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 $\label{eq:constraint} Invited \ Expert \\ World \ Wide \ Web \ Consortium \ (W3C)$

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TO: North Dakota Legislators & Staff:

My name is Christopher Allen, and I am the founder of Blockchain Commons, a blockchain infrastructure development and research organization. My past achievements include being co-author of SSL/TLS, the broadest deployed security standard in the world, and the basis upon which most Internet traffic moves securely. More recently I am Invited Expert to the W3C international standards organization working toward broader international standards around digital identity, digital civil liberties, and personal privacy. I am also co-author of the book "#SmartCustody" on the best practices for the care, maintenance, control, and protection of digital assets.

For the last few years I have been an advisor to the Wyoming Legislative Blockchain Task Force, and now this year to the new Wyoming Legislative Select Committee on Blockchain, Financial Technology, and Digital Innovation Technology. I am particular proud to have been a supporter of Wyoming's Special Purpose Depository Institutions (SPDI) legislation, and I later helped the Banking Commission define their digital asset custodial requirements. Due to these efforts, I am now a technical advisor to Avanti Bank, one of the first banks to be licensed under this higher standard.

I support the North Dakota legislature to pass HCR 3024 to research the feasibility for your state being able to offer a similar form of banking license, and to help establish regulations for how businesses should be treated that are using digital assets. There currently is no uniformity among the different states, and as there are some particular challenges to digital assets that make them different from stocks and other assets, that need to be addressed. So far, only Wyoming is meeting this challenge, but we need this nationwide.

Thank you for the opportunity to show my support for HCR 3024. Let me know if you need more details about my support or if there are other ways I can be of service to your community.

Regards,

Christopher Allen