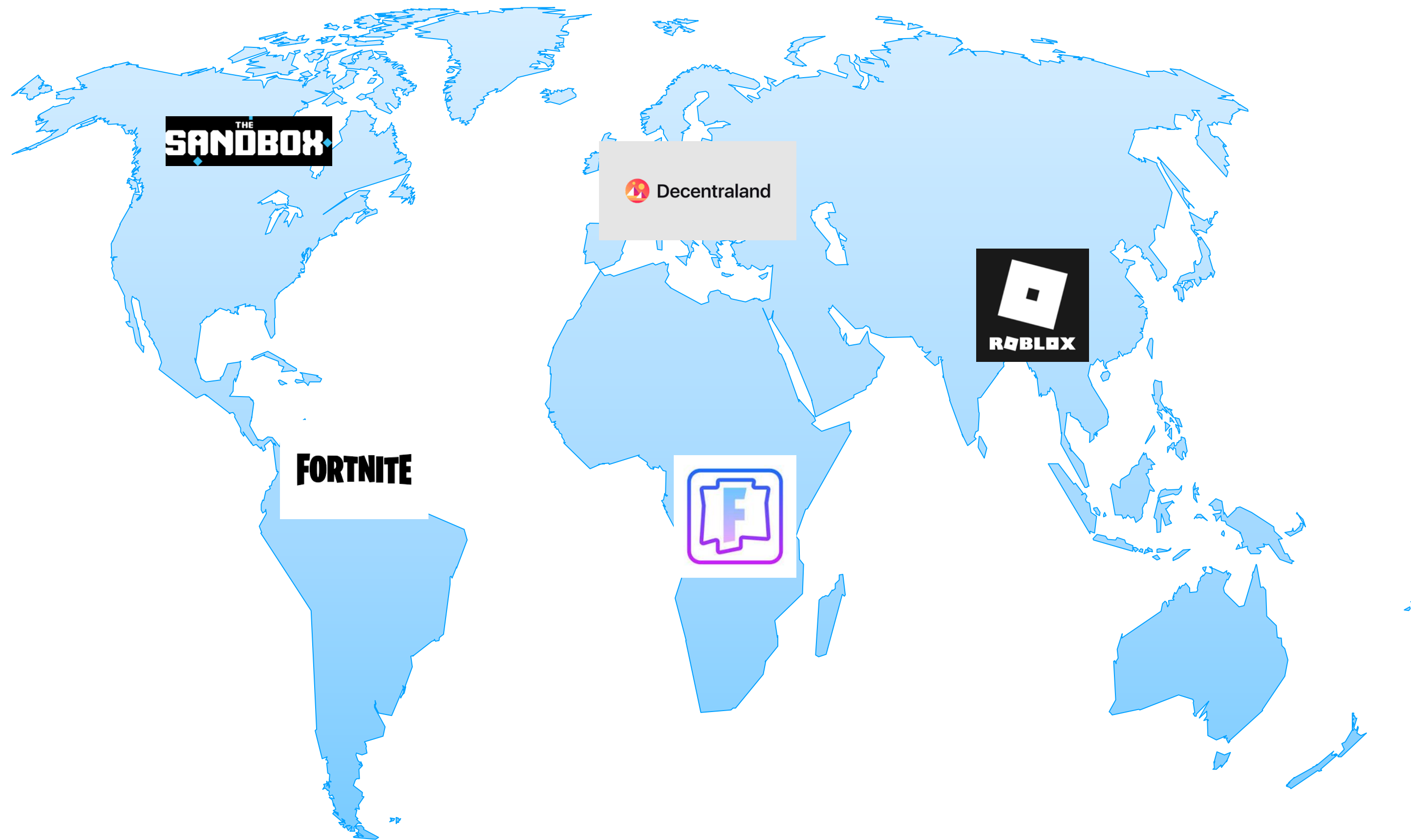




Accountable Digital Identity Association

Ramesh Kesanupalli
CEO - Digital Trust Networks Inc.,
Co-Founder - ADI Association
Founder - The FIDO Alliance.

Metaverse: Digital Identity



- Work
- Play
- Communicate
- Socialize
- Mall

New community based on Web3.0 and *Trusted Digital Identity* is the one of key parts

Digital Landscape: Fraud & Disinformation

Cyber Attacks & Fraud

LinkedIn
Date: 2012 (and 2014)
Impact: 165 million
Details: As the major social media platform, LinkedIn has been a target of hackers. In 2012, a major breach exposed 8.4 billion passwords. In 2014, another breach exposed 165 million passwords.

Hackers Expose 8.4 Billion Passwords Post them Online in Possibly Largest Dump of Passwords Ever
Date: June 8, 2021

Zynga
Date: September 2019
Details: KYC expiration pretext used in multiple cases of online fraud. People share confidential information, OTPs and download whatever the caller asks them to without verifying. That is a problem, says police inspector Jayram Praygade of the cyber police station.

Coronavirus caused surge in online fraud, TransUnion finds
Date: 2020
Impact: 500 million
Details: MARRIC

Adobe
Date: 2014-18
Impact: 500 million
Details: MARRIC

Adult Yahoo
Date: Oct 2014
Impact: 4 million
Details: T

Sina Weibo
Date: March 2020
Impact: 538 million accounts
Details: With over 500 million users, Sina Weibo is China's answer to Twitter.

Equifax
Date: July 29, 2017
Impact: 147.9 million consumers
Details: Equifax, one of the largest credit bureaus in the US, said on Sept. 7, 2017, that it had been hacked, and that the breach had exposed the personal information of 147.9 million consumers.

Growing exponentially

Disinformation & Fake News

Russia and China push 'fake news' on coronavirus crisis, report claims
Date: June 23, 2020
Impact: 4 million
Details: RT officials claim Moscow and Beijing continue to peddle disinformation on social media and its partners.

China's disinformation threat is real. We need better defences against state-based cyber campaigns
Date: June 23, 2020
Impact: 4 million
Details: RT officials claim Moscow and Beijing continue to peddle disinformation on social media and its partners.

How Russian 'Fake News' Hardened America's Divide

The 10 most-viewed fake-news story on Facebook in 2019 revealed in a new report

1. "Trump's grandfather was a pimp and tax evader; his father a member of..."
2. "Nancy Pelosi diverting Social Security money for the impeachment inquiry"
3. "AOC proposed a motorcycle ban"
4. "Trump Is Now Trying To Get Mike Pence Impeached"
5. "Ilhan Omar Holding Secret Fundraisers With Islamic Groups Tied to Terror"
6. "BREAKING: Nancy Pelosi's Son Was Exec At Gas Company That Did Business In Ukraine"
7. "Democrats Vote Now, Vote Down Vets Waiting 10 Years for Same Service"
8. "Tim Allen quote Trump's wall costs less than the Obamacare website"
9. "NYC coroner who declared the death of Jeffrey Epstein a suicide made half a million dollars a year working for the Clinton Foundation"
10. "Joe Biden Calls Trump Supporters 'Dregs of Society'"

Root Causes

Majority of the fraud, whether in the physical world or digital world can be directly linked to:



Identity theft



Faking an identity



Personal data theft

Lessons Learned

- Digital World no longer can be / should be treated differently than physical world
- No solution has **trust source** as foundation for online identity
- We have pushed the Digital World too far in to **Anonymity and Privacy** while neglecting **Trust and Accountability**
- Local trusted identities not recognized across regional boundaries – eg.: SSN, EU, Aadhaar, China Global ID, etc.

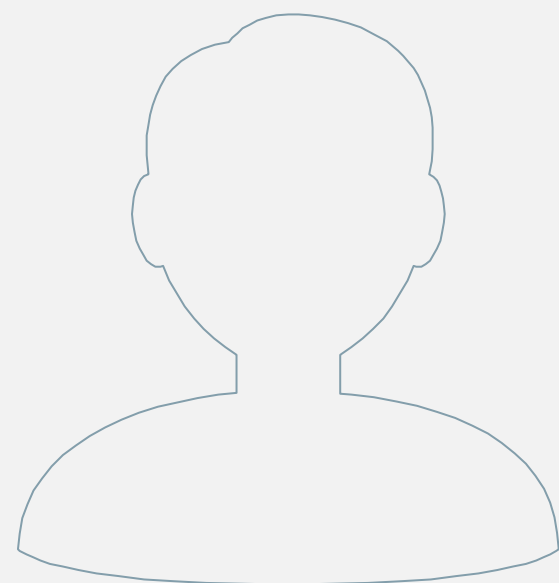
ADIA Vision

In the digital world, just as in physical world, Security & Privacy are fundamental rights of the User, but Trust and Accountability are necessities for a functioning business and society.

Solution

Unique Digital Address for each user

- Given by a trusted Issuer
- Bound to human attributes
- Secured by Biometric authentication (FIDO)
- Connects all User Identity and attribute data from different sources
- Enables user control over who receives which data



Digital Address

Identity: [John.doe@DTX](#)

Personal Attribute Data

- Employee
- Consumer
- Student
- Health
- Insurance
- Etc.

Core Principles



User Privacy

We do not and will not own or keep user identity data.



Data Disclosures

Data disclosures are always under the control of the user.



No Data Consolidation

Personal identity data will not be consolidated. It remains with the issuing sources.

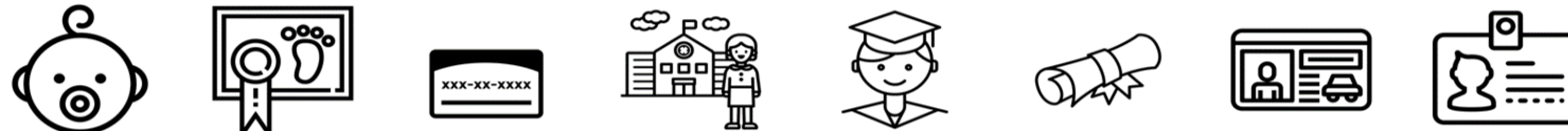


Inclusivity

Include everyone despite technology limitation of the user.

Fix the root cause, versus treating the symptoms

Lifecycle of Identity In Real life



The march of time

Identity Creation



John Smith

Birth Record

Identity by - Parents
Certified by - Medical Facility
Issued by - Government

Issued:

Birth Certificate
SSN
Medical Records

Student Life

Based on Birth Cert

Enrollment in Elementary
Enrollment in School
Enrollment in University

Issued:

Student ID
Progress reports
Diploma

Adult Life

Based on Birth Cert, Diploma, SSN

Created / Issued:

Employee ID
Bank Account
Automobile Title
Real Estate Title
Medical Insurance
Health Records
....

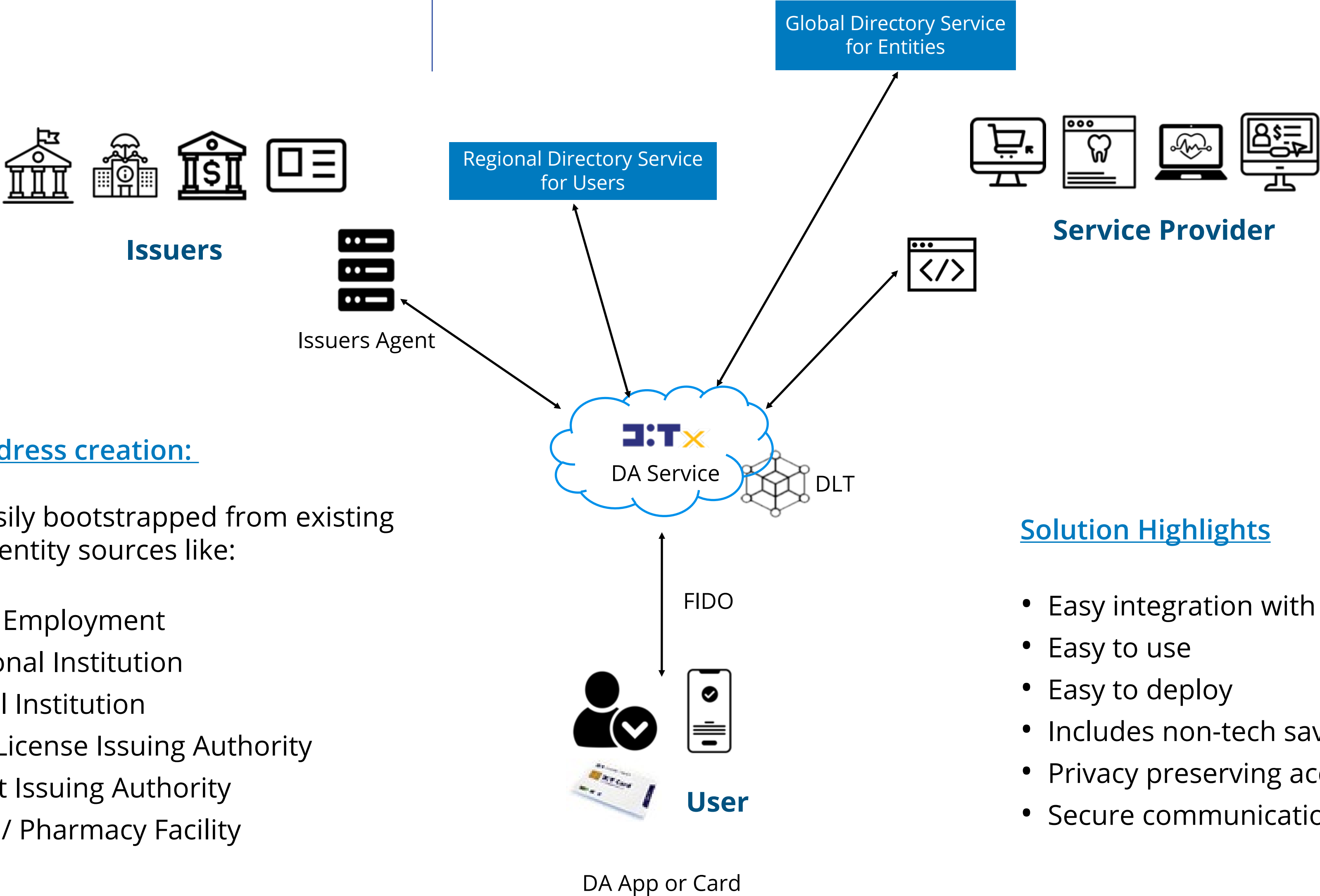
Accountability

Identity Created by Trusted People & Given to John

Owned by John
Real person behind the Identity
John responsible for that Identity

ADIA Interchange

Architecture



Digital Address creation:

Can be easily bootstrapped from existing Trusted Identity sources like:

- Place of Employment
- Educational Institution
- Financial Institution
- Driving License Issuing Authority
- Passport Issuing Authority
- Medical / Pharmacy Facility

Solution Highlights

- Easy integration with existing infrastructure
- Easy to use
- Easy to deploy
- Includes non-tech savvy users
- Privacy preserving accountability
- Secure communications

ADIA Interchange

Governance, Interoperability and Value Chain

1. All Issuers, Service Providers and Users are fully vetted before onboarded on to the Interchange platform
2. Assurance levels for Issuers, Users and Credentials
3. Human binding to Digital Address (FIDO)
4. Issuers are part of value chain
5. Interchanges interoperate to create a global network



Global Interoperability of ADIA Interchanges



Thank You!

Any questions?

You can find us at:
ramesh@digitaltrust.net

Accountable
Digital
Identity

ADI
Association