



Global Architecture for Digital Identity – Trustable Identity Framework

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# **I**:I Today's Challenges

- Each of us is dealing with the complexities of highly duplicated and distributed identity data
- Dealing with over-disclosure of personal data in multiple places which may or may not be protected
- We do not own our identity and we have no control of our personal data
- Enterprises are presented with PII data that is not verifiable in real time
- There is no binding between user account and user identity
- Organizations facing real compliance risk from personal data regulations (GDPR, CCPA, etc.) as well as cross-border data restrictions

100% of fraud, whether in real world or digital world, is linked to personal identity data theft (user credentials), identity faking and personal data theft It is time to change the infrastructure orientation from user account to user identity



In the Digital World, just as in the Physical World, Security & Privacy are fundamental rights of the User and Trust & Accountability are necessities for a functioning Business and Society 3



- We do not and will not own user identity or keep identity data
- Personal identity data should remain with issuing sources with no consolidation anywhere
- Data disclosures should be at the user's discretion with their consent
- Include identity issuers and users into the value chain
- Include people who don't have a presentable identity, don't have a smart phone or who are not technically savvy

## **Problems with Emerging SSI Systems**

In the Decentralized Identity Platform (DIP) model a Service Provider can leverage trusted verifiable claims issued to Users by Issuers. To identify and authenticate their users.

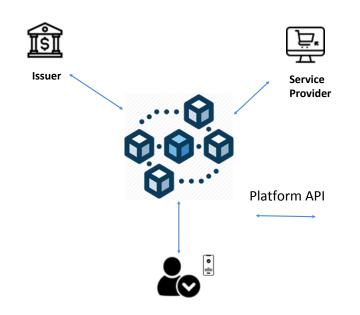
A DIP would have many hundreds if not thousands of issuers, service providers and potentially millions of users.

But they currently operate as closed systems that focus on providing trusted identification and authentication featuring self-sovereign (or user controlled) identity data.

Examples of DIPs: -SOVRIN -OMNIONE -CIVIC -Examples of Issuers:

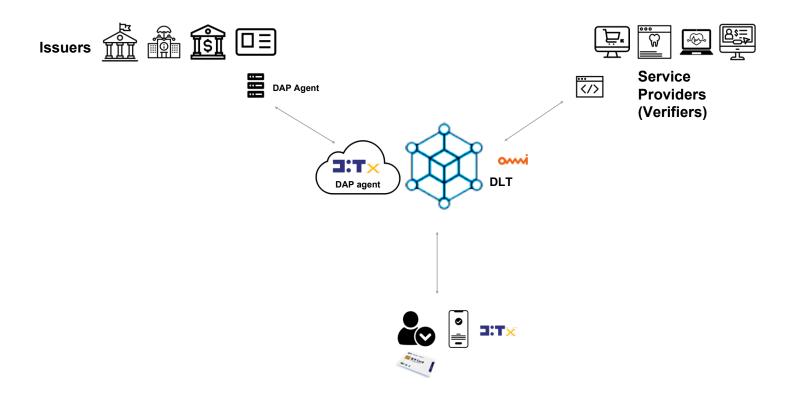
-DMV -Banks -Insurance companies

Examples of Service Providers: -Ecommerce -Banks -Financial services



#### Problem: there is no trust between platforms

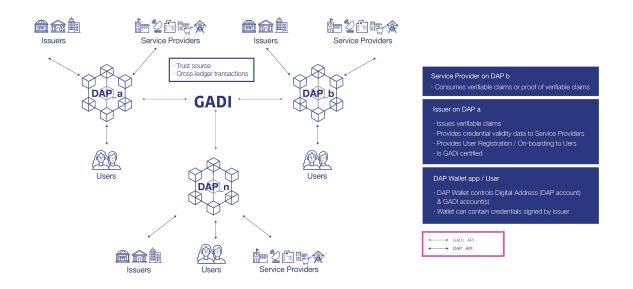
**DAP Platform** 



6

## **Digital Identity and PII with DAP Ecosystem**

GADI enables DAP interoperability



7

#### **Compare with Emerging SSI Systems**

#### **DAP / GADI Ecosystem**

SSI Models

- Trustable identity via issuer-verified digital address
- Data stays with issuers
- Issuer gets rewarded each time credentials are verified
- User gets rewarded each time credentials are verified
- Balance between security & privacy with trust & accountability
- Includes everyone

- Self-asserted DIDs without trust anchors
- Data is delivered to user device as verifiable claims
- Issuer pays for writing to ledger
- Users are not part of the economy
- Security & privacy focus no focus on trust and accountability
- Limited to smart device users

## **DID Alliance Benefits**

- Brings Trust in to both Digital and Real world By Binding Human Identity with digital Identity from the start
- Improve user experience and reduce data disclosure to the minimum required for compliance or validation with User consent
- Provide an efficient, real time verifiable framework right from the issuing sources with user consent
- Eliminates inherent weaknesses of online identity e.g., duplicate identities, identity theft, lack of trust in online identities
- Securely connects the ecosystem from digital identity issuance to access
- Extend identity platform participation to non-smartphone use cases
- Streamlines deployment and management of integrated, interoperable digital identity ecosystem Built on international open standards – e.g., W3C, ISO TC307, TTA PG222



#### **DID Alliance**

Industry-Driven, Open Framework for Decentralized Digital Identity Services that Provide Trust and Accountability

