



Internet Safety Technical Task Force Technology Submission Template

BeenVerified Inc.

<http://www.beenverified.com>

ABSTRACT

BeenVerified Inc. provides a seamless, easy to use environment for online identity and credential verification. Specifically, individuals, businesses, and online communities can use the BeenVerified platform with custom tailored solutions to solve specific needs.

BeenVerified's true value proposition is its portability. Similar to PayPal, a user needs to go through the verification process just once. Thereafter, as a BeenVerified user visits websites or businesses that requires identity or credential verification and accepts the BeenVerified API the user can simply authenticate to BeenVerified and instantly validate their true identity and credentials.

Keywords

Identity, portable, user-centric, verification, credentials

Functional Goals

- Limit harmful contact between adults and minors
- Limit harmful contact between minors
- Other – please specify

Facilitate trusted user interactions between adults

PROBLEM INTRODUCTION

Problems involving online identity are being reported in the national headlines every day – and with good reason. In recent years, the Internet has created an explosion in the development of methods for networking online for social and business purposes. Communities and blogs have been formed for every area of human interest and to service numerous niches. These communities and blogs have facilitated an instantaneous process of meeting and communicating with people. In an instant, users can be speaking with someone that they wish to work with, explore a potential romance, or find someone to rent their apartment; among thousands of other tasks.

While this rush to create a massive infrastructure for meeting people has resulted in numerous benefits, it was built with zero attention to the infrastructure for handling the ability to verify or trust the validity of information submitted in an online form, profile, blog, resume, etc.

PROPOSED SOLUTION

BeenVerified is built for online communities, businesses, employers and individuals. However, making the process easy to use and simple to understand for the end-user is the critical success factor. The end user process of BeenVerified is very similar to the process of sending and receiving money through PayPal, only in the case of BeenVerified, users are securely sending and managing personal information. Initially, BeenVerified operates as a background checking company that performs voluntary background checks on someone looking to display and share their identity or credentials with a third-party business, online community or employer. Examples of credential verifications that can be performed include identity, education, work experience, criminal checks, professional license and many more.

The BeenVerified solution includes a proprietary API that follows the OAuth protocol for securely sharing and managing end-user credentials. The BeenVerified API was built to allow third-parties to request personal information from an individual but allow the individual control of the authorization of such requests and also providing for granularity in the release of what pieces of personal information the individual would like to release. Additionally, the individual has the ability to update their personal information and edit the settings and authorizations should they choose to “unrelease” their information at anytime.

The most important thing to recognize about BeenVerified is that it is a user-centric approach to solving many of the online identity problems, meaning the end-user is always in control of the who, what, when, where, why, and how their information is being displayed.

USE CASES

The BeenVerified API was built using the OAuth protocol (<http://oauth.net/>) to securely manage the user's credentials (username/password) and SSL encryption for sharing of data between BeenVerified and the third-party requesting information.

Use Case- The “Kids Only” Chat Room

A community has been set up to allow children to interact with one another. Our technology will allow all parents of the community to have their identity and age verified before allowing their child to enter a chat room. The result of this process is that the Adult and the child are linked together on one account that provides for

accountability of any misuse or inappropriate actions that take place. Additionally, further checks could be made to verify that the adult is not a Sexual Offender or other standards that the community may choose to uphold.

The Community Connects

Communities, web sites, and businesses can easily implement the BeenVerified web service directly into their own look and feel. The individual can have their ages verified directly on the community and share it with the appropriate people, on a real-time basis.

Use Case- The Online Dater

A young man is looking to secure a date using a popular online dating site. He is proud of his accomplishments, as he is a graduate of Harvard Law and now works for one of the best law firms in the city. He wants to be able to separate himself from the countless other people on the dating site who misrepresent themselves. He wants potential daters to know he is who he says he is and has accomplished what he claims.

The Young Man Proves

This young man can proactively verify his own identity and credentials and use his BeenVerified account as a portable marketing tool to share verified information with potential dates. This includes a criminal background check as well as verified personal information such as age, occupation, or education.

The Potential Dater Requests

A female dater interested in dating this young man can use BeenVerified to send a "Get Verified Request" to a suitor which would send the young man over to BeenVerified where we then provide the dater with an easy way to manage, view, and pay for the verifications.

The Dating Site Connects

Communities, web sites, and businesses can easily implement the BeenVerified web service directly into their own look and feel. The individual can have their information verified directly on the dating site and share it with other members on the dating site, on a real-time basis.

Use Case- The Online Job Seeker

A west coast newspaper is looking for a freelancer writer in the South Beach area on a job board known for having a good amount of writers' resumes. The newspaper receives over one hundred resumes for this one assignment and would naturally like to verify the credentials of these applicants. Currently, employers have only a few expensive, time wasting, and cumbersome options for doing so. With BeenVerified, there exist three easy options for quickly and cost-effectively verifying their credentials.

The Individual Proves

An individual can proactively verify their own identity and credentials and use their BeenVerified account as a portable marketing tool to share their information with the newspaper.

The Employer Requests

The employer can use BeenVerified to send a "Get Verified Request" to each applicant, which would send the applicant over to BeenVerified where we then provide the employer with an easy way to manage, view, and pay for the verifications.

The Job Board Connects

Communities, web sites, and businesses can easily implement the BeenVerified web service directly into their own look and feel. The individual can have their information verified directly on the job board and shared with the employer on the job board as well, on a real-time basis.

ADDITIONAL INFORMATION

What the technology successfully solves and what it does not.

- Not a silver bullet to solve all of the current online identity issues.
- Unable to currently verify the identity of International individuals effectively.
- Does not solve if someone will commit a crime in the future.
- Costly to access every criminal database in the US and Internationally.
- Fallible to human error and also to potential misrepresentations within the databases that are accessed, even though BeenVerified is just a conduit to access said databases.

Strengths-weaknesses analysis

Strengths

- Easy for the end user to use and appreciate the added value of getting verified.
- Really easy for a website or community to implement. Most programmers should be able to have BeenVerified up and running within their community within one day and then just need additional time for CSS/HTML and user flow customization.
- One source for multiple verification types (identity, work experience, education, etc.) instead of needing to code and provide user flows for each verification. Extremely important given most communities resource crunch.
- Cost effective for each community or user to purchase the verifications most important to them. (ex. Sexual offender for Children's social network vs. Education for a Job Site)

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Weaknesses

- Expensive to access all criminal databases
- International verifications

Implementation requirements

In order for a website or community to implement the BeenVerified API they must have an understanding of how APIs work and also have an understanding of the mechanics behind OAuth. There are no other implementation requirements other than understanding how to interact with a web service.

End user requirements are low and the end-user would need to have the online aptitude capable of filling out an online form.

Technical standards used

The major standard protocols that are used is OAuth, SSL, XML.

Use of law and policy for success

BeenVerified falls under the FCRA when being used by employers for conducting background checks on a potential candidate. Outside of that, due to the fact that the end-user is the one in control of requesting and sharing their background information there are not many policy or legal frameworks to navigate. Naturally, BeenVerified does have to maintain standards as of to where and how we verify individual data and as such, below each verification we display the source of the verified the information.

Viability in the US and international

BeenVerified has a successful "hit rate" within the US of over 90% due to the fact that we combine technologies and are an aggregator of identity and credential services and not a main repository. For example, we combine credit card verification technologies, with RSA's public identity verification product, and Equifax's Identity Credit Report product. At the moment we are not accessing or supporting international end-users due to the complexity of doing so. However, going forward and as international data providers continue to improve services, BeenVerified will partner or license their technologies as well.

Effectiveness to Date

To date BeenVerified has been in Beta and has been used by a small set of users with no major flaws noticed and no hurdles seem apparent in the scaling sense. The "failures" of the technology are more of a result of the lack of information within existing databases or more importantly lack of centralization by the government of criminal records.

EXPERTISE

The core development team has been building and operating online businesses since 1996. Our CTO, Jason

Amster, was the head of Interactive Development for L'Oreal/Redken and our development team is comprised of all seasoned veterans. Eran Hammer-Lahav, the lead writer of the OAuth spec, provided advice when structuring our API. Bill Washburn the Executive Director of OpenID is on our board of advisor, has a PhD in Policy and Ethics from Stanford and is a big proponent of our technology, process, and ideals.

COMPANY OVERVIEW

A prototype for the BeenVerified service was launched in October 2007 and was used for further research and feedback from potential partners, users, and investors. This prototype was demoed at the Sun Microsystems Startup Camp and was selected from nearly one hundred entrants as one of the top three most promising technologies. After raising Angel Funding, the company then spent the next few months through April 2008, vetting and shaping the platforms capabilities and ease of use. In late May of 2008, BeenVerified released the platform (API) that provides the seamless and scalable web service for partner integration.

In May 2008 Bill Washburn, Executive Director of the Open ID Foundation, considered a guru of online identity and open protocols, reviewed our company, plans, and technology, and agreed to join our Board of Advisors. In July of 2008, the company completed a Series A round of financing which is being used for continued development and marketing purposes.

BUSINESS MODEL OVERVIEW

The business model is flexible in the sense that one of the three interested parties can pay for the service a) the end user b) the website or community implementing the service or c) the receiver of verified information (ex. an employer). The core functionality is independent of who pays for the service and in the case of implanting this service as an API it is very much business development driven on who bears the cost. Identity verification (name, age, address, etc.) is roughly \$1 per user and may in some cases be waived. Credential verifications (education, work experience, professional license, etc.) are roughly \$10 per verification.

MORE INFORMATION

Please visit www.BeenVerified.com for more information about our overall service. Our main thesis is that in order to solve some of the issues being addressed by this task force, some larger issues of overall online identity need to be addressed and solutions provided. There is a 40 second video on the homepage explaining our main vision. Our core principles can be found by reading "[User Bill of Rights](#)"

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Full API specifications can be accessed by receiving a developer key:
<https://www.beenverified.com/developer/new>.

236 5th Avenue 9th Floor | New York, New York 10001
P: 212-738-9374 | M: 646-417-3239
josh@beenverified.com | www.beenverified.com

CONTACT INFORMATION
Joshua Levy

CERTIFICATION

“I certify that I have read and agree to the terms of the Internet Safety Technical Task Force Intellectual Property Policy.”