

Discussion Group Request

Charter for: Digital Identity Risk Universe Discussion Group

October 2025

(1) DG NAME (and any acronym or abbreviation of the name):

Discussion group re: the Digital Identity Risk Universe (DIRU)

(2) DISCUSSION TOPIC/PURPOSE/MOTIVATION:

As the online world transitions to the next generation of digital identification¹ within identity ecosystems, a complex set of new risks are emerging which are poorly understood and managed today. These risks include traditional enrollment and issuance risks, but also risks stemming from biometric bindings, various wallet technologies, certificate risks, interoperability risks, cross-ecosystem usage risks, and new verification risks. Ecosystem participants each hold different risk profiles. Left unmanaged, these risks can lead to increased fraud, misrepresentation harms, and non-compliance. The risks are exacerbated by deep tech developments such as Agentic AI identity ambiguity and quantum computing.

Developing a Risk Universe

Defining a 'risk universe' is typically the first step for organizations to manage risk. A risk universe is a comprehensive set of all of the risks which might (or might not) be relevant to an organization. Once the broader risk universe is defined, organizations will actually manage a smaller set of risks (commonly called a risk register) which are relevant to their business.

As an example of a (very) comprehensive risk universe within the Artificial Intelligence space, please see MIT's AI Risk Repository (<https://airisk.mit.edu/>).

We propose to develop a holistic risk universe which will organize risks according to the lifecycle/value chain of digital credentials, and will also tag risks according to three risk themes:

1. Trustworthiness: Is this credential trustworthy?
2. Privacy: What privacy risks do holders incur when using this credential?
3. Security: What are the end-to-end security risks associated with this

¹ Loosely defined as 'Verifiable Credentials', an all-digital credential with cryptographic certification, wallets and selective disclosure

credential?

Note 1: We propose to scope 'privacy risks' to include both user-related risks and privacy compliance risks for verifiers

Note 2: Security risks overlap with both trustworthiness and privacy risks.

Note 3: We will include identity risks associated with AI agents ('ID for AI') and with the use of AI to verify identity ('AI for ID')

Scope

In Scope

- Global credentials whether foundational or derived
- Identify as many L0 - L7 level risks as practical
- Organize them into logical domains and subdomains
- Risks re: AI agents, quantum computing and other emerging technologies
- Flag whether they impact trustworthiness, privacy, security, etc
- Note common mitigations

Out of Scope

- Any risk scoring or weighting
- Consideration of Inherent vs Residual risk
- Consideration of risks associated with physical elements of IDs
- Consideration of the risks of non-inclusion (for the digitally disadvantaged)

(3) LEADERSHIP:

John Fiske has self-nominated to lead this effort, but is open to deferring to another leader if Kantara deems it appropriate.

<https://www.linkedin.com/in/john-fiske-digital/>

(4) RELATED WORK AND LIAISONS:

Risk is an underlying theme relevant to many aspects of Kantara's work, including such WGs and DGs as:

- Biometric Data Discussion Group
- Blinding Identity Taxonomy Discussion Group
- Identity Assurance
- Privacy Enhancing Mobile Credentials
- Etc

(4) AUDIENCE:

We expect many businesses are potentially interested in this, particularly ID verification providers, global payment companies and issuers. Risk breakdowns are likely to impact certification programs that will mitigate risk.

(5) COPYRIGHT POLICY:

Creative Commons Attribution!ShareAlike 3.0 Unported or another Organization approved Intellectual Property Rights Policy Option to cover any copyright material that may be produced as a result of DG Participants' posts to the wiki or email archives.

(6) PROPOSERS:

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