"It's really hard to keep up to date with all these peoples data and keep it accurate."

"It's a real hassle managing all these different suppliers and their complicated systems."
MYDEX

ID Verification
Amazon
Drivers Licence
Vodafone
TV Licence
HSBC
Expedia
Credit Checks
RBS
Sainsbury
Car Sales+
Health Providers+
“Our customers are constantly updating us with fresh, accurate information. This is reducing our costs. Our customers trust us more, and are more open with their information.”

“I don’t have to keep inputting things again and again, I can chose who I share my data with and I feel more in control.”
Attribute verifiers
Eg of name, address, age, creditworthiness
“ID Providers”
Byproduct of Mydata?

Individual
Wants:
Convenience
Trust + Utility
Requires:
PDS with dashboard
VPI agreements

Developers of apps
(“Individuals’ agents”)
Need:
Contract
Critical mass of users
Sufficient data fields
Language (API)
Rules (VPI agreements)
“Market in a Box”

Organisations
• Need:
  Language (API)
  Rules (VPI agreement)
• Benefits:
  Authentication
  Cleaner data
  VPI–based added–value services
Six steps to online social security

1. Accept the individual as point of integration
2. Restore control over personal data to individuals
3. Let them acquire and demonstrate trust online
4. Support this with encryption and a payments mechanism
5. Support creation of apps to take user through the process
6. Do minor adjustment to public-sector systems so they can receive feeds of verified personal information (VPI)

This creates conditions for participative public services, more self-service, and low-cost ongoing transformation.
1. Individual or trusted third party initiates service by getting a Mydex PDS and benefits service application.

2. PDS application connects to authenticator and confirms identity and address.

3. PDS application connects to employer, bank and GP, etc, and requests assessment-related information.

4. Service providers send encrypted information with digital signature back to PDS.

5. PDS application sends authentication and assessment data to DWP, etc., for benefit calculation. Change of circumstances trigger re-assessment > no more over/under payments.

6. DWP, etc., sends assessment results back to PDS and trigger benefit payment.