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Secure digital identity is now in our hands

Convenience and privacy for end users and enterprises

Tuesday 3 March 2015

GSMA Personal Data

Agenda

Time	Content	Speakers
9.00-9.05	Welcome & agenda	Stefan Weil, Market Development Director, GSMA
9.00-9.15	Opening	Marie Austenaa, VP and head of Personal Data & Mobile Identity, GSMA
9.15-10.05	From an operator perspective	**Speakers** • Sven Størmer Thaulow, COO & SVP, Telenor Group • Adrian Humbel, Head of Security Solutions, Swisscom • Anthony Rodrigo, Group Chief Information Officer, Chief Digital Services Officer, Dialog Axiata
10.05-10.40	From the perspective of a technology platform partner	**Speakers** • Marcus Dormanns, Senior Director Product Management, GSMA • David Andrzejek, Apigee for API Exchange, the Global API Federation • Antony Beswick, Head of Portfolio Development, Ericsson • Sanjiva Weerawarana, CEO, WS02
10.40-10.50	BREAK	
10.50-11.50	Service provider-led panel	**Moderator :** Daniel Gurola, Vice President, Business Vision, Orange **Panellists** • Gunnar Nordseth, CEO Signicat • Nuno Umbelino, Chief Operating Officer, Mondia Media • Dr Mike Garcia, Deputy Program Manager, NSTIC • Amol Patel, Senior Director of Global Business Development, PayPal
11.50-12.00	Close	Marie Austenaa, VP and head of Personal Data & Mobile Identity, GSMA

Enabling trust and creating value from Digital Identity

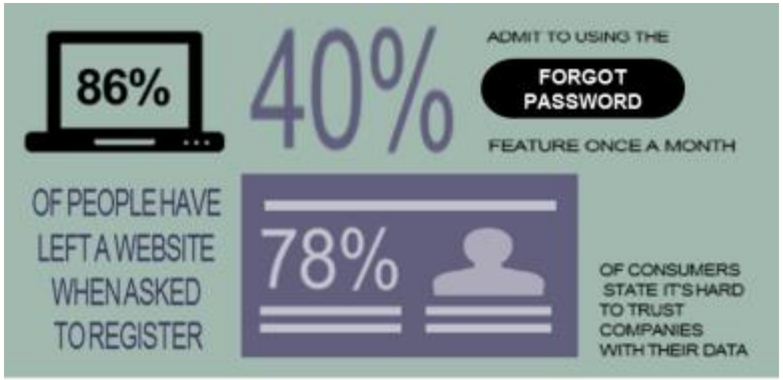
Marie Austenaa, VP and Head of Personal Data & Mobile Identity

GSMA

Online privacy and security is the biggest threat to sustainable digital growth

The Challenge

- **Digital services rely on username + password or social login to identify users**
- **However –**
- … Hard to remember for users
- … Security and personal data breaches
- … Difficult to prove identity digitally
- **Leads to abandoned log-ins and shopping carts, online fraud and high data costs**



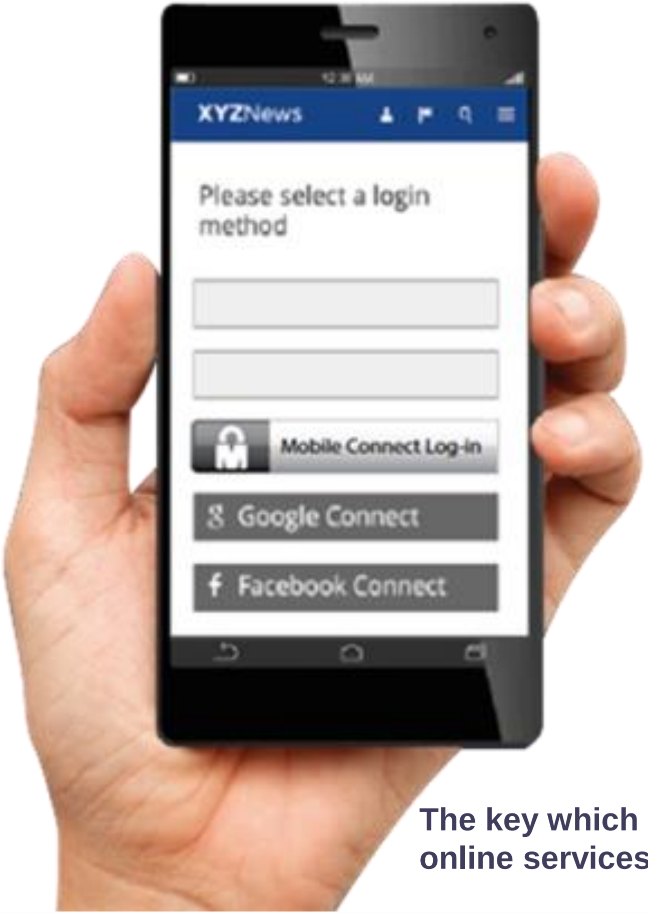
The Solution

- By using the inherent security of the mobile device ('something I have') that's always with customers; secure and convenient access to digital services can be unlocked with the use of a secret PIN ('something I know')

SOMETHING I KNOW
SOMETHING I HAVE
MORE SECURITY

Convenient alternative to passwords and protects consumers privacy

- Uses the mobile phone for authentication (i.e. no passwords)
- Easy to use, anonymous and many uses – including second factor authentication
- Develops into a secure way of sharing attributes – putting the user in control
- Leverages existing operator assets – there is no user name and password to make a phone call or send SMS
- Offered as APIs for service providers to integrate into their digital services



Please select a login method

The key which unlocks access to online services

A logical stepped approach to building a sustainable personal data business

Simple Authentication

Choice of user experience:

- Seamless
- Click OK

Single factor = “something I have”

“Standard internet security” comparable to passwords and SMS one-time-passwords

(Level of Assurance 2)

Used to build a large base of enabled users

Two-factor Authentication

- Enter PIN

Two factors = “something I have and something I know”

Higher levels of security (Level of Assurance 3)

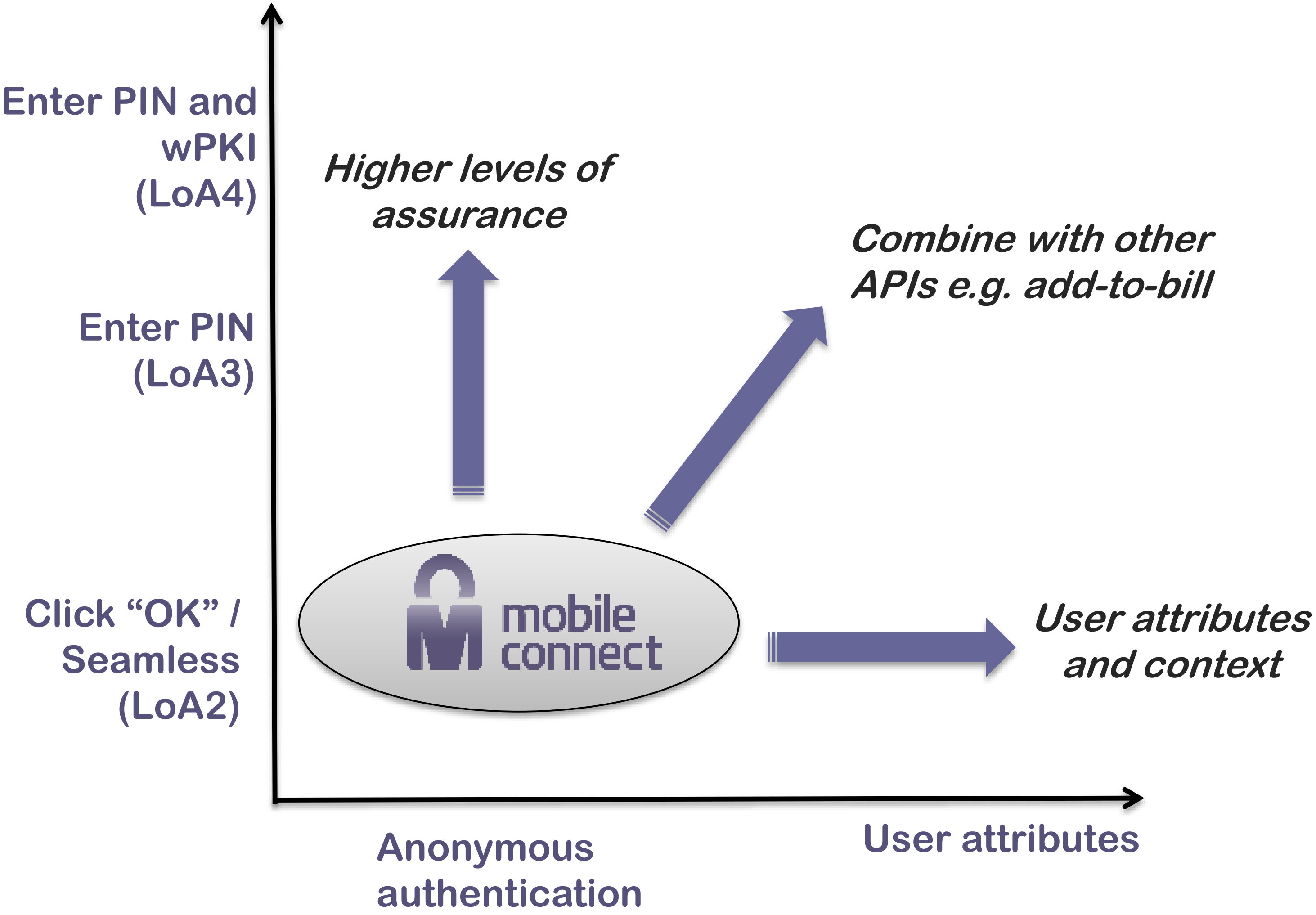
may allow premium authentication services

Strong Authentication

- Enter PIN
- wPKI encryption

Very high levels of security (Level of Assurance 4), including **non-repudiation** based on **wireless Public Key Infrastructure** (wPKI), requires crypto-SIM and applet

Expansion of Mobile Connect



Enter PIN and wPKI (LoA4)

Enter PIN (LoA3)

Click “OK” / Seamless (LoA2)

Higher levels of assurance

Combine with other APIs e.g. add-to-bill

User attributes and context

Anonymous authentication

User attributes

Mobile operators are the ideal partners for authentication and identity services

- Global reach
- Experience of secure customer data management
- Strong privacy protection regulation
- Network authentication mechanisms
- Secure SIMs
- Brands trusted by consumers
- Customer relationship processes
- Billing and payments expertise/history

Starting with basic authentication, there are benefits to online service providers

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- **More frequent log-ins** by removing passwords while improving security

- **Reduce risk** from not managing MSISDN
- **Reduce fraud** through assurance that there is as real person behind the account

- **Improve customer insights** by receiving a persistent, unique, User ID across any device used by the same user

- **Single technical integration** across all operators
- **Evolution** to provide user information and other operator APIs such as ‘add too bill’

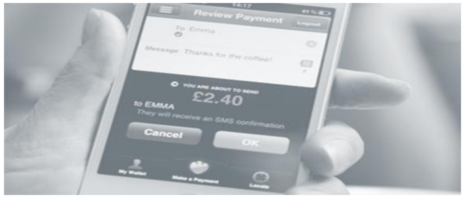
- Show **innovation and leadership** – supports a “**mobile first” strategy**

An infinite number of roles for all levels of security

Access to online and mobile services like entertainment, social networking and games

Online approvals and permissions: e-commerce, travel, gambling (approve transfer of attributes, giving permission, add-to-bill)

Enterprise security and access to VPN and corporate systems



Banking access, account transfers and online payment approvals, including credit card transactions

EESTI ee
Gateway to eEstonia

Login

Login with ID-card

- ID card will allow you to use services
- Using ID card you have to fulfil simple safety requirements.

Login with mobile-ID

Personal code
or mobile phone number (+3725xxxxx)

Access to eGovernment and approvals for public services

Cooperation across operators is required to deliver a consistent Mobile Connect service

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Predictable and interoperable solution for end users

- Mobile Connect service mark promises a consistent user experience and the protection of personal privacy to build trust.

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Predictable and consistent for digital service providers

- Consistent APIs across all operators (Open ID Connect Mobile Connect profiles).
- A single API gives access to all enabled subscribers and global discoverability through the API Exchange (central database of operator end-points for Mobile Connect APIs).
- Common terms and conditions for Mobile Connect.

OpenID Connect

API Exchange
for the GSMA by Apigee