

## **Consultation response form**

| Consultation title | Guidance for service providers publishing pornographic content |
|--------------------|--|
| Organisation name  | OneID  |

## Your response

| Question   | Your response   |
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| Question 1: Do you agree with our<br>proposed guidance on scope? If not,<br>please provide any information or<br>evidence in support of your views,<br>including descriptions of services or<br>content where you consider it is un-<br>clear whether they fall within the<br>scope of Part 5. | Confidential? – N<br>Yes, it is clear that provider-generated pornographic con-<br>tent is in scope of Part 5 (and that use-generated con-<br>tent is in scope for Part 3).<br>Providers who supply both kinds of content will need to<br>comply with both Parts 3 and 5.   |
| <b>Question 2:</b> Do you have any com-<br>ments on how our proposed guid-<br>ance applies in respect of porno-<br>graphic content created by genera-<br>tive-AI services within the scope of<br>Part 5? Please provide any infor-<br>mation or evidence in support of<br>your views.          | Confidential? – N<br>Generative AI is now at the stage that it can create con-<br>tent that is indistinguishable by humans from 'real' con-<br>tent. This type of content should therefore be subject to<br>the same measures as real content.<br>AI technology also brings new challenges, such as deep-<br>fake content. Content provenance using technologies<br>such as the open framework from the Coalition for Con-<br>tent Provenance and Authority ( <u>C2PA</u> ) may help provid-<br>ers to prove their content is not breaching other laws. |
| Question 3: Do you have any com-<br>ments on our proposed guidance in<br>respect of the kinds of age assurance<br>which could be highly effective? If<br>you consider there are other kinds of<br>age assurance which have not been  | Confidential? – N<br>OneID is a supplier of a bank-based age verification ser-<br>vice, that adds a certified ID layer to Open Banking. This<br>is one of the highly effective methods of age assurance.  |

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| listed that you consider could fulfil<br>the proposed criteria, please identify<br>these with any supporting infor-<br>mation or evidence.   | Age verification has an advantage over age estimation in<br>that it can guarantee the exact age of the person access-<br>ing a service. Age estimation has a 'buffer zone' where<br>users may be legally entitled to access a service, but do<br>not appear old enough so are blocked by an estimation<br>process; these users could legitimately pass an age verifi-<br>cation.   |
| Question 4: Do you agree that ser-<br>vice providers should use the pro-<br>posed criteria to determine whether<br>the age assurance they implement<br>which-is highly effective at correctly<br>determining whether or not a user is<br>a child? Please provide any infor-<br>mation or evidence in support of<br>your views. | <ul> <li>Confidential? – N</li> <li>We believe that OneID (and Open Banking-based age verification) is highly effective at determining age, as per the ACCS report findings commissioned by the DRCF, to a 'strict' level of 99.99% accuracy.</li> <li>Banks are highly regulated to perform 'Know Your Customer (KYC)' checks on their customers under Anti-Money Laundering (AML) legislation, which includes checks on Date of Birth of their customers.</li> <li>OneID scores highly on all four of the criteria used:</li> <li>Technical accuracy – open banking scores 99.99% on accuracy.</li> <li>Robustness – we use Strong Customer Authentication as a key component of our customer journey. SCA has been in use for many years now, and does not need specific environmental conditions to work effectively.</li> </ul> |
|  | <ul> <li>Reliability – OneID uses Google Cloud Platform<br/>as our technology provider, which gives us con-<br/>sistent reliability and failover when required. In<br/>addition, the bank SCA platforms that we con-<br/>nect to have enabled billions of log-ins so are<br/>proven to be reliable. In a worst-case scenario of<br/>a bank's online banking or app being inaccessi-<br/>ble, most people now have a second account so<br/>could still use the OneID service via an alterna-<br/>tive bank.</li> <li>Fairness – OneID does not use face scanning;<br/>since it is just a data supply service there is no<br/>bias, everyone can access the service equally.</li> </ul>  |

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| <b>Question 5:</b> Do you have any infor-<br>mation or evidence on the extent of<br>circumvention risk affecting differ-<br>ent age assurance methods and/or<br>on any steps that providers might<br>take to manage different circumven-<br>tion risks for different methods?                     | Confidential? – N<br>Age verification is not subject to the risk of presentation<br>attacks (where a child could present a photo or video to<br>circumvent an age estimation process).<br>Bank SCA has been proven to be an effective method of<br>protecting bank accounts from account takeover; we re-<br>use SCA to do age verification in a secure way which min-<br>imises any circumvention risk.   |
| Question 6: Do you agree with our<br>proposed guidance that providers<br>should consider accessibility and in-<br>teroperability when implementing<br>age assurance? Please provide any<br>information or evidence in support<br>of your views.   | Confidential? – N<br>We agree with the approach that online services should<br>be accessible to all those who are eligible; so anyone<br>over the age of 18 for adult services.<br>OneID is more inclusive than document scanning as an<br>age verification method; 90% of UK adults have online<br>banking, vs. 87% having a passport and 75% having a<br>driving licence.<br>For interoperability, OneID uses the global open stand-<br>ard for ID data sharing; Open ID Connect. This is the<br>same standard used by Open Banking. We also use the<br>W3C standard of Verifiable Credentials, which enables<br>onward-sharing of credentials that can be verified se-<br>curely. |
| Question 7: Do you have comments<br>on the illustrative case study we<br>have set out in the guidance? Do you<br>have any supporting information or<br>evidence relating to additional ex-<br>amples of how the criteria and prin-<br>ciples might apply to different age<br>assurance processes? | Confidential? – N<br>No comment  |
| <b>Question 8:</b> Do you agree with our<br>proposed guidance on the record-<br>keeping duties? Please provide any<br>information or evidence in support<br>of your views.  | Confidential? – N<br>We agree that requiring a service provider to keep a<br>written record of age assurance process and privacy is an<br>appropriate measure that will aid clarity and auditability.<br>We would work with providers as customers to ensure<br>they can meet the record keeping requirement with ac-<br>curate statements.  |

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|   | OneID enables privacy-enhancing access to online ser-<br>vices by adhering to GDPR data minimisation principles;<br>only an 'age over 18' flag is shared with the provider, not<br>the actual date of birth or any other data. In the event of<br>a provider data breach, no personal data is therefore put<br>at risk.   |
| <b>Question 9:</b> Do you have any com-<br>ments on our proposed approach to<br>assessing compliance with the duties<br>on service providers who publish or<br>display pornographic content, in-<br>cluding on the proposed examples of<br>non-compliance? Please provide any<br>information or evidence in support<br>of your views. | Confidential? – N<br>No comment   |
| <b>Question 10:</b> Do you have any comments on the impact assessment set out in Annex 1? Please provide any information or evidence in support of your views   | Confidential? – N<br>We consider the impact on service providers of imple-<br>menting age assurance technology to be proportionate<br>with the risk of under-age users accessing the content.<br>OneID is designed to be a high-volume, low-cost service<br>that can serve the age verification market in an afforda-<br>ble way, to increase online safety for everyone. |
| <b>Question 11:</b> Do you agree that our<br>proposed guidance is likely to have<br>positive effects on opportunities to<br>use Welsh and treating Welsh no<br>less favourably than English?  | Confidential? – N<br>No comment   |
| If you disagree, please explain why,<br>including how you consider the pro-<br>posed guidance could be revised to<br>have positive effects or more posi-<br>tive effects, or no adverse effects or<br>fewer adverse effects on opportuni-<br>ties to use Welsh and treating Welsh<br>no less favourably than English.                 |   |

Please complete this form in full and return to <u>Part5Guidance@ofcom.org.uk</u>.