

# Your Customer Doesn't Have a Credential — Now What?

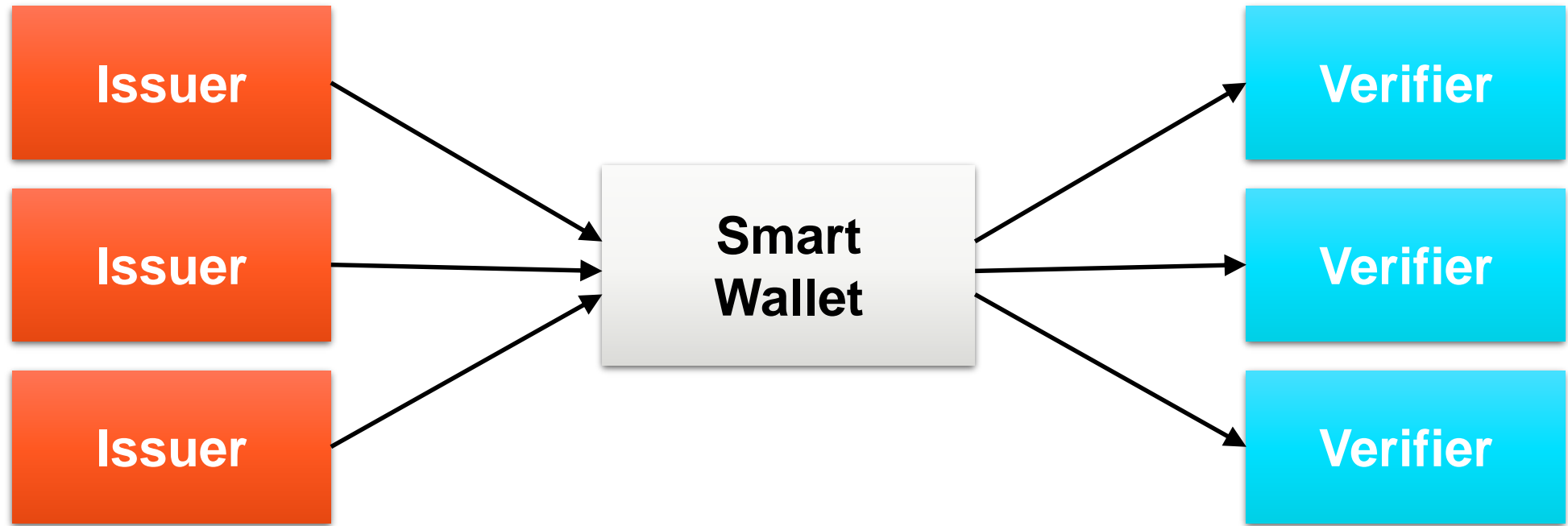


# **Steve Pannifer**

CEO

Consult Hyperion

# The Vision



# The Reality



What the service offers

15:08 5G 79%

register.cheapmoney.com

**Cheap Money**

**1 Sign Up**

Choose a method to confirm your identity

- ☒ Mobile Driver's Licence
- ☐ Scan Passport

Navigation icons: back, forward, home (+), tab (7), and menu (three dots).

What the user needs

15:08 5G 79%

register.cheapmoney.com

**Cheap Money**

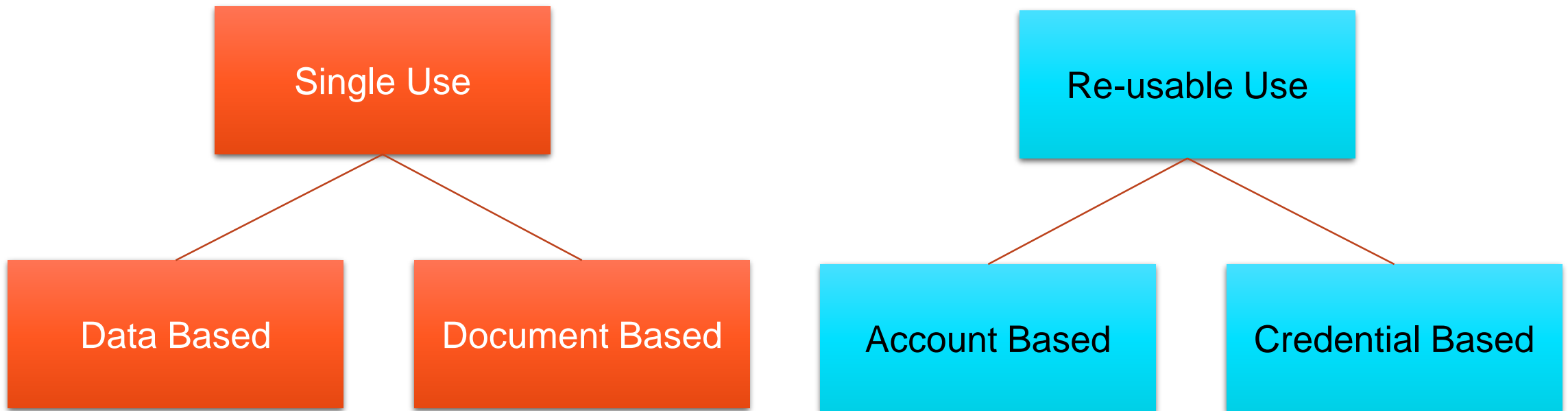
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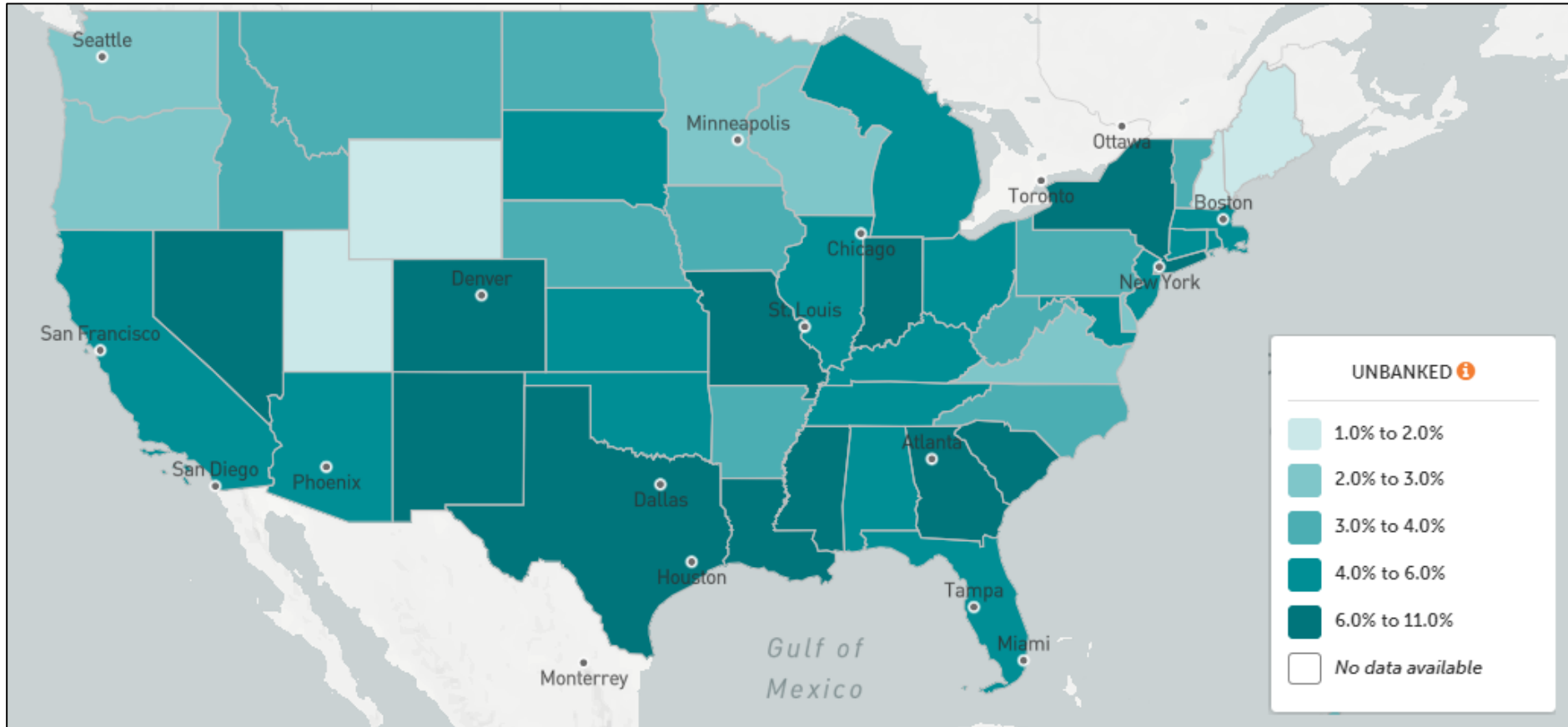
- ☒ Digital Credential
- ☐ Mobile Driver's Licence
- ☐ National ID card
- ☐ Open Banking
- ☐ Scan Passport
- ☐ Bank ID
- ☐ Check my credit record
- ☐ Video Call
- ☐ You already know me
- ☐ None of the above

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# Types of Digital Credential



# Access to Data



Source: Prosperity Now

# Physical Document Coverage

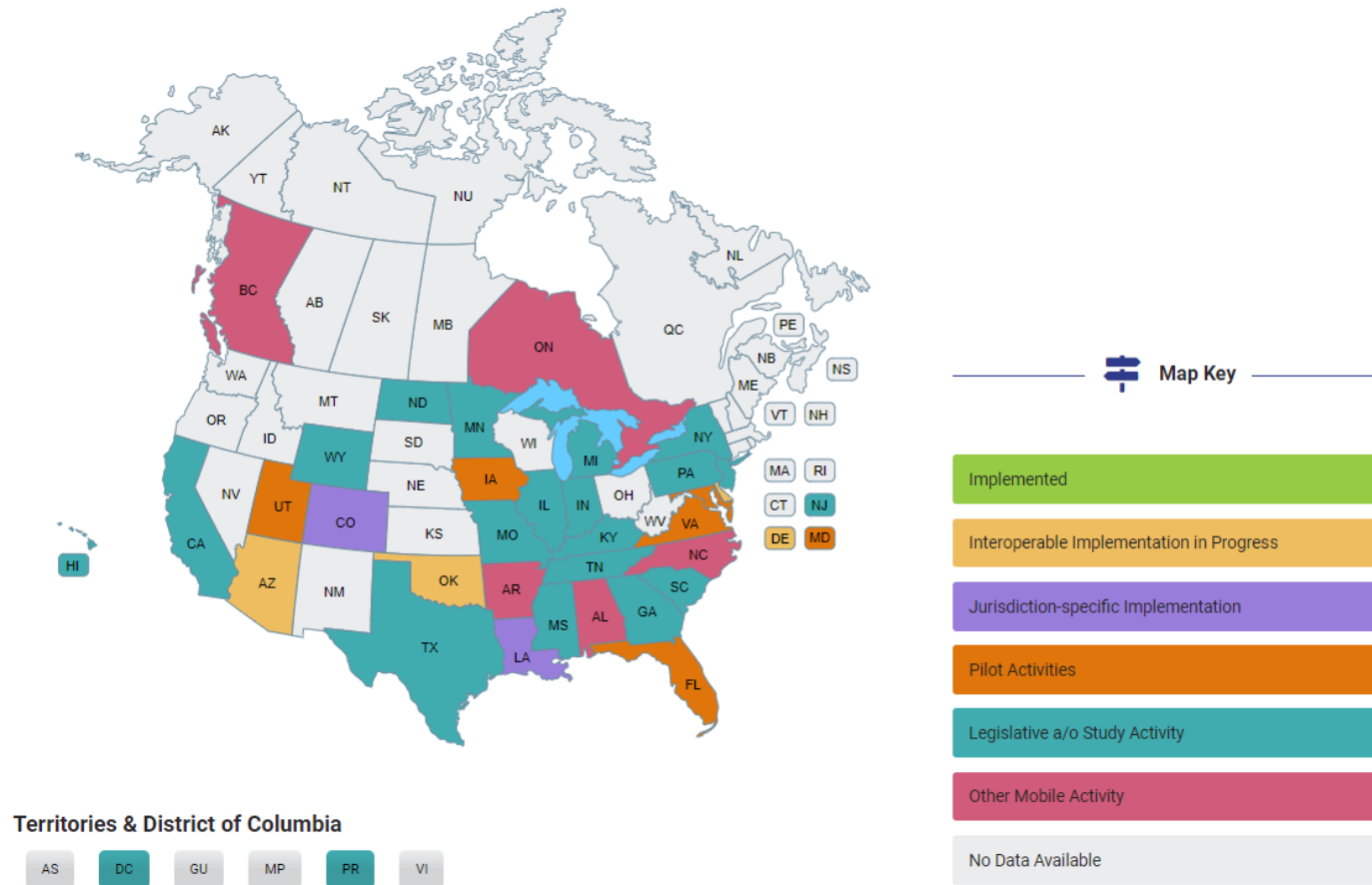
37% of the US adults  
have a valid passport

Source: YouGov

87% of the US adults  
have a valid driver's  
license

Source: Federal Highway Administration

# mDL Coverage



<https://www.mdlconnection.com/>

# **And another thing...**

## **Account based credentials**

They assume everyone has the same requirements

## **Digital Credentials**

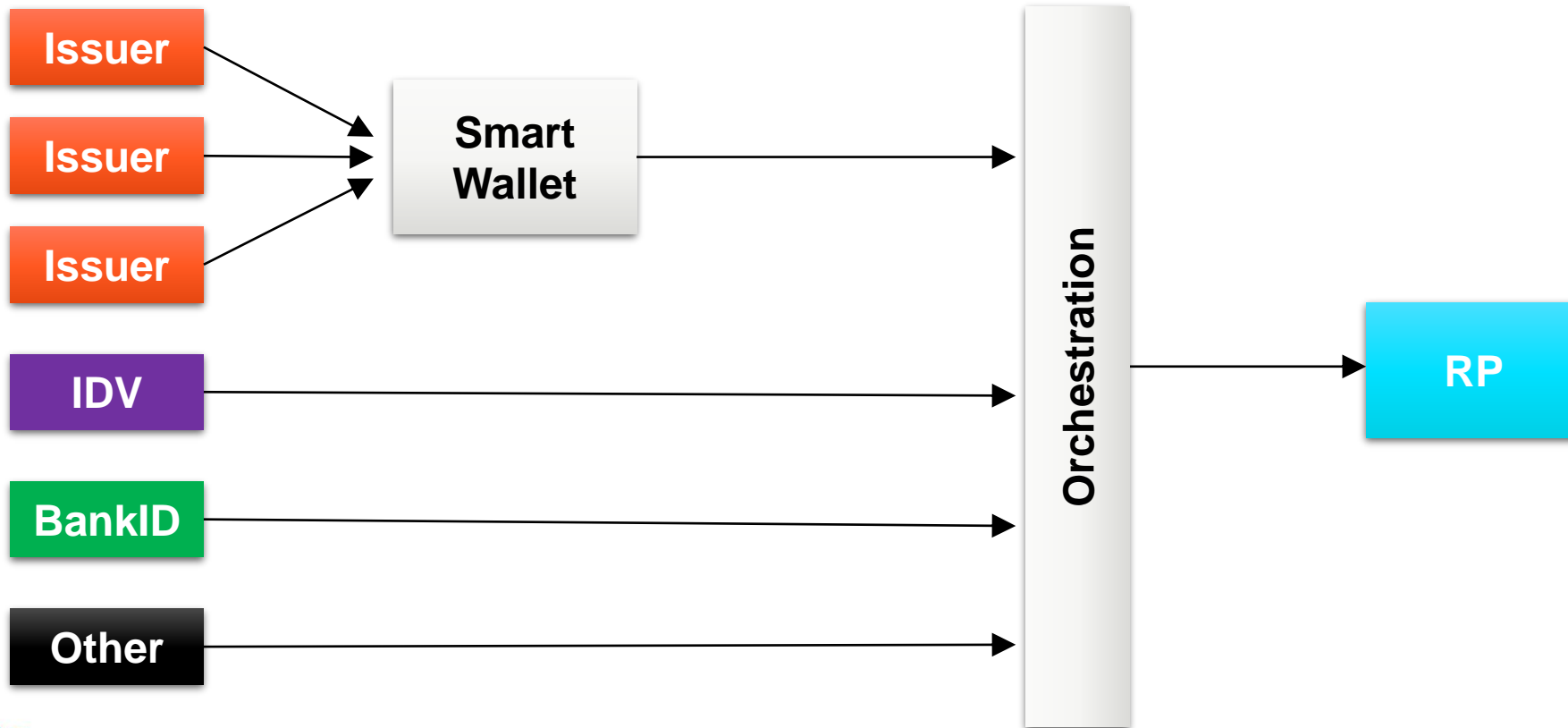
They allow parties to make their own choices

But what if the person hasn't got the credential you are looking for...



**What relying parties need is  
orchestration...**

# Orchestration



# Orchestration

- **Integration:** Single API of RPs
- **User Interface:** Ability to control what the user sees
- **Configuration:** Business Rules, Graphical
- **Flow Control:** Rules Driven, ML Driven
- **Credentials:** Single use and Re-usable, Evolving Protocols
- **Decisioning:** Result or Data
- **Case Management:** Self serve, Managed or Both

# **It's not just me saying this**

Orchestration has been a key area of consolidation in Digital Identity over the past 18 months



# THANK YOU!