

# Identity Assurance Framework Business Cases

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# Fidelity Corporate Description

Fidelity is one of the world's largest providers of financial services with over \$3.3T of custodied assets, including managed assets of more than \$1.5 trillion\*.

Fidelity offers investment management, retirement planning, brokerage, and human resources and benefits outsourcing services. The firm is the largest mutual fund company in the United States, the No.1 provider of workplace retirement savings plans, the largest mutual fund supermarket and a leading online brokerage firm. For more information about Fidelity Investments, visit [www.fidelity.com](http://www.fidelity.com).

\*As of April 30, 2008

# Business Federation Benefits

- Federated ID services can:
  - Simplify the customer experience
  - Deepen product service offerings
  - Protect customer information
- Federated ID services are used with:
  - Clients
  - Vendors
  - Government Agencies

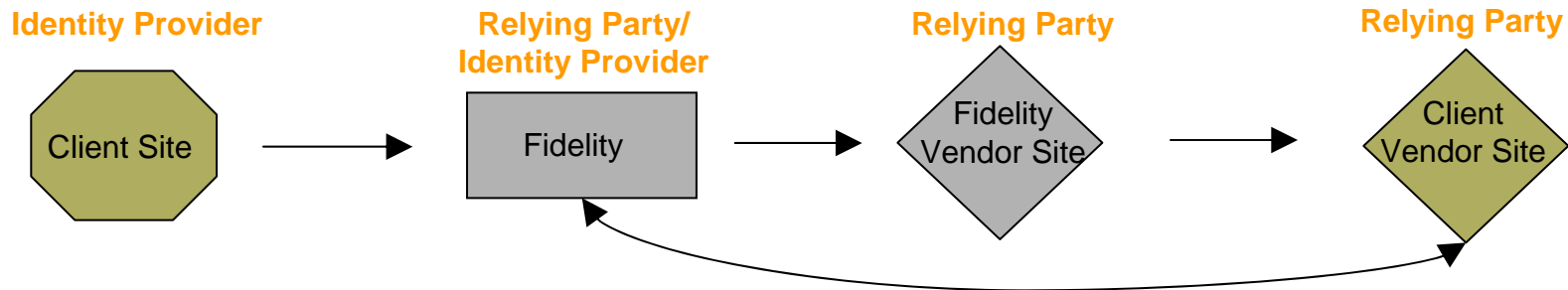
# Starting With Single Sign On

- Fidelity offers Single Sign On (SSO) to corporate clients to enhance the benefits offering
  - Integrate with corporate portals
  - Leverage clients' identity infrastructure
- Extensible means to integrate vendors
- Specific challenges
  - Understanding the risk posture with an integration
  - Educating all parties on

# Federations Can Become Complex

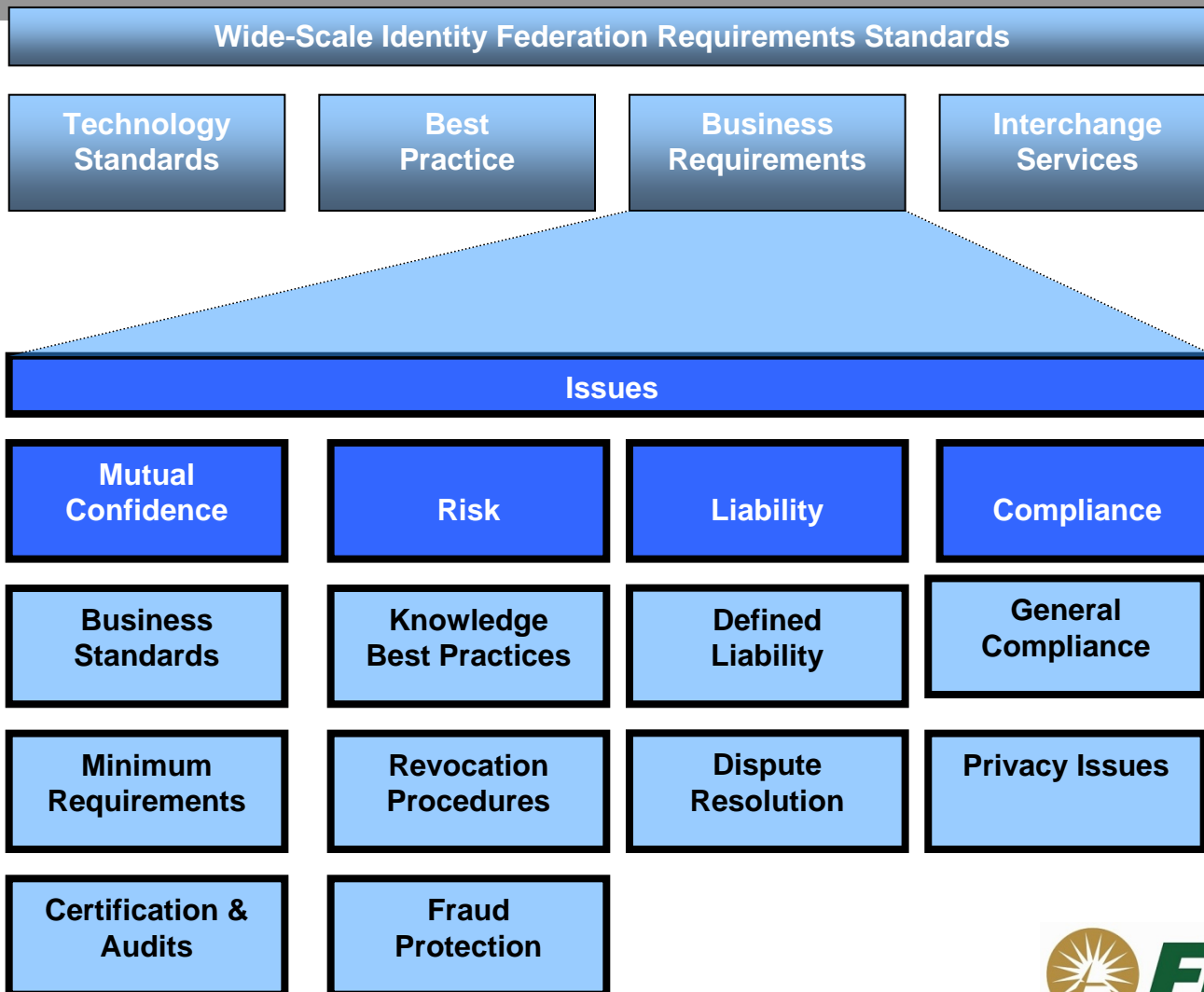
- Linkages can be multi-tiered
- Relationship between principal / end user and the services vary
  - Direct (e.g. employee at client company)
  - Indirect (with service provider)
  - Proxied (to third party via service provider)

# Multi-Tier Scenario



- Fidelity relies on Client authentication for access
- Fidelity utilizes 3<sup>rd</sup> parties for functionality
  - Utilizes federation protocols for integration
- Client request access to its own 3<sup>rd</sup> party vendor
- Being able to standardize on assurance

# Identity Issues Matrix



# IAF Opportunities

## *Without IAF*

- Inconsistency in identity capability assessment
  - What's "good enough" for a service?
- Liability issues linger
  - Who owns liability if error occurs?
- Each discussion starts from "zero knowledge"

## *With IAF*

- Comparable practices across identity providers
  - Can determine what identity info is appropriate
- Liability due to assessment errors reduced
  - Removes omission errors
- Common process expedites onboarding and learning