



## Immutable Me – Part 2

**With the increasing requirement to collect and use identity, is there an opportunity to bridge self-sovereign identity to the existing high assurance government and financial identities?**

'Identity' is increasingly becoming a non-negotiable requirement in order to access a service (Uber, AirBnB) or over collected for the purpose of digital personalisation (extensive personal data versus key attributes). Additionally, the requirement for individuals to provide government issued identity documents via unsecure means; email, fax, scanned at nightclubs or uploaded to service platforms continues to put individual's identity at risk.

Both organisations are trusted custodians of our identity. There exists a reasonable expectation that they have in place the business and/or technology governance to ensure that no harm results from their data management practices. Instead the result is broken trust resulting in identity and personal data being compromised and/or fraudulently used.

These are examples of organisations that have either required customers to pass high assurance 'know your customer' (KYC) processes (banks), and or enabled by regulation to collect and produce credit and/or identity dossiers for commercial gain (Equifax).

Individuals don't have choices with respect to opening a financial services account, and/or stop credit and personal data files being created. These practices have led to the over collection of critical attributes (social security number) or equally compromising the use of known questions (mobile number & mother's maiden name).

High assurance transactions require strong identity proofs, including government issued documents, financial services records, biometrics and legal documentation. Countries such as Australia use a **100 Point Check** process which must be physically presented, copied and or recorded in full in order to open a bank account or complete a legal transaction.

However, once identified and authenticated, individuals do not have the mechanism to record or evidence that this process has resulted in acceptable evidence for reuse. This results in significant financial waste, and more importantly, locks value to single use, as apposed to enabling a compounding value chain through trusted reuse.

There now exists the opportunity and technology to begin to bridge self-sovereign identity with the accepted government and financial services identity high assurance identity schemes. This would both help mitigate fraud and put into place the mechanisms for the inevitable increase in trust of self-sovereign identities.

*"Self-Sovereign identity is the natural evolution of an empowered society. As we shift to the information age we require the same rights in the digital world that we have secured in the physical world"*

Katryna Dow  
Trustech, Cannes 2016

In Paris in November 2016, Christopher Allen presented five key self-sovereign principles. These principles are a foundation towards building a bridge to incorporate both self asserted and high assurance issued identities.

1. Every individual human being is the original source of their own identity
2. Identity is not an administrative mechanism for other to control
3. No one may charge rent or be able to revoke another's identity
4. Each individual is the root of their own identity, and central to its administration
5. The role of names, citizenship, licenses and other credentials should be distinct as "verified claims" offered by their issuers, not as identifiers of a human being.

However, in order for the principles to be legally accepted and implemented, we need to develop the legal, business and technological mechanisms to bridge, merge and transfer the rights and control to the individuals.

This paper will explore these mechanisms, whilst providing a compelling socio-economic baseline for how and why significant value can be generated and distributed.

### **Themes to Be Explored & Incorporated**

- Trust
- Transparency
- Identity Authentication
- Verification
- Provenance
- Fraud & Fraud Mitigation
- Social Proof
- Personas
- Consent (in the context of Regulatory changes including GDPR, PSD2)
- Government Identity (National Sovereign Rights)
- Bank Identity (High Assurance post KYC)
- Society Participation (Regulated licences)

### **References:**

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Bank Fined \$185 Million Over Rampant Misuse of Customers' Identities

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#### **A Cybersecurity Breach at Equifax Left Pretty Much Everyone's Financial Data Vulnerable**

<https://www.theatlantic.com/business/archive/2017/09/equifax-cybersecurity-breach/539178/>

#### **Equifax breach hit 2.5 million more Americans than first believed**

<https://www.usatoday.com/story/tech/2017/10/02/equifax-breach-hit-2-5-million-more-americans-than-first-believed/725100001/>

#### **100 Point Check**

Australia Identity Process

[https://en.wikipedia.org/wiki/100\\_point\\_check](https://en.wikipedia.org/wiki/100_point_check)

#### **The Path To Self-Sovereign Identity**

– Christopher Allen

<https://github.com/ChristopherA/self-sovereign-identity/blob/master/ThePathToSelf-SovereignIdentity.md>

**Life with Alacrity**

A blog on social software, collaboration, trust, security, privacy and internet tools

- Christopher Allen

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**Self-Sovereign Identity Principles**

- Christopher Allen

<https://github.com/ChristopherA/self-sovereign-identity/blob/master/self-sovereign-identity-principles.md>

**Immutable Me**

- George Samman & Katryna Dow

<https://blog.meeco.me/immutable-me/>

**Shakespeares Blockchain**

- Katryna Dow

<https://katrynadow.me/shakespeares-blockchain/#more-317>

**The Rise of The Attribute Economy 2.0**

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<https://www.slidepiper.com/static/documents/l5e7ok2m/The%20Attribute%20Economy%202.0.pdf?versionId=VndfFKbk.MxdRKd3L4bWBv66zVFArDO8>