

# Active Identity

Trust and Reputation on the Internet

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## Money & Internet

Money is one of the oldest and most important communication systems known to us. It lets us measure, store and exchange value. The Internet lets us rethink how we use and communicate with money; it lets us have fine grained control in global marketplaces, where people meet people.

## Trust Requires Identity

Several obstacles make it difficult to trust a stranger on the Internet, even more so in the context of person-to-person lending, where strangers are in direct contact with each other over a delicate topic: money. Besides technological risks (e.g. security breaches) and risks associated with credit (e.g. a debtor's default) there are interpersonal risks like lying, cheating, fraud, etc. We are trained to handle these problems when meeting people face-to-face; on the Internet, however, there is no solid concept of identity or liability, which makes it difficult to assess the trustworthiness of our vis-à-vis.

## Trusted Core, Open To All

Seeing the Internet as a digital ecosystem makes it obvious that there cannot be a central governing authority: openness is the key to evolution and innovation. However, there is a need for trusted information of two kinds: first, people must be able to present certified information about their identity (e.g. «over 18»). Second, they should be able to connect the reputation they collect on various websites to present a fuller image of themselves online. To provide these kinds of information, the proposed system has a closed but trusted core and an open but secure framework for everyone to use.