

Element C: KBVs

Project Context

What is the context around the project?

Identity Providers certified against the UK Government's standards for identity verification ([Good Practice Guide 45](#)) commonly use 'Knowledge Based Verification (KBVs) as a method for meeting Element C. However, the standards were written to encourage innovative mitigations to the defined identity risks. As personal data 'escapes' into the internet following hacks it becomes necessary for Identity Providers to ask ever more difficult questions that users find difficult to answer. This is resulting in a paradoxical situation where the KBV process is becoming so difficult to be unusable by genuine customers, but criminals with stolen information can successfully pass it.

Project Hypothesis

What is the hypothesis to be tested by the project? (Repeat on front page)

There are potentially more innovative ways in which the requirements of KBV of Good Practice Guide 45 could be met that would be both secure and be convenient for users.

Project Objectives

What benefits and understandings will the project achieve?

1. For Government Digital Service and its contracted Identity Providers to ask the market to propose approaches for meeting KBV of Good Practice Guide 45 through OIX UK.
2. The project proposals to assess proposals collaboratively against the standards.
3. Recommend actions to enable new solutions for KBV to be implemented. (For example, for one or more OIX UK projects to be conducted in which the proposed solutions are tested in collaboration with GDS and Identity Providers.)
4. Easier journey for users (good for Government & IDPs) without compromising security.
5. Lessons for wider public sector.
6. Produce a Project Report that describes the proposals, assessment of the proposals and recommended next steps.

If interested in this project: Please email oixuk@openidentityexchange.org with project name in the Subject line. Please include the following:

Your Name

Company name

Contact email

Brief description of what you proposed to contribute to the project