

# Doing More with Less

## A Strategy for Improving Trust in Identities in an Era of Tight Budgets



# Governments leverage many forms of information...



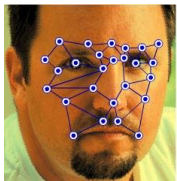
## Public Records



## Other Government IDs



## Commercial Information



## Biometrics

Sort Code 1 Account Account Type					2 Opening Balance: £432.76 Closing Balance: £1289.26	
3 Date	4 Type	Description	Paid Out	Paid in	6 Balance	
01 Aug	CR	A Smith		5 330.00	762.76	
02 Aug	TFR	IBM		1300.00	2062.76	
03 Aug	DD	Orange	45.00		2017.76	
04 Aug	SO		632.00		1385.76	
05 Aug	ATM	ABC Bank	10 31.50		1354.26	
06 Aug	ATM	Bank Inc	30.00	11	1324.26	
07 Aug	CH	B Smith	35.00		7 1289.26	

...to establish one's identity 'footprint'

## But each step of the identity process can be exploited...

- **'Proofing' documents can be fraudulent or fraudulently obtained**
- **Commercial 'evidence' of identity – utility bills, credit cards, bank statements – speak to ability to pay, not identity**
- **Biometrics don't work for every person/application and some can be spoofed**



- **Knowledge-based authentication: possession of a key or correct information may be problematic**
- **'More secure' identity documents may decrease vigilance and increase risk**

... resulting in identities that cannot be trusted

## A strategy for establishing greater trust in identities

- **Start with solutions that consider the importance/value/risk of each identity and transaction**
- **Implement identity as a brokered service – tap into ID data where it resides rather than assembling a massive database of sensitive personal data**
- **Better use what already exists: clean up and leverage existing data**
- **Constantly monitor, assess and risk score the accuracy/integrity of data sources**
- **Conduct thorough and continuous vetting of every enrollee & user**
- **Obtain, manage and regularly update user consent**
- **Exceptions will occur! Solutions must handle them expeditiously to avoid security vulnerabilities**

# A Day in the Life of a *Trusted Identity User*



Questions/Comments?

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