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Fragmented and inconsistent solutions
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What is the problem with digital identities?

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Stronger regulations

GDPR
Means that the consequences of poor implementation of digital identity are now severe.

PSD2
Now requires payment transactions to use Strong Customer Authentication, unless specific exemptions apply, and banks to open up to third-party access.

Regulators want to fix the problems of identity on the internet, from a security and privacy perspective, at least. But what about usability and convenience?