

# Liberty Alliance Project

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MasterCard International

## AGENDA

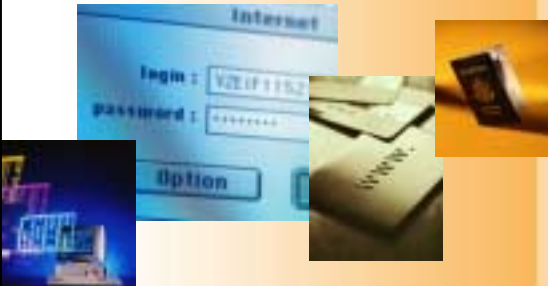
- What is Network Identity?
- Alliance Mission and Objectives
- About Version 1.0 Specification
- Membership
- Alliance Vision

A Network Identity is  
**a user's overall global set  
of attributes** constituting  
their various accounts

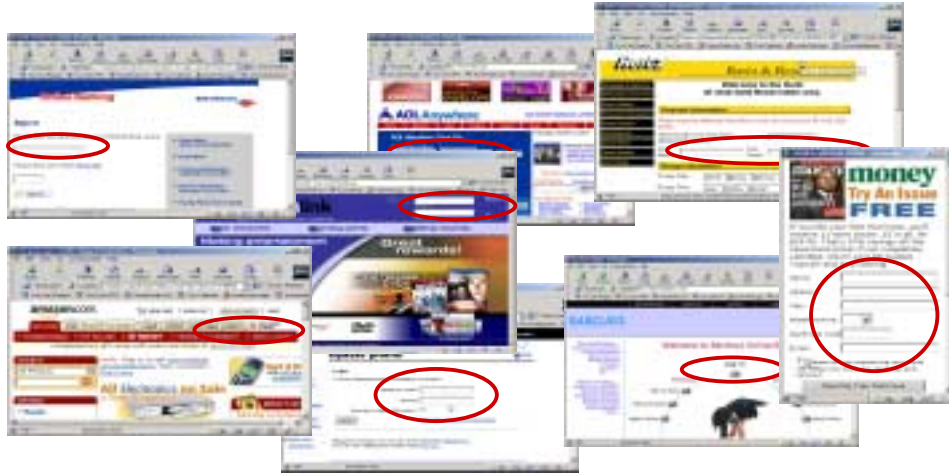


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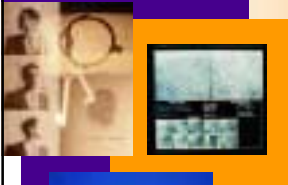
- When users interact with services on the Internet they often tailor them in some way for their personal use
- Users establish accounts with user names and passwords, and/or set some preferences for what information they want displayed and how they want it displayed
- Today, users' accounts and personal information are scattered across isolated Internet sites



Today users must register their identity and have accounts provisioned with many different Internet service providers



- Increase consumer confidence and usage in electronic transactions
  - Easier and more convenient to use
  - Available via any digital device
  - As secure as possible
  - Targeted and more personalized
  - Enable e-commerce offerings that allow consumers to maintain control over their network identity and personal information
- Simplify B2B e-commerce offerings
  - Simplify and foster the ability for businesses to collaborate online offering new services to customers
  - Allow commercial and non-commercial organizations to maintain ownership of their customer bases and to maintain their operational autonomy
- Simplify and expand employee use of enterprise Intranets
  - Enable employees to move seamlessly from one application to another
- Facilitate interoperability
  - With existing systems, standards, and protocols

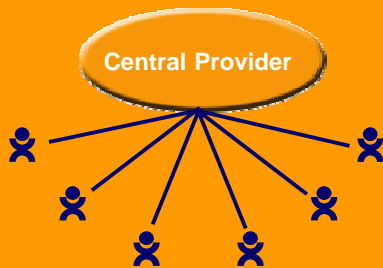


**Establish an open standard for federated network identity through open technical specifications that will:**

- Support a broad range of identity-based products and services
- Allow for consumer choice of identity provider(s), the ability to link accounts through account federation, and the convenience of single sign-on, when using any network of connected services and devices
- Enable commercial and non-commercial organizations to realize new revenue and cost saving opportunities that economically leverage their relationships with customers, business partners, and employees
- Improve ease of use for e-commerce consumers

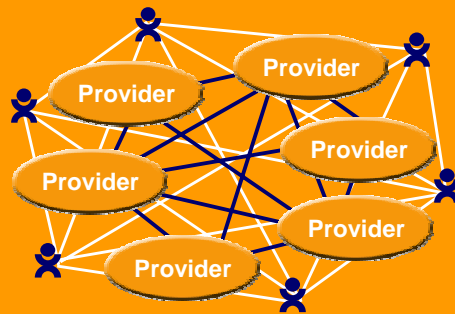
### Centralized Model

- Network identity and user information in single repository
- Centralized control
- Single point of failure
- Links similar systems

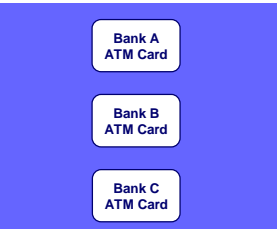


### Open Federated Model

- Network identity and user information in various locations
- No centralized control
- No single point of failure
- Links similar and disparate systems



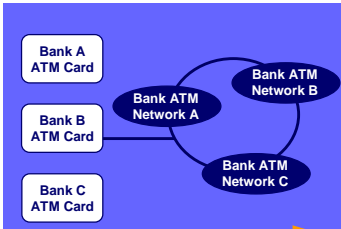
**Separate Cards with Each Bank**



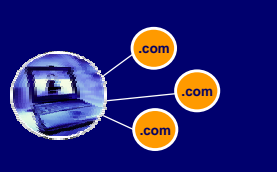
**Linked Cards within Bank Networks**



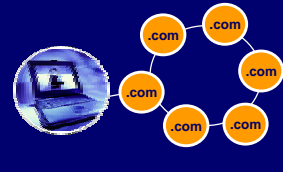
**Seamless Access Across all Networks**



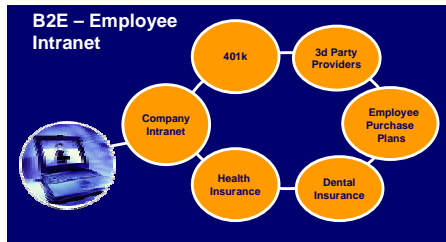
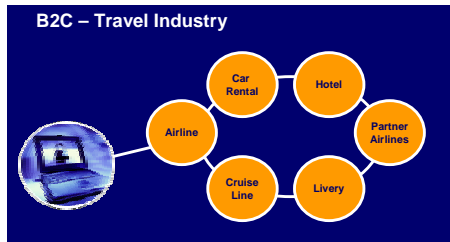
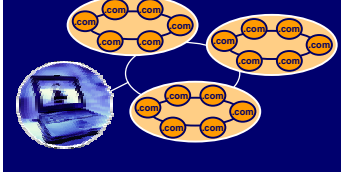
**Individual Accounts with Many Web Sites**



**Federated Accounts within Trust Domain**



**Linkage of Trust Domains**



- **Simplified Sign-On:** Provide an open simplified sign-on specification that includes federated authentication from multiple providers operating independently, simplified access across multiple accounts within a trust community, and portable on-line identity
- **Enhance Constituent Relationships:** Enable commercial and non-commercial organizations to control, maintain and enhance relationships with constituents
- **Support All Devices:** Create a network identity infrastructure that supports all current and emerging network access devices
- **Enable Consumer Privacy:** Enable commercial and non-commercial organizations to protect consumer privacy
- **Support Interoperability:** Provide a mechanism supporting interoperability with existing systems, standards, and protocols

### Approach Drivers

- Support rapid acceptance and deployment
- Easy incremental adoption

### Version 1.0

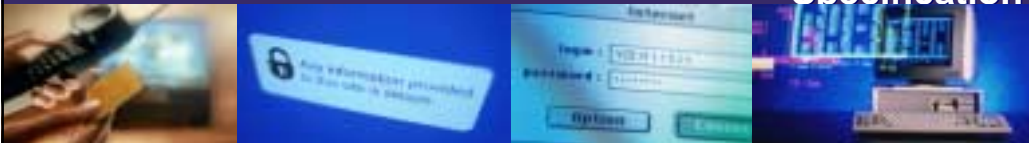
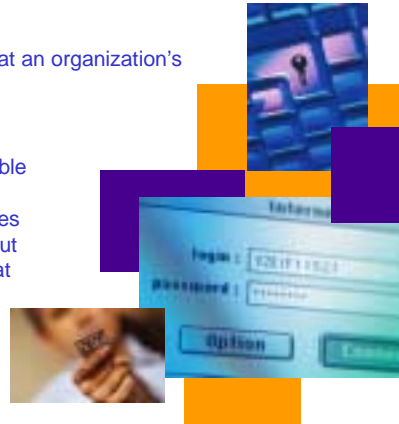
- Federated network identity
- Opt-in account linking and simplified sign-on within an authentication domain created by business agreements
- Security built across all the features and specifications

### Future Versions

- Permissions-based attribute sharing
- Schema/protocols for core identity profile service
- Simplified sign-on across authentication domains created in version 1.0 by business agreements
- Delegation of authority to federate identities/accounts

### Federated Network Identity and Authentication Sharing

- **Enhance “Affinity” Relationships:** Enable organizations to enhance business relationships by mutually recognizing user authentication across service offerings
- **Simplify User Experience:** Enable users to login at an organization’s site and then go to a linked site without having to re-authenticate or re-establish identity
- **Enhance Intra-Enterprise Relationships:** Enable organizations to consolidate identities within their own extended enterprises, enabling customers or employees to move seamlessly from one service to another without having to re-establish their identity or re-authenticate at every site



- Opt-in account linking mechanism
  - Federated network identity and authentication sharing mechanism that is easy to use and interoperable with existing identification systems
- Simplified sign-on
  - For linked accounts
- Improved consumer confidence
  - Extend the best available security measures to identity sharing
  - Provide organizations with guidance about how to provide consumers with permission controls for federated network identity and authentication sharing

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## Characteristics of Version 1.0 Specification

- Decentralized approach
  - A fully federated architecture, enabling greater user security and a choice of identity providers
  - Accelerated time to market for identity based services
- Open
  - Open, platform and technology neutral specification
- Interoperability
  - Will seek to ensure interoperability with existing systems, standards, and protocols

15

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## Sample Version 1.0 User Experience

Account Federation

User Logs on to [abc.com](#)

User Name:

Password:

1

User Hits Link to [xyz.com](#)

xyz.com

2

User Asked if Wants to Link Accounts

Would you like to link your xyz.com account with your abc.com account?

3

User Logs on to [xyz.com](#)

User Name:

Password:

4

User Informed Accounts Linked

Your accounts at xyz.com and abc.com are now linked!

5

Federated Simplified Sign-On

Next Time User Logs on to [abc.com](#)

User Logs on to [abc.com](#)

User Name:

Password:

1

User Hits Link to [xyz.com](#)

xyz.com

2

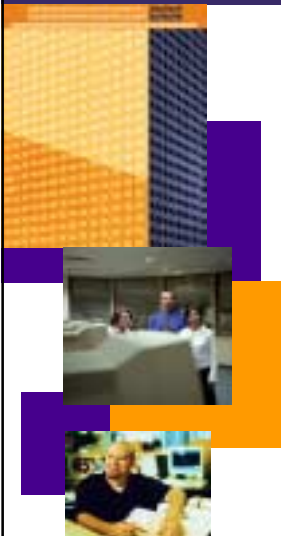
User Given Direct Access to Account at xyz.com

Welcome to Your Account at xyz.com, John Smith!

3

16

- **Opt-in account linking** – Users can link their accounts with different service providers within “circles of trust”
- **Simplified sign-on for linked accounts** – Once users’ accounts are federated, they log-in, authenticate at one linked account and navigate to another linked account, without having to log-in again
- **Authentication context** – Companies linking accounts communicate the type of authentication that should be used when the user logs-in
- **Global log-out** – Once users log-out of the site where they initially logged in, the users can be automatically logged-out of all of the other sites to which they were linked
- **Liberty Alliance client feature** – Implemented on client solutions in fixed and wireless devices to facilitate use of Liberty version 1.0 specification



- Over 62 active members, representing over a billion customers worldwide
- Broad and global coalition of companies galvanized by a common vision
- Members represent a wide range of industries, including:
  - Transportation
  - Financial services
  - Mobile phone and wireless service providers
  - Internet service providers
  - Hardware and software suppliers
  - Security and web services companies
- Open alliance that welcomes and encourages participation by all commercial and non-commercial organizations

- 45 sponsors
- Affiliate and associate memberships opened May 29, 2002



Enable a networked world in  
which individuals and businesses can  
more easily conduct transactions  
while protecting the privacy  
and security of identity information

# Liberty Alliance Project