Trusted Transactions in Real Estate:
The Value of Standards & Certification
Identity is a “Wicked Problem”
There is no universally accepted definition of the problem
There is no stopping rule
Solutions are not true or false, but bad-or-good
There is no immediate test of a solution
Wicked problems do not have an enumerable set of solutions
Every wicked problem can be considered to be a symptom of another problem
Open Standards
The Value of Open Standards

Open Standards such as HTTP, SMTP, OAuth and OpenID Connect enable:

- Interoperability
- Extensibility
- Scalability
- User-Control of Privacy and Security Settings
Open Standards Are Community Driven

OpenID Connect

- Google
- Microsoft
- Facebook
- Ping Identity
- eBay
- NRI
- MITRE
- AOL
- Yahoo!
- Deutsche Telekom
- Salesforce

[Images of people and logos]
OpenID Connect: Scalable & Extensible

- Financial API (FAPI)
- Health Relationship Trust (HEART)
- Intl. Govt. Assurance Profile (iGov)
- Mobile Operator (MODRNA)

OpenID Connect
A standard is only as good as its adoption. Adoption is only as good as its trustworthiness. Trustworthiness is a only as good as its proof.
Self-Certification
Self Certification Drives Trust

Technical:
- Posted test results describe how things will “just work”
- No custom code required
- Enables reliable and repeatable interoperability

Business:
- Enhances reputation of an organization and its implementation
- Lowers costs, speeds integration & enables innovation
- Differentiates certified implementations from others
The Role of Self-Certification

- **3rd Party Certification**
  - Independent expert 3rd party performs technical testing for a fee
  - Often complex, costly, time-consuming and legally limited
  - Technical test results often unavailable for independent verification

- **Self-Certification**
  - Simpler, quicker, less expensive, extensible and scalable
  - Results are trustworthy:
    - Testing results available for peer review and public scrutiny at any time, by anyone at no cost.
    - Authorized representative puts organization’s brand at risk via a public attestation of conformance
Case Study: OpenID Certification

- **Self-Certifying Organizations**
  - Provides public legal assurance to technical conformance
  - Right to use/display OpenID Certification mark
  - Right to use/display OIXnet registration mark

- **Developers**
  - Open Source Testing Suite enables in-house quality assurance/control
  - Certification & registration support federation & discovery

- **SPs, IDPs & RPs**
  - Mitigates development, deployment & integration risks
  - Qualifies the expertise of certified registrants

- **Stakeholders**
  - Transparent test results & legal attestations drive trust
  - Enables greater comparability of products & deployments
RESO: A Similar Journey

Community driven standards

Published specifications

Certification

Certifications are listed
How OpenID Fits Into RESO

3 Primary Components of RESO Web API Certification:

OpenID

Open Data Protocol

Miscellaneous Functionality
How the Process Works

RESO utilizes the OpenID Certification Program test platform to complete the OpenID requirements of RESO certification.
What Next for OpenID & RESO

✓ Continued collaboration to ensure certification processes are aligned

✓ RESO continues to be a valued testing partner as the OpenID Certification Program test platform evolves

✓ Ongoing cross-promotion of our joint efforts highlighting increased trusted transactions for RESO members and the real estate industry overall
OpenID Foundation

The OpenID Foundation is a non-profit international standard organization of individuals and companies committed to enabling, promoting, and protecting OpenID technologies. Since 2007, the foundation serves as a public trust in representing the open community of developers, vendors, and users.

**Expertise**
- Authors of OAuth, JWT, JWS, OpenID Connect, trust frameworks, and certification methods and marks.

**Open**
- Intellectual Property Rights regime ensures royalty free, mutual non-assertion covenant of use by everyone.

**Ecosystem**
- Industry sustaining sponsorship by Google, KDDI, Microsoft, NRI, Oracle, PayPal, PingIdentity, Symantec, Verizon and more…
Join and help shape the markets you intend to lead.

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