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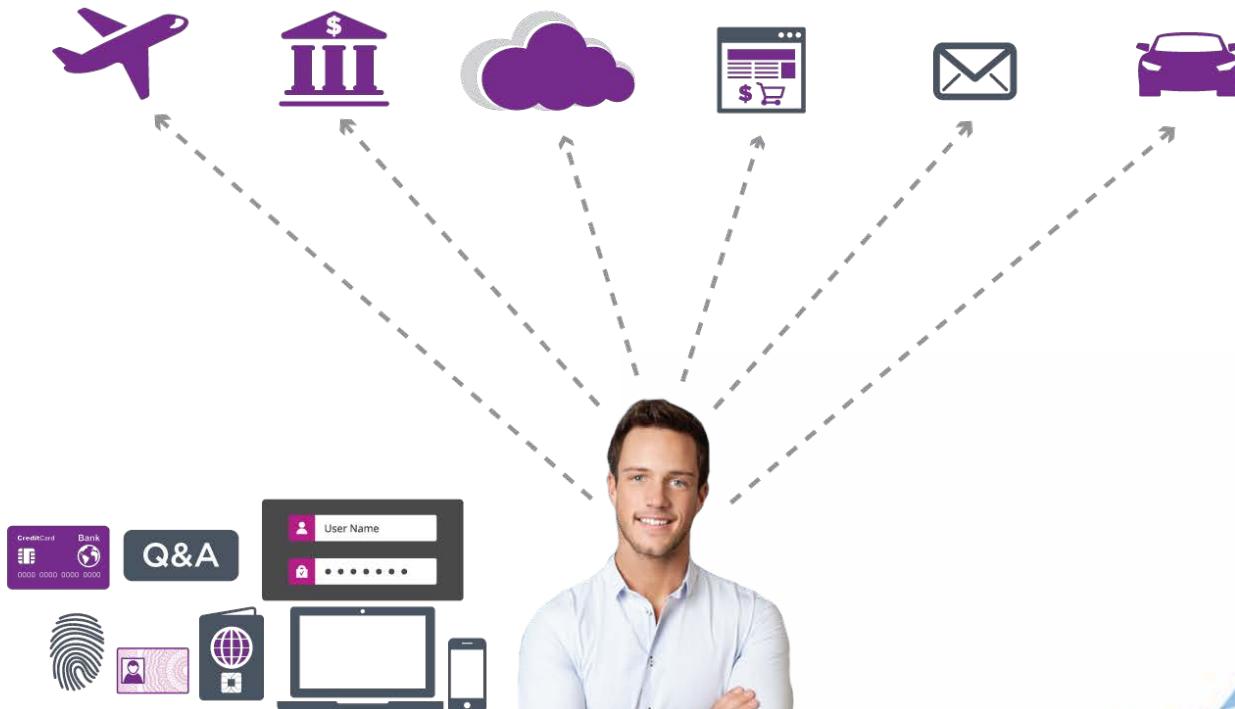
How Next Generation Trusted Identities Can Help Transform Your Business

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Identity underpins our PERSONAL life

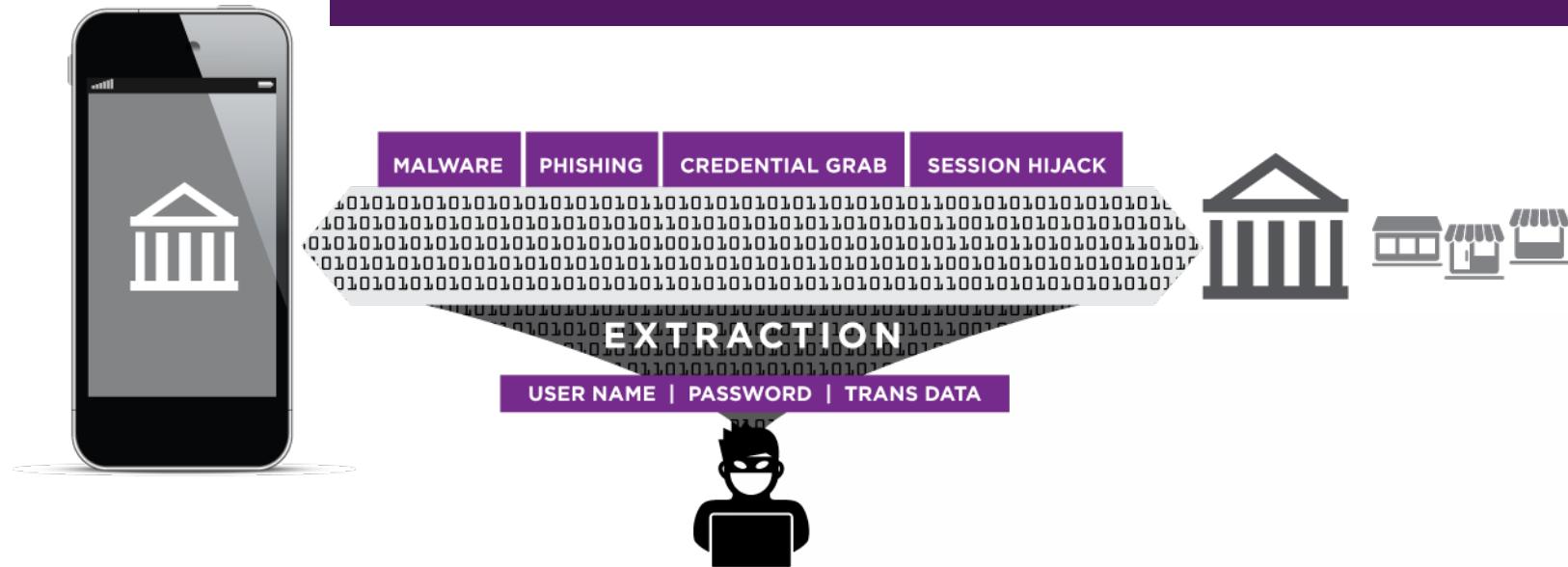


Identity underpins our WORK life



So, what's the problem?

TOO MANY IDENTITIES, TOO MANY PASSWORDS



Mega-breaches target password weaknesses

POLITICS CYBERCRIME

This Could Be the End of User Name and Password

Massimo Calabresi @calabresim | Feb. 9, 2015



Anthem, J.P. Morgan hacks could lead to tougher online security.

A top New York State regulator is “very likely” to impose new cyber-security rules on much of the banking and insurance industries after high profile cyber-intrusions at Anthem and [REDACTED].

[REDACTED] tell TIME.

The move could spell the beginning of the end for a decade-long debate among state and federal regulators over whether to require companies to go beyond the simple user name and password identity checks required



Scott Eells—Bloomberg/Getty Images

Benjamin Lawsky superintendent of the New York State Department of Financial Services, speaks during a Bloomberg Television interview in New York on Nov. 24, 2014.

Criminals used a third-party vendor’s user name and password to enter the perimeter of [REDACTED] network. These stolen credentials alone did not provide direct access to the company’s point-of-sale devices.

The hackers then acquired elevated rights that allowed them to navigate portions of

Early investigations in the [REDACTED] case suggest foreign hackers used the user name and password of a company executive to get inside

 **US-CERT**
UNITED STATES COMPUTER EMERGENCY READINESS TEAM

Alert (TA14-212A)
Backoff Point-of-Sale Malware
Original release date: July 31, 2014 | Last revised: August 27, 2014

PoS malware dubbed “Backoff” which has been discovered [exploiting businesses’ administrator accounts](#) remotely and exfiltrating consumer payment data.

How Hackers Infiltrated Banks

Since late 2013, an unknown group of hackers has reportedly stolen \$300 million — possibly as much as triple that amount — from banks

Hackers obtained system administrators’ passwords to pull off the mega-hack against [REDACTED] servers, according to reports. This will come as no surprise to IT professionals.

Solving the core issue



**BUILDING A
TRUSTED
DIGITAL
IDENTITY &
EMPOWERING
MOBILITY**

Achieving Usability & Security

USABILITY



You've been told you
need to compromise
and choose one.

SECURITY

You can
have both



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SO HOW DO WE MOVE TOWARDS TRUSTED IDENTITIES?





Single Greatest
Enabler For The
Consumer Experience



TRUSTED IDENTITY

Mobile tools so deeply engrained
in their lives that switching banks
becomes almost unthinkable

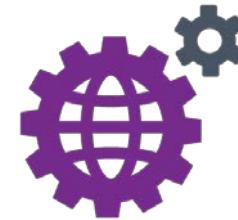
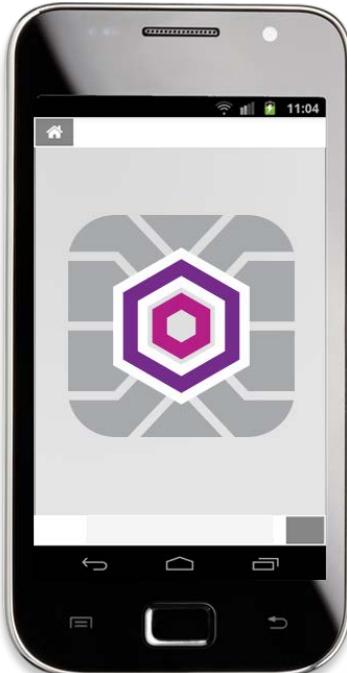
Benefits of a Mobile-Based Trusted Identity



Protect the business & our customers



Improve productivity & UX

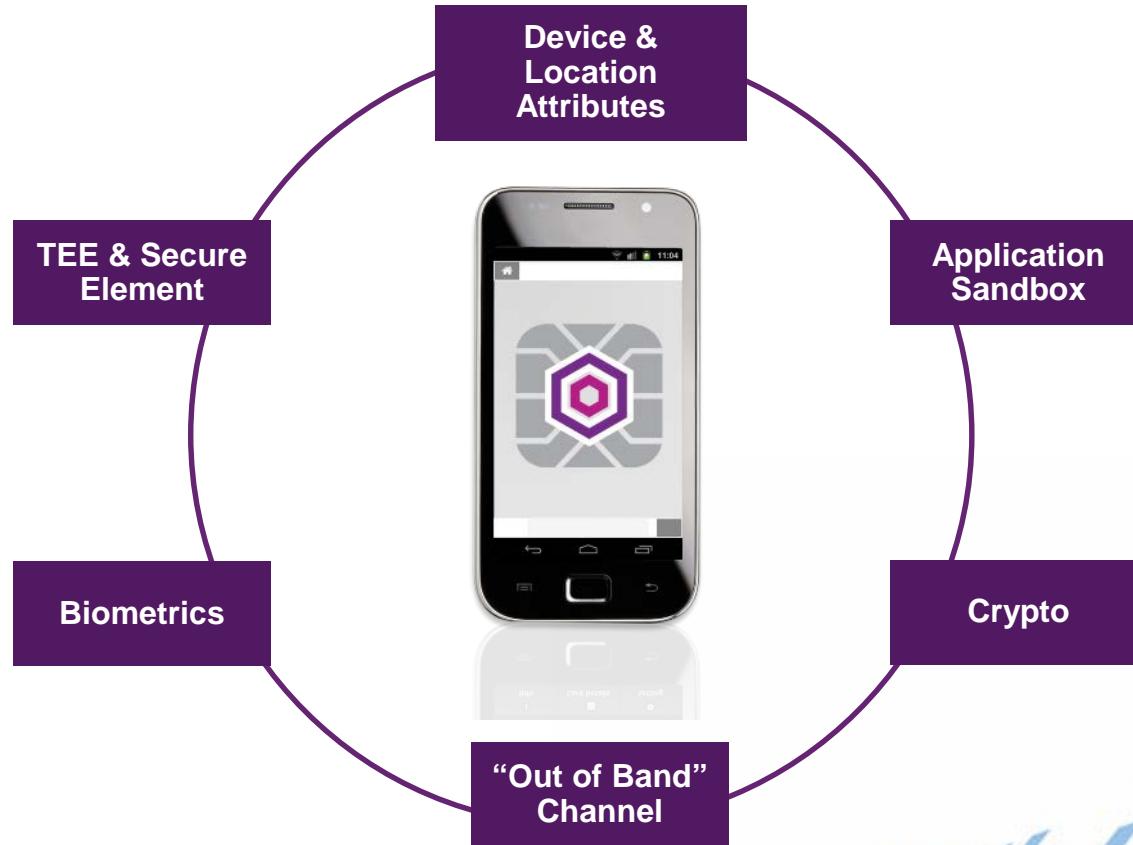


New Services / better processes



Reduce IT cost and complexity

Powerful Native Features Enhance Security



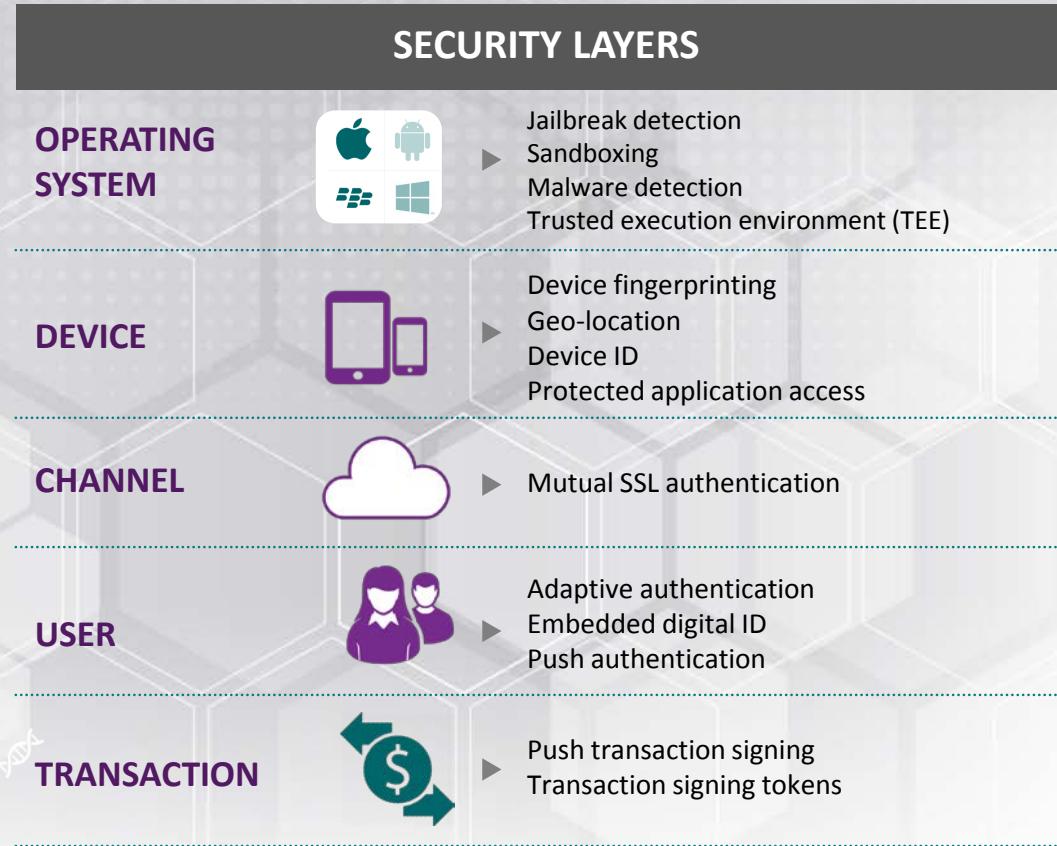
Transparent/Low friction security that adapts to risk

#RSAC



RISK VECTORS

- Jail broken phones
- Lost/stolen phones
- Rogue applications
- Breached credentials
- Impersonating devices
- Banking trojans/malware
- CNP fraud



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MOVING TOWARDS THE PASSWORD-LESS ENTERPRISE



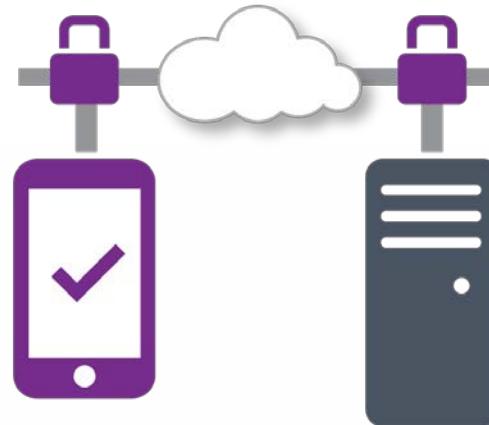
Use Cases



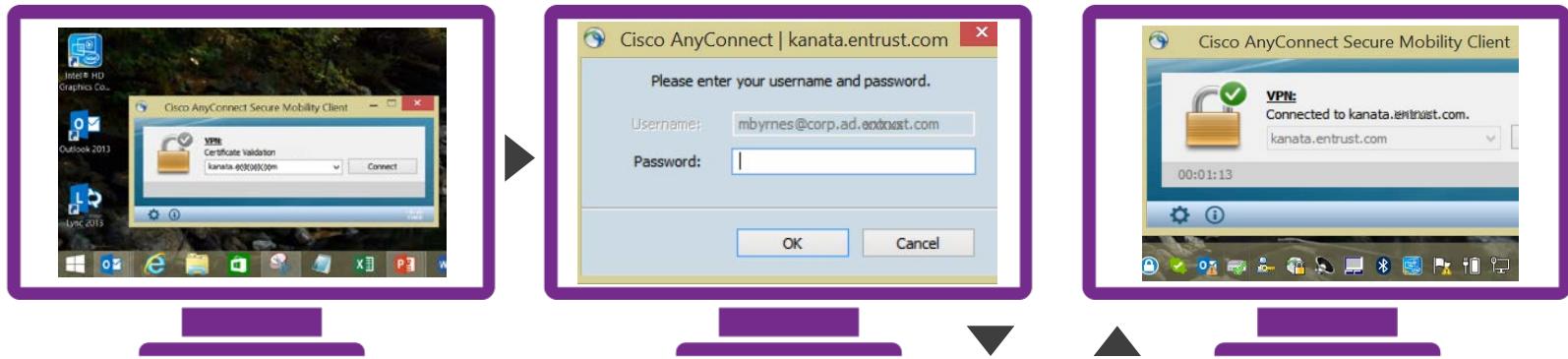
VPN Authentication

PROBLEM:

- ◆ Hardware tokens are secure but not user friendly
- ◆ IT provisioning and logistics is complex
- ◆ Expensive, limited use technology
- ◆ Mobile Push Authentication simplifies 2FA for users and IT



Mobile Push for VPN authentication



- ◆ No hardware tokens to carry
- ◆ Better user experience
- ◆ Easy user provisioning
- ◆ Certificate approach is password-less



Physical / logical access

PROBLEM:

- ◆ Passwords are painful to use and insecure
- ◆ Smart cards are expensive and complex to deploy
- ◆ Building access cards are insecure

SOLUTION:

- ◆ Transform mobile devices into multi-purpose virtual smart cards



Windows SCLO

Traditional Smart Card



Windows SCLO

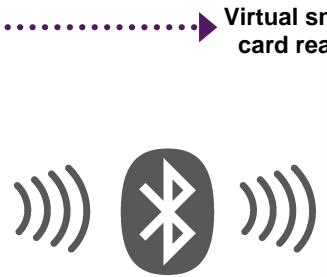
Traditional Smart Card



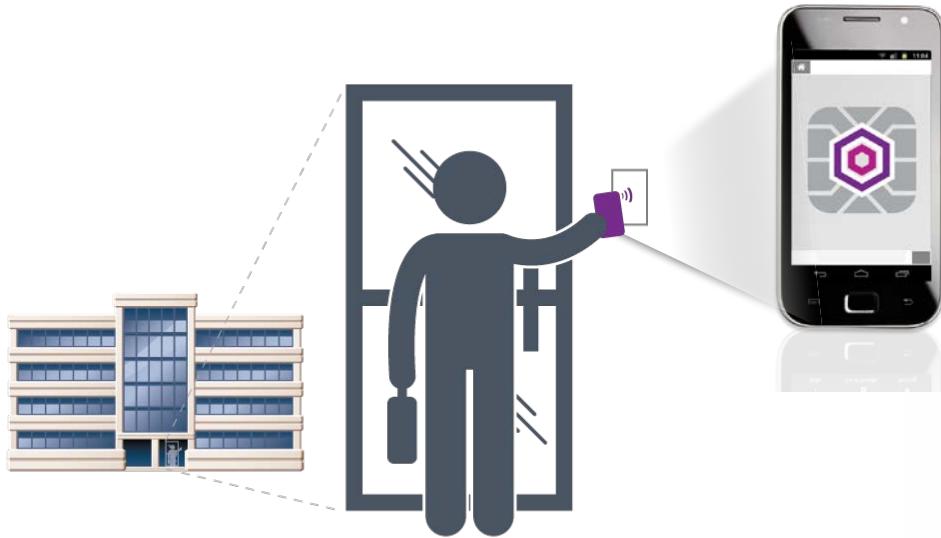
Mobile Virtual Smart Card

Convenient “auto-detect”

Secure “auto-logout”



Physical access



NFC-based communication to PACs

Convenient / always in hand

Strong Authentication

- ◆ Can't be "skimmed"
- ◆ PKI certificate-based
- ◆ Biometrics
- ◆ PIV / Derived Credential compliant

On-the-go approvals

PROBLEM:

- ◆ Constant need to improve business process (employees and customers)
- ◆ Many processes require formal approvals / signatures
- ◆ Traditional digital signing is complex to deploy and have a poor UX

SOLUTION:

- ◆ Use mobile for anywhere, anytime digital signing



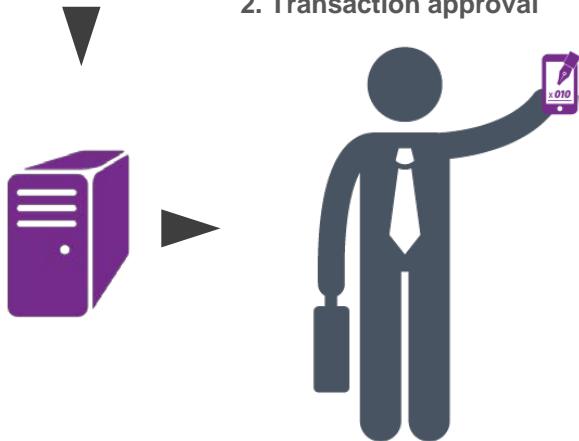
Digital Signature Using Mobile

1. Transaction origination

- Doctor writing a prescription
- Banker offering a loan
- Employee submitting a requisition



2. Transaction approval



Enable Business Transformation

- ◆ Convenient / user friendly process
- ◆ Improve internal efficiency
- ◆ Improve consumer experience

Summary

Identity is critical to today's connected enterprise

Dated authentication methods fall short

- ◆ Security
- ◆ Usability
- ◆ Cost / IT management

Mobile trusted identities transform business and the password-less enterprise

- ◆ More secure
- ◆ More convenient
- ◆ Truly multi-purpose



Apply what you have learned today

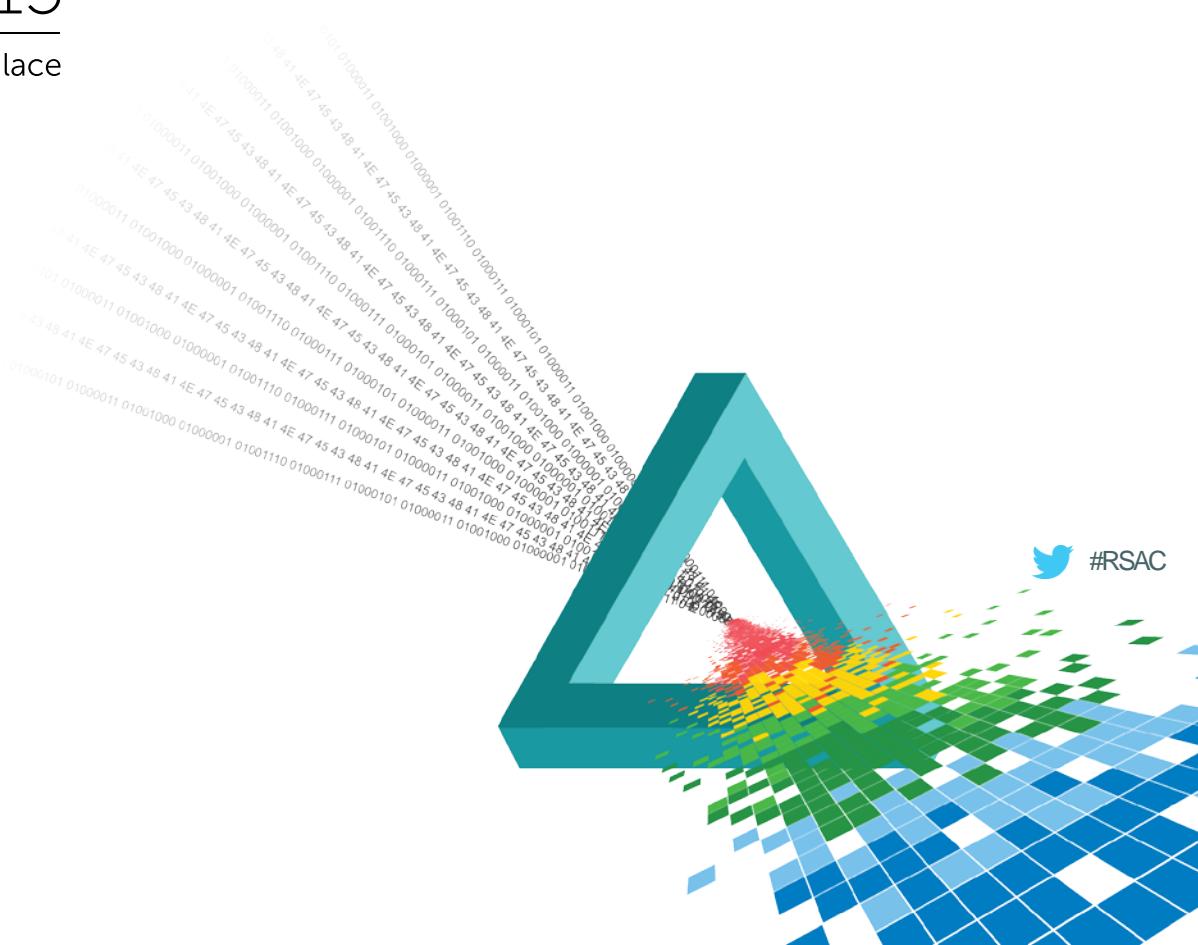
- ◆ Next week you should:
 - ◆ Identify opportunities and use cases in your organization whereby trusted identities on mobile devices can be leveraged
- ◆ In the first three months following this presentation you should:
 - ◆ Assess the critical qualities that would be used in the vendor qualification process
 - ◆ Begin vendor selection
- ◆ Within size months you should:
 - ◆ Select a vendor's solution and conduct a pilot with your first use case
 - ◆ Plan the implementation for supporting all use cases



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BACK UP



All industries are at risk



EMPLOYEE IDENTITIES ARE BECOMING A WEAK LINK



Mitigating the risk of fraud

USE CASE

3

PROBLEM:

- ◆ Fraud attacks are increasing in scope and sophistication
- ◆ Customer data, enterprise systems, intellectual property & money are at risk
- ◆ Malware can “ride” on authenticated user sessions

SOLUTION:

- ◆ Use mobile to verify transactions “out of band” defeating account takeovers



Mitigating the risk of fraud

USE CASE

3



Compromised with desktop Malware?

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Let's say you want to execute a \$5000 bank transfer...

How can you be sure your PC is not infected with malware?

Mobile for Transaction Verification

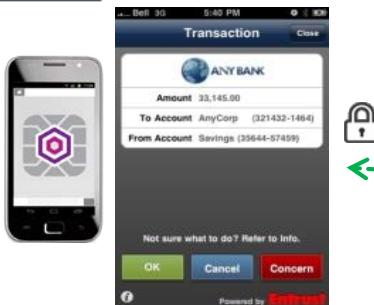
USE CASE

3



Compromised with desktop Malware?

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0101010101010101101001101010101010101010101010101010101010101



Transaction details retrieved
over secure connection



Offline Transaction

Verification



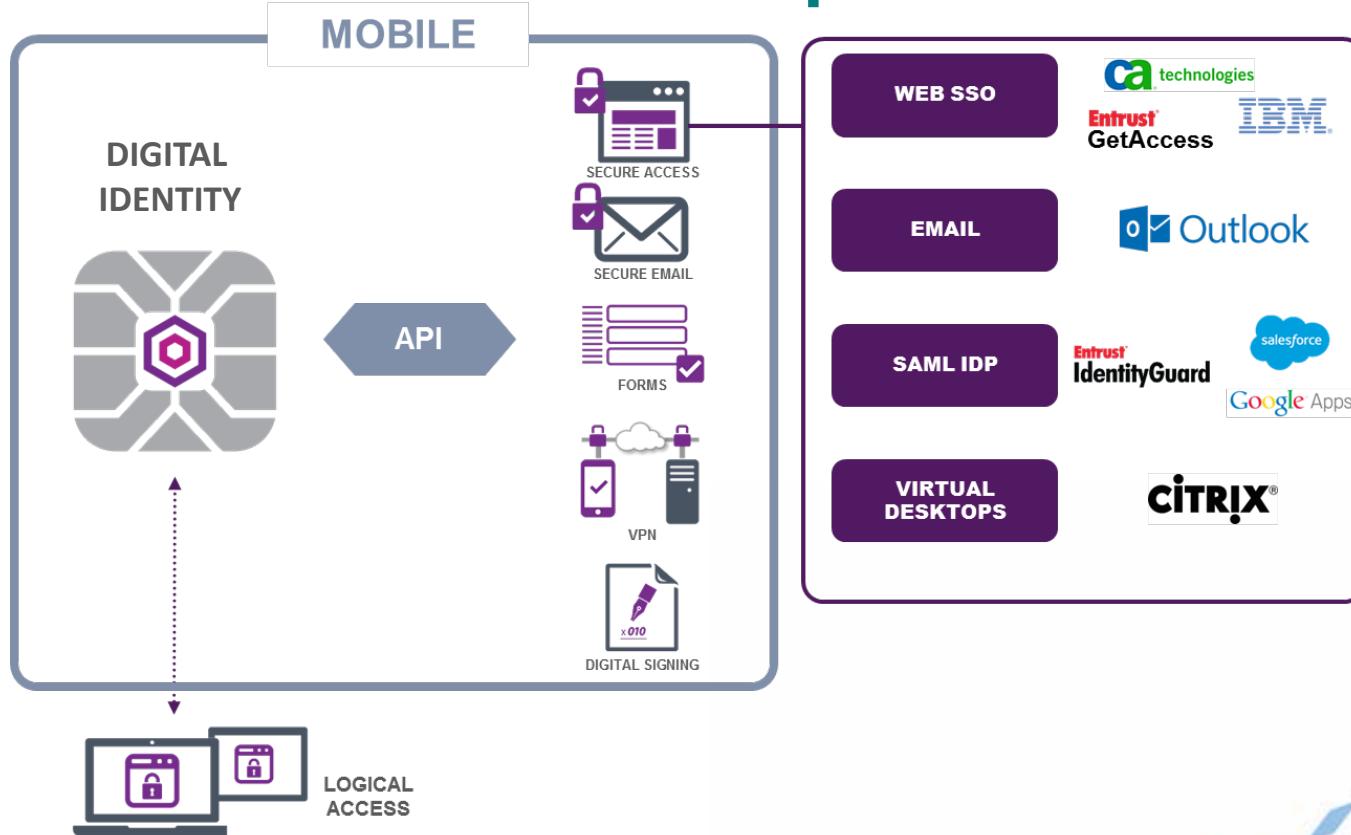
QR Code

Mobile will become the New Enterprise Desktop



- Not portable
 - Secure location
 - Work only
- Portable
 - Less Secure Locations
 - Work & some personal
- Highly portable
 - Anywhere anytime access
 - BYOD

Mobile as the New Desktop



Entrust Datacard Corporate Overview

Trusted Identities | Secure Transactions

- ◆ Privately held, headquartered in Minneapolis, MN, USA
- ◆ Founded in 1969
- ◆ Approximately \$650M in annual revenue
- ◆ 2,000+ employees
- ◆ 34 worldwide locations
- ◆ Sales, service and support covering 150+ countries



So what's the problem?

- ◆ Too many identities
- ◆ Too many passwords
- ◆ Too many password rules / changes
- ◆ Lost / forgotten cards / hardware tokens
- ◆ More regulatory laws around identities



Mobile- A unique blend of security and usability



Users want to carry them

- Always in hand
- Always connected
- Convenient
- Support work / personal balance

Smart phones are becoming ubiquitous

- Both enterprise and consumer segments

Technology and security allows them to be used for multi-purpose trusted identities

Adaptive Authentication Platform



FRICTIONLESS EXPERIENCE

- No passwords
- Identify with a simple swipe
- Familiar for smartphone users
- Highly secure

ENABLING SOLUTION

- Adaptive authentication — identifies risks
- Layered security — device, identity & behavior analytics
- Support for Apple, Samsung & Windows devices
- Transaction signing for CNP transaction

Entrust[®]
IdentityGuard

RELEASE 11

 Entrust Datacard™

Security for Every Vulnerability

MOBILE SECURITY

ONLINE SECURITY

	Phone Jailbreak or Root Detection	
✗	App Access Control — PIN, Biometrics	
✗	Device Authentication — Device Fingerprinting	✗
✗	Adaptive Authentication — External Risk Engines & Contextual Data	✗
✗	User Authentication — Transparent OTP or Certificate-Based	✗
	Transaction Authentication — Mobile Push Notifications	✗
✗	Strong Identity Protection — TEE Storage	✗

AUTHENTICATION



► USER



► DEVICE



► CHANNEL



► TRANSACTION



► APPLICATION

Stronger controls are not always better

More complex passwords?

Hardware tokens for the masses?

USB security keys?

Smart cards?

Some offer better security but...

- Costly
- Logistics to issue / replace
- User have to carry them
- User experience frustrating
- Not multi-purpose
- Can you issue them to customers and partners?

