

Business model challenges for large private sector ID providers

ID Trust Workshop

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Consumer & Commercial Identity Management Challenge



	Service	Username	Authentication Mechanism
1	Gmail/MSFT Mail	Email address	Password
2	Bank Account	Account number	Password (Shared Secret)
3	401K	Account number	Password (Shared Secret)
4	Brokerage	Account number	Password (Shared Secret)
5	Cell phone	Email address	Password (Shared Secret)
6	Home Insurance	Account number	Password (Shared Secret)
7	Home Cable and Phone	Email address	Password (Shared Secret)
8	Hotwire	Email address	Password (Shared Secret)
9	Travelocity	Email address	Password (Shared Secret)
10	LinkedIn	Email address	Password (Shared Secret)
11	Facebook	Email address	Password (Shared Secret)
12	Twitter	Email address	Password (Shared Secret)
13	Marriot Rewards	Account number	Password (Shared Secret)
14	United Airlines	Account number	Password (Shared Secret)
15	Apple or online Music	Email	Password (Shared Secret)
16	Industry Certification	Email address	Password
17	Kuerig Coffee	Email address	Password (Shared Secret)
18	Best Buy	Email address	Password (Shared Secret)
19	eBay	Email address	Password (Shared Secret)
20	Paypall	Email address	Password (Shared Secret)
21	Continental	Account number	Password (Shared Secret)
22	AIM/IM	Email address	Password (Shared Secret)
23	e2pass	Account number	Password (Shared Secret)
24	Work Portal	User ID	Password (Token)
25	Work email	User ID	Password (Token)
26	Work Partner Portal	User ID	Password (Token)
27	Industry Association	User ID	Password

- Too many passwords
- Too much complexity
- Too much risk
- Simply too hard
- Identity fraud

Enterprises



- Highly complex
- Too expensive
- Too much risk
- Not enough flexibility
- No scalability

Barriers to an identity solution

The Market Needs a Better Solution

ACCORDING TO GARTNER, ONE OF THE FOLLOWING MUST OCCUR:

- 1 Identity providers find a beneficial business model For issuing general-use credentials.
- 2 Governments, enterprises pay identity providers To perform identity proofing to issue credentials To and authenticate constituents.
- 3 A network of organizations emerges that can produce appropriate identity assurance by:
 - Providing individual identity attributes/claims proofing services
 - Creating a reliable “built-up” network identity-proofing score²



² Kreizman, Gregg, Ray Wagner and Earl Perkins. “Open Identity Pilot Advances the Maturity of User-Centric Identity, but Business Models Are Still Needed.” Gartner, November 9, 2009. <http://www.gartner.com/DisplayDocument?id=1223830>. ID Number: G00172278