

Credential Use Cases



An analysis of survey results from 44 industry stakeholders

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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: Perform the KYC process on a customer account so they can make payments, offer shipping address to receive goods, prove you have a loyalty card online, etc.

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?

[\[Link to survey\]](#)

Responses to Survey

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

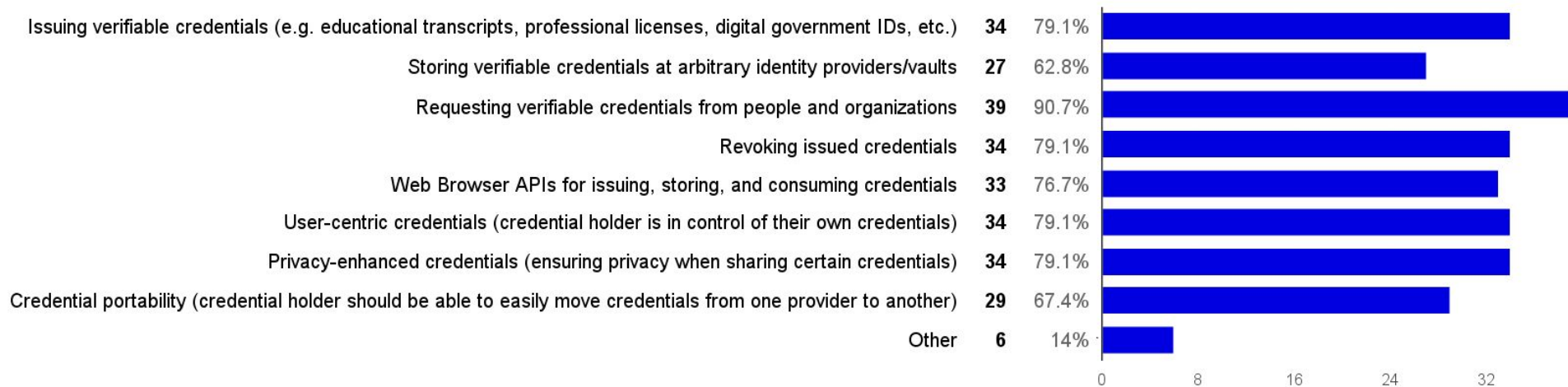
[\[Link to anonymized results\]](#)

Payment Use Case Themes

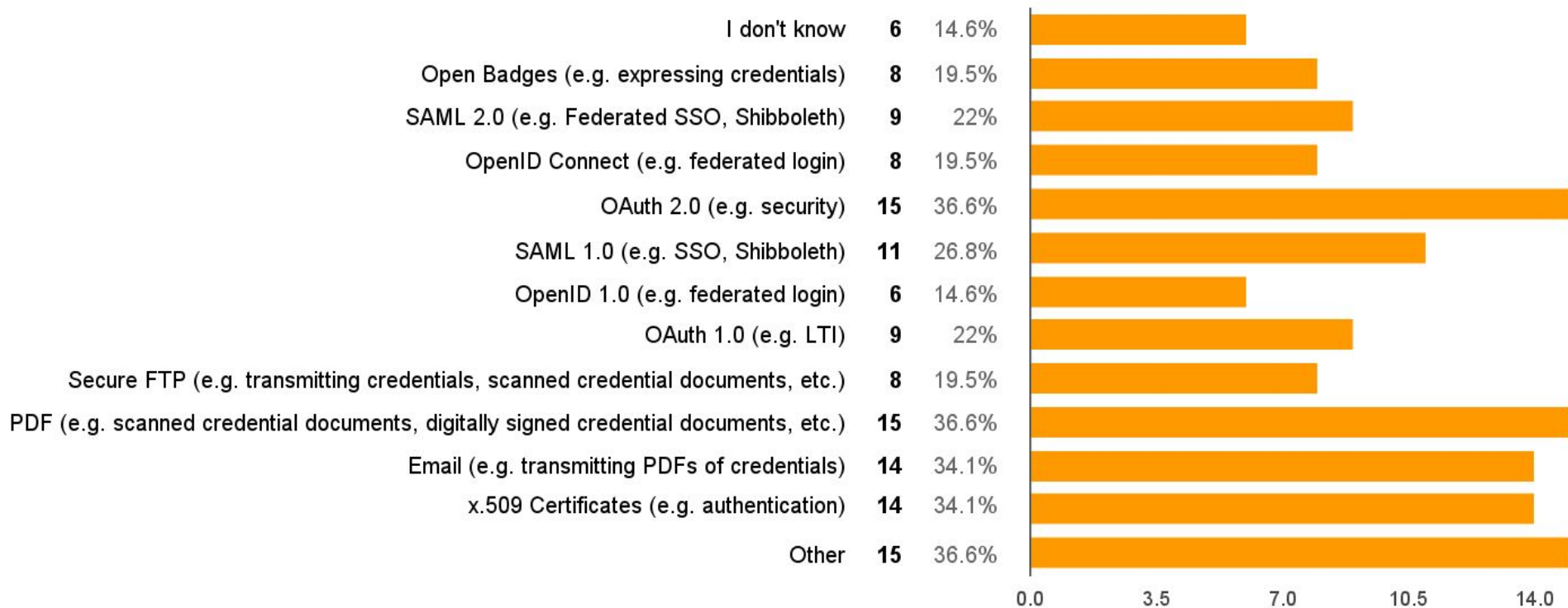
- Simplify checkout experience (collection of shipping address, phone number)
- Perform KYC process on customers online before enrollment in payment system
- Ensure automatic compliance with regulations (purchasing alcohol, controlled substances, drug sales to proper patient)
- Digital loyalty cards and coupons
- Ensure proper licensure and training (stock trader, wealth manager)

[\[Link to all submitted use cases\]](#)

Desirable Credential Capabilities Have Been Identified

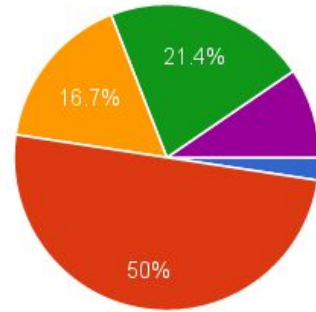


Wide Variety of Technologies in Use Today



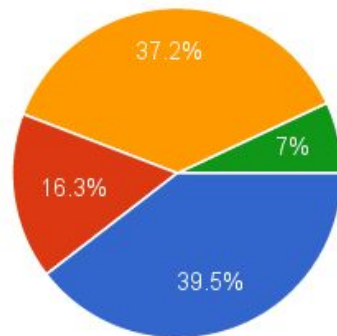
Gaps Exist in Current Technology Solutions

	I don't know	9	21.4%
The technologies listed above DO NOT meet the credentialing needs of my organization.		7	16.7%
The technologies listed above meet some of my organizations credentialing needs, but not all of them		21	50%
The technologies listed above meet the credentialing needs of my organization.		1	2.4%
	Other	4	9.5%



A Desire to Participate in Solving the Problem at W3C

Yes, and my organization is a W3C member	17	39.5%
Yes, and my organization would become a W3C member to do so	7	16.3%
Maybe, it depends on staff and funding availability for W3C membership	16	37.2%
No, we do not have the available staff or funding to participate in standards work at W3C	3	7%



Discussion and Next Steps

- Add new payment use cases (if any are missing)
- What is the timeline for addressing these issues?
- Should there be a workshop to explore the topic further?
- Should this be run by the Web Payments IG?