Web Authentication User Journeys

Simple Secure Authentication

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WebAuthn enables user journeys that are

Simple – intuitive and easy for user

Secure – resistant to phishing, re-use, etc.

WebAuthn / FIDO2 enables multiple use cases

Authentication has two core user journeys

01

Bootstrap

User authenticates to a service for the first time

02

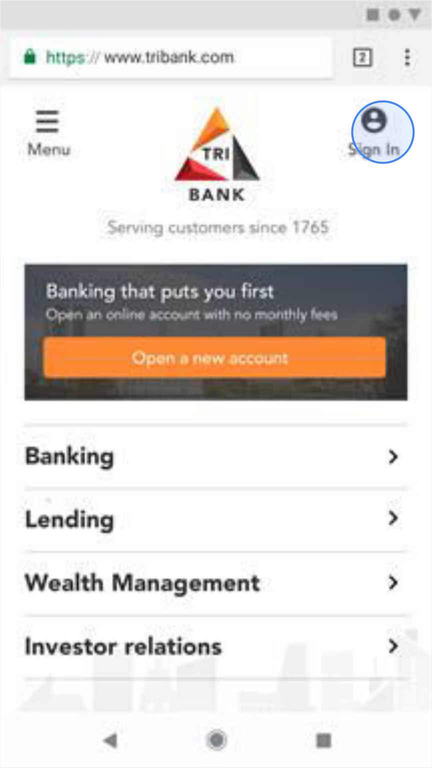
Re-Authentication

User does a repeat authentication to a service

...The next slides will walk through these user journeys as a user might encounter them on the web

1. Registering built-in authenticator for reAuth (mobile web)

Elisa opens launches her mobile browser, Chrome, and goes to Tri-Bank



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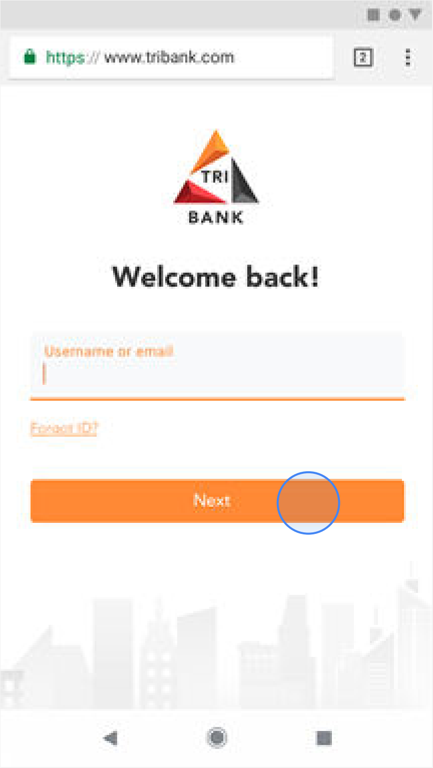
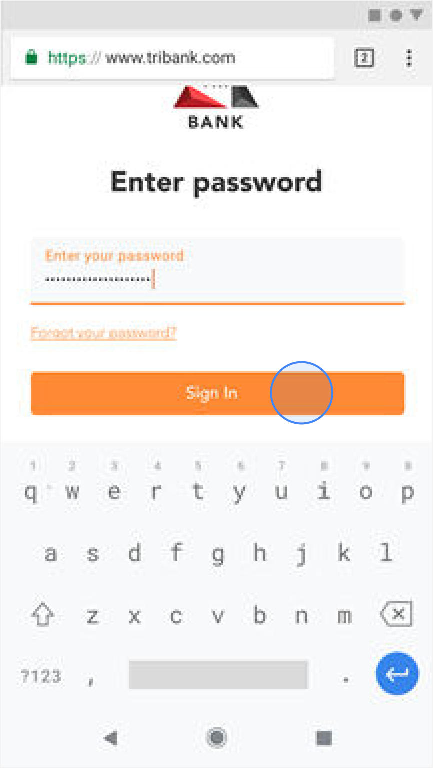
1. Registering built-in authenticator for reAuth (mobile web)

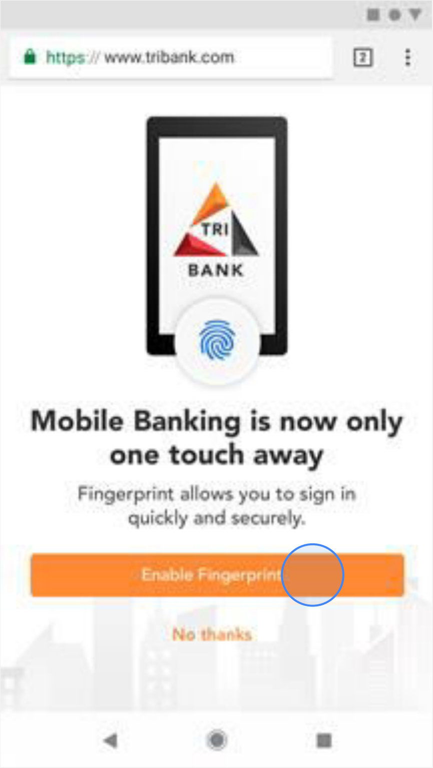
She signs in with her **username** and **password** (+potentially other factors)





1. Registering built-in authenticator for reAuth (mobile web)

Tri-Bank shows a promo asking Elisa if she wants to opt-in to use Fingerprint to sign-in.



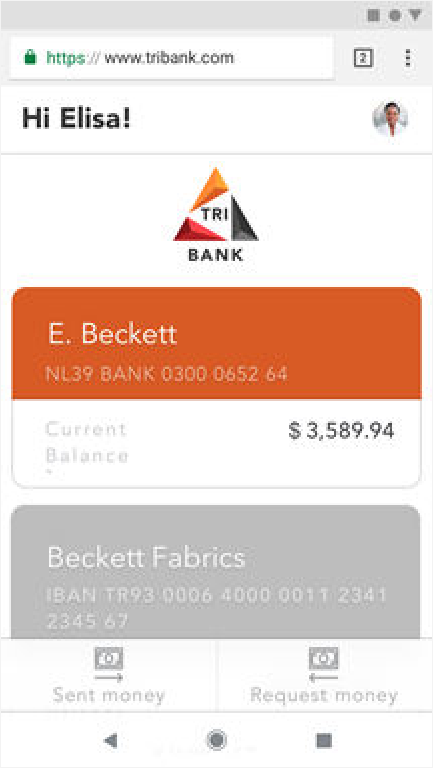
https:// www.tribank.com

Mobile Banking is now only one touch away

Fingerprint allows you to sign in quickly and securely.

Enable Fingerprint

No thanks



https:// www.tribank.com

Hi Elisa!

E. Beckett
NL39 BANK 0300 0652 64

Current Balance $ 3,589.94

Beckett Fabrics
IBAN TR93 0006 4000 0011 2341 2345 67

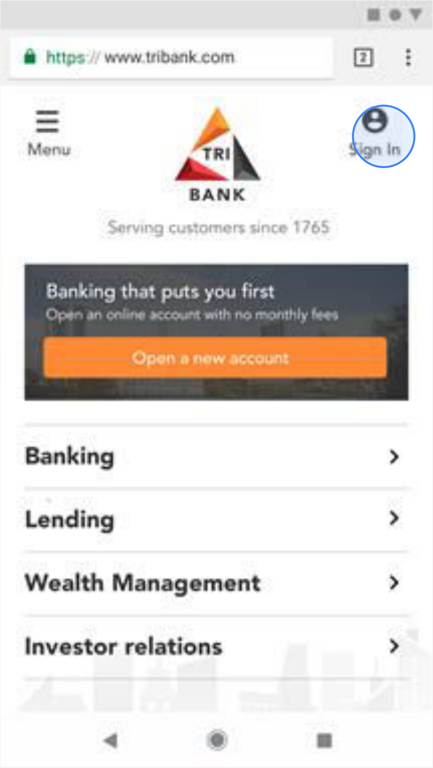
Sent money

Request money

Elisa comes back to Tri-Bank in another session

2a. Using built-in authenticator for reAuth (mobile web)

The next time Elisa opens Tri-Bank on mobile browser, she gets a fingerprint dialog



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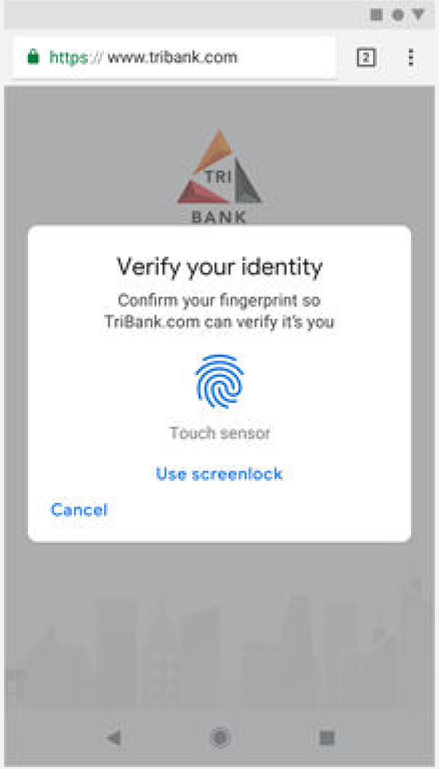
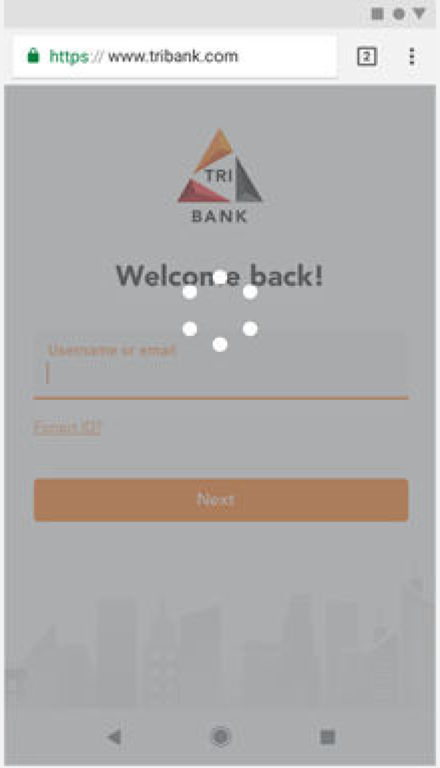


Verify your identity

Confirm your fingerprint so TriBank.com can verify it's you

2a. Using built-in authenticator for reAuth (mobile web)

Using only her fingerprint, she’s able to sign-in without using her username + password on mobile web



https:// www.tribank.com

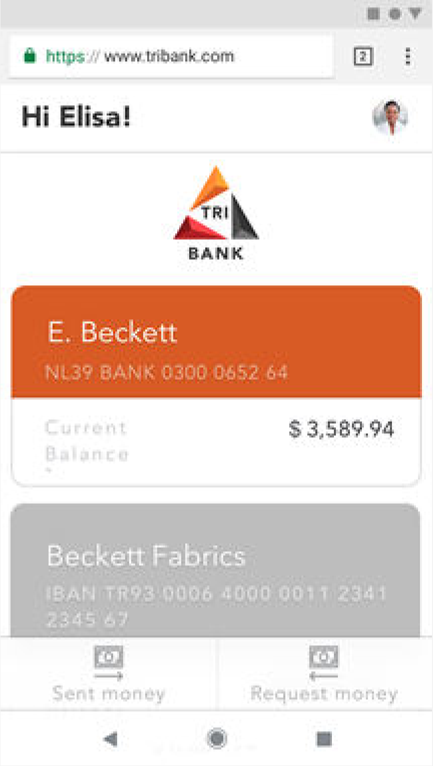
TRI BANK

Welcome back!

Username or email

Forgot ID?

Next



https:// www.tribank.com

Hi Elisa!

TRI BANK

E. Beckett

NL39 BANK 0300 0652 64

Current Balance $ 3,589.94

Beckett Fabrics

IBAN TR93 0006 4000 0011 2341 2345 67

Sent money

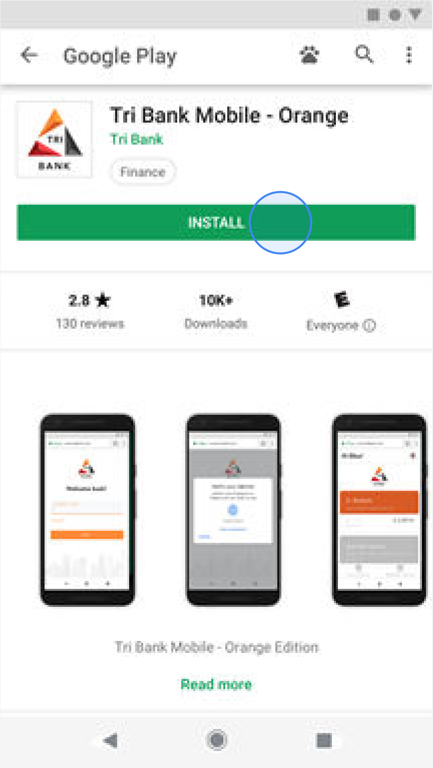
Request money

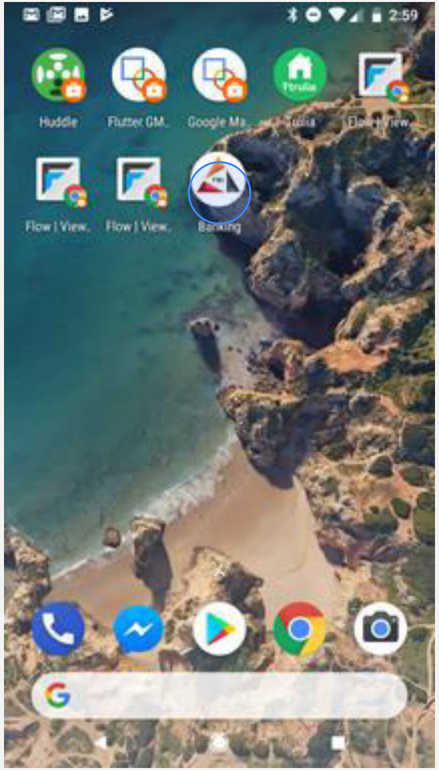
Using built-in authenticator for reAuth (native mobile app)

Elisa downloads Tri bank from the Play Store, she launches the app for the first time to sign in to check her funds

2b. Using built-in authenticator for reAuth (native mobile app)

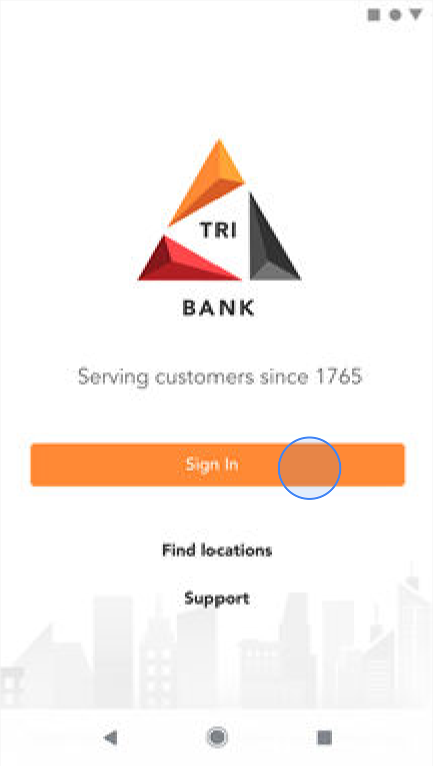
She installs Tri Bank from Google Play Store and opens the app





2b. Using built-in authenticator for reAuth (native mobile app)

Elisa chooses sign in and also chooses an account.



TRI
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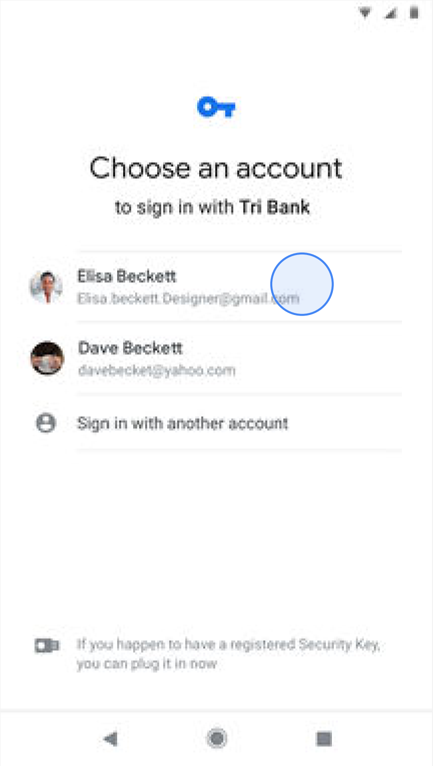
Sign In

Find locations

Support



Choose an account

to sign in with Tri Bank

Elisa Beckett
Elisa.beckett.Designer@gmail.com

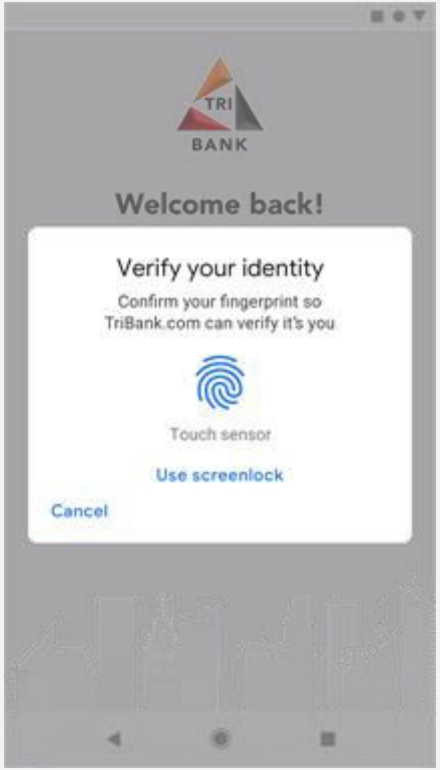
Dave Beckett
davebecket@yahoo.com

Sign in with another account

If you happen to have a registered Security Key, you can plug it in now

2b. Using built-in authenticator for reAuth (native mobile app)

Elisa now is asked to authenticate **with the fingerprint dialog**



TRI BANK

Welcome back!

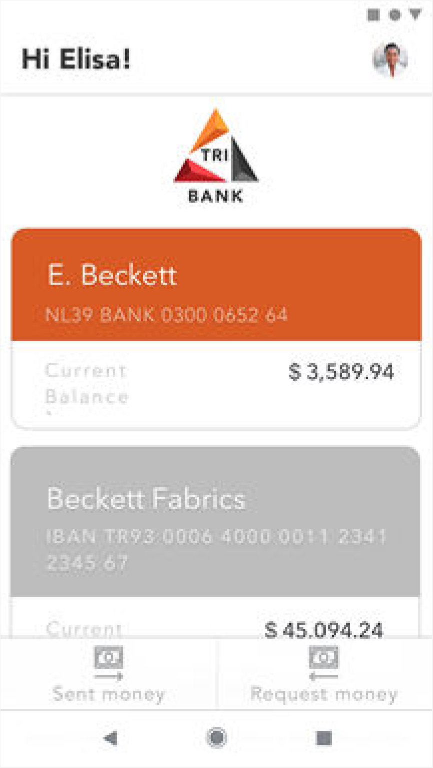
Verify your identity

Confirm your fingerprint so TriBank.com can verify it's you

Touch sensor

Use screenlock

Cancel



Hi Elisa!

TRI BANK

E. Beckett

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Current Balance $ 3,589.94

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IBAN TR93 0006 4000 0011 2341 2345 67

Current $ 45,094.24

Sent money

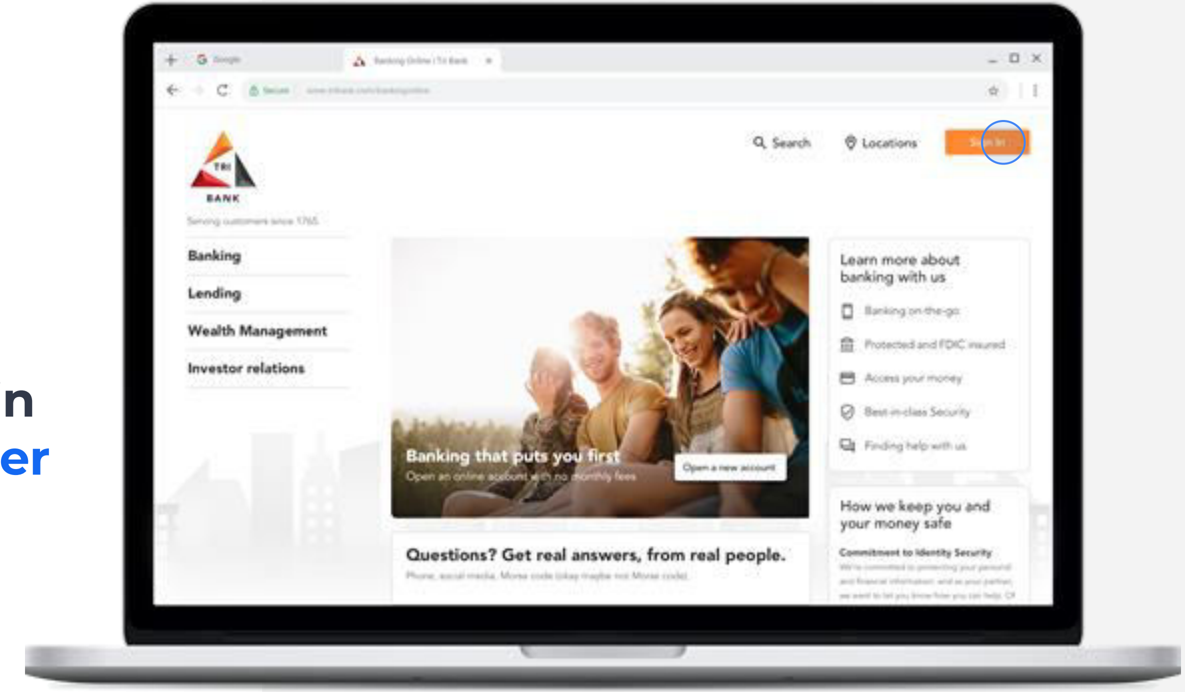
Request money

Cross-Platform Bootstrap

Elisa wants to sign in to her bank on her desktop computer

3i. Cross-Platform bootstrap

Elisa chooses to sign-in on her **desktop browser**



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Open a new account

Learn more about banking with us

- Banking on-the-go
- Protected and FDIC insured
- Access your money
- Best-in-class Security
- Finding help with us

Questions? Get real answers, from real people.

Phone, social media, Morse code (okay maybe not Morse code)

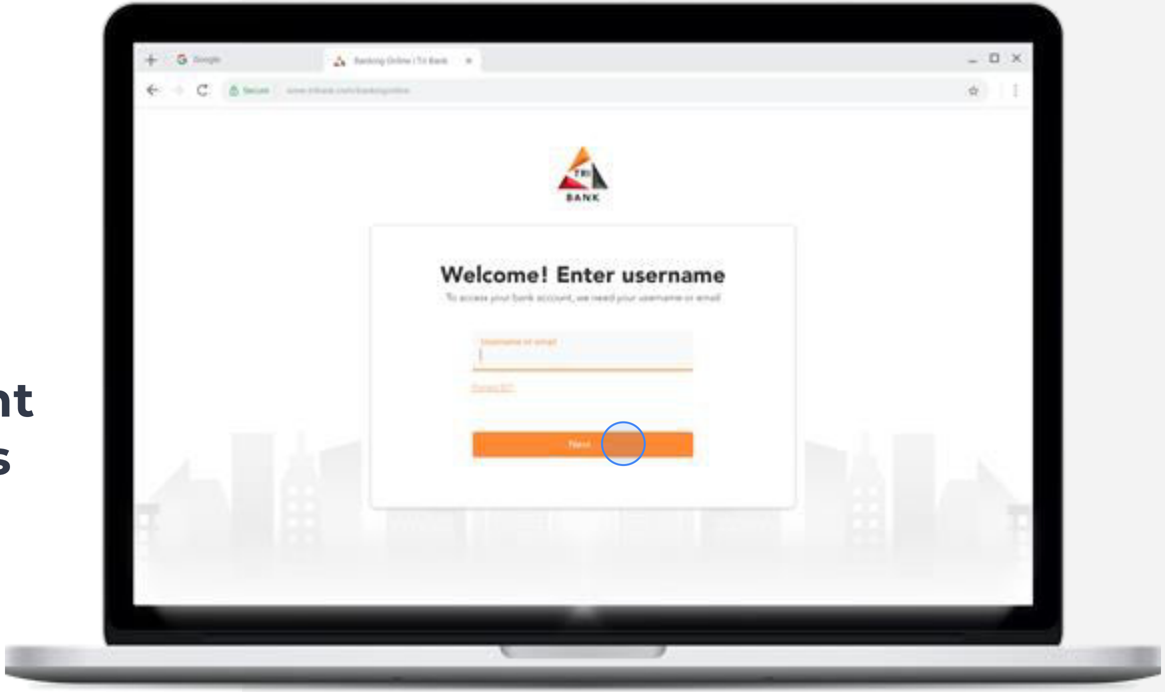
How we keep you and your money safe

Commitment to Identity Security

We're committed to protecting your personal and financial information, and as your partner, we want to let you know how you can help. Of

3i. Cross-Platform bootstrap

Elisa enters her account username and chooses to proceed ‘next’

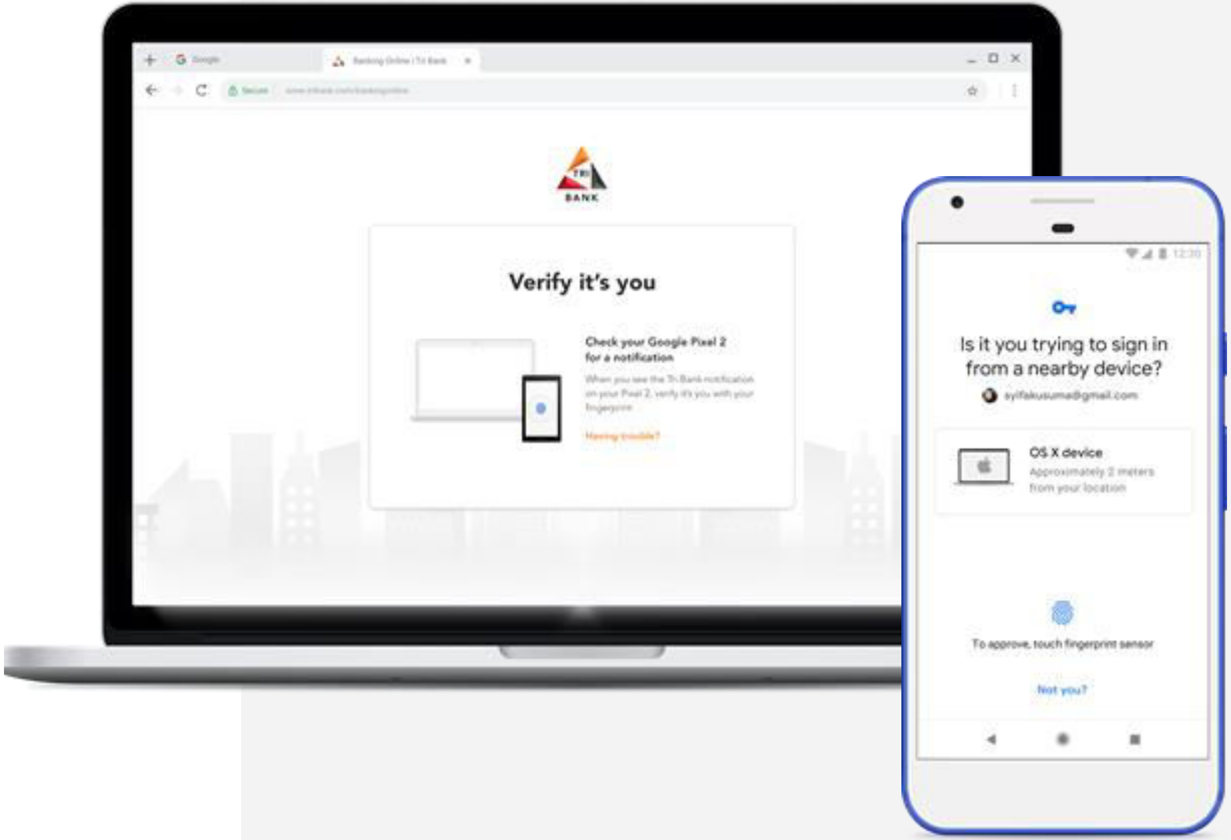


Welcome! Enter username

To access your bank account, we need your username or email

3i. Cross-Platform bootstrap

She's asked to **verify the new device using her phone fingerprint** that she's been using to sign-in to Tri-Bank



Verify it's you

Check your Google Pixel 2 for a notification

When you see the Tri-Bank notification on your Pixel 2, verify it's you with your fingerprint

Having trouble?

Is it you trying to sign in from a nearby device?

syifakusuma@gmail.com

OS X device

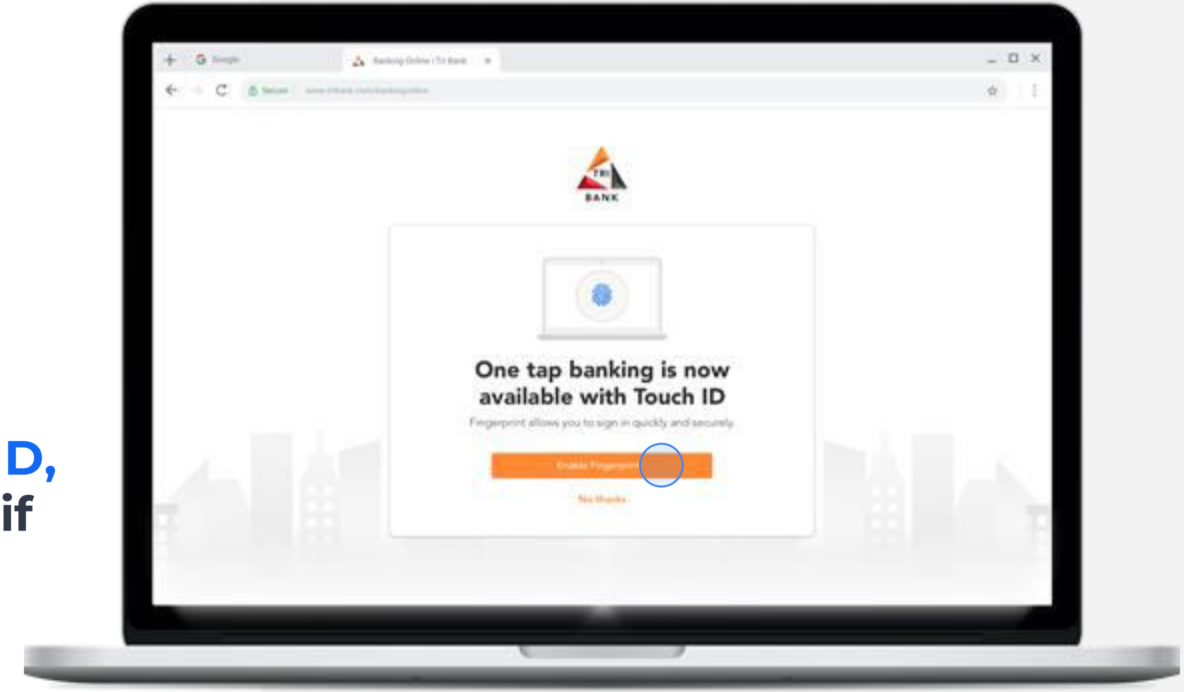
Approximately 2 meters from your location

To approve, touch fingerprint sensor

Not you?

3ii. Cross-Platform bootstrap

Because Elisa has a **Macbook with Touch ID,** Tri-bank can asks her if she wants to **use local fingerprint on the device.**

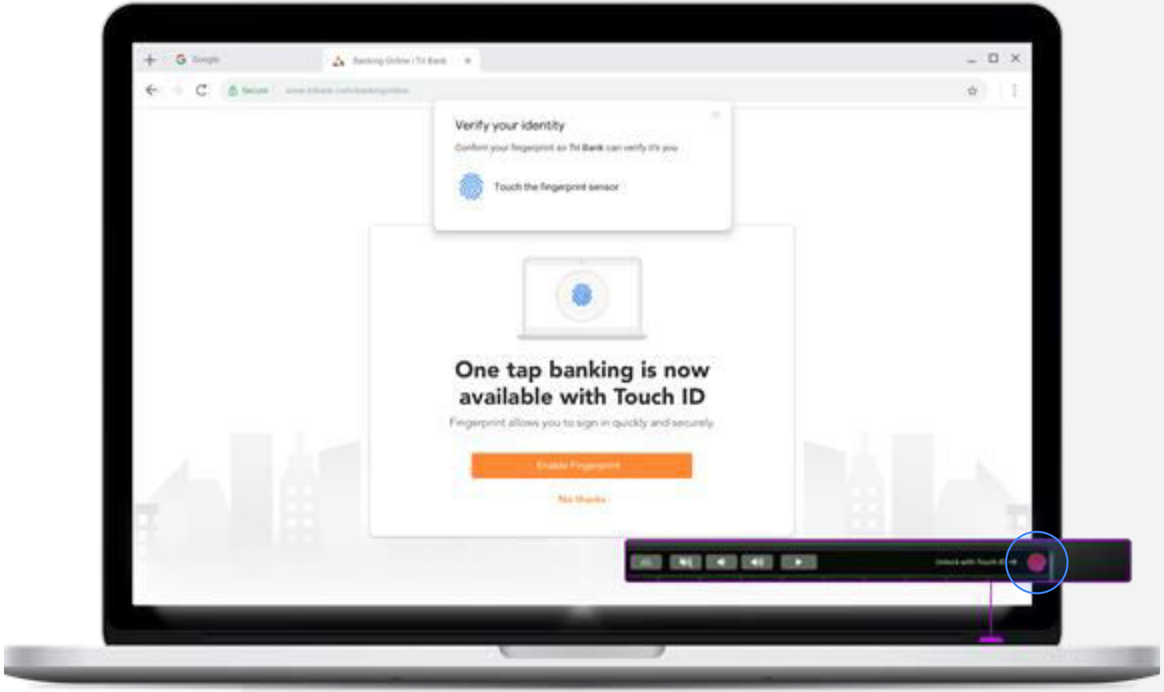


One tap banking is now available with Touch ID

Fingerprint allows you to sign in quickly and securely

3ii. Cross-Platform bootstrap

Elisa gets prompted to try using the local fingerprint on the device.



Verify your identity

Confirm your fingerprint so Tri Bank can verify it's you

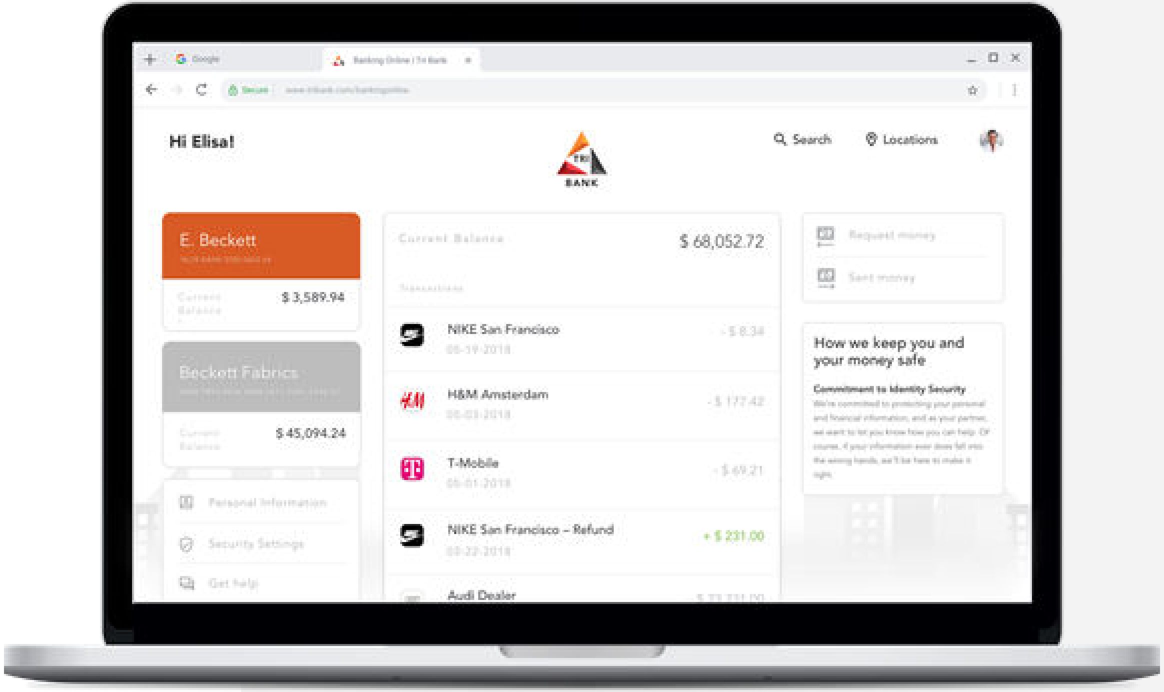
Touch the fingerprint sensor

One tap banking is now available with Touch ID

Fingerprint allows you to sign in quickly and securely

3ii. Cross-Platform bootstrap

She opts-in and continues to her account



Banking Online | Tri Bank

Hi Elisa!

TRI BANK

Search

Locations

E. Beckett

Current Balance $ 3,589.94

Beckett Fabrics

Current Balance $ 45,094.24

Personal Information

Security Settings

Get help

Current Balance $ 68,052.72

Transactions

NIKE San Francisco 05-19-2018	- $ 8.34
H&M Amsterdam 05-03-2018	- $ 177.42
T-Mobile 05-01-2018	- $ 69.21
NIKE San Francisco – Refund 03-22-2018	+ $ 231.00
Audi Dealer	[illegible]

Request money

Sent money

How we keep you and your money safe

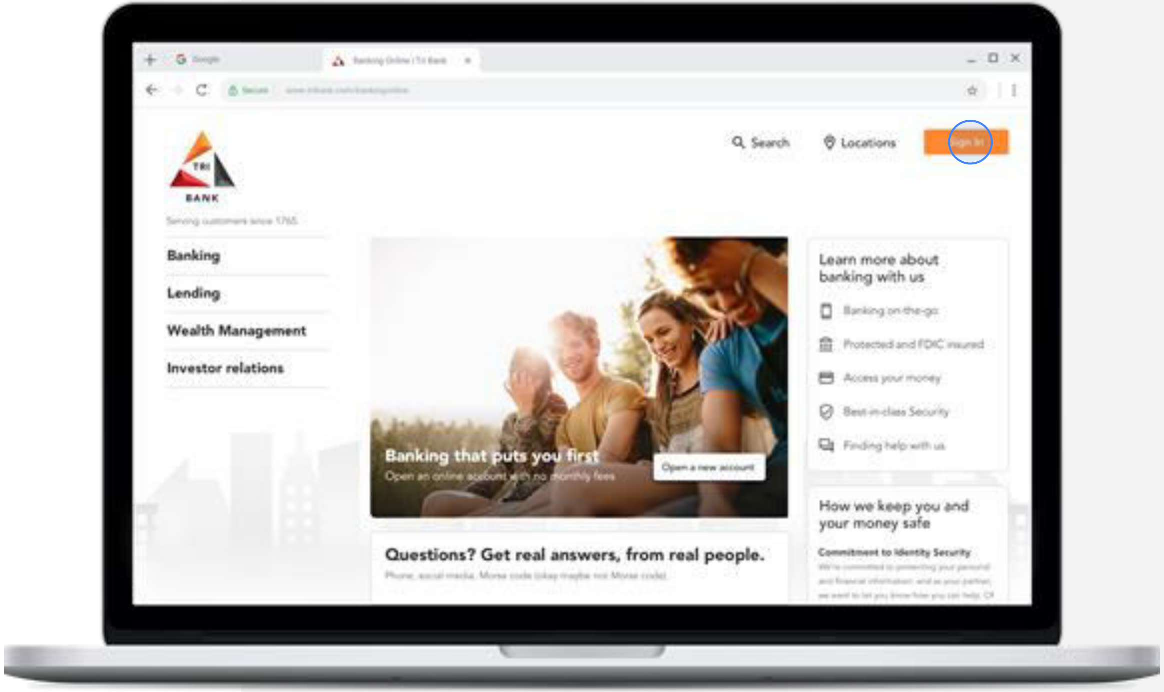
Commitment to Identity Security

We're committed to protecting your personal and financial information, and as your partner, we want to let you know how you can help. Of course, if your information ever does fall into the wrong hands, we'll be here to make it right.

...when Elisa comes back to Tri-Bank on the Macbook Pro

4. Using built-in authenticator for reAuth

Elisa **comes back to sign-in** on her **desktop browser**



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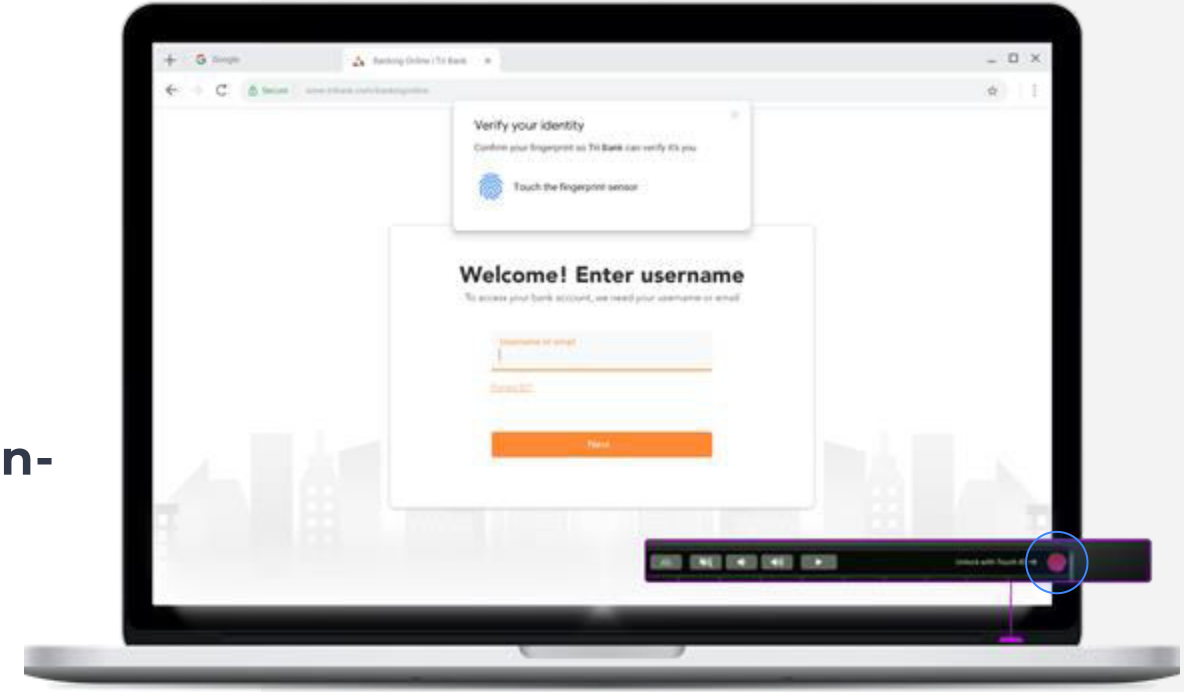
4. Using built-in authenticator for reAuth



Verify your identity

Confirm your fingerprint so Tri Bank can verify it's you

Touch the fingerprint sensor

Welcome! Enter username

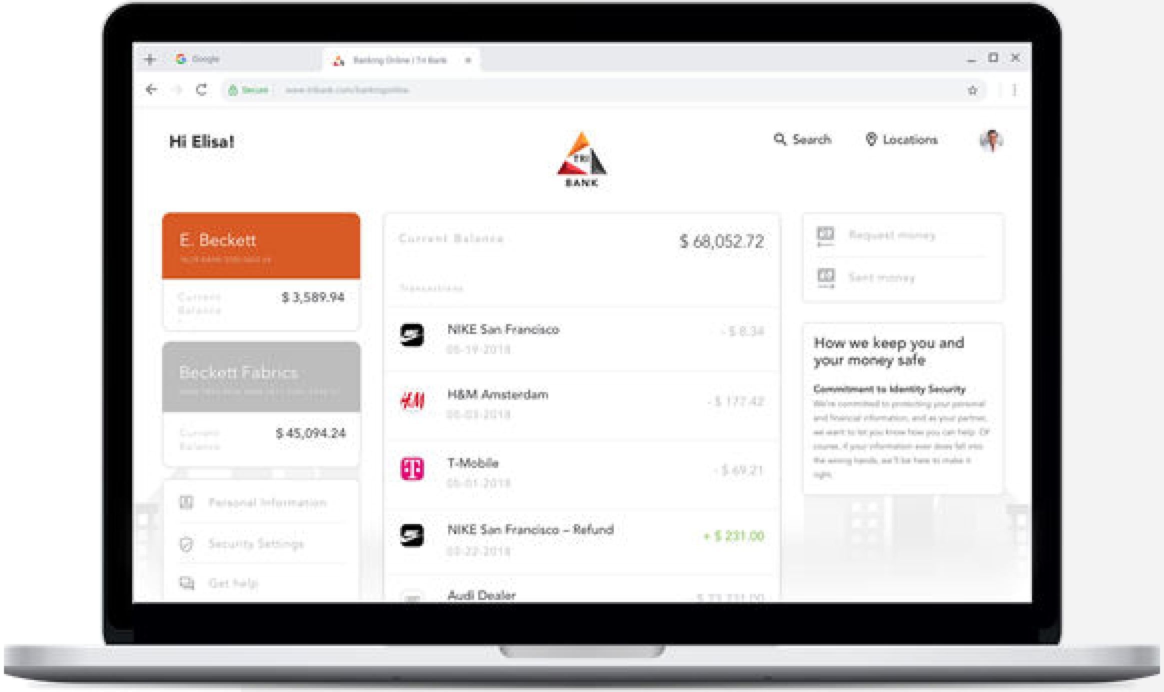
To access your bank account, we need your username or email

Username or email

A **fingerprint dialog appears** above the sign-in page and **Elisa touches the sensor**

4. Using built-in authenticator for reAuth

Elisa's identity is accepted and she's signed in!



Hi Elisa!

TRI BANK

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Note that we’re inheriting the strength of the credentials from the initial bootstrap.

Summary

Simple - avoid typing, avoid passwords, minimal decisions

Secure - passwordless, multi-factor, phishing-resistant

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