

A woman with blonde hair, wearing a teal patterned button-down shirt and a necklace, is looking down at a smartphone she is holding in her hands. The background is a blurred outdoor setting, possibly a street or parking lot.

Findy – A verifiable data network for individuals, organisations and things

For Providing Trust, Verifying Data and Managing Interactions in the New Digital Economy

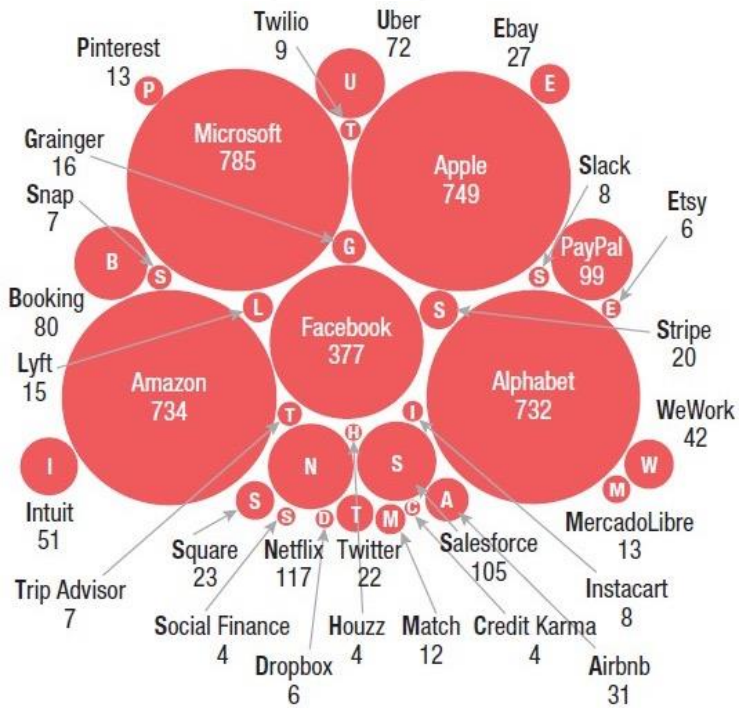
Trust in society is founded on verified data

- On a daily basis, we use various physical documents that prove something about ourselves and our rights such as our name, age, qualifications and permits.
- Trust within our society is based reliability of these documents and organisations that issue them.
- The purpose and value of these documents is widely understood.
- Although our private and business lives have become increasingly digital, we still lack corresponding tools online.



Today data and trust are centralised limiting competition and consumer choice

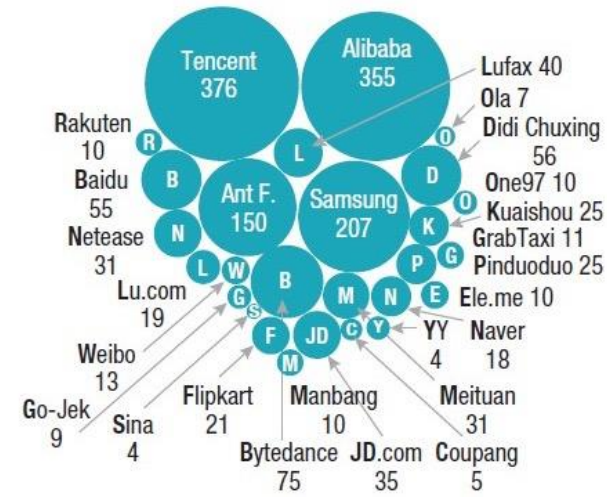
AMERICA



EUROPE



ASIA



AFRICA

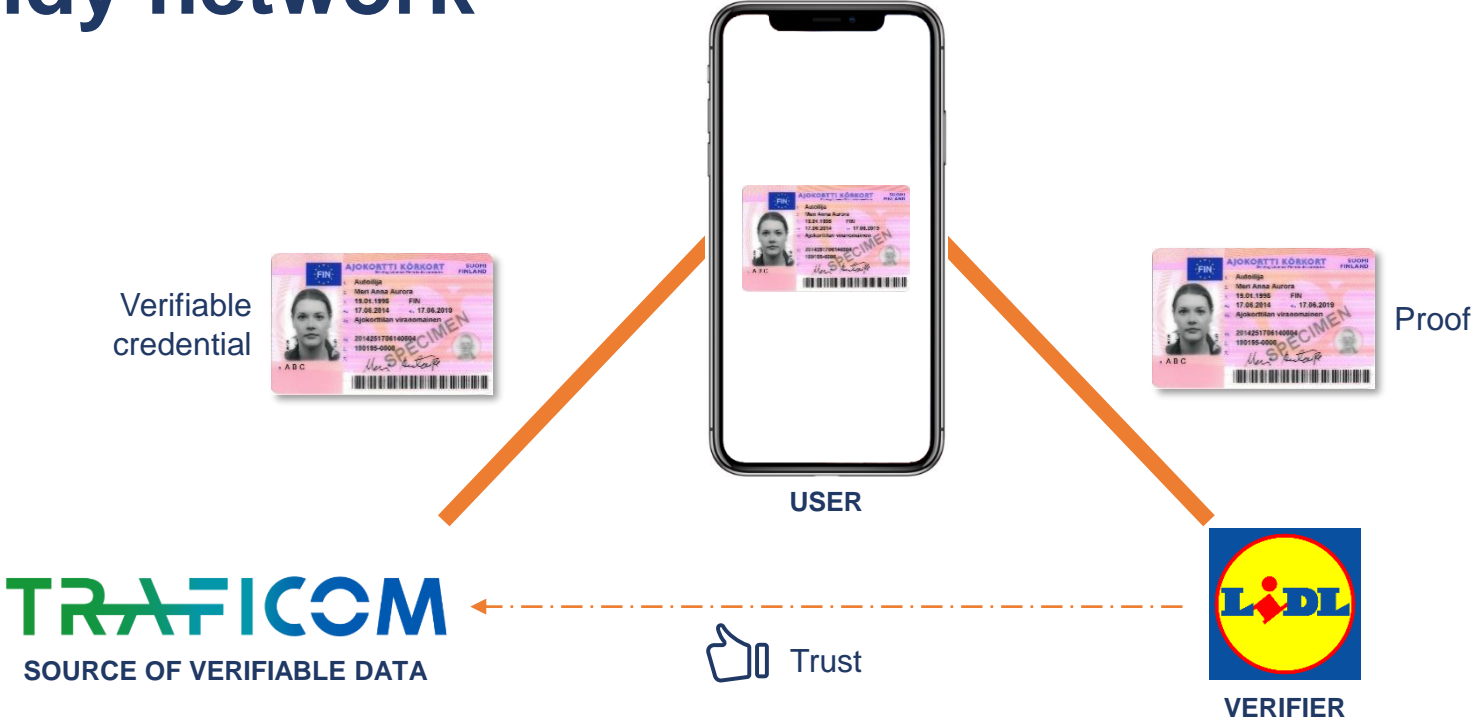


Share in total

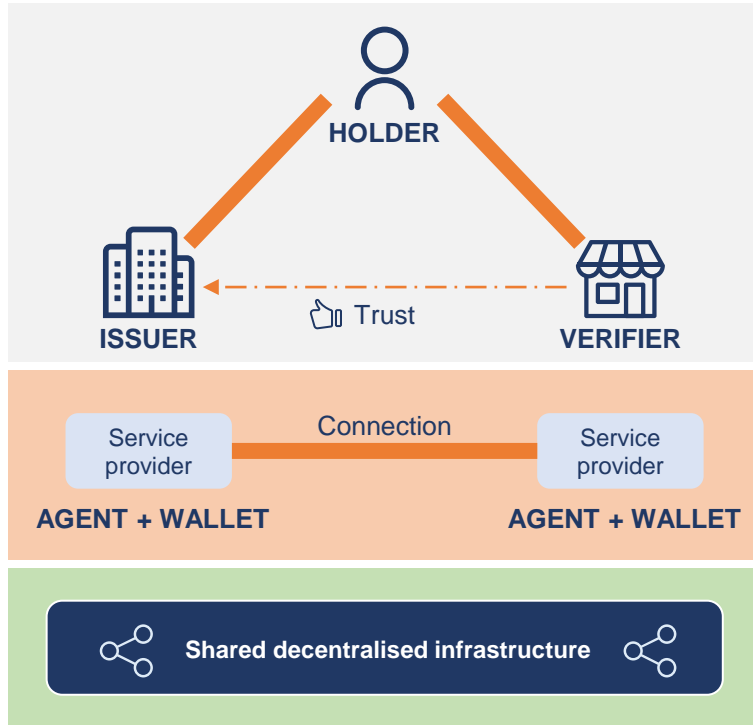


Source: Holger Schmidt (<https://www.netzoekonom.de/vortraege/#tab-id-1>)

Example of using verifiable credentials in Findy network



Findy network promotes competition, avoids vendor lock and broadens consumer choice



- Each entity can independently select their service provider, depending on their preferred style of use
- Identity holders can switch service providers without losing their data
- The decentralised network removes barriers for using data in digital society
- Interoperability relies on open specifications and open source software community

Findy is suited for unlimited number of use cases



Education

- Student card
- Study records



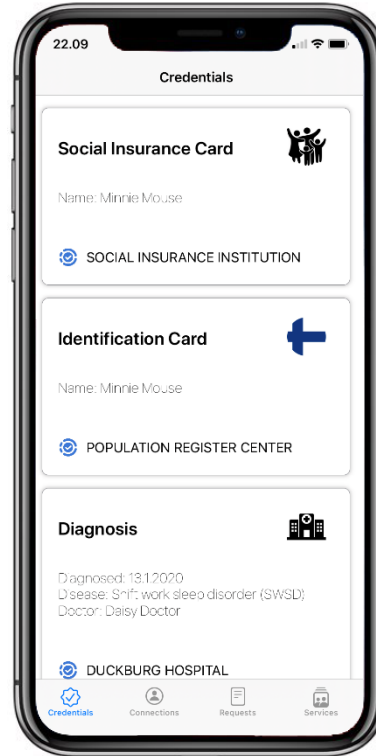
Professional credentials

- Doctors, Electricians, etc
- Representation rights
- CV + proof of employment



Permits and licences

- Driving licence
- Ticketing
- Library card



Finance & insurance

- Know your customer
- Mandates / Power of attorney
- Proof of insurance



Health and wellness

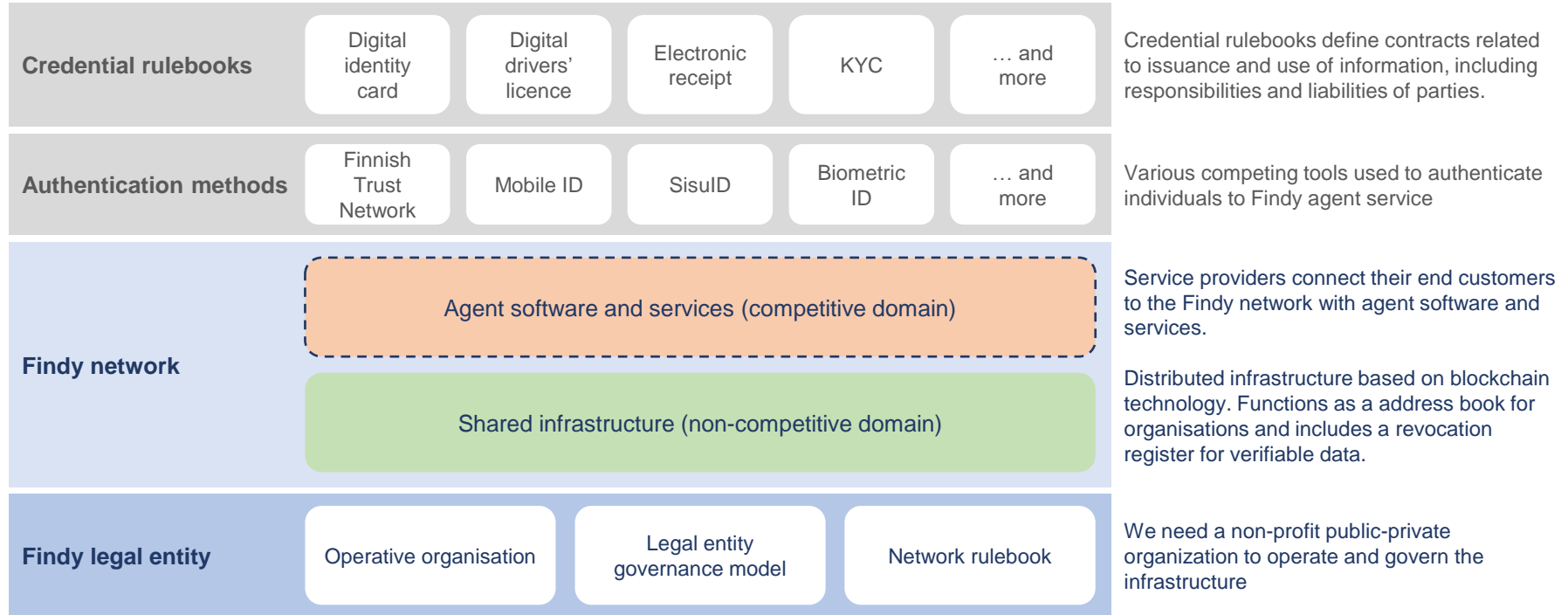
- Consenting
- Proof of disability
- Proof of prescription



Retail and trade

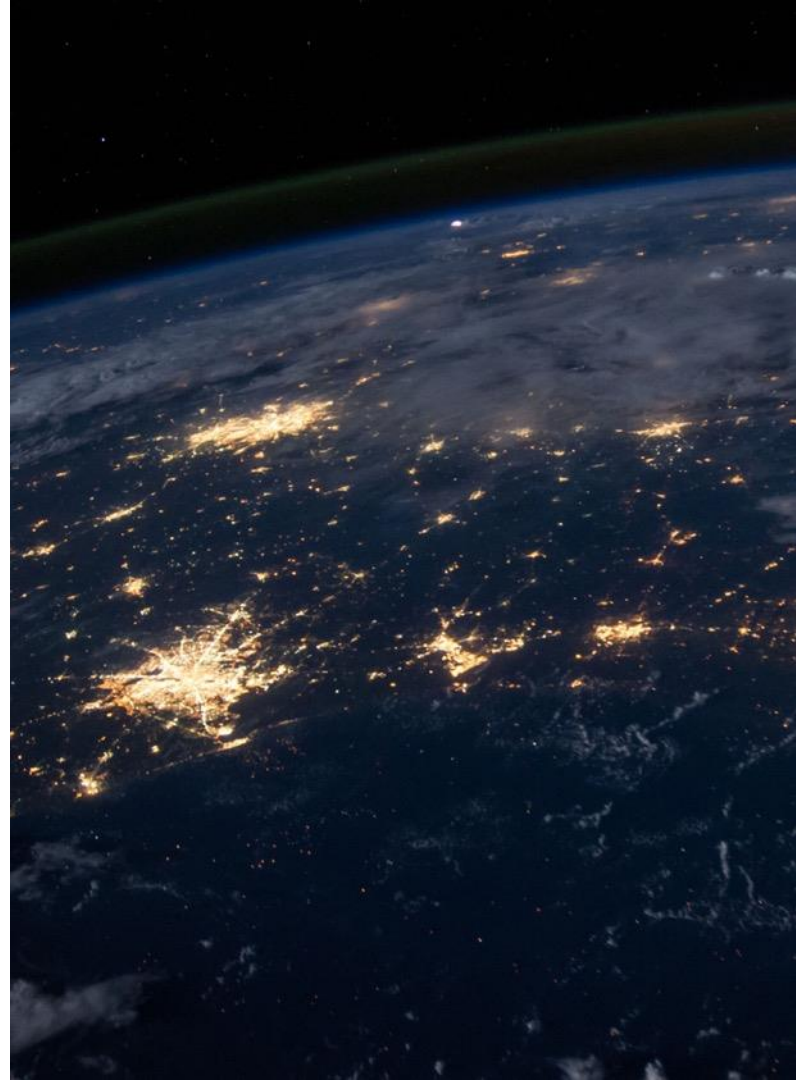
- Age and address verification
- Loyalty card
- Invoice
- Receipt – A Proof of purchase

High level overview of Findy building blocks



Current Findy members

- Accenture
- Asiakastieto Group
- Finnish Post
- Finnish Tax Administration
- Kela (Social Insurance Institution of Finland)
- Nixu
- Nordea Bank
- OP Bank
- TietoEVRY
- Vastuu Group



From testing big innovations in small scale to solving big problems in large scale

Implementation plan

	2020	2021	2022	2023	2024
Theme	<ul style="list-style-type: none"> Founding of Findy cooperative and launch of test network 	<ul style="list-style-type: none"> Limited scope piloting and small-scale production 	<ul style="list-style-type: none"> General availability production network 	<ul style="list-style-type: none"> Drive adoption of Findy network 	<ul style="list-style-type: none"> Migrate volumes from legacy arrangements
Outcome	<ul style="list-style-type: none"> Initial funding secured Basic capabilities needed to support testing Test network launched 	<ul style="list-style-type: none"> Pilot and small-scale production network launched 	<ul style="list-style-type: none"> General availability production network launched 	<ul style="list-style-type: none"> Significant growth of Findy network volumes 	<ul style="list-style-type: none"> Exponential growth of Findy network volumes
Key activities	<ul style="list-style-type: none"> Founding Findy cooperative Securing funding for Findy cooperative Recruit minimum-viable operating team Develop and launch Findy test network Deliver minimum-viable governance model and minimum-viable rulebook 	<ul style="list-style-type: none"> Grow operating team Launch Findy pilot and small-scale production network Develop governance model and rulebook that are suitable for wide-scale production purposes Recruit new members to Findy 	<ul style="list-style-type: none"> Amend capabilities to support scaled-up volumes Ensure mission-critical large-scale use Recruit new members to Findy Extensive marketing activities to promote Findy network and its use cases Grow operating team Review Findy fees 	<ul style="list-style-type: none"> Extensive marketing activities to promote Findy network and its use cases Grow operating team Recruit new members to Findy 	<ul style="list-style-type: none"> Extensive marketing activities to promote Findy network and its use cases Design migration paths from legacy arrangements to Findy
Goals	<ul style="list-style-type: none"> 7 new Findy members 10 new organisations 3 000 credentials issued 	<ul style="list-style-type: none"> 5 new Findy members 100 new organisations 53 000 credentials issued 	<ul style="list-style-type: none"> 7 new Findy members 1 000 new organisations 1M credentials issued 	<ul style="list-style-type: none"> 10 new Findy members 5 000 new organisations 8M credentials issued Achieve financial self-sustainability 	<ul style="list-style-type: none"> 5 new Findy members 10 000 new organisations 40M credentials issued Start loan repayments to financiers

Please contact for more information and how to join



Markus Hautala, TietoEVERY
Chairman of the board
Findy Consortium

tw @markushautala

ln [linkedin.com/in/markushautala](https://www.linkedin.com/in/markushautala)

em markus.hautala@tietoevry.com

ph 040 182 4299