

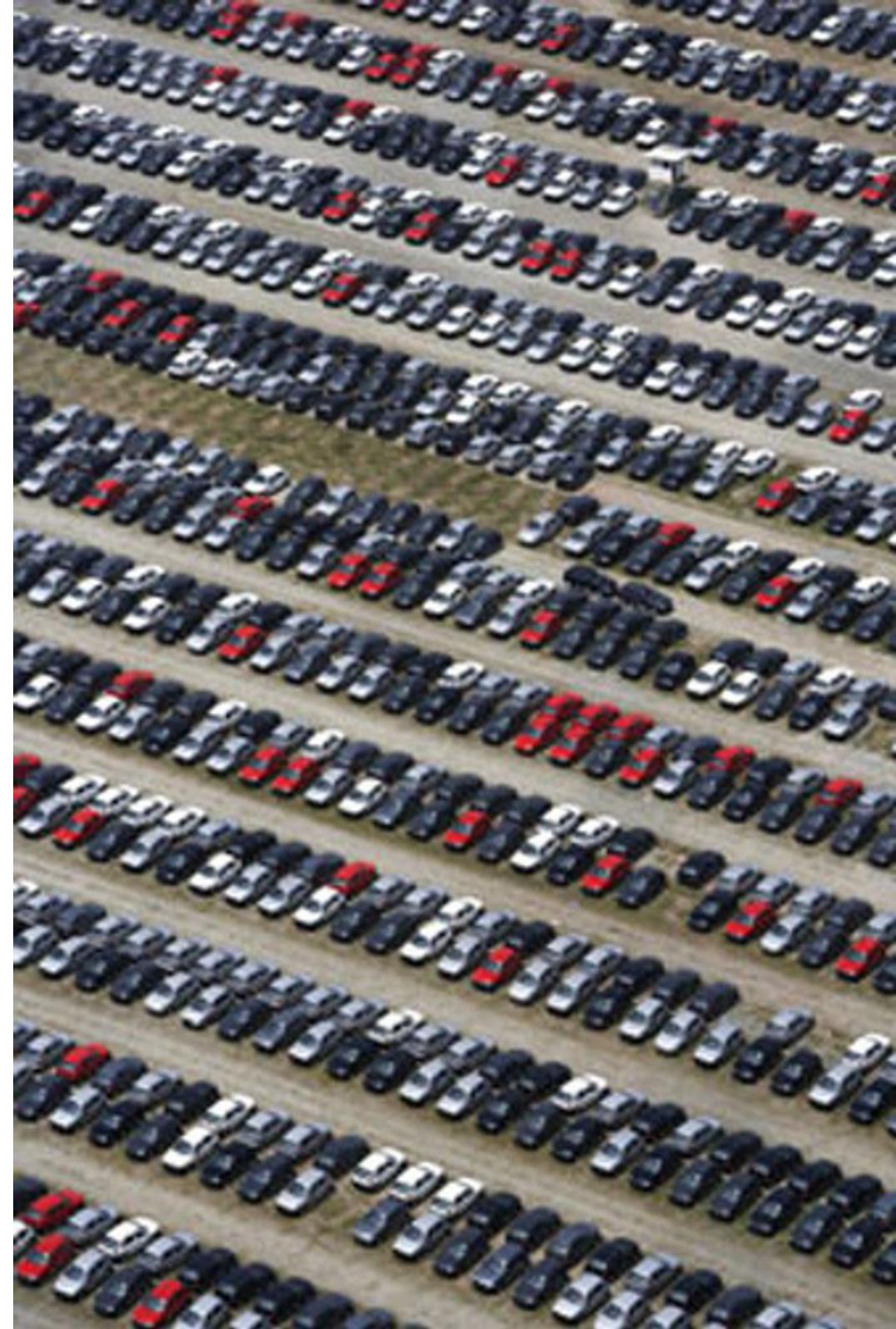
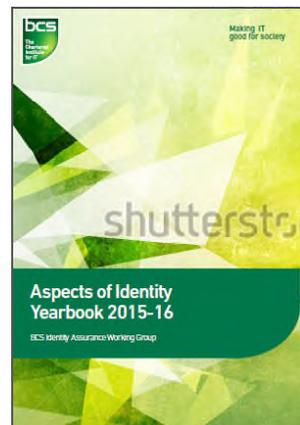


# So You Want to Identify People Online?

## Credibility Test for Any Proposed Online Identity Assurance Scheme

Andrew White  
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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?

# One Identity for All

## A Sprint or a Marathon?



### 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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