

One ID For Every Situation

How YourID is Creating a More Convenient
and Secure Future

PART ONE

The World's First Trusted Identity Platform

More and more often, when we're interacting with other people, it's not in person, but online. And that presents a tricky problem with respect to identity. There are plenty of traditional mechanisms for verifying identity in person – a signature, an ID card, a passport, even a handshake – that don't translate easily into the online world. As a result, trust is low, and identity fraud is on the rise. According to Lexis-Nexis Risk Solutions' recent report **True Cost of Fraud**, in the retail sector alone, fraud attempts have tripled since 2017. Meanwhile, a TransUnion study found that **almost half of all consumers** were worried about being victims of fraud.

Solutions have started to emerge in recent years. A bank might send you a one-time password via text message, for example, while a mobile wallet may require a face scan in order to authorize a transaction. But none of these solutions are universal: with each app or site requiring its own access method, consumers end up juggling dozens of different passwords, PINs, and other access methods – and often just give up out of frustration.

This is where YourID comes in.

YourID is going to be the world's first trusted identity platform. End users will no longer face a confusing array of authentication mechanisms when performing transactions online – or in the real world, for that matter – because they will have access to a single, convenient, highly secure identity solution in the form of YourID's app.



PART TWO

YourID's Vision

There have been floundering attempts to establish universal ID before. But where these have failed to gain traction, YourID will succeed thanks to our unique combination of key strengths:

Technology Agnostic: A flexible range of partners offer the most appropriate technology for any given situation. YourID doesn't rely on a single technological solution.

Cross-industry Collaboration: YourID will be controlled by a wide variety of stakeholders from various industries, including leading websites and online platforms.

Shared Cost: Free for the end-user, while participating platforms reduce costs for IAM up to 95%, since these costs will be shared between them due to re-usable identities.

Data Enrichment Through Consent: Users can choose to complete their profile with - for example - financial or medical information or data from a smart watch. Through "extended consent", users enrich data for companies while receiving benefits in return.

These are the pillars of the YourID platform, offering strong incentives for governments, businesses, citizens, and consumers to start using the platform, and to finally have access to reliable, secure, and convenient digital identity.

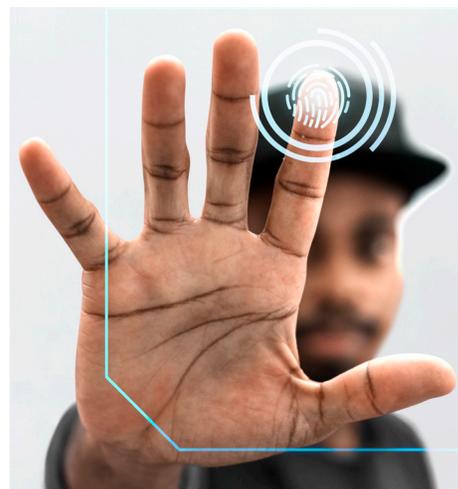
“Something You Are” Security

There are a few main approaches to digital authentication, and while none are perfect, some are clearly more secure than others.

Passwords: Authentication based on “Something You Know”. The most obvious issue with this form of security is that others can find out what you know, or – more likely – they can guess it. Hackers often begin the account-cracking process by trying out the most commonly used passwords, such as “password” and “123456789”. But even more unusual passwords can ultimately be cracked by automated brute force hacking systems designed to rapidly try every possible combination of characters in order to gain access.

2FA: Two-Factor Authentication incorporating “Something You Have”, such as a security key or a smartphone to which an SMS passcode can be sent. This is undeniably more effective than password-based security, but nevertheless presents its own vulnerabilities. SMS messages can be intercepted through Man-in-the-Middle attacks, and security keys can be stolen.

Biometrics: Authentication based on “Something You Are”. Your biometrics are literally a part of you – your fingerprint, iris, facial features, the timbre of your voice, even your behavioral gestures. They cannot be stolen, and while some forms of biometrics can be imitated or “spoofed,” advancements in liveness detection technology are increasingly eliminating that threat. This is why biometric authentication provides the most solid basis for digital identity, and why multi-factor authentication incorporating biometrics can be virtually impenetrable.



PART THREE

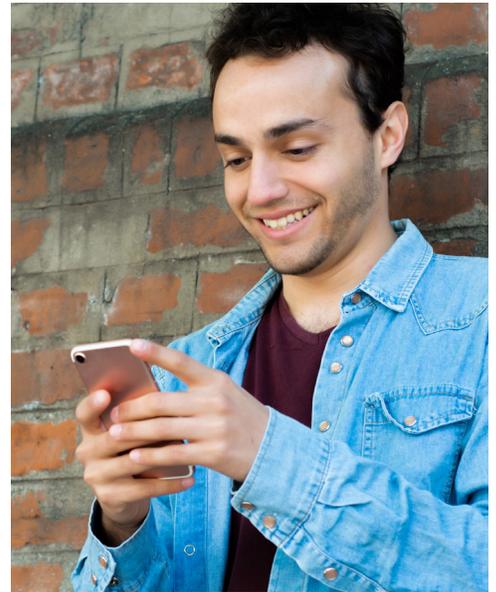
Benefits to Users

You can buy products from any store using a single payment card, and you can travel the world with a single passport. But when it comes to accessing accounts and services online, there's a whole maze of processes and requirements to navigate. It's not uncommon for someone to have an entire booklet of passwords for various logins, and it's more often the case that an individual will simply reuse the same password over and over again – an extremely risky approach to online security.

People don't want to put themselves at risk, but they lack a simple and effective solution for online security. This is why YourID will offer such compelling advantages to the user:

Convenient, frictionless identity

- YourID will take advantage of the biometric sensors available on contemporary smartphones as its baseline authentication method, eliminating the need for users to remember complex passwords, and allowing them to sign into online accounts in an instant.
- Users will be able to authenticate via YourID's app virtually anywhere, with the platform offering plugins to third party websites, apps, and other online platforms. This means that with a single key, users can access everything from media streaming platforms to bank accounts to online shops.



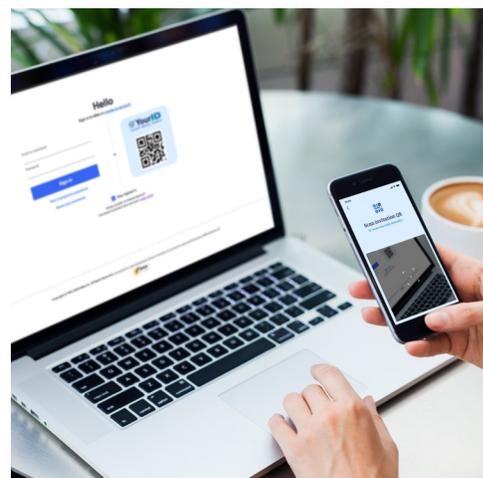
Security

- By eliminating the use of passwords, YourID takes out the weakest link in the security chain.
- Biometrics are credentials that users have with them at all times, and they are difficult to mimic, with cutting-edge liveness detection systems making it harder and harder for would-be fraudsters.
- Using biometrics in multi-factor authentication is the strongest approach to digital security, and one that has been officially endorsed by the FBI.



Privacy

- YourID will not track user activity, and does not have access to users' sensitive personal information. Instead, it acts as a "blind intermediary" between users and service providers.
- Users will be able to see which personal information is required and which is optional for each service provider, and will be able to configure their data sharing settings accordingly through an intuitive privacy dashboard. Users can also ask to have service providers delete their shared information.



Rewards for sharing data

- In YourID's app, users have the option to give consent for sharing parts of their profile information with companies, enriching their data. With this optional feature, users benefit from sharing their data because they will receive discounts or other (financial) rewards from those companies.

Taken as a whole, these benefits offer users the ideal identity solution, allowing them to reliably confirm their identities across a range of services and platforms using a single credential, and with a minimum of friction and a maximum of control over their private information.

PART FOUR

Benefits to Businesses



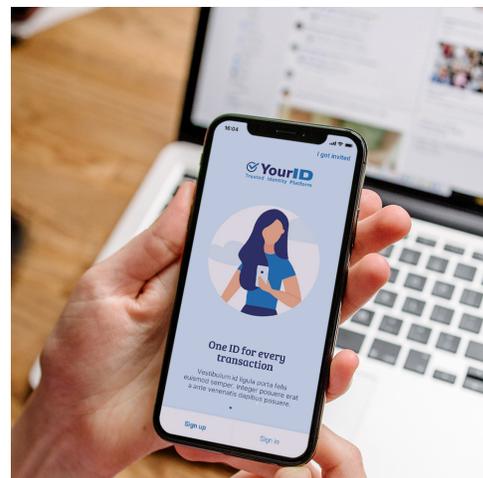
End users aren't the only ones who will benefit from YourID – businesses, governments, and other service providers will also reap enormous rewards by supporting our platform.

The current, ad hoc security framework for online services creates considerable friction while also failing to fight fraud, with the result being significant losses for businesses in the form of stolen goods and services as well as abandoned shopping carts, not to mention high rates of victimization for their customers, along with reduced trust. YourID effectively addresses all of these issues, significantly reduces IAM costs, and enables efficient data enrichment.

Material Benefits

- Significant cost savings. Authentication security is guaranteed by a single entity – YourID – which means no money wasted on multiple solution providers or building your own costly solution. By facilitating the re-use of (verified) identity information, IAM costs for participating platforms/websites are reduced up to 95% since these costs are shared in full transparency between them.

- Data enrichment through consent. Since users can choose to share additional profile information and personal preferences with companies (“extended consent”), those companies can approach users for specific offers with full user-consent and focus their marketing efforts on users that have a high probability of being interested in their offers.
- Reduced losses to fraud, lower IT costs thanks to the elimination of password reset requests, and lower customer service costs as a result of a reduction in complaints stemming from identity fraud and authentication processes.
- Higher conversion rates, as customers can easily create and access online accounts, and verify their payment information.
- Far fewer abandoned shopping carts equals more processed transactions.



Intangible Benefits

- Simplified compliance with Know Your Customer and Anti-Money Laundering regulations such as PSD2, CCPA and GDPR.
- Increases in customer satisfaction and retention thanks to frictionless, reliable authentication.
- Improved image and reputation as a result of improved security and customer service.

By and large, these are not one-time benefits, but rather lasting ones that will deliver participating businesses long-term advantages. And the bar to entry is low: **YourID’s ambition is to achieve universal support, and our plugins for online service providers will be widely available.**

PART FIVE

The Four Key Components

Four key components of YourID make it unique in comparison to identity platforms that have come before: Cross-Industry Collaboration, the technology agnostic model, data enrichment and cost sharing.

Flexibility, collaboration and transparency are at the heart of YourID, and these building blocks ensure everything YourID does and offers is flexible, accessible and trustworthy by design from day one.



Cross-Industry Collaboration

The key to YourID is trust: trust that users are who they say they are, and trust that we, the stewards of the trusted identity platform, are acting with complete transparency in accordance with our ethical vision.

YourID is a collaboration of a wide variety of stakeholders, jointly supervising and controlling the platform. YourID is governed by its main foundation in Switzerland. It consists of representatives from well-known companies, as well as governmental bodies and professional organisations. Founding partners can become part of the foundation's board. This commits us to our promise of independence through collaboration with our partners and the vertical champions adopting the YourID platform.

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YourID is global in reach, and in the age of increasing privacy legislation, it is integral to our success that in addition to the Swiss main foundation, our organization is supported by regional foundations working in accordance with local legislation. Each regional foundation is governed by its own board, which non-founding members may join, taking a leadership role in guiding the future of online identity.

YourID has zero interest in user data, and so it benefits our organization to limit our own access to personal information. That's why the central YourID foundation is headquartered in **Switzerland, where the law expressly prohibits the collection of and interference with customer data from our partners.**

The Technology Agnostic Model

YourID is not a Vendor or commercial organisation. Instead, as an independent foundation, YourID can collaborate with any technology provider on a global scale and can adapt to the wishes of the participating websites/platforms and regional (legal) requirements.

YourID's technology agnostic model enables the accessibility required for large scale uptake and market inclusion. By working with the best-of-breed, already proven technology to support identity verification and authentication, YourID will assemble the various components to create a trusted identity platform and will only develop necessary non-existing parts itself, guaranteeing quality and accountability.

YourID's emphasis on collaboration is key to our technology proposition. Working with trusted identity providers including government agencies, insurance firms, and Telcos to verify user identity, our platform is able to begin every customer onboarding with the utmost level of trust, and carry it forward with an unbroken chain of strong authentication.

Technology agnosticism also enables YourID's platform to evolve over time as digital innovations continue to transform our digital culture. As new mobile form factors launch and new biometric security technologies emerge, and as cul-



ture changes with new business models and communication methods, YourID will be able to incorporate the best available tech at any given time, rather than being stuck with legacy technologies as they become redundant. No matter how our world changes, identity will remain a critical component of every transaction. YourID is a future-proof platform.

Shared Cost

By facilitating the re-use of (verified) identity information, YourID enables a smooth cross-industry experience for the user for free while participating platforms reduce costs for Identity and Access Management (IAM) significantly, since the cost of YourID will be shared between the participating platforms and websites.

- **Trust Receivers:** Depending on the number of participating websites/platforms, YourID's participants save up to 95% of the cost for IAM, resulting from YourID's collective buying power and the ability to re-use (verified) identities. Joining YourID is financially more attractive than building and maintaining your own solution or contracting services from IAM technology suppliers by yourself.
- **Users:** Basic account users don't pay; these costs are covered by the participating platforms. However, users can upgrade their account for extra security or additional features, and can create their own Look & Feel. In those cases, there is an extra cost, that can be sponsored or paid by the user. When paid by the user, it will further reduce the cost to be shared by the participating partners. For a description of the various account types, see Part Six.
- **Trust Providers:** Trust Providers receive an annual payment and/or a payment for the cost per service supplied to users. Trust Providers benefit from YourID's global scalability, giving them access to potentially hundreds of millions of new clients worldwide, providing extra recurring income.

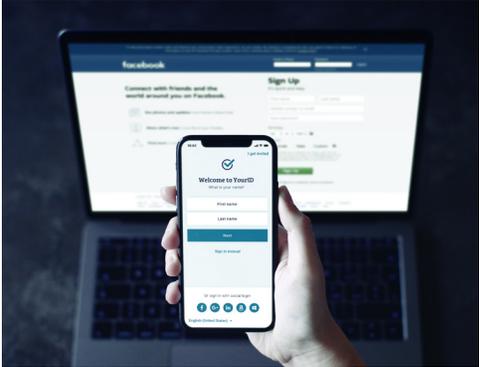
Data Enrichment Through Consent

Most of the technologies that we use on the internet nowadays serve to obtain a clear picture of (potential) clients, their needs and their wishes. For this purpose, many types of technological innovations are used, ranging from Cookies to Artificial Intelligence. On the other hand, we are facing an increasing array of rules, regulations and law enforcement policies that try to protect users through GDPR, CCPA and similar regulations, data management, the right to be forgotten, etc. This has created a continuous battle on different fronts and resulted in enormous fines.

But why don't we enrich data based on consent given by the user? Why not ask the user for "extended consent" and ask them whether they want to share their data and in return receive a benefit? Such a feature would enable data enrichment through a direct relationship between companies and users.

YourID makes this possible as an optional feature: in addition to verifying the user's identity information, users have the choice to upload all kinds of other information in their profile, like medical and financial information, their hobbies and consumption preferences. With this optional feature, users can benefit from sharing their data by receiving discounts or other (financial) rewards from those companies, thereby creating their own centralised loyalty program. In YourID's app, users choose what parts of their profile information they wish to share with companies and they can adjust these settings and revoke consent conveniently in the app.

This "data enrichment through user consent" also provides benefits to companies. It allows them to focus on users that have a high probability of being interested in their offers, resulting in a better User Experience. Furthermore, this accurate client targeting also leads to increased efficiency in marketing communications and sales efforts.



Maintaining a Line of Unbroken Trust

The lifecycle of a user account is a chain composed of transactions, beginning with onboarding and carrying through every authorized interaction. As we all know, a chain is only as strong as its weakest link. That's why, in addition to leveraging the strongest available security technologies on the market to authenticate logins and transactions, YourID works with trusted identity providers to verify a user's identity when they sign up. **External Identity Service Providers**, can allow for remote enrollment in this manner, for example: using a biometric face match to compare a user to a government-issued ID, establishing the strongest possible foundation for YourID's chain of trust.

PART SIX

Features, Pricing and Use Cases

One-time on-boarding on YourID’s re-usable identity platform is easy and convenient. Opening an account is as simple as entering your name, email address and phone number, or connecting an existing Google, Facebook, Amazon or LinkedIn account. Each account can be associated with multiple emails and telephone numbers, and leveled-up with additional verification factors to unlock enhanced physical and digital security features.

YourID’s app will offer a variety of identity and authentication features based on one of three consumer service levels – **Basic**, **Basic Age**, and **Basic ID** – as well as a **Premium Flex** service level:

FEATURES	BASIC	BASIC AGE	BASIC ID	PREMIUM FLEX*
Verified emails	Unlimited	Unlimited	Unlimited	Unlimited
Social Profiles	Unlimited	Unlimited	Unlimited	Unlimited
Free Skins (sponsored)	Unlimited	Unlimited	Unlimited	Unlimited
Verified phone numbers	2	2	Unlimited	Unlimited
Age Verification	-	✓	✓	✓
Verified Personal IDs	-	-	1	Unlimited
Premium Skins (chosen by user)	-	-	1	Unlimited
Extra Biometrics	-	-	-	✓
Secure Backup	-	-	-	✓
Verified Business ID	-	-	-	✓
Employee certification	-	-	-	✓
* Premium Flex: features will be tailor-made depending on the industry and according to client’s wishes.				

On-device Biometric Authentication

YourID’s app uses a decentralized model for the storage and matching of biometric data. Sensors on a mobile device – a fingerprint sensor like Touch ID, a camera for facial recognition, a microphone for voice signature – are used to scan a user’s biometric data and match it to a template that never leaves the device. This “on-device” paradigm means no biometric data is stored on a server, where it would be vulnerable to data breaches which would otherwise increase the threat of fraud.

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Pricing - User Perspective

- Basic, Basic-Age & Basic-ID accounts are always free for the user.
- Users can choose a Premium Flex account for extra security or to have additional features.
- Users can create their own Look & Feel by personalising their dashboard, including skins from well-known companies, sponsored or bought by the user.
- Users can also be sponsored by trust receivers for marketing/loyalty purposes (with or without skin).

Pricing - Trust Receiver Perspective

- Trust receivers share YourID's platform costs of the "Basic" level. Depending on the number of participants, savings of up to 95% (or even more) will be obtained. Example: when 5 participants share the costs, +/- 80% savings will be obtained per participant.
- Only websites ("Trust Receivers") with commercial activities share the cost. Basic level account-access for non-commercial websites is available for just an annual service fee to cover the costs for registration and use of the received plugin.
- Commercial Trust Receivers share the costs based on the level they require.
- Trust Receivers can choose a "Premium Flex" package, enabling additional verifications. This package will be customized to the needs of the participant.
- Trust Receivers decide which Trust Providers to accept as verified ID suppliers, depending on the region, global acceptance and quality of verified ID information.
- Trust Receivers can sponsor users with the company's branding. Or they can sponsor users with discounts if the user wants to use a combination of ID information, like partner or account information.

<p>DIGITAL ACCESS</p>	<p>YourID offers strong authentication in digital environments. Through our trusted identity platform and app, users can easily and securely login to websites and applications when using desktop, laptop and mobile browsers.</p> <p>With QR code and Deeplink functionality on the app, and support for FIDO certified external authentication devices, along with Single Sign On and remember-my-device features, YourID makes digital access easy and secure for users.</p>
<p>PHYSICAL ACCESS</p>	<p>YourID can assert trusted identity in the physical world, too. Using wireless NFC, Bluetooth or QR Code functionality on a mobile device, users can open locked doors, safes, and connected vehicles with the assurance of our trusted identity platform.</p>
<p>USER IDENTIFICATION AND ID VERIFICATION</p>	<p>Beyond authentication, YourID also enables advanced, wide-ranging identification features. Using best in breed automated identification technologies through our biometric agnostic platform, users can verify their ID on a mobile device via remote video, voice, or face and document identification.</p> <p>With ID verification, users can easily enroll in services and open accounts, because YourID is able to function as a fully-fledged digital ID. Our trusted identity platform can store functional travel documents and driver's licenses.</p> <p>In addition to the convenience of having multiple trusted ID documents in one place – with enhanced features like geolocation history, family identification and children identification – YourID also prevents the fraudulent use of lost IDs. When users declare a lost ID or passport through YourID, we publish it in a blacklist, ensuring it is ineffective, while you can continue to use your digital ID.</p>

In addition to digital access, physical access and public identification, YourID boasts a comprehensive arsenal of business identification applications:

<p>ENTERPRISE IDENTITY AND ACCESS MANAGEMENT</p>	<p>In today's modern digital enterprise there are few applications that don't demand identity and access management. YourID's trusted identity platform can transform businesses with increased security and efficiency.</p> <p>Digital access applications:</p> <ul style="list-style-type: none"> → Workstation login, punching in and punching out, secure communications and more: YourID means each member of an enterprise is only using their true identity to gain access to any digital company assets. <p>Physical access applications:</p> <ul style="list-style-type: none"> → Access to facilities, offices, and appliances is streamlined and secure with YourID's strong user authentication. <p>Workforce management:</p> <ul style="list-style-type: none"> → YourID can allow senior employees to delegate powers to authorized persons. → YourID can facilitate authorization of resources. → YourID can enable sign-off and time stamping of documents. → Time records managed with YourID ensures more accurate payroll.
<p>EDUCATION</p>	<p>In schools, YourID can be used for access by staff, teachers, assistants and volunteers. YourID can be used to keep accurate library records for borrowed books, and can authenticate students in remote testing scenarios.</p>
<p>RETAIL MARKETING</p>	<p>YourID can easily enable retail loyalty programs, ensuring customers are rewarded for every purchase online and offline.</p> <p>It can also offer secure marketing targeted at identified users.</p>

<p>LIVE ENTERTAINMENT VENUES</p>	<p>YourID can offer an especially convenient experience for VIP club members, giving them easy access to premium event spaces and services.</p> <p>Our platform can also privately verify age, confirming a user is over 18 or 21 without sharing additional private information like name and address.</p>
<p>DIGITAL MEDIA ENTERTAINMENT</p>	<p>YourID can streamline age restriction procedures on digital content platforms and streaming services. Our platform also acts as an anti-piracy measure, ensuring content is only accessed by identified persons. YourID can eliminate password sharing, too – preventing multiple users from across a region from stealing subscription services through a single account.</p>
<p>PRIVATE SECURITY</p>	<p>YourID can protect valuable assets and dangerous materials. Hard drives, computers, portable devices and safes can all be secured with YourID's strong authentication. Firearms, ammunition, and other dangerous objects requiring a license to handle can be stored safely until only registered, identified users access them.</p>
<p>CUSTOMER SERVICE / CALL CENTRES</p>	<p>YourID can help maintain trust in remote call centres by ensuring agents making calls are who they claim to be. On the customer side of the interaction, YourID can make over-the-phone purchases simple and secure – no more sharing credit card numbers and CVVs over the phone.</p>
<p>TRANSPORTATION AND DELIVERY</p>	<p>YourID can identify drivers for accurate time and attendance tracking, while package recipients can sign for their packages with their verified IDs.</p>
<p>CASINOS AND GAMBLING</p>	<p>In casinos, YourID can be used to check legal gambling age, provide facility access, protect valuables and manage exclusive access to VIP players.</p> <p>Meanwhile, online gambling can benefit from YourID's easy to use ID verification, enabling compliance with Know Your Customer regulations.</p>

BANKING	Banks can easily comply with PSD2 and KYC regulations thanks to the YourID platform, while also offering new and exciting features to customers. Virtual credit cards and cryptocurrency wallets can be issued and managed safely with YourID. Loan and credit applications are fast and secure with verified ID, and strong authentication means banks foster trust with their users in an age of increased fraud.
INSURANCE	YourID can mitigate insurance fraud, sounding the alarm on coercion and cooperative user scams. YourID enables pay-per-use insurance, and allows for more accurate assessments when determining deductibles: our platform means you know who's driving when there's an accident.
SHARING ECONOMY	Applications for YourID are growing in the increasingly popular sharing economy. Our platform can enable secure access to shared PCs in cybercafés, libraries, and shared office spaces. It can enable user identification in ride sharing services, and issue temporary access to rented homes (in the case of Airbnb, as an example). YourID can also keep workplace communication channels and digital collaboration spaces secure, keeping morale and productivity up, and protecting data assets.
SECURE COMMUNICATIONS	YourID can pre-identify callers, cutting down spam. It can be used to allow secure instant messaging and email, secure file transfer, and secure voice calls. YourID promises you will trust who is getting in contact, and they will trust you.
ROBOTICS, AUTOMATION, IOT AND SMART CITIES	<p>Innovation in automation, robotics, the Internet of Things (IoT) and smart cities is constantly creating new opportunities for YourID to foster trust. Our platform can confirm proof of ownership for access to connected cars, smart home locks, and personal robot use.</p> <p>Connected cars on smart city roads can partake in secure, authenticated communication channels, delivery drones can make authorized deliveries to identified recipients, and AI avatars can interact in a more personal manner, with YourID authenticating and verifying users.</p>

LEGAL MATTERS	Signing legal contracts in person or online is easy with YourID's trusted identity platform. Confidential legal documents can be sent securely, as can any legal communications, all benefiting from trusted proof of timestamping.
LAW ENFORCEMENT	The identity documents that can be stored with YourID are fully functional and can be used by law enforcement officers to identify citizens.
MICROPAYMENTS	YourID can authenticate micropayments: tap your NFC-enabled phone to gain access to public transportation, or buy a coffee with nothing but your trusted mobile device.
MONEY TRANSFER	With YourID, users can rest assured when sending large denominations of money. Verified and authenticated users on both ends of the transaction means money gets to its intended recipient.

As acceptance for YourID grows and the connected world continues to evolve, more use cases will emerge for our trusted identity platform. Public transportation access, entertainment venue access and VIP services, government e-services and national ID, manufacturing, automobile access, and smart city infrastructure are only the most obvious areas where YourID can create trusted bonds between service providers and users everywhere in the coming years.

PART SEVEN

Realizing a Trusted Future with YourID

Identity is at the heart of every transaction. Through YourID's technology, governance and leadership, together we can ensure that digital identity is a benefit for users and service providers, rather than a liability.

The past decade was defined by its historic data breaches, resulting in record levels of identity fraud, maligning innocent users across the globe and eroding trust in institutions. YourID's trusted identity platform is designed to keep all users in complete control of their personal data, eliminating the possibility of fraud through decentralized biometric authentication and organizational transparency subject to Swiss law. Our solution can help close the cycle of fraud while enhancing user experiences both on and offline when opening doors, paying for goods and services, redeeming loyalty points or networking.



Through collaboration with the largest digital consumer platforms, we aim to become the international industry standard protecting user privacy and digital identity, significantly contributing to the fight against fraud. But even more than

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Part Seven: Realizing a Trusted Future with YourID

that, the YourID foundation will support all activities related to creating a positive experience regarding a person's online identity. In pursuit of this goal, YourID will support organisations where victims of identity theft and fraud are registered.

We envision a future that is safe and convenient for everyone, with a diminished identity threat landscape, in which we are in control of our data. Only through collaboration with as many online platforms as possible, and a technology agnostic platform with a governance system fully dedicated to transparency, can we achieve this major milestone.

To learn more about YourID and how to become involved in our ambitious vision of worldwide trusted identity, contact us today.



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