

A graphic consisting of several overlapping, semi-transparent purple squares of various sizes, positioned to the left of the speaker's name.

## Simon Williams, ID Analytics

- Are we developing systems that learn from the fraudster; or just systems that the fraudster learns to beat?
  - Importance of collaborative, multi industry data.
  - Authentication v Behavioral Pattern Analysis
- Does increased data availability improve identity validation or result in more identity theft?

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## Sal D'Agostino, CoreStreet

- **Getting beyond issuance to use**
- **What is interoperability?**
- **What are the implications of a standard for smart credentials?**

The name "Michael Keegan, Fujitsu" is displayed in a dark purple font. To the left of the text are several overlapping, semi-transparent purple squares of varying sizes.

- **Must work for all members of society**
- **Must deliver benefits to users and service providers, in that order**
- **Be easy to use, foolproof in operation, non-intrusive, highly reliable, rugged and inexpensive**

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## Neil McEvoy, Consult Hyperion

- **Biometrics are not a substitute for PIN**
- **Suitable for monitored environments**
- **Except voice with challenge / response**

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## Marek Rejman-Greene, Home Office

- **Technology, Integration, Processes & People**
- **ID Management Context**
- **Metrics for Success**
- **Cost & Flexibility**
- **Addressing Difficulties**
- **Role of Research**