ayra
powering digital trust

Post-Davos Debrief

2025-01-24
Zürich, Switzerland

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WELCOME & AGENDA

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GAN / Ayra Members

Thank you to our founders, members and Ambassadors

They come from a wide range of commercial, civil society, and ecosystem organizations.

Strategic partners

FRAGOMEN · NTT Digital · Gen · accenture · affinidi · Pearson · campaign registry

Associate, Ecosystem & Civil Society

sentiance · esatus · Northern Block · inrupt · PROOFSPACE · Interac · Umazi · dock · cheqd · SICPA · Fireblocks · DANUBE TECH GMBH · SCOPEfusion · velocity · trinsic · YOTI · FinClusive · GLEIF · National Student Clearinghouse · DIDAS · inGo

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Agenda

- Introduction to Ayra - Darrell O'Donnell
- Ayra Whitepapers - Drummond Reed + Darrell O'Donnell
- Davos themes
- Panel Discussion

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WHY

Trust has been decaying for a long time - especially in the digital world. genAI has poured gasoline on the fire.

We need a neutral place to do the work - to set the conditions the establish and build trust.

Ayra is that place.

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WHAT

Ayra is a neutral nonprofit where leaders convene in a multi-stakeholder forum, to work on solving hard problems in digital trust that create value. We focus, on the business, governance, and technical challenges to connect ecosystems to drive valuable, trusted information exchange.

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Trust is Plummeting

Building digital trust yields at least 10% revenue growth.

Source: McKinsey 2022

- **Trust** is **plummeting** globally, especially in the **digital world**
- **Increased investment** has **not** been reversing the trend
- **Risk** and **compliance** **costs continue to rise**
- **AI** is **accelerating** the trend

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A problem of this magnitude cannot be solved by a single organization alone.

Successful players understand that in order to shift this trend, there is a need to establish and build trust with partners, peers, and customers.

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Finding a better way

Building and sustaining trust is a cornerstone for any leading organization.

Big challenges like this require **multi-stakeholder** solutions that embrace the best of all thinking.

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We need a **forum** that serves to create the **network effect** for solutions that **restore digital trust**.

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Introducing Ayra (eye-rah)

Enabling the growth of safe, secure, interoperable, and sustainable digital trust ecosystems that connect and enrich our world.

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Introducing Ayra (eye-rah)

Ayra is a growing **Global Acceptance Network** of like-minded **first-movers, trailblazers, and stewards of excellence** who are actively working together to build trust into our digital world.

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Introducing Ayra (eye-rah)

As a neutral facilitator, our **strategic partners** are invited to not only collaborate and find economies of scale with industry-specific subject matter experts and peers, but also gain **first-mover advantage** by influencing the **development** and **acceptance** of an innovative suite of business, governance, and technical models.

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What will Ayra mean for an individual?

- **When I see the Ayra trustmark:**
  - I know that the people and organizations that I am working with are who they say they are
  - When you're dealing with companies in the Ayra Trust Network that the system will "just work"
  - When I asked for private information I will know who I am sharing it with - and that they have agreed to respect the rules of the network
- **When I don't see the Ayra trustmark:**
  - I may want to take a moment and question how much I can trust what is happening

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What will Ayra mean for a business

- I can conduct my business (profit, nonprofit) knowing that the parties involved are:
  - **Authentic**: they are who they say they are
  - **Following** the business and governance rules that I expect
- As I build out my business I don't need need to build the networks that I need - I can connect to them instead

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What will Ayra mean for a government

Governments will:

- Know that their authorities and policy (laws, regulations, etc.) are being respected.
- Know that their citizens are being treated fairly and consistently
- Know that the businesses under their jurisdiction are playing on a level playing field

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Ayra - major accomplishments in 2024

Ayra Association has been established in Zürich

GOAL 2: Our initial **governance framework** has been passed by the **GAN Member Advisory Council**

These lay down the foundation for creating and governing the **Ayra Trust Network**

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Ayra governance framework

Ayra Association

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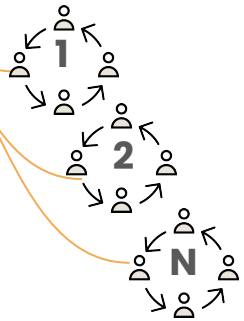
Ayra Trust Network

- Ecosystem of Ecosystems/ Network of Networks
- Truly Interoperable



Participating Ecosystems

- Starting with a few
- Grow to Many independent & sovereign ecosystems

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Who is part of Ayra?

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GAN / Ayra Members

"Fragomen specializes in helping clients navigate the evolving landscape of global mobility and immigration to create better personal, work and travel experiences. Leaning on our strong knowledge across 170 countries, we are now leading the effort alongside trusted organizations, to transform visa and immigration processing through innovative digital solutions. The Ayra Trust Network is one of the most important entities in this space and we are honored to serve as founding members to collectively help drive these initiatives."

- **Fragomen (Founding Member)**

Strategic Members

FRAGOMEN
NTT Digital
Gen
accenture
affinidi
Pearson
campaign registry

Associate, Ecosystem & Civil Society Members

sentiance
esatus
Northern Block
inrupt
PROOFSPACE
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Umazi
dock
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velocity
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YOTI
FinClusive
GLEIF
National Student Clearinghouse
DIDAS
inGo

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Our Founders Invested

GAN Founders invested for several reasons:

- They have **problems** and **opportunities** that require a **neutral place** to do the work
- They knew we needed to **get started** quickly
- **they are leaders** and **needed** to be driving change **immediately**

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Where we’re at today

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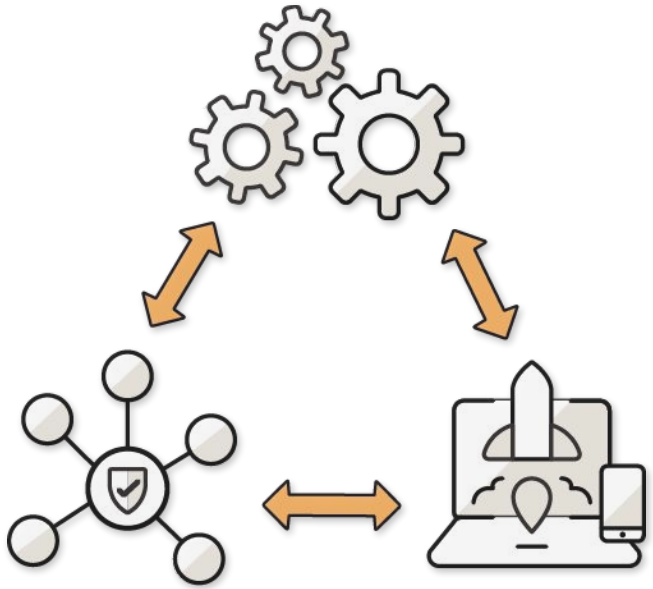
Where we're at today

Digital trust infrastructure



Formation of trust clusters

Launching pilots + PoCs

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Where we're at today

Forming trust clusters

Trust clusters bring like-minded multidisciplinary stakeholders together to focus, analyze, and actively find solutions for industry-specific challenges impacting digital trust.

The goals of the trust clusters are to:

- **Prioritize and address pragmatic business cases**
- Provide **operational** proofs of concept to be showcased with stakeholders (including regulators)
- **Enable shared trust** within each industry, and **unlock new opportunities** for valuable information exchange

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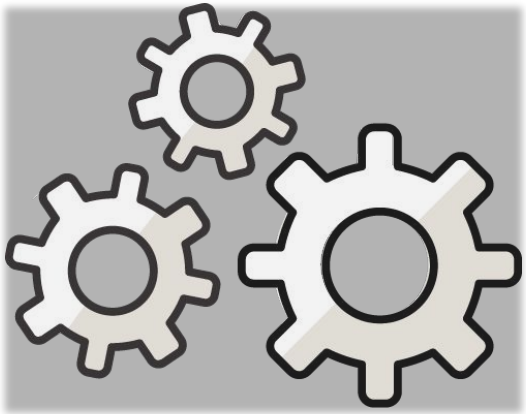
Where we're at today



Digital trust infrastructure

Ayra is dedicated to enabling trusted information exchange. Our goal is to maximize value and lower risk for individuals and organizations alike.

To enable an interoperable and verifiable 'ecosystem of ecosystems', there are three key foundational aspects being developed as part of the 'digital trust layer'

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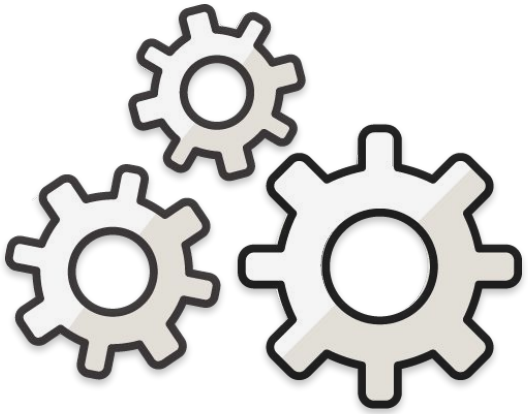
Three foundational components of Ayra



Digital trust infrastructure

Three foundational components of Ayra:

- a **trust registry fabric** that managed membership in Ayra Trust Network
  - **this is WHO you can connect with**
- a **conformance test suite** (CTS) that validates connections with universal compatibility in mind
  - **this is HOW you connect**
- a **market of marketplaces** for providing and discovering trusted data sources
  - **this is WHAT and WHY you are connecting**

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Where we're at today

Launching pilots + PoCs

The backbone of Ayra's mission is in how the integrity of new, trust-building practices operate and are governed based on real business cases that drive ROI for all stakeholders.

Our efforts are the bridge between business requirements, governance, and technical delivery based on creating measurable impact.

- **Business:** ensure business rules are understood and mapped to the ecosystems at play
- **Governance:** align the ecosystem governance needs with Ayra Principles and Ayra Trust Network requirements
- **Technical:** establish the credential families, confirm conformance, establish trust registries

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Ayra trust clusters

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Ayra trust clusters (convene | facilitate | drive)

Convene: bringing together multiple stakeholders to understand the business, governance, and technical needs

Facilitate: leverage Ayra business, governance, and technical guidance and map to the Ayra Trust Network and Ayra Principles

Drive: towards actionable and operational solutions

Forming trust clusters

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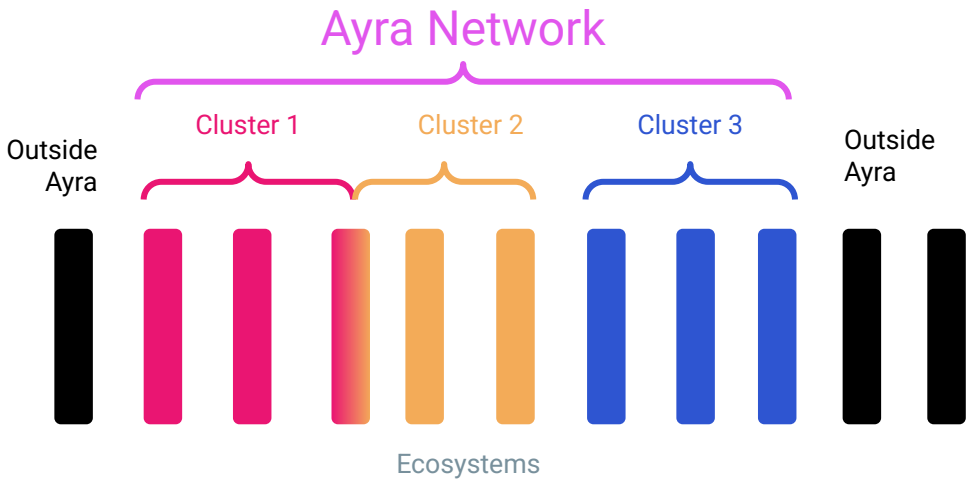
Clusters (typically) involve one or more ecosystems

Clusters bring together multiple stakeholders.

- Naturally, that means more than one view of the world
- More than one ecosystem
- Ecosystems may be in multiple (many) clusters



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Ayra - Convenor + Facilitator + Driver

Ayra is a neutral forum and we are:

- A **convenor** of leaders who operate in multi-stakeholder ecosystems
- A **facilitator** for multi-stakeholder problem-solving and operational solution development
- A **driver** of results for problems that need coordination

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We are using a Project approach

Ayra will be operating using a Projects approach

- Projects are focused and resourced to meet particular needs
- We see TWO main kinds of Projects:
  - **Member-led Clusters**
  - **Ayra-led Projects**
- We will be doing 2-3 project in 2025

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Ayra & Projects Interact

Ayra-led efforts and Projects influence each other

Projects generate new learnings that may make more sense at Ayra level

Ayra learnings influence projects

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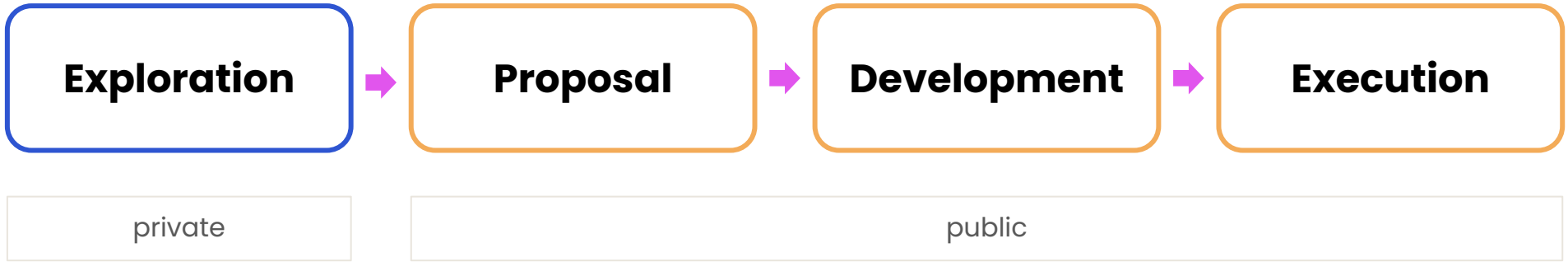
Public & Private Stages for Projects

- Early ideas are fragile and treated privately
- Most work happens publicly
- Execution is where most of the work happens



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Clusters are forming

Industry-led

- **Financial Services**
  - Banking (KYC Passport); Insurance (IOT / telemetry)
- **Sustainability** (Traceability, Industry 4.0, UNTP)
- **Workforce Credentials** (high-certification industries)

Ayra-led

- **First Person Credential** (AI threat; Proof of Human)
- **Organizational ID** (cross-ecosystem/ cross-border trust)
- **AI Agents** (authenticity)

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Ayra clusters - more detail

Clusters & Use Cases Worksheet

Cluster	Sectoral Verticals	Horizontal Network Impact Areas	Business Domains	Use Cases	Business Value	Type	Priority
Industry-led							
Banking (KYC Passport)	Banking	Organisational Credentials enabling trusted business relationships	Regulatory Reporting	Simplifying compliance for cross-border banking; eliminating fraud in KYC processes	Improved compliance and fraud prevention; operational cost savings	Cluster Credentials	High
Insurance (IoT / Telemetry)	Insurance	Machine & Industry 4.0 Credentials	Insurance Claim Management	Automated claims through IoT data; enhanced underwriting accuracy; privacy-preserving apps	Enhanced operational efficiency; improved risk assessment and fraud prevention	Cluster Credentials	Medium
Sustainability & Traceability (Industry 4.0, UNTP)	Manufacturing, Energy	Machine Credentials; Telemetry	Supply Chain & Trade	Verifiable bills of lading; sustainability proof in trade; telemetry for process optimization	Increased transparency; sustainability-driven trust; regulatory alignment	Cluster Credentials	Medium

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Cluster Example - US Banking/FinServices

Working with members (Amit Sharma, Peter Marton, and Ayra team)

- **Convene:**
  - Financial Institutions, Systems Integrators, Law Firms, Core Providers, Regulators, and Ayra
- **Facilitate:**
  - Multitude of potential use cases. Focused on the business, governance requirements (supported by technical)
  - KYC Passporting, AML Compliance, Onboarding, Open Banking
- **Drive:**
  - Cluster leaders being identified
  - Ayra supporting/co-leading

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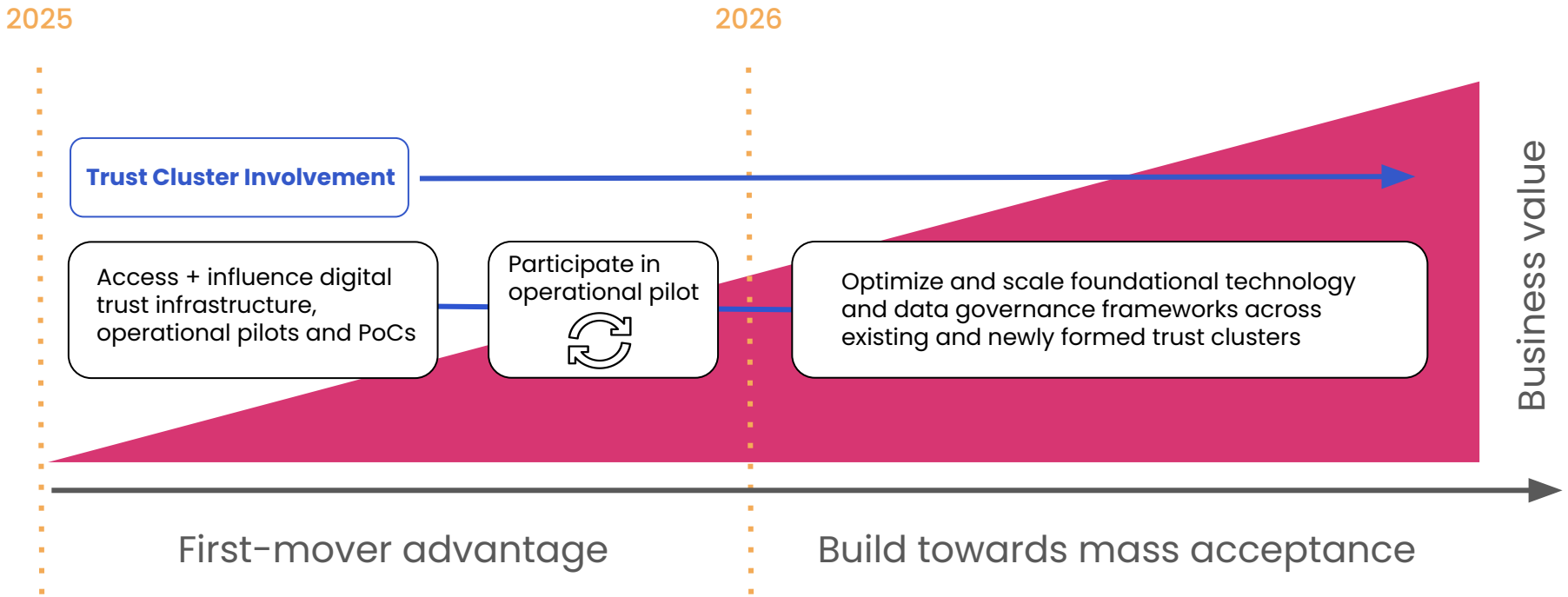
The pathway forward



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The benefits of joining a cluster

Demonstrable business cases

Gain early access and have an opportunity to influence the proposed conformance test suite, data verification model, policies, and industry-specific solutions - all while reducing the cost and risk of developing solutions alone.

A seat at the table

Take advantage of an exclusive opportunity to get involved as a first-mover. We encourage any organization with interest in shaping the future of the digital world to share their voice with our growing community of like-minded leaders.

Competitive advantage

First-movers have the unique opportunity to be among the first to adopt new practices and open the door to new, differentiating, customer-centric business opportunities otherwise not possible.

Lead by example

Become a first-to-market leader in digital trust within your category, influencing other organizations through action to rethink their current digital practices and adopt the new universally-trusted way forward.

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How do I learn more?

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Looking for First-Movers

We are working with leaders that see where things are going

Digital Trust is required

Leaders know that getting started immediately is needed

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Connect with Ayra to learn more

https://ayra.forum/connect/

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Ayra Whitepapers

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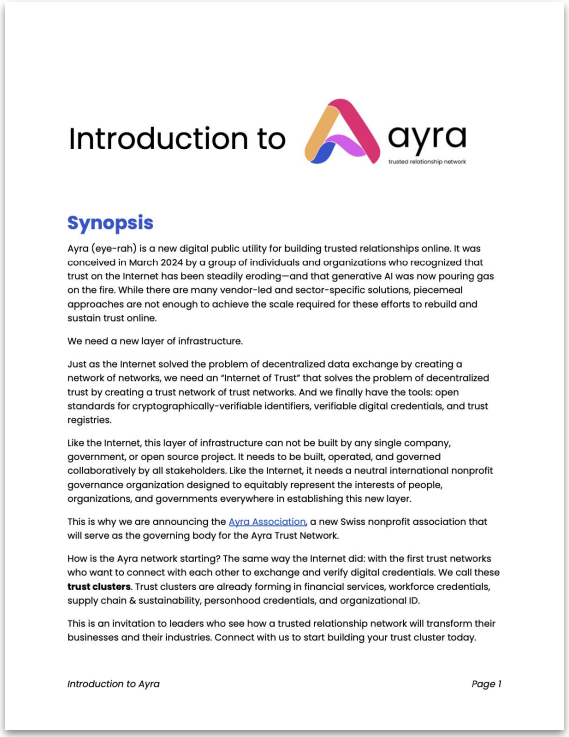
4 new papers for those that dive deep

- **Introduction to Ayra**
- Ayra **Ecosystems of Ecosystems** Model Whitepaper
- Special **Network Effects** of Ayra Network Credentials Whitepaper
- Ayra **Technical** Whitepaper



Introduction to ayra

trusted relationship network

Synopsis

Ayra (eye-rah) is a new digital public utility for building trusted relationships online. It was conceived in March 2024 by a group of individuals and organizations who recognized that trust on the Internet has been steadily eroding—and that generative AI was now pouring gas on the fire. While there are many vendor-led and sector-specific solutions, piecemeal approaches are not enough to achieve the scale required for these efforts to rebuild and sustain trust online.

We need a new layer of infrastructure.

Just as the Internet solved the problem of decentralized data exchange by creating a network of networks, we need an "Internet of Trust" that solves the problem of decentralized trust by creating a trust network of trust networks. And we finally have the tools: open standards for cryptographically-verifiable identifiers, verifiable digital credentials, and trust registries.

Like the Internet, this layer of infrastructure can not be built by any single company, government, or open source project. It needs to be built, operated, and governed collaboratively by all stakeholders. Like the Internet, it needs a neutral international nonprofit governance organization designed to equitably represent the interests of people, organizations, and governments everywhere in establishing this new layer.

This is why we are announcing the Ayra Association, a new Swiss nonprofit association that will serve as the governing body for the Ayra Trust Network.

How is the Ayra network starting? The same way the Internet did: with the first trust networks who want to connect with each other to exchange and verify digital credentials. We call these **trust clusters**. Trust clusters are already forming in financial services, workforce credentials, supply chain & sustainability, personhood credentials, and organizational ID.

This is an invitation to leaders who see how a trusted relationship network will transform their businesses and their industries. Connect with us to start building your trust cluster today.

Introduction to Ayra *Page 1*

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Special Network Effects

#1: Global **Interoperability**

#2: Global **Governance**

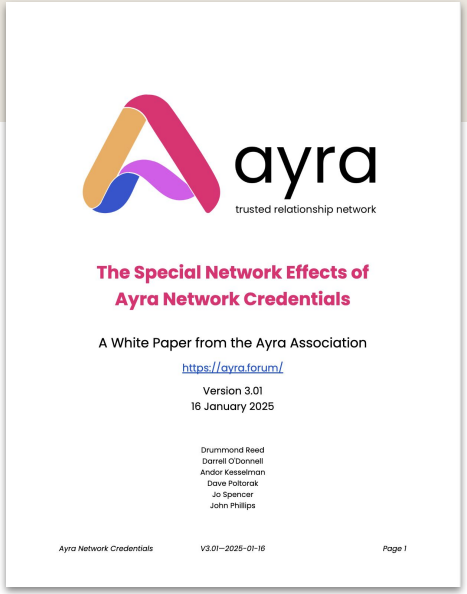
#3: **Simplicity**

#4: **Extensibility**

#5: **Privacy Preservation** and **Progressive Disclosure**

#6: “Minimum Viable Friction” for **Acceptance**

#7: **Designed as a Family**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trusted relationship network

The Special Network Effects of Ayra Network Credentials

A White Paper from the Ayra Association

https://ayra.forum/

Version 3.01
16 January 2025

Drummond Reed
Darrell O'Donnell
Andor Kesselman
Dave Poltorak
Jo Spencer
John Phillips

Ayra Network Credentials *V3.01–2025-01-16* *Page 1*

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Davos + Ayra

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Davos

- Discussions:
  - Multi-stakeholder
  - SDG Tent
- Swiss Financial Innovation Desk
- OpenWallet Foundation/Forum

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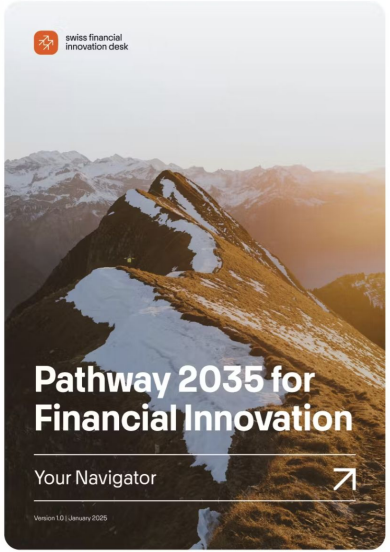
Swiss Financial Innovation Desk - 2035 Strategy

Announced a major strategy paper at Davos.

- Ayra featured and contributed



The **Zurich-based Ayra Association** (formerly the Global Accepta

Digital Trust: A C

Trust has always be
identities (SSIs) an

Yet, with cybercrin
Financial institutior
standards and sec

The Trust Over IP Foundation (ToIP) / The Ayra Association

The US-based foundation's mission is to align the technology layers with what they term the "human accountability" of business, legal and social layers that make up governance. Combined, these two halves form a complete framework for digital trust infrastructure, known as the ToIP stack. Specifically, the governance stack defines roles, responsibilities and provides a framework to define rules for all participating entities and mechanisms for ensuring compliance with the agreed standards and policies. Importantly it also provides standardised mechanisms for dispute resolution and enforcement[1]. The Zurich-based **Ayra Association** (formerly the Global Acceptance Network) complements ToIP by focusing on real-world adoption and scaling of trust ecosystems across all ecosystems, while ToIP provides the open standards and frameworks for technical and governance interoperability. Ayra ensures practical implementation across borders and industries, turning ToIP's foundational architecture into operational solutions for use cases like onboarding, compliance, and worker mobility.

1 trustoverip.org/, visited in December 2024.

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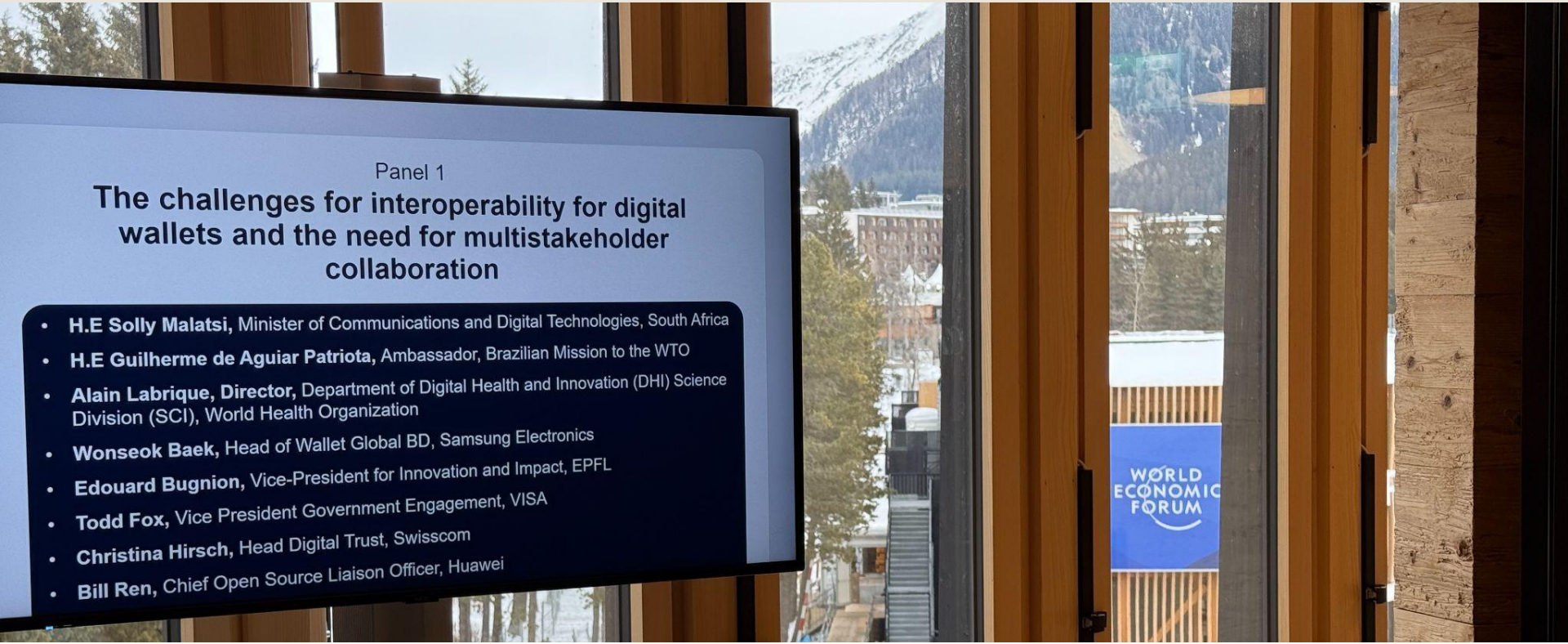
International Collaboration



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Standards & Interoperability

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Ayra Panel Discussion

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Panel

We've convened a group of **leaders** from the **Ayra community** - Members, Ambassadors, and Friends

We'll be discussing **Ayra** and some of the themes that came out of **Davos**

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Panel - Remote

Viky Manaila

Viky is the Trust Services Director at Intesi Group and the President of the Cloud Signature Consortium. She is an international expert in the field of electronic signatures, digital identity and digital transformation processes, was one of the experts assessing the impact of revision of the eIDAS Regulation in support of the European Commission - eIDAS 2.0.

Hilda Moraa

Hilda is a serial fintech entrepreneur who is the CEO & Founder of Pezesha, a holistic digital financial enabler ecosystem driving meaningful financial inclusion for underserved SMEs in Africa. An alumnus of the Obama Foundation Leaders Program, she champions the local tech, innovation & entrepreneurship scene in Kenya.

Anushka Soma-Patel

Anushka has been shifting the dial on blockchain-based digital identity since 2018. She is currently the Co-Chair of the South African Financial Blockchain Consortium Identity Working Group, guest lecturer for blockchain at the University of Cape Town Fintech Program, keynote speaker and member of the South African National Blockchain Alliance as well as Trust over IP Foundation.

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Panel - in Zürich

Dr. Andre Kudra

On a mission for decentralized identity & bit-heat confidential cloud. Decentralization visionary. Passion for information security since turn of millennium. Business-driven yet tech-savvy – IT guy at heart, businessman by education. ESince 2013 CIO of esatus AG. ToIP Steering Committee member and Sovrin Foundation Trustee.

Daniel Saeuberli

Daniel is a co-founder of the digital identity and data sovereignty association in Switzerland (DIDAS) which is collaborating with the Swiss Confederation to bring Switzerland's digital trust infrastructure to life. He is focused on establishing, promoting and enabling adoption of foundational services that enable a frictionless, privacy-preserving and trusted digital future.

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Ayra is a community of first-movers and trail-blazers

“People like us do things like this.”

- *Seth Godin*

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Thank you

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We look forward to hearing from you.

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