

Exploring the need for a Neutral Independent Data Layer

David Alexander - Chief Executive
Mydex a Community Interest Company



 dejalexander

 mydex4scotland

 mydexcic

 <https://medium.com/mydex>

40

Ideally we wouldn't
start from here



 dejalexander

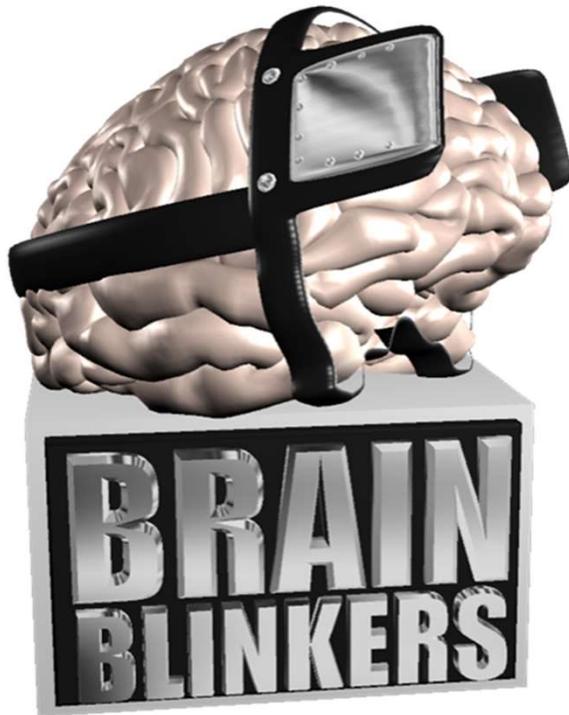
 mydex4scotland

 mydexcic

 <https://medium.com/mydex>

41

Flaw 1. Organisation centric fixation



Flaw 2 One standard first mindset



One size fits all pipe
dream

Better

- Interoperability
- Portability
- Multiprotocol
- Cross Sector
- Cross Domain
- Cross Borders



Flaw 3 Focus on Monetisation & Liability - 10%

→ Friction

→ Effort

→ Risk

→ Cost

Reduce

You get Increases in....

- ★ Completed Journeys
- ★ Conversion rates
- ★ Trust
- ★ Satisfaction
- ★ Productivity
- ★ Efficiency
- ★ Revenue
- ★ Profit

90%



dejalexander



mydex4scotland



mydexic



<https://medium.com/mydex>

44

Flaw 4. Lack of independent layers



Repetitive Tasks for individuals

- Identity Verification
- Logging in
- Managing passwords
- Form Filling
- Information Provision
- Providing evidence
- Updating information

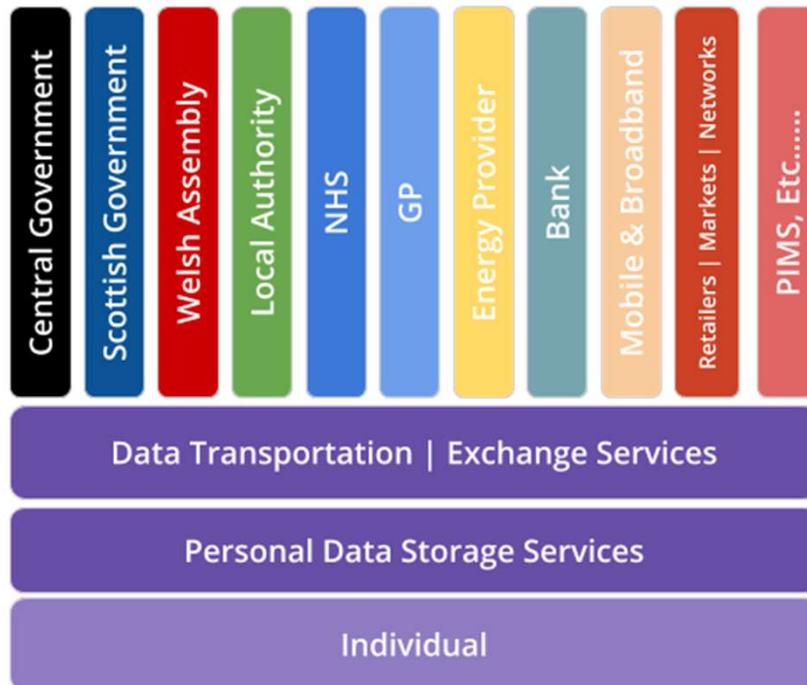


Current Issues for all

- Friction
- Effort
- Duplication
- Level of Risk, lack of security & imbalance of power
- Cost, complexity, lack of interoperability
- Lack of agility & Resilience



Tomorrow



Outcomes for all

- Seamless access
- Automation
- Streamlined processes
- Data captured once
- Data assurance built in

Benefits for all

- Reduced Friction and Effort
- Reduced Risk through increased trust and security
- Reduced Cost through automation
- Higher success rates in transactions
- Better outcomes - productivity, efficiency, impact
- Improved public services
- Accelerated Economy via adaptability & innovation
- Increased satisfaction



Research, Policy and Regulation as well



 dejalexander

 mydex4scotland

 mydexic

 <https://medium.com/mydex>

Data underpins all use cases



- Identity Assurance / AML
- Customer Acquisitions
- Flight Booking | Renting Car / Bike
- Moving Home
- Insurance
- Benefits Application
- Proof of Status | Entitlement | Age
- Applications
 - ◆ Driving Licence, Passport, Right to remain, Work Permit
- On and on.....



Making data independent
and portable is
fundamental to the digital
economy and society as a
whole



 dejalexander

 mydex4scotland

 mydexic

 <https://medium.com/mydex>

49

Data must be trusted
& carry that trust with
it when it flows



 dejalexander

 mydex4scotland

 mydexcic

 <https://medium.com/mydex>

50

We need a data infrastructure layer

- Public / social purpose mission - *public good, empowerment*
- Independent - *of state sector and factional interests, trustworthy*
- Neutral and Enabling - *serves all parties, individual controls*
- Distributed not centralised - *personal data stores / ledgers*
- Zero Knowledge in its operation - *no access to data*
- Aligned incentives - *no monetisation of data*
- Separated functions - *focus, collection, storage, delivery*



Makes it Safe by Default

Removes:-

Friction, Effort, Risk and Cost

Promotes:-

Trust, Innovation, Resilience

Improves / Increases:-

Quality, Productivity, Revenue,
Outcomes



 dejalexander

 mydex4scotland

 mydexic

 <https://medium.com/mydex>

52