

Identity Proofing with OpenID Connect

Torsten Lodderstedt, yes.com

Use Cases

- Opening a banking account (Anti-Money Laundering)
- Applying for a loan (Anti-Money Laundering)
- Signing up for a mobile subscription (Anti-Terrorism)
- Identification for access to health data
- Qualified electronic signature (eIDAS/electronic **ID**entification, **A**uthentication and trust **S**ervices)

Representation

- needed for
 - User Claim Values
 - Confidence Level (per claim or set of claims)
 - Data about the verification process and the respective identity sources (e.g. id document number)
- supports mixture of verified and unverified claims, e.g. self declared address and verified name
- can be used with: User Info, ID Token, Access Token Introspection

-> And there needs to be a way to request specific claims to be verified (selective disclosure)

Example

- The RP wants to identify user according to eIDAS assurance level substantial, which requires the following data
 - Name, Birth Date and Place of Birth, nationality
- User (Max) utilizes KYC data associated with his Online-Banking Account
- Max Meier's identity was verified using his ID Card by the Bank (Sparkasse Musterstadt) according to the German Anti-Money Laundering Law.
- The Bank delegated that verification process to an agency (Deutsche Post).
- RP needs to get an attestation about the whole process for its audit trail.

Approach

- Dedicated composite verified person data claim built from
 - Sub element containing all metadata regarding the verification
 - Another sub element containing the actual user claims
- Additional user claims (e.g. for nationality)

```
{
  "iss": "https://as.sparkasse-musterstadt.de",
  "sub": "123456789087632345678",
  "aud": "example_rp",
  "acr": "https://www.yes.com/aal/online_banking_sca"
  "https://www.yes.com/claims/verified_person_data": {
    "verification": {
      "organization": "Sparkasse Musterstadt",
      "legal_context": {
        "country": "DE",
        "regulation": "Geldwäschegesetz"
      }
    }
    "date": "2013-02-21",
    "method": "identity_document",
    "identity_document": {
      "country": "DE",
      "type": "ID Card",
      "issuer": "Stadt Augsburg",
      "number": "53554554",
      "date_of_expiry": "2022-04-22",
      "method": "Physical In-Person Proofing (shop)",
      "organization": "Deutsche Post AG",
    }
  },
}
```

```
"claims":{
  "given_name":"Max",
  "family_name":"Meier",
  "birthdate":"1956-01-28",
  "https://www.yes.com/claims/place_of_birth":{
    "country":"DE",
    "city":"Musterstadt"
  },
  "https://www.yes.com/claims/nationality":"DE"
},
}
"address":{
  "locality":"Maxstadt",
  "postal_code":"12344",
  "country":"DE",
  "street":"An der Sanddüne 22"
},
}
```

Requesting Verified Person Data

```
{
  "userinfo":{
    "https://www.yes.com/claims/verified_person_data":{
      "claims":{
        "given_name":null,
        "family_name":null,
        "birthdate":null,
        "https://www.yes.com/claims/place_of_birth":null,
        "https://www.yes.com/claims/nationality":null,
        "address":null
      }
    }
  }
}
```