

ID Management in a Mass Market



John Skipper
Thales e-Security Ltd



THALES

Core Issues in Mass Market Authentication

- Confusion of IDs in the physical world
- Consumer behaviour, preferences
- Branding

- Project objectives
- Cost
- Return

- Business Case??

What will it take to achieve *Critical Mass*

THALES

How many IDs? ↩



Identity is Context Specific
We all have *several* Identities

3 digital identity forum 2003

THALES

The Business Case for Digital IDs ↩

- **“We will dominate the digital ID space”**
 - **Trusted Brand** – *Bank? Telco? Retailer?*
 - **Identity as a service** – *VeriSign? Identrus?*
 - **National Policy** – *Entitlement Card?*
- **“It’s a cost of the project”**
 - **Internet Banking** – *HSBC BIB, Barclays Stockbrokers*

None of these has got close to Critical Mass, yet...

4 digital identity forum 2003

THALES

Whose brand do I want to associate with? ↻

BARCLAYS



GUCCI



MARKS &
SPENCER



5 digital identity forum 2003

THALES

Real World requirements of a Digital Identity ↻

- **Known trust model**
 - Registration process
 - Relying party agreement and warranties (if any)
 - Technology adequate for desired application (e.g. signature)
- **Identity relevant to context**
 - Link credit history to identity
 - Link to known customer relationship
 - Link to stored credentials (driving licence etc.)
- **Privacy protection**
 - Controlled, voluntary disclosure
- **Customer acceptance**
 - Ease of use
 - Brand relevance

6 digital identity forum 2003

THALES

Potential Technologies – How well do they fit?

- Digital certificates (smartcard, protected, soft)
- Tokens
- Server-based (roaming PKI etc.)
- EMV cards (New credit, debit and ATM cards)
- “Strengthened password”
- Biometrics

In many applications, any of these will do!

 digital identity forum 2003

THALES

The World of Digital Identities is changing

- Dawning realisation among service providers
 - We do not have to brand the ID our customers use
 - We do not have to be constrained to a single technology
 - We do not have to issue new IDs to all customers
 - Issuing Digital IDs is expensive
 - The return on investment is not clear
 - We can use IDs someone else has paid for
- Digital ID can be liberating for the consumer
 - Fewer IDs to worry about, less junk to carry
 - Choice of which identity to use when
 - Opportunity to choose which brands I associate with

 digital identity forum 2003

THALES

- **BACSTEL-*ip***
 - One compelling application
 - Twelve banks acting as trust authorities
 - Many infrastructure costs shared
 - Common minimum process and technical standards

- **Swedish e-Government Authentication Portal**
 - Embrace four existing ID schemes
 - 2 Bank, 1 Telco, 1 Post Office
 - Total penetration around 40% of target market
 - Small businesses and tax payers
 - Very low deployment cost

- **Critical Mass will be achieved through a market containing multiple Digital ID options**
- **Applications must be able to accept *all appropriate* forms of Digital ID**
 - Any technology (as long as it is strong enough)
 - Any brand (consistent with nature of activity)
 - Any issuer (subject to registration quality)

Competitive Advantage / Success will come from flexibility.
You do not need to *win* a Digital ID market share battle.

Compete to accept

NOT

Compete to issue