# Assurer – What you need to know

# Major Changes

Changes include:

a) The Assurer Challenge
b) Essential Policy
c) Purpose of Assurance
d) The CCA and the Assurer
e) xxx

# What is the Assurer Challenge?

**CAcert**

a. Assurer Challenge:
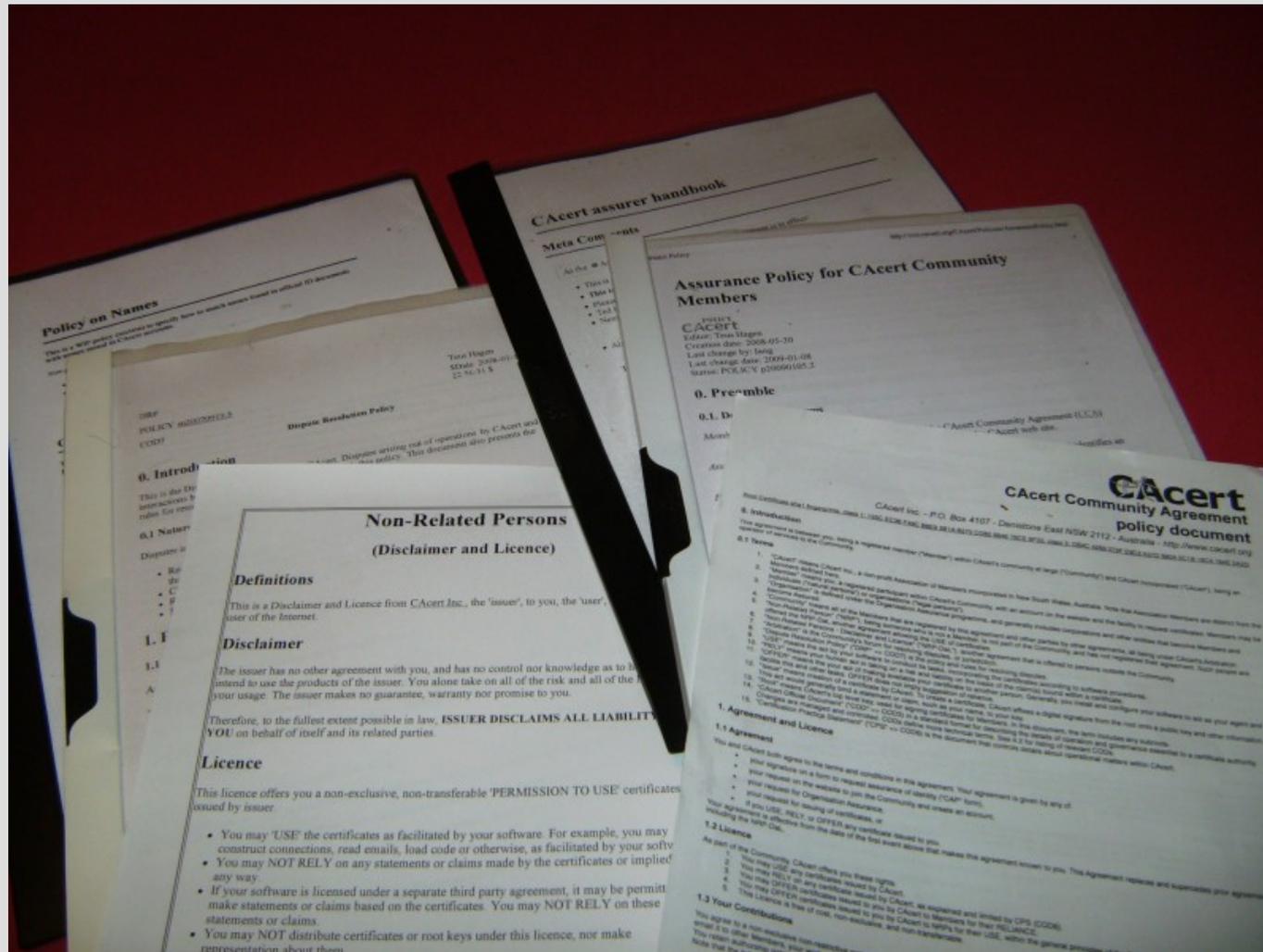
How many have passed the Challenge ?

# What is the Assurer Challenge?

- ✔ was introduced April 2008

- ✔ Every Assurer has to pass the Challenge
- ✘ Not Challenged?

  *no longer an Assurer, as of April 2009*

- ✔ 80% of 25 multi-choice questions
- ✔ CATS: Cacert Automated Training System
- ✔ your 1$^{st}$ challenge: you'll need a Client Cert

- ✔ As of today … 3460 Assurers have done it :-)

# b. Essential Policy

# Essential Policy

CAcert Community Agreement
(CCA)


**http://www.cacert.org/policy/**
CAcertCommunityAgreement.php

# Essential Policy

Assurance Policy (AP)

http://www.cacert.org/policy/
**AssurancePolicy**.php

# Essential Policy

Assurance Handbook (AH)

http://wiki.cacert.org/
**AssuranceHandbook2**

*Not a Policy, rather*

*a working "practices" for the Assurer*

# Essential Policy

**CAcert**

Non-Related Persons - Disclaimer and Licence (NRP-DaL)

http://www.cacert.org/policy/
NRPDisclaimerAndLicence.php

*for all non-members,*

*Licence to USE - but not RELY*

*(like an open source licence)*

# Essential Policy

Dispute Resolution Policy
(DRP)


http://www.cacert.org/policy/
**DisputeResolutionPolicy**.php


*What happens when something goes wrong?*

# Essential Policy

Practice On Names

http://wiki.cacert.org/
PracticeOnNames

*How to deal with Name issues*

*(a „practices" referenced in Handbook)*

# c. The Purpose of Assurance

# The Purpose of Assurance

What has all this got to do with Assurance?

For many reasons, it is essential that
*we are all in this together!*

Therefore, the Assurance Policy includes:
*A Wider Purpose!*

# The Purpose of Assurance

The Assurance
Policy says:

1 - Assurance Purpose

The purpose of Assurance is to add confidence

in the Assurance Statement made by

the CAcert Community of a Member.

…

Section 1.1. - The Assurance Statement

The Assurance Statement makes the

following claims about a person:

# The Purpose
# of Assurance

## The 5-Finger-Rule

- Member
- Account
- Certificate
- Arbitration
- Data

## 1. Member

The person is a bona fide Member.

In other words, the person is a member of the CAcert Community as defined by the CAcert Community Agreement (CCA)

## 2. Account

The Member has a (login) account with CAcert's on-line registration and service system
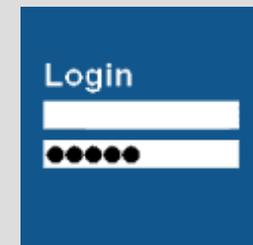
## 3. Certificate

The Member can be determined
from any CAcert certificate
issued by the Account
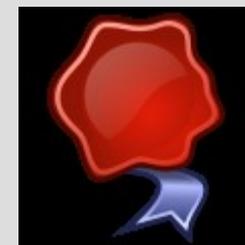
## 4. Arbitration

The Member is bound into
CAcert's Arbitration
as defined by the
CAcert Community Agreement

# The Purpose
# of Assurance

## 5. Data

Some personal details of the Member

are known to CAcert:



- the individual Name(s),

- primary and other listed individual

   email address(es),

- secondary distinguishing feature (e.g. DoB)

The Assurer checks
*all 5 things*!

In making the "Assurance Statement"
to add confidence in the Web-of-Trust.

*Which is a big shift...*

# The Purpose
# of Assurance

The Assurance Purpose:


Community is four new fingers

- *account, membership, cert and Arbitration*


Classical Identity is the thumb

- *some details are known*

# d. The CCA and the Assurer

# The CCA

CCA is an abbreviation and stands for

CAcert Community Agreement

# The CCA

Agreement to the CCA means:

➔ We are part of a Community

*Members, Assurers, all...*

➔ all are equal

*including CAcert Inc., Arbitrators, Auditor*

➔ we may RELY on certificates

*and, beyond...*

# The CCA

CCA specifies R/L/O

- Risks: bad cert, bad security
- Liabilities: to 1000 euros

  *also, points, events, ... „foreign courts"*

- Obligations: security, principles, ...

# The CCA

exciting legal stuff:

- Law of NSW Australia

  *"english common law"*

- the Arbitration clause (short, paraphrased)

  *„We agree that all disputes shall be*

  *resolved by Arbitration under DRP"*

- terminate:  by Arbitration
- must maintain email address

# How CCA relates to the Assurance

**CAcert**

Agreement is created by:

> *"your signature on a form to request assurance of identity ("CAP" form),"*

New CAP form has it, old does not.  So check it:

- ★ CAP form has the request
- ★ Member has requested Assurance

# How CCA relates to the Assurance

Agreement is *also* created by:

*"your request on the website to join the Community and create an account,"*

Check these:
* Member has account
* confirm email address is primary

# Assurance Policy's Assurance Statement

*first finger – Membership:*

☑ **I** agree to the CAcert Community Agreement.

*Check these:*

✳ your form has it

✳ Member knows of it

# Assurer also says...

- I have Verified the Member
- according to Assurance Policy

  *the Assurance Statement – the 5 finger rule*

- I am an Assurer

  *Have100 Assurance Points
  Passed the Assurer Challenge*



### Assurer's Statement

Assurer's Name:

☑ I, the Assurer, hereby confirm that I have verified the Applicant's Identity Information, I will witness the Applicant's identity in the CAcert Assurance Programme, and allocate Assurance Points.

☑ I am a CAcert Community Member, have passed the Assurance Challenge, and have been assured with at least 100 Assurance Points.

Date (yyyy-mm-dd)                                                          Assurer's signature

# CAP Forms

Many questions...

# CAP Forms

Can old CAP forms be accepted?   In short:

## Yes, they can!

But ...

# CAP Forms

- There is no "official CAP form"

  *a20090303.1 rules that you can write your own*

- What has to be on it?

  *Assurance Policy 4.5 defines the detail*

- Existing CAP forms can be used

  *Write by hand the important clauses...*

# CAP Forms

The most important difference is this:

☑ I agree to the CAcert Community Agreement

# The main difference



2.
Applicants
Statement

Addtl.
"I agree
to the
CAcert
Community
Agreement"

2.

# Fixing old CAP forms

*Write it in by hand if you have to...*

is being followed correctly. After 7 years if you wish to dispose of this form it's preferred that you shred and burn it. You do not need to retain copies of ID at all.

It's encouraged that you tear the top of this form off and give it to the person you are assuring as a reminder to sign up, and as a side benefit the tear off section also contains a method of offline verification of our fingerprints.

☑ Hiermit stimme ich den CAcert Community Bedingungen zv.

## Applicant's Statement

| Names: | |
| --- | --- |
| **Date of Birth:** (YYYY-MM-DD) | |
| **Email Address:** | |

I hereby confirm that the information stated above is both true and correct, and request the CAcert Assurer (identified below) to witness my identity in the CAcert Assurance Programme.

# For extra points...

- ## Member must request the Assurance

  *„I request the Assurer to assure me"*

- ## Assurer conducts to AP

  *"I verified the Member according to Assurance Policy"*

- ## Confirmation of Assurer

  *"I am an Assurer"*

## Will not invalidate the assurance...

# Variations in Name

# Variations In Name

Principle of reduction:

- You may reduce information
  IdDox ==> CAP Form ==> online system
- Never increase information
- the full Name from IdDox
  either re-copy it, or add notes
- Multiple IdDox ==> write different names

# Variations In Name

Specific Rules:

- Transliteration
  - ✔ Umlaut to ASCII is possible
  - ✗ ASCII to Umlaut is forbidden
  - ✔ UPPER/lower case is not significant

- Allow only what is in the document
- Record differences with notes

# Variations In Name



## Step 1

„Ö" to „OE"

Is OK, but
better is ...

# Variations In Name



Step 1

"Ö" to "OE"
And
Missing 2nd
given name
But better
is ...

# Variations In Name



## Step 1

Assurer note
Added as
Read
Added 2<sup>nd</sup>
given name

# Variations In Name



## Step 2

Remember
The rules:
1. is possible
2. is possible
3. finishing
   assurance
   is possible

# Variations In Name

We have **3** objects with **2** „transfer" tasks

Document => CAP form => Account

    **1.**            **2.**            **3.**

      task **1**       task **2**

    Face-to-Face   @home
    Meeting

# Variations In Name

We have 3 objects with 2 „transfer" tasks

Document => CAP form => Account

| | | |
|---|---|---|
| "Ö" to | "Ö" to | "Ö" OK |
| "Ö" to | "Ö" to | "OE" OK |
| "Ö" to | "OE" to | "Ö" forbidden |
| "OE" to | "Ö" to | … forbidden |

# Variations In Name

Forbidden …

Means

**You cannot finish the Assurance**

# Variations
# In Name

For guidance, look to „Practice on Names”

wiki.cacert.org/PracticeOnNames

Includes many examples

# The Signature

- The Assurer isn't a graphologist
  so a simple procedure is needed
- The Member has to sign before the Assurer
  if already signed, ask for another
- Compare the signatures … and comment
- Easier to forge a signature at home
- Easier to do any squiggle
- Not easy to do both....

# The Signature

## CAcert Ruling

- Signatures if not exactly comparable can be verified against other, actual documents (i.e. Bank card, credit card)
- Its better to ask for additional documents than ask the Assuree to sign identical to the shown document!

# Identification Documents
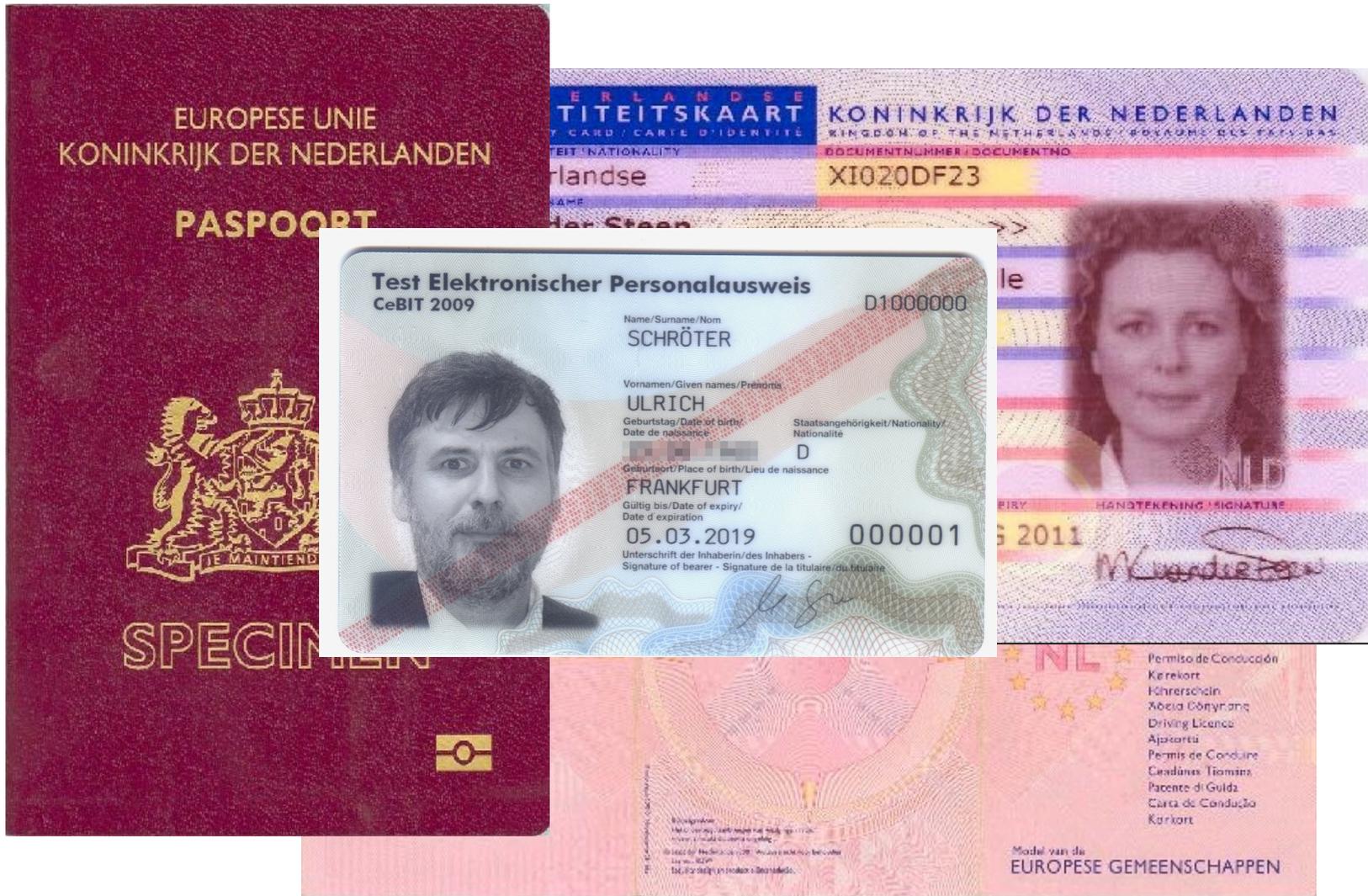
# Homework

What documents can you expect?

- By location
  - Where are you going?
  - Whom can you expect to meet there?
  - What are they likely to have?

- By appointment
  - Ask the assuree

# Homework

Where to get info about (unfamiliar) documents and their security features?

- Request it from your government

- Visit a customs or immigration office

- Search the Web

- Ask other Assurers (note privacy...)

*Can be done before, during, after the meeting*

# Homework

Resources on the web:
- PRADO:  European Passports and Idcards
- wiki.cacert.org/AcceptableDocuments
- Wikipedia
- Your favourite search engine.

Be cautious
    Many sources are weak
    Check many places
    Bottom line:  reduce points for less confidence

# PRADO

# The meeting

"Standard" is at least one:

- Government-issued
- Photo IdDox

- Ask for more IdDox
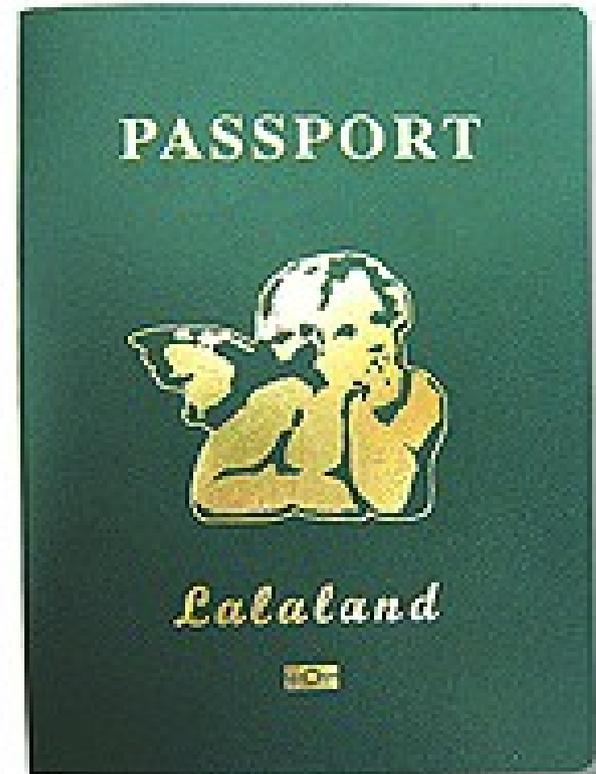
# The meeting

Compare the info IdDox ↔ CAP form

- ## Name – all letters, in full

    *remember the Principle of Reduction*
    *write it out in full if needed*

- ## Date of Birth

    *many different formats*
    *ordering can differ*
    *you can always ask ....*

# The meeting

Tips

- Check the expiry date
  *does not invalidate the info*
- Record the type
  *issuing authority, country*

- Write it out again
  *in full, if needed*
  *any errors can kill it*

# The meeting

- Is photo affixed to or integrated?

- signs of tampering?
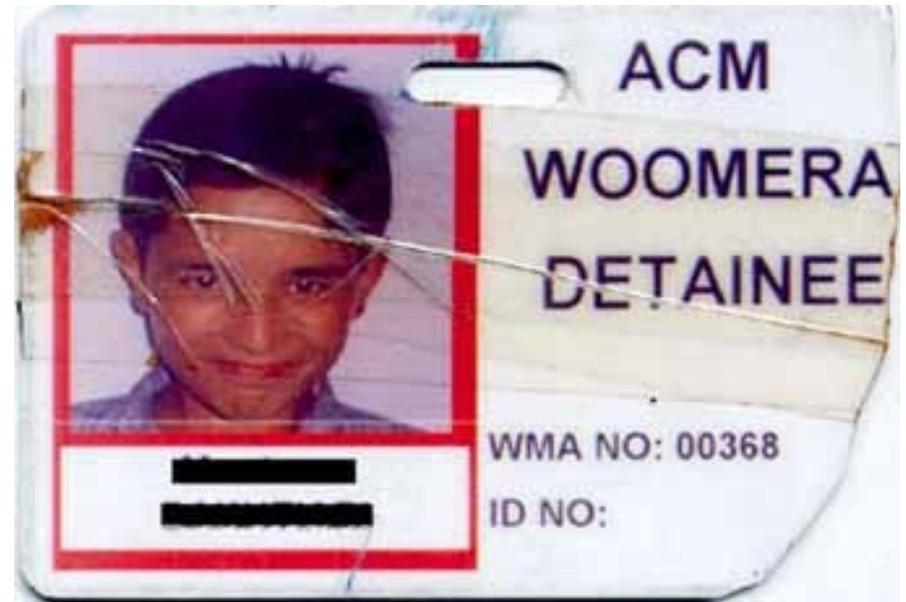
# The meeting

- Person ↔ Photo

- A striking similarity?

- Check issue date...

# The meeting

- Check security features.
  - Stamps
  - Watermarks
  - UV features
  - Relief print
  - Holograms
  - Kinegrams

- Note what you find
- use a UV lamp...
- signs of tampering?

# The meeting

- **Advanced features**
  - Some lines are not! Hidden texts... (AU)
  - Copy of photo (D, AU)
  - Perforated copy of photo (NL)
  - Other?

- **Note what you find**
- **signs of tampering?**

# Unfamiliar Documents

- ## Surprise!  IdDox can be
  *rare, unfamiliar, strange,*
  *inappropriate, useless,*
  *false, fraudulent, dubai-ous....*



- ## Don't Panic!

*"These documents are unfamiliar to me"*

# Unfamiliar Documents

- ## Don't Panic!
  *"These documents
  are unfamiliar to me"*

- ## Verify what you can
- ## record the features
- ## postpone the decision
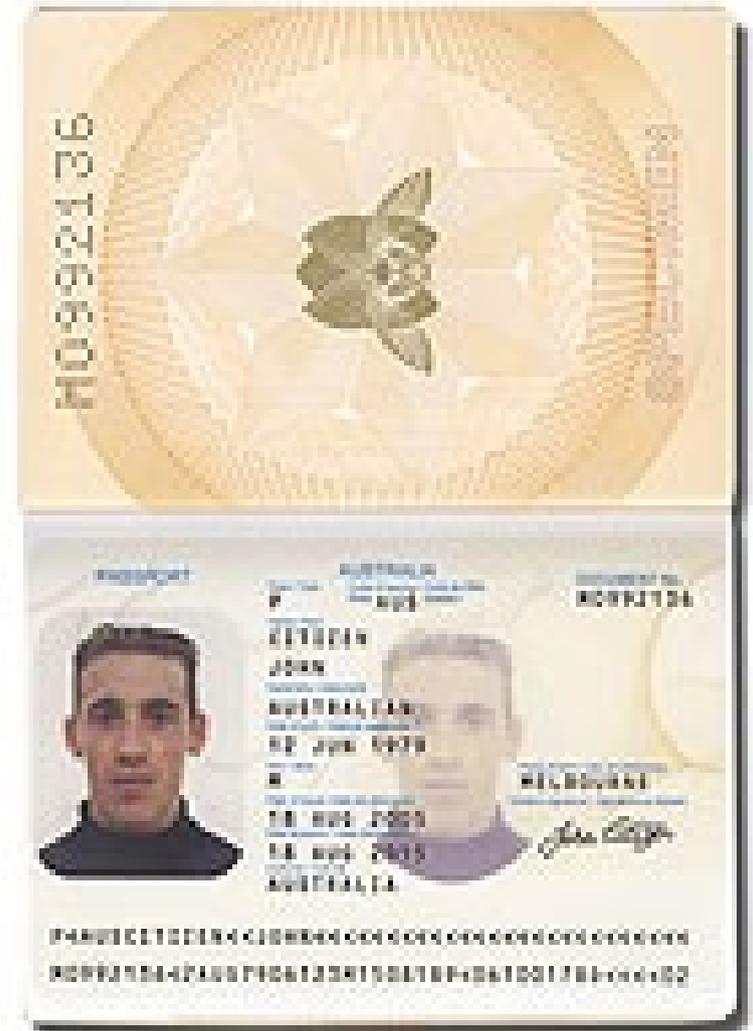- ## do homework later

# Unfamiliar documents

- Recall the Purpose of Assurance:
    *Your confidence in your Assurance Statement*

- AP says:

    *less points if less confidence*

    *ZERO points if ZERO confidence.*

- If Negative Confidence

    *carry on*

    *collect the evidence*
    *file a dispute...*

# Unfamiliar documents

Rough Guide

- If the very first time, and

   *it feels like a real document
   (it's like one you already know)*

   *security features are found
   research checks out*

- allocate half points

# Unfamiliar documents

Whatever happens...

- Inform the assuree

    *"These documents are unfamiliar to me.
    I will have to research them.
    I may allocate less points."*

- It is your statement...

    The Community is RELYING on you!