# Project Title

## **Project Context**

#### What is the context around the project?

The Sharing Economy is predicated on the principle that people interact with one another via a common platform. This requires trust on two levels: with the brand and with the other individual. Both can be greatly enhanced by the availability of a federated identity verification scheme.

Therefore the potential for identity verification in the Sharing Economy is massive. Large providers, such as Airbnb and eBay have the resources to build their own verification services and a brand that users will be willing to share personal details to complete such a process.

However, the sharing economy mostly comprises small companies that only have the resources to build the most rudimentary in-house verification services. Even if they were to develop such a service, many users would be reluctant to share the level of personal data required to verify their identity rigorously with a company whose brand they didn't know well.

Building on from the <u>discovery project findings</u>, an alpha project to test out integration with the Verify sandbox would help to build this trust within users and also build up GDS' level of knowledge around the Verify sandbox integration.

## **Project Hypothesis**

What is the hypothesis to be tested by the project? (Repeat on front page)

That the current Carbon Heroes service can integrate Verify using the Verify Sandbox environment.

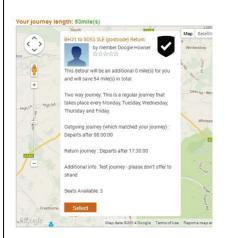
## **Project Objectives**

1. Pseudonymity within a service based on a Verify digital identity

The challenge for an online community is that total anonymity protects the individual, but offers no assurance to others. Conversely, a fully public profile, whilst reassuring others, can expose the individual. Of course, every member of the community acts as both subject and object of interaction, so neither option is ideal. The intention for our project is to offer the best of both worlds through pseudonymity.

The online community within eBay only functions as it is essentially a trust network. That is derived from a unique pseudonym, linking to payment services and peer rating. This would be analogous to the implementation of Verify within the car sharing community. In this model, each user can choose a unique pseudonym and associate this profile with a Verified identity. For example, within the community a user is "Roadrunner02", but the

Verified logo assures others that their real identity is known to the provider. The diagram below shows how the Verify logo could be implemented.



1. Use of the Verify brand within a service to portray trust

One of the main conclusions from the OIX workshop held in May 2015 was that a federated identity scheme was the ideal approach for the industry. The discovery project, undertaken alongside Snook in 2016, established that the GOV.UK Verify brand helped to establish trust for users. That is solely for Government online services, but the Verify subcomponent of the brand may be adapted for private sector services.

This project will explore the value of the Verify brand within a third party service and how it can be implemented.

2. Explore the roadmap, in conjunction with GDS, for attributes based on Verify digital identity

An interesting outcome of the discovery project was that many interviewees saw vehicle and driver attributes as being important when choosing to share a journey. A significant number thought that checks must already be in place from the service provider, akin to booking a taxi or a service like Uber. This is not the case, as there is no current mechanism to verify such data, nor a financial model to do so. Others didn't think that checks were in place, but saw value in their addition.

This project could, in conjunction with GDS, explore the roadmap for attributes based on a Verify digital identity, such as those from the DVLA and DVSA.

1. Understand interactions between verified and non-verified users

The discovery project demonstrated a significant improvement in attitudes towards car sharing given the opportunity to verify identities. This project should expand upon this, to understand how verified and non-verified members interact. For example, will a verified member require that those with whom they share are also verified?

Another potential benefit of the service would be a "member get member" effect, whereby the process of verification becomes viral (i.e. Member A is verified, requiring Member B to do the same when they interact; thereafter Member C becomes verified when they interact with Member B).

2. Understand user drop off based on a Verify registration need

It is intended that there will be 25 million verified identities in the UK by 2020. That's an ambitious target, although it still leaves a 3-year period of expansion and will leave approximately half of the adult population without a verified I.D. at that time.

The GOV.UK Verify process has been linked to processes that are with an already trusted brand (online Government) and within a transaction that is both necessary and expected to be time-consuming (e.g. HMRC Self Assessment). Whether that will also be the case in dealing with a less well-known brand, and in a situation where instant gratification is more expected, is uncertain.

So it's important to consider whether users will be willing to create a verified I.D. within the context of this project, or solely to link to an existing one.

It could also be of value to understand differences in registration interaction between the Web and mobile app environments.

3. Use the project to explain Verify in the private sector to the Sharing Economy

The potential benefits of the Verify project to the UK Sharing Economy are various and significant. We would like to explain these, through the use of the working prototype, to the Sharing Economy community and bring other companies active within the various sectors to participate within Verify.

4. Engage with GOV.UK Verify on the Verify Sandbox Environment

This will be one of the first projects to connect with the Verify Sandbox, almost certainly the first to do so for a community-based service.

Carbon Heroes would like to share its findings with GDS on the technical integration, specifically with the learnings and challenges of the SAML profile, along with the user experience aspects of adding this capability to its platform. This should help to develop the private sector Verify service into one that can be more readily adopted by other organisations.

If interested in this project: Please email <u>oixuk@openidentityexchange.org</u> with project name in the Subject line. Please include the following:

Your Name Company name Contact email Brief description of what you propose to contribute to the project or your interest in the project