

Class Topic: Digital Identity in Practice - eCommerce

Approach: The following specific scenario-based reference points will be used to apply and illustrate the concepts of identity locality, authentication vs. authorization, transactional contexts of identity; anonymity/pseudonymity and identity liberties (privacy, fair information practices, control over initial, modified and use of name, and identity autonomy).

- **Electronic Commerce**

- Amazon User: One to Many, Account Relationship, Centralization of all Transactions and Decisions
- eBay User: Many to Many, Account Relationship PLUS Individual Back Office; Centralization of Forum Decisions but Distribution of Transactions
 - § Why Can't We All Just Get Along?
 - § Reputation Engines
 - § Fraud, Crime and Pranks
 - § "Safe Harbor": Online Dispute Resolution, Insurance, Escrow, Etc.
 - § Other Boundary Conditions
- Fidelity.com: One to Many; Business to Business and Business to Consumer; Multi-Channel issues; Complex regulatory overlay (Know Your Customer Rules, Money Laundering, Terrorist Watch Lists, etc)
- Slashdot.com: it is all about karma and complexity.