

Digital Identity

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Digital Identity Focus For Visa

- Authenticated Payment System:

Commercial and technical framework to protect merchants, consumers and Visa Members in Internet and other online transactions

Authenticated Payment System

- Issuers authenticate their cardholders (consumers) during transactions
- Merchants are assured that consumers are legitimate
- Consumers are reassured that Visa, Issuing banks and merchants are working together to secure transactions

Authenticated Payment System *continued*

- Globally interoperable solution based on Visa 3-D Secure technology standard
- Consumer brand:



Authenticated Payment System *continued*

- Issuers select authentication methodology
 - Many Issuers choosing password authentication to eliminate impact to consumer systems
 - Approach to second factor authentication using EMV smart cards included in the system as a standard option

Program Status

- Rollout in USA and EU
- Active pilots in Asia Pacific & Canada

Digital Identity: Beyond Authentication



Digital Identities

Enable consumers to “live” in the virtual world...

- Represent consumers in communication
- Enable consumers to transact
- Allow access to consumer services

Standards On The Horizon

- Identity as a service that applications share, not reinvent
- Consistency in transactions involving personal consumer data
- Common framework for establishing federated identity networks
 - Technical frameworks are straightforward
 - Commercial frameworks are more challenging

Consumer Service Requirements

- Ability to establish any number of digital identities
- Protection of digital identity *assets*
- Choice in identity service providers
- Recognition and trust in identity service brands

Thank You

