So You Want to Identify People Online?

Credibility Test for Any Proposed Online Identity Assurance Scheme

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Version 3
Lenses to Look Through
ID Scheme Designers Make Choices...

What’s It’s Purpose?
• Financial transactions? Paying benefits and subsidies? Collecting tax?
• Non-financial personal records? Health and fitness records? Activity & location tracking?
• Age verification? CRB status?
• Gambling? Pornography?
• Private sector? Public sector? UK? International?
• Proves my identity (or aspects of it) to UK service providers? EEA service providers? Any service providers? Proves my identity to anyone? Can more service providers join easily?
• Legal in some countries but not in others?
• Mutual identity assurance? Does it verify the service provider’s identity?

Who’s It For?
• Settled population? Visitors? Anyone anywhere?
Lenses to Look Through
... & More Choices...

Is It Easy To Use?
• Works for everyone? All ages? All lifestyles?
• Can I be anonymous or am I always identified to the other party?
• Easy to use? Even occasionally? Speedy? Works on all devices? Informative error messages? Supported by a helpdesk?
• Proportionality of effort to risk?

Who's Paying?
• Who pays for the service? What fails if they don’t pay?
• Is any commercial party privileged or locked-in?
• Advertising?

Who's Ultimately Liable?
• Transactional liability attribution? Ultimately under-written by?
Lenses to Look Through
... & Even More Choices...

Moves & Changes?
• Can I change my biographical details (name, address, etc.)?
• Can I change gender?
• Can I have more than one identity? Are they linked or unlinked?

Does It Remember?
• Lasting proof-of-usage exists?
• Accessible by?
• Right to be forgotten or de-indexed?

Does It Let Me See?
• Can I access my data?
• Can I see who has accessed my data?
Lenses to Look Through
... & Yet More Choices...

**Interoperable?**
- Recognises other schemes (whether online or not)?
- Trusts other schemes?
- Assists other schemes?

**Does It Drive Down Fraud & Error?**
- Proactive/reactive counterfraud?
- Offences? Prosecutions?
- Location of activity vs jurisdiction?
- Countering entropy? Correcting errors?

**Do I Have Redress?**
- Dispute resolution?
- I have been wronged - who do I sue?
Answering The Questions
• Most questions don’t have right or wrong answers
• It’s about choices and circumstances and winning combinations

Is a Universal Online ID Scheme Possible?
• Or set of collaborating schemes?

If It Is Possible, Will We Want To Use It?
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