trustelevate

SYMPOSIUM

ONLINE AGE CHECKING: THE TIME HAS COME

FIVE RECOMMENDATIONS

• Executive Summary •

As the Internet plays an increasingly significant role in children's development, there is a growing consensus amongst UK and EU policymakers and child protection experts of the need to protect children from the risk of harm online. Central to this goal in the UK is the harmonisation of online rules with offline rules that require providers to implement online age checks. This is exemplified by the Conservative Government's pre-election pledge to restrict children's exposure to adult content by requiring age verification for access to all adult content

"We will stop children's exposure to harmful sexualised content online, by requiring age verification for access to all sites containing pornographic material and age-rating for all music videos" Conservative Manifesto Pledge, 2015

The purpose of the symposium was to bring together a range of experts to discuss not only how to meet this specific manifesto pledge but also UKC-CIS's goal to help keep children safer online.

Existing know your customer (kyc) model – not fit for purpose

The UK Gambling Act requires online gambling sites to verify that customers are 18+ years of age, which involves cross checking identity data held by credit reference agencies and on the electoral roll. However, the concerns of online businesses, in particular those operating with thin profit margins, about the potential negative impact of the prohibitive costs (between 25p and £1.75p per check, depending on transaction volumes) associated with the existing KYC model on both their competitiveness and commercial viability has precluded widespread adoption of the existing KYC model. Retailers are also concerned about the potential negative impact of the friction associated with conducting identity checks on a user's experience which may lead to an increase both in basket abandonment and customers concerns about their privacy.

However, technology and policy innovations and new legislative measures are providing commercial opportunities to disrupt the existing KYC model, by introducing the scope for frictionless, low cost, privacy preserving age-checking of adults and minors.

What has changed?

There has been a growth in investment in and the knowledge base surrounding electronic identities (eIDs) worldwide. The EU Regulation, on electronic identification and trust services for electronic transactions in the internal market (eIDAS Regulation) adopted by the co-legislators on 23 July 2014, is a milestone to provide a predictable regulatory environment to enable secure and seamless electronic interactions between businesses, citizens and public authorities. These developments are leading to a growing recognition that online age checking will become a reality in the near term.

What are an electronic identity, an attribute and assurance framework?

Technically, an electronic identity comprises a set of verifiable attributes, e.g. name, address, date of birth, gender, nationality, etc. Identity providers for identification purposes attest to a number of attributes so that an individual's request to transact online can be authenticated, authorised or rejected. Identity assurance frameworks are used to assess the trustworthiness of identity providers. The assessment results in the assignment of a level of trust (LoA), to an identity provider and

this ranges from levels 1-4. Identity providers are by definition attribute providers. However, existing approaches for evaluating identity assurance consider identity as a whole

and do not include scope to define trust levels for individual attributes, e.g. age. To address this gap in existing technical standards the Digital Policy Alliance commissioned the British Standards Institution to develop the BSI 1296 Age Checking code of practice.

British Standards Institution 1296 Age Checking code of practice

Innovation in the identity sector has created scope to leverage, a whole new range of reliable data sources that are maintained by authoritative sources. These include data sources

relating to children and young people below 18 years of age. The BSI 1296 Age Checking code of practice will provide that framework for the application of age checking mechanisms and guidance on anonymous age attribute assurance. This will enable the cross-checking of a single data point, i.e. the age band to which an individual belongs, in a manner that is secure, frictionless, scalable, privacy preserving, reliable, and underpinned by a clear liability model. Crucially, a federated model (i.e. 'verify once, use many times') would significantly reduce the costs associated with con-

ducting age checks, which lowers barriers to adoption by a range of industry sectors.

What are the next steps?

Effective online age checking requires the commercial sector to develop an attribute exchange ecosystem, underpinned by the BSI 1296 Age Checking and other technical, legal and policy standards that are, under eiDAS regulation, mutually recognised in multiple jurisdictions.

Key recommendation 1: age checking initiatives should adhere to the core privacy principles devised by the Privacy Consumer Action Group

A key recommendation that arose from the Online Age Checking symposium was that privacy and security must be central considerations in the proposed attribute exchange ecosystem. A set of nine principles underpinned the design of GOV.UK Verify which were devised by the UK Privacy and Consumer Advisory Group (PCAG) The application of the same core principles to the development of attribute exchange ecosystems would mitigate privacy concerns.

Attribute Checking Principles	Summary of control afforded to an individual
1 / User Control	Attribute checking can only take place if I consent or approve
2 / Transparency	Attribute checking can only take place in ways I understand and when I am fully informed
3 / Multiplicity	I can use and choose as many different attribute providers as I want to
4 / Data minimisation	My request or transaction only uses the minimum data that is necessary to meet my needs
5 / Data Quality	I choose when to update my records
6 / Service-User Access and Portability	I have to be provided with copies of all of my data on request. I can move /remove my data whenever I want
7 / Governance and certification	I can have confidence in any attribute ecosystem because all participants have to be accredited
8 / Problem resolution	If there is a problem I know there is an independent arbiter who can find a solution

KEY RECOMMENDATION 2: MINISTERS AND THE UKCCIS EXECUTIVE BOARD SHOULD ENCOURAGE GREATER LEVELS OF INDUSTRY PARTICIPATION

Both ministers and members of the executive board of UKCCIS should encourage greater levels of industry participation in self-regulatory efforts such as the BSI 1296 Online Age Checking code of practice. Adult content providers, the tobacco and e-cigarette sector, are engaged in these processes. Other sectors should be encouraged to participate, such as e-tailers and payment providers involved in the sale of age restricted goods and services.

There is scope for child-focused online businesses to engage in these self-regulatory processes. For example, age checking minors would meet a clear business needs of gaming companies that cater for 5-12-year-olds, that enable children to interact with other players in massively multiplayer online (MMO) gaming environments. Businesses invested in mitigating the attendant risks to children's well-being, including sexual grooming, should be encouraged to participate. Similarly, social networking platforms that target the 13+ age group, should also be encouraged to participate, because research has consistently shown that younger children register on these platforms.

KEY RECOMMEDNATION 3: MINISTERS SHOULD EXPLORE WITH PAYMENTS EXPERTS AND REGULATORS THE SCOPE TO INCLUDE AGE ATTRIBUTES IN PAYMENT PROTOCOLS

Technology and policy innovation in FinTech provides scope for the inclusion of age attributes in payment protocols, which would address the business and legal re-

quirements of a significant number of business sectors. However, to fully realise this potential it was clear from the discussions during the symposium's Payments Panel, that in the absence of ministerial support for such an approach regulators, banks and others would not explore this opportunity as the type of innovation that the UK payments industry should be progressing.

KEY RECOMMENDATION 4: MINISTERS AND THE UKCCIS EXECUTIVE BOARD SHOULD SUPPORT A PROOF OF CONCEPT TESTING EXERCISE DESIGNED TO ESTABLISH THE EFFICACY OF THE PROPOSED ATTRIBUTE EXCHANGE ECOSYSTEMS TO MEET BUSINESS REQUIREMENTS

There is an appetite to conduct two or more online age-checking Proof of Concept[1] (POC) testing exercises (minors, adults) in partnership with the Open Identity Exchange. The POC will adapt the technical architecture; trust frameworks, policies and learning's that underpin the development of both Gov.UK Verify and GSMA's work on Mobile Connect.

The use of existing production-ready attribute-exchange platforms that will be tailored in accordance with the specifications and business rules determined during the POC planning phase will enable a swift progression to a beta testing phase.

- *A POC to test the scope for the proposed age-checking mechanisms to apply with respect to access to and sale of 18+ age restricted goods and services, which will meet the Conservative Manifesto plegde.*
- *A second POC to test the scope for the proposed*

age-checking mechanisms to apply with respect to access to and sale of below 18 years of age-rated goods and services and to enhance the safety of children transacting online, which will meet the objectives of UKCCIS, which is to help keep children safe online

RECOMMENDATION 5: A PROGRAMME OF RESEARCH SHOULD BE CONDUCTED TO EXPLORE THE EFFICACY OF ONLINE AGE CHECKING AND RELATED PROGRAMMES OF EDUCATION TO SUPPORT STRATEGIC OBJECTIVES ON CHILD SAFETY ONLINE

From the perspective of supporting the strategic objectives of both the European Commission and the UK Government on the development of a Better Internet for Kids, a programme of research should be commissioned to explore a range of issues in greater depth, for example:

- *Knowledge of the age band to which a child belongs would require online businesses to respect not only a child's existing digital rights including privacy but also limit exposure to age-inappropriate commercial products and harmful content. It would also enable businesses to respect more recent legal protections e.g. the right to be forgotten and necessitate the adoption by the commercial sector of a more ethical approach towards children and young people who are growing up online. A programme of research should be set up to not only monitor these anticipated effects but also to explore to what extent financial literacy skills better enable children to benefit from the positive aspects of the internet while mitigating the risk of harm to their wellbeing.*

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[1] A proof of concept (POC) is a demonstration, the purpose of which is to verify that certain concepts or theories have the potential for real-world application. POC is therefore a prototype that is designed to determine feasibility.