OPEN IDENTITY EXCHANGE

# Identity Trust Conference Series 2021

## Making Digital ID a Success in the UK

# Agenda

## Making Digital ID a Success in the UK

| | |
|---|---|
| 14.00 - 14:05 | **Welcome** – Nick Mothershaw, OIX CEO & Chair |
| 14.05 - 14.30 | **UK Trust Framework and Competent Authority Update** – *Hannah Rutter, Deputy Director - Digital Identity, DCMS* |
| 14.30 - 14.45 | **Bank IDs via Open Banking ECA** – *Chris Michael, OBIE* |
| 14.45 - 15.15 | **UK Private Sector Trust Schemes:**<br>•*Finance - Harry Weber-Brown, TISA*<br>•*Pension Dashboard - Jon Pocock, MAPS*<br>•*Age Verification – Katherine Walters, PASS Scheme*<br>•*Property Conveyancing – Ian Imeson, Property Logbook*<br>•*Employment Vetting – Mark Sugden, DBS*<br>•*Payments – Russell Saunders, payUK* |
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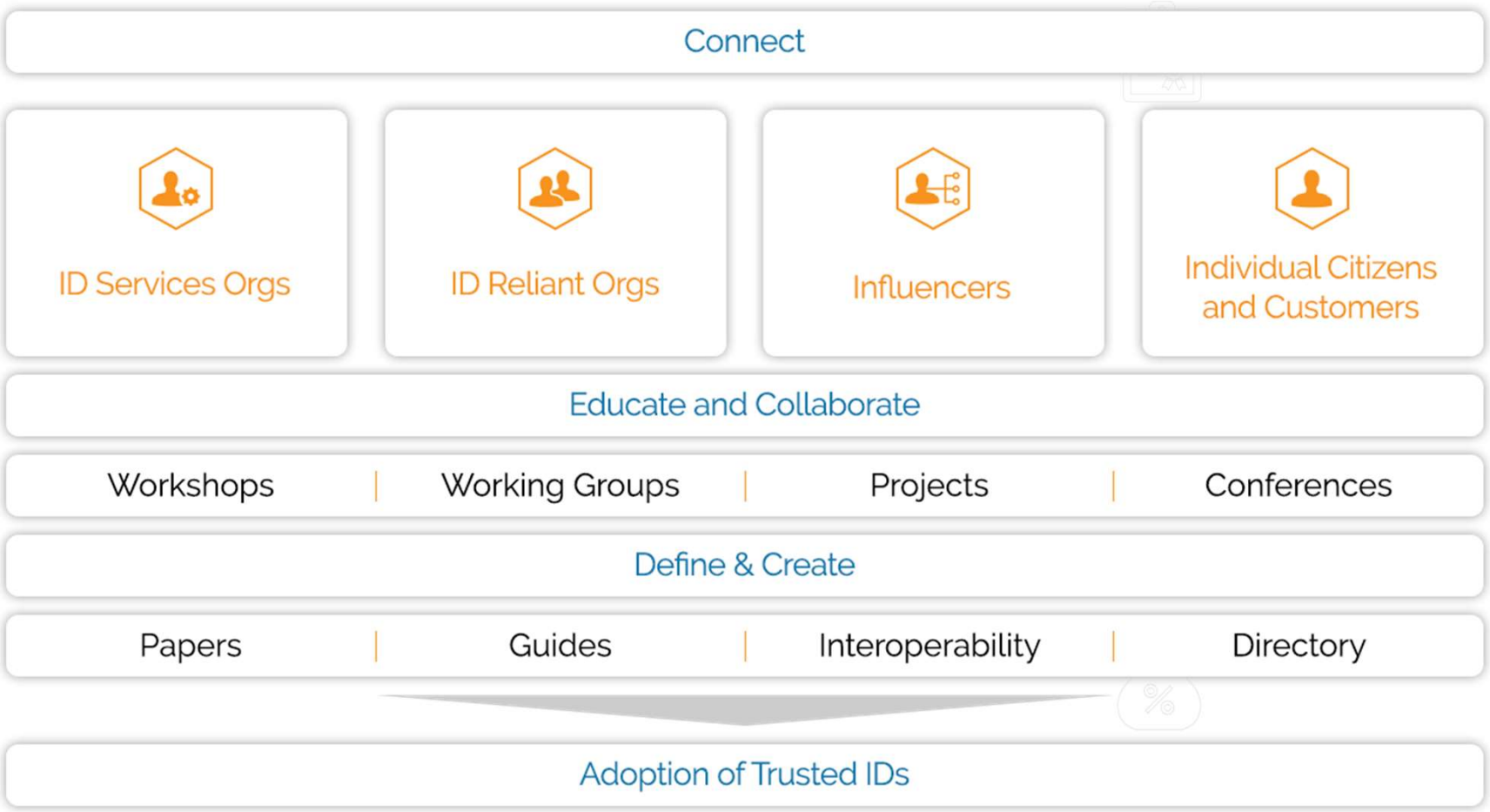
# OIX Vision

A world where we can all prove
our identity and eligibility
***anywhere,***
using a simple,
universally trusted ID

# Imagine the Future

- One ID
- Universally accepted
- Covers identity and eligibility
- Used across any relevant sector from retail to healthcare to employment
- Underpinned by trustmarks that are universally recognised

# How do we achieve this together?
## *The OIX Community*



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# Cross Scheme Interoperability Forum

# UK Trust Schemes - OIX Overall Objectives

- Seek **Consistency** across schemes that leads to ID Interoperability
- Drive for **Inclusion** to be baked into the Trust Schemes.
- Drive for appropriate balanced consideration to be given to **Privacy** and **Transparency**
- Educate and support **adoption of the UK Trust Framework**
- Feedback to government on the different and common needs across the emerging schemes to **help shape the UK Trust framework**
- Identify how **sector-based Regulation** can be addressed to support ID interoperability
- Help with **Business Case** definition for each scheme
- Advocate for **Open Competitive Markets**: IdPs, Brokers
- Identify **Common Elements** that could be developed in collaboration across schemes

# Which elements of the Trust Framework are likely to be adopted…..

**Without Specialisation**

- ID Proofing (via selection of level of confidence) ??
- Authentication (via selection of level of protection)
- Inclusivity
- Accessibility
- Staff and Resources
- Quality Management
- Information Management
- Risk Management
- Encryption
- Information Security

**With Specialisation**

- ID Proofing (tailored level of confidence) ??
- Creating and Managing Users
- Attribute Services
- **Interoperability**
  - **Trust Registry**
  - **Data Schemas**
- Delegated Authority
- Complaints and Disputes
- Data Privacy and Data Protection
- Fraud Management
- Respond to Incidents
- Tell Users about you product or service
- Record Keeping
- Prohibited Conduct
- **Trustmark**
- **Liability**
- **Accreditation**

# Interoperability - Cross Scheme Step Up

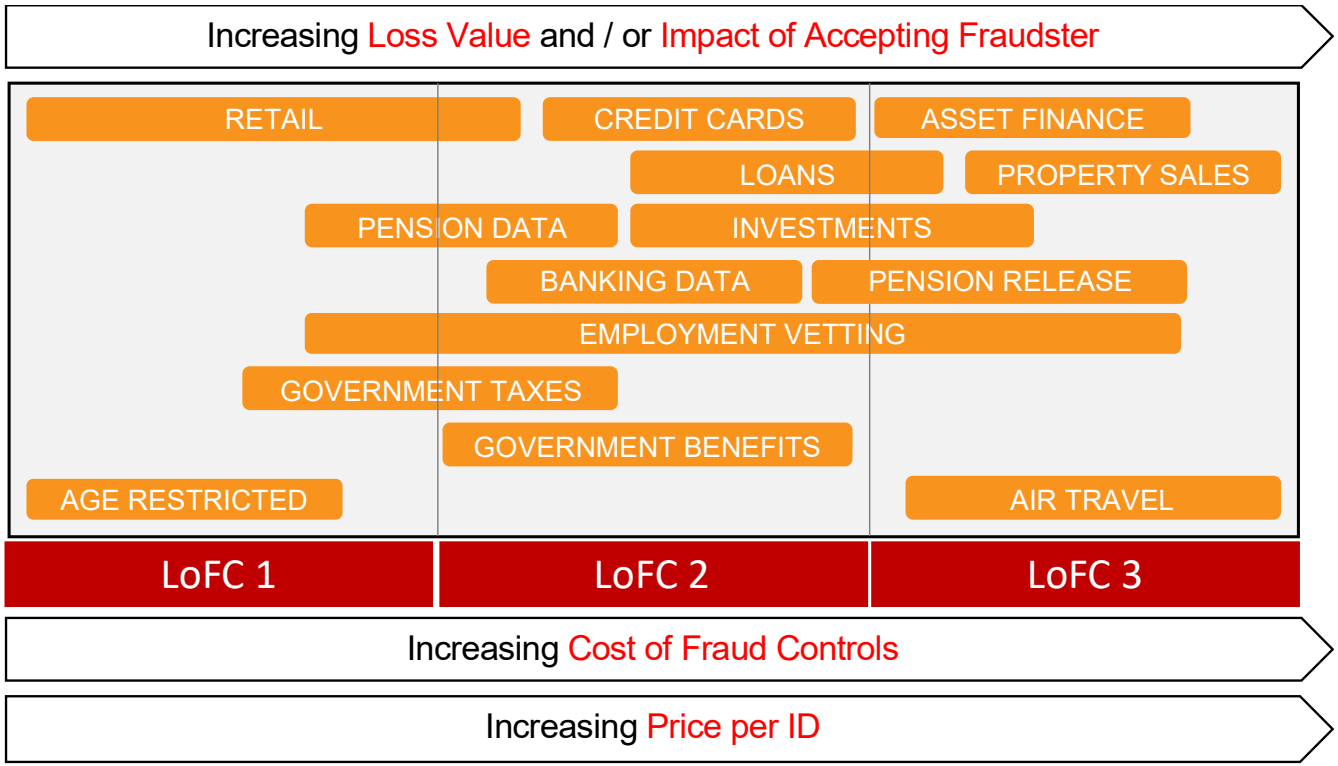
**The following areas are likely to trigger "step up" when a user goes from Scheme to Scheme**

- ID Proofing (via increase in level of confidence) ??
- Authentication (via increase in level of protection)
- Attribute Services (additional data required
- Data Schemas (additional data required**)**
- Fraud Management

- Most of these only affect the user and the immediately consuming organisation
- Fraud Management step up can affect previous consuming organisations

- How can a Trustmark help in communication Scheme applicability?

# Interoperability – Fraud Management Step Up




When a user steps up a level of Fraud Controls and is found to be a fraudster, any previous transactions could be fraudulent, and the consuming organization will need to know

# Trustmarks – sector / scheme level

TRUST FRAMEWORK

**IDTrustMark**

TRUST SCHEME

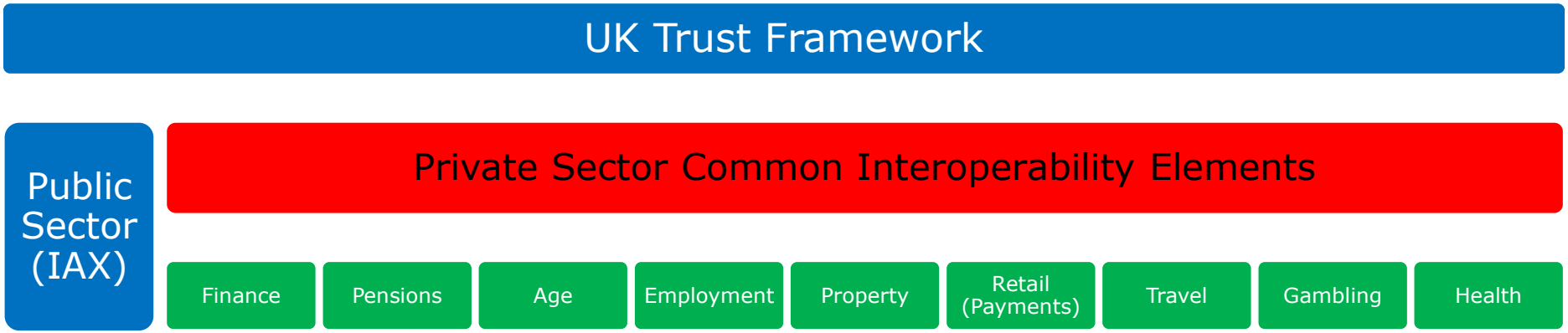
**IDTrustMark**
For Finance

**IDTrustMark**
For Air Travel

**IDTrustMark**
For Age

**IDTrustMark**
For Government

# UK Private Sector Trust Schemes - Common Elements?




Collaboration across different schemes on common elements will provide synergies, costs savings and allow **end user interoperability**:

- Overarching Trustmark?
- Key Interoperability Rules:
  - Common ID Proofing and Authentication profiles
  - Fraud Controls
  - User Services (UX, support, complaints, redress)
  - Core Request and Response Data Schema
  - Policies: Privacy, Record Keeping
- Eco-system participant Trust Registry
- Accreditation model and services
- Directory of Accredited Parties

The greater the number of users who have a Digital ID that is interoperable with other sectors, the greater the number of users who can instantly logon to prove who they are to a new relying party

**Interoperability = increased user take up**

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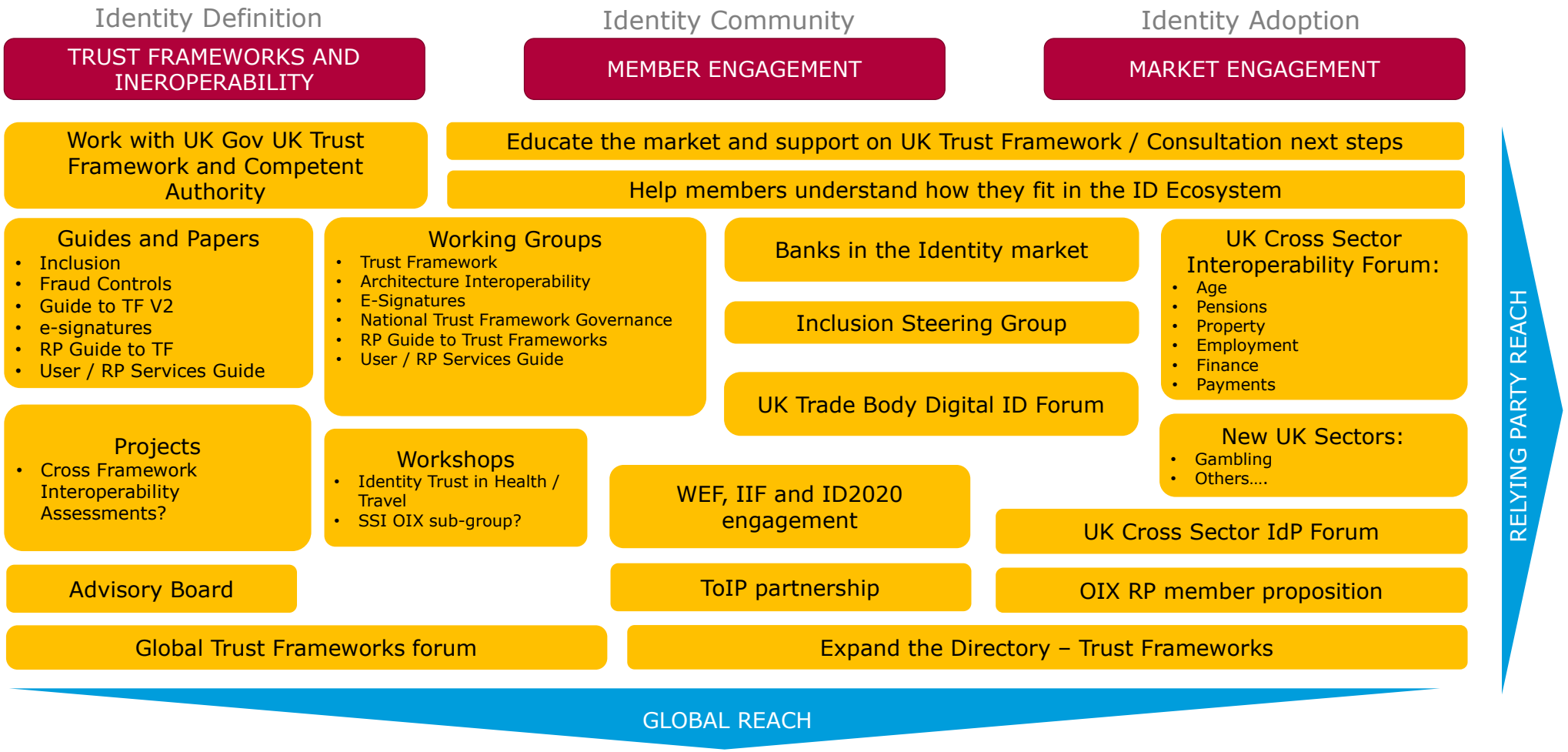
# Strategy Update

# OIX strategy execution March 2021 – Sept 2021



# Overview of Strategic Initiatives – New / Refreshed focus areas
## *Enabling Members to be successful under the UK Trust Framework*

| | |
|---|---|
| Work with UK Gov UK Trust Framework and Competent Authority<br><br>Educate the market and support on UK Trust Framework / Consultation next steps | • Help members understand the Trust Framework.<br>• Each month DCMS will share a set of Policy questions for OIX to discuss with members and provide member overall feedback.<br>• Run a series of workshops on the requirements for a competent authority. Why should be it be private / public partnership. |
| Help members understand how they fit in the ID Ecosystem | • Map the UK market onto a layer diagram.<br>• What role will each member who operates in the UK market play in the framework? How can they best achieve this? Who can they partner with to be successful in the market (e.g,. IdP – Broker partnerships. Evidence Provider – IdP partnerships. |
| Inclusion Steering Group | • Promote the Inclusion – leveraging Inclusion Groupings Analysis<br>• Work with government to make the top 3 datasets for Inclusion improvement available.<br>• Determine what approaches and standards might be needed for ID Proofing Technique to improve inclusion.<br>• Explore how vouching will work in practice |

# Overview of Strategic Initiatives – New / Refreshed focus areas
## *Driving for and supporting Digital ID Adoption in the UK*

**UK Cross Sector Interoperability Forum:**
- Age
- Pensions
- Property
- Employment
- Finance
- Payments

**New UK Sectors:**
- Gambling
- Others….

- Ensure interoperability is achieved
- Educate and support on the UK Trust Framework
- Identify synergies that could lead to easier interoperability and the creation of shared services across Schemes.

**UK Cross Sector IdP Forum**

- On behalf of the Sectors involved in the Interoperability Forum, ring together the IDSPs that are engaged with each forum to level set and educate on Interoperability.

**Banks in the Identity market**

- Continue to work with OBIE and UK Finance on how bank IDs and information are made available and used in the UK Digital ID market. What are the MVP APIs. What are the rules that need to put in place for TPPs in the context of ID.

**UK Trade Body Digital ID Forum**

- Educate and level set trade bodies in the UK on Digital ID. Identify gaps in the market that no initiative is currently addressing and determine who will address these gaps.
- In collaboration with UK Finance and GOFCoE. DCMS will also be part of the forum.

# Overview of Strategic Initiatives – New / Refreshed focus areas
## *Driving for Global Interoperability*

| | |
|---|---|
| Global Trust Frameworks forum | • Bring together trust frameworks from around the globe into a single forum to aid networking, educations, identification of best practice and achievement of cross framework interoperability. |
| Expand the Directory – Trust Frameworks | • OIX Directory had been built to communicate Trust Frameworks, and show those who are certified to Trust Frameworks. Seek to address global trust frameworks and their accredited suppliers to the directory. |
| ToIP partnership | • Can ToIP point to OIX Guides from their ToIP governance model. For example, reference to guides such as ID Proofing and Authentication, Fraud Controls, Trustmarks and new guides to be produces as part of 2021 series. |
| WEF, IIF and ID2020 engagement | • Continue to work with those who are running global initiatives to drive forward the cause of Digital ID. Extend this group to the World Bank |

# Overview of Strategic Initiatives – New / Refreshed focus areas
## *Defining Identity Trust*

**Working Groups**
- Trust Framework
- Architecture Interoperability
- E-Signatures
- National Trust Framework Governance
- RP Guide to Trust Frameworks
- User / RP Services Guide

**Guides and Papers**
- Inclusion
- Fraud Controls
- Guide to TF V2
- e-signatures
- RP Guide to TF
- User / RP Services Guide

- Continue to define what good looks like or Digital ID through working groups that produce papers and guides.

**Workshops**
- Identity Trust in Health / Travel
- SSI OIX sub-group?

- Run workshops to focus on specific current topics to help share understanding and identify what OIX should do to help drive the topic forward.

# OIX Advisory Board

**Edward Williams**
Head of Digital Services
*Gemserv*
*Biography*

**Iain McCallum**
Advisor & Programme Director
*Mobile Ecosystem Forum (MEF)*
*Biography*

**Jonathan Middleton**
Principal - Digital & Innovation
*UK Finance*
*Biography*

**Joni Brennan**
*DIACC*
*Biography*

Gemserv

MEF

UK FINANCE

DIACC

**Marie Masserey**
Head, Industry Architecture
*IATA*
*Biography*

**Richard Bostock**
Senior Policy Advisor
*Finance & Leasing Association (FLA)*
*Biography*

**Stella Dalton**
Manager Policy & Regulatory Affairs
*The Betting & Gaming Council*
*Biography*

IATA

FLA

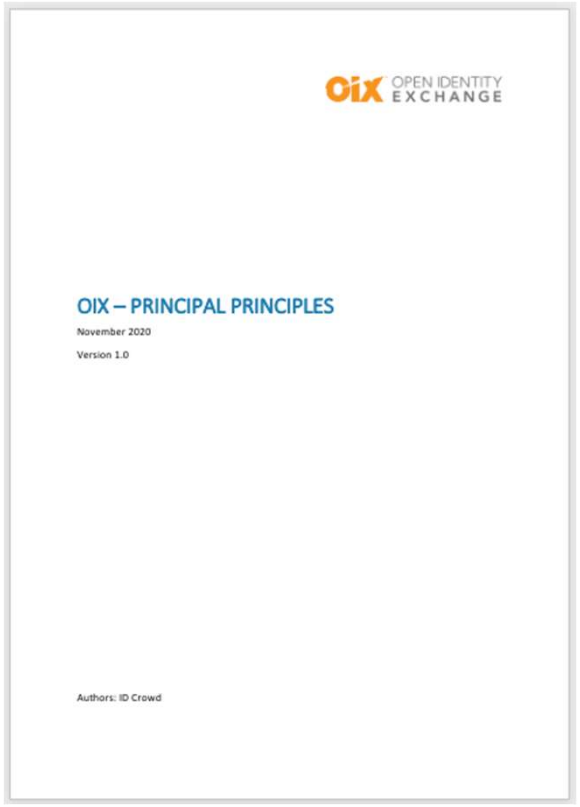
BGC

# OIX - 2021 Working Groups

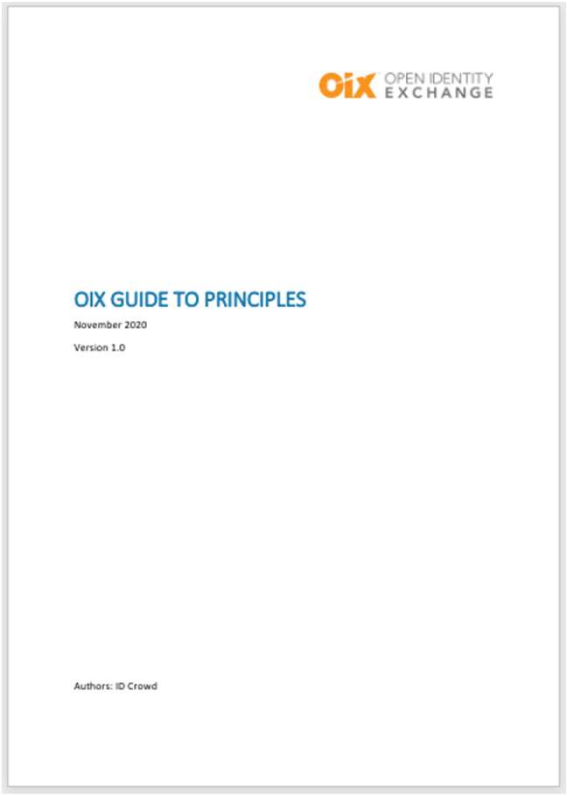
| Working Group | Status | Overview | Outputs |
|---|---|---|---|
| Trust Frameworks | Ongoing | • Refining the overall OIX Trust Framework guide. Next iteration will review again the ecosystem role / layer diagram and the Trust Process diagram. We will also enhance the support for user centric / SII based IDs. | • OIX Guide to Trust Frameworks updated version. |
| RP Guide to Trust Frameworks | New | • Creating a new guide for Digital ID for RPs. An RP centric view of Digital ID: what is it, different options, What is Digital ID? What are the benefits to RPs? What are the options? Blockers to remove. Building a Business case to buy. What is a Trust Framework? | • OIX Guide to Digital ID for Relying Parties. |
| Architecture Interoperability | Re-boot | • There are 2 main protocols being discussed for DI: OIDC and DIDComm/VC. The evidence and claim data they carry is the same. Can a single core data schema work within each one? If a RP is dealing with multiple RPs that deliver data using different protocols, how can this be transformed into a single protocol in a secure and privacy preserving way? | • Paper / Guide on Technical interoperability options and recommendations. |
| e-signatures | Ongoing | • How can a QES be qualified using a GPG45 standard Digital ID. Is there a mass market for Trust Services if the unit price for a QES is much cheaper, through more cost-effective ID proofing and authenticators. | • Paper on Qualified eSignatures: making them mass market. |
| User / RP Services Guide | New | • From helpdesk to compensation. What happens when something goes wrong? This working group will look at look at support and recovery services required for users and RPs. It will also look at how to handle fraud in the context of liability. | • Guide to User / RP Support Services<br>• Guide to Liability Considerations? |
| National Trust Framework Governance | New | • Why should a national trust framework governance body be a private-public partnership? What are the advantages of private sector involvement? What we are disadvantages of purely government or private sector led approaches. | • Paper on Why public-private governance will lead to Digital Identity success. |

# OIX Guides - Principles

**Launched**
February 2021




| Revised Principles |
|---|
| **CONVENIENCE** |
| *A digital identity I set up can be used in lots of different places – I don't need different digital identities to access different kinds of services, unless I choose to do so* |
| *I need to know where I can use my digital identity* |
| *I need to understand why I am sometimes asked for further evidence to prove my identity* |
| **CHOICE** |
| *I can choose who manages my digital identity for me and change this at any time* |
| *I can have more than one digital identity* |
| *My digital identities are free.* |
| *I can choose an alternative to a digital identity, if I am unable or unwilling* |
| **CONTROL** |
| *It's my digital identity and data.* |
| *I need to agree who my data is shared with* |
| *I can see a record of this, and request for it to be returned and removed if I want.* |
| *I can change my data at any time and choose who is informed of that change.* |
| *My data will only be used in ways that I have agreed to, at the point of need* |
| **CONFIDENCE** |
| *I need to know my digital identity and data is protected from fraud and those who might use it illegitimately.* |
| *If something goes wrong, I need to know how I can seek help, support or independent redress* |
| *All users are able to create a digital identity directly for themselves, preferably using evidence they can gather online* |



# OIX Guides - Trustmarks

**Launched**
February 2021

## TRUSTMARKS - WHO ARE THEY FOR?

**Individuals (users)**

For individuals a Trustmark MAY help:

- with understanding of what a Trust Framework enables them to do
- facilitate recognition of which services they can use
- build trust in organisations[6] they transact with, knowing they have undergone rigorous checks
- address concerns around security, safety and privacy
- provide confidence that there is a method of redress

**Organisations**

It is important for relying parties to know that organisations providing products and services:

- can be easily shown to conform to initial requirements (certification of onboarding)
- can be easily shown to conform to ongoing requirements (operational conformance)
- can be easily shown to be liable if they do not meet the requirements (non-conformance)
- have undergone a series of rigorous checks and there is a process for redress
- are all part of a level playing field and can be distinguished from other suppliers - knowing what "good looks like" in order to decide from whom to buy services
- can more easily achieve certification by creating a standards based service marketplace and enabling more frictionless and cheaper trade through organisations being compliant "at cost"

5) A single Trustmark, with sector applicability can provide clarity and avoid confusion for users

a) Fewer Trustmarks will make it easier for end users to understand what it is and where it can be used. For end-users the aspiration should be for a single Trustmark.

b) It could also provide a means for participating organisations to develop more effective and wide reaching marketing campaigns and differentiate themselves from other organisations in the wider marketplace.

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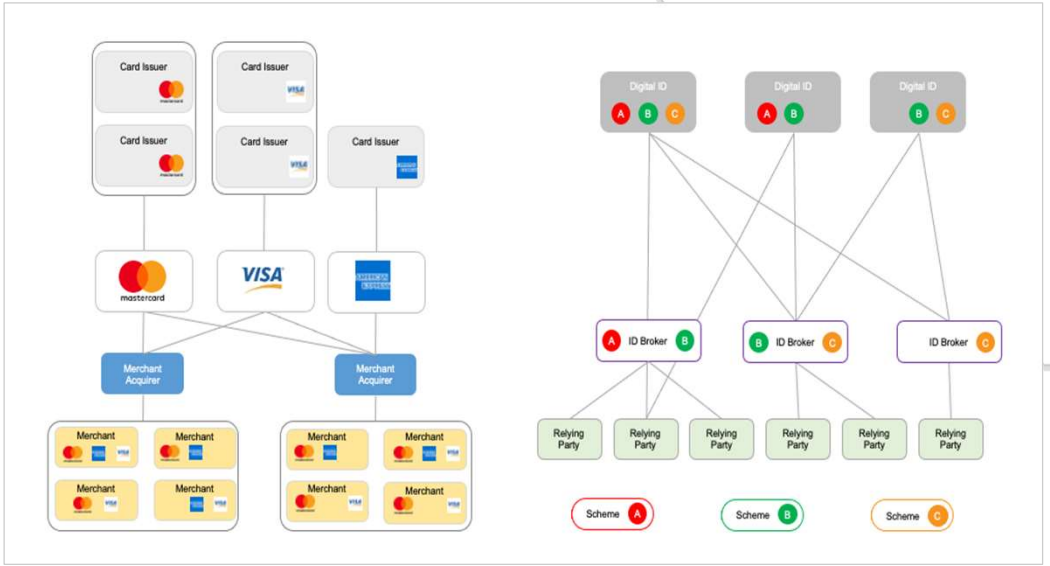
**OIX – GUIDE TO TRUSTMARKS**

November 2020

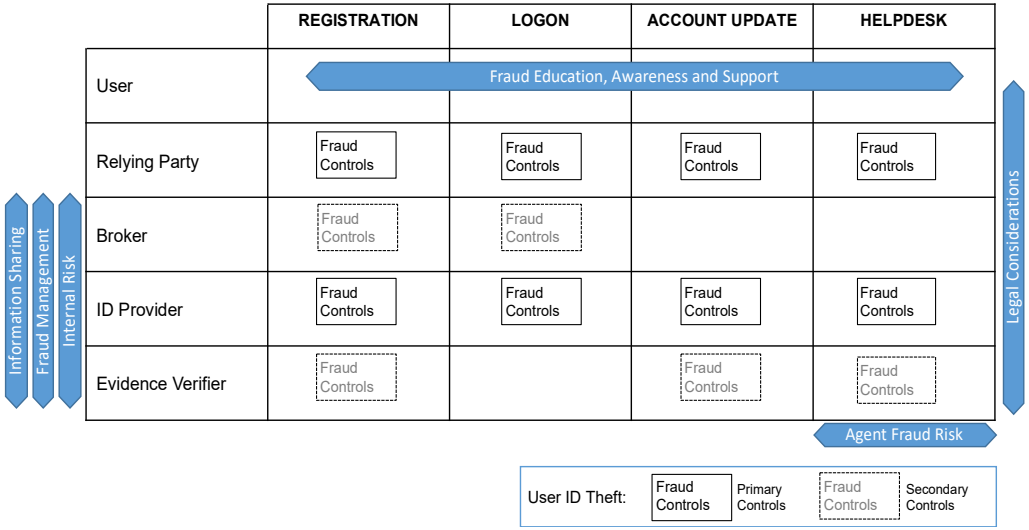
Version 1.0

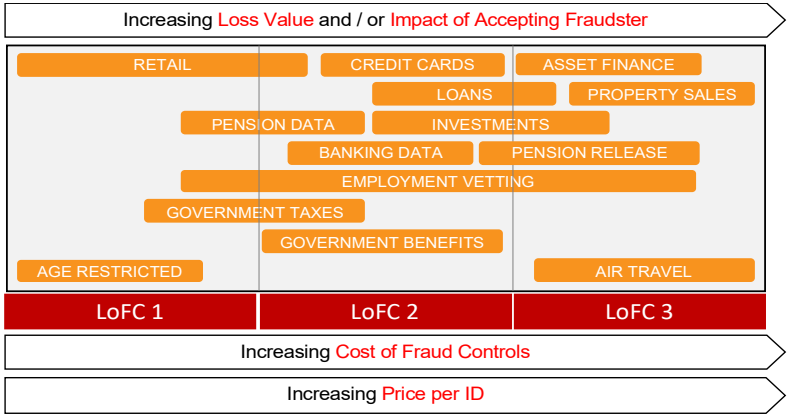
Payments and ID are not a precise analogy

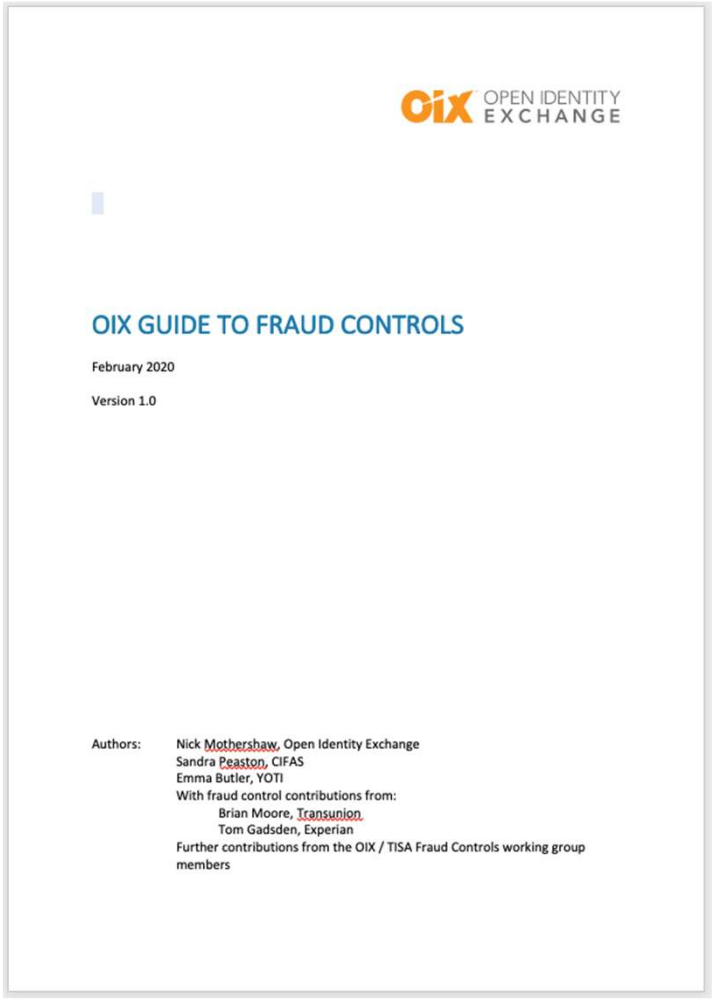


# OIX Guides – Fraud Controls

**Launch**
March 2021



OPEN IDENTITY EXCHANGE

OIX GUIDE TO FRAUD CONTROLS

February 2020

Version 1.0

Authors: Nick Mothershaw, Open Identity Exchange
Sandra Peaston, CIFAS
Emma Butler, YOTI
With fraud control contributions from:
Brian Moore, Transunion
Tom Gadsden, Experian
Further contributions from the OIX / TISA Fraud Controls working group members

# OIX Guides - Digital Identity for “Relying Parties”

**Hypothesis:**
Relying parties do not understand what Digital ID is and how they and their customers can benefit.

**Aims:**
- Educate RPs on Digital ID
- Allow RPs to understand what good digital ID looks like
- Enable RPs to understand the benefits that Digital will offer them and their customers.
- Encourage RPs to adopt Digital ID
- Encourage RPs to join the OIX Identity Community

**Proposed Contents:**
- What is Digital ID?
  - The Digital ID Evolution
  - Interoperability
- Benefits for RPs
- Benefits for RPs customers
- How does the market work:
  - Verified Evidence Providers
  - ID Providers
  - Brokers
- Who makes the Trust Decision? Are RPs willing to allow a third party to do this? For onboarding? For ongoing account access?
- How is Digital ID governed: Trust Frameworks
- What should RPs expect a Trust Framework to do for them, and for their customers: what does good look like? (a checklist of features RPs should expect to see)
- Can you use Digital ID? What is the Regulatory position?
- Who can help?
- Building a business case for adoption: improving conversion rates and saving costs

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# Wrap Up and Thank You