WELCOME TO THE MORNING SESSIONS
AT THE ECONOMICS OF IDENTITY IV EVENT

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WELCOME
Chairman, Open Identity Exchange
Don Thibeau
OIX MC

David Bicknell
<table>
<thead>
<tr>
<th>Time</th>
<th>Session</th>
<th>Speakers</th>
</tr>
</thead>
<tbody>
<tr>
<td>09.05</td>
<td>Opening Keynote</td>
<td>Sarah Munro</td>
</tr>
<tr>
<td>09.30</td>
<td>Panel – Financial Services</td>
<td>Luma Zitani, Matt Burrell, Michael Harris</td>
</tr>
<tr>
<td>10.00</td>
<td>Thought Leadership Tête-à-Tête – Travel</td>
<td>Raoul Cooper</td>
</tr>
<tr>
<td>10.10</td>
<td>Panel – Travel</td>
<td>Raoul Cooper, Dave Smith, John Parfit</td>
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<tr>
<td>10.40</td>
<td>Break</td>
<td></td>
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<tr>
<td>11.05</td>
<td>Thought Leadership Tête-à-Tête – Across Borders</td>
<td>Diana Biggs, Davie Rennie, Rachelle Stellung, Peter Graham</td>
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<tr>
<td>11.15</td>
<td>Panel – Across Borders</td>
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<tr>
<td>11.45</td>
<td>Thought Leadership Tête-à-Tête – Identity Initiatives</td>
<td>Andrew Elliot, Jess McEvoy</td>
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<tr>
<td>12.05</td>
<td>Panel – Identity Initiatives</td>
<td>Harry Weber-Brown, Husayn Kassai</td>
</tr>
<tr>
<td>12.35</td>
<td>Thought Leadership Tête-à-Tête – Health</td>
<td>Adam Lewis</td>
</tr>
<tr>
<td>12.45</td>
<td>Panel – Health</td>
<td>Adam Lewis, Martin Ferguson, Julian Ranger, Nick Mothershaw</td>
</tr>
<tr>
<td>13.15</td>
<td>Lunch</td>
<td></td>
</tr>
</tbody>
</table>

Timings are subject to change
KEYNOTE
REFLECTIONS OF A YEAR

Sarah Munro
Director of Information, Barclays
So what does the data tell us?

OIX Published White Papers

<table>
<thead>
<tr>
<th>Year</th>
<th>No. of Whitepapers</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>13</td>
</tr>
<tr>
<td>2016</td>
<td>27</td>
</tr>
<tr>
<td>2017</td>
<td>15</td>
</tr>
<tr>
<td>2018</td>
<td>6</td>
</tr>
</tbody>
</table>
Is there another story?

gov.je
YEOTI
evernym
OPEN BANKING
Scottish Government
Riaghaltais na h-Alba
gov.scot
tisa
Leading on Investments and Savings

BARCLAYS
And then there were 5 ...
So what does this all mean?

- It's exciting that we are moving from projects to the real world solutions.
- But ... how will customers navigate this myriad of solutions?
- Should we be focused on standards or solving for use cases to drive adoption?
- Should we collaborate or go it alone?
- Will we get the leadership we need from Government?
Thank-you
PANEL

FINANCIAL SERVICES

Luma Zitani
Financial Crime Compliance, Barclays

Matt Burrell
Policy Advisor, Retirement & Savings ABI

Michael Harris
Director of Financial Crime Compliance, LexisNexis
LEADERSHIP TETE-A-TETE

Raoul Cooper
Senior Design Manager, British Airways
PANEL
TRAVEL

Raoul Cooper
Senior Design Manager, British Airways

Dave Smith
CMO, Car & Away

John Parfit
Senior Project Lead, Heathrow
BREAK

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LEADERSHIP TETE-A-TETE

Diana Biggs
Head of Innovations, UK & Europe, HSBC
LIGHTest INTRODUCTION VIDEO

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LEADERSHIP TETE-A-TETE

Andrew Elliot
Programme Director, NHS

Jessica McEvoy
Programme Director, GOV.UK Verify
PANEL
IDENTITY INITIATIVES

Harry Weber-Brown
Digital Innovation Director, TISA

Husayn Kassai
CEO, Onfido
LEADERSHIP TETE-A-TETE

Adam Lewis
Programme Director, NHS
PANEL HEALTH

Adam Lewis
Programme Director, NHS

Martin Ferguson
Director of Policy & Research, Socitm

Julian Ranger
Chairman, Digi.me

Nick Mothershaw
Director of Fraud and Identify, Experian
LUNCH

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Twitter icon
WELCOME TO THE AFTERNOON SESSIONS AT THE ECONOMICS OF IDENTITY IV EVENT

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AGENDA  AFTERNOON SESSIONS

14.15  Keynote – GoodID: People-Centered Innovations in Identity and Data  Subhashish Bhadra
14.35  Round Table Sessions – How scale Digital Identity in the UK  All
15.20  Panel – OIX Futures  Don Thibeau, Nick Mothershaw, Paul Weathersby, Sarah Munro
15.45  Finish

Timings are subject to change
KEYNOTE
GOODID: PEOPLE-CENTERED
INNOVATIONS IN IDENTITY AND DATA

Subhashish Bhadra
Principal, Omidyar Network
Good ID: People-centered innovations in identity and data

Subhashish Bhadra
Investment Principal
Digital Identity Initiative

@Subhashish30 | sbhadra@omidyar.com
Data economy
Calls to action for the OIX community

Five needs you can help address

1. Fundamental restructuring due to market failure
2. Targeted, fair, predictable, nimble, and contextual regulation
3. Ecosystem of technological and business model innovations
4. Start-ups that enhance personal privacy and create commercial value
5. Other commercial opportunities that create Good ID
Data economy

- Government offers public services
- Individual supplies data
- Business offers customization
Data economy

Individual makes grievances

Data economy

Individual supplies data

Business offers customization

Government offers services

Government complies with laws

Regulator offers remedies

Business complies with laws

Government complies with laws
## Data economy
Friction creates new market opportunities

### Economic drivers
- Consumers have an affinity for privacy
- Privacy plays a market-building function
- Regulation drives up the cost of privacy-violating behavior

<table>
<thead>
<tr>
<th>Opportunity</th>
<th>Approach</th>
</tr>
</thead>
<tbody>
<tr>
<td>Changing the way data is collected, stored and processed</td>
<td>Me2B technology</td>
</tr>
<tr>
<td>Enabling individuals to own their identity credentials</td>
<td>User-controlled ID verification</td>
</tr>
<tr>
<td>Helping business comply with regulations</td>
<td>Regulation technology</td>
</tr>
<tr>
<td>Engaging people in maximizing digital privacy</td>
<td>Privacy-enhancing technology</td>
</tr>
</tbody>
</table>
## Me2B technology
Changing the way data is collected, stored and processed

<table>
<thead>
<tr>
<th>B2B</th>
<th>Intermediary2B</th>
<th>Me2B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Raw Data</td>
<td>Raw Data</td>
<td>Raw Data</td>
</tr>
<tr>
<td>Anonymized Data</td>
<td>Anonymized Data</td>
<td>Anonymized Data</td>
</tr>
<tr>
<td>Only Parameters</td>
<td>Only Parameters</td>
<td>Only Parameters</td>
</tr>
</tbody>
</table>

Most business today

Existing credit authorities

Existing credit authorities
User-controlled ID verification
Enabling individuals to own their identity credentials
## Regulation technology
Helping business comply with regulations

<table>
<thead>
<tr>
<th>Opportunities for innovation</th>
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</thead>
<tbody>
<tr>
<td>Helping data fiduciaries with compliance and record keeping</td>
</tr>
<tr>
<td>Helping data fiduciaries with notice and consent</td>
</tr>
<tr>
<td>Helping data fiduciaries with data breach notification</td>
</tr>
<tr>
<td>Helping data fiduciaries with processing children’s data</td>
</tr>
<tr>
<td>Helping data fiduciaries honor data principals’ rights</td>
</tr>
</tbody>
</table>
Privacy-enhancing technology
Engaging people in maximizing digital privacy

- Individual privacy tools
- Secure authentication
- Better advertising technology
- Better social media
Good ID
Empowering and protecting individuals

Key elements of Good ID

- Useful
- Secure
- Private and user controlled
- Effective
- Inclusive
Other solutions toward Good ID
Good ID requires good policy, technology, and practice

Meaningful laws, policies, and governing institutions

New evidence and a robust civil society

Common standards, tools, and guidance
Thank you

Subhashish Bhadra
Investment Principal
Digital Identity Initiative
@Subhashish30 | sbhadra@omidyar.com
ROUND TABLE SESSION
HOW TO SCALE DIGITAL IDENTITY IN THE UK

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PANEL

OIX FUTURES

Don Thibeau
Co-Chair, OIX UK Europe

Nick Mothershaw
Co-Chair, OIX UK Europe

Paul Weathersby
Secretary, OIX UK Europe

Sarah Munro
OIX UK Europe Board
THANK YOU FOR JOINING
THE ECONOMICS OF IDENTITY IV EVENT
SEE YOU NEXT YEAR!

Lets stay in touch
oixuk.org/twitter | oixuk.org/youtube | oixuk.org/linkedin | oixuk.org/blog | oixuk.org/forum