



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.

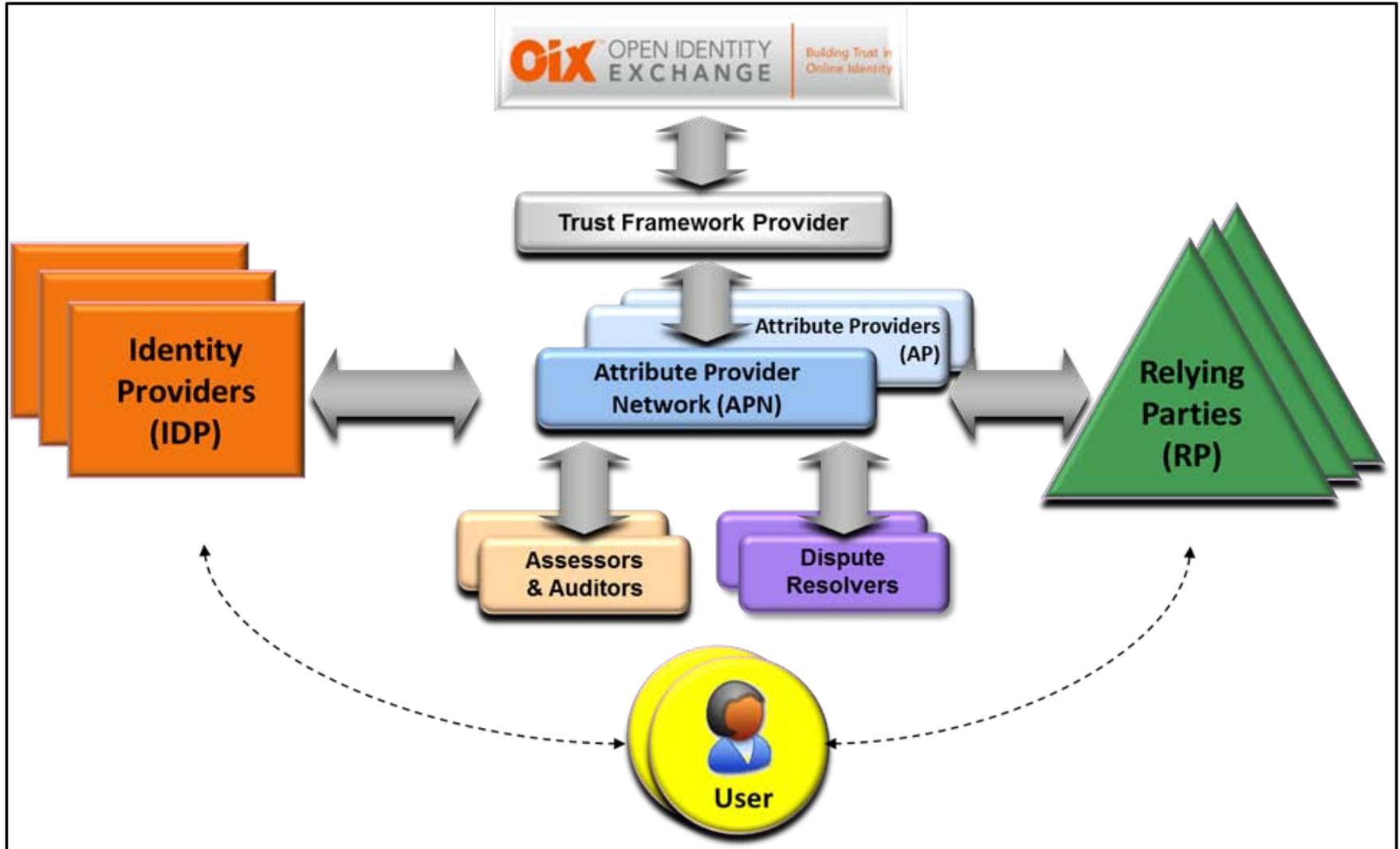
Legal/Policy

- 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



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

