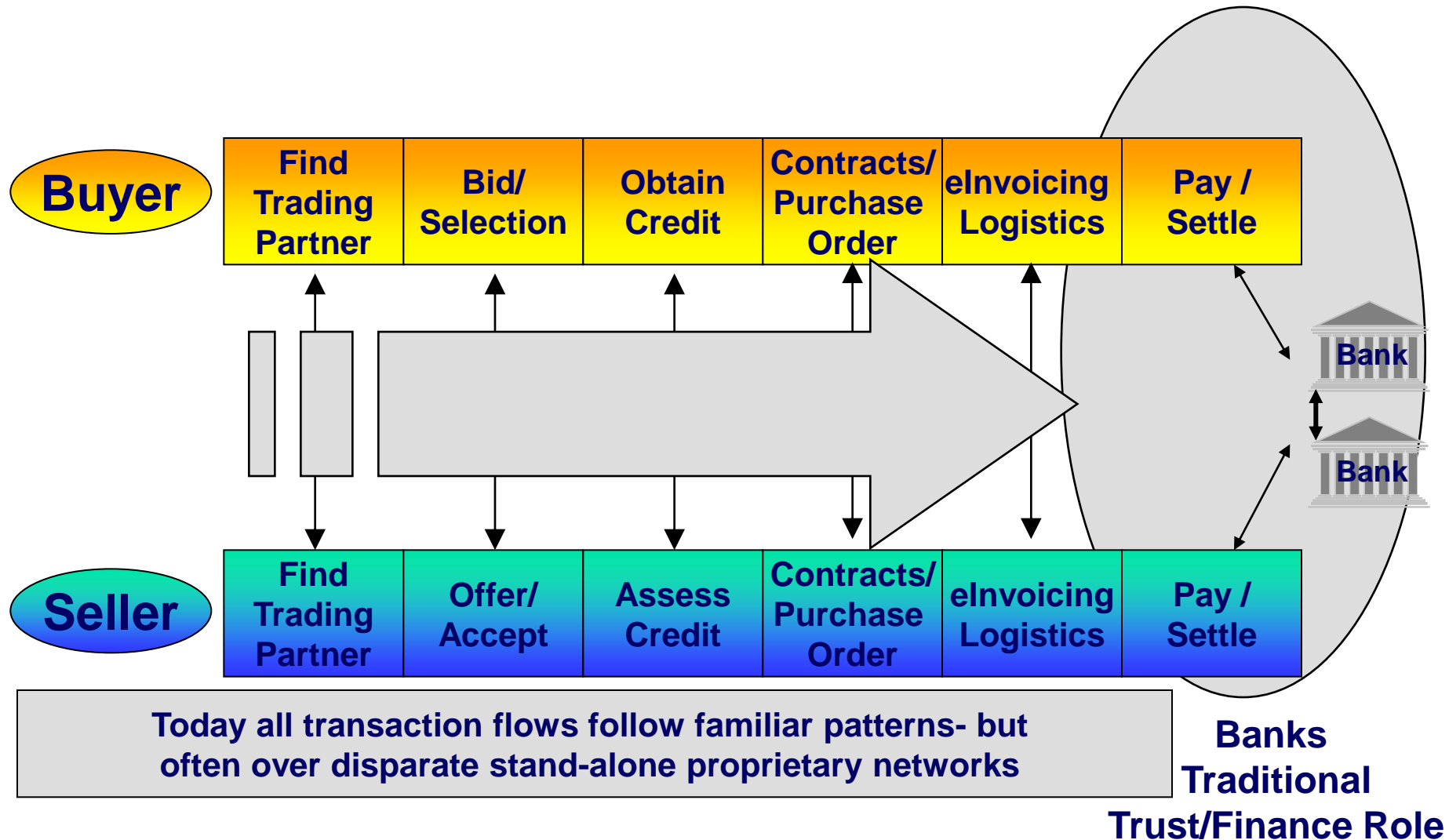




Privacy and Commerce

Commercial and Regulatory pressures point irrevocably toward a seamless and trusted transaction flow- operating over ubiquitous electronic networks of the 21st century





Andrew Whitcombe **Senior Consultant, Consult Hyperion**

- **12 years experience in identity and transaction security**
- **Has worked for clients in the telecoms, financial and public sectors**
- **Recent projects**
 - **Irish Government Public Services Card**
 - **Contactless transit using mobile phones**



Karl Brincat
Visa Europe

- **Head of Technology Risk at Visa Europe**
- **Working in security and cryptography for 18 years**
- **Working in payments for 9 years**



Ian Grigg
CAcert Independent Auditor

- **Technologist – until 1995**
- **Payment and financial systems architect**
- **<http://financialcryptography.com/>**

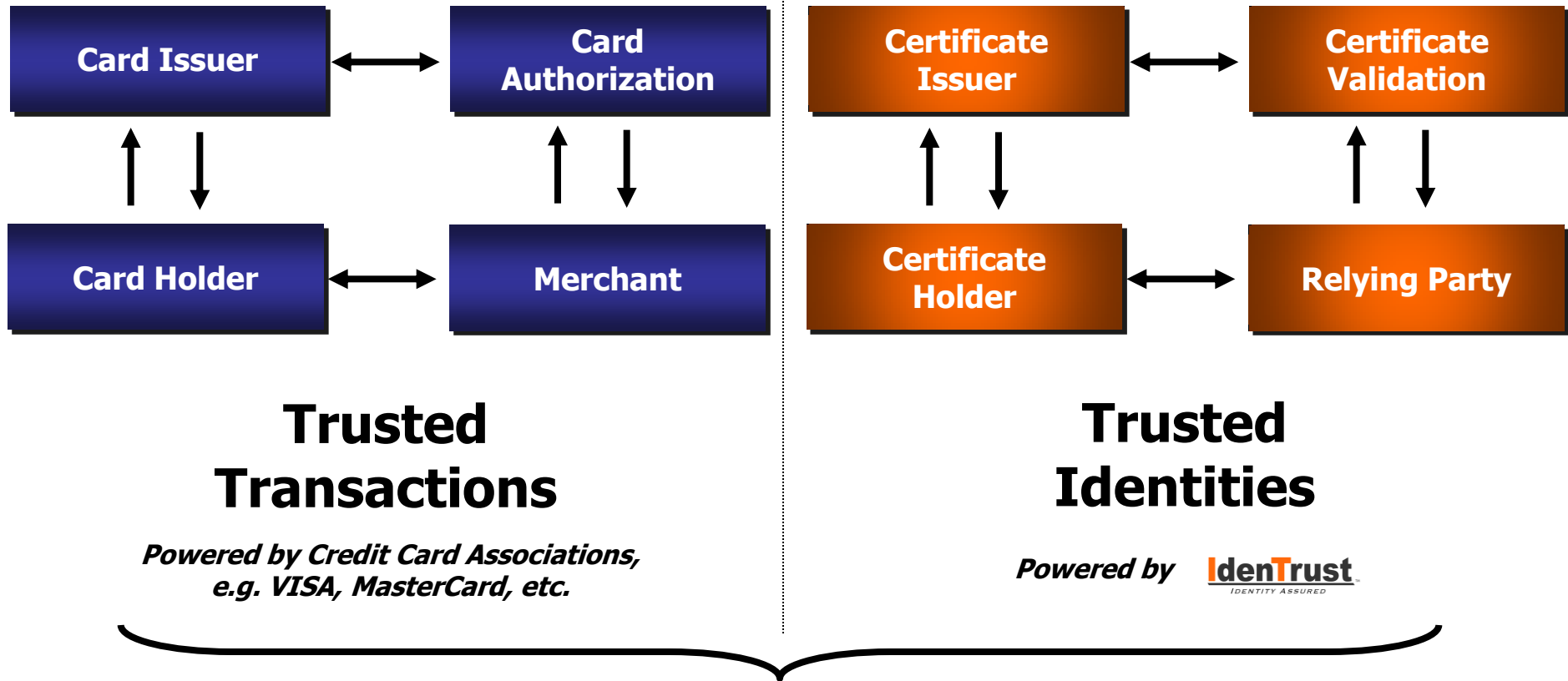


Privacy and Commerce

PRIVACY & COMMERCE
The commercial (real) World
A "Scheme-based" approach to managing the Privacy challenges of
eSignatures/eIdentities,
addressing the compelling needs & the advantages of Interoperability &
Liability Management across ubiquitous electronic networks

The Identity & Privacy Forum
14th May 2009

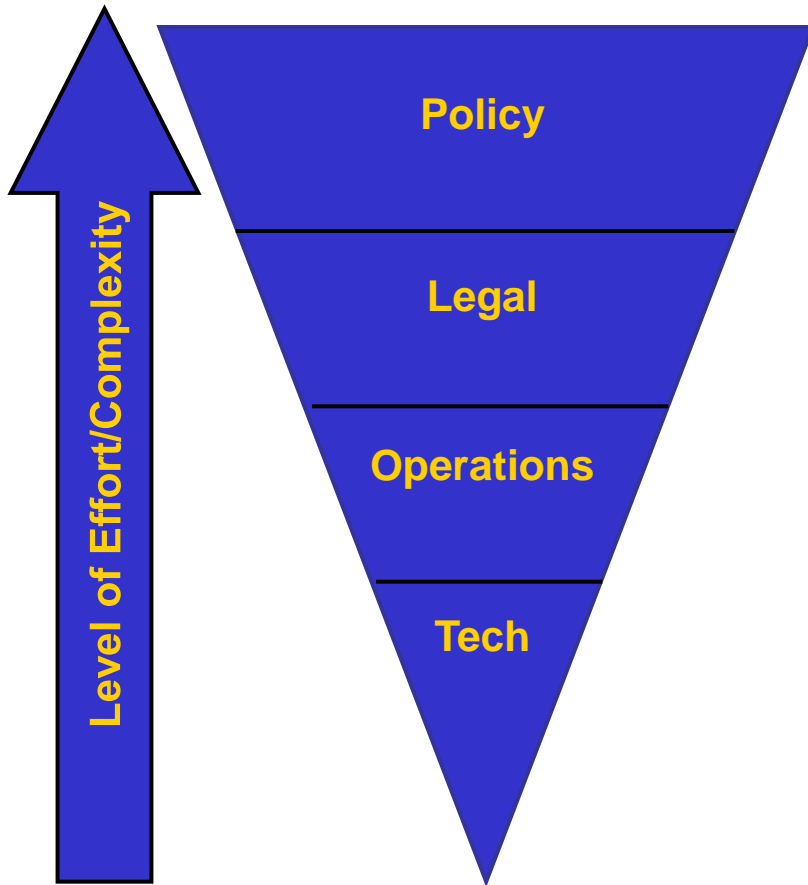
The world has been here before in Card Payments...and it works.....



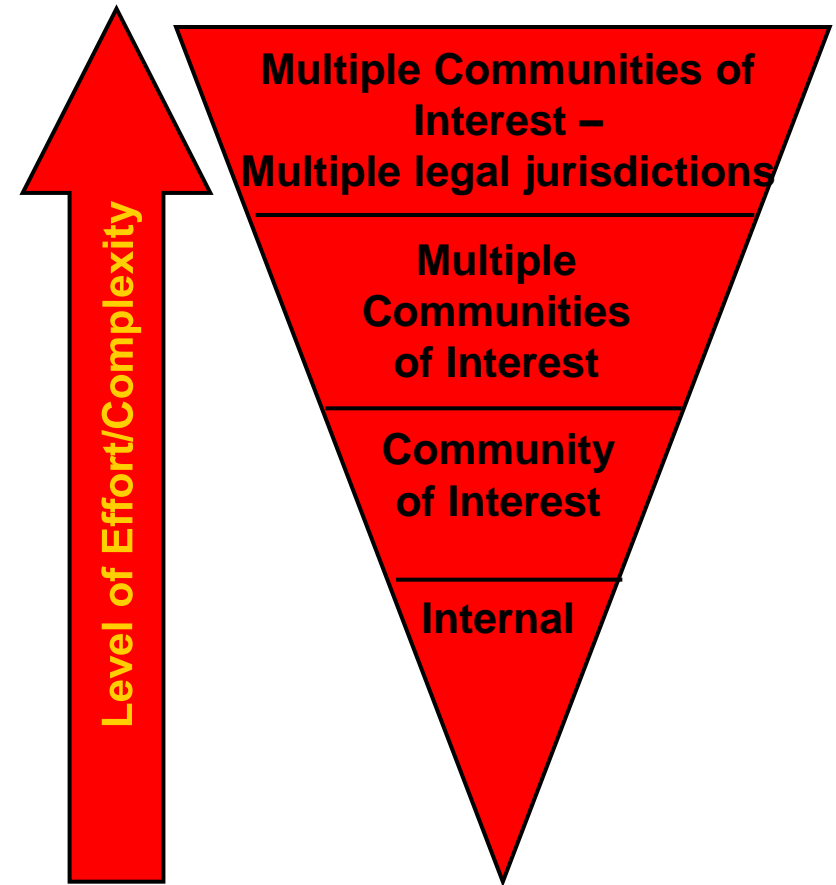
As a Third-Party Enabler that operates the network, uses established standards, and ensures compliance

OK it's complex, but to be of real value, there must be clarity on 2 distinct issues for eIdentities...and ergo for Privacy

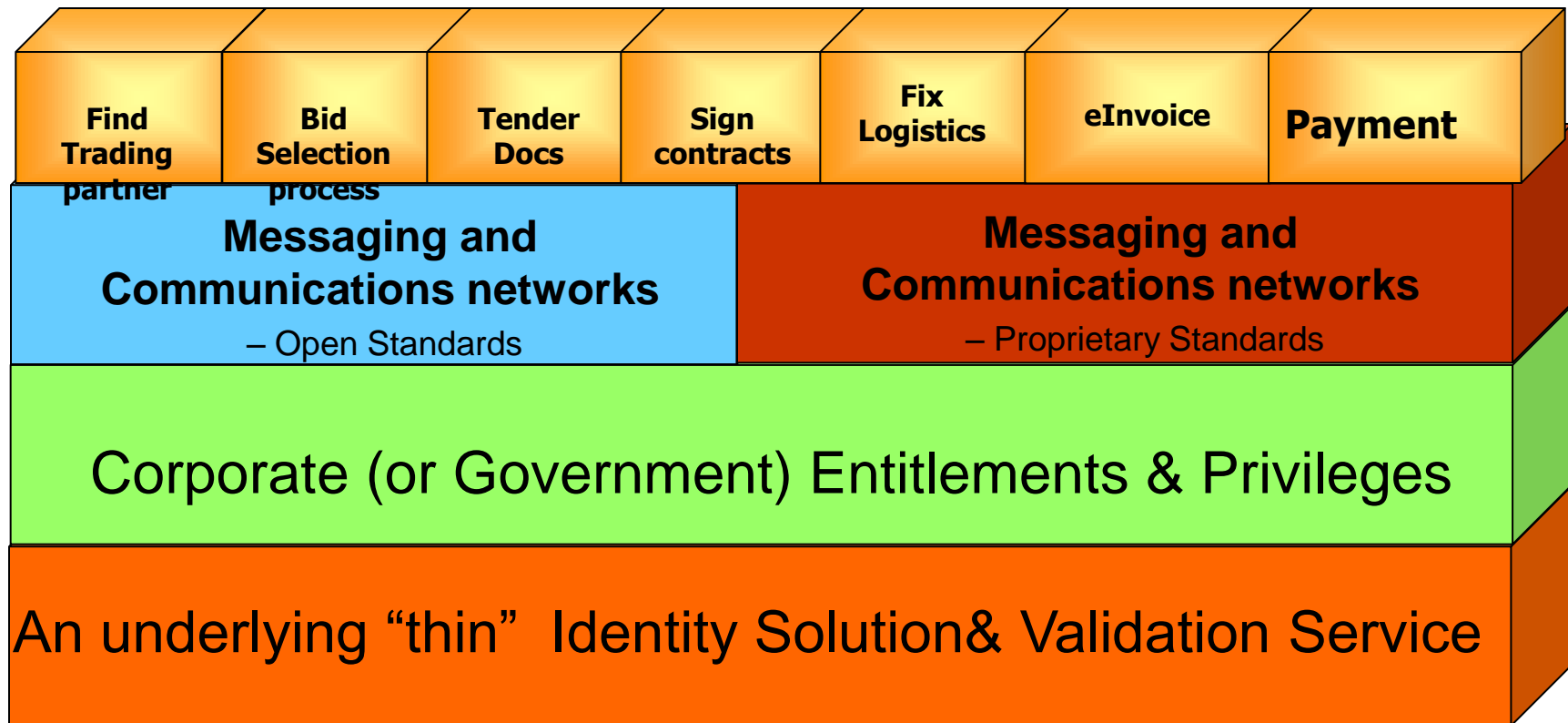
What aspects of Identity will be managed?



Who will be covered by the identity management?



User-centric eID: The application drives entitlements & attributes, whilst the underlying credential is very “thin”



- Lower cost of ownership and economies of scale are achieved through spreading fixed costs across a larger volume of certificates- Multipurpose certificates have a greater value than single use certificates
- Improved customer experience through the use of standard authentication methods across the enterprise and interoperability of certificates both internal and external from the enterprise, and future proofing your investment by building a solution that satisfies future customer supply chain requirements

What are the alternatives? Disjointed point solutions, or a multipurpose one? Compare Electricity Voltages, Mobile phones

FileAct	SAP	eInvoicing & Trade Mgnt	Country Scheme e.g. CNIPA (Italy)	BACSTEL-iP (UK)	Electronic Banking	Other Applications
An integrated Identity Solution						

Single vs. Multiple Platforms
(cost, maintenance, complexity)

Interoperable vs. 'Point' Solution

VS.

Cross-border vs. Local

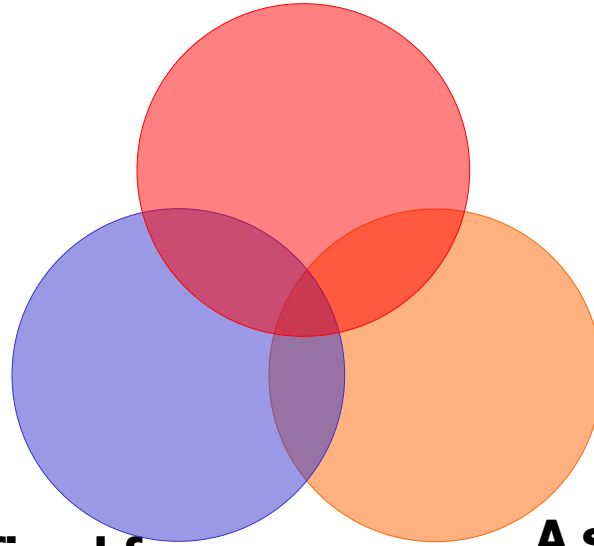
FileAct	SAP	eInvoicing & Trade Mgnt	Country Scheme e.g. CNIPA (Italy)	BACSTEL-iP (UK)	Electronic Banking
Identity Solution 1	Identity Solution 2	Identity Solution 3	Identity Solution 4	Identity Solution 5	Identity Solution 6

High vs. Lower RoI

High vs. Low Scalability

What about this....?

A solution defined by national boundaries, which cannot operate outside?



**A solution defined for a single Industry verticle ?
(eg Pharma, Aerospace,)**

**A solution defined by a product/application?
(eg Funds Transfer Only
eInvoicing only
or Logistics only)**

Or one which can cover the convergence of all 3 circles...?