



OSIA

Unlocking the digital identity Ecosystem with OSIA: A universal interoperability framework for innovation, competition and sustainability



The promise: Interoperability to make identity ecosystems thrive and include the 1.7B financially excluded

A Digital Public Good, OSIA is a set of Open Standards Identity APIs (interfaces) that connect public and private sector identity management building blocks – independent of technology, architecture or vendor.



OSIA community today



Working Group of 19 Members



Advisory Committee of 15 Members



Our approach

A universal **interoperability framework**
as a set of open standards interfaces (APIs)

- ✓ developed by the identity industry
- ✓ in partnership with governments

It's happening today



The power of APIs



Interoperability



- 1 Unleashing market innovation**

 - Level the playing field competition
 - Open market to SMEs and local players
 - Ensuring product(s) compatibility after Mergers & Acquisitions
- 2 Addressing Integrator/ Vendor lock-in**

 - Facilitate the implementation of multi-vendor programs
 - Facilitate the extension/replacement of existing components/solutions
- 3 Enabling identity as a service**

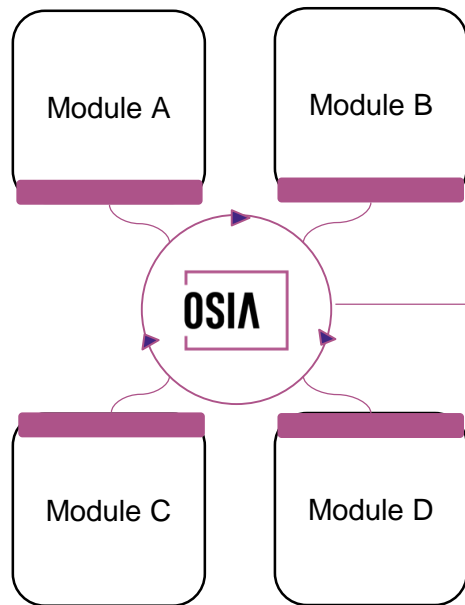
 - Drive digital ID market growth
 - Reduce fraud within siloed databases/multiple ID systems

OSIA Interfaces scope

OSIA

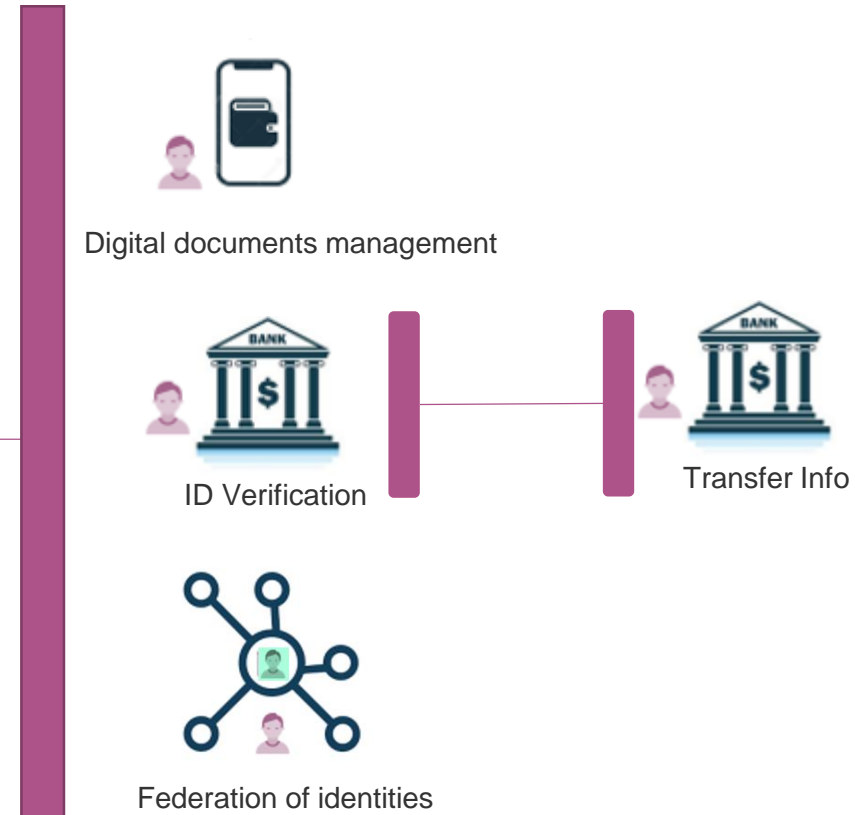
ID management System/Foundational

Government to manage ID and issue credentials



ID Usage/Sectoral

ID attributes securely made available to citizens and 3rd parties



OSIA Guiding Principles



Sovereignty of Choice

OSIA does not define the workflow between modules nor the architecture of any ID management solution

Technology Neutrality

OSIA does not mandate the technology/implementation of the modules, it focuses on the interface level

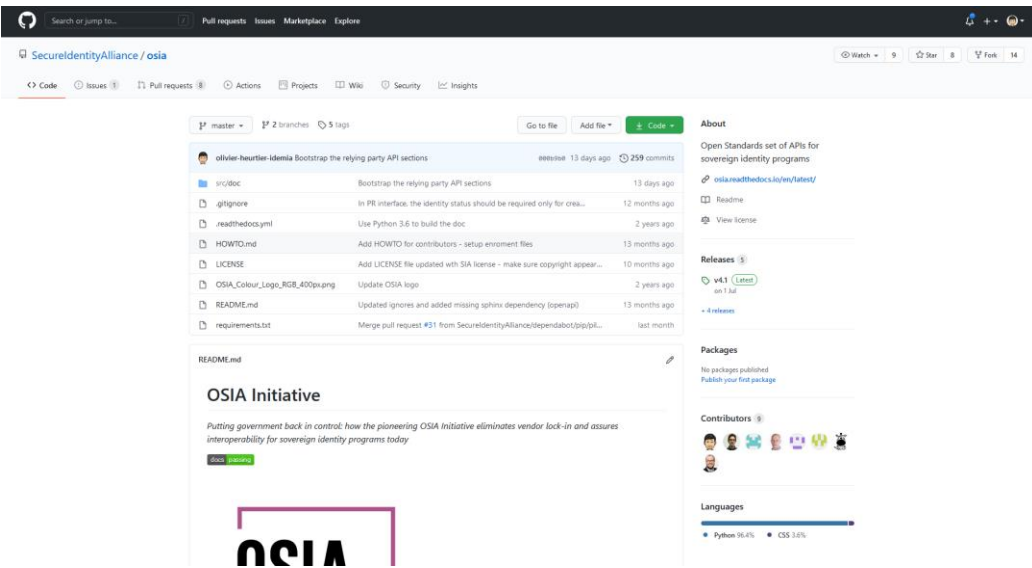
Privacy by Design

PbD impacts also the interfaces and OSIA implements a set of PbD principles

OSIA specifications are publicly available

OSIA GITHUB PAGE

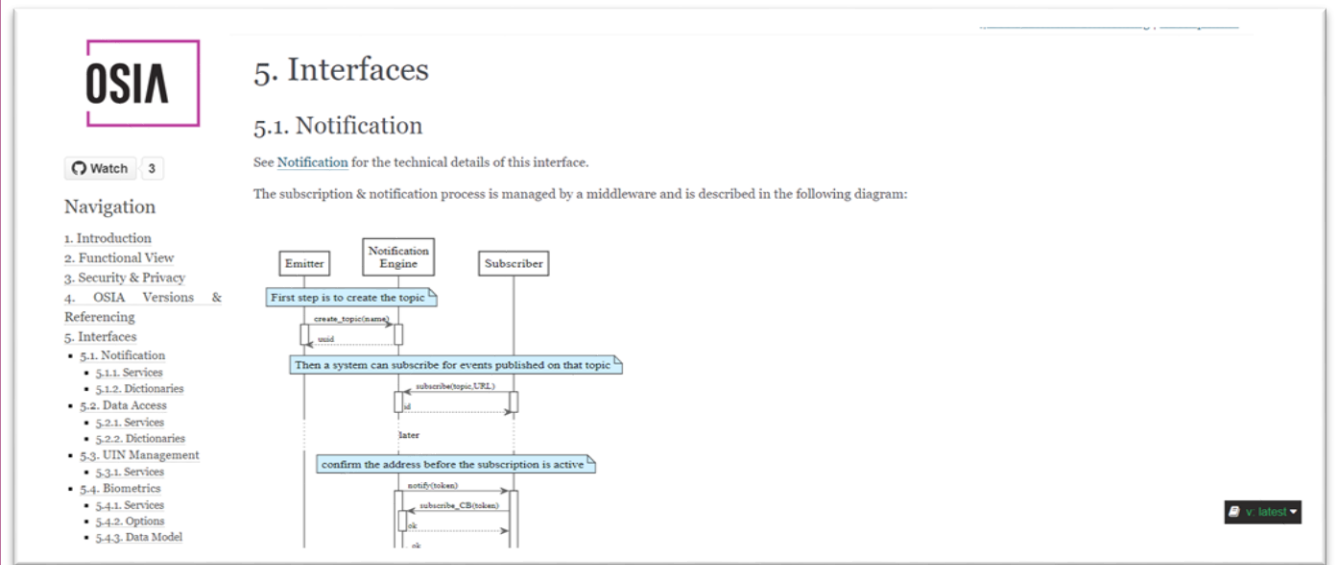
<https://github.com/SecureIdentityAlliance/osia>



The screenshot shows the GitHub repository for OSIA. The repository name is 'SecureIdentityAlliance / osia'. It has 9 watches, 8 stars, and 14 forks. The repository is on the 'master' branch with 2 other branches and 5 logs. The repository description is 'Open Standards set of APIs for sovereign identity programs'. The repository contains several files and folders, including 'src/doc', '.github', '.readthedocs.yml', 'HOWTO.md', 'LICENSE', 'OSIA_Colour_Logo_RGB_400px.png', 'README.md', and 'requirements.txt'. The repository also has a 'Releases' section with a v1.1 release and a 'Packages' section with no published packages. The repository also has a 'Contributors' section and a 'Languages' section showing Python 96.4% and CSS 3.6%.

OSIA DOCUMENT

<https://osia.readthedocs.io/en/latest/>



The screenshot shows the OSIA documentation page. The page title is 'OSIA' and the page number is '3'. The page content includes a navigation menu with the following items: 1. Introduction, 2. Functional View, 3. Security & Privacy, 4. OSIA Versions & Referencing, and 5. Interfaces. The '5. Interfaces' section is expanded, showing '5.1. Notification'. The '5.1. Notification' section includes a link to 'See Notification for the technical details of this interface.' and a paragraph stating 'The subscription & notification process is managed by a middleware and is described in the following diagram:'. The diagram is a sequence diagram showing the interaction between an 'Emitter', 'Notification Engine', and 'Subscriber'. The sequence of steps is: 1. 'First step is to create the topic' (Emitter calls 'create_topic(name)' on Notification Engine), 2. 'Then a system can subscribe for events published on that topic' (Subscriber calls 'subscribe(topic_URL)' on Notification Engine), 3. 'confirm the address before the subscription is active' (Notification Engine calls 'notify(token)' on Subscriber). The diagram also shows a 'later' time point where the Subscriber calls 'unsubscribe_CB(token)' on Notification Engine.



OSIA

OSIA for Financial Inclusion

Facilitating microcredit distribution for unbanked user and control of expenses for government wages

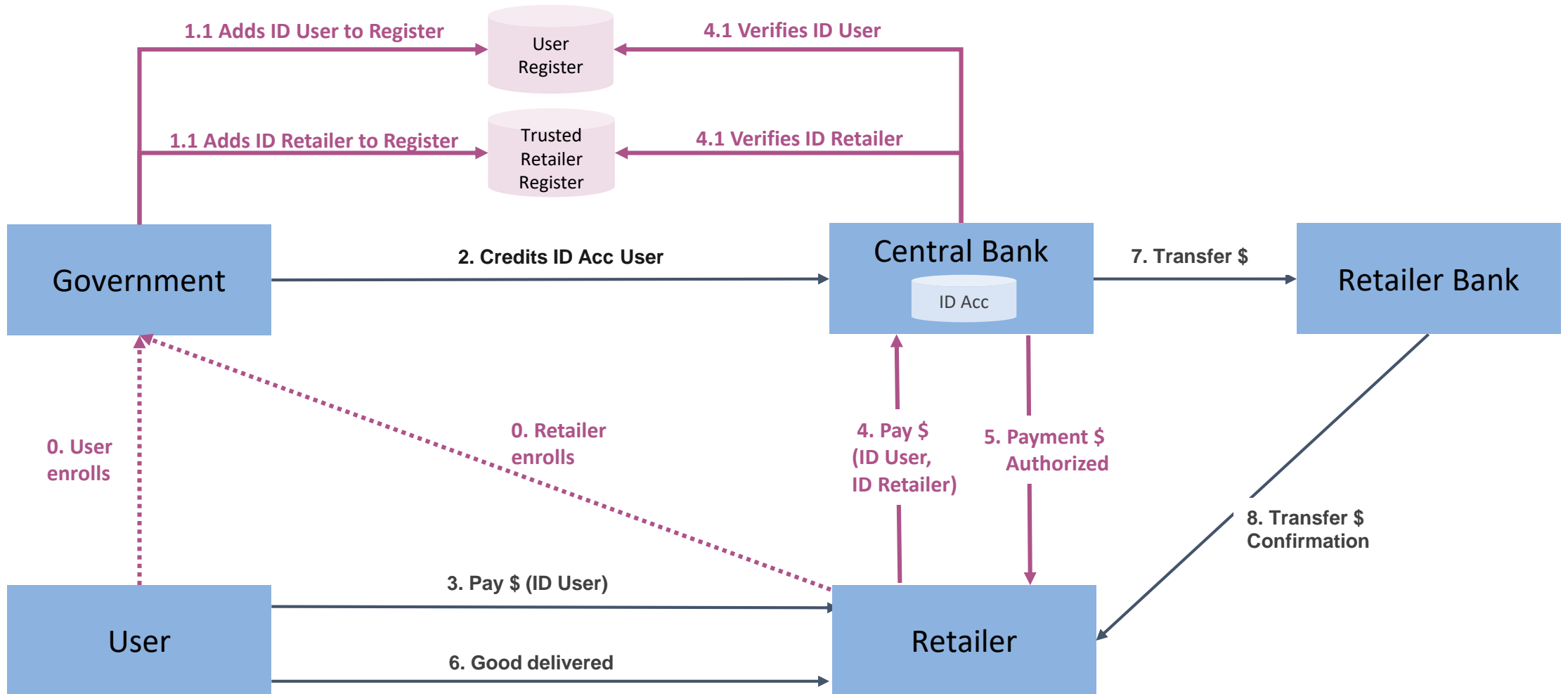
The objective is to help governments with their financial inclusion policies by opening unbanked citizens payroll accounts in Central Banks

1. Users and retailers enrol to the system
2. Then the government opens a payroll account for the user and issues payment credentials to the user
3. The beneficiary user initiates a transaction at the trusted retailer
4. Both user and retailers are verified with the central bank and if authorized the Central Bank transfer the credit directly to the retailer bank that confirms to the trusted retailer that the transfer has been provisioned

OSIA APIs enable:

- the enrolment of users and retailers
- the dispatch of data to relevant registries
- the verification of both, user and retailer
- the payment request and authorization

Facilitating microcredit distribution for unbanked user and control of expenses for government wages



The benefits



1

Facilitates Financial inclusion

The Central Bank creates a user record backing later the opening of a commercial bank account.

The user starts using a mobile/card to pay instead of cash.

2

Enables the control of expenses of government wages

Controls the usage of government financial aid by tracking how the microcredit is spent

The system can later trigger additional personalized wages/subsidies

3

Creates chain of trust between stakeholders

Provides means of attractiveness for retailers (creates a retailer chain of trust)

Create links between retailers and government

Facilitating KYC process for remittances to banked users

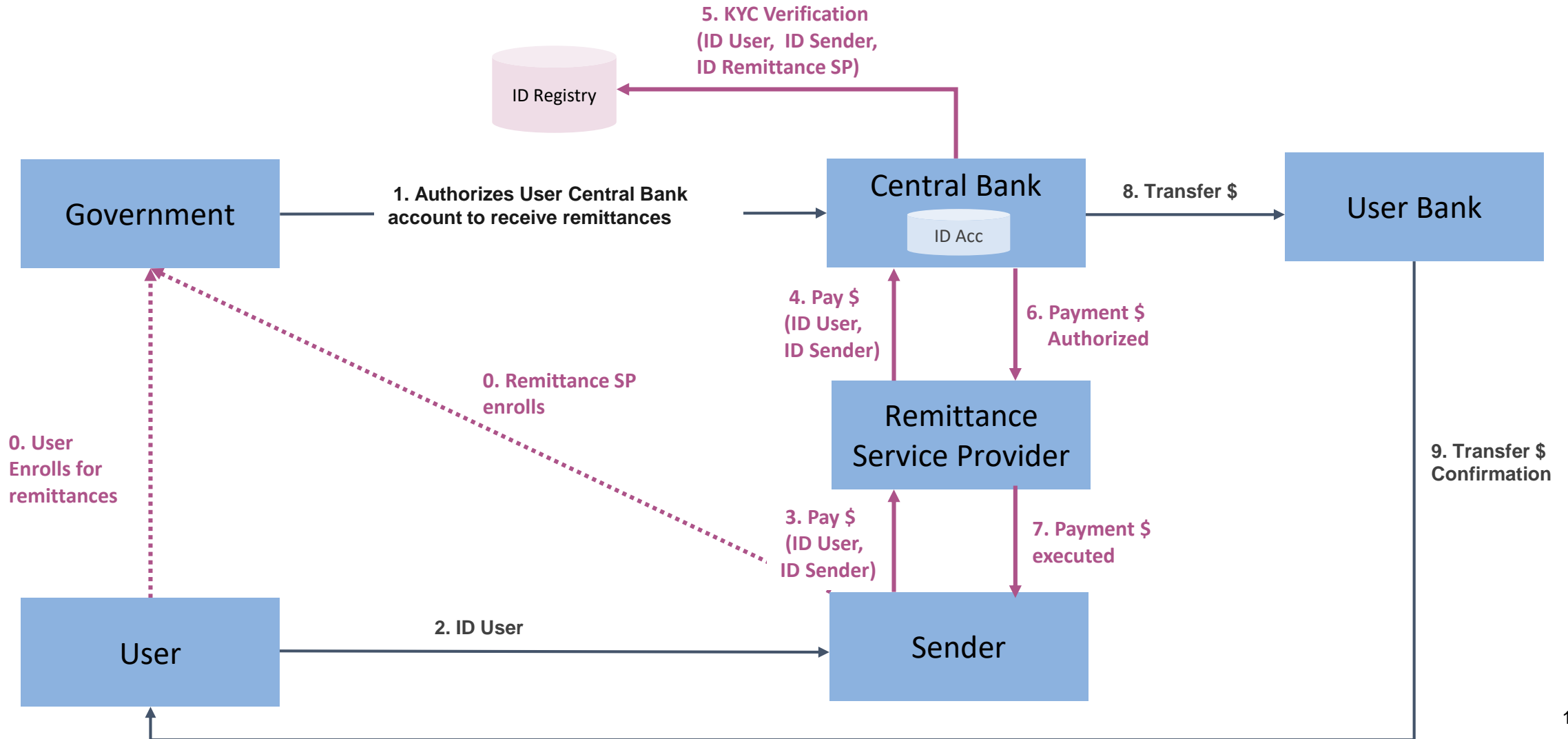
The objective is to help governments with implementing KYC policies for remittances, especially cross-border remittances for banked users

1. Both users and Remittance Service Provider (SP) enrol to the system for remittances
2. Then the government authorizes to receive the user account in Central Bank to receive remittances
3. The sender initiates a remittance using the beneficiary user ID
4. Both sender and remittance service provider are verified with the central bank and if authorized the Central Bank transfers the remittance directly to the user bank that confirms to the user that the remittance has been provisioned

OSIA APIs enable:

- the enrolment of users and remittance SP
- the KYC verification process
- the payment request and authorization

Facilitating KYC process for remittances to banked users



The benefits



1 **Facilitates KYC process by the Government: KYC process as a service**

Single KYC for all banks according to high standards

2 **Enables the control of expenses of remittances by the sender**

Controls in the way remittances are expended can be set by the sender. This guarantee may incentive sending further remittances



**Governments, central banks, solution providers,
join us to include the 1.7B financially excluded!**

Thank you



www.osia.io