

# 2019-07-10

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## Agenda

1. [Antitrust Policy](#) and introductions - 3 minutes - VB
2. [Quarterly Report to the TSC](#) - 2 minutes - VB
3. Further discussion on FATF - 5 minutes - [FATF PDG 2019 3 REV1 Guidance Digital identity.pdf](#)
4. [Indy WG comes back to the mothership](#)- possible merger into Identity WG: a proposal by Nathan George. 10 minutes
5. Timo Hotti on Integrating a DID network with a Transaction Network: a case study from Finland-30-40 minutes- See below for the presentation
6. [Next steps: the paper: "Hubs and Agents how do they work together"](#) - 2 minutes
7. Progress of [Identity Working Group](#) paper.
8. Libra and its Identity system

## Attendees

Name	Reference
Vipin Bharathan	dlt.nyc
Timo Hotti	OP Financial
<a href="#">Andres "Dre" Bonifacio</a> Dre	
<a href="#">Drummond Reed</a>	Sovrin
Adam Stallard	BrightID
Aleksandr Kopnin	Luxoft
Axel	Redhat
Kumaravel N	Ford
<a href="#">Nathan George</a>	Sovrin
<a href="#">Steve Magennis</a>	Independent
<a href="#">Todd Gehrke</a>	Luxoft
Seth Goldfarb	Evernym
Luca Boldrin	Infocert
Stephane Mouy	Independent
Nitin	Gio
Daniel Hardman	Evernym

[Comments on the Agent-Hub discussion by Luca Boldrin](#) (this should take you to mailing list where you can access the link he has posted, also the Agent /HUB diagram)

[schema.pdf](#)

We started with the Anti-Trust policy announcement as well as introductions from all.

Some people were not in a place where they could have an audio interaction.

We have a diverse group.

The FATF draft standard for digital Identity was presented by Stephane Mouy. If you recall, the FATF digital currency recommendations was discussed in an earlier meeting.

- FATF is a powerful body, ostensibly it sets recommendations for AML/KYC/CDD standards. But nations that do not adopt these policies can find themselves in higher tiers of risk and financial exclusion or constraints in the global economic system.
- A very salient point about digital Identities was made in the draft recommendation and it is worth quoting from the document.
- page 14:Section 40
- *"40. Given the evolution of digital ID technology and architecture, and the **emergence of consensus-based open digital ID** technical standards, it is important to clarify that non-face-to-face customer-identification and non-face-to-face transactions that rely on digital ID systems and solutions that are appropriately trustworthy under the RBA discusses in this Guidance are typically standard risk, and **may even be lower-risk.**"*
- The doc refers to Blockchain-based digital identity and says that this may have lower risk. This is a huge deal.
- The last page refers to Self-Asserted which seems to be a stand-in for SSI/DID systems, which they seem to have gotten wrong deliberately or otherwise. But at least they are talking about it.

Nathan George presented the case for the Identity Working Group to be the co-ordination point for activity in Aries, Indy, Ursa and other Identity projects, with short reports on these projects from the maintainers. ID WG gives us a venue to keep abreast of latest developments without having to attend all the hour long project meetings.

Timo Hotti from OP Financial, presented a vision of a digital decentralized future. The case he presented of an Identity Layer working with a Transaction layer to simplify the construction of a complex solution issuance, trading and settlement solution with numerous parties. The focus was on the efficiencies yielded by the combination. The entire project could be finished by four programmers in 4 months.

The slides are attached.

[DigitalProcessesAndIdentities \(1\).pdf](#)