How could World ID be better? Or at least useful

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World ID from World and Tools for Humanity is currently an absolutely useless thing - no one can answer the simple question of who specifically needs it and what problem it solves.

Ribbit Capital: Digital Identity is the new Fintech

Ribbit Capital recently released a very intriguing research letter for its investors. In it, the fund, indispensable to the fintech (and crypto) indus

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The growth in the number of Worldcoin app downloads in no way answers the question of necessity and suitability - as it is derived from the hype around Sam Altman and/or a disguised 'bribe for installation' through the accrual of tokens (which also carry no value). Worldcoin and High Lift Studio only talk about the long-term vision and promise that value will come someday.

Compliance crowdsourcing (and crowdfunding)

Investigations like the Panama Papers increasingly show that successful investigations against corruption and money laundering are carried out b...

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But - it's easy, few, and pointless to criticize: **if you know how to do better, then say how** (or better yet - go and do it!). I believe in the long-term vision (dream) that Worldcoin strives for. What World ID lacks to become a real digital identity?:

1.Applicability (use cases) - instead of chasing the number of installations, show at least one industry or direction where their identity is accepted and brings some benefit. Below I will write **15 use cases** from myself - just the first thing that comes to mind.

2.Who is the client? Often being for everyone means eventually being for no one. I would start not with crypto-enthusiasts (and the poor in Africa, who will install anything for money) - but with some focused target audiences with real existing pain and need. Here I listed 6 target groups and their problems and how Worldcoin could solve them.

3.Acceptability: with identity as with money - it's not so important what value you've painted in your head, the real existence and usefulness is determined only at the moment when someone accepts your identity (or currency). It will not be applied in any significantly important industries and directions until someone in the Worldcoin team understands what **compliance** is. It's not enough to have a good dream - you need someone who can do **homework** and work with details (compliance and regulation).

4.Currently, functionally, World ID will not be accepted by any compliance specialist. Too many discussions and reflections from the team about cryptography, the uniqueness of the retina, and other technical things - below I provide **4 directions** and many data sets for each of them, so that then this identity could be applicable (in other words, what and why we ask and who then needs it).

5.Customer support. I always judge (and write) about anything only when I myself have downloaded the application and used it. I 'attacked' Worldcoin as a resident of the USA in Los Angeles and a resident of the UK in London. In addition to the uselessness of the application itself, I can note the absolutely zero and helpless customer service (I wrote a long and detailed email to the company itself - with a step-by-step description of what and at what stage happened to me; if you are interested - I can forward it to you too).

6.Hardware (an interesting move with the 'eye' or orb today). I'll throw in a few more ideas later on how to develop verification for the project at the device level - from a 'smart ATM' (even ATM-as-a-service) with built-in biometrics and the ability to print IDs and bank cards on the spot, to a 'biometric-focused smartphone' (with a built-in crypto wallet in the OS) for geeks who love maximum security and allow face\eye\voice\fingerprint recognition to be significantly better than modern smartphones (and I'll

throw in a few potential collaborations in these directions for Worldcoin with Nothing , Arrival , and Curve).

7.Decentralized identity or not - in my opinion, this is not the main question today. The main risk is not to make digital identity wrong, but not to make it at all. Therefore, whoever makes it - that is already value (and Worldcoin in this context is an unconditional value). Recently I was at a 10-day workshop with Vitalik Buterin &Co, where there were a lot of discussions on the topic of decentralized digital identity. In my opinion - the main problem of the workshop was that there were **only techies (blockchainists) and not a single product manager**. All the conversations were about **improving technology, and no one ever raised the question of who needs this at all**, and what problem it solves.

Identity Inc: 81 competitors of Worldcoin

Worldcoin faces competition from digital identity startups: TBD by Jack Dorsey (Block), Human by the Libermans (ex-Snap), and 79 other ones to watch.

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Expanding the Horizons of World ID: Diverse Use Cases Across Industries

1. Digital identity, an intricate part of our online lives, has become a key player in various sectors. While simple authentication methods like ***login/password, 2FA, or biometric verification serve as a gateway, they are just "keys"*** to a broader identity spectrum. Let's explore the vast array of use cases for digital identity implementation. Reusability is the key factor: we constantly fill out a multitude of documents at every step, where 80-90% of the questions are repeated, and digital identity should allow users to reuse their answers in other places:
2. ***Banking.*** Opening a bank or insurance account goes beyond just knowing who you are. It's about ensuring you're not involved in money laundering, tracing the origins of your funds, and understanding the purpose of your transactions. Requirements include basic personal details, professional background, guarantors, and accounts in other banks or tax statements. This is accompanied by background checks, transaction monitoring, and regular audits.
3. ***Telecommunications.*** When issuing SIM cards, there's a need to mitigate security risks by identifying who, when, and where a SIM card was activated. Basic personal information and identification are required. (By the way, STARLINK does not check at all who takes and uses their internet and for what purpose. You can enter any name and surname, and even any address - receive it and then transfer it to your real address. GoogleFi is more careful with compliance.)
4. ***Healthcare.*** Booking a doctor's appointment or undergoing medical tests requires identifying both the patient and the doctor, along with consent for the collection, processing, and storage of biological material.
5. ***Housing.*** Renting a property involves risk hedging (financial stability) and ensuring the safety of other residents. This involves basic queries and credit ratings. For purchases, the source of funds is often scrutinized.
6. ***Education.*** Admissions to schools or universities entail security considerations. This includes verifying personal details, employment

and education history, social references, and sometimes additional details like race, religion, or veteran status in certain countries.

7. ***Employment.*** Employment requires comprehensive identity verification, including past employment and education, social references, family affiliations with government bodies, criminal history, and willingness for background checks and drug tests. Hiring a nanny, driver, or cleaner also demands identity verification to ensure safety and trustworthiness.
8. ***Visa Issuance.*** Visa services like VFS Global and TSL Contact collect and transfer applicant information to embassies, covering family background, travel history, financial stability, and affidavit questions. But all this information is absolutely non-reusable at the moment - every time you fill out the same forms and answer the same questions.
9. ***Airport and Hotel Check-ins.*** Airlines verify if a passenger is wanted or poses a security threat, while border controls confirm the individual's entry. Hotels ensure guest safety by requiring personal details and passport copies.
10. ***Specialized target groups and their documents:***

-***Talents and Businesspeople:*** Services for talents and international businessmen involve background checks by multiple countries.

-***Politically Exposed Persons (PEPs)***: Verification includes paying attention to their status and knowing their close relatives.

-***Homeless and Orphans***: Often lack documents, may not remember or conceal their real names, and mainly possess biometric data.

-***Refugees and Displaced Persons***: Specific identity considerations apply. Like Nansen.ID (Metastate Ltd)

-***Former/Current Prisoners***: May face challenges in banking, employment, housing, or education.

-***Minors:*** Depend on their parents or legal guardians for identity-related actions.

1. ***Online and Offline Services:*** Dating services (Tinder, Bumble, etc), Airbnb, Uber, and age-restricted services all require identity verification for safety and legal compliance.
2. ***Marriage and Divorce:*** Verification of individuals in marriages and divorces, including presence of a third verifier and legal jurisdiction, is crucial.
3. ***Legal Agreements and Arbitration:*** Notarization of agreements and arbitration involves verifying the parties involved, the witnesses, and the terms agreed upon.
4. ***Business Formation:*** Company creation requires verification of each shareholder, director, and employee.
5. ***Wills and Estates:*** Verification of the testator, executor, beneficiaries, asset list, and jurisdictional considerations are key.

Compliance Demystified: A Beginner's Guide

In today's fast-paced digital world, where every transaction leaves a digital footprint, the importance of compliance can't be overstated...

Medium

The implementation of digital identity spans across various sectors, each with its unique requirements and challenges. From personal to professional, transactional to legal, the digital identity serves as a crucial tool for verification, security, and trust in our interconnected world. As technology evolves, so will the methods and applications of digital identity, shaping a more secure and efficient future for identity verification.

There are two points I would like to highlight here. First, and most importantly - **reusability**: we constantly fill out a multitude of documents at every step, where 80-90% of the questions are repeated, and digital identity should allow users to reuse their answers in other places. Second, more technical, is the **one-to-many** aspect: a person can have passports and driver's licenses from different countries, different addresses, emails, mobile phones, and digital identity should be adaptable to this (currently, for example, Worldcoin perceives a person as one individual, one phone as both a device and a mobile number, one email).

World ID: The Multifaceted Nature of Who We Are in the Digital World

In the ever-evolving digital landscape, the concept of "digital identity" has become increasingly complex. It's not just about who we are online, but how various elements come together to create a unique digital persona. Let's delve into the different aspects that constitute our digital identity:

I.Physical Attributes: The Biological Passport (My body says who I am)

- Facial Recognition: While highly popular, it's not foolproof. Changes in appearance, plastic surgery, or having a twin can affect its accuracy.
- Fingerprint Recognition: Not everyone has discernible fingerprints, posing a challenge.
- Eye/Retina Recognition (Worldcoin for now): This method excludes individuals without sight.
- Voice Recognition: Ineffective for those who are mute.
- DNA Recognition: Although unique to each individual, privacy concerns and ethical implications come into play, especially with open API platforms like 23andMe.

II.Documented Identity: The Paper Trail (Documents say who I am)

- Our identity is often tied to official documents: Passports, visas, and various certifications.
- These documents provide a "collective image" including (potentially changeable) parameters like name, date of birth, gender, and nationality. (Media and background checks, presence/absence of criminal records, negative news: FBI, Interpol, OFAC, etc.)
- Signatures, both physical and\or digital.

III.Social Endorsements: Our Community's Voice (Others say who I am)

- Social guarantors (akin to credit references), vouch for an individual's character or skills (employment references). This is the Human ID approach.
- Legal professionals like notaries, lawyers, witnesses, lay judges and auditors also play a role in certifying identity (and they need to verify you too).
- List of closest relatives (for visas),
- Media and background checks (presence/absence of criminal records, negative news): FBI, Interpol, OFAC, etc.
- My business says who I am (presence in shareholder registers of different companies, plus who else is in those registers as your social environment).

IV.Digital Footprint: The Tech Trace (Contacts say who I am: who responds to this phone, address, email - that's me)

- Contact details like phone numbers, email addresses, and physical addresses.
- The digital fingerprint of our devices (IP/MAC addresses).
- Knowledge of login credentials.
- Challenges include the "one-to-many" nature (one person having multiple emails, phones, etc.) and the potential for device or key loss.

V.Personal Affirmation: The Self-Declaration (I say who I am, and what kind of person I am)

- Affidavit-style questions under oath assume truthfulness until proven otherwise, covering a wide range of personal history and beliefs.

- Video calls are becoming a standard for identity verification (and liveness check), offering real-time interaction and ensuring the person's immediate presence and freedom from coercion.

In this era, digital identity is a patchwork of biological traits, documented evidence, social endorsements, digital footprints, and personal affirmations. As technology evolves, so does the complexity of identifying and verifying an individual in the digital space. The challenge for businesses and regulatory bodies is to navigate this complexity while ensuring security, privacy, and ease of use for individuals. The future of digital identity lies in finding a balance between technological advancement and ethical considerations, shaping how we define ourselves in the digital world.

Three books to understand the future being built by Worldcoin

Digital identity isn't merely about "digitizing" documents or moving governmental services online. How we'll "consume" our (digital) passports (and st

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Navigating the Evolution of Digital Identity to Metastates

I witnessed the development of the Telegram Passport - right from the start, I said it would fail (and it did die as a project): because if an identity isn't accepted by anyone (and for that, you need to think more about the End User and the Regulator accepting it, rather than about yourself and your 'unique technology'), then it's useless to anyone, even if it's the most unique! Conclusions:

- ***Compliance as the Homework:*** The pivotal role of compliance in the realm of digital identity is often overlooked. For any identity system to truly come to life, it must first be accepted. This acceptance is not just about technology adoption but involves navigating regulatory landscapes and understanding the end-user experience. Without this, the most innovative digital identity solution remains inert.
- ***The Gap in Perspective:*** The predominance of technologists and blockchain enthusiasts at discussions about digital identity, without the balancing presence of product managers, often leads to a myopic focus on technology for its own sake. This approach overlooks the fundamental questions: Who is the customer? What problem are we solving? The failure of initiatives like the Telegram Passport illustrates this point vividly - a technologically advanced solution that lacked real-world acceptance and utility.
- ***Practicality Over Theory:*** The development of digital identity systems should be grounded in practicality rather than abstract theory. By focusing on specific problems and iterating solutions in real-world applications, we can evolve our understanding of digital identity more effectively. This bottom-up approach, emphasizing practical deployment over theoretical discussions, can lead to more immediate and tangible benefits.
- ***Broad Spectrum of Applicability:*** While the financial industry may provide clear examples, the principles of digital identity are applicable across various domains, including company formation, contract signing, international travel, and visa applications.

Addressing needs in these areas could bring immediate convenience and set the stage for further innovation.

- ***The Future is Uncharted:*** Our current understanding of digital identity is likely just the tip of the iceberg. As we experiment and implement, we will uncover new dimensions of how digital identity shapes our interaction with government services, societal structures, and even the nature of leadership and governance.
- ***A New Paradigm of Public Services:*** The transition to digital identity is not just a shift from offline to online documentation. It signifies a deeper transformation in how we perceive and interact with state services. This evolution could lead to a new breed of public leaders, akin to influencers in the creative domain, who navigate the intersections of technology, governance, and citizen engagement.
- ***Action Over Endless Debate:*** Finally, my personal stance is to prioritize action over theoretical discussion. The true essence and potential of digital identity can only be grasped through practical application and real-world experimentation. It's in this active engagement that we will shape the future of digital identity and metastates, carving out new paths in the digital age.

The journey from digital identity to metastates is an evolving narrative, one that we are all part of. As we continue to explore and implement, our collective actions will define the trajectory of this transformation, leading to new understandings and possibilities in the digital realm.

Private and public organizations about digital identity, govtech,...

Here are 18 public organizations and conferences where you can discuss digital identity, govtech, metastates and network states, and chartered cities:

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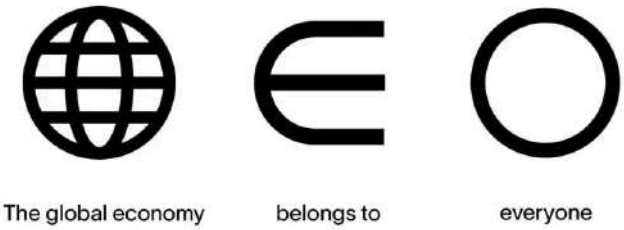

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