ Content

- ◆ Business and Technical specifications, process standards, policies, operational procedures, performance rules and requirements, assessment criteria, etc.

◆ Goals

- ◆ Make it work – from a functional perspective
- ◆ Make it trustworthy – willingness to participate

◆ Legal Rules (Contractual)

◆ Content

- ◆ Contractual obligations, including agreement to follow Business & Technical Rules

◆ Goals

- ◆ Define and govern the legal rights and responsibilities of the participants
- ◆ Address liability and risk allocation
- ◆ Provide mechanism for enforcement of rights / Address dispute resolution

◆ Make it trustworthy – willingness to participate

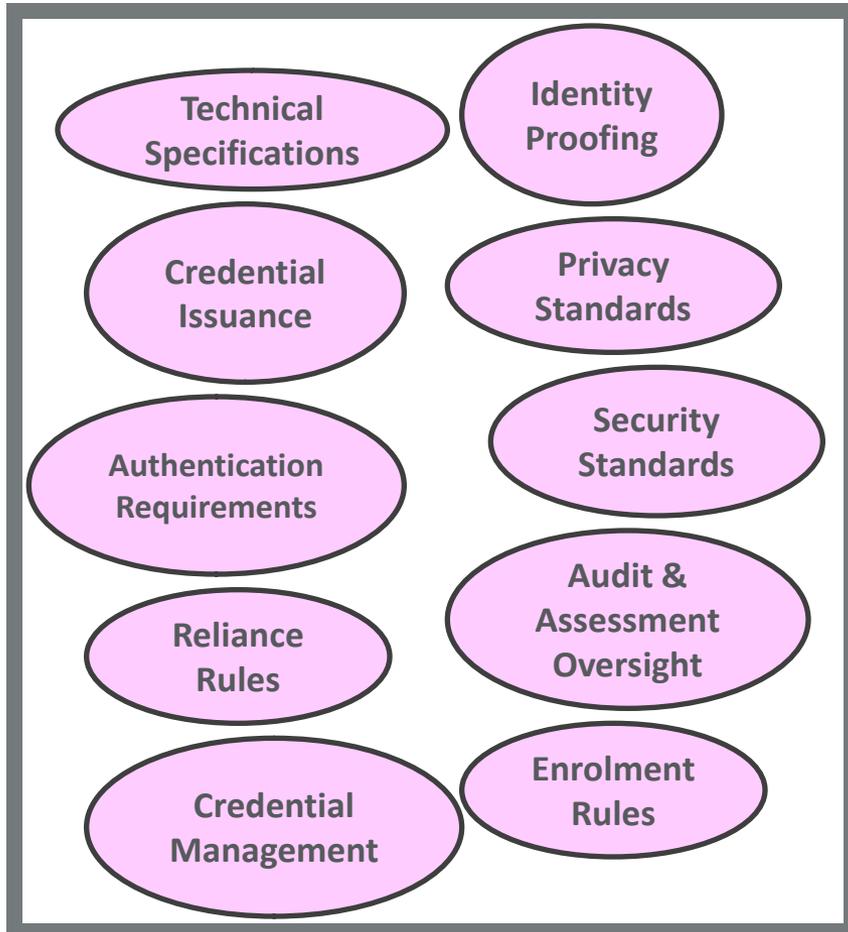
Those Rules Go By Various Names

- ◆ Trust Framework – NSTIC / Kantara / OIX
- ◆ Operating Policies - SAFE-BioPharma / InCommon
- ◆ Operating Rules – FIXs / CAHQ (health info exchange)
- ◆ Operating Rules and System Documentation - IdenTrust
- ◆ Common Operating Rules - CertiPath
- ◆ Guidelines - CAB Forum
- ◆ System Rules - ABA (draft)

- ◆ Operating Regulations - Visa (credit)
- ◆ Operating Rules - ACH (electronic payments)
- ◆ Operating Procedures - Bolero

Each Identity System Builds its Own System Rules / (Trust Framework)

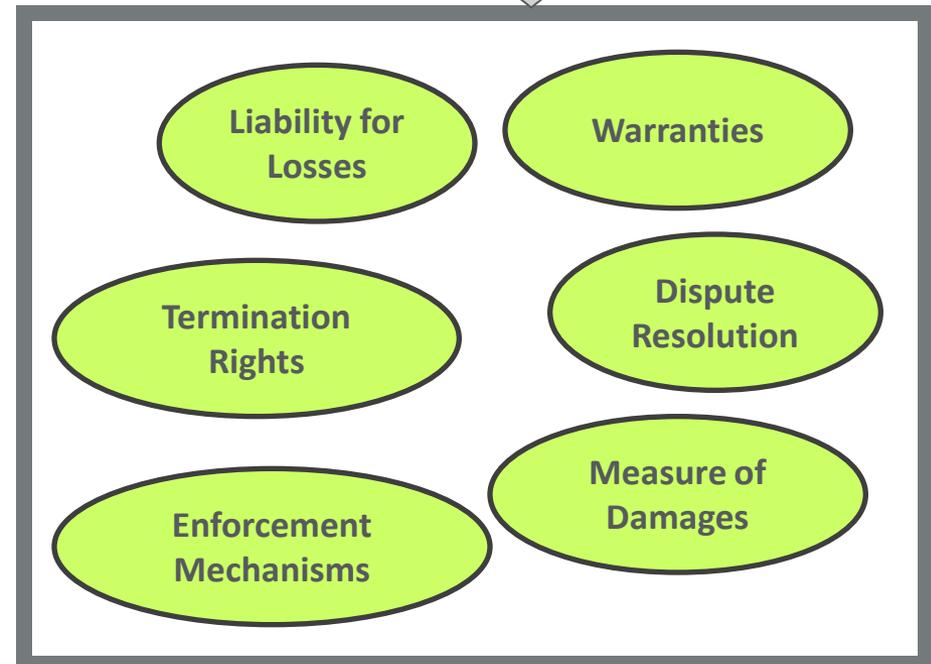
Business and Technical Rules



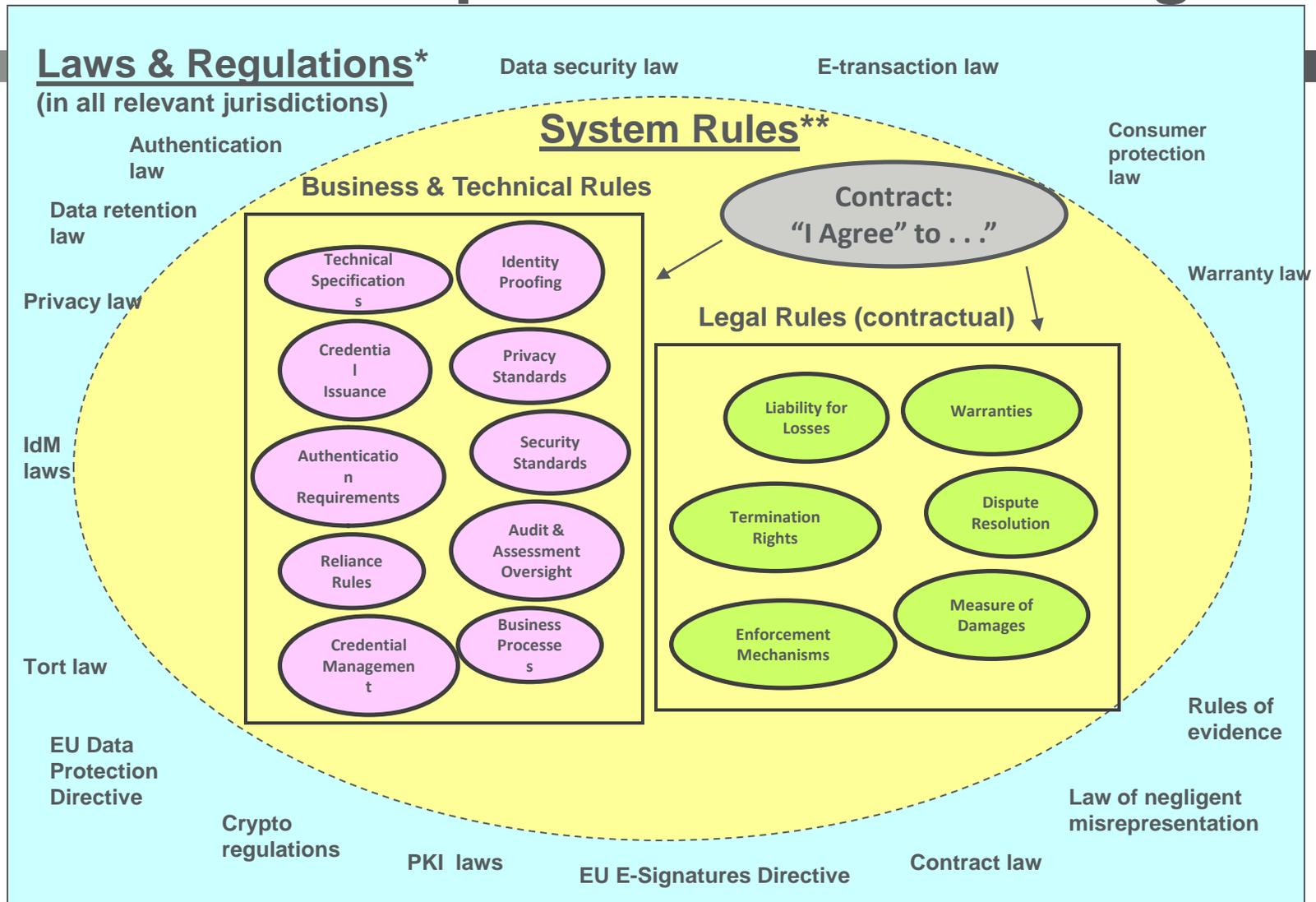
Enforcement Element



Legal Rules (Contractual)



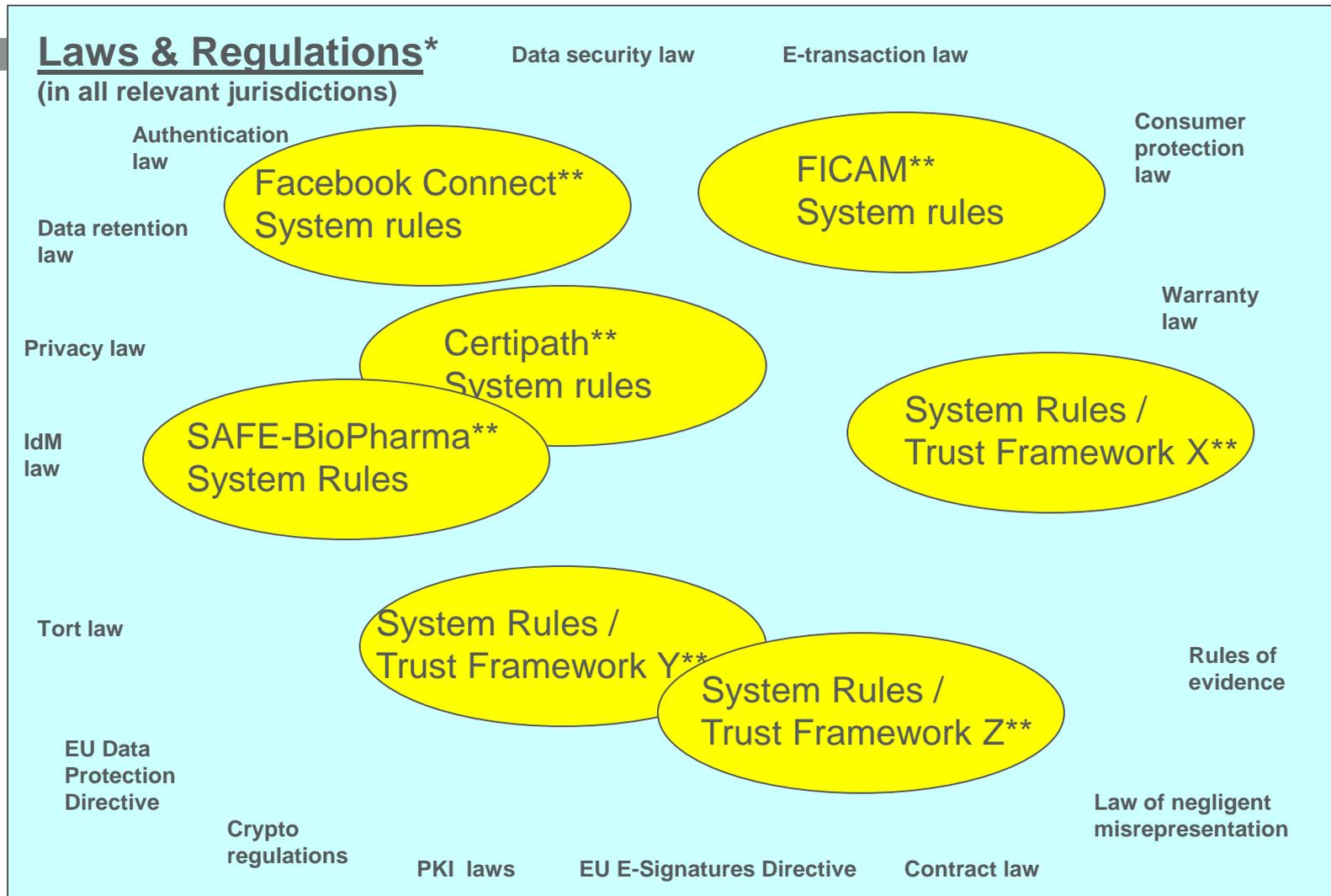
System Rules Operate Within Existing Laws



* Written by governments; applies to all identity systems

** Written by private parties; a/k/a "trust framework;" applies to a specific identity system

All Identity Systems Use Private System Rules that Operate Within a Public Legal System

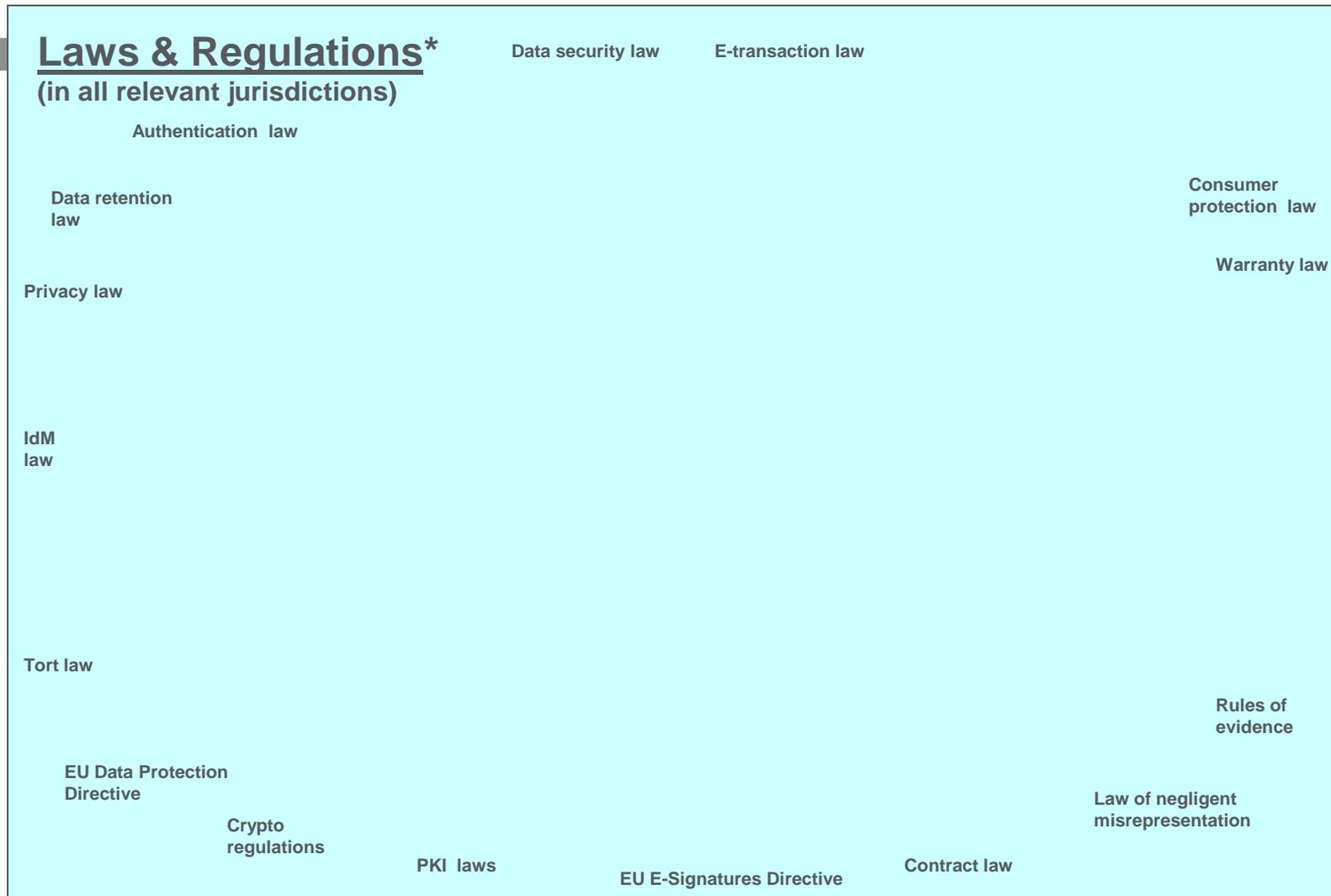


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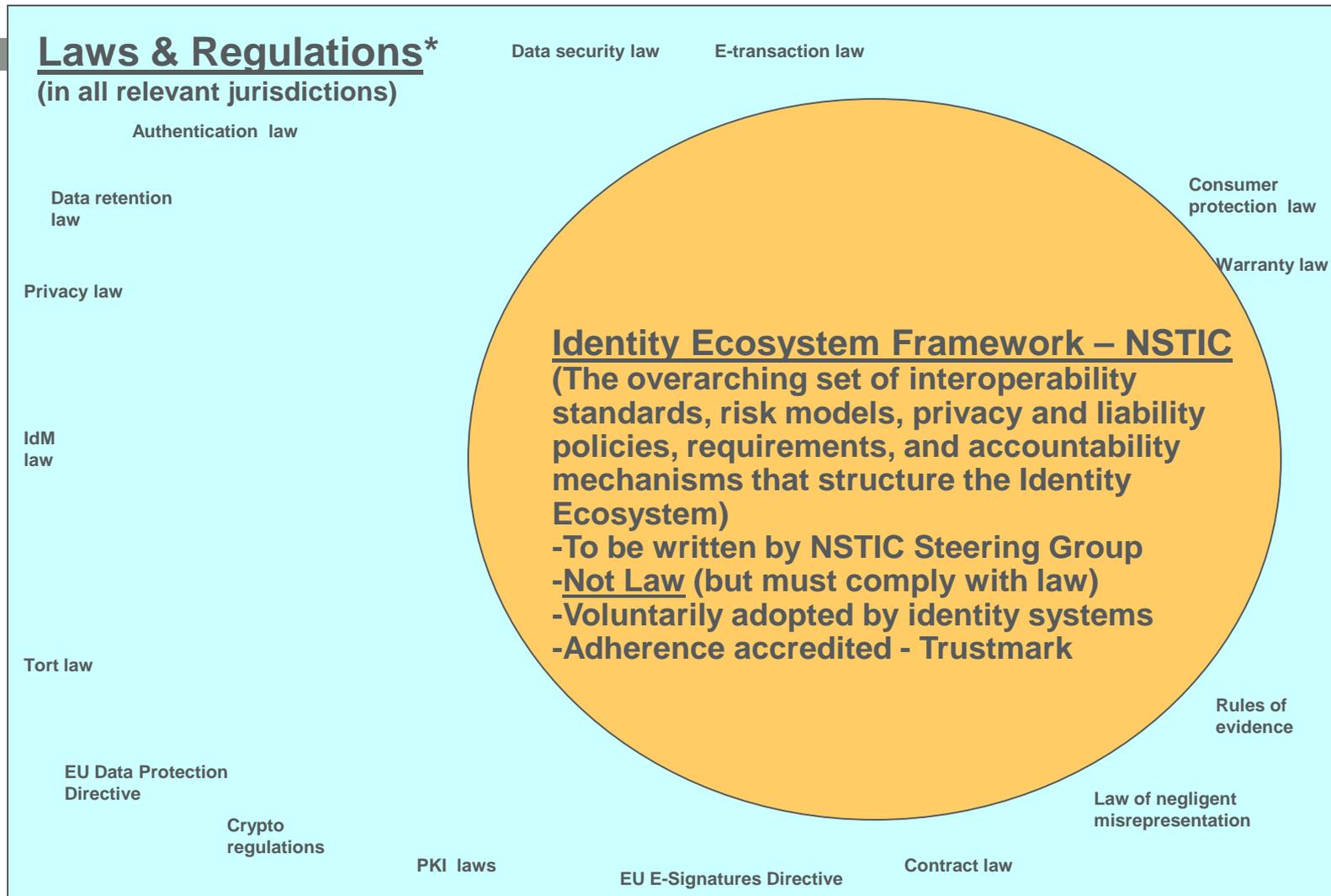
Building It Internationally From the Top Down

Start with Layer 1 – Existing Laws and Regulations



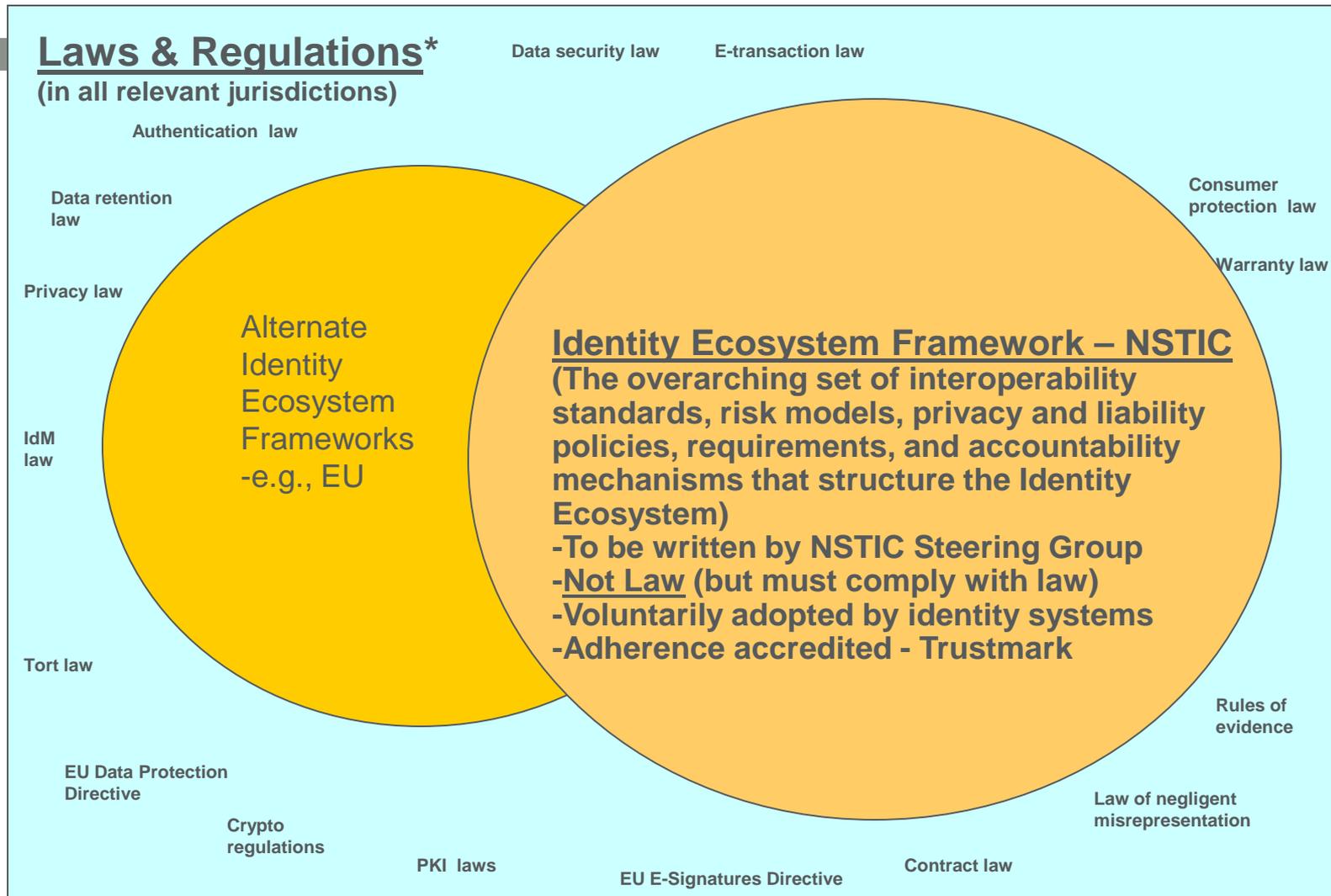
* Written by governments; applies to all identity systems

Add Layer 2 -- the Concept of a Voluntary Identity Ecosystem Framework



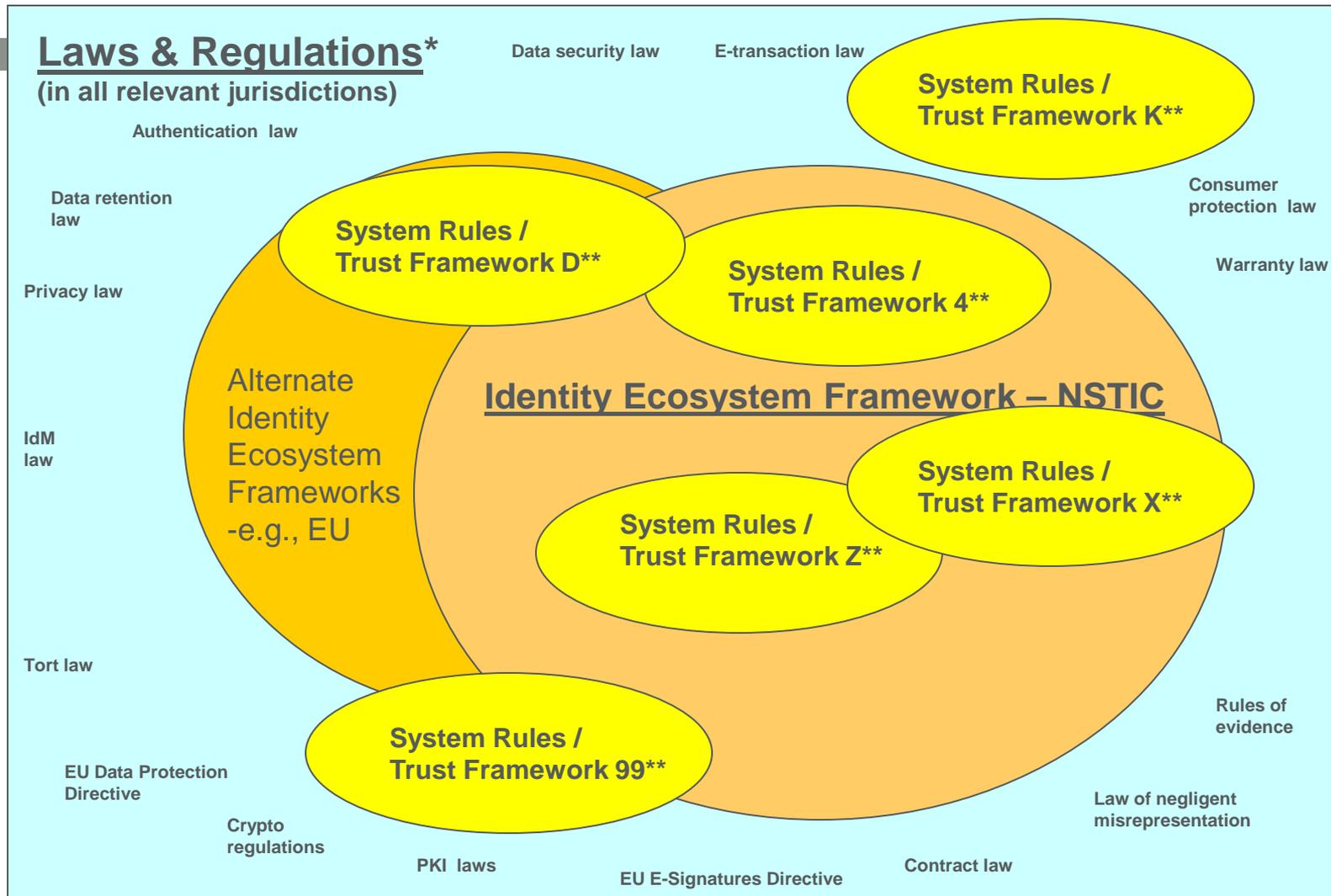
* Written by governments; applies to all identity systems

Add Layer 2 -- the Concept of a Voluntary Identity Ecosystem Framework



* Written by governments; applies to all identity systems

Add Layer 3 – Individual System Rules / Trust Frameworks (May or May Not Conform to Ecosystem Framework)



* Written by governments; applies to all identity systems

** Written by private parties; a/k/a “trust framework;” applies to a specific identity system

Gaps and Challenges

- ◆ Public Laws and Regulations
 - ◆ Incomplete/ambiguous
 - ◆ Don't meet NSTIC goals/requirements
 - ◆ Vary by jurisdiction – may be incompatible
- ◆ Ecosystem Framework
 - ◆ Risk of creating competing/incompatible identity ecosystem frameworks
 - ◆ Will identity systems adopt it?
 - ◆ Do we need internationally agreed-upon ecosystem framework?
 - ◆ At the standards level?? (Voluntary)
 - ◆ At the treaty level? (Law)
- ◆ System rules
 - ◆ Vary by identity system – may be incompatible