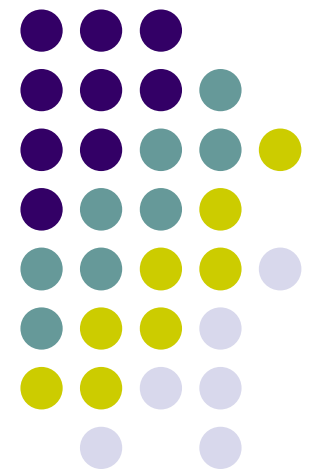


Consumer Identity WG

Chair: Bob Pinheiro





The Problem

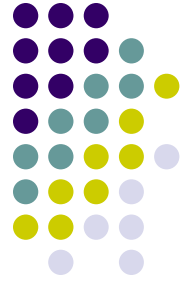
- Consumers are subject to various types of identity fraud (financial, medical, criminal, reputational) if their personal information, financial account information, usernames and passwords, etc., are stolen.
- There is no “identity network” that allows:
 - service providers to know who they are dealing with in high-value consumer transactions,
 - consumers to detect and block others who seek to impersonate them.



Many Issues to Consider

- OpenID, Information Cards may help BUT:
 - Generally no high assurance proofing of consumer's identities by identity providers
 - No widespread deployment of strong authentication methods among consumers
- Consumers largely unaware until they have a problem
- Weak motivation to change:
 - Fraud is part of the “cost of doing business”;
 - Don't want to burden consumers with more security;
 - Not my problem; someone else will fix it;
 - Consumers need a good reason to care.

Goal of Consumer Identity WG



- Goal of CIWG is to help address the basic question “What will it take to realize wide deployment of high assurance digital identities for consumers?”
 - Business/policy drivers for relying parties and identity providers
 - What new services can be enabled by high assurance digital identities for consumers?
 - Role of mobile devices, smartcards, for strong authentication
 - Trust frameworks to enable reliance on trusted consumer credentials by many relying parties
 - Usability, acceptance, privacy impacts of OpenID, Infocards
 - Consumer education and awareness
 - More government involvement needed to jump-start???