# Identity Credentials at W3C

Is it time for a W3C Credentials Working Group?

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### **Subject Area and Terminology**

#### FOR THE PURPOSES OF THIS PRESENTATION

*Credential* - the representation of a qualification, achievement, personal quality, or aspect of an entity's background, typically used to indicate suitability.

**Synonyms**: Verifiable entity attributes, attestations

**Examples**: driver's license, proof of age, loyalty card, shipping address, university degree, license to practice medicine, license to practice law, passport, etc.

Why:

### How can credentials be used?

- Ensure that customers are who they say they are
- Prove education and qualifications when applying to jobs
- Auto-form fill for shipping address and other ecommerce personal info
- Automatically ensure regulatory compliance
- CPR certifications, diving certifications

### **Credentials Community Group**

- Credentials CG work started in Web Payments CG
- Group founded by Accreditrust, ETS, Digital Bazaar, and Badge Alliance
- 67 members, weekly teleconferences, open to the public
- Pre-standards specs and implementations exist
- Pilot projects underway

### **Credential Use Cases Survey Questions**

- What is your most compelling credentials business use case?
- What technologies do you use today for credentials?
- Do these technologies meet your needs?
- What capabilities do you need from a credentialing solution?

### Responses to Survey

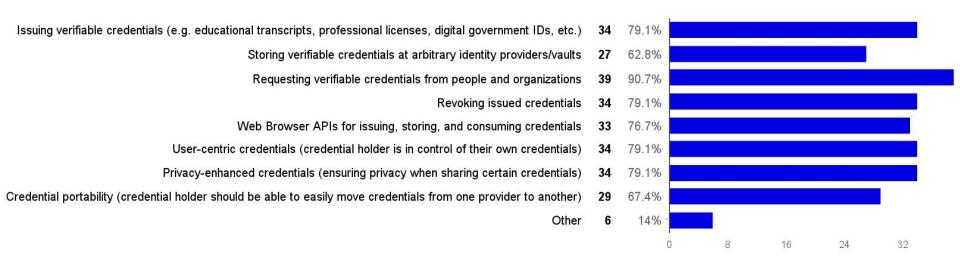
- 58 organizations surveyed, 44 responded (high response rate 76%)
- Payments: Walmart, Target, Bloomberg, Ingenico, Rabobank, NACS, Connexxus, ETA,
  Worldpay
- Education: ETS, Pearson, IMS Global, DCMI, Vital Source, Badge Alliance
- **Healthcare:** Verisys, New Zealand Government
- Government / NGO: US Federal Reserve Bank of Chicago, Dutch National Bank, Bill and Melinda Gates Foundation

[Link to anonymized results]

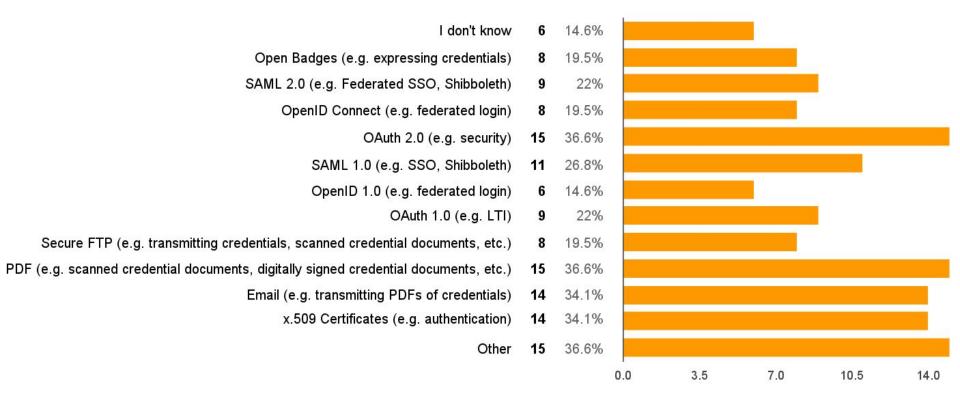
### **Use Case Themes**

- Ensure applicant has proper education for position (degree, job training, ...)
- Ensure proper licensure and background checks (doctor, nurse, stock trader)
- Ensure automatic compliance with regulations (purchasing alcohol, controlled substances, drug sales to proper patient)
- Simplify checkout experience (collection of shipping address, phone number, ...)
- Automatic background check on customers before bank account creation

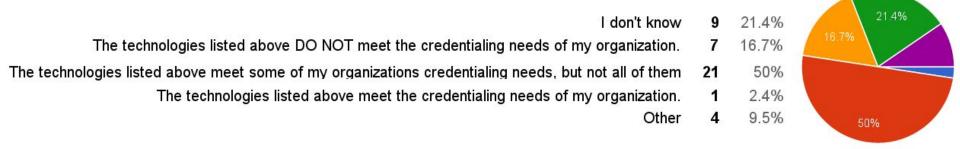
### Desirable Credential Capabilities Have Been Identified



### Wide Variety of Technologies in Use Today



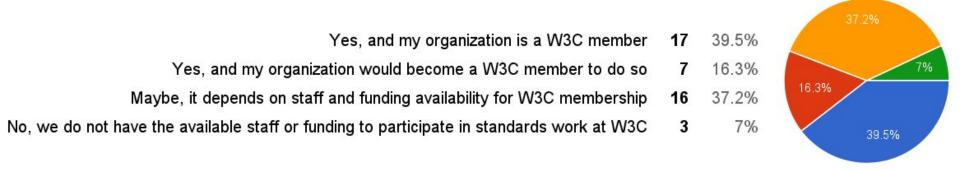
### Gaps Exist in Current Technology Solutions



### The Credentials Ecosystem

- Holders receive credentials for use
  - Examples: Citizens, Students, Employees, Professionals, Customers
- Credential Issuers issue credentials to holders
  - Examples: Universities, Department of Motor Vehicles, Passport Agencies, Retailers
- Identity Providers/Vaults store credentials for holders
  - Examples: Social Network Websites, Banks, your personal server
- Credential Consumers request credentials from holders
  - Examples: Universities, Employers, Banks, Healthcare Providers, Retailers

## A Desire to Participate in Solving the Problem at W3C



### Discussion and Next Steps

- What else is needed to get this work started at W3C?
- Who in the room would support this work at W3C?
- What would it take to get an IG started?