



## **NSTIC Pilot Overview**

Matthew Thompson | Ryan Fox

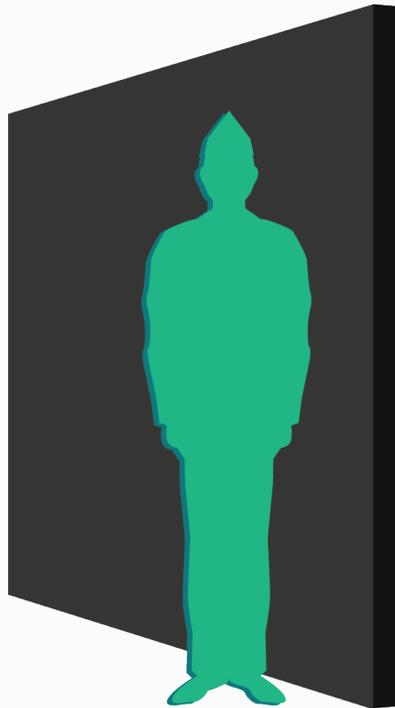
January 30th, 2014

**“This work was performed under the following financial assistance award 70NANB13H186 from the U.S. Department of Commerce, National Institute of Standards and Technology”**

# Veteran Owned, ID.me is a Leader in Digital Identity

- Founded by two Army Rangers in 2010 to help members of the military to verify their service affiliation online
- Developed a real-time, attribute verification service to ensure the individual accessing a benefit or service online (e.g. military or student discount) is eligible
- Selected by the Department of Commerce for a \$2.8M grant as one of five companies in America with the most advanced digital identity technology
- Awarded the title of “Most Veteran-Friendly Small Business in America” for 2013 by the US Chamber of Commerce and Spike TV
- Finalists for The Wall Street Journal Startup of the Year
- Brand Partners include: Sears, Overstock.com, Sam’s Club, Under Armour, Columbia, eBay Motors and many more
- Today, ID.me has over 300,000 users and over fifty national retailers

# Started by solving digital identity barriers for the military



-  Medical Records
-  Veteran's Benefits
-  High Value Commercial Transactions
-  Employment Opportunities
-  Education and Training
-  Deals and Discounts

# Through a privacy enhancing and voluntary attribute verification process for Commercial RPs

The screenshot shows the Under Armour checkout process. At the top, there's a navigation bar with the Under Armour logo and a cart icon showing 1 item. Below the navigation bar, there are three steps: 1. ADDRESSES, 2. REVIEW & PAY (highlighted), and 3. ORDER RECEIPT. The main content area is divided into sections: SHIPPING METHODS, PROMO CODES & GIFT CARDS, and PAYMENT OPTIONS. The SHIPPING METHODS section shows a table with columns for SHIPPING METHOD, ESTIMATED ARRIVAL, and CARRIER. The PROMO CODES & GIFT CARDS section includes a text input for a promo code, a text input for a gift card number, and a text input for a gift card PIN. There are also buttons for TROOP ID and FIRST RESPONDER ID. The PAYMENT OPTIONS section shows a button for PAY WITH CREDIT CARD and logos for MasterCard, Discover, AMEX, and VISA. A feedback icon is visible in the bottom right corner.

SHIPPING METHOD	ESTIMATED ARRIVAL	CARRIER
<input checked="" type="radio"/> <b>FREE</b> - Standard	May 2, 2013	
<input type="radio"/> \$5.99 - 3 business days!	May 1 - 2, 2013	FedEx
<input type="radio"/> \$14.99 - 2 business days!	May 1, 2013	FedEx
<input type="radio"/> \$24.99 - 1 business day!	April 30, 2013	FedEx

The screenshot shows the Troop ID verification and account creation page. At the top, there's a navigation bar with the Under Armour logo and a 'Troop ID' header. Below the header, there are two buttons: 'Sign In' and 'Verify Now'. The main content area is titled 'Create an account to verify your military affiliation.' and includes a form with the following fields: Email, Password, Confirm Password, Zip Code, and Phone Number. There is also a dropdown menu for 'Select an Affiliation' and a checkbox for 'I accept the terms of service and privacy policy.' A 'Next' button is located at the bottom right of the form.

1 Veteran sees button on UnderArmour.com

2 Veteran verifies with ID.me to receive discount

3 Member claim is verified and account is registered

**CERTIFICATE OF RELEASE OR DISCHARGE FROM ACTIVE DUTY**

<b>1. NAME (Last, First, Middle)</b> [REDACTED]		<b>2. DEPARTMENT, COMPONENT AND BRANCH</b> ARMY/RA		<b>3. SOCIAL SECURITY NUMBER</b> [REDACTED]	
<b>4a. GRADE, RATE OR RANK</b> SGT	<b>b. PAY GRADE</b> E05	<b>5. DATE OF BIRTH (YYYYMMDD)</b> [REDACTED]	<b>6. RESERVE OBLIGATION TERMINATION DATE (YYYYMMDD)</b> 20120613		

<b>7a. PLACE OF ENTRY INTO ACTIVE DUTY</b> MAFB-GUNTER ANNEX, ALABAMA	<b>b. HOME OF RECORD AT TIME OF ENTRY (City and state, or complete address if known)</b> [REDACTED]
--	--

<b>8a. LAST DUTY ASSIGNMENT AND MAJOR COMMAND</b> 020325INBN CO C RIFLE FC	<b>b. STATION WHERE SEPARATED</b> [REDACTED]
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<b>9. COMMAND TO WHICH TRANSFERRED</b> SEE BLOCK 18	<b>10. SGLI COVERAGE</b> <input type="checkbox"/> NONE AMOUNT: \$400,000.00
--	--

<b>11. PRIMARY SPECIALTY (List number, title and years and months in specialty. List additional specialty numbers and titles involving periods of one or more years.)</b> 11B2P INFANTRYMAN - 3 YRS 7 MOS//NOTHING FOLLOWS	<b>12. RECORD OF SERVICE</b>			
	<b>a. DATE ENTERED AD THIS PERIOD</b>	YEAR(S)	MONTH(S)	DAY(S)
	<b>b. SEPARATION DATE THIS PERIOD</b>	2004	08	13
	<b>c. NET ACTIVE SERVICE THIS PERIOD</b>	2008	07	03
	<b>d. TOTAL PRIOR ACTIVE SERVICE</b>	0003	10	21
	<b>e. TOTAL PRIOR INACTIVE SERVICE</b>	0000	00	00
	<b>f. FOREIGN SERVICE</b>	0000	00	00
	<b>g. SEA SERVICE</b>	0000	00	00
	<b>h. EFFECTIVE DATE OF PAY GRADE</b>	2007	08	01

<b>13. DECORATIONS, MEDALS, BADGES, CITATIONS AND CAMPAIGN RIBBONS AWARDED OR AUTHORIZED (All periods of service)</b> IRAQ CAMPAIGN MEDAL//ARMY COMMENDATION MEDAL//ARMY ACHIEVEMENT MEDAL (3RD AWARD)//NATIONAL DEFENSE SERVICE MEDAL//GLOBAL WAR ON TERRORISM SERVICE MEDAL//IRAQ CAMPAIGN MEDAL CAMPAIGN STAR//ARMY SERVICE RIBBON//OVERSEAS SERVICE RIBBON//EXPERT INFANTRYMAN BADGE//PARACHUTIST BADGE//NOTHING FOLLOWS	<b>14. MILITARY EDUCATION (Course title, number of weeks, and month and year completed)</b> NONE//NOTHING FOLLOWS
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<b>15a. MEMBER CONTRIBUTED TO POST-VIETNAM ERA VETERANS' EDUCATIONAL ASSISTANCE PROGRAM</b>	<input type="checkbox"/>	YES	<input checked="" type="checkbox"/>	NO
<b>b. HIGH SCHOOL GRADUATE OR EQUIVALENT</b>	<input checked="" type="checkbox"/>	YES	<input type="checkbox"/>	NO

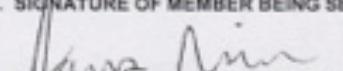
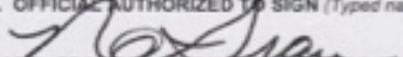
<b>16. DAYS ACCRUED LEAVE PAID 0</b>	<b>17. MEMBER WAS PROVIDED COMPLETE DENTAL EXAMINATION AND ALL APPROPRIATE DENTAL SERVICES AND TREATMENT WITHIN 90 DAYS PRIOR TO SEPARATION</b>
	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

**18. REMARKS** //////////////////////////////////////  
 SUBJECT TO ACTIVE DUTY RECALL, MUSTER DUTY AND/OR ANNUAL SCREENING//BLOCK 6, PERIOD OF DELAYED ENTRY PROGRAM: 20040614-20040812//SERVED IN A DESIGNATED IMMINENT DANGER PAY AREA//SERVICE IN IRAQ 20050905-20051226//RETENTION AUTHORIZED FOR 194 DAYS AS ESSENTIAL TO NATIONAL SECURITY, 10 USC 12305//MEMBER HAS COMPLETED FIRST FULL TERM OF SERVICE//BLOCK 9: DET1, 3BN, 485 REGT, (W72102), 2781 NW DOGWOOD DRIVE, MILTON, FL 32570-3500//NOTHING FOLLOWS

The information contained herein is subject to computer matching within the Department of Defense or with any other affected Federal or non-Federal agency for verification purposes and to determine eligibility for, and/or continued compliance with, the requirements of a Federal benefit program.

<b>19a. MAILING ADDRESS AFTER SEPARATION (Include ZIP Code)</b> [REDACTED]	<b>b. NEAREST RELATIVE (Name and address - include ZIP Code)</b> [REDACTED]
---	--

<b>20. MEMBER REQUESTS COPY 6 BE SENT TO</b> <u>FL</u> <b>DIRECTOR OF VETERANS AFFAIRS</b>	<input checked="" type="checkbox"/>	YES	<input type="checkbox"/>	NO
--	-------------------------------------	-----	--------------------------	----

<b>21. SIGNATURE OF MEMBER BEING SEPARATED</b> 	<b>22. OFFICIAL AUTHORIZED TO SIGN (Typed name, grade, title and signature)</b>  NANCY GRAVES, HUMAN RESOURCE ASST SUPERVISOR
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# The current status quo creates issues with Access, Liability, and Awareness and is unacceptable

**1** **Access:** Service members and veterans do not possess a digital credential and are limited to inefficient processes for verification

**2** **Liability:** The requirement to present a Military ID or DD Form 214 to a Relying Party substantially increases the risk of identity theft

**3** **Awareness:** Relying Parties are unable to communicate with, or recognize, service members or veterans through digital channels

# Expanding API: Verify Primary Identity & More Groups



## First Responder ID

- EMTs
- Fire Fighters
- Police Officers

## Troop ID

- Active Military
- Veterans
- Spouses
- Family Members
- Reservists

## Student ID

- Undergraduate
- Graduate

# Creating an Efficient Identity Gateway for the Web

Income	Name	Facebook	LinkedIn	D&B	Sex
Work History	Twitter	E-Mail	Brand Preference	Purchase History	SSN
Edu History	Group Status	Business Credit	Phone Number	Hobbies	Age

ID.me Identity Broker Acts as a Digital ID Card for Customers

Organization Requests Information

Customer Reviews Data Requested And Grants Permission

Verified  
Name/Age

Time  
Savings

Upgraded  
Authentication

Lower  
Cost

Better  
CRM

# Value Proposition and Rapidly Verifying Customers

ID.me's value proposition rests on the ability to rapidly verifying customer eligibility through government data, physical credentials, and private APIs

## Public Data Stores

National EMT Registry

Medical Licensing Board

Teacher Registries

## Physical Credentials

Drivers License

First Responder ID

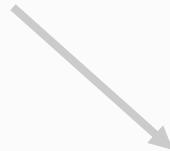
Student ID

## Private APIs

Membership groups

Financial Institutions

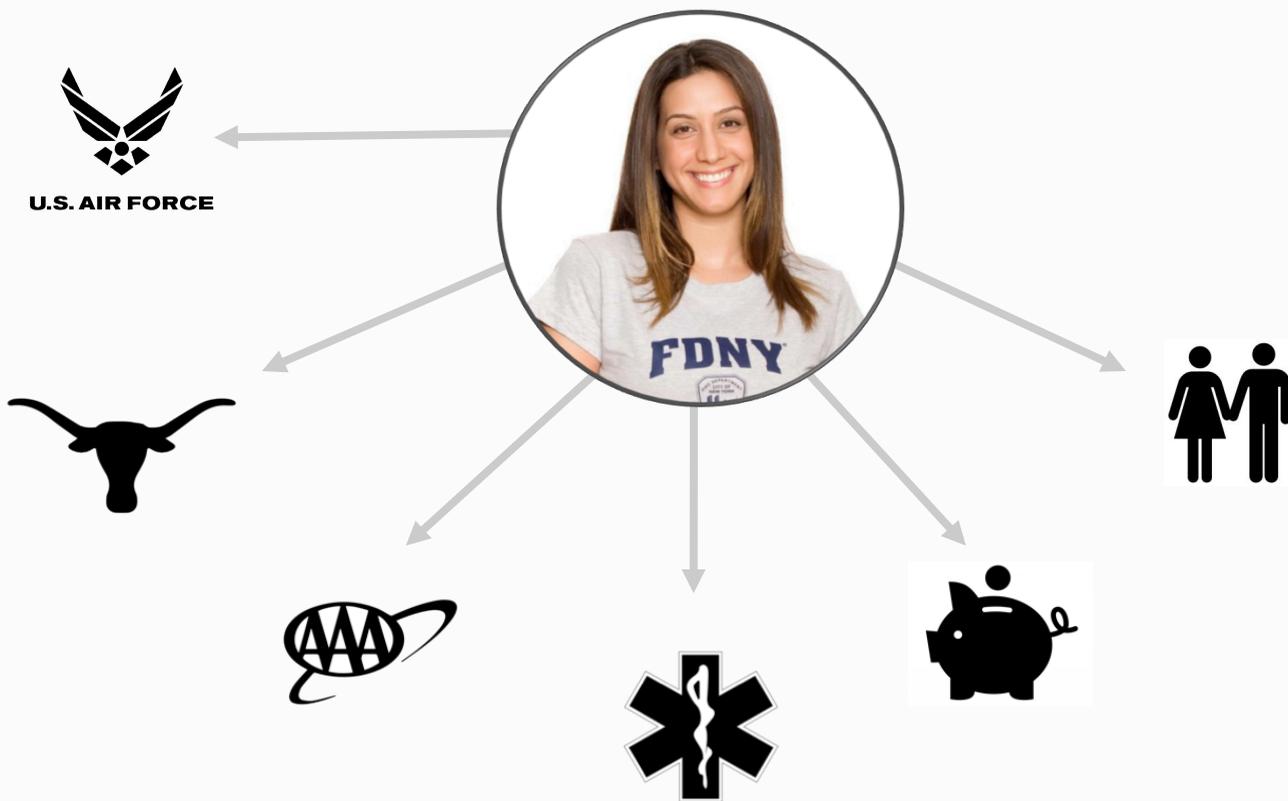
Card Networks



**ID.me**

# Enabling a user-centric, interoperable eauth solution

## Meet Amy



### ID.me Verified as a:

- ✓ Veteran
- ✓ UT-Austin Graduate
- ✓ AAA Member
- ✓ EMT Certified
- ✓ Income
- ✓ Home Address

# **NSTIC Pilot Overview**

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Providing Military Service Members and Veterans  
with Digital Credentials to Access Benefits Online

# Schedule Overview

Months After Award

Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
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Quarterly Findings And Status Reports



**Phase 1**

Project Kickoff

Experian Precise ID Integration

Development of SAML Authentication Capability

Yodlee Integration

Mobile Application Development

LOA 2/3 Pre-Assessment

Certify Conformance to Kantara Trust Framework

**Phase 2**

DAON identityX Integration

ORC Integration (PIV-I, ACES, eAuth)

TELCO Integration

VSO Integration

FCCX Integration

FI Integration

**Phase 3**

PCI Compliance Assertion

DMV Integration

Government Agency 1 Integration

Government Agency 2 Web Services Integration

- Legend**
- Primary Identity Proofing Integration
  - Kantara Trust Framework Integration
  - Lower Level RP integration
  - LOA 3 Relying Party Integration
  - PCI Compliance
  - Additional Identity Proofing Integration

# Existing partners are expanding their programs across channels, while adding more attributes

The screenshot shows the Under Armour checkout process. At the top, there's a navigation bar with the Under Armour logo and a 'MY CART' icon showing 1 item. Below this is a progress indicator with three steps: '1. ADDRESSES', '2. REVIEW & PAY' (which is the current step), and '3. ORDER RECEIPT'. The main content area is divided into sections: 'SHIPPING METHODS' with a table of options, 'PROMO CODES & GIFT CARDS' with input fields and buttons, and 'PAYMENT OPTIONS' with a 'PAY WITH CREDIT CARD' button and logos for MasterCard, Discover, AMEX, and VISA. A 'LIVE CHAT' button is also visible.

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<input type="radio"/> \$5.99 – 3 business days!	May 1 - 2, 2013	FedEx
<input type="radio"/> \$14.99 – 2 business days!	May 1, 2013	FedEx
<input type="radio"/> \$24.99 – 1 business day!	April 30, 2013	FedEx

This is a screenshot of the ID.me Troop ID sign-in page. It features the Under Armour logo at the top. Below the logo is a dark blue header with 'Troop ID' and two buttons: 'Sign In' and 'Join Now'. The main text says 'Use your ID.me account to verify your affiliation.' There are input fields for 'Email Address' and 'Password', and a 'Remember me' checkbox. A 'Sign In' button is at the bottom right. There are also links for 'Forgot password' and 'Resend confirmation email'.

This is a screenshot of the ID.me Troop ID verification page. It features the Under Armour logo at the top. Below the logo is a dark blue header with 'Troop ID' and a blue bar with 'Military Verification'. The main text says 'Authenticate your military affiliation'. There is a dropdown menu for 'Choose a Military Verification method'. Below that is a section titled 'Verify using USAA membership' with a paragraph of text. There is another dropdown menu for 'What is your affiliation with the military?'. Below that is a dropdown menu for 'Whose information are you verifying with?'. There are input fields for 'Email Address', 'Password', and 'Last 4 Digits of SSN'. At the bottom right is a 'Verify' button.

# Veteran Service Organizations will use Troop ID to verify membership eligibility and remove the requirement to scan a DD Form 214

**IVAA - Member Veteran Sign Up**

FOR AMERICA'S NEWEST GENERATION OF VETERANS AND THE PEOPLE WHO SUPPORT THEM

ABOUT IAVA TAKE ACTION MEMBERSHIP and PROGRAMS IAVA in WASHINGTON for PRESS and BLOGGERS

**BECOME A MEMBER OF IAVA'S COMMUNITY OF VETERANS:**

- GET CONNECTED**: Get access to our free online community.
- GET ACTIVE**: Attend local events, get free tickets, and more.
- GET INFORMED**: The latest on hot issues like the G.I. Bill.

Step One (of Two)

As a veteran of Operation Iraqi Freedom or Operation Enduring Freedom, you are eligible to become a member of IAVA's Community of Veterans. Signing up is free and easy.

NOT AN IRAQ OR AFGHANISTAN VETERAN? Become a supporter >

★ FIRST NAME { \_\_\_\_\_ }

★ LAST NAME { \_\_\_\_\_ }

★ I AM A VETERAN OF

- OEF (Afghanistan)
- OIF (Iraq)
- OND (Iraq)
- Other Era

★ RANK/PAY GRADE

- E1  E2  E3  E4  E5
- E6  E7  E8  E9
- O1  O2  O3  O4  O5
- O6  O7  O8  O9  O10
- W1  W2  W3  W4  W5

★ BRANCH OF SERVICE

- Army  Air Force
- Marines  Coast Guard
- Navy

★ CURRENT STATUS

- Currently Serving
- Separated/Retired

★ TYPE OF SERVICE

- Active Duty
- Reserves
- National Guard

★ LAST UNIT { \_\_\_\_\_ } ★ Required field

**SUBMIT APPLICATION >**

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As a veteran of Operation Iraqi Freedom or Operation Enduring Freedom, you are eligible to become a member of IAVA's Community of Veterans. Signing up is free and easy.

NOT AN IRAQ OR AFGHANISTAN VETERAN? Become a supporter >

**Verification**

Verify your military affiliation with Troop ID

**TROOP ID**

# Virginia DMV will be able to partner for federated identity

The image shows a screenshot of a web browser displaying the Virginia DMV website. The main page is titled "Virginia Veterans IDENTIFICATION CARD APPLICATION". It lists requirements for applicants, such as being a Virginia resident and having served in the U.S. Armed Forces. The form includes sections for "1) APPLICANT INFORMATION" and "2) VERIFY YOUR MILITARY SERVICE WITH TROOP ID". A large arrow points from the "VERIFY WITH TROOP ID" button to an overlay window on the right.

**Virginia Veterans IDENTIFICATION CARD APPLICATION**

To qualify for a Virginia Veterans Identification card, the applicant must:

- Be a Virginia resident,
- Hold an unexpired Virginia License/Learner's Permit or Identification Card,
- Have served in the U.S. Armed Forces and received a discharge status other than dishonorable, and,
- Present a photocopy of a veteran service proof document (eg. DD 214 or DD 256 or WD AGO).

When you submit this application for a Virginia Veterans identification Card, you give consent for the information on this form - and any subsequent address change you the Virginia Department of Veterans Services.

**1) APPLICANT INFORMATION**  
NOTE: YOUR ADDRESS BELOW MUST BE CURRENT. THE U.S. POSTAL SERVICE WILL NOT FORWARD.

Full Legal Name: MATTHEW THOMPSON  
DMV Customer Number: T65245612  
Birthdate: 04/12/1980  
Gender: M  
Residence Street Address:  
City Or County Of Residence:  
Mailing Address (if different from above): 450 INSTITUE HILL VMI LEXINGTON ,VA,24450-2106  
Mailing Address (if different from above): 450 INSTITUE HILL VMI LEXINGTON ,VA,24450-2106

**2) VERIFY YOUR MILITARY SERVICE WITH TROOP ID**

[what is this?](#)

I hereby certify that the information I have provided on this form is true and correct, that any documents I have presented to DMV are genuine, and that the information I have provided on this form is true and correct, and I understand that knowingly making a false statement on this form is a criminal violation.

Furthermore, I understand that DMV will share the information I have provided on this form with the Virginia Department of Veterans Services (DVS) and I consent to such sharing of information. I also understand that any address change information I provide to DMV at any time in the future also will be shared with DVS and I consent to such sharing of address information.

[Newsroom](#) | [Web Policy](#)

**DMV**

**Troop ID**

Choose an affiliate group to validate against:

I accept the terms and privacy policy.

**ID.me VERIFIED**

# Government agencies will expand use of Troop ID as an Identity Provider

The screenshot shows the top navigation bar of the VA website with the Department of Veterans Affairs logo and a search box. Below the navigation bar is a decorative graphic with a star. The main content area features the VAI2 logo and the text "US DEPARTMENT OF VETERANS AFFAIRS INNOVATION INITIATIVE". On the left, there is a vertical menu with buttons for "About", "Innovations", "Programs", "News", "Resources", and "FAQ". Below the menu are social media icons for Facebook, Email, LinkedIn, and Twitter, and a "Tracking VA Innovations" button. The main content area has a section titled "VA Partners with TechShop and DARPA" with a TechShop logo. The text describes the partnership, stating that the VA Innovations team is excited to collaborate with TechShop and DARPA in providing cutting edge training and equipment for Veterans seeking to become more competitive in the job market or aiming to become successful entrepreneurs. It also mentions that this effort supports the VA Innovation Initiative's (VAI2) interest in finding new ways of providing Veterans with resources that help them to serve an important role in America's economy. Further down, it states that with locations across the United States, TechShop is a membership-based, do-it-yourself workshop and fabrication studio that supports a growing community of makers and innovators. TechShop also offers classes and personal instruction for individuals in seven cities as they work to solve a variety of problems. TechShop is scheduled to open new facilities in Pittsburgh and Washington, DC during 2013. Finally, it notes that through this partnership, 2,000 one-year memberships will be made available to Veterans. If you are interested in participating in this partnership, please click "verify with Troop ID" below to start the application process. At the bottom right of the content area is a red button with a Troop ID icon and the text "VERIFY WITH TROOP ID".

UNITED STATES  
DEPARTMENT OF VETERANS AFFAIRS

Search All VA Web Pages  
Search  
Open Advanced Search

Home Veteran Services Business About VA Media Room Locations Contact Us Related Links

**VAI2** US DEPARTMENT OF VETERANS AFFAIRS  
**INNOVATION** INITIATIVE

About  
Innovations  
Programs  
News  
Resources  
FAQ

f e in t

Tracking VA Innovations

**VA Partners with TechShop and DARPA**

**TechShop**  
HELPING VETERANS MAKE

The VA Innovations team is excited to collaborate with TechShop and DARPA in providing cutting edge training and equipment for Veterans seeking to become more competitive in the job market or aiming to become successful entrepreneurs.

This effort supports the VA Innovation Initiative's (VAI2) interest in finding new ways of providing Veterans with resources that help them to serve an important role in America's economy.

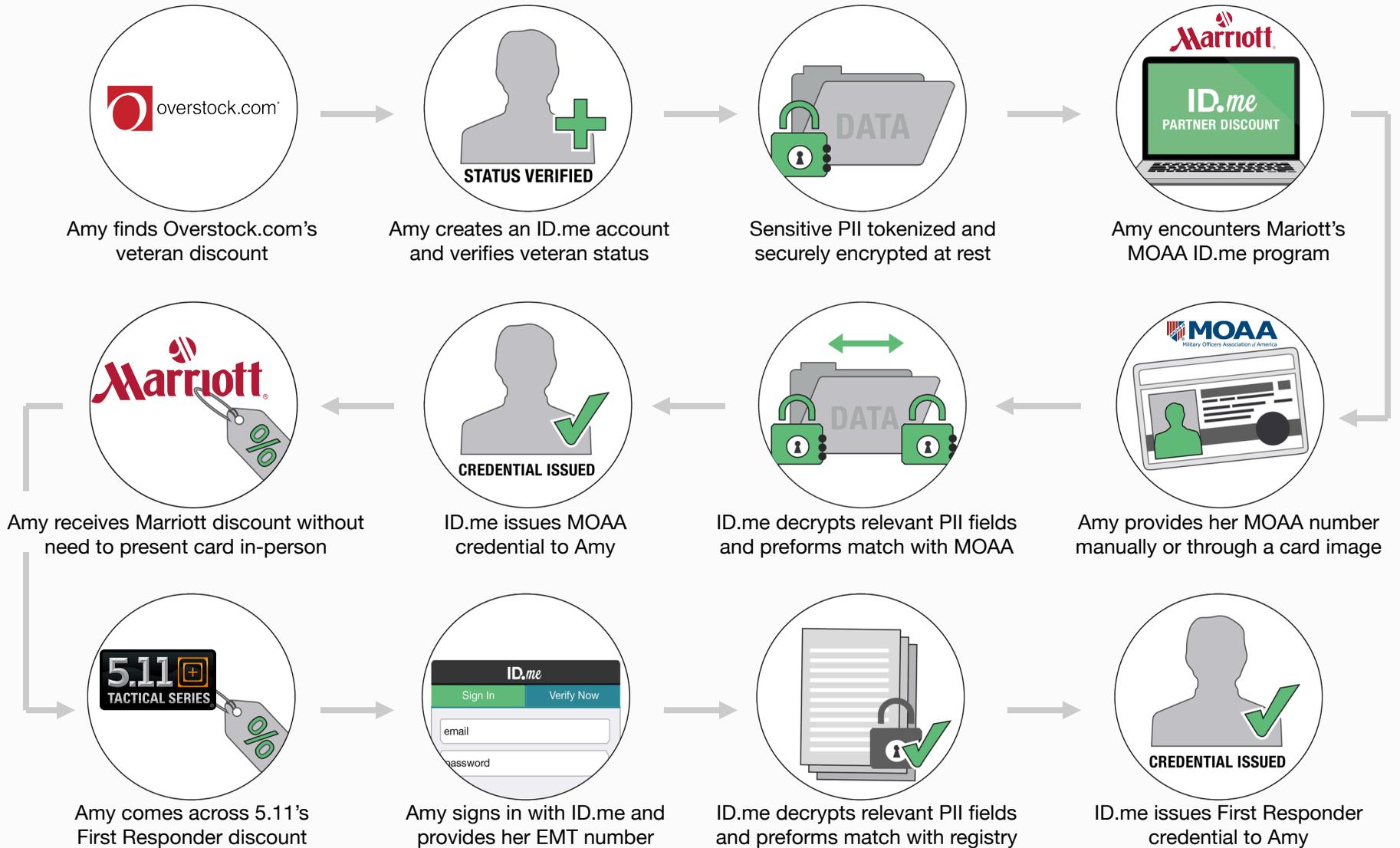
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Through this partnership, 2,000 one-year memberships will be made available to Veterans. If you are interested in participating in this partnership, please click "verify with Troop ID" below to start the application process.\*

**VERIFY WITH TROOP ID**

# Users Establish Credentials Across a Network

Becomes easier for each participating network partner to receive verified data



# Members “Trust Elevate” across network

Prevents fraud and allows access to higher value, higher risk transactions



Amy verifies Military service on UnderArmour.com



Amy receives a 15% discount off her entire purchase



Amy needs access to her VA medical records online



She upgrades her account with multi-factor authentication



BestBuy.com asks Amy to verify with ID.me



Amy uses her fingerprint or voice to authenticate

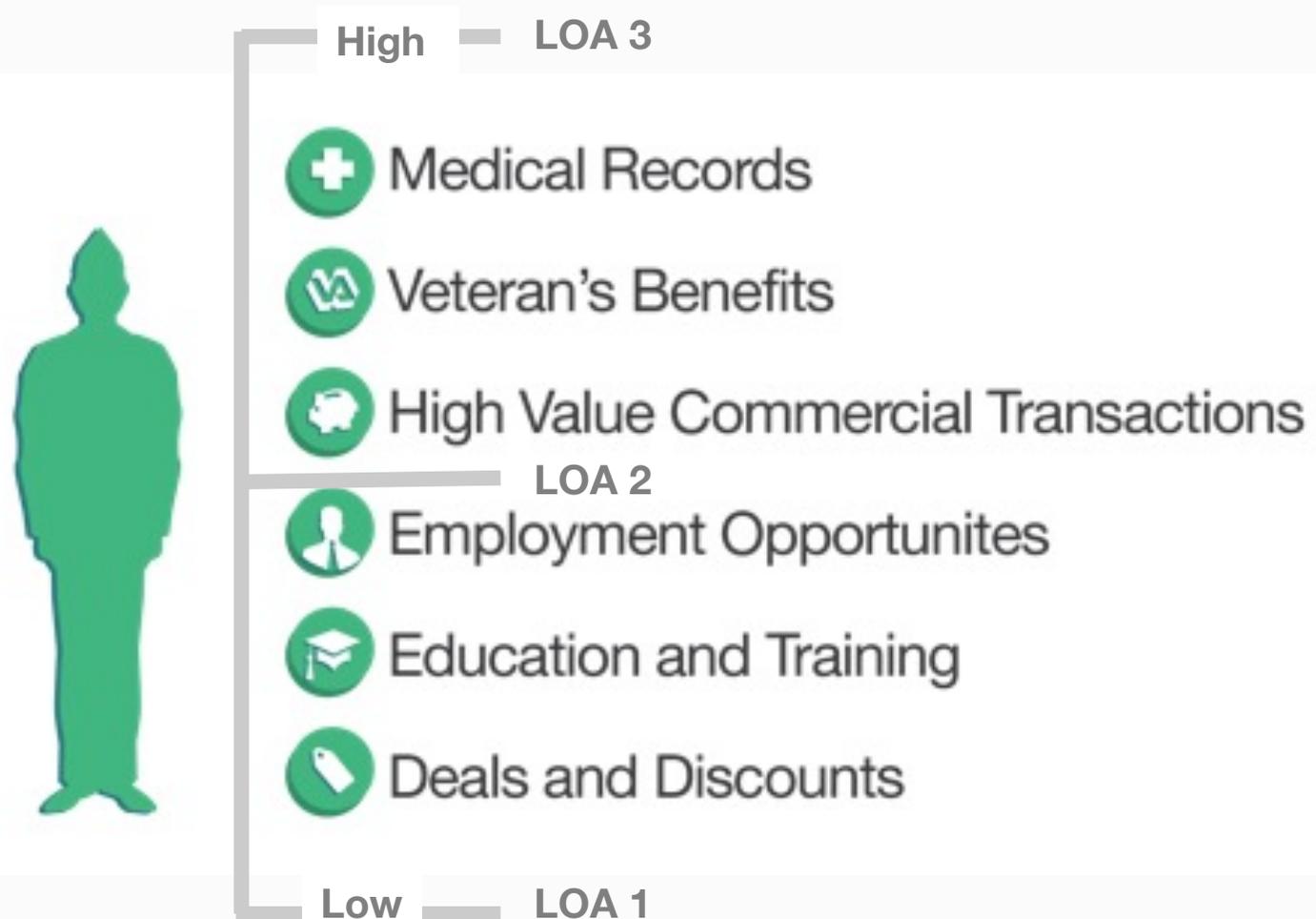


Best Buy process transaction for Amy



Amy attempts to purchase a \$2,000 item from Best Buy

# Through the NSTIC Pilot, Troop ID will enable a veteran to expand the type and value of benefits they can access online



# Appendix

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Meet our Team, Advisors, & Board Members

# Executive Team



**Blake Hall**  
CEO & Founder

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*Captain, United States Army (OIF Veteran)*  
*MBA, Harvard Business School*



**Aaron Tiffany**  
Vice President of Operations

---

*Captain, United States Army (OIF Veteran)*  
*MBA, Tufts*



**Matthew Thompson**  
CEO & Founder

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*Captain, United States Army (OEF/OIF Veteran)*  
*MBA, Harvard Business School*



**Holly Tennant**  
Vice President of Development

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*Vice President of Business Development, Living Social*  
*Senior Director of Business Development, AOL*



**Glenn Schoonover**  
Director of Information Security, CISSP

---

*Chief of Network Security, Pentagon*  
*Executive Director, Microsoft*



**Steve McGrane**  
Director of Developer Operations

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*Senior Site Ops Engineer, Vocus*  
*Network Ops Manager, General Dynamics*



**Will Kern**  
Vice President of Product

---

*Director of Product Management, ePals*  
*Director of Product Management, Mixx.com*



**Jeanne Martin**  
Director of Digital Marketing

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*Direct Response Marketing, World Wildlife Fund*  
*Director of Marketing, Bills.com*



**Tony Huynh**  
Vice President of Engineering

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*Senior Engineer, Onyx*  
*MS Computer Science, George Washington*



**Ryan Fox**  
Director of Product Marketing

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*Principal Identity and Fraud Solutions, Equifax*  
*Lead Associate Identity and CSS, Booz Allen Hamilton*

# Advisors are Prominent Leaders in Diverse Fields



**Kelly Perdew**  
Investor & Board Member

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*Co-Founder & CEO, TargetClose*  
*Advisor, Pandora (P) LinkedIn (LNKD) Eteamz (ACTV)*



**Alex Perwich**  
Investor & Board Member

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*President of the Americas, Phycal*  
*Battalion Commander, US Army*



**David Tisch**  
Investor & Advisor

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*Managing Director, TechStars NYC*  
*Angel Investor, Box Group*



**Youngme Moon**  
Investor & Advisor

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*Donald K. David Professor of Business Administration & Dean, Chair of the MBA Program, Harvard Business School*



**Oded Noy**  
Advisor

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*Co-Founder & CTO, TargetClose*  
*Co-Founder & CTO, ZAG/TrueCar*



**Catherine Tilton**  
Advisor

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*VP Standards and Emerging Technology, DAON*  
*VP Standards and Technology, SAFLINK*



**Naniel Christman**  
Advisor

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*Vice President, United States Chamber of Commerce*  
*Superintendent, United States Military Academy*



**Patrick Ravenel**  
Investor & Advisor

---

*Founder, Preventsys, Acquired by McAfee*  
*Advisor/Investor, Mobile Cause, Active Network*



**Mark McLaughlin**  
Investor & Advisor

---

*CEO, Palo Alto Networks*  
*CEO, Verisign*



**Tom Puliot**  
Advisor

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*Payments Evangelist, Litle & Co.*  
*SVP Electronic Commerce, Mastercard*

# Discussion

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Feedback from Kantara

# **Initial observations from an “outsider”**

**1** **The Case for a “Commercial” version of NIST 800-63**

**2** **The need for Attribute Levels of Assurance**

**3** **The Trust Elevation Challenge**