



# SECURE CREDIT SCORE

Based on Self-Sovereign Identity



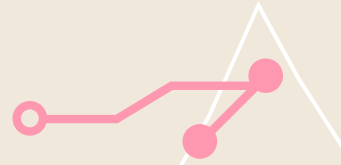


## Who am I?

"Hi, I'm Nader Fathzadeh,  
I am a Blockchain Developer with 33 years of  
experience in software industry. My interest  
and focus are Blockchain, Self-Sovereign  
Identity, Decentralized Identity and Zero  
Knowledge Proof. I can play a role in adoption  
and implementation of blockchain projects.  
Catch me up in LinkedIn!"

**NADER FATHZADEH**

Blockchain Specialist  
3 years experience in Blockchain





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# CREDIT SCORE?

Is a numerical expression based on a level analysis of a person's credit files, to represent the creditworthiness of an individual.

Secret Number

753

Credit Rating Agencies

Equifax and Trans Union

Who checks the CREDIT SCORE

Banks, Creditors, Student loan providers, Service Provider Companies, Insurance Companies, Landlords, Government organizations and institution with a court order



# PROBLEM?

**Privacy:** Your credit score is a personal and sensitive piece of information, and revealing it to others may compromise your privacy.

**Scams:** Revealing your credit score to others may make you more vulnerable to scams or fraudulent activity.





# SOLUTION

## Zero Knowledge Proof

ZKP is a cryptographic method that allows one party to prove to another party that a statement is true, without revealing any other information beyond the validity of that statement.

## Self-Sovereign Identity

SSI is a concept in which individuals, rather than organizations or governments, have complete ownership and control over their digital identity.



# Solution Process



**Prover**

Or **Holder** is the owner of Credit-Score-Credential.

i.e. I am a Holder



**Verifier**

Is the service provider that ask holder to proof it's identity by it's credential.

i.e my Landlord



**Trusted Third Party**

Or **Issuer** is the trusted organization that issue Credit-Score-Credential for Holder.

i.e. CSC Org.



# Benefits!

## Privacy Preserving

Your credit score is a personal and sensitive piece of information, and by preventing its disclosure, you can protect your privacy and limit the amount of personal information that is available about you.

## Preventing Discrimination



By keeping it private, you can avoid potential negative consequences like being denied employment, housing, or other opportunities based on your score.

## Reducing the risk of fraud

Fraudsters may try to obtain your credit score in order to steal your identity or commit other crimes.



## Maintaining Control

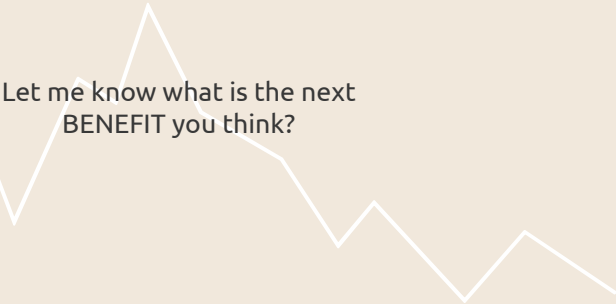
By keeping your credit score private, you maintain control over who has access to your personal information.

## Avoiding Misunderstandings

By keeping it private, you can avoid potential misunderstandings or misinterpretations of your financial situation.

## Tell me more?

Let me know what is the next BENEFIT you think?

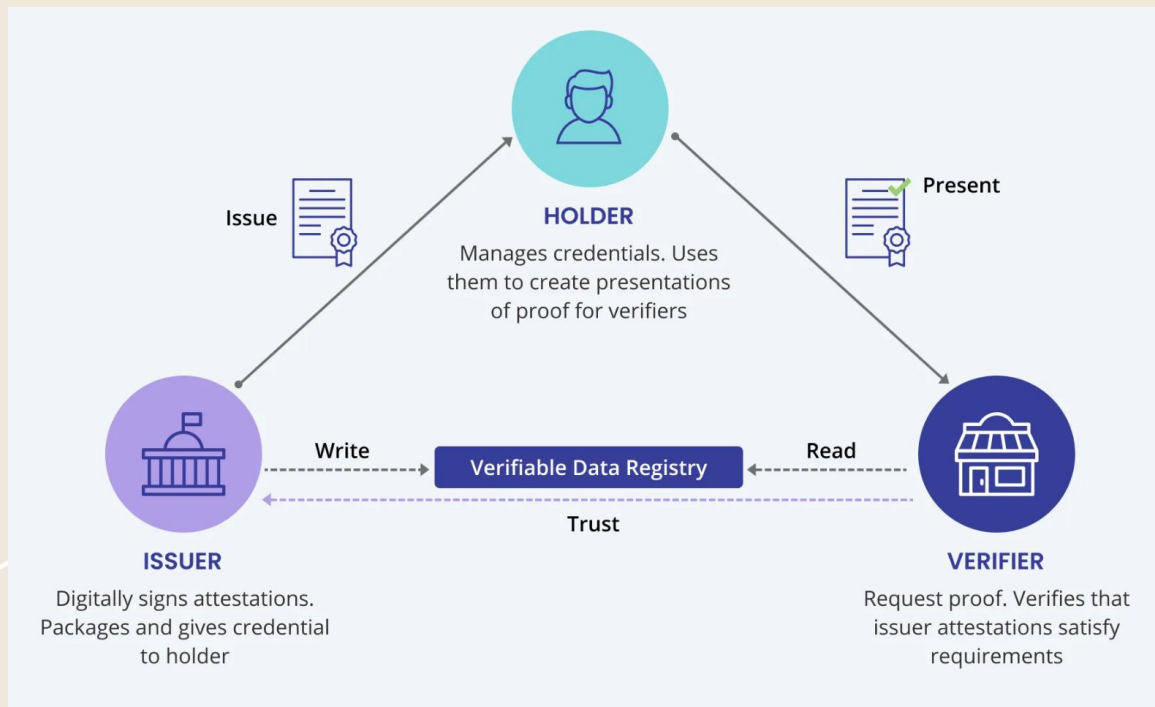






# Implementation

## Hyperledger Aries and Indy

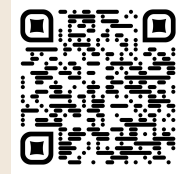


The relationship which exists between Issuer, Holder and Verifier is called a Trust Triangle. It is established through the secure protocols created with Aries and Indy.

# THANKS!

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