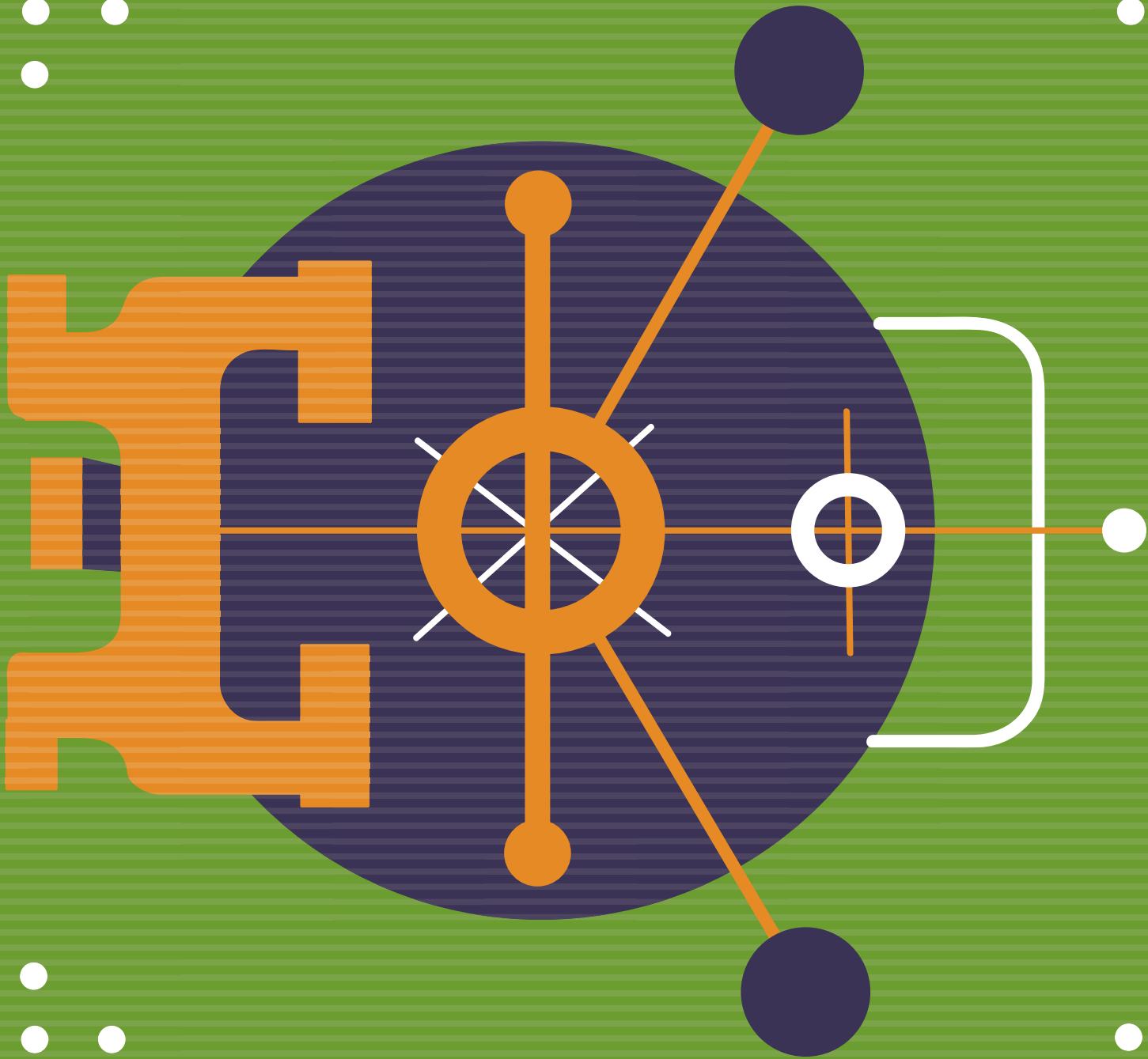


GLOBAL ADOPTION NEWSLETTER

SUMMER 2006



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SUMMER 2006

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Telephone: +1 (732) 465-6475
(8:30am-5:00pm EST)

FAX: +1 (443) 647-0099
Email: info@projectliberty.org

Membership Info
Andrew Shikiar
Membership Director
Liberty Alliance Project
310-314-2131 (office)
andrew@projectliberty.org

US and EMEA PR Contact
Russ DeVeau
Liberty Alliance Communications
718-263-1762 (New York)
908-251-1549 (Mobile)
russ@projectliberty.org

Japan Media Contact
plusone-comm@cap.ocn.ne.jp

Case Study:

Federated Telco Billing: The Next Wave in E-Commerce

The Company

eBIZ.mobility was established in 2003 to provide a unique digital content payment processing solution for telcos, Internet service providers, and digital content providers that is suited to the “open garden” model of consumer Internet browsing. The company’s mission is to enable mobile and landline network operators, Internet service providers, and content providers to profit from payment processing by giving them the capabilities to offer their own customers a secure and convenient way to buy digital content online--from anywhere--via any electronic medium.

Application

Business-to-Consumer, Consumer-to-Consumer

Challenge

With the proliferation of mobile devices and the potential of anytime-anywhere commerce there has been a steady rise in interest among retailers, banks, vendors, payment networks and mobile network operators in participating in the digital content payment market. But there has been no interoperator standard for handling online digital content transactions in a secure and cost-effective manner for computers and mobile phones.

The Solution

eBIZ.mobility has developed a federated payment processing solution where purchases made over PCs or cellular telephones are charged directly to telecom or ISP invoices. The product, OneTouch™ On-line Purchasing, is built to support micro-payments (even purchases less than \$1) for digital media and content, like coupons, games, dating, ring tones, music and video downloads. The solution was developed based on proven technology using the Liberty Alliance/SAML federated identity standard.

“The Federated Identity standard provides a template for protecting user information and thereby encouraging online usage and commerce. In order for the multiple players in the mobile value chain to reach their revenue potential around micropayments, low cost digital content has to be monetized and identity information protected. For this reason, eBIZ.mobility chose to model its innovative online payment solution on the Liberty Alliance specifications.”

Jeremy Kagan,
CEO, eBIZ.mobility

The Solution [continued]

“The federated identity standard provides a template for protecting user information and thereby encouraging online usage and commerce,” said Jeremy Kagan, eBiz CEO. “In order for the multiple players in the mobile value chain to reach their revenue potential around micropayments, low cost digital content has to be monetized and identity information protected. For this reason, eBIZ.mobility chose to model its innovative online payment solution on the Liberty Alliance specifications.”

OneTouch is similar to PayPal except that with OneTouch, purchasers do not need to open another account with anyone: Purchasers only register once with their preferred online provider with whom they already have a service/billing relationship and do not have to enter credit card details with multiple online retailers. With OneTouch, only the service provider or phone company is aware of the purchaser’s identity, thus creating a more secure environment.

Content providers and online retailers also benefit by offering the convenience of OneTouch payment to the rapidly expanding base of subscribers to service providers.

“We see OneTouch filling a void and as a way to kick-start the mobile commerce industry,” said Gershon Kagan, eBIZ.mobility’s CTO. “It represents a real-time bridge between different entities that do the billing for the customer and can also handle payments to the merchants.”

Dismantling Obstacles to Micro E-Commerce through Federated Telco Billing

eBIZ.mobility’s business model is built on the idea that e-commerce is not as big as it could be. In fact, over three-quarters (78%) of online consumers would buy more if given safer and more convenient payment options. Nearly half (46%) of consumers would purchase more digital content if given the option to add these purchases to existing telephone or broadband bills.

More secure and more convenient payment options are the overwhelming drivers by a four-to-one ratio over price in providing incentives to consumers to make more online content purchases.
(Source: 2005 PaymentOne Study.)

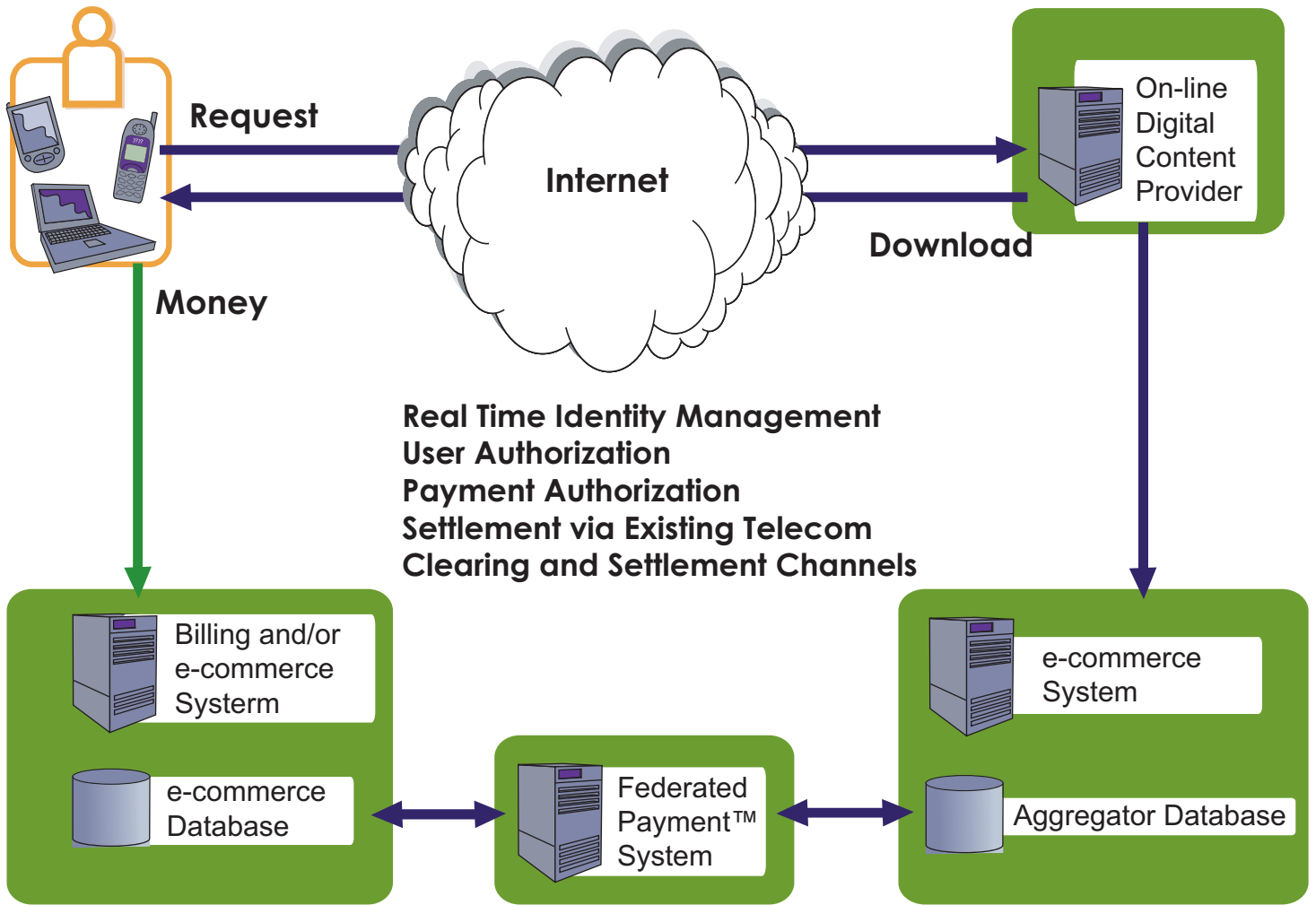
“Merchants are telling us that if they had a generic format for telco billing, we’d be doubling or tripling their sales,” said Gershon Kagan.

One of the key drivers behind this projected growth is the fact that so much online content is targeted to the youth market--kids who don’t have credit cards.

The second reason is that telco billing is perceived as a safer way to buy something small. “Studies show that people are willing to use their credit cards for a \$200 item, but for a \$2 purchase, they aren’t as willing to go there, especially if they don’t know the merchant,” explained Jeremy Kagan, eBIZ.mobility’s CEO. “And some of the ring tone providers may look iffy to people. But when they see the OneTouch logo, they know they can pay safely and easily.”

How It Works: Federation in Action

OneTouch deploys a federated identity framework that enables payments or electronic commerce from any kind of device, whether it is a mobile phone, a PC or Web site. Users identify themselves very quickly without compromising any personal information and without exposing themselves to personal or credit card risk. This is a critical aspect to the eBIZ value proposition. “The fact that a consumer can make a small micropayment transaction without exposing themselves to credit card or identity theft risk is--we believe--the missing link,” said Jeremy Kagan.



eBIZ has essentially created a fully interoperable bridge per transaction between any billing provider or entity like a telco, ISP, VOIP, or mobile operator and an online content provider--making micro e-commerce safe and easy.

In this model, the Liberty Alliance specifications provide a clear, intuitive, and universal approach to satisfying the industry need to maintain a consumer’s privacy while not impinging on the consumer’s ability to transact business in the expanding “open garden” markets of the Web.

And this is why eBIZ.mobility modeled its Federated Payment™ System, which is the technology behind One-Touch, on the Liberty Alliance specifications.

Building Validated Sources of Revenue for Mobile and VOIP Providers

Most phone service providers' primary revenue source is through their monthly subscription model: they charge their customers an XYZ fee a month and that's it. Some garner additional revenue for long distance. But they often find themselves stuck when it comes to creating new sources of revenue.

OneTouch opens up a new revenue source because it enables subscribers to charge small items to their phone bill, privately and securely. Voice Over IP (VOIP) companies, for example, have been among the early adopters of this service because it provides them a way to get into both the ring tones business and online payments business, both of which are huge.

The Tower Group predicts that by 2009, digital content is going to generate more than \$11 billion a year. "If you look at credit card processes as a gauge, a credit card processor charges a 3 percent processing. What's 3 percent of 11 or 12 billion dollars?" asked Gershon Kagan.

The Walled Gardens are Coming Down

According to Vodafone UK and Orange UK, in June 2005, 70 percent of the content that customers consumed through their networks was not bought through them--meaning customers were going out to other sites and to third parties, buying content and then downloading it to their mobile phones. The mobile network operator is quickly following in the footsteps of landline telcos in becoming merely a consumer's access pipe to the World Wide Web.

This trend is going to continue to grow for two key reasons:

- 1) The disintegration of SIMPAY, sparked by T-Mobile's mid-2005 decision to embrace the Open Internet with a fully unrestricted browser available on their handsets. The Simpay Alliance was established in 2003 specifically to solve this problem. Its collapse less than 18 months later in mid-2005 created a vacuum in a hot space that is now wide open. Banks don't seem to want to play and operators seemingly can't get it together.
- 2) Regulatory pressure on network operators to remove any blocking of or restrictions on consumers' access to browsing the Web, as seen in the latest US Telecom Regulation working its way through Congress. This means that network operators or service providers cannot force their customers to remain a captive audience to their portals. Consumers increasingly demand full browsing access, and they will use service providers that give them what they want.

"I remember researching the Liberty Alliance way back before Radicchio joined in and I'd always felt positive about the Liberty Alliance. I think it's the right idea. The ability to have different Circles of Trust, and to use that in an effective way, is just going to continue to become more and more popular."

Gershon Kagan,
CTO, eBIZ.mobility

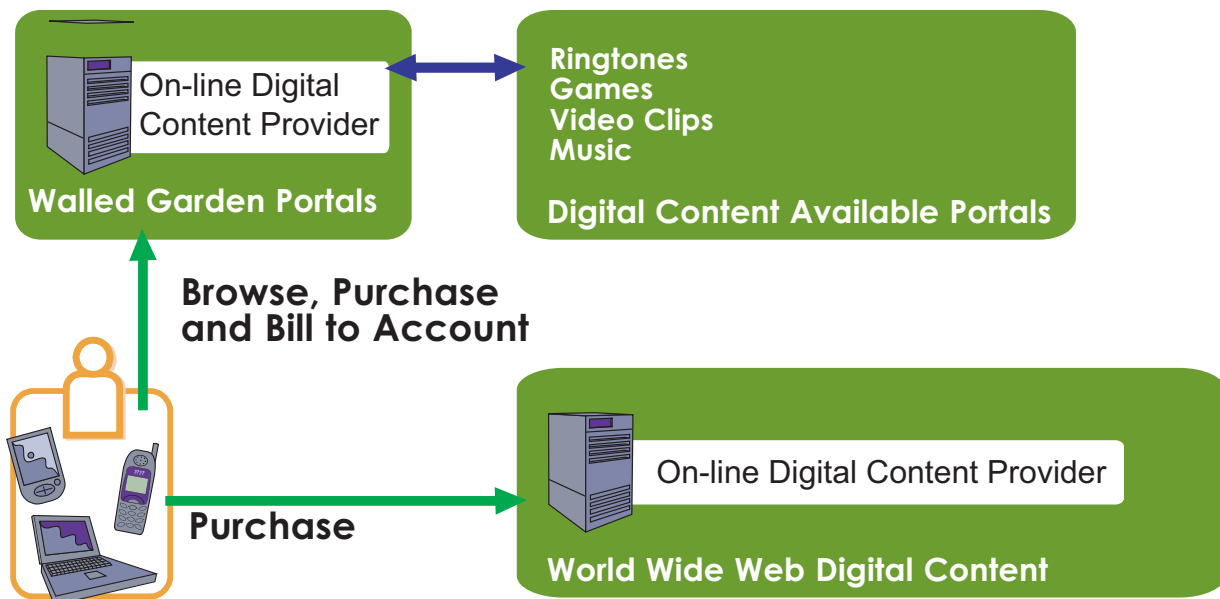
Exploding Digital Content Market Requires New Payment Processing Methods

The under-18 crowd, comprising the majority of content buyers, do not have credit cards, and the over-18 consumers are still reluctant to use their credit cards to purchase digital content from unknown merchants for fear of identity theft and other fraud. Industry reports confirm the fact that: "They look but they don't buy!"

"Content providers despise traditional payment methods due to the high service fees charged by credit card companies and service providers for processing micropayments," explained Jeremy Kagan. "They also suffer from significant 'revenue leakage,' meaning lost revenues due to one-sided accounting by service providers, and it is hard to dispute absent objective transaction tracking by an independent entity."

The Kagan Brothers note that telcos and mobile operators are losing a lucrative revenue stream with the collapse of their artificial restrictions on their subscribers' ability to purchase content anywhere on the Web through their "Walled Garden" portals. Their only hope to continue receiving some revenue from digital content purchases is to use their existing billing infrastructure to provide reasonably priced payment processing services irrespective of the source of the content.

"They've told us that they want to be able to sell Web content and to make a profit from payment and processing from customers going to places like National Geographic.com or Barbie.com," explained Gershon Kagan. "That's where our fully interoperable bridge comes in. It bridges between any billing provider like a VOIP or mobile operator and the world of content, the world of the online merchant."



Without OneTouch, consumers can either buy the subset of online content that is available through their portal, or expose their credit cards online.

Age Verification and Access

OneTouch provides an age verification capability as well. How it works is simple. Customer information is held by the billing entity--so that when someone signs up for telephone service, the billing entity--the telco--gets their address, bank account and often social security information.

The age verification feature allows parents to exercise effective parental control assuring that their kids are downloading only "age-appropriate" content, and to set and enforce spending limits for kids. It does not change the kids' downloading experience. Its presence is completely transparent, and does not add any extra steps to the purchasing process for allowed content. Once set, the age verification controls are enforced automatically in real time on every transaction.

"We can provide the age verification information to the merchant in real time without knowing anything about the customer," said Gershon Kagan. "Via an application in Liberty federated identity, the telephone operators aren't liable for problems associated with minors getting into trouble, because we've already accounted for the age of the consumer in our private, secure system."

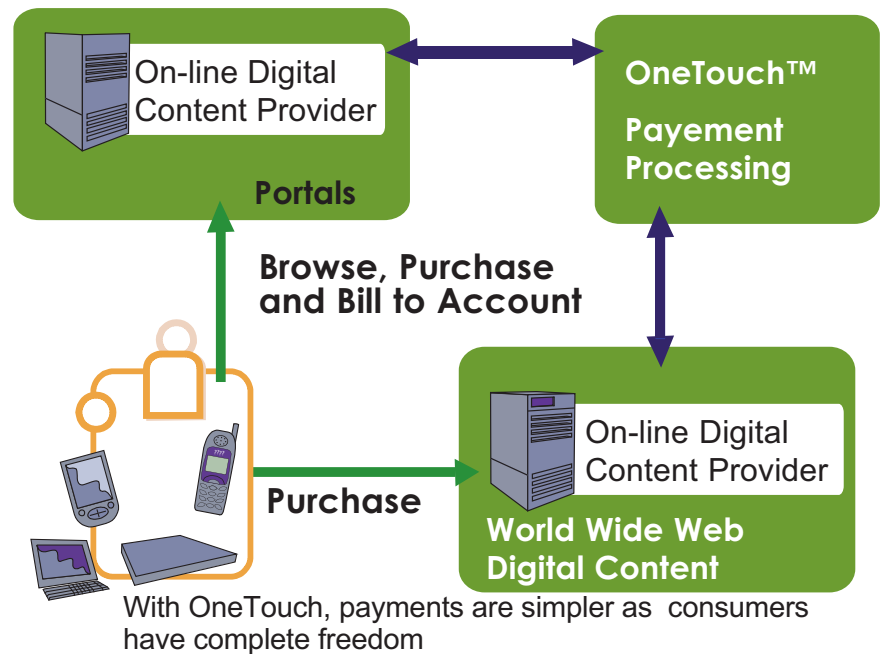
Building a Circle of Trust

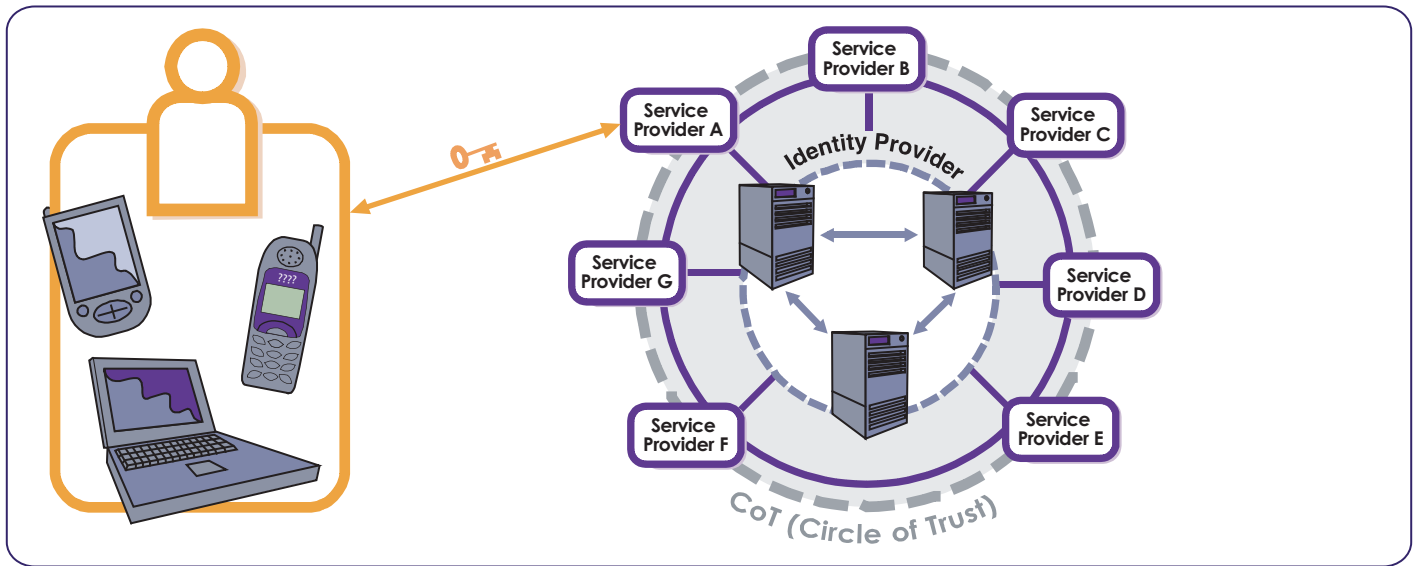
By deploying a federated identity model or Circle of Trust, OneTouch eliminates the possibility of identity theft. In this model, no identity information is being transmitted in order to affect a transaction.

A consumer who wants to buy a set of ring tones on a OneTouch enabled merchant, simply types in their OneTouch password. The order--without any identity information--is routed to the telco or billing entity, and the transaction is done.

"As a consumer you are setting up a Circle of Trust with the telco as your identity provider," explained Gershon Kagan. "Your billing provider is whom you trust. That merchant isn't necessarily someone you trust and you never have to provide them with any identity or credit information. You pick who you want to deal with and then you can transact with them securely."

According to the Kagan brothers, telcos make ideal billing partners because customers trust them and because telcos have a long history of deploying systems that are in the business of charging people for small increments like ten cents. "This is very different from credit cards, which traditionally have trouble billing for items below a certain amount," said Jeremy. "Micropayments represent a win-win for telecom billing. They have the systems in place. The market is there and it's cost effective for them and not for a credit card company."





The Potential for Federating Other Applications

Micropayments represent just the beginning. Person-to-person money transfers, bill payments, and other kinds of financial transactions via the phone may be available in the not-so-distant future.

“Federated identity is used as the underlying concept for the OneTouch application. The same infrastructure can serve as a platform for a variety of future identity-management-based applications in banking, private network access, and others.

“Federated payment is ideally suited for different types of authorizations via a phone because there’s no personal information going out over the Web or the airways,” said Gershon Kagan. “It’s just an ID and the information is stored at a trusted point in the Circle of Trust.”

Consumer Benefits

- Single sign-on to multiple merchants using the same login/password
- Uniform single button purchasing from any electronic medium (PC, Mobile, etc.) anywhere in the world
- No need to provide credit information to multiple unknown merchants, so increased security
- No need to subscribe to any additional payment service (such as PayPal)
- Privacy ensured through use of an anonymous alias to buy content
- Safety from identity theft

Telco and Service Provider Benefits

- Additional revenue generated through existing infrastructure
- Increased customer loyalty and reduced churn
- Profit opportunities with off-portal content providers
- Robust Age Verification that gives service providers the ability to enforce age limitation regulations on digital content in real time

Merchant (Content Provider) Benefits

- Significantly expanded customer base
- Higher revenue share
- Increased sales

Futures:

A Talk with Bill Donner, CEO, MEDCOMMONS

Q Can you talk to us about the genesis of MedCommons?

A One of our founders, Adrian Gropper, MD, began developing a notion of patient-centricity and began thinking of ways to help people maintain a lifetime archive of all of their important health-care-related collateral. So at MedCommons, we began to focus on ways to facilitate the transportation and interchange of all these different health-care document types among all the players in an extended ecosystem.

Q If you are on a plane and someone asks you what MedCommons is, how would you describe it? What's your fast definition?

A MedCommons stores a patient's medical information for his/her lifetime, and provides controlled access and collaboration between a patient and his/her doctors.

Q We've heard MedCommons described as the first standards-based PHR access network.

A MedCommons 1.0 is built around CCR, a commonly used, open XML data format, and Commons eXchange Protocol (CXP), an Internet-based public domain transfer protocol for connecting any patient to any health-care provider.

This makes it one of the first standards-based systems capable of communicating with, and transferring image and nonimage data, among Personal Health Records, Electronic Health Records (EHR) and national health-care IT systems.

Q Where does Liberty fit into your interoperability focus?

A The big tie-in with Liberty is that we have been collaborating with some new health-care IT vendors and some established organizations to put together a protocol called CXP, which is used to reliably move CCRs in such a way that all parties are assured that the data is being transmitted effectively and securely. By implementing this standard protocol, and enabling all the participants in the ecosystem to connect, we are establishing a distributed, interoperable, multi-vendor, federated health-care network.

Patients themselves can connect from their browsers via plug-ins or third party PHR programs. Vendors who build EHR systems for doctors' practices connect using the same CXP-protocol. In addition, electronic medical records systems, and other sorts of billing and insurance systems, can now actually move this content around reliably and store data in the patients' long-term archives.

There are benefits to everybody. The doctors now have an easy way to satisfy the HIPAA rules permitting patients access to their records. The patients have more control of their health care and, in particular, are now able to choose dynamically among multiple providers.

Q What are the risks to health care in not federating? In not moving toward identity-based Web services?

A Without federation, there will be anarchy. A hodge-podge of thousands of single sign-on systems will not work nationally. A national health-care network, if it were to materialize without federation (of which I am doubtful will happen), would be very hard for any doctor or patient to navigate. Strong identity across the national infrastructure would remain elusive.

Using a non-Web services-means of implementing identity services would leave a lot of new, innovative Web 2.0 software vendors out in the cold, and would essentially create a cottage industry in building various adapters, shims, and other artifacts to blend legacy systems and Internet-based systems together. We'll have that anyway, but it makes more sense to let the native mode for federation be Web services-based.

Q What are you doing with WSF?

A We're introducing the first generation of the WSF protocols, which will---in essence---allow a doctor to use his hospital system locally. How it works is the hospital system is federated with the MedCommons service, which is a Liberty service provider. The doctor goes in and fetches patients' records from MedCommons, and pulls the records into the hospital system for display or manipulation.

WSF allows a doctor to have an identity provider who has a bilateral trust arrangement with MedCommons, and thus we honor the doctor's credentials and deliver back the content as desired.

Q Why the big push towards patient-centricity in health care? Hasn't the health-care system always been focused on patients?

A At one level, it's always been all about patients. But if you are talking about a patient's rights to control and access her own personal health-care information, we have barely scratched the surface. President Bush and Secretary Leavitt have spoken about the patients' ability to move and to have their health-care records accessible. And what patient, or insurance company for that matter, would not want to be able to get a second opinion online without having to get another MRI or blood test? Patient-centricity leads to increased efficiencies in the health care ecosystem.

As a patient, if you want to have a lab test under an anonymous identity, you should be able to do that without fear that anyone but you is going to see the results. If you want your dentist to see your medications history, but not your interactions with a psychologist, that is your right.

Without patient-centricity, and the patient's control over her own health care information, we will end up with a higher-tech version of the enterprise-centric, hospital-focused infrastructure in which patients have access to their information in separate islands, and only with great efforts. As citizens, and as patients, we deserve to see the entire continent. It is all of our rights.

Q Why call MedCommons a “bank”?

A Private medical data belongs to the patient and only to the patient. It is the patient's choice if and when and how to share this data with physicians, insurance companies and other various companies.

A “commons” is a resource which is accessible to anyone. Interoperable communication of private medical data, when managed with the voluntary and informed consent of the patient, can help to improve health care for all by facilitating scientific research, objectively demonstrating quality, and by promoting public health and safety.

In the Internet age, the ability to control private information using nonproprietary protocols is as essential as was having a universally accepted currency during the Industrial Revolution. Privacy and voluntary participation are the foundation for trust in MedCommons, as they are in modern banking practice.

Q There are many Web-based PHR systems available and a lot are popping up, but what is special about yours?

A Well we hope to interconnect them all. The difference is, those are singular services and they will offer benefits to different patient segments. Some may be focused on the elderly and some may be focused on children. Basically, everybody is building islands.

At MedCommons and via the CCR, we are trying to build a set of bridges among all of these various islands because it is not very healthy if everyone is on a different island. If the patient has two doctors on two different islands, it is very hard for them all to collaborate.

Also with Liberty, we support and encourage federated collaboration and sharing of the PHR and associated content between a patient and her doctors.

So we are committed to standards and we are committed to making all these isolated systems interoperable. I think that's actually what distinguishes us from these PHR services.

Q What is the relationship between MedCommons and proposed HSA (Health Savings Accounts) and other consumer-directed care insurance programs?

A MedCommons is independent of both health-care and insurance providers. By providing true portability and world-wide access to health resources, MedCommons is well suited to consumer-directed insurance plans and may be offered as a convenient link to consumer-controlled Health Savings Account payment cards.

Q What kind of response are you getting from the provider community? Can you share with us how you are being received out there?

A To be completely frank, nobody understands federation in any real detail. I am being really blunt. We understand that the only way to show this to the world is to actually build it and then just work from that point forward.

Very smart guys who are CIOs of large hospitals typically have hundreds of systems they're taking care of, and you start to talk to them about Liberty and their eyes glaze over because it's protocol soup out there. So I really think that the way to move forward is for the right vendors to simply suck it up, demonstrate it all, and then we will work from there.

That is one issue. Then there are some other issues that have nothing to do with MedCommons which are really about tele-medicine---how doctors participate at remote distances over the Internet---what are the best interfaces for these people? They are not particularly focused around identity in any sense, but I am very excited by the opportunity to start to look into things like Liberty's new People Services. There also seems to be a lot of interest in instant messaging in the health-care community for providers talking to other providers. So I think there are a lot of new areas that we will be pushing into over the next couple of years.

Q So, as the company, you are just really building this technology, showing it and believing in it?

A We're building it. We're showing it, and we are getting some people to use it. Right now, there are people and organizations using it---but nobody is using it for money, and when we get it right, we will move onto the money part.

We put a piece of the system, the whole viewing system in fact, through the FDA approval process. This was 18 months ago---so some major hurdles are behind us and we do have some proper processes in place. We are flexible and there are a lot of things happening. Our mission right now is to fashion the best possible patient system we can for 2007 and beyond. That's really where we are. There are a bunch of people out there who are selling PHR systems vigorously right now, and we do hope to interconnect them all so patients have true choice, and true interoperability everywhere.

Q So perceived competition are essentially potential partners for you.

A We are trying to develop them as partners, and we do hope to bring some of these guys into the Liberty Alliance as well.

Q How has it been working with the Liberty Alliance?

A Liberty has been making excellent progress towards standardizing all of these areas that are immensely useful in facilitating what represents the next wave of computing. So I think what Liberty is doing over the long term is terrific. I would love to get Liberty more involved in solving problems at 12 a.m. midnight between three vendors who can't quite seem to get the stuff to work, but I am not sure Liberty wants to have that role. Liberty is all good, and Liberty is actually good value. It is priced right, and it really is the right thing to do. I'm very happy with Liberty.

Q What will the health care ecosystem look like in five years? In ten?

A In five years, we believe the security and privacy solutions will stabilize and that there will be many participants in the ecosystem who will be exchanging and storing standardized health-care records between disparate legacy enterprise systems and new Web 2.0 infrastructure. There will be many software developers plugging in to an emerging standardized backbone, allowing communities to develop around disease management and other specialized groups. By ten years out, the ecosystem will be dominated by those institutions that can interoperate with a fully federated, interoperable health-care infrastructure that gives the patient universal access and full freedom of choice and movement between providers, and gives the health-care providers and payers a means of reducing IT expense, and providing more effective health care for all.

ROI Snapshots



The Finnish Board of Taxes sought to improve the taxation e-collection process and to create an authentication model to first improve productivity within their own operations and then be leveraged to other government areas and functions.

They are using SAML 2.0 and ID-WSF 2.0 in this project and are achieving significant ROI.

The Finnish Board of Taxes estimates that the cost of each individual transaction made physically in the Tax Board office is approximately 20-50 Euros. Those same transactions when done electronically in an SSO environment cost their office about 10-50 cents. This represents a front office cost savings upwards of 95 percent.

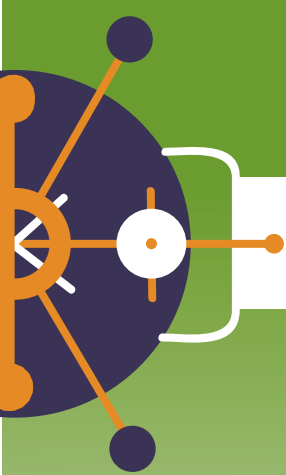
“As you can see the difference is huge,” said Tero Pernu, planning manager, Finnish Board of Taxes. “Lower costs are the most compelling and only practical reason for us to support e-transactions and e-services in general.”



HP is implementing identity federation through the enterprise---providing SSO to the large number of users who access a variety of systems: internal, external partner, and customer systems.

HP's centralized customer identity management systems hosts 21 million users a month and is growing at a rate of 700K users a month.

According to Anjali Anagol-Subbarao, IT architect at HP, the cost savings in going to a centralized IDM system are considerable. “For example to bring up a complex Web site it may take two million US dollars and if the site did its own authentication it would be approximately four hundred thousand dollars” she explains. “But if it integrated into a centralized identity management system it will only be one-fourth the cost.”



The Authentication Imperative

usBanker
Beyond Business as Usual

By Roger K. Sullivan

It has become alarmingly clear: e-commerce will not thrive on user names and passwords alone. Identity theft and online fraud are forcing financial institutions, governments and other organizations to quickly find ways to improve Internet security.

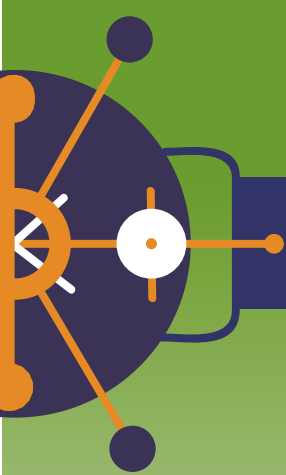
In October, the Federal Financial Institutions Examination Council issued updated guidance on the risk management controls necessary to authenticate the identity of customers accessing Internet-based financial services, strongly recommending that banks comply with the guidelines by the end of 2006. This development, along with growing consumer concern, has heightened urgency around the adoption of strong authentication.

Strong authentication, as it's most often called, requires at least two forms of identity authentication for accessing a network or online application. This usually means combining something a user "knows," such as a password or challenge/response question (what's your pet's name?), with something a user "has," such as a token or smart-card. What a person "is," determined by a photograph, a biometric scan or fingerprint, to ensure authentication may also be included with stronger authentication to verify identity. The difficulty comes in combining these three forms in a way that balances the certainty of the person's identity against the possible user-experience difficulties created by this additional checking.

Naturally, one of the primary concerns around strong authentication is interoperability. For strong authentication to have maximum benefit and impact, solutions must be able to interact seamlessly. To date, most strong authentication solutions have been built using proprietary technologies and developed based on the requirements of specific vertical markets. As a result, many of these solutions cannot operate with each other and can be costly to deploy. In late 2005, the Liberty Alliance took a hard look at these challenges and established the Strong Authentication Expert Group to help organizations meet new industry and government demands for stronger authentication solutions.

In addition, many of Alliance members, including those working in financial services, the global security market and various government sectors, have been working on strong authentication initiatives—on their own—for quite some time.

During the past year, the Liberty Alliance has also been working to develop market requirements for appropriately deploying strong authentication in a federated environment. The group is expanding Liberty's work beyond federation to build ID-SAFE (Identity Strong Authentication Framework), which allows hardware and software tokens, smart cards, SMS-based systems and biometrics to interoperate across organizations, networks and vertical market segments. ID-SAFE eliminates the need to rely on passwords and user names alone.



The work coming out of the group goes hand in hand with the work that the alliance has been doing in open, interoperable identity specifications. The key word here is interoperable. For example, one concern that some financial services organizations have is around the emergence of “token necklaces” that is, requiring consumers to have unique tokens for authenticating themselves at the various financial institutions where they have accounts—thereby forcing multiple tokens on each consumer. ID-SAFE aims to enable these individual mechanisms to interoperate, reducing costs, increasing security and improving ease of use. The ID-SAFE technical development process is modeled on the group’s success in introducing identity specifications for federated identity management, including Liberty Federation, which consists of ID-FF 1.1, 1.2 and SAML 2.0 specifications, and Liberty Web Services, which consists of ID-WSF 1.0, 1.1.

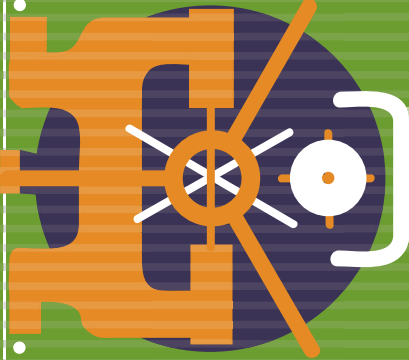
While the type and extent of guidance issued by governments tends to vary from country to country, Australia, Belgium, Brazil, Denmark, Hong Kong, Singapore and the UK, are already either requiring or promoting some degree of strong authentication in various vertical segments. Other governments are expected to follow suit.

As organizations moved rapidly toward a password “breaking point,” they will need to strengthen user authentication with alternative security methods. Organizations should begin planning now for their eventual transition from passwords to stronger authentication methods. A standards-based framework, ID-SAFE provides a roadmap for transition and helps make the Internet a more secure place for doing business.



Roger K. Sullivan serves as vice president of the Liberty Alliance’s Management Board and is vice president of business development at Oracle’s Identity Management Solutions

About the Liberty Alliance Project



Do you want to subscribe to this newsletter?
Send us an e-mail at: LAP-execnewsletter@projectliberty.org

The Liberty Alliance Project is a global alliance of companies, non-profit and government organizations developing open standards for federated network identity, interoperable strong authentication (ID-SAFE) and Web services (ID-WSF). Liberty Federation, which consists of ID-FF 1.1, ID-FF 1.2 and SAML 2.0 specifications, offers organizations and consumers a more convenient and secure way to control online identity information and is deployed extensively by organizations around the world. Liberty Alliance is the only global identity organization with a Public Policy Expert Group (PPEG) offering guidance and best practices on privacy within all Liberty deployments. The Liberty Alliance management board currently consists of representatives from AOL, Ericsson, Fidelity Investments, France Telecom, General Motors, HP, IBM, Intel, Novell, Oracle, RSA Security, and Sun Microsystems. Membership is open to all commercial and noncommercial organizations. A full list of Liberty Alliance members, as well as information about how to become a member, is available at www.projectliberty.org/membership.