

# Business Models for Identity Providers

Jim Fenton



# Model Classes

RP-funded

FICO credit score

User-funded

Passport

School transcript

Subscription

Per-Incident

# 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)