LIQUID AVATAR OVERVIEW

The world's leading consumer digital identity (DID) management tool

Why Does Online Identity Matter?

Identity is what makes us unique, but since the inception of the Internet, digital identity has been an afterthought. With today's acceleration of online commerce, education, healthcare, government and other services, digital identity and the data that surrounds it is online "gold". KABN believes that ownership of identity is a basic human right and individuals should be the primary beneficiary of any use of their identity.

- *In the conventional world, it's easy to prove who you are either by visual or traditional identity verification. It's a process that most people are accustomed to following.*

- *In the digital world, it's not that easy to prove "you are you". Identity verification is managed on a site-by-site basis and users are required to deliver sensitive documents to unknown 3rd parties over and over again, potentially compromising the value of their identity and increasingly exposing themselves to the risk of identity fraud.*

What is a Liquid Avatar?

A Liquid Avatar is a high quality, digital, image-based Personal Passport containing public and securely managed private information that a user can choose to share when they want and include only the information they want, just by sharing their image.

- *A simple way to think of a Liquid Avatar is to start with an Emoji (those "thumbs up" / "smiley face" images sent via texts and through social media but completely personalized to a user) in combination with a user's public and permission-based, private authenticated data and amplified to a whole new level!*

How does a Liquid Avatar work?

A user can create a fully custom-designed representation of themselves (character, fantasy, icon, etc.) that can be used online, through email, text, social media, games, and on the web to represent themselves as a person. Using the Liquid Avatar app (iOS, Android and web) a user can create their own online personality and style.

Liquid Avatars are powered by KABN ID, providing users with a reusable, verified digital identity platform powered by blockchain-based technology and biometrics (facial recognition and eventually other factors, like voice, fingerprint, etc.), ensuring that no two Avatars users are ever the same and also giving each user easy to use, complete and secure control over their image and connected information.

All Liquid Avatars include a Visual or Presentation Layer; Public Data Layer; Private Data Layer and a Security and Authentication Layer.

- The Visual Layer is what others see and what a user sends when they share their Liquid Avatar and it contains a unique, personalized DotCode, allowing others to instantly scan and read the public information.
- The Public Data Layer contains "keys" to the items the user wishes to share with everyone. This could be social media and other information that people can generally see about a person when they're online.
- The Private Data Layer contains information that requires authentication by the user and another party to be able to access that data. This could be "keys" to passwords, certain records and information. Only the user can confirm the permission for others to view using multi-factor authentication.
- The Security Layer provides a host of features that ensure that "you are you". This will include a reusable Digital Identity provided by KABN ID and other authenticated DID providers.

As technology accelerates, we expect that a Liquid Avatar will be able to migrate to augmented and virtual reality applications as a fully enabled 3D, interactive character, allowing a user to take their "real world" personality and data ownership to the virtual environment.

What's the Value of a Liquid Avatar?

Like a traditional Passport or Wallet, Liquid Avatars make it easier to prove that "you are you" when a user is online, potentially reducing the risk of Identity Theft. By storing information securely, outside of the user's phone, tablet, computer, etc. and having biometric access and control, the user can decide who sees what information, and when.

- To use a Liquid Avatar, all a user needs to do is to share their Liquid Avatar which will allow others to see their approved public information, and where necessary, private information through permission-based authentication.
- A User can even add a "trusted person(s)" in the event of an emergency or if there is a need to manage a young person's information.

This is a revolutionary change to the way we store, retrieve and manage our private and public data. Companies can use Liquid Avatars too!

How secure is a Liquid Avatar?

Using blockchain technology and biometrics (facial recognition, voice print, etc.), each Liquid Avatar is backed by a Non-Fungible Token that creates one Liquid Avatar per single verified user.

What is the cost of a Liquid Avatar for consumers?

Liquid Avatars are available to consumers at no cost. This ensures that anyone can have the opportunity to verify and manage their reusable Digital Identity.

Liquid Avatar use cases

Liquid Avatars can be used by 100% of the addressable online consumer and business market. Liquid Avatars have a host of use cases since everyone online will, at one point, need to verify their identity. Some use case examples are as follows:

- **Identity Fraud Reduction** – being able to prove that a user is the intended recipient of any service or offering through multi-factor authentication that includes biometrics.
- **Purchase Validation for eCommerce** – confirming that the user is authorized to use credit cards and other payment methods.
- **eSports and Online Gaming** – verifying online prizing, players and cross-referencing multiple accounts.
- **Information / Data Services** – creating aggregated public information to generate offers and solutions exclusively for Liquid Avatar users.
- **Education** – verifying that registered students are those actually taking classes, completing work and exams and receiving academic credit.
- **Government Services** – verifying users for voting, social services, vehicle services, testing and validation.
- **Healthcare** – creating privacy, record transfer and portability, as well as sharing through authenticated parties.

And for a host of other business and consumer use cases where it's vital for a business to know their constituents.

How does Liquid Avatar generate revenue?

Liquid Avatar generates a significant amount of aggregated public data, which is never sold or shared. Working with select partners, Liquid Avatar will offer customers value offerings for products and services that fit their select demographics, based on their public data and other permission-based authorizations.   Liquid Avatar receives fees for this and other business services.

Liquid Avatars for Business

For businesses, associations, social media, gaming and other organizations that have large user groups, Liquid Avatars provides both a unique way for a business to engage with its customers as well as manage its private data.   Liquid Avatars can also support customers for when they're in a network and after they leave. Liquid Avatar has a robust affiliate program to make sure that customers keep up with an organization's value proposition and it can also create ancillary earning potential for an enterprise.

Learn more about Liquid Avatars and try it for yourself

To find out more or get your own Liquid Avatar, please visit www.liquidavatar.com