

IPayments News

Mobile Identity on the Blockchain; Interview with Sean Bouani, ShoCard Enterprise Business Development



Sean Bouani ShoCard Enterprise Business Development January 16, 2018

I recently interviewed Sean Bouani to give us an insight into the role of blockchain in mobile identity. Sean is responsible for leading ShoCard's Enterprise business development. Sean brings more than 15 years of business leadership experience in the enterprise, digital media, mobile, connected TV, privacy and software sales. The ShoCard ID solution comes in the form of an App or it can be integrated into an existing App via a Software Development Kit (SDK).

Sean explained how the ShoCard ID solution works, "When creating an identity, the user downloads the App to create a ShoCard ID, then the user takes a picture of a government issued ID. ShoCard extracts the personal information, the user confirms the data and then self-certifies. For security, the user creates a passcode or fingerprint on the mobile phone where the information is encrypted and saved on the phone. The App hashes and digitally signs the data. When the user shares personal information with a third party an identity verification handshake is created on the blockchain and only the intended recipient can decrypt the personal information. The identities of the parties are confirmed through validation of the data shared by the sender utilizing the public key and the signature hash on the blockchain."

Sean went on to say, "Today we can support self-certification and third-party certification that can be used by enterprises. Use cases include imbedded credit score pointers, storing card details and funds transfers. Banks can create a session ID and request a one-time biometric such as facial recognition." I asked Sean about the technology that ShoCard utilizes and he said, "ShoCard is blockchain agnostic. We create an abstraction layer to a private sidechain and support up to 5 factor multimodal authentication utilizing a rules-based engine that is validated on the blockchain." I can see how this type of technology may soon replace 'User Name and Password' and even hardware based user authentication, such as 'Dongles', and instead use multimodal authentication and blockchain shared ledgers. Replacement of passwords with biometrics will not come a second too soon for me!

A. Lyle Elias ATMIA Founding Director