

Team DNS



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Digital Identity Tech Sprint
An FDIC and FinCEN Collaboration

Team #3 – Team DNS

InfoNetworks, Charles Schwab, DigiCert,
AAMVA, fTLD, Microsoft & CZ.NIC

Global Perspective

Tomofumi Okubo

DigiCert, Director Data Analytics

Jaromir Taliz

CZ.NIC, Technical Fellow

Craig Schwartz

fTLD, Managing Director

Philip Quinlan

AAMVA, VP Business Solutions

Michael Palage (Team Leader)

InfoNetworks, Chief Trust Officer

Frank Cona

InfoNetworks, Chief Exec. Officer

Sarah Melius

Charles Schwab, Director Financial
Crimes Risk

Mark Svancarek

Microsoft, Principal Program
Manager



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Problem Statement

We carefully studied the problem statement to determine where to best focus our effort.

“What is a scalable, cost-efficient, risk-based solution to measure the *effectiveness* of digital identity proofing to ensure that individuals who remotely (i.e., not in person) present themselves for financial activities are, in fact, who they claim to be?”



Use Cases

The *effectiveness* of digital identity proofing is dependent on how it will be used.



CIP and other regulatory requirements for customers opening financial accounts



Verify individuals to register domains for a particular licensed financial institution



- Authenticate Registrants for managing their .CZ domains
- [MojeID](#) and [RegelD](#)



Key Considerations

How do we assess trust in a ubiquitous, cost-efficient, accurate, scalable manner?

Existing Challenges

- Identity proofing requires a level of trust that may vary depending on how it will be used
- Assessing trust can be subjective and lack transparency
- Wide variety of trust frameworks and technical standards
- Myriad existing public and private identity solutions
- Risks from data access and (cross-border) transfers
- Variability of online/real-time access to data
- Variability in the data accuracy
- Variability in the security, usability, and scalability of digital credential technologies

Design Requirements

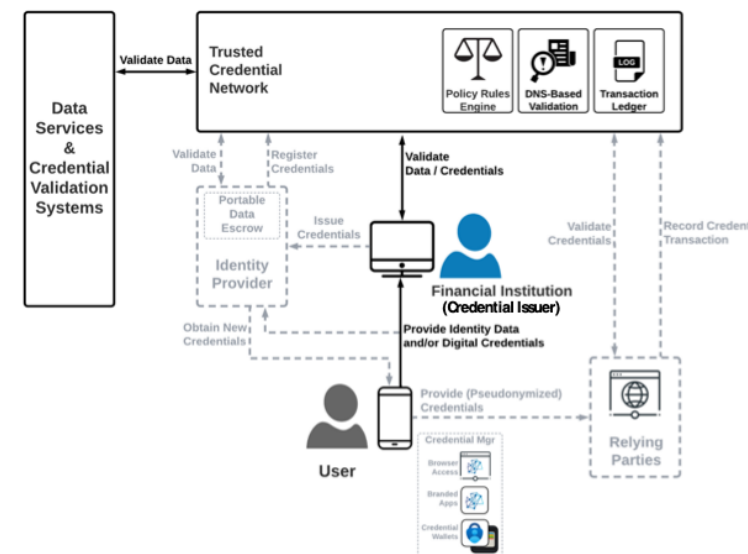
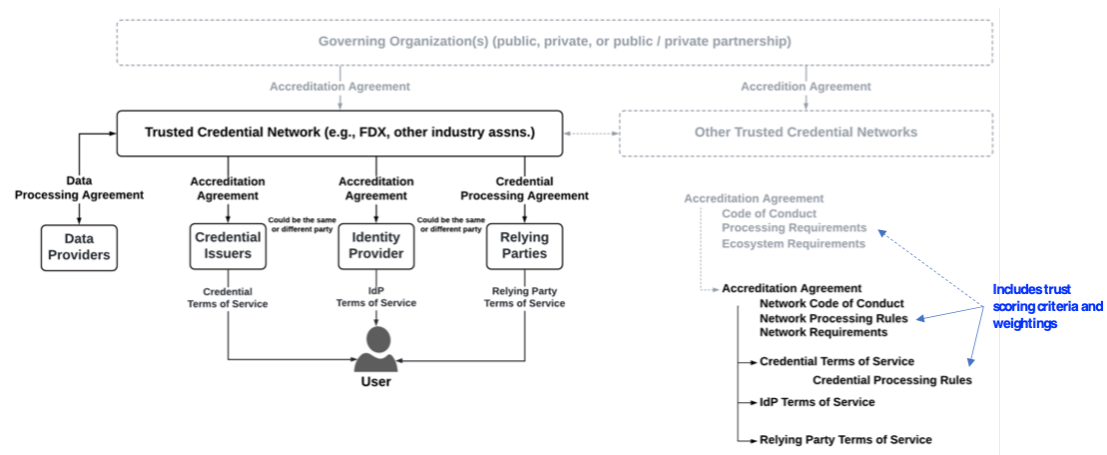
- Minimal impact to existing proofing systems and processes (incl. paper/manual)
- Both secure *and* user-friendly
- High reliability and performance at scale
- Interoperable with existing trust frameworks and identity-related standards
- Implementable with non-proprietary, standards-based and established technologies
- Agnostic to specific identity platforms, solutions, and technical approaches
- Operable globally and across borders



Trusted Credential Networks

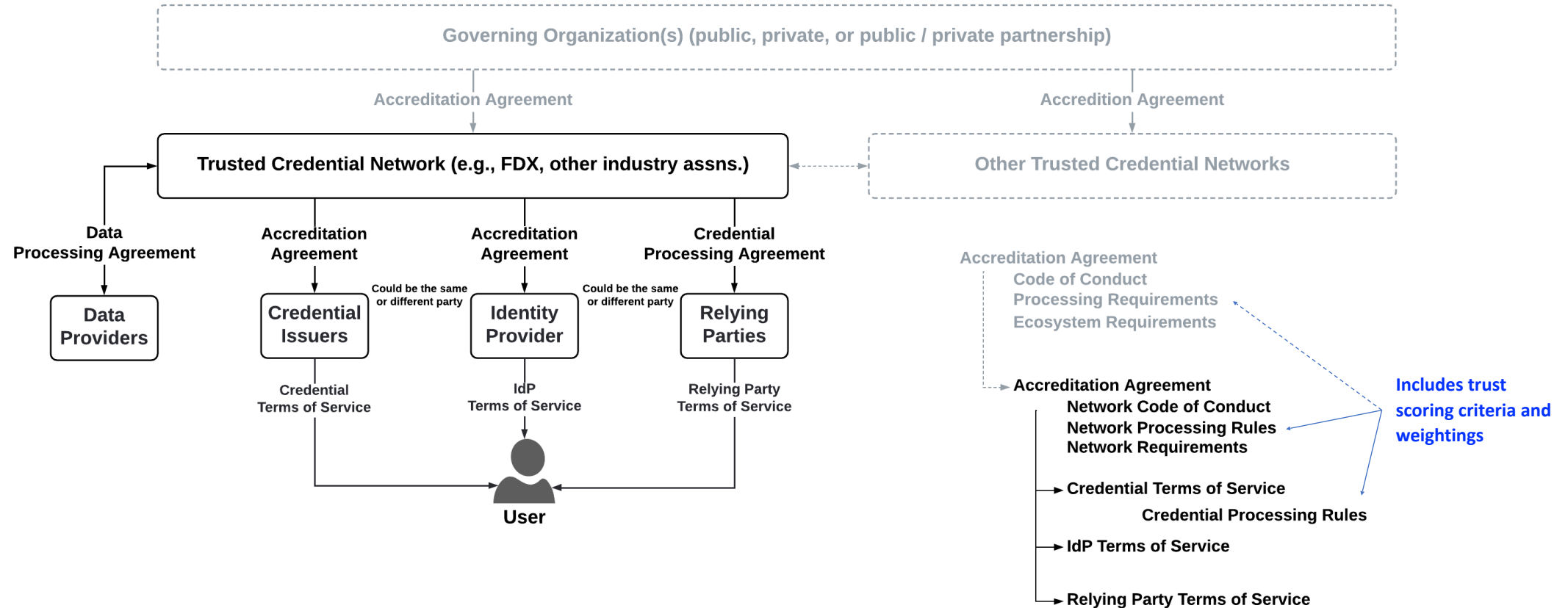
The solution needs shared governance and an inclusive, scalable technical approach.

Governance Model + Technical Approach = Trusted Credential Networks



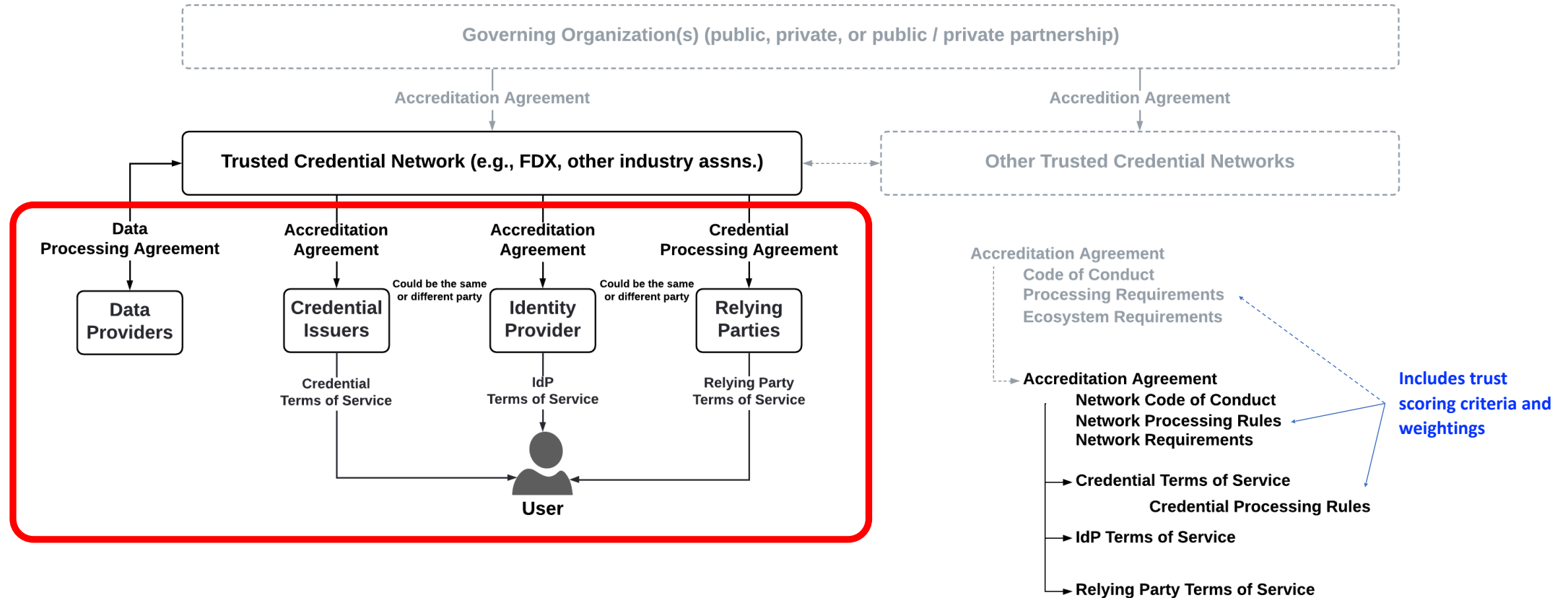
Trusted Credential Networks

Trust is driven first by *governance*, which can, in turn, leverage various technologies.



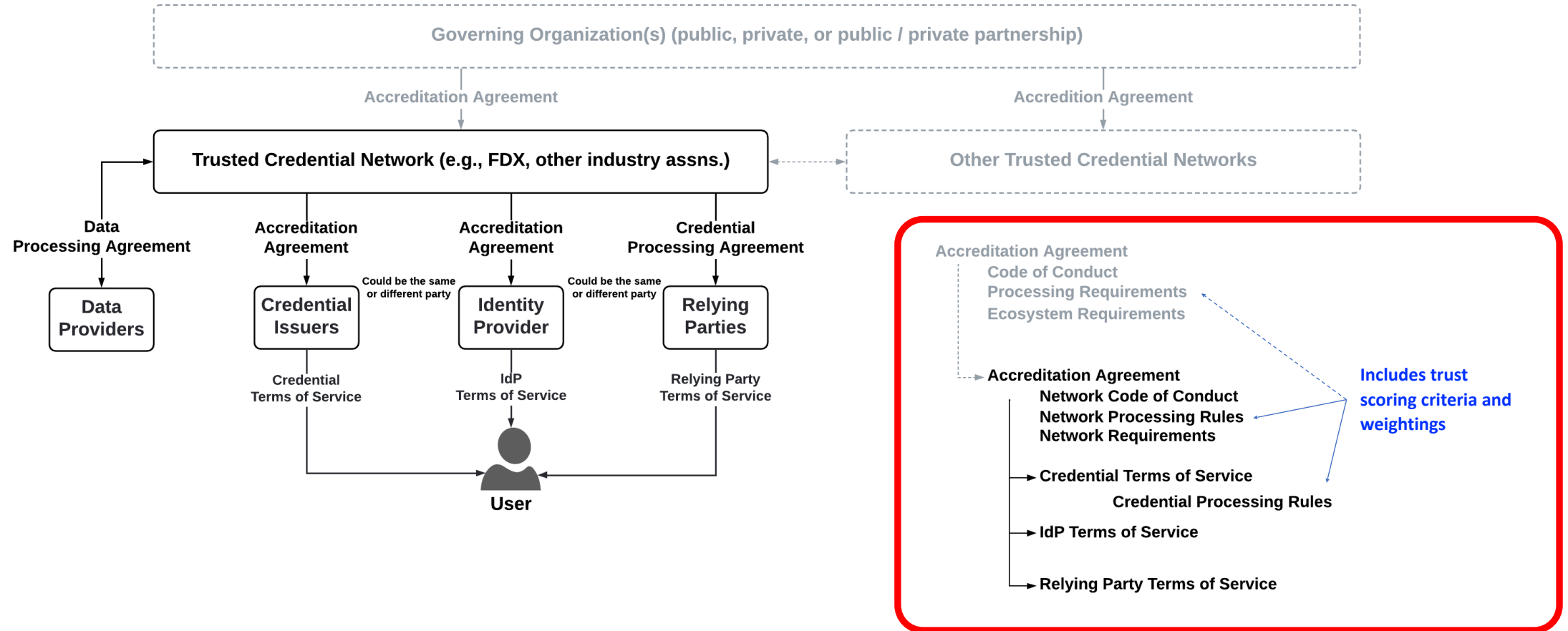
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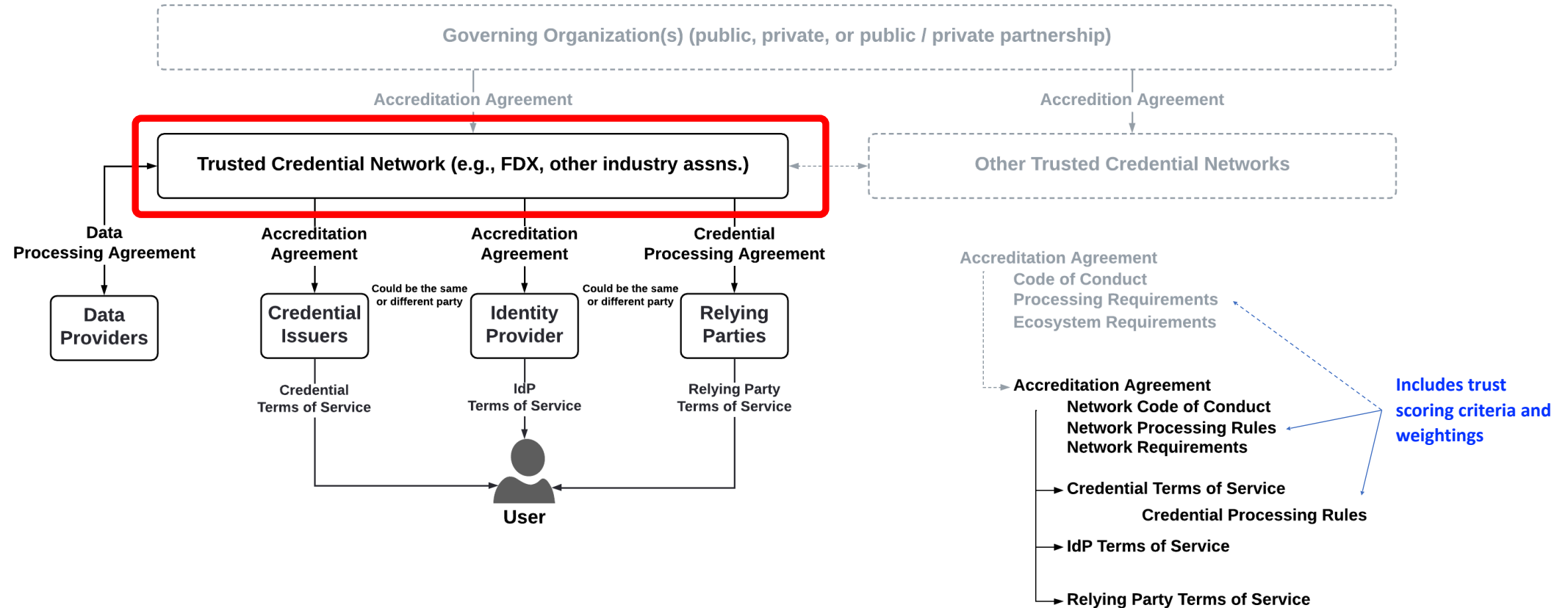
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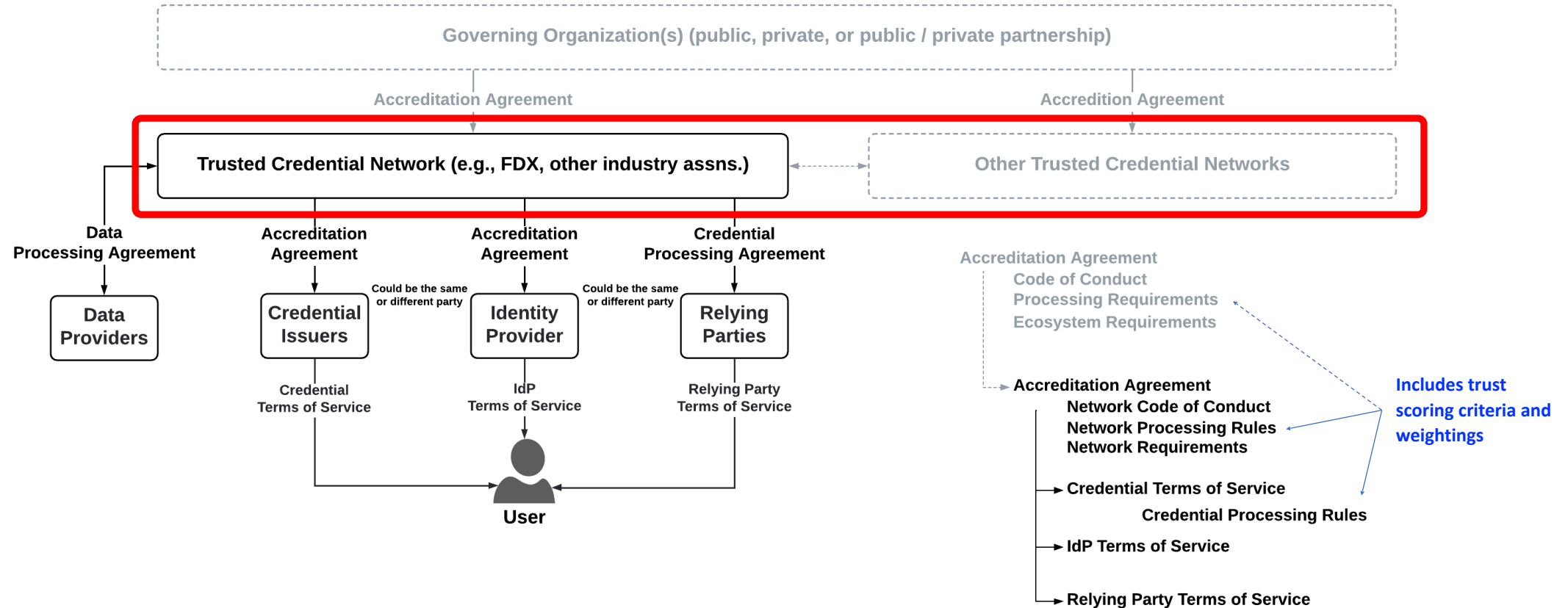
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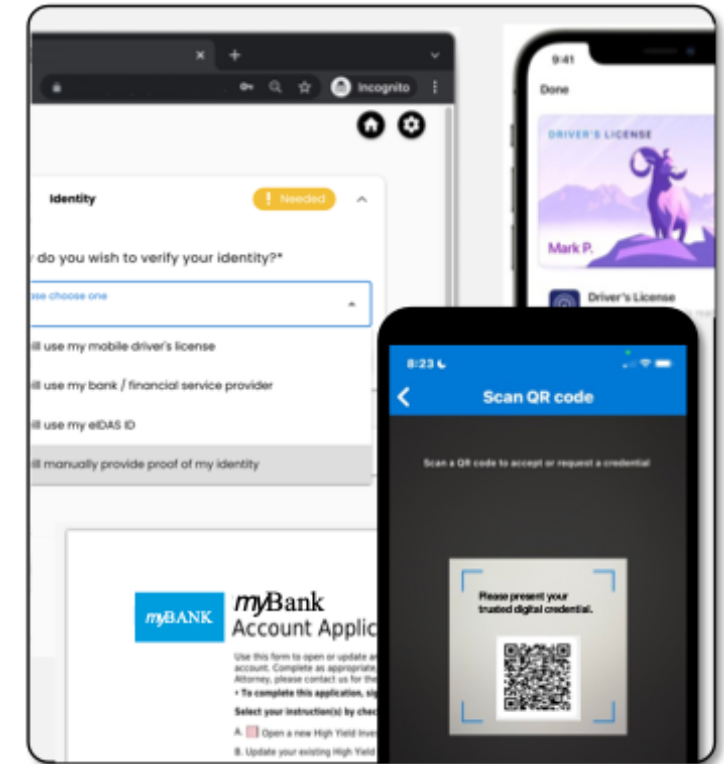
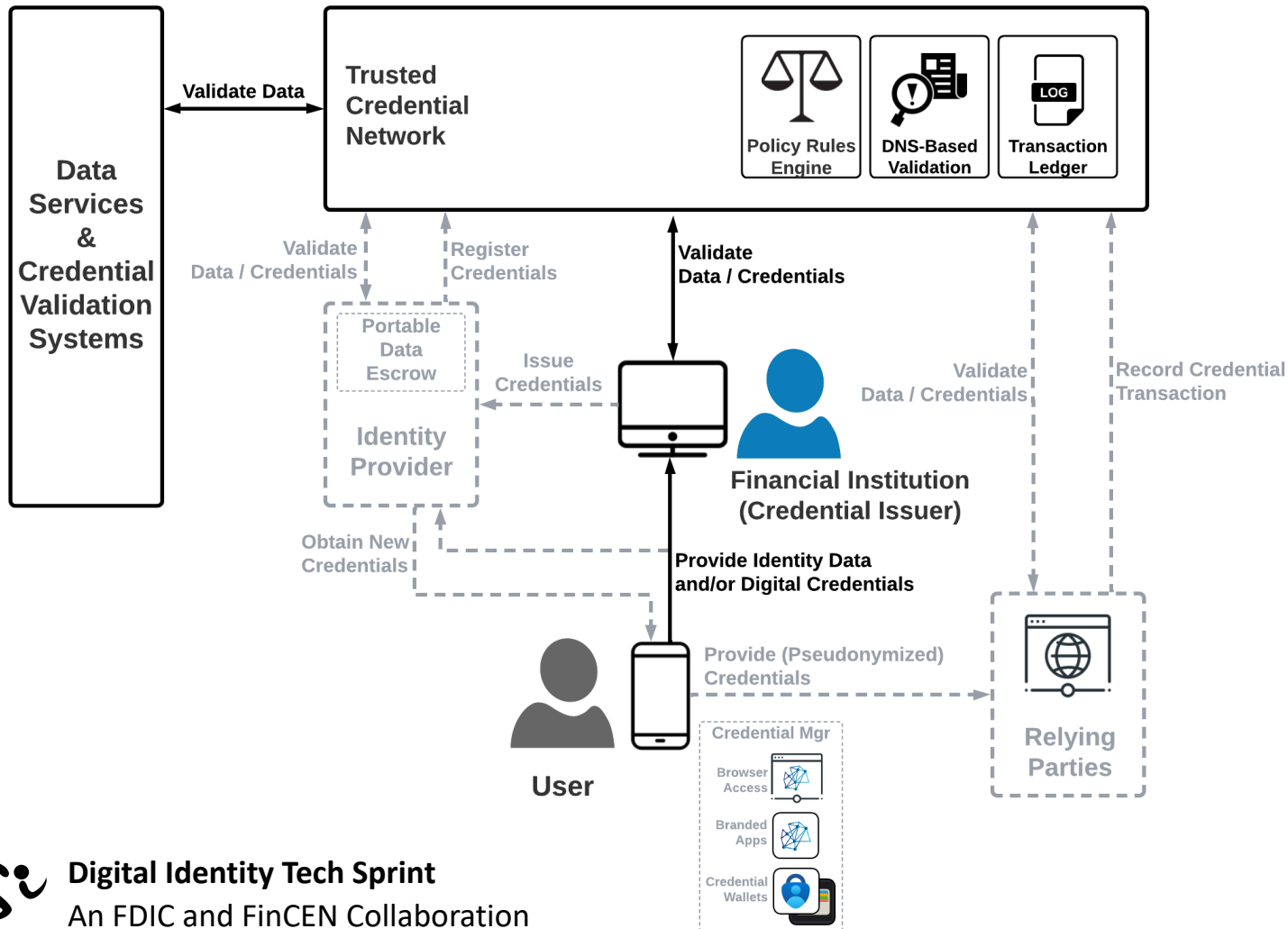
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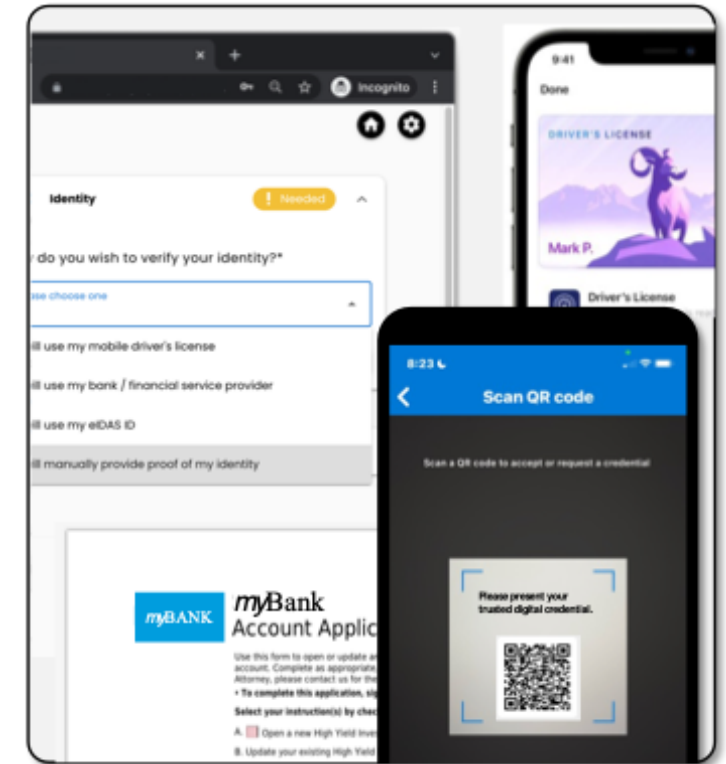
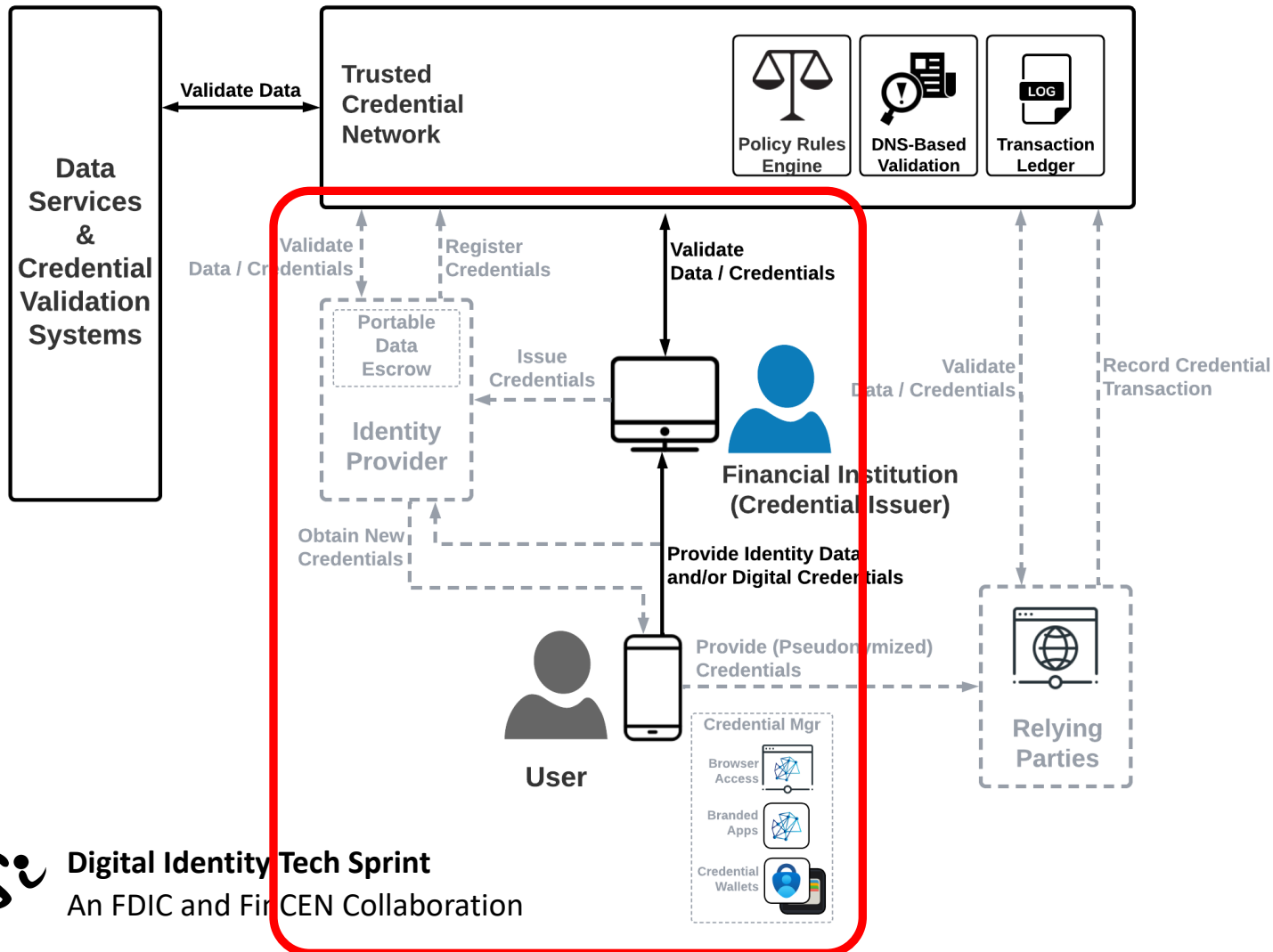
Trusted Credential Networks

Data can be validated globally using various technologies while protecting data privacy.



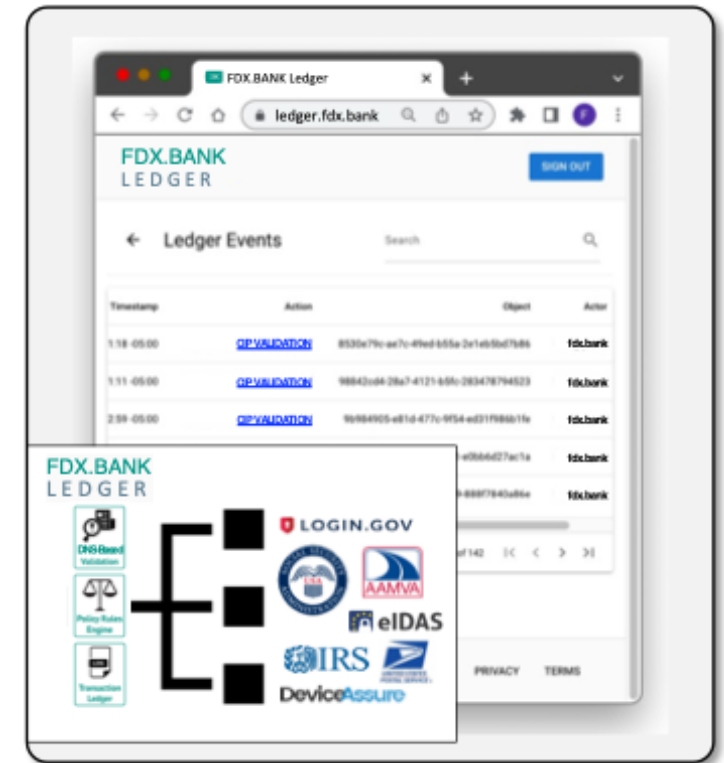
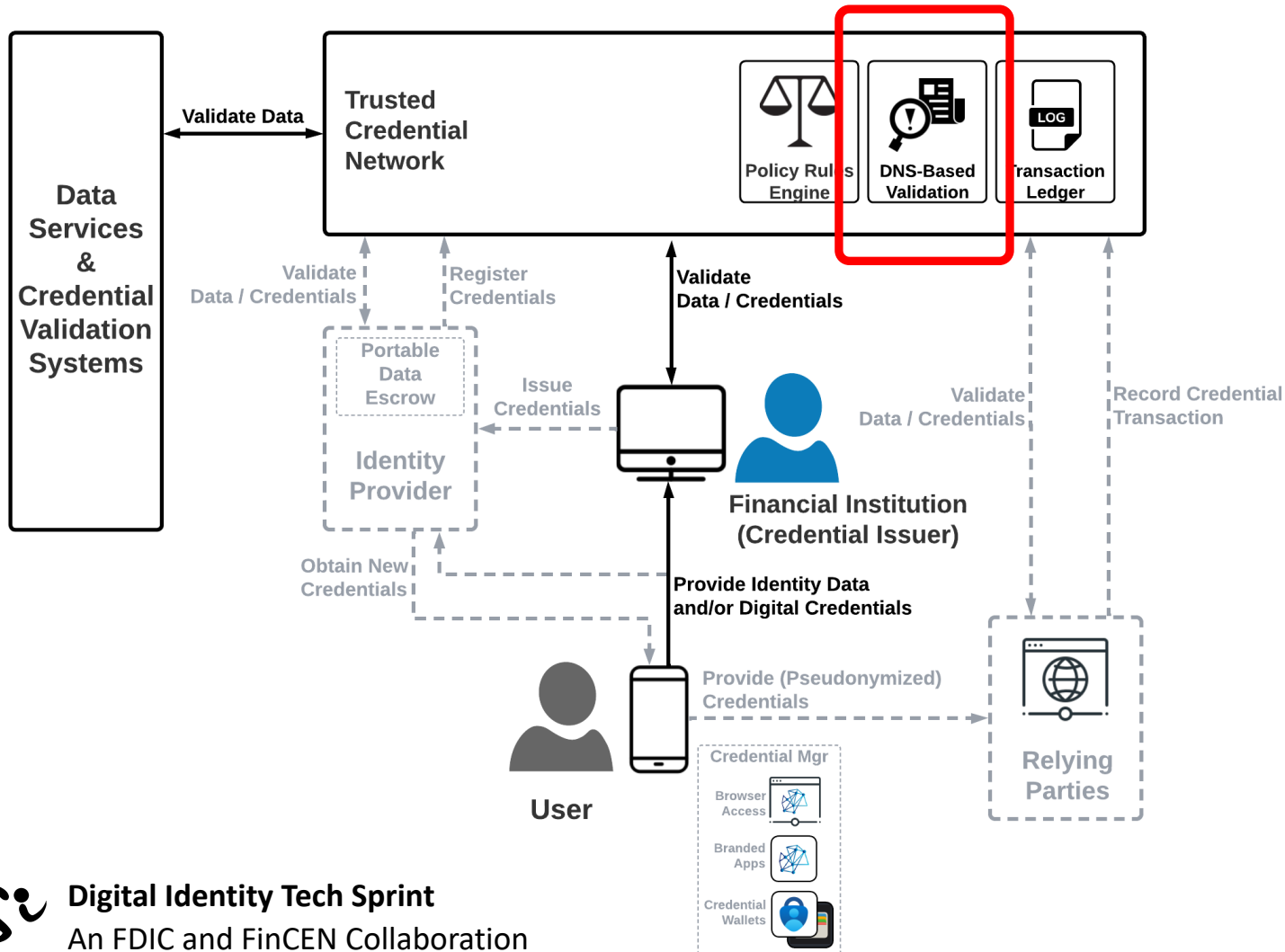
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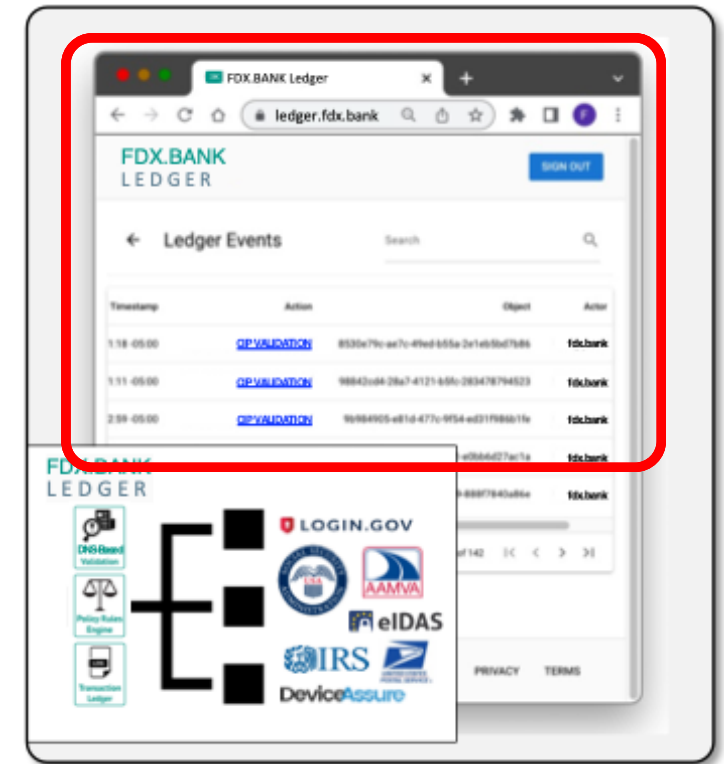
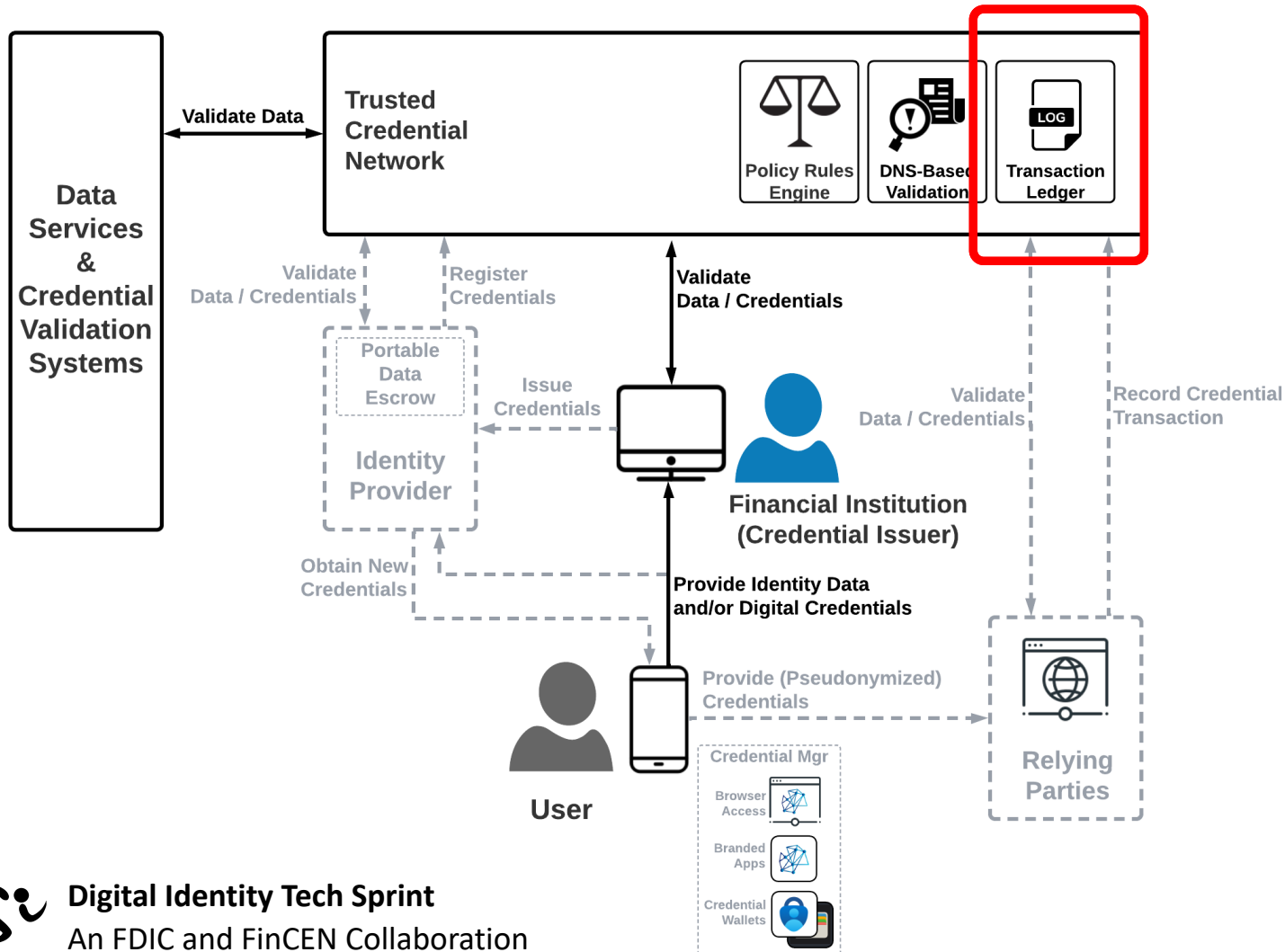
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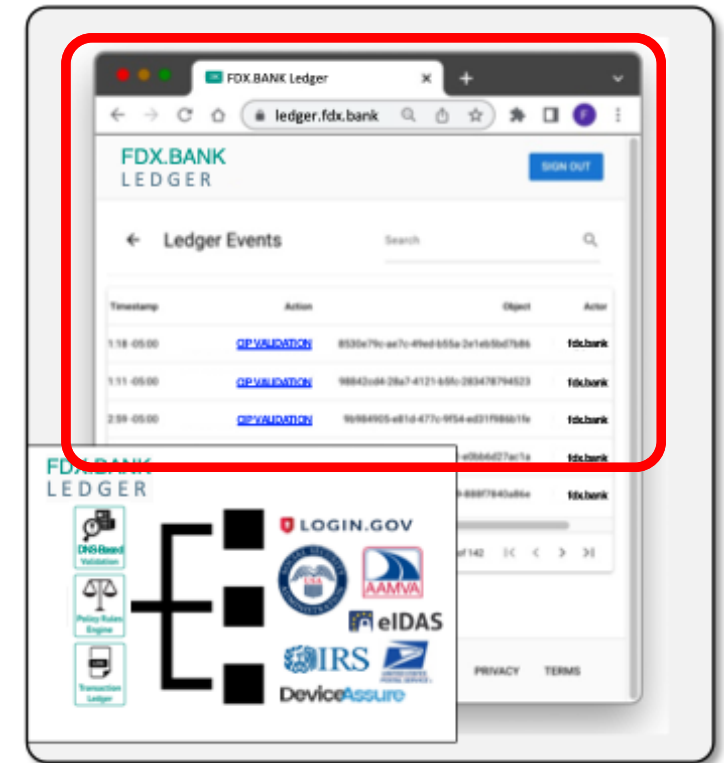
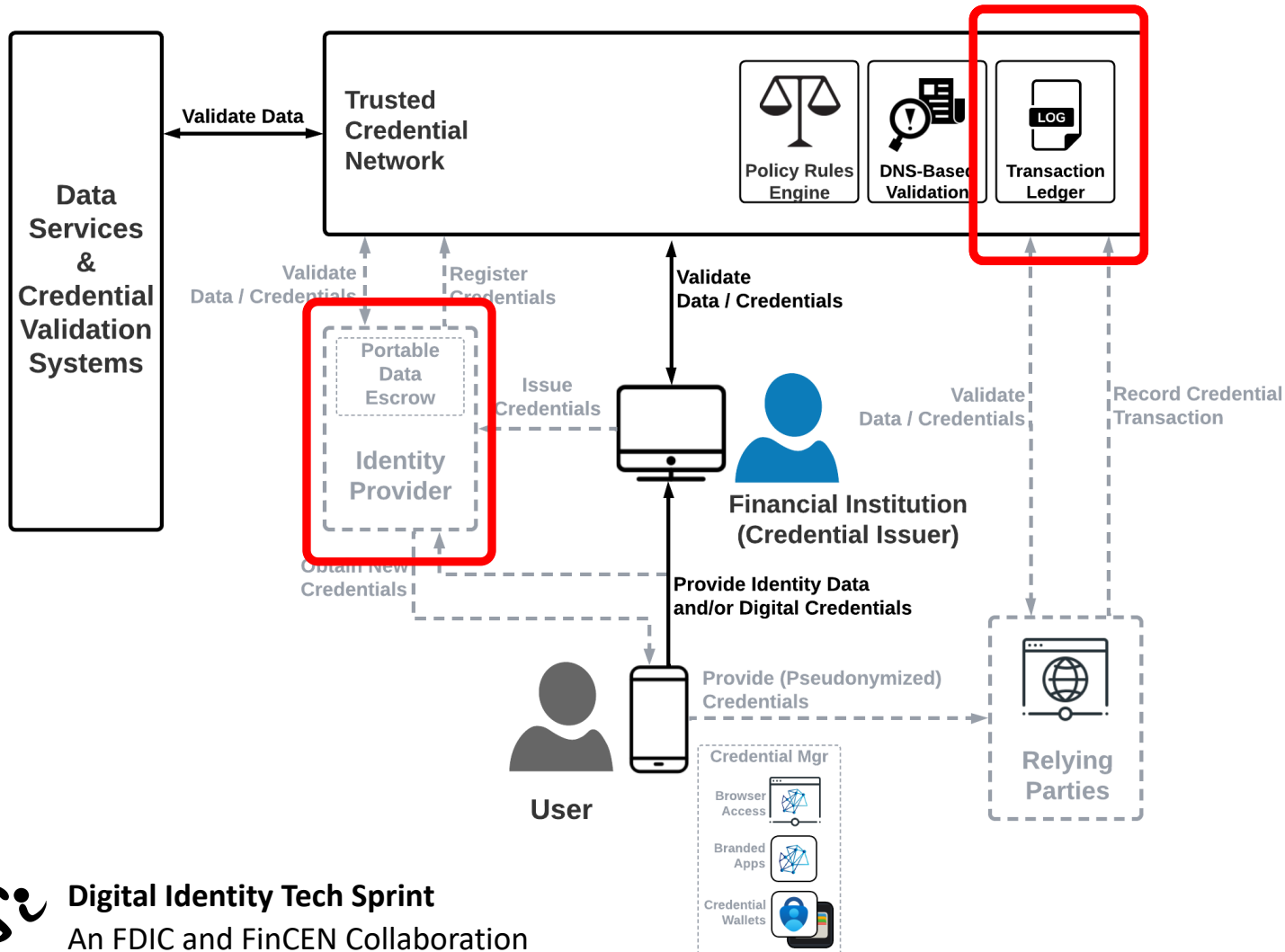
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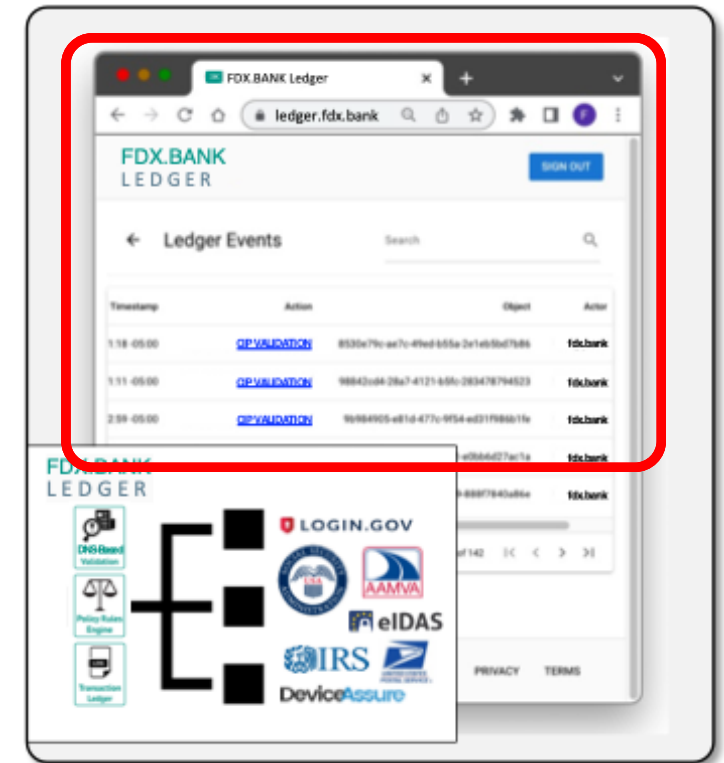
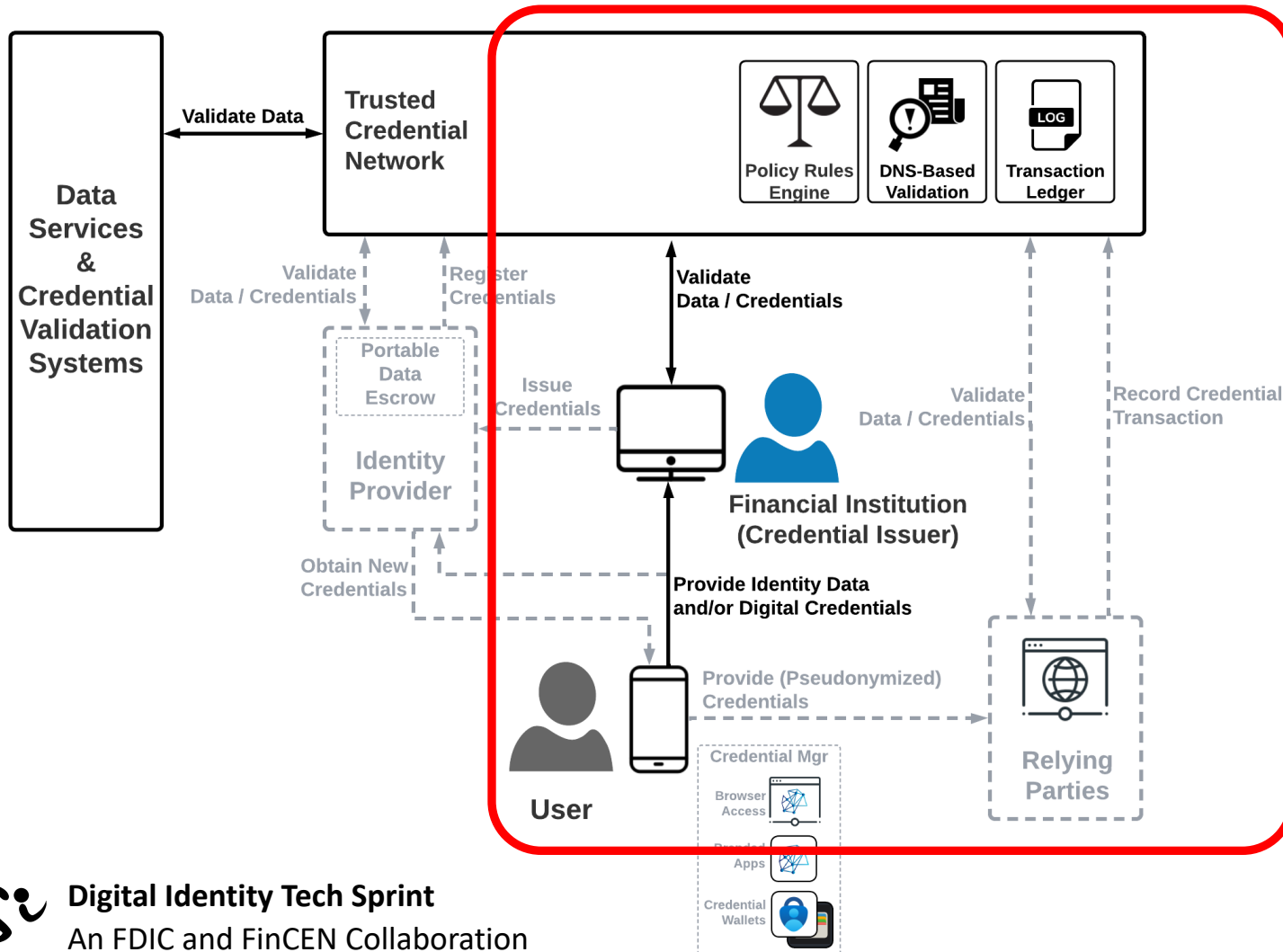
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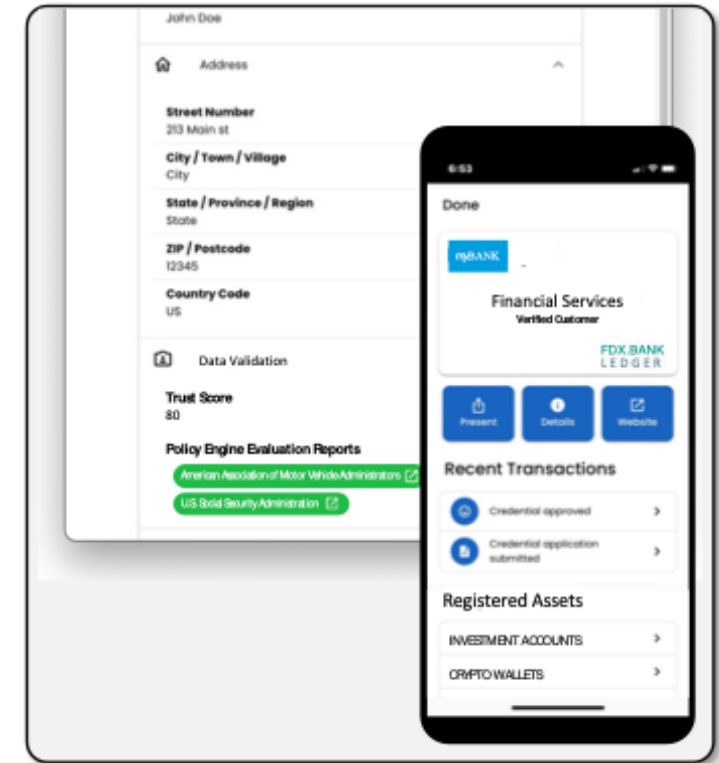
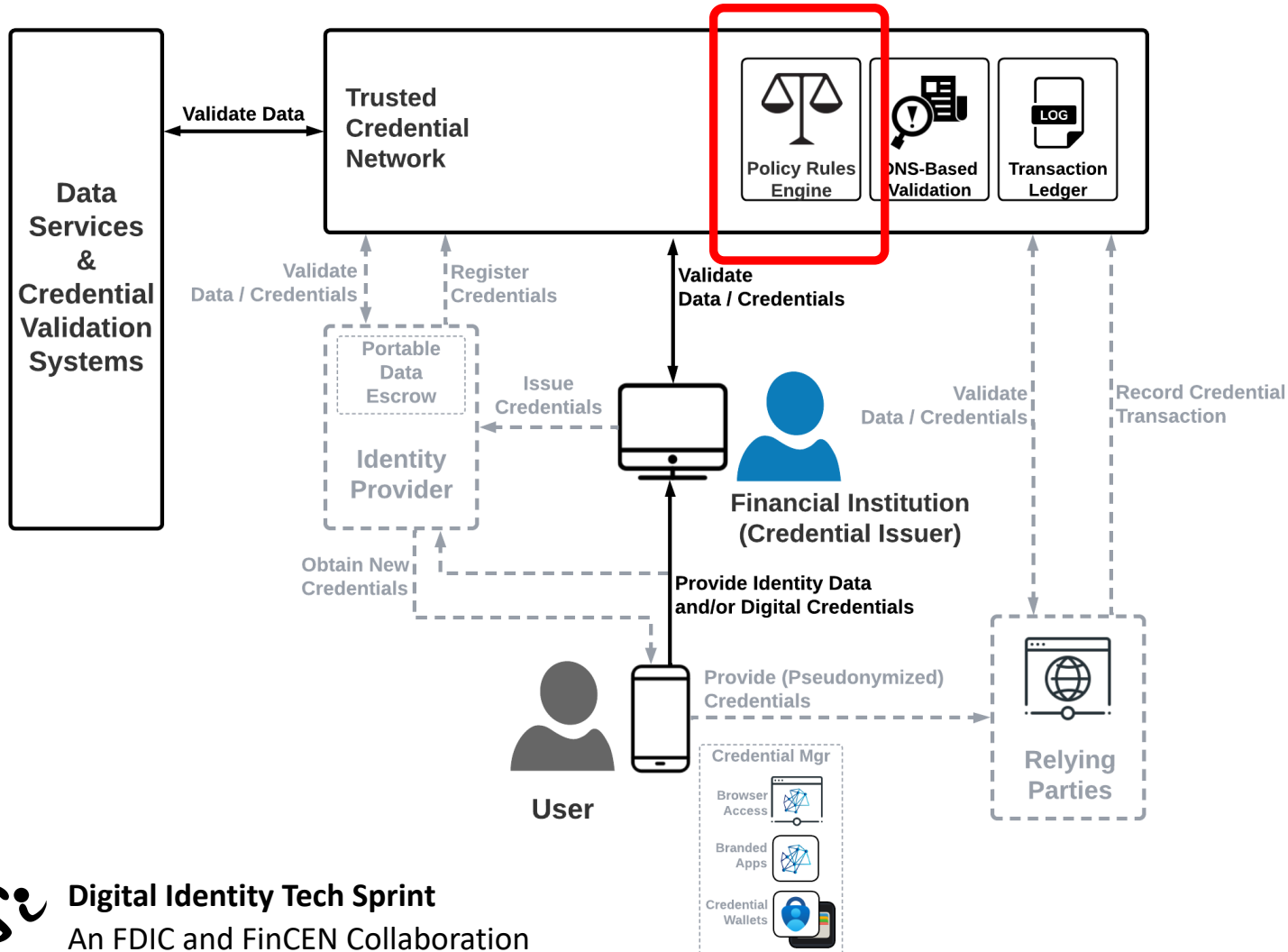
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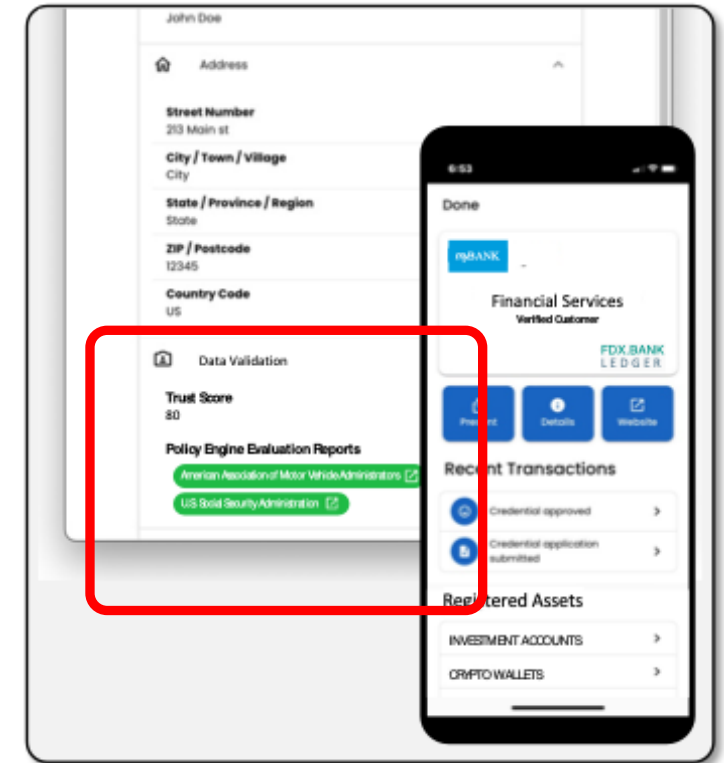
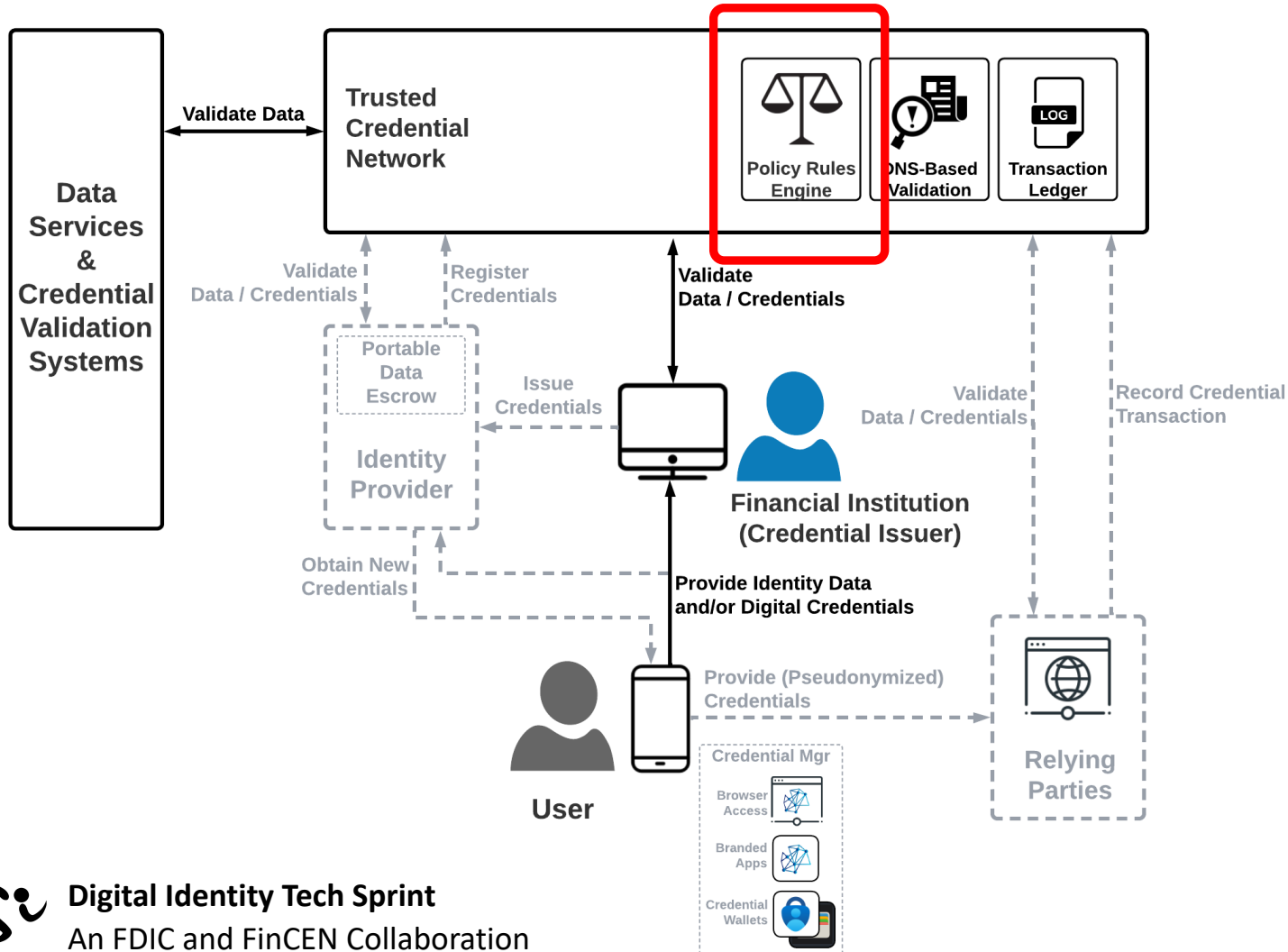
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Our Proposal

Diverse points of view are important in determining governance and access.

Solicit a wide spectrum of members from the financial services and identity industries to participate in a **sandbox pilot of a trusted credential network** to test and assess:

➤ **Governance requirements**

- Prospective rules (e.g., scoring criteria, weighting, and data sets validation)
- Regulatory constraints, prospective liabilities, and other risk drivers
- Appropriate contractual terms, Code of Conduct, and legal protection mechanisms
- Prospective private and/or public governing bodies for different ecosystems

➤ **Economic impact**

- Development and operational costs for the network, data validators, and consuming organizations
- Appropriate fee models (e.g., cost-recovery, differentiated access)

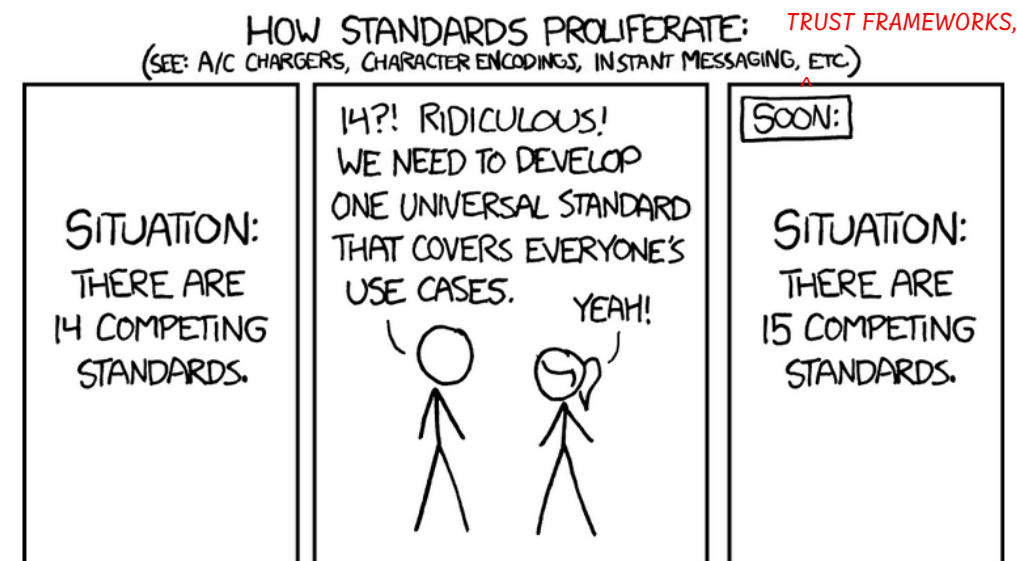
➤ **Technical constraints**

- Rules-based data validation and scoring via trusted credential networks
- Limitations on access to various sources of authoritative data
- Operational reliability and performance at scale



Thank You

QUESTIONS?



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<https://xkcd.com/927>

No trust frameworks or identity standards were harmed during the development of this solution



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