



WHITEPAPER

Decentralized Identity & Access Platform

Powered by crowdsourcing of
contact directories

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Table of Contents

1. Introduction	4	6. Using distributed database to decentralize contact directories	16
2. Understanding the technical challenges	6	6.1 Consensus Protocol	16
2.1 Owning Identity today is hard	6	6.2 Decentralized LDAP and Multi Factor Authentication (MFA)	17
2.2 Verifying identity is even harder	6		
2.3 Centralized systems are unreliable in long term	6	7. Using cryptography & blockchain to decentralize Identity	18
2.4 Identities need to constantly remain validated and updated	7	7.1 Using Smart Contracts to manage the Public Key	19
2.5 Limitations of mass adoption	7	7.2 dPKI for recovering private keys	20
2.6 Flaws in existing verification systems for KYC/CDD/EDD	7	7.3 SPKI to sign identity data to validate identity	20
3. Cryptographically Verifying Identities (Breakthrough)	7	7.4 Cryptographic KYC for a better KYC/CDD/EDD	21
3.1 Providing Mathematical certainty	8	7.5 Validating authentic digital identity owner with proof-of-life	22
3.2 New kind of KYC	9		
3.3 Shared KYC Utility with privacy	10	8. Team	23
3.4 Identity linked to wallets across chains (patent pending)	10	9. DiroToken Allocation	24
3.5 Universal original document validation platform	11	10. DiroToken Sale	25
4. Designing - Decentralized IAM infrastructure	11	11. Diro Tokenomics	26
5. Global Contact Directories	12	11.1 DiroTokens	26
5.1 Aggregate unverified identity data (contacts)	12	11.2 Diro Rewards	26
5.2 Bonding orphan contacts with owner of MSISDN	12	11.3 Automatic Conversion of Diro Rewards to DiroTokens	28
5.3 Identity attributes discovery & auto-correct	13	11.4 Utility of DiroTokens	28
5.4 Creating shared directories	13		
5.5 Directory discovery engine – to create shared directories	14	12. Conclusion	30
5.6 Crowd-linked contact layers	14		
5.7 Using directories to build identity consensus	15		
5.8 Diro Identity Score	15		
5.9 Narrow-casting engine	15		



Glossary

Contact Directories – Multiple directories on a smartphone wherein each directory contains shared list of contacts across multiple devices.

Crypto KYC – Cryptographically provable KYC process.

dIAM – Decentralized Identity and Access Management goal is to ensure that no single third-party can compromise the integrity and security of the system as whole.

DID - Decentralized Identifiers (DIDs) are a new type of identifier intended for verifiable digital identity that is "self-sovereign" requiring a decentralized public key infrastructure (DPKI).

dLDAP – Decentralized Lightweight Directory Access Protocol is proposed LDAP service based on distributed database of MSISDNs and crowd consensus based contact directories.

DPKI – Decentralized Public Key Infrastructure that is able to preserve the integrity of identifiers by protecting organizations or individuals from private key loss or compromise.

GUID – Globally Unique Identifier used for addressing any object in digital space.

IAM – Identity and Access Management is, in computer security, the security and business discipline that "enables the right individuals to access the right resources at the right times and for the right reasons."

Identity Hub – A secure and encrypted data store containing information related to an identity. The data store is uniquely addressable using a DID and syncs with other hubs.

KYC – Know you customer, a regulated process where in the identity of the customer is verified and the person is authenticated using either biometric match or knowledge based authentication. Typically requiring date of birth and address proof within last 3 months.

KYCC – Know you customer's customer, a regulatory requirement for high-risk transactions requiring enhanced due diligence.

LDAP - Lightweight Directory Access Protocol is a directory service protocol that runs on a layer above the TCP/IP stack. It provides a mechanism used to connect to, search, and modify Internet directories. The LDAP directory service is based on a client-server model.

MFA – Multi-factor authentication is a method of computer access control in which a user is granted access only after successfully presenting several separate pieces of evidence to an authentication mechanism.

MSISDN – Mobile Station International Subscriber Directory Number is a number used to identify a mobile phone number internationally. MSISDN is defined by the E.164 numbering plan.

OIDC – OpenID Connect is an authentication layer on top of OAuth 2.0, an authorization framework. The standard is controlled by the OpenID Foundation.

PGP – Pretty good Privacy - an early public key application, defining the first public key infrastructure to be widely deployed.

PKI – Public Key Infrastructure is used to digitally sign documents transactions, and software to prove the source as well as the integrity of those materials.

Proof-of-life – Proof of existence of the real person behind the digital identity through confirmation from other socially associated mobile devices based on live human interaction as strong authentication.

SPKI – Simple Public Key Infrastructure

SSL Certificate - are small data files that digitally bind a cryptographic key to an organization's details. When installed on a web server, it activates the padlock and the https protocol and allows secure connections from a web server to a browser.



1. Introduction

Today's digital world lacks a credible identity system that is universally consumable and can be trusted by counter parties across industries. Further, all crowd sourcing based solutions lack credibility and verification that is needed to address regulatory requirements. Getting all the industries, governments and consumers across hundreds of jurisdictions to agree on a framework is a challenge. A great deal has already been written on challenges in creating universal identity (Vinay Gupta, 2017). The problem has been part technical and part political.

Owning identity itself is hard for individuals

Verifying real identities requires mass consensus and adoption

Centralized systems are unreliable in long term due security and political risks

Identities need to constantly remain validated and updated

Limitations of mass adoption by different stakeholders

As we rapidly adopt digital technologies with smartphone penetration slated to reach 4 billion by 2022 and new technologies like IOT, blockchain, AR/VR and digital currencies getting ready for mainstream adoption, the need for cybersecurity has never been greater.

Identity theft losses are reaching \$16b¹ annually in USA alone. The cost of KYC & AML is \$15bn in the financial industry only. The latest forecast from Gartner Inc. says worldwide information security (a subset of the broader cybersecurity market) spending will grow 7 percent to reach \$86.4 billion (USD) in 2017 and will climb to \$93 billion in 2018. Global spending on cybersecurity will exceed \$1 trillion cumulatively over the next five years, according to Cybersecurity Ventures.² Cybercrime attacks are expected to cost us \$6 trillion a year by 2021. In a single year, cyber terrorism could cost us three times more than the entire U.S. housing and real estate industry is currently worth.

Further, The current system of managing original documents is broken. Its not only difficult to maintain custody of the original documents, it remains susceptible to theft, tampering, loss and requires expensive and cumbersome replacement workflows. It is further difficult to supply original documents physically and preventing fraud.

The Chairman of IBM calls 'Identity theft' to be the "greatest threat to every profession, every industry, every company in the world". Cisco cites a report saying it will be more profitable than the global trade of all major illegal drugs combined. ATT calls it the greatest transfer of economic wealth in history.³

The identity data today, lies fragmented and owned by different corporations, having conflicting monetization objectives. It's often secured by fragile passwords or rely on one-time passwords for recovery that are easy to hack with commonly available tools. With the explosion of web content and services, it has become hard to keep track of logins, profiles and passwords. MSISDN based one-time passwords still offer a temporary relief but the system is extremely vulnerable to hacking, lacks identity attributes and has no identity verification.

On the other hand, social networks are limited by the number of people who join, remain centralized and committed to conflicting incentives and monetizing the identity data they are trusted with. They often subject the users to undesirable social noise and comparison. This positions them at odds with consumers volunteering data to build strong profiles. Further, the social footprint created on such networks still rely on the users to update the social profile without any real external validations. This has enabled the prevalence and spread of fake identities.

Governments across the Globe and Industry are desperately looking for a solution.

¹ <https://www.cnbc.com/2017/02/01/consumers-lost-more-than-16b-to-fraud-and-identity-theft-last-year.html>

² <https://cybersecurityventures.com/hack-erpocalypse-cyber-crime-report-2016/>

³ <https://www.prnewswire.com/news-releases/caught-napping-on-bitcoin-cyber-crime-solutions-are-next-655554243.html>



More than 100 developing countries lack functional civil registration and vital statistics. Some countries like Malawi and Ethiopia have registration rates in single digits.

Experts estimate that there are about 1.5 billion people without a **legal identity**. That's the equivalent of all of China going untracked.

Providing everyone on the planet with a legal identity would expand access to democracy, unlock economic and legal rights, facilitate the provision of healthcare and education, and accelerate global economic development.

In fact, it's hard to overstate the implications if we were to get this right.

Gartner believes a decentralized identity model that is built on a common identity trust fabric will become more feasible in the coming years. (Gartner, 2016)

Governments are now holding businesses and banks responsible for AML and KYC. Europe has recently witnessed a complete overhaul of data privacy under GDPR that is going live in May 2018 putting steep penalties on breaches. All countries are likely to follow suite.



2. Understanding the technical challenges

2.1 Owning Identity today is hard

An average consumer is not technologically inclined. Besides having technological and cryptographic challenges, owning identity without proper safety and recovery is dangerous. Permanent loss of control or hacking can lead to severe consequences.

Owning an identity today is a technological challenge for an individual as it requires:

Associating public keys with Identity – a public ledger is needed for identity lookups and making sure each identity is uniquely represented by a person. The ledger would typically contain the public key and would be located on a public blockchain.

Modify and control identity attributes – a privately owned profile or profiles containing a list of attributes and values that can be added, modified or revoked.

Regaining lost control of Identity – owners need to have unrestricted access and right to regain control or reset keys in case of a compromise without the need for centralized authority.

Selective sharing of attributes - a way to share signed copies of identity attributes with third parties. The third parties should be notified when such attributes become invalid or expire.

Collect third party claims and authorizations – a method to collect & further share third party certificates containing claims or authorizations.

2.2 Verifying identity is even harder

Digital identities have had two broad concerns:

Synthetic Identities – wherein the actual person does not exist and the identity is digitally constructed.

Identity Theft – where the attacker is masquerading as someone else. The digital identity is hijacked. This person may or may not be known to the real owner.

Inconsistent Databases - linking identity data across 240+ countries is politically, and technically challenging. Not all countries have a unified Identity system within their territories or across their departments. People move, change names or get married, go missing or born again. Syncing the data across government agencies itself is a challenge.

Identity verification - The current state of the art relies on creating templates of Identity documents for different countries, identity types and versions. Then comparing the font, color, alignment etc of the presented ID with the template. This is prone to many errors and easy to hack.

In these cases, you need mass consensus or organizations to validate if the real person actually exists. These can not be solved by biometrics. It's often misunderstood as a means to protect against Identity theft. Unlike a password, once a biometric is compromised, it is permanent.⁴ The problem with biometrics on the internet is if you transmit the biometric id or its hash to third parties then the chances of permanent compromise remain extremely high.

2.3 Centralized systems are unreliable in long term

Global identity trust fabric needs to be a decentralized system that cannot be attacked from inside or out. A central store for identity exposes it to mass breaches and denial of service attacks. Any exposure to such a system would render every service in the world vulnerable. Identity systems also control authentication and authorization of third party services including financial transactions and therefore attracts the most hacking attempts.

Further, a centralized system also renders the system vulnerable to standard geo-political and governance risks. A system having such global significance cannot afford the tiniest of vulnerabilities.

⁴
<https://www.usatoday.com/story/cyber-truth/2013/09/12/why-biometrics-dont-work/2802095/>

2.4 Identities need to constantly remain validated and updated

Stale or incorrect information might be worse than no information. The identity data needs to be routinely validated and kept up-to-date. People lose phones, change numbers, switch jobs, move homes, even countries, get married or just change names. This needs to be synced across with service providers, institutions, registries and government records to avoid confusion while maintaining privacy.

2.5 Limitations of mass adoption

Existing networks and databases are limited by their reach in verifying identities to their existing users. The identity trust fabric needs to function with fraction of people signing up and avoid the classic chicken and egg bottle-neck.

Most importantly, it is impossible to coordinate across various institutions and countries to comply with one system.

2.6 Flaws in existing verification systems for KYC/CDD/EDD

Globally KYC, Customer Due Diligence (CDD) & Enhanced Due Diligence (EDD) solutions are cumbersome & unreliable as the system of managing original documents is broken.

It is next to impossible to maintain an audit trail for the entire KYC process. This would require huge amount of manual intervention and record keeping, further increasing the time consumed and making it more cumbersome. Further, a re-KYC is required every time a small change is needed or the KYC simply needs to be updated. This entails an elaborate process of document submissions and subsequent approvals. Also, there is no foolproof method to ensure that documents won't be tampered with during the KYC lifecycle. Digitizing the records adds another step in the workflow.



3. Cryptographically Verifying Identities (Breakthrough)

DIRO proposes a unique way of eliminating identity and document fraud. Using its innovative browser plugin a user can capture any webpage along with its SSL certificates to make them tamper resistant and immutable. It can be a driving license, profile page or a utility bill showing the users name, address or date of birth etc. Once the document is captured it does not need to be verified again. The magic is that it works across the web, countries or languages, with no retooling required.

The current identity verification is broken as global databases are inconsistent, difficult to update, patchy and without a baseline biometrics data.

By placing reliance on human verification on physical or photocopies of Identity documents, the overall system becomes vulnerable to bad actors and as weak as the weakest entry point.

Different methods of verifying remote identities are compared below.

	ACCURACY	IMPERSONATION	APPROVAL	COVERAGE	USER EXPERIENCE
PHOTO	Not applicable - Needs a base line data				
BIOMETRICS					
VIDEO	Low	As weak as ID	Depends	Need high resolution photo	Slow
GLOBAL DATABASES	Old, Incomplete	No Protection	Low	Patchy	Instant
BANK DEBIT	Name & address not checked		100%	No one time pass in forex	Depends on Provider
CREDIT CARD	Perfect	No Protection	100%		
dir@ SSL BASED	Perfect	2 remote authentications	100%	Global	Instant

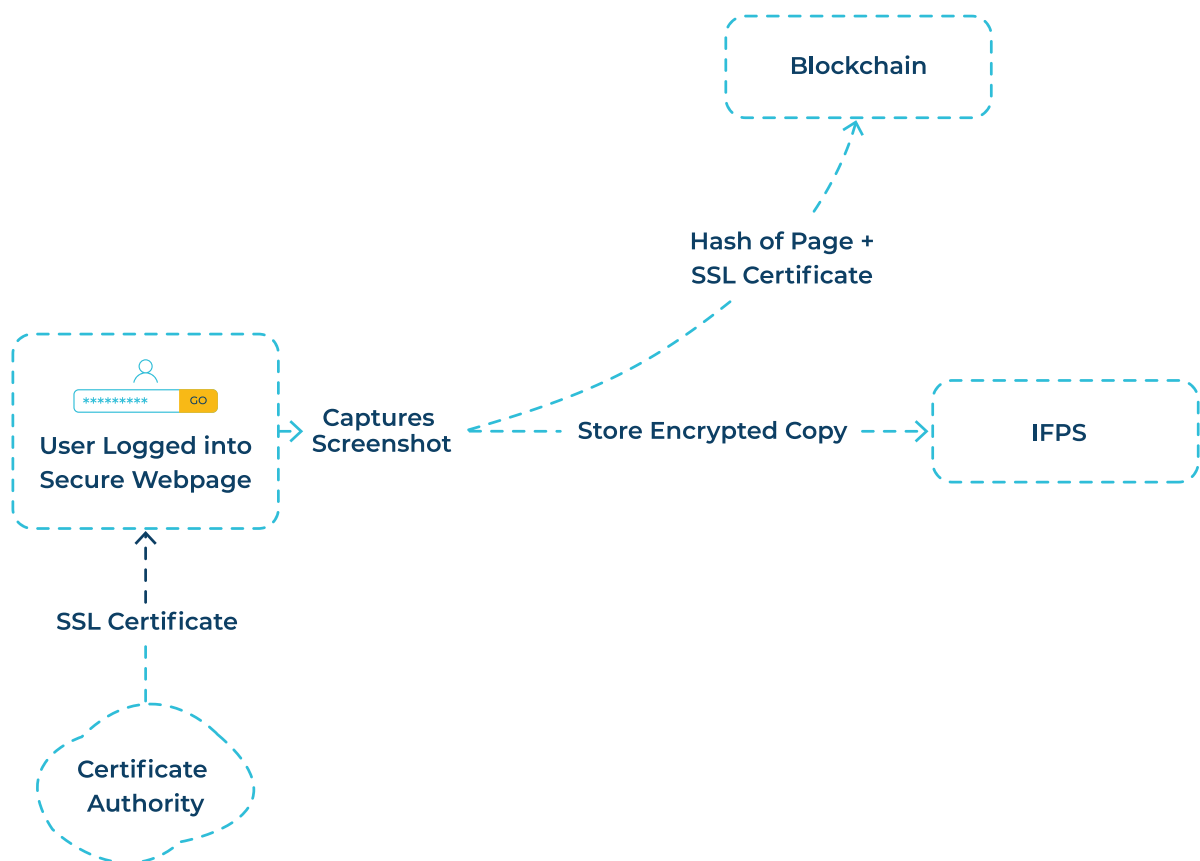
3.1 Providing Mathematical certainty

Blockchain can be used to capture original information directly from a website as evidence of authenticity, thereby foregoing the need for having original physical documents. A school marksheet or an electricity bill can be directly captured via a browser and can be verified by any third party. It cryptographically captures the electronic webpage along with its provenance or the certificate of origination as a permanent hash on the blockchain. It creates a tamper-resistant original document as received from the independent third-party. The sequestered document contains the provenance chain, time and evidence of authentication of identity with the third-party.

The process could enable capturing secured areas after login that could be then transferred to other third parties. This makes masquerading extremely difficult. The user needs to login to a government or utility portal instead of clicking a selfie with a document.

The captured document can prove ownership to a bank account or a utility service with cryptographic validation through the SSL certificate captured.

“Mathematically provable documents are superior over perceived originals.”



Customers can instantly verify their KYC documents using the browser plugin

- Document / webpage is stored along with verified SSL & timestamp for authenticity.
- Users can tag these documents to Identities for reuse without needing revalidation.
- The Identity gets validated with Knowledge based Authentication (KBA) with multiple third parties involving government, and utility companies.

The process eliminates the need of citing original documents by linking it with the Identity owner. It eliminates the need to see him in person or inspect the documents. The original documents can be tampered while the web capture can be cryptographically verified.

3.2 New kind of KYC

Its far easier to verify documents directly captured from Government portals or Utility providers. Since the capture is digital in nature, the accuracy of Optical Character Recognition (OCR) is 100%.

The document is classified based on the domain name in the SSL certificate. The authenticity of the domain is programmatically verified from Alexa rankings and traffic.

The system checks for the presence of name, date of birth or address. It becomes viable to use Cognitive Robotic Process Automation (CRPA) on this high-quality data for automated decisioning at a very low cost.

Users are authenticated remotely by log in and capture of following webpages:

- Identity documents (with date of birth)
 - Passport, Driver's license, Tax Id, National Insurance, Mark sheets or election card depending on the country
- Address proof (recent utility bill)
 - Water, Electricity, Gas, Cable, Internet, Landline
- Stronger authentication (optional)
 - bank statement or credit card statement

Provenance Capture

This includes capturing a web page as a PDF or any other document:

- Contains the SSL chain of certificates and status
- Captured using a secure browsing method that restricts user modifications of the web page and signing the document to prevent tampering
- Captures the correct time on the document
- Provides third parties a method to check if the document and/or the SSL certificates are cryptographically valid

Blockchain

This includes capturing the signature or hash of the document generated and posting it on a DLT or blockchain:

- Tied to PKI based Self-sovereign identities
- Prevent reuse of Identity document by someone else
- Allow one-time use for Identity submission
- Allow specific authorized use
- Generate credentials, data sharing & re-KYC

3.3 Shared KYC Utility with privacy

Banks are not comfortable to risk their balance sheets to shared KYC done by an unknown teller of a small bank in current utility models. It just takes someone to get through one small bank to penetrate the entire banking network. With Diro, the documents are not only cryptographically validated but allow provable audit. Further, identities are remotely authenticated with multiple third parties with time stamp. This eliminates stolen identities, document fraud, identity fraud with mathematical proofs and certainty.

DIRO automatically scrubs against mandatory anti-money laundering and terrorist financing lists like OFAC, SDNs, sanction lists, or PEPs and exposes Wallet addresses as simply green or red for anyone without compromising privacy. It makes Know-your-customer's-customers possible (KYCC) with continuous monitoring. If needed, it allows users to mark transactions using their own contacts to enable automated CDD, EDD, and in future track Ultimate Beneficial Ownership (UBO). The technology has far reaching impact beyond crypto in helping industries comply with 4AML more easily.

Clients of crypto-exchanges & BFSI companies can create mathematically provable documents that are superior over originals.

Using our real time web API, BFSI & Crypto-exchanges can instantly verify:

- Status of KYC documentation
- Customer's account activity to complete Enhanced Due Diligence of high value / turnover clients

Stronger regulatory compliance

- Enables compliance to existing regulations, such as recommendation 5 of FATF for stricter identification and enhanced Due-diligence from independent sources thereby eliminating risks for crypto-currency service providers, payments, and other high-risk industries
- Eliminate fake & stolen identities
- Automate and re-audit every aspect of KYC

3.4 Identity linked to wallets across chains (patent pending)

Once the Identity is established the users may add any wallets or public keys belonging to any blockchain. The effective KYC/AML status can then easily be shared in public without sharing the identity information through a public API.

Further, the transactions on public blockchains linked to the wallet can be evaluated for KYCC status without compromising privacy of anyone.

3.5 Universal original document validation platform

Scaling trust for original documents

The process can be extended not just for Identity documents but also for capturing Balance sheets, Statements, Ownership details, Property information etc. The information coming from an original source need not be verified and provides a solid foundation for electronic contracts or transactions.

Cryptographically Provable Original Documents (CPOD) need not be reverified from alternate sources and provide better alternative to traditional forensics or investigation.

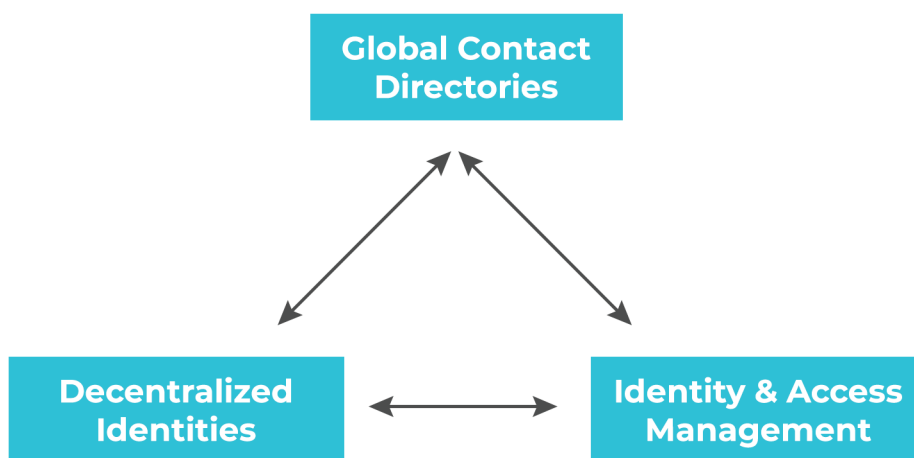


4. Designing - Decentralized IAM infrastructure

The world is rapidly shifting to cloud services and the demand for single-sign-on is rising.

SMEs are consuming multiple cloud services across departments and the need for a shared directory of employees and maintaining frictionless secure access is felt even more.

In this new paradigm, the authorization information now sits in respective cloud service providers while employees use multiple devices and roam freely. The complexity of network admission control and authorization information needs to be simplified with mobile-first employee directories that match the working styles of today. A very useful and broad architectural layering requirements were recently proposed as Semantic Identification Layers (Reed, Architectural Layering for Decentralized Identification, 2017).



To create a dIAM – MSISDNs offer a good universal baseline to begin processing data of live identities. It can be combined with other factors like names and connections to determine unique identities. Further, existing contact lists offer a raw dump of contact information to start building contact graphs universally.

The simplest way to build global identity verification is to issue certificates to identities associated with MSISDNs present in contact directories. When such MSISDNs accumulate certificates from multiple directories like company, family, resident welfare associations, schools, colleges the identity data becomes reliable. When such identities have live interaction with their loved ones, they end up validating each other as real people.

Accept
unverified
identity
data(contacts)
from users

Let users sign up
and discover their
identity data for
self verification

Let users digitally
sign other
contacts as part
of directories

Let users collect
and share
attributes
selectively

The users benefit from the organized directories on their phones. The effort of managing such directories substantially reduces for everyone directly by the number of people using it. These directories can then also be used as virtual LDAP on the cloud. The MSISDN providing a way to have password-less mobile based authentication for users. Having the user MSISDN across the directories of different organizations gives a common trust fabric that can be decentralized using a public blockchain.

4.
<https://cybersecurityventures.com/hacker-pocalypse-cyber-crime-report-2016/>



5. Global Contact Directories

(Diro platform under-the-hood)

A multi-directory platform wherein users can tag their existing contacts on smartphones into one or more directories shared in closed user groups. When a user tags an existing contact into a directory then it also tags on other phones having the same directory and also containing matching contacts automatically.

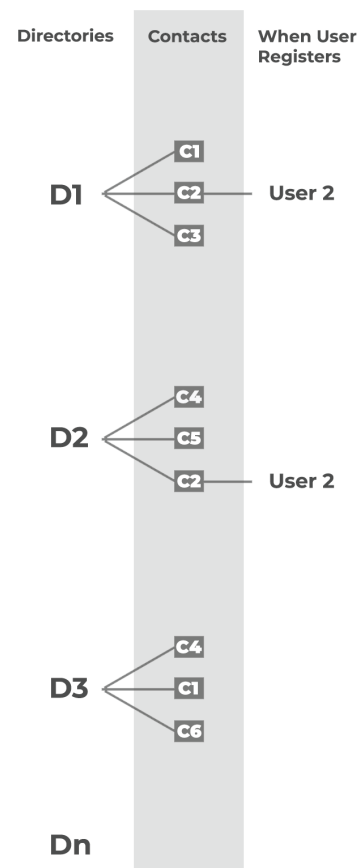
5.1 Aggregate unverified identity data (contacts)

The system allows every user to upload all their existing contacts to the platform as private directories. Many caller id apps aggregate data of users to create public databases.

An average user has about 650 contacts and therefore it should be possible to get all contact data mapped within about 1% signups of the total population.

5.2 Bonding orphan contacts with owner of MSISDN

When a user registers on the platform by verifying his MSISDN, the platform automatically associates similar contacts across all the directories on the platform with his/her unique user id. It discovers the contacts in the background, using the verified MSISDNs and other contextual factors, without impacting any privacy or ownership of the contacts in any way.



5.3 Identity attributes discovery & auto-correct

It is not necessary to make the aggregated database public and can be given to the respective owners of the MSISDN's. It anonymously discovers all information matching the MSISDNs in the global database of contacts. It discovers all information related to an identity containing complete crowd data including all obsolete information to the newest data available. It helps the individual take control of the information and ability to mark all information as discarded or with most appropriate labels. (IN Patent No. PCT/IB2017/051056, 2016)

Auto-correction - then propagates the correct labels and restricts/hides the zombie data lying in all other directories and phones of other users without sharing any additional info. This is done without actually deleting any data in other directories by simply applying appropriate labels.

5.4 Creating shared directories

The directories that can be created are basically of two types:

Connected Directories (groups) – A directory that is shared or made accessible to all its listed members automatically whenever they sign up.



Coworkers, Family, School,
College Batchmates, Clubs,
Projects etc.

Unconnected Directories (contact lists) – A directory that is a private contact list only shared with specific contacts that may or may not be listed in the directory itself.



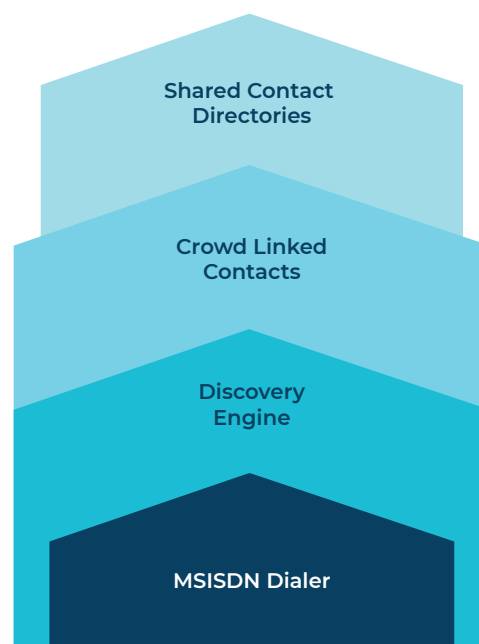
Clients, Vendors, Friends,
Consultants, Key Contacts
– like Doctors, etc.

5.5 Directory discovery engine – to create shared directories

The key is to create the discovery engine that lets new users discover and automatically participate in existing directories. When a new user signs up, the system uses bonded contacts with his mobile number to search for directories that are relevant and shared with him/her. It also lets any user to create new connected or unconnected directories that may include members who have not signed up.

This technology enables users to have complete directories pre-emptively and create value for users who sign up later. (USA Patent No. PCT/US2015/019443, 2014)

This innovation of the discovery engine is a key enabler for the crowd-mining of these directories to become possible. Forming such universally complete connected & unconnected directories is unprecedented and has many use cases across domains.

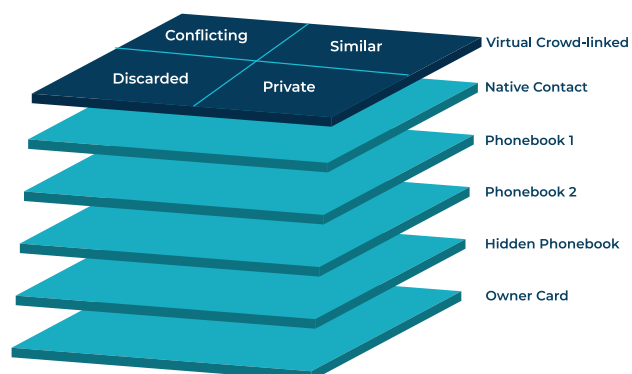


Shared Phonebooks is the most logical way forward, but it is not scalable without “Crowd Linked Contacts” & Discovery Engine.

5.6 Crowd-linked contact layers

The platform virtually combines contacts based on context on different user nodes to generate virtual contact profiles across directories. A user may have multiple contacts of a person in different directories containing with different pieces of information shared.

The platform virtually combines these matching contacts for a single view to the user. The linking algorithm further calculates priority and state of different labels attached to each piece of the information while respecting privacy of the contact.



It introduces new concepts like Archive, Discard & Hide at appropriate levels to provide a hassle-free experience (IN Patent No. PCT/IB2016/055271, 2016). For example, if a user has a number for a contact discarded in one of the directories, the number would get crossed on the contact in spite of it being still active in some other directory as an override. On the other hand, if the original owner of the contact identity discards a number then it changes the label for all related contacts to that identity across the platform including the directories that are not visible to the user.

5.7 Using directories to build identity consensus

Directories act as group consensus for the identity verification. Directories based on active MSISDN's (mobile numbers) are the most authentic source of identification to drive consensus across international borders. The digital identity remains dormant, private and secure on blockchain for the users to stake claim at any time.

Everyone is connected with other people based on context. Each person on an average is a member of about 9-10 connected directories. The creation of these multiple directories for each person and active phone usage with other members, creates a decentralized consensus based identity for each user, which is recorded on the blockchain.

Directories enable an automatic social KYC on smartphone users. The directories themselves may be strictly controlled or built on lazy consensus. The system allows groups to validate identities automatically using digital signing in the background. For example: an employee of a large company would automatically get verified by virtue of being listed in the directory. And such multiple verifications from different official or group consensus based directories enable social KYC profiles effortlessly.

5.8 Diro Identity Score

Based on the Social Identity fingerprint of each user, we determine a score. Some of the factors that contribute to the score are listed below:

- No. of validated connections in Family, School, College & Co-worker groups
- Whether these connections themselves have significant validated connections
- Legal verification through original crypto-documents
- Transactions recorded on Diro Identity

5.9 Narrow-casting Engine

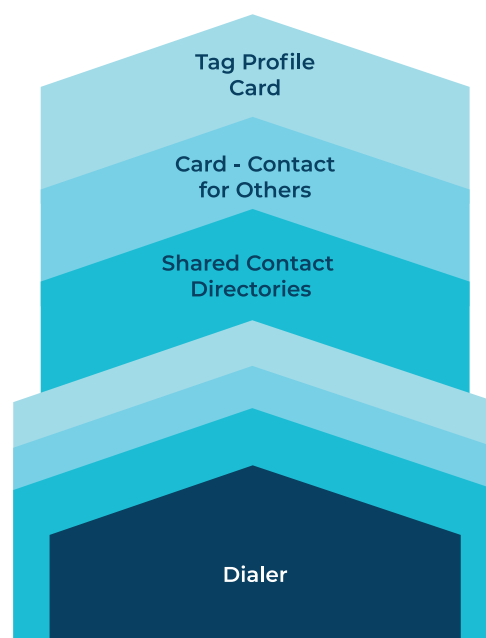
The identity can have multiple profile cards – that contain custom combination of profile information like Work card, Private Card, Minimal Card etc. It can then be narrow casted to each directory as additional info in two ways (IN Patent No. PCT/IB2017/053622, 2017; IN Patent No. Universal original document validation platform , 2015).

Connected Directories (groups) -

User can control complete info shared in a connected directory. It does not affect any additional information other users have in other crowd linked contact layers from other directories or their own device.

Unconnected Directories (contact lists) -

User can narrow cast their information to a list of unconnected members in a directory to supplement the contact information stored in their devices in a separate layer.

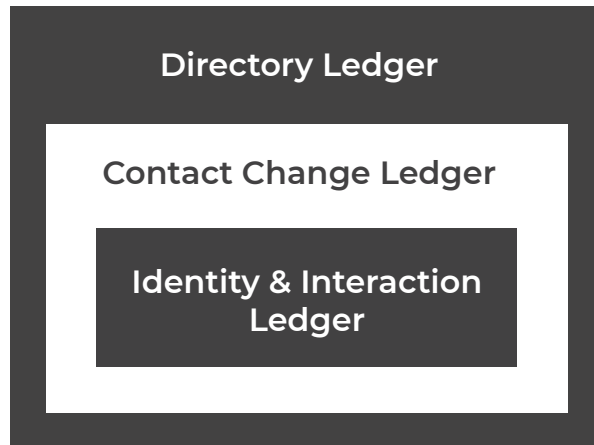


Profile Cards solve privacy concerns in Crowdsourced directories.



6. Using distributed database to decentralize contact directories

For decentralizing the directories, it is important to use record chaining using hashes to manage conflicts across devices while decentralizing the control. Further lazy consensus may be used to support offline transactions.



Directory Ledger:

Contains changes to members roles, permissions for block distribution with other identities.

Contact Ledger:

Changes to Identity related attributes, certificates, claims, authorizations, change log etc.

Identity Ledger:

Change log of MSISDN, devices, keys, claims, certificates, invalid claims, privacy stings, profile etc.

- Shared between participants
- Records all changes across smartphones
- Participants have own copy through replication
- Permissioned, so participants see only appropriate transactions
- Shared system of record

6.1 Consensus Protocol

A consensus protocol has three key properties based upon which its applicability and efficacy can be determined.

1. Safety: A consensus protocol is determined to be safe if all nodes produce the same output and the outputs produced by the nodes are valid according to the rules of the protocol. This is also referred to as consistency of the shared state.

Diro achieves a shared consistent copy across nodes for relevant directories using continuous synchronization and elapsed time based conflict resolution.

2. Liveness: A consensus protocol guarantees liveness if all non-faulty nodes participating in consensus eventually produce a value.

3. Fault Tolerance: A consensus protocol provides fault tolerance if it can recover from failure of a node participating in consensus.

Diro remains fault tolerant as it is not dependent on centrally stored data or any particular node. Any directory gets automatically resurrected from other nodes.

Other Properties

Blockchain type: Permissioned - any user can download the directory client to create an account and join the network but needs permission or validation to participate and drive consensus.

Transaction finality: Lazy consensus

Transaction rate: High number of simultaneous transactions

Cost of participation: None

Scalability of peer network: High with sub-networks.

Trust model: Semi Trusted with incremental consensus and priority to youngest orphans.

Orphaned blocks are blocks that were included on the temporary forks created off the main blockchain. The node producing the uncle block and including it in the blockchain is given a reduced reward to encourage such nodes to always continue with the latest blocks in the blockchain.

6.2 Decentralized LDAP & Multi Factor Authentication (MFA)

Enabling contact directories as dLDAP

Lightweight Directory Access Protocol (LDAP) version 3 is now the most widely used and accepted open standard under RFC 4510. It is adopted by over 90% fortune 500 companies (using AD). Most IAM vendors support the protocol and open source having multiple projects having production grade servers in use. The primary benefit of LDAP is they provide user directories with common authentication for organizations across different applications. Offering LDAP on contact directories reduces redundancies and eliminates provisioning workflows, admin and group management. Further LDAP servers being critical for access to all company applications pose a central point of failure. Building redundancy and backups itself is a chore that small companies avoid at the cost of data security.

Using Mobiles for password-less MFA

A study by research firm Gartner shows that 95 percent of Web app attacks make use of stolen passwords. The LDAP system may further redirect the authentication to mobile with simple confirmation. The mobile notification may be configured to further require signing with private key and manual user acceptance to validate a login request on cloud services.

OpenID Connect for exchanging identity

SSO is important but needs to bridge across SSOs. OpenID Connect (OIDC) (OpenID Foundation, 2017) is a simple identity layer built on top of the OAuth 2.0 protocol, which allows clients to verify the identity of an end user based on the authentication performed by an authorization server or identity provider (IdP), as well as to obtain basic profile information about the end user in an interoperable and REST-like manner. This could easily be added on top of dLDAP.

OpenID Connect is increasingly the common authentication protocol. When an app prompts you to authenticate using your Facebook or Google+ credentials, the app is probably using OpenID Connect. It is easier to integrate than SAML, and it can work with a wider variety of apps.

LDAP and MFA are protocols that can be implemented on top of contact directories using mobile devices as mobile authenticators. The contact directories can act as Virtual Directories and user store for other LDAP based authentication and authorization.



7. Using cryptography and blockchain to decentralize identity

Federated Identity and entitlement is a key part of distributed architecture. As the world is gradually moving towards ambient computing, the physical world will seamlessly merge with the digital world to create next-gen UX based on augmented reality, virtual reality & IoT devices. Trustless identities are needed for security & context for enabling this next-gen digital engagement & smart contracts (Active Contacts- dApps). Further, universally reliable identities provide accountability in the digital world while making regulatory oversight possible. By having accountability across the ecosystem through reliable identities, Diro solves multiple issues like theft, corruption, tax evasion or fraud.

By definition, a digital identity is “a globally unique identity^a; non-synthetic^b; singularly representing a living person^c; having irrevocable ownership^d; and control over one such identifier.^e”

a) a globally unique identity

- Must not change and associated with a public set of keys.

b) non-synthetic

- Should be globally unique based on social graphs and human confirmation.
- Impossible to create without daily human interactions.

c) singularly representing a living person

- The identity must be used regularly.
- Must not be ghost used and have live human confirmation.

d) having irrevocable ownership

- Impossible to lose ownership or access.
- Possible to regain control of identity in all circumstances.

e) control over one such identifier

- Recycle /revoke public keys or devices.
- Needs to be almost unhackable and even then recoverable

Digital Identity has three aspects:

Proof of global unique identity

- Consensus driven latent identities
- Social contacts grid based on consensus
- Non-duplicate and global

Proof of aliveness

- Continuous chain of social interaction
- Human confirmation (through deep interaction like audio / video)

Fault tolerance

- Manage identity theft/attack using consensus of social interaction
- Key management and recovery
- Managing decentralized consensus between nodes

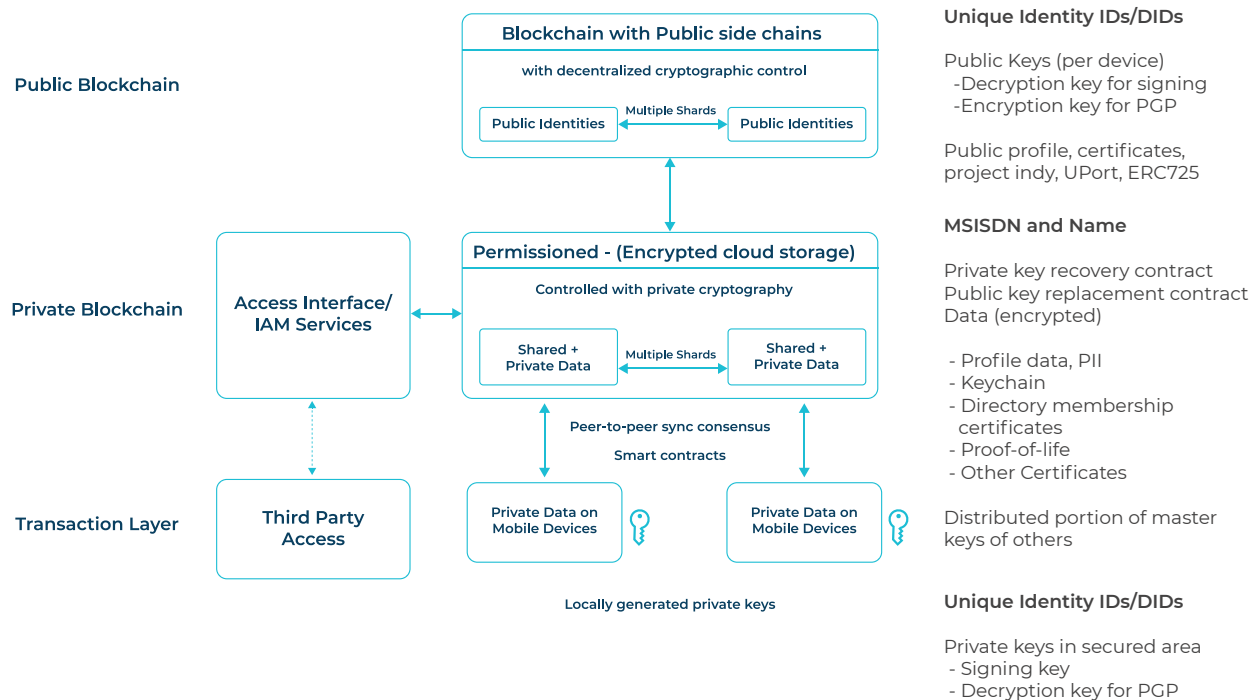
Further decentralizing the identities has four key challenges:

Managing and securing the Keys

1. Changing the Public Key in case of compromise
2. Safely recovering the Private key when lost

Validating and authenticating the identity

3. Validating if the identity is not synthetic
4. Validating if the digital identity is being used by the right person



Because DIDs reside on a distributed ledger, each entity may serve as its own root authority—an architecture referred to as DPKI (decentralized PKI).

Public blockchain

Contains immutable decentralized Identity data replicated across n nodes with public keys. A DID is maintained for every Identity created based on the MSISDN. (W3C community group, 2017)

Private blockchain

Contains encrypted backup of all digitally signed blocks generated on mobile devices having distribution permissions. It's the sync layer between multiple Identity linked devices for distribution of blocks or JSONs that may contain smart contracts.

Transaction layer

The nodes may also be identity hubs containing Identity data. Each node can generate blocks that are then independently verified by other nodes based on the distribution of the block. The multiple verifying nodes may together revoke the public key of the originating device if a block is found to be malicious or a device is found to be compromised.

The master key is directly sharded and encrypted at the local device with PGP key of other trusted devices. Can use Shamir's secret sharing (SSS) or threshold signatures to generate and later combine the shards of master key.

7.1 Using Smart Contracts to manage the Public Key

uPort has recently suggested a method to decentralize the maintenance of public keys by the identity owner using blockchain and smart contracts. The purpose of having a Proxy contract as the core identifier is that it allows the user to replace their private key while maintaining a persistent identifier (uPort). If the user's uPort identifier instead was the public key corresponding to their private key, they would lose control over their identifier if they were to lose the device where the private key is held. (Lundkvist, Heck, Torstensson, Mitton, & Sena, 2017)

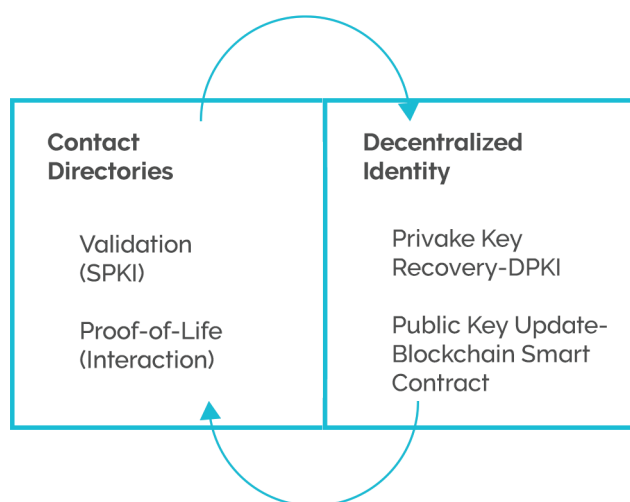
Thus having a persistent ID that can have a replaceable public key and private key set makes owning the identity easier and safer.

7.2 dPKI for recovering private keys

Decentralized identity data needs secure cloud storage that can be recovered in case of data loss. The data includes certificates, profile attributes etc that would need encryption.

The encryption itself could be symmetric and the key needs to be backed up for recovery. Any central storage of such keys would render the whole system vulnerable and defeat the original objective of decentralization. The problem was aptly identified and solved by members of rebooting-the-web-of-trust using a group based recovery scheme.

The security and usability problems of DNS and PKIX can be addressed through the use of decentralized key- value data stores, such as block chains, to create a specification for a Decentralized Public Key Infrastructure (dPKI). In describing the properties of dPKI, it works even on resource-constrained mobile devices, and that it is able to preserve the integrity of identifiers by protecting organizations and individuals from private key loss or compromise. (Allen, et al., 2015)



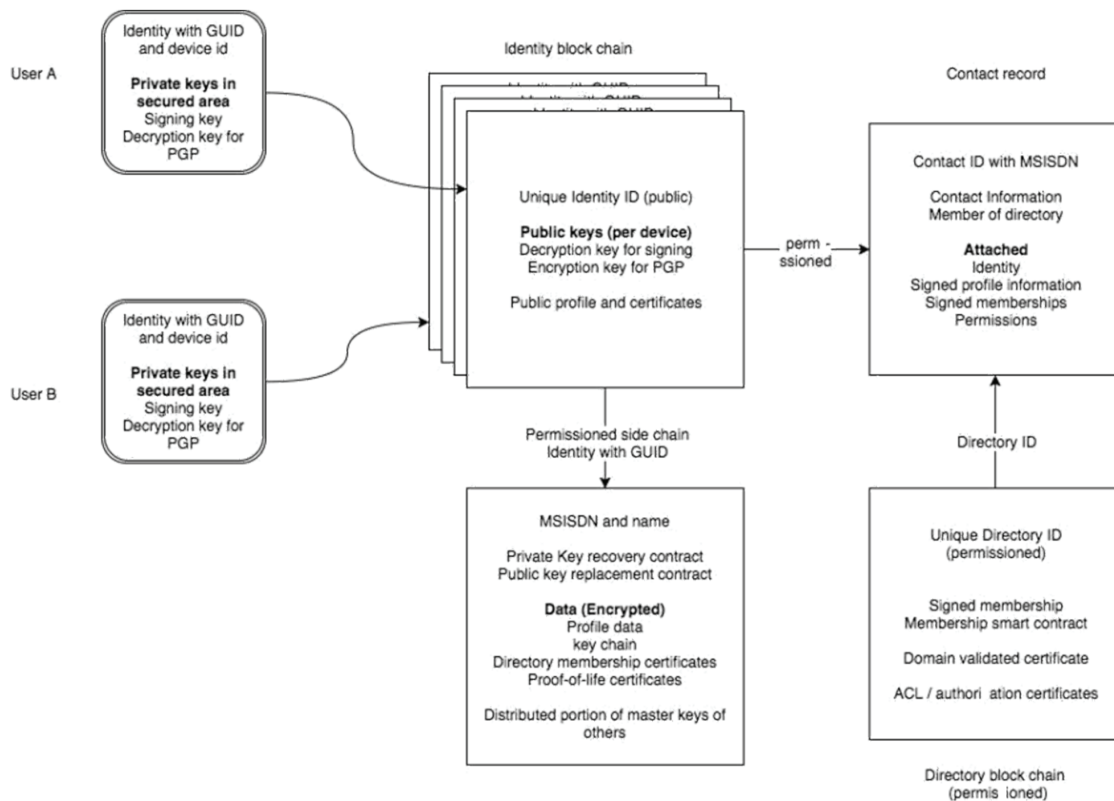
7.3 SPKI to sign identity data to validate identity

Digital identities need to be certified by other agencies or social consensus to become more reliable. SPKI offers a decentralized model to issue such certificates and authorizations within the directory framework. SPKI offers a special opportunity to strengthen the social fingerprint (Carl Ellison, 1996). It makes identities within contact directories trust worthy by third parties. A person may be certified through multiple directories and the social graph of mobile numbers in a decentralized architecture similar to a Web-of-trust. A unique identity is generated using SPKI without a name and bound to an active MSISDN along with a globally unique identifier (GUID). These certificates can be easily discovered using directories or MSISDNs. (Ellison, 1999)

The directories can be domain verified using email verification or better still signed using a domain validated certificate.

LDAP enables the public keys of users and certificates to be accessible by other third parties.

Diro platform issues new signing & PGP key for each new device used by the Identity. The Identity data is secured using PGP. The contact data narrow casted is signed by a private key of the user. The directory changes are further authorized using digital signatures of contributors and validated with architecture similar to smart contracts.



The SPKI system allow the platform to have decentralized control secured by billions of private keys and central certificate authority.

7.4 Cryptographic KYC for a better KYC/CDD/EDD

A digital identity may be validated by a browser that is enabled to capture the SSL certificate along with the web page displayed and with the time stamp as a hash on the blockchain. These claims can prove ownership to a bank account or a utility service with cryptographic validation through the SSL certificate captured. (IN Patent No. Universal original document validation platform , 2015) This can eliminate the need of citing original documents and linking it to the Identity owner by needing to see him in person. Further this is more credible as the original documents can be tampered while the web capture can be cryptographically trusted. Allowing such remote KYCs once and adding it as a verified claim could make the whole KYC process frictionless, safer, faster. It would instantly authenticate the original documents, making it possible to automate every aspect of KYC/CDD/EDD.

7.5 Validating authentic digital identity owner with proof-of-life

Smartphones offer a unique opportunity in validating identities using live social interactions. These live human voice and video interaction give us a passive way to eliminate synthetic identities and defend against Sybil attacks. An identity trust score can be easily built for privilege access using such human validations that are more secure than any biometric systems. When users have a live conversation with other members in their social groups and across different groups it generates proof-of-real person owning the device and thus acts as a real bridge between physical and digital identities.

Authentication levels

1. User identified with one-time password
2. User authenticated with social fingerprint using directories
3. User previously confirmed by having live conversations
4. User transaction confirmed by subsequent live conversations

Any private and public key changes or retrievals could be limited to Level 4 authentication. These authentications would ideally be done on a smartphone dialer app that supports live conversations with other devices to obtain a mesh of such confirmations from them. The confirmations could be explicit or implicit. The implicit confirmations may be based on length of the conversation using voice or video.

The user, on sign up, may select a list of individuals to validate his/her own identity based on interactions. On specific interactions, the trusted members would then digitally sign the device as authentic for a short period. The user may then declare authorization level before signing transactions based on collected signatures and share with trusted devices. In case of incorrect declaration, the trusted devices could revoke the signing key of the user.



8. Team



Michael Mainelli

Advisor(Global Top 100)

Educated at Harvard, Trinity College (Dublin) & LSE; Chair of Commonwealth Identity Data & Agreement Exchange



Vinay Gupta

Advisor(Global Top 100)

Launched \$70bn Ethereum Project. CEO of Mattereum. Founder at Hexayurt Capital



Kaliya "Identity Woman"

Advisor(Identity Top 100)

An internationally recognized expert in self-sovereign identity and identity on the blockchain



Kumar Gaurav

Advisor

Serial entrepreneur with exits, Founder & CEO of Cashaa and Chairman of Auxesis Group, Top hundred most influential people in Blockchain Technology.



Samuel M. Smith

Advisor

Chief Architect Reputation AI at ConsenSys, with over 100s of publications & journal papers on computational Intelligence



Pete Rowley

Advisor

Inventor on 40+ patents and patent applications in the areas of identity, security, and directory, He is a Software architect, and a coder



Kunal Bajaj

Advisor

Ex-Board member Paytm, a \$10 bn company funded by Softbank, Alibaba



Shailesh Vikram Singh

Advisor

Executive Director at Seed-fund Ventures. India's top quartile VC Fund



Vishal Gupta

Founder & CEO

Self taught coder; Serial entrepreneur with 20+ years-experience of scaling multiple businesses, 15+ patents filed



Nikhil Rai

Co-founder & Product

20+ years experience in consumer businesses, drives product design thinking to match user needs with deep tech.



Arjun Singh

Co-founder & CTO

He has 15+ years of deep tech experience as a Technology Architect & Developer.



Sumeet Singh

Co-founder & Finance

15+ years experience in Finance & Fundraising, Ex. Ernst & Young TAS, Unique intersection of Strategy, Legal & Tech.



Bill Eng

Director Asia Pacific

(Fintech and Security) Master's in Physics University of Cambridge UK, Ex. Lab Head, Info Security Division DSO National Laboratories Singapore



Gaurav Dubey

Director Strategy

Excels in Deep-tech, Blockchain, Brain Computer Interface (BCI); Founder of ITH Technologies Pvt. Ltd. Renowned public speaker at global forums



Hugo Inniss

Banking & Compliance

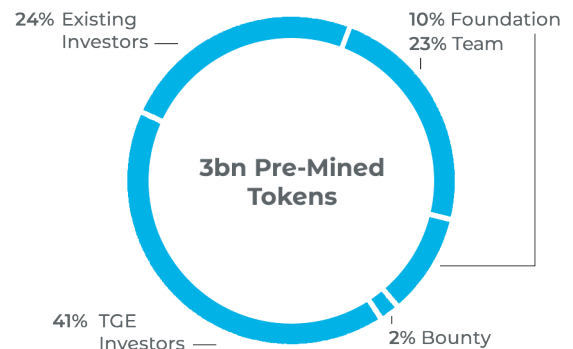
15+ years in BFSI Regulatory & Risk Management; early participant of implementation of blockchain in BFSI; working closely with FATF on financial crime, drug financing & money laundering.



9. DiroToken Allocation

The DiroToken will have a fixed maximum supply of 10 billion (Ten Billion) DiroTokens. This will be non-inflationary and no additional amount will ever be released. These will be broadly classified as following:

- 7 billion DiroTokens will be released through our unique Crowd-Mining algorithm as rewards for first 500 million early adopters of the platform,
- 3 billion Pre-mined DiroTokens that will be distributed to key stakeholders, as per chart given:



Each group being allocated pre-mined tokens is critical for Diro's network's creation, development, growth, and maintenance:

41% to TGE Investors

Each group being allocated pre-mined tokens is critical for Diro's network's creation, development, growth, and maintenance

23% to Diro Team & Advisors

Diro Team members and Advisors shall be allocated additional 625 million DiroTokens for making contributions to the Diro Network. DiroTokens issued to Advisors shall vest on a monthly basis over a period of one year from the date of each Advisors joining our team. Team Member equity shall vest on a 6 monthly basis over a period of 2 years from the date of TGE completion.

2% to Bounty

60 million DiroTokens shall be allocated for bounty programme & community initiatives to reward developers, entrepreneurs & members to get the community going.

24% to Existing Investors

Prior to current investment in TGE, Diro team had previously raised investments from institutional & angel investors. We have allocated equivalent DiroTokens to compensate early investors for their early contribution in product & software development. Shareholding of team members & advisors that has been already vested as a part of previous agreements has also been included in this pool.

10% to Foundation

A total of 300 million DiroTokens will be set aside and handled by the Diro Foundation for management of future expenses for the network and issuing ESOP to new full time team members.

9.1 Vesting

We aim to make DiroToken valuable in the long-term and we want to attract investors similarly interested in long-term value creation and growth.

We are vesting the DiroTokens of Diro Team members & Advisors to create long-term alignment with the project. More than 1 billion DiroTokens of the 3 billion pre-mined DiroTokens shall be vested over a period of 1 to 2 years.

The vesting schedule for each participating group is as follows:

	Cliff (year)	Linear Monthly Vesting (Years including Cliff)
Diro Team	1	2
Advisors	0	1
Existing	0	0
TGE Investors	0	0
Crowd-Mining	0	0
Foundation	1	2



10. DiroToken Sale

Diro Foundation requires significant funding to develop, launch, and grow the DiroToken network. We must develop all the software required: the mining software, the client software, user interfaces and apps, network infrastructure and monitoring, software that third-party wallets and exchanges need to support DiroToken, integrations with contact directory protocols, tooling for web applications and dApps to use DiroToken, and much more. We must deploy the network, facilitate its growth to large scale, market to and onboard miners and clients, bring key partners into the ecosystem, and much more.

We primarily seek strategic investors who have something high-value and unique to offer to DiroTokens. We also wish to reach as broad of an investor base as we can; we want people and organizations from countries all over the world, who work in many different kinds of industries. We want our investors to represent many different groups so that Dirocoin can quickly come to serve those users and spread across these networks. We want investors who add value, investors who will work with and for the network. We are unfortunately legally restricted to involve only accredited investors (world-wide investors accredited to US standards or similar (see governance document)). In order to secure their long-term commitment and alignment, they will be vested for a period of 5 years.

Token Sale Detail

- **Instrument:** DiroToken Smart Contract
- **Fixed Price:** 1 ETH = 20,000 DiroToken with bonus
- **Accepting:** BTC, ETH, USD only
- **Sale Cap:** 1,240,000,000 DiroTokens (Max Supply of 10 billion DiroTokens)
- Planned in Q3CY18 with a hardcap of 50,000 ETH
- Unsold tokens are being distributed amongst TGE investors
- DiroToken structured by foundation out of Singapore
- All DiroTokens to be issued post meeting KYC/AML Norms. Please review Governance & Security document for more details
- Listing Market Cap to start at 6,000 ETH (Soft Cap) as tokens unsold during TGE will be distributed

Fund drawdown

All funds received in the TGE will be locked in an escrow and released as per milestones met.

Milestone 01

The soft cap amount of \$4 million will be released after completion of the TGE and the funds will be utilised towards development of the MVP of the platform. The MVP will include instant legal identities; wallet with functional crowd-mining & hard social identities with Diro Identity Score indicator. Sandbox testing of the product will be over & live testing on users will be underway. If Milestone 1 is not reached, then the remaining amount of funds contributed by the participants will be liquidated on a pro rata basis (on the basis of DiroTokens held).

Milestone 02

In the event Milestone 01 is met, 50% of the balance amount will be released for onboarding users on the platform and further development of the platform. The Company shall complete verification of 1,000,000 identities using our instant legal identities feature across various crypto-exchanges & BFSI companies.

If Milestone 2 is not reached, then the remaining amount of funds contributed by the participants will be liquidated on a pro rata basis (on the basis of DiroTokens held). On successful achievement of milestone 2 balance funds will be released that will be further used to onboard more users on the platform.



11. Diro Tokenomics

In order to create a reward mechanism that fairly distributes ownership and aligns the incentives of all parties (users, developers & investors), the platform has:

DiroTokens – Tradeable, ERC20

Diro Rewards – Rewards for early adopters that automatically convert to DiroTokens

11.1 DiroToken

Genesis of DiroTokens happens on the completion of the DiroToken Generation Event. These are utility tokens that will be used for transactions on the platform. They will also be listed on crypto-exchanges for additional sale/purchase.

30% of DiroTokens (3 billion out of 10 billion) are pre-mined and issued to key stakeholders like team members, management, TGE Investors, prior investors & Foundation. Balance, 70% of DiroTokens (7 billion out of total 10 billion) are reserved as rewards to its early adopters for adding value to the platform by engaging and building the Diro community. These early adopters get Diro Rewards and get converted into DiroTokens over a period of time automatically.

11.2 Diro Rewards

On Diro, we put you at the center and organize all the contacts in your life into neat groups, just as they occur naturally. Once mapped, the core groups such as Co-workers, Family, School-mates & College-mates provide the context to create a hard social identity of each user.

But for the Diro platform to unlock its value, it needs users to initially contribute to the community to solve the chicken and egg problem. These early users who add value (Proof-of-Identity) will be incentivized with Diro Rewards. Fully vested Diro Rewards are automatically converted to DiroTokens based on an algorithm (discussed in 10.3)

11.2.1 Proof-of-Identity (PoI)

As each user joins the Diro network, they validate their presence by first verifying their data, and then their connections via shared directories ("Phonebooks"). The user's social identity emerges as members of the shared phonebook provide automatic consensus-based validation.

Phonebooks, for PoI purposes, have been restricted to 4 defined categories, as your connection with these members exists over a prolonged period-of-time, and holds significance in validating the truthfulness of your identity and thereby weeding out false & duplicate ones. A hard social Identity emerges for the very first time.

Coworkers: It would be all the employees in your current company. In case of large organizations, it could be the employees working in your location (premises/city/country etc.)

Family: A married person can be part of different Family groups: father's side, mother's side, or step families.

School: Your mates who went to school and graduated with you. Can be multiple if you attended multiple schools.

College: Your mates who went to college and graduated with you. Can be multiple for under-graduate & post-graduate courses.

The PoI Rewards can be earned in 2 ways:

1. Assured Rewards

2. Initiative Rewards

11.2.1.1 Assured Rewards: for validating your connections and sharing your Profile Cards

Every user on signup can earn a minimum assured 10 Diro Rewards. Each user will earn:

- 5 Diro Rewards for validating themselves as authentic members of the Phonebooks. One Diro Reward for validating one Phonebook.
- 5 Diro Rewards for tagging a Profile Card to the Phonebook. 1 Diro Reward for every Phonebook that is tagged.

11.2.1.2 Initiative Rewards: for uncovering the mobile phone network and building the community

Each user can additionally earn 1 Diro Reward for each validated member added to a qualifying Phonebook.

For example, User John signs up on Diro and sees that the School Phonebook doesn't exist for him. He starts one by creating a new phonebook named "Riverdale High '96" where the year '96 denotes the graduation year of his class. He categorizes this phonebook as "School" so that it qualifies for the Reward (Only School, College, Coworkers & Family are eligible phonebooks for earning rewards). He now starts adding his friends from his contact list who went to school with him. Each member added by John to the phonebook will be notified by SMS. Say Rob gets the SMS, he downloads the Diro app, signs up and validates that he belongs to the "Riverdale High '96" directory, then John will earn one Diro Reward.

Hence, each user can potentially earn 15-20x of the assured rewards by initiating the formation of the Phonebooks and adding the members who rightfully belong to them.

11.2.2 Protection from Spam / Gaming of the network

Bad actors who try to spam the network by making useless phonebooks will be penalized in tiers

Tier 1: Warning by banning the user from making new phonebooks / adding new members for a limited period of time

Tier 2: Enforcing fines from already earned rewards

Tier 3: Eventually permanently banning user from making new phonebooks / adding new members

11.2.3 Validation of Diro Rewards

For earning assured rewards, each user is the final authority for validating the reward, subject to the phonebook being validated. The user just needs to validate himself as part of a requisite phonebook and then tag his/her profile card.

The phonebook, if genuine, will eventually get validated automatically as more members get added. The same works for initiative rewards.

A phonebook may not get validated in certain circumstances. Some reasons are listed below and not exhaustive.

- Too many added members report the phonebook as spam
- Duplicate phonebook created by user in different category but having same members
- Duplicate phonebook found on network and discovered later. Both will eventually be merged and epoch-stamp will determine which member will earn the initiative reward.

11.2.4 Vesting of Diro Rewards

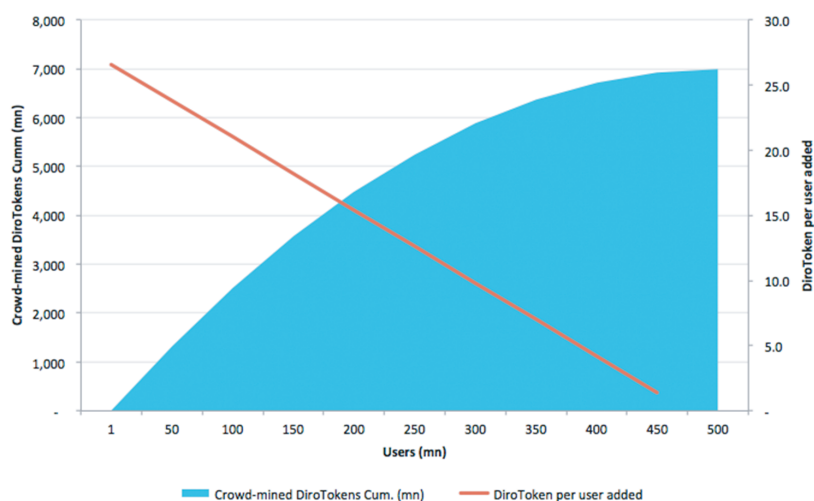
The validated Diro Rewards will be automatically converted to DiroTokens after 3 months (the vesting period). The vesting period can be accelerated by making Diro your default dialer app and using it daily.

11.3 Automatic Conversion of Diro Rewards to DiroTokens

The Diro Rewards will automatically convert to DiroTokens on getting fully vested.

The rate at which the Diro Rewards are converted to DiroTokens decreases as more members join until ~ 500 million users are reached and a total of 7 billion Diro Tokens have been distributed.

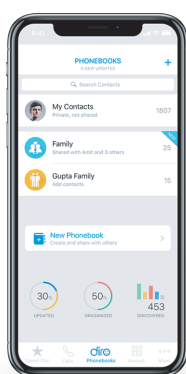
The prevailing conversion rate will be displayed in your wallet at any given time. An indicative value of the converted DiroTokens will also be displayed based on current valuation of DiroTokens on public crypto-exchanges.



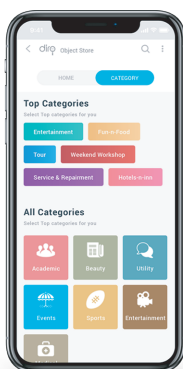
11.4 Utility of DiroTokens

The tokens can be used for the following services:

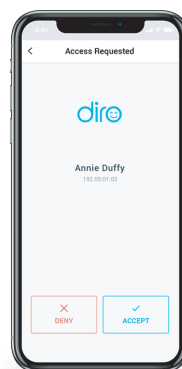
- Remote KYC/CDD/EDD (Original Crypto-documents + DIS)
- Seamless Group-Access to Apps (Diro Developer Store - Attendance, Menu, etc)
- Cloud LDAP (user directories)
- Advance Directory Features (Copy-Protection, Custom fields)



Shared
Phonebooks



Diro
Developer Store



Cloud LDAP - Single
Sign On

11.4.1 Remote KYC/CDD/EDD

- Electronic Original documents captured at source with cryptography
- Eliminates fake identities & document fraud
- Users can also use prepaid referral codes for submitting documents
- API for retrieving Diro Identity Score for mobile numbers or wallet IDs (Green, Yellow, Red)

Use Cases

- Crypto-bank wants to do KYC/AML of prospective wallet client. Crypto-bank pays \$1 or 1 DiroToken to generate referral code and shares with prospective client
- For a user or an organization, it will cost \$1 or 1 DiroToken per verification (same cost for first time or reuse) or 0.05% of max balance in previous year - whichever is higher.
- Client updates wallet with required crypto-documents
- Crypto-bank instantly gets Original Crypto documents + Diro Identity Score (Green, Yellow, Red) and the client is instantly & automatically verified

11.4.2 Seamless Group-Access to Apps (Diro Developer Store - Attendance, Menu, etc)

- Diro users can download thin-apps from the Diro Developer Store directly inside any phonebook giving instant access to all members
- Attendance & Menu App in Coworkers phonebook etc.
- Payment
- Pricing (Set by Developers of the objects)

11.4.3 Cloud LDAP (User Directories)

- Super easy interface using contact directories for LDAP, MFA, SSO & Lifecycle management
- Significant cost-saving of IT resources
- \$1 or 1 Dirotoken per user per month. Competitors pricing \$3 per user on average.

11.4.4 Advance Directory Features (Copy-protection, Custom fields)

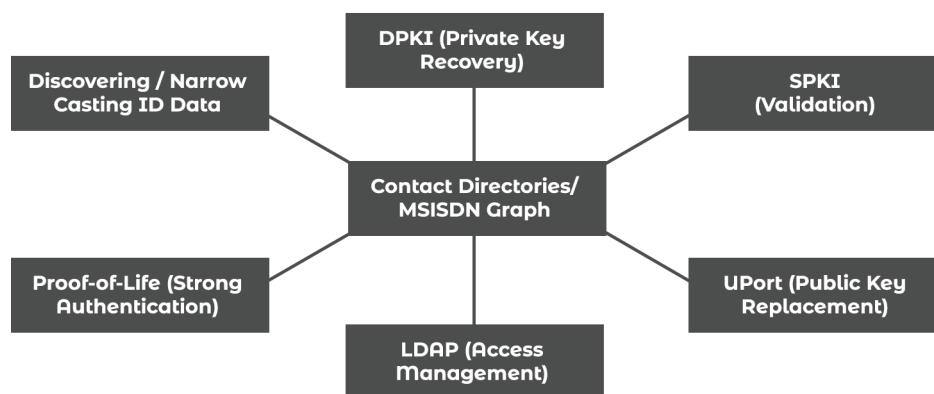
- Disruptive solution for large-sized Shareable Contact Directories with Enterprise level features
- Existing solutions are focused on enterprises and require expensive IT resources. Diro solution can be deployed/managed by a junior-level executive
- Will make printing of member directories by Networking Associations, Chambers of Commerce, NGO's etc. redundant
- Owner of the contact directory will have to pay monthly fee based on number of users for securing the contact book (copy-protection)
- \$40 or 40 DiroTokens / month for every 1000 contacts



12. Conclusion

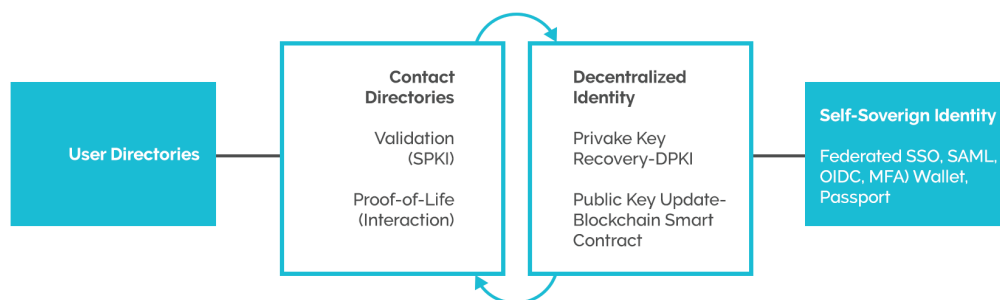
Contact directories offer a rapid method to validate digital identities using SPKI to do social KYC. It further offers a possibility of strong identity authentication through live interactions with human confirmations over voice and video calls. Voice and video conversations offer a continuous stream of strong authentication to digital identities.

Further, a decentralized identity platform requires a safe public & private key management and recovery process to make owning identities possible. The DPKI and uPort based architectures also require social proof for key management and recovery. Therefore, social KYC is a critical factor for authentication across different aspects of creating a decentralized identity structure including key management, identifying non-synthetic identities and generating proof-of-life authentication from other devices.



Contact directories based on MSISDN open up a new realm of decentralized identity and access management infrastructure across multiple domains like web, apps, blockchain, AR/VR & all other industries as user directories for context and security (LDAP).

Crowd sourced contact data containing MSISDN offer a rapid source of building a universal decentralized identity system that is a holy grail for delivering public benefits.



Scaling trust with blockchain

Identity and security for establishing trust are critical building blocks on blockchain. Contact directories or social graphs are a central component in decentralizing the identity and access management. Without using social confirmation building a reliable decentralized identity and security architecture is not possible.



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