



Security In Numbers

SSNs and ID theft



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Trusted Credentials

- How do you build trust across domains (e.g. between different organizations):
 - Open procedures for issuance and use
 - Oversight
 - Technically secure
 - Linked to Government confirmation of identity

SSN use is here to stay

- SSN is the de facto national identifier
 - It links financial activities to taxation
 - No viable near-term alternatives
 - SSN is a proxy for a real credential
- SSN problems reflect uneven US privacy regulation.
 - Anxiety over a national ID
 - Business models for the credit industry

Advantages of the SSN

- Unique identifier
- Government issued (greater degree of disinterest and oversight)
- Can't be changed.
- Won't be replaced until there is something that has all three of these attributes

SSN: A New Government Services

- Incentives to reduce SSN use
- Expand regulation
 - Notice and disclosure of SSN use
 - Consent / Opt in for SSN use or transfer
 - Offer alternative identifiers
 - Breach notification
 - Assignment of liability (like credit cards)