

Trusted Digitalized Identity System (TDIS)

1. Introduction

The TDIS is an invention, for which exclusive patent rights have been granted to the inventors. The main objective of the TDIS-inventors was to develop an innovative, secure, and trusted digital identity platform that will effectively combat the worldwide long standing and stubborn problem of identity/internet fraud. Information on the TDIS website and the patents rights are available via the following weblinks:

- [Trusted Digitalized Identity System \(tdi-system.com\)](https://tdi-system.com)
- [Octrooiencentrum Nederland \(OCNL\): NL2026156A, 2020-07-24](#)
- [World Intellectual Property Organization \(WIPO\): WO2022018522A1, 2021-03-24](#)

The TDIS digital platform includes different modules. In section 3 a description is given on the modules of the TDIS.

2. Problem & Solution

2.1 Increase in online identity fraud:

- The growth of internet services and recent developments in Artificial Intelligence (AI) has led to more identity fraud. It has also created an opportunity for criminals to remotely open bank accounts or other accounts with fake or false identities.
- Total losses caused by Internet/online fraud exceeded US\$12.5 billion in 2023 (FBI IC3 (Internet Crime) report, April 4, 2024), whereby:
 - The most common type of crime reported involved phishing schemes using unsolicited emails, texts, and calls from supposedly legitimate companies to steal personal and financial information.
 - Victims desperately seek ways to retrieve the real identity of the fraudster to reimburse their financial losses.
- Victims are not only banks and natural persons, but also among others gaming providers, insurers, investment and payment platforms and crypto exchange companies.
- Despite heavy investments by these victims in services provided by Electronic ID (identity) Verification (eIDV) companies, identity fraud remains a massive worldwide problem.

2.2 Current solutions

Existing solutions provided by eIDV companies:

- eIDV companies make available through their web-site, remote identity service to amongst others financial institutions to help them comply with the applicable laws and regulations e.g. with global KYC (Know Your Customer) and AML (Anti-Money Laundering) regulations to avoid penalties by their regulators. Please, refer to this [link](#) to obtain further information on eIDV companies.
- eIDV companies verify the identity of individuals after their remote enrollment starting at the web-site of the company.
- Individuals may have to provide their identity data to different eIDV companies.

Solution provided by the TDIS platform:

- The TDIS platform is a mobile software solution that helps protect **both businesses and individuals** against identity fraud.
- TDIS offers a patented digital identity platform whereby authentic identities of citizens are directly verified on premises upon their enrollment at the issuer of the physical identity document, e.g. a passport or an identity card.
- The identity data of an individual is provided once to solely one entity (Trusted Entity).

3. TDIS modules

TDIS services:

The following five (5) core modules are available on the TDIS platform, thereby providing citizens and beneficiaries with on-line and trusted government digital services.

1. Online Module:

This module enables enrolled citizens to remotely send their digital identity and other government issued documents such as digital birth-, marriage-, dead- and divorce certificates and proof of deregistration in a real time mode, through biometric verification, to a beneficiary person.

2. Gateway Module:

This module enables enrolled citizens to remotely send their digital identity and other government issued documents such as digital birth-, marriage-, dead- and divorce certificates and proof of deregistration in a real time mode, through biometric verification, to an enrolled beneficiary entity and its eligible staff members.

3. Wallet Module

This module provides citizens with the feature to store identity (related) documents issued by their government on their mobile device and present these face-to-face in digital form to any other natural person or beneficiary entity.

4. Law Enforcement Module:

This module allows law enforcement officers to scan biometric identity data or read mobile QR codes from citizens' mobile to determine the authentic identity of the citizen present and map the collected data with the law enforcement database to verify citizens' compliance with

existing laws and regulations and furthermore obtain any criminal background information of the citizen.

5. Signature Module:

This module allows enrolled citizens to sign documents legally in a remote way.