

## MojaUno QR Digital Identity (MQR)

Quick Response (QR) codes are two dimensional barcodes invented twenty-five years ago by Hara Masahiro while working at Denso Wave, a subsidiary of Toyota Motor Company in Japan. Hara's purpose for QR codes was to allow for more data than conventional linear barcodes, such that up to 30 Kilobytes of data may be encoded for quick and contactless capture by ubiquitous digital cameras. Denso Wave continues to be a lead proponent of QR codes which remain open sourced. MojaUno is a project initiated by Ayodo Foundation to unify the numerous silos evolving in QR payments and health identities.



Ayodo believes an open source QR digital ID (MQR) would establish the missing interoperability between hundreds of independent digital financial service providers (DFSP). MQRs would beneficially serve a multitude of purposes across financial services, health services and government entities. Positive aspects are low cost, easy contactless implementation, a self sovereign identity protecting individual privacy and addressing digital exclusion by requiring no electronic media; no mobile handset, no NFC chip, no magnetic stripe - thus applicable to the widest possible deployment. Such a secure self sovereign digital identity in either digital or printed format could transcend to become the universal identity product for every man, woman and child on the planet.

What is required for the adoption of a standard digital identity is enhanced security, in particular Ayodo believes a **biometric token** encrypted into each QR identity credential, linking the identity to its rightful owner, will be necessary. The biometric factor is critically important for printed or "static" identities issued for example on Zink sticky paper. A trusted centralized issuer (Mojaloop?) with a cloud storage service of credentials with strong public key **encryption** for each of a multitude of agreed **types** would be helpful in quickly winning widespread adoption. Full interoperability between the dozens of well established mobile money purses and some of the evolving health credentials being launched to address Covid



pandemic issues may assist in standardization. Already national standards are being legislated for QR based payments in places such as India. Financial inclusion will be poorly served in the absence of such a universal cross border QR digital Identity, one which can be read and trusted in any country using a standard encoding. Google now makes the capture of QR codes a native part of the Android Camera code, and Android has become the dominant mobile OS installed on nearly 3 billion devices. The QR code is already the most ubiquitous payment credential in the world with billions of users of QR encoded mobile money accounts in China and India alone. Should Mojaloop choose to support MQR the greatest value in setting a global standard may be in the establishment of **mutual trust** between so many regional commercial variants (silos) and new government issuers drawn to a standard MQR for global deployment.

