How federated eIDs increases security and convenience and reduces fraud

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V 1.0

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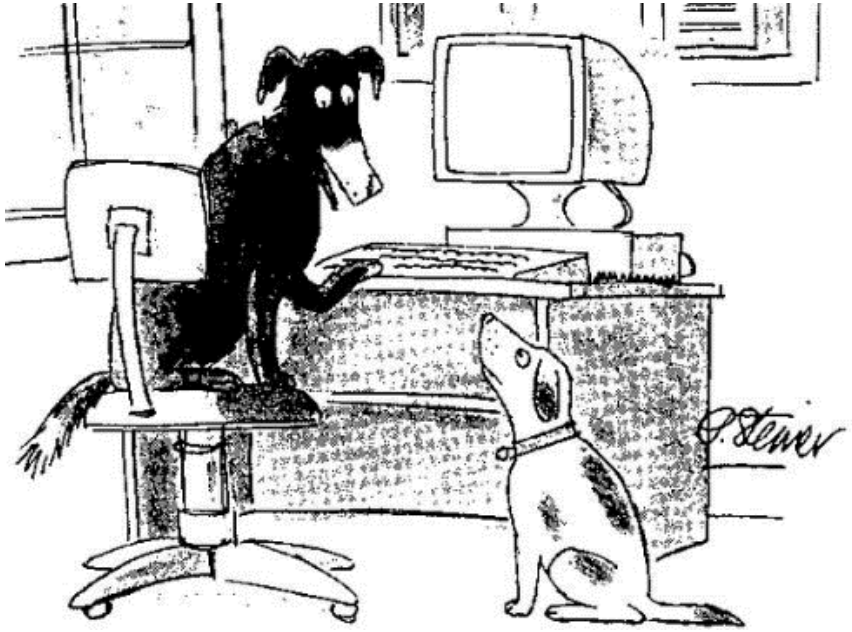
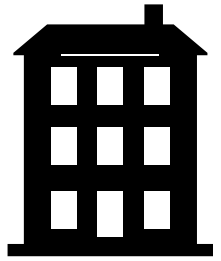


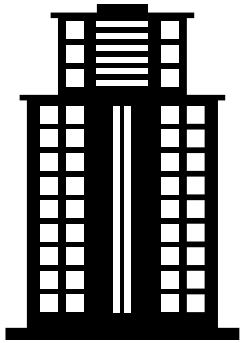
“On the Internet, nobody knows you’re a dog”

Peter Steiner - 1993

Government



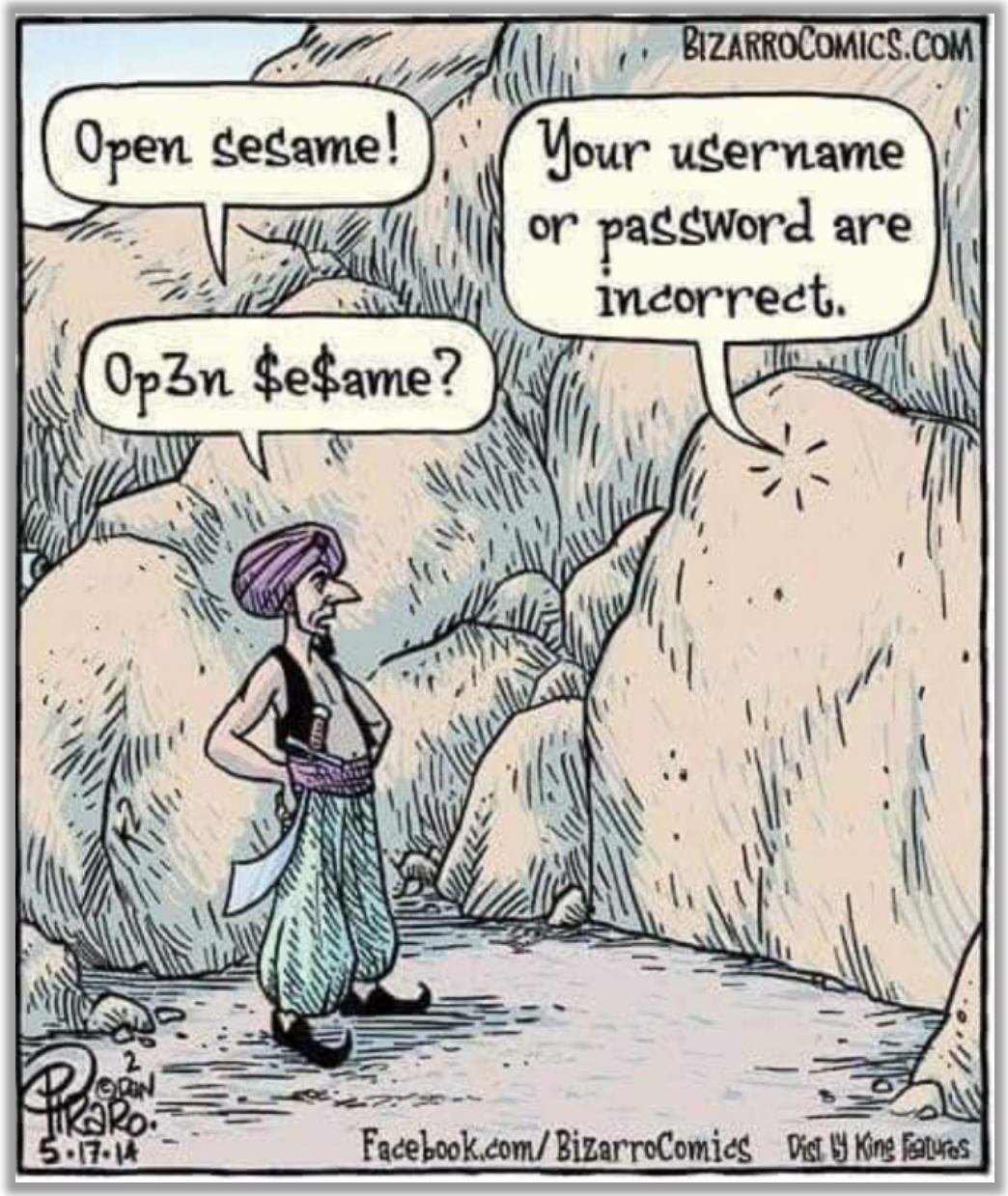
Insurance



Bank

Retail

Etc.


BIZARROCOMICS.COM
Open sesame!
Op3n $e$ame?
Your username or password are incorrect.
Facebook.com/BizarroComics
Dist by King Features

~200 accounts each

Bank

Social media

Email

Insurance

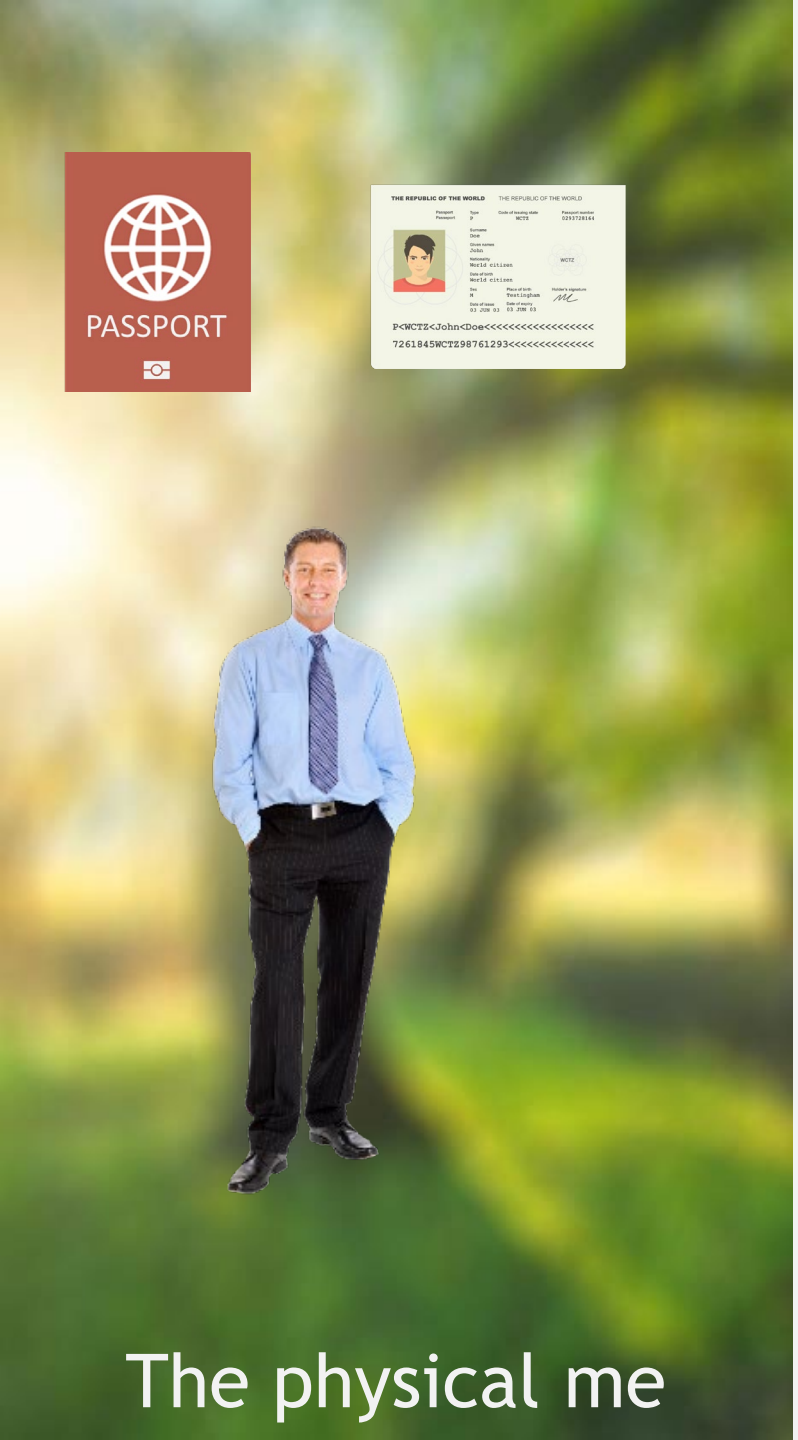
Retail

Health

Government

etc

Fitness



eID

Digital counterpart to a physical identification method

“Your digital double”

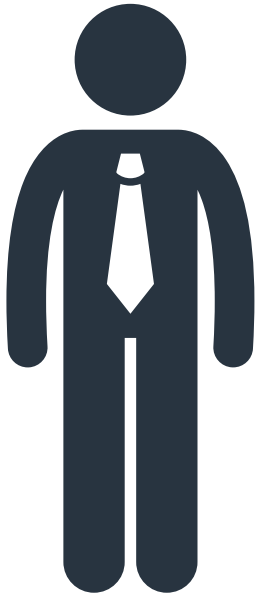
eID usage

Identification

Onboarding

Authentication

Login



Electronic signatures

Contracts

Agreements

Consents

Attribute verification

“I am over 18”

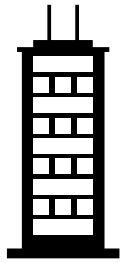
“I live in Norway”

“I am a male in my 50s”

Reusable, national eID

Consumers

One eID for most purposes



Service providers

One eID to integrate

Society

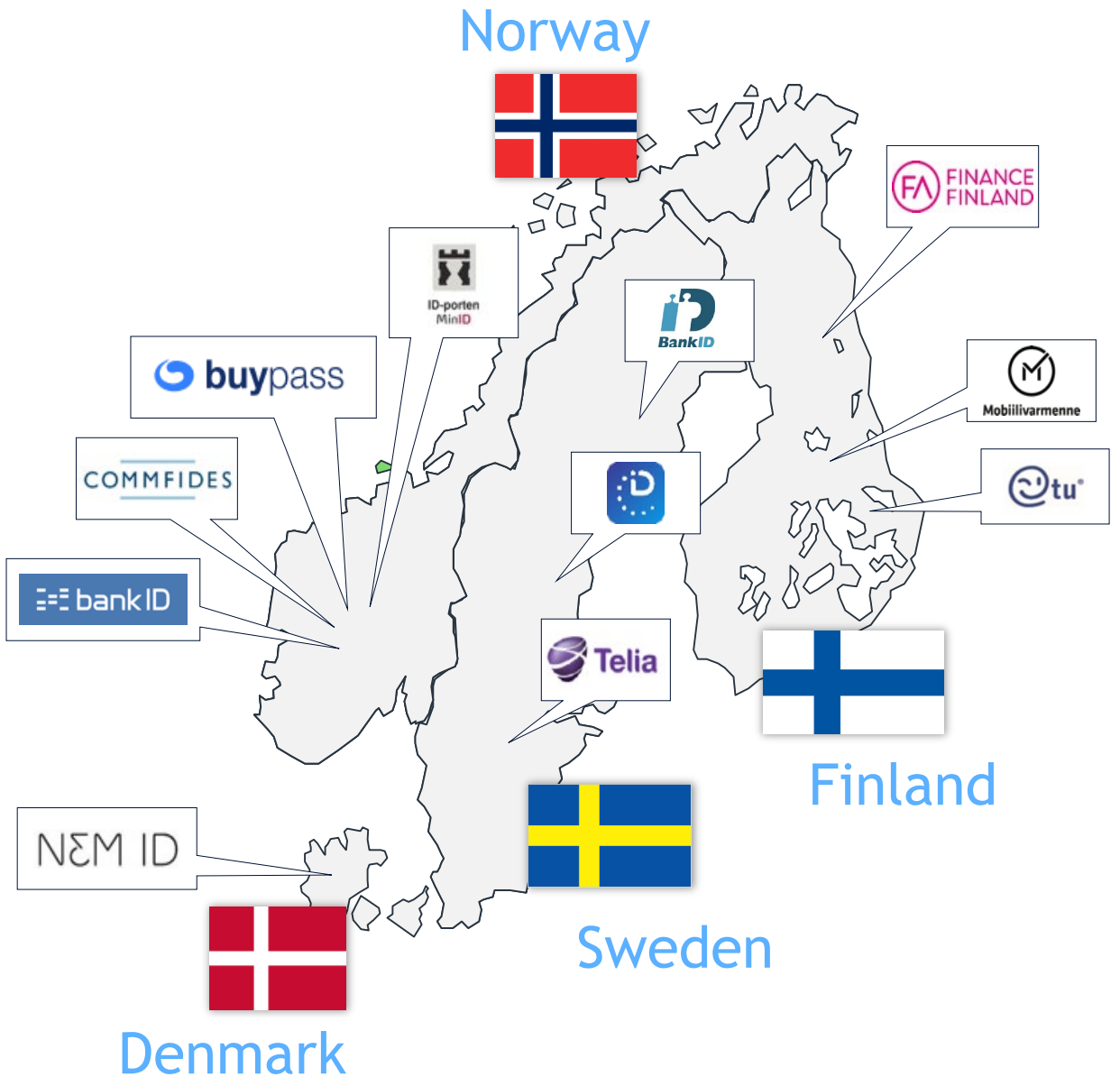
Well-known, reliable eID

Potential downsides

- Monopoly, closed business models
- No cross-border solution
- Privacy, tracking of use
- Not targeted eID – same information to all

eIDs in the Nordics

- Users
  - 26M
- Coverage
  ~90% of population 15+
- Average use
  ~4 times/week



Insurance

Health
Records
Prescriptions
Vaccinations

Solar power selling

C2C platform
Verified buyer/seller

eMessages
DigiPost

Banks

Norway examples

Apartment rental

Car sharing

Vehicle registration

Car leasing

Government

Virtual doctors visit

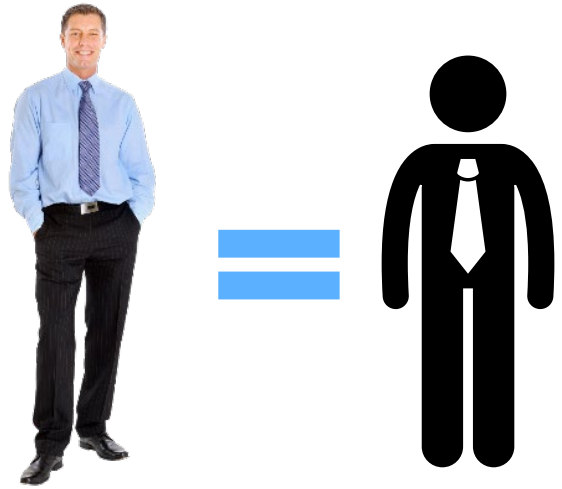
Student acceptance

Tanning salons
Age verification

Digital drivers license

Reduced fraud using eIDs

Solving the identity challenge once



Onboarding

Faster

Simpler

More secure

Authentication

Simpler for the user

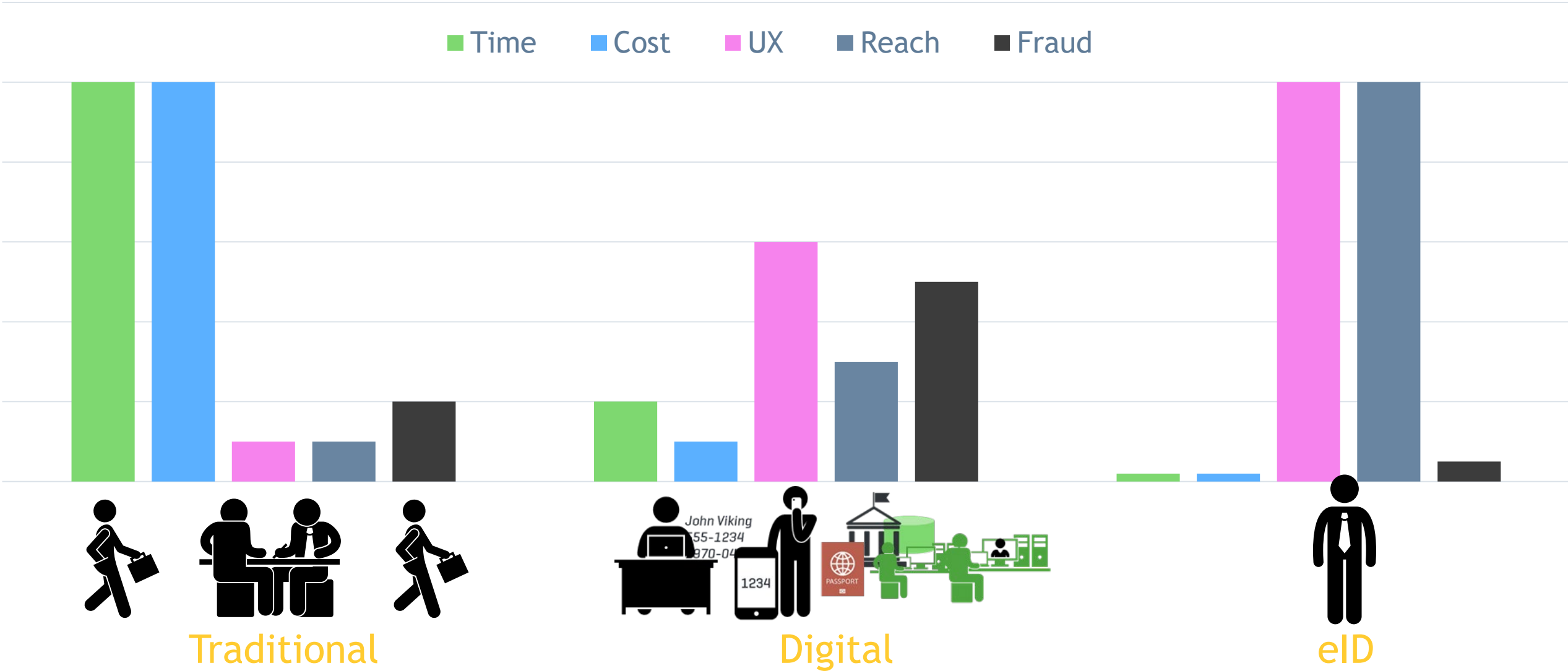
More secure

Signatures

Faster

More secure

Tamper resistant


Time
Cost
UX
Reach
Fraud
John Viking
1234
PASSPORT
Traditional
Digital
eID

Benefits

- For the users
  - One set of credentials
  - Simple and secure
    - Onboarding
    - Authentication
    - Signatures

- For the service providers
  - Receives trusted information
  - Fast, secure and efficient
    - Onboarding
  - Turn-around for contracts

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