



BitCardID

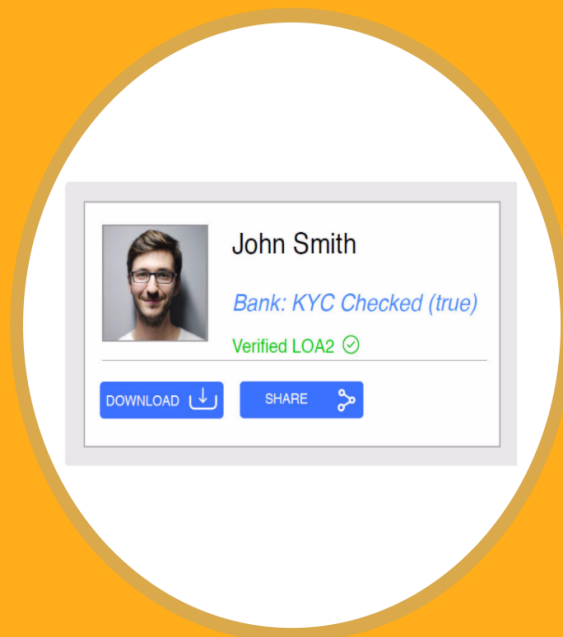


Visualizing the blockchain

Represents blockchain entry

Minimal disclosure

Easy for both service and customer to use



KYC friendly

Web or mobile wallet of cards

Multiple use cases

Avoco Identity
Making Identity Work

What is a BitCardID?

BitCardIDs are a visual representation of an attribute, document, or an identity status anchored on a blockchain. They look like a card, they feel like a card when you share them; they are a digital version of a person - privacy enhanced and registered on a blockchain.

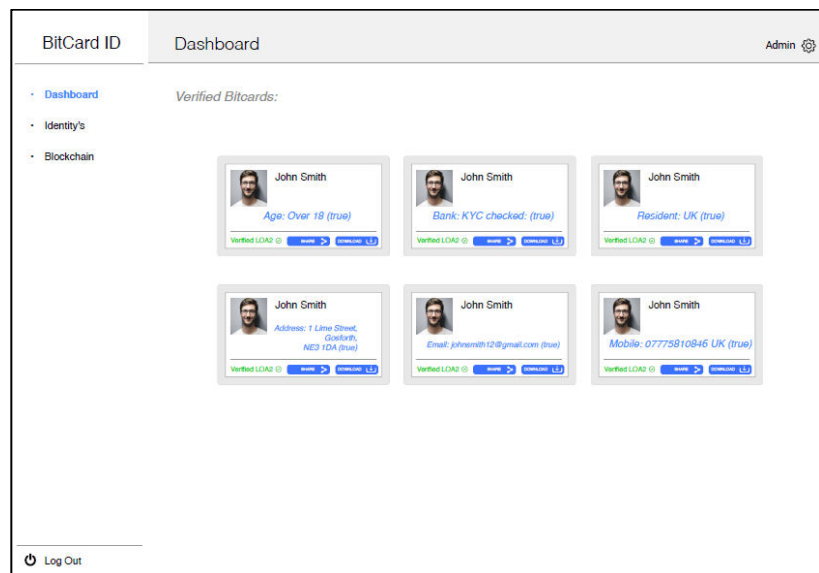
BitCardIDs provide a number of benefits to your service.

Including:

- **Visual for the user:** so simple and easy to use. It's like 'tap and pay' for identity
- **Eliminates mistakes:** makes sure the correct information is available at the right time
- **Warning system:** warns the service if data is missing or expired.
- **Rules driven -** your service rules drive the BitCardID process

Avoco has built new ways of using technology to create verified identity and to use verified identity data. Some of these technologies are based on distributed ledger and the blockchain. Using the blockchain, we can offer powerful features including privacy-enhanced attribute exchanges, and support multiple identity use cases. In fact, model applications that cut across all industry sectors can be enhanced using blockchain and smart contracts. Having a great underlying technology is one thing, but making it accessible and acceptable to a consumer audience is the key to its mainstream uptake.

Avoco Identity has solved this problem in the form of the BitCardID.

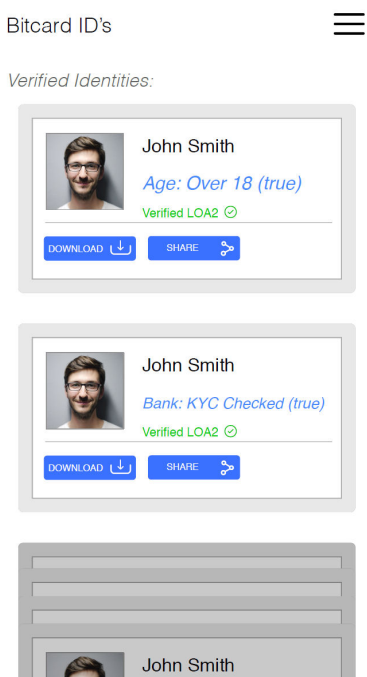


A View of some BitCardIDs in our 1-Life data store

BitCardIDs can be used as a single source, or in a set of cards, to present blockchain based identity claims and documents to services.

Avoco Identity BitCardIDs are built to enhance privacy, improve usability, and build trust between the customer and the service.

BitCardIDs are built to Privacy by Design standards, and are designed to update, just like we ourselves do in the real world.



A View of some BitCardIDs in our 1-Life mobile app

How Can I Use a BitCardID?

Because BitCardIDs are a digital version of a person, they can be used anywhere that a real person needs to show a digital presence. Some examples include:

- **Opening a bank account.** Existing verified BitCardIDs can be shared with the bank to go through their KYC process.
- **Cross-bank account creation.** A customer can use a pre-existing KYC BitCardID to open new bank accounts or accounts with associated organizations
- **As a consumer privileged access control tool.** A BitCardID can prove who you are, where you live, how old you are, etc. Information that can allow you access to certain dependent services. All of these data can be obfuscated and made private, whilst still allowing the service to meet their access requirements.
 - **Online example:** use a BitCardID at online checkout to show you are over 21 to purchase alcohol.
 - **Offline example:** Use a mobile wallet based BitCardID of passport details with a boarding pass.
- **To purchase car insurance.** Use a series of BitCardIDs, each with relevant verified data to go through an online purchase of car insurance.
- **To present qualifications.** BitCardIDs can represent certifications and professional qualifications. BitCardIDs can be used to present qualifications to professional bodies.
- **IoT to IoT.** For example, to setup auto-payment for toll roads, between the bank/driver/car/toll, etc.

BitCardIDs do all of this, including minimal disclosure without complex, resource hungry, cryptography, making it simple for services to adopt.