

ClaimOnceID (or ClaimOnce) provides a comprehensive, proactive solution to identity fraud that can be applied in any country where an official or de-facto national ID number is used to uniquely identify individuals. Most countries meet this criterion - and for those that do not, some simple modifications to the base scheme can make the solution (or much of it) work in many of these countries as well.

The ClaimOnce solution is based on a remarkably simple, “thinking outside the box” scheme that is easy to implement, nonintrusive, intrinsically secure, and totally protective of one’s privacy – and it requires nothing of individuals in the way of new ID numbers, cards, biometrics, block chain, or any other vehicle other than web access. However, it neither precludes any of these vehicles.

The solution starts with the **proactive** protection of one’s National ID number (e.g. Social Security #) for a lifetime and beyond. For many countries, this alone would likely be enough to consider its implementation. However, this is only the very beginning of what ClaimOnce has to offer.

The simple scheme that allows ClaimOnce to protect National ID numbers also lays the foundation for a great deal more. This includes the **proactive** protection of virtually every other personal ID type – e.g., IDs for credit cards, bank accounts, insurance policies, licenses, passports, etc. It also allows for individuals to transact business (both online and offline) without having to give up any personal data other than that which is absolutely necessary to meet the specific purpose at hand. In short, this base scheme allows for unambiguous authentication, the verification of personal data, the protection of privacy (**including anonymity**), and added convenience in **countless applications** that involve a person either providing information to or seeking information from another person or organization.

In introducing this simple scheme, first a few questions: If you were handed a piece of paper with a nine-digit number on it and were told that it was a Social Security Number (SSN), is there anything you could do with it? If you were given 10 such numbers, or even 1000 – would it make a difference? What if you were told there was an online registry which listed a few hundred million SSNs and this list was totally accessible to the public. Could an identity thief or anybody else do any harm with this list? Would it be useful to a hostile foreign government? The answer to all of these questions is clearly “NO”. No matter how many ways you look at it, a list of SSNs without any attending data is totally harmless. However, it is just such a list that provides the foundation for ClaimOnce.

**ClaimOnce is based on the establishment of a centralized (one-per-nation) registry that allows individuals to exclusively claim ownership of their National ID number, and that provides the public with complete access to the entire list of such claimed numbers (but only the numbers). It also provides a simple web service that allows any person or organization to query the CLAIM STATUS of any given National ID (NID) number.**

**In holding exclusively claimed NID numbers in one nationally centralized location, the purpose of the registry is to permanently lock a nation’s NID numbers in one place to their rightful owner, and only to their rightful owner. Though counterintuitive, making these numbers “publicly accessible” is a critical element in making this possible. Combined with the creation of an associated user account for each NID claimed, this simple scheme unlocks the secret for most nations to proactively protect each one of its citizens from identity fraud - and much, much more.**

This NID-Claim scheme provides ClaimOnce with a unique ability to generate globally definitive “**Context Specific ID Numbers**”, which, as the name implies, uniquely identify a person within a specific context. It is this ability that allows ClaimOnce to deliver most of its services. The practical uses of such numbers are **virtually endless**.

This NID-Claim scheme also supports an implementation whereby user accounts and all of the core identity/privacy protection services can be managed by a standalone entity (totally separate and insulated from the NID Registry) that knows nothing about the people it protects – never having, nor ever being exposed to any identity-related data whatsoever - not a NID, name, date of birth, email address, phone #, home address, or anything else. In the business of identity protection, this provides for an unprecedented level of security and privacy. It also serves to eliminate concerns of “Big Brother”, which could otherwise be a huge impediment to sufficient public buy-in.

ClaimOnce services are designed for seamless integration with existing processes and technology. For institutions, this means that critical features can be used with little or no disturbance to their current way of doing things. For a nation, it means that ClaimOnce can be implemented incrementally.

Short of initial wide-scale buy-in, ClaimOnce can establish a foothold by addressing a specific type of NID fraud (e.g., tax return fraud or insurance fraud). **The key is the establishment of the one nationally centralized NID Registry.** How or by whom it is driven does not matter. It could be driven by a specific industry (e.g. banking or insurance) or by any of a number of vested government agencies. Once established, with a reasonable degree of buy-in by individuals, any institution that depends on NID numbers to identify individuals can use it for its own protection, independent of its use elsewhere. This applies to any bank, any insurance company, any employer, etc. Additionally, institutions of all types can use ClaimOnce for one or more of its many other key features, each of which provide much sought benefits to both individuals and institutions.

The ClaimOnce solution is detailed in a 26-page document. If interested in a copy, please send an email to Mike Boland at [mboland10@verizon.net](mailto:mboland10@verizon.net), or call at 610-446-9681.