Goodbye passwords!

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123456

The password dilemma

- Short passwords easy to attack
- *AS2-Y#!t9@-allMYp@$$* way more secure
- **Growing number of accounts**
  - Need to keep passwords distinct
  - Lost revenues due to forgotten passwords [2]

- Password-based authentication is under attack!

Goodbye passwords!

https://www.youtube.com/watch?v=vcsGu9ug9J4

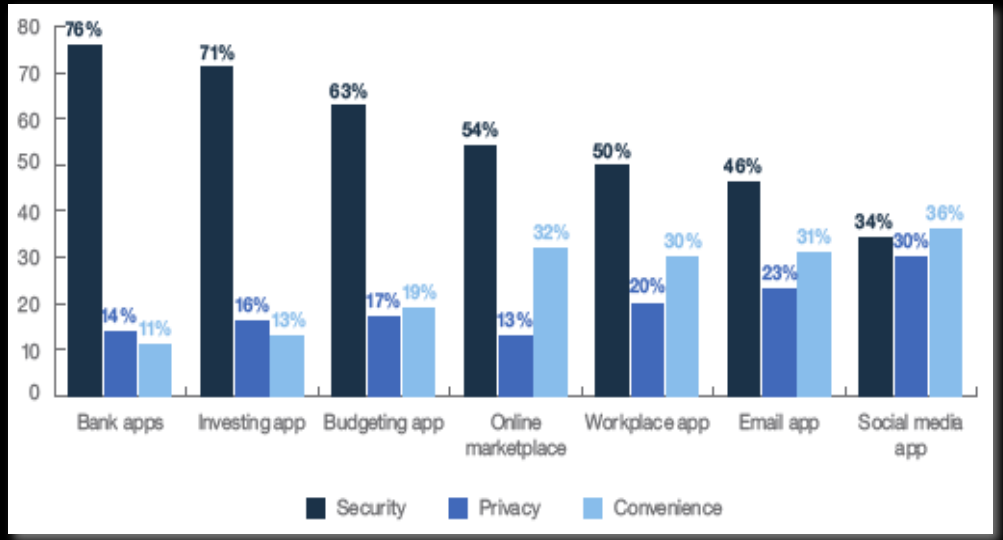
Excerpt from the iPhone X *Memory* commercial - Apple

Welcome biometrics

A biometric characteristic

- No need to remember
- Always with you
- Fast and easy!
- More secure … or at least this is what many people think!

How secure do you want to be?



Source: *Future of Identity Study 2018* - IBM Security

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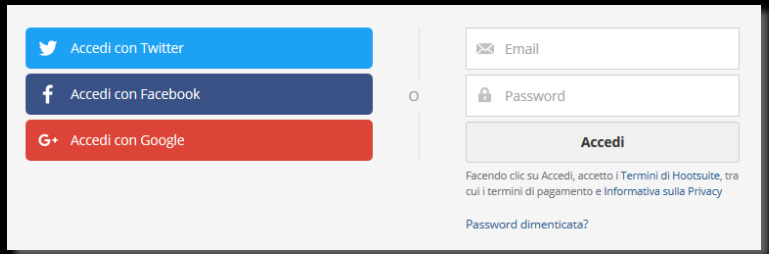
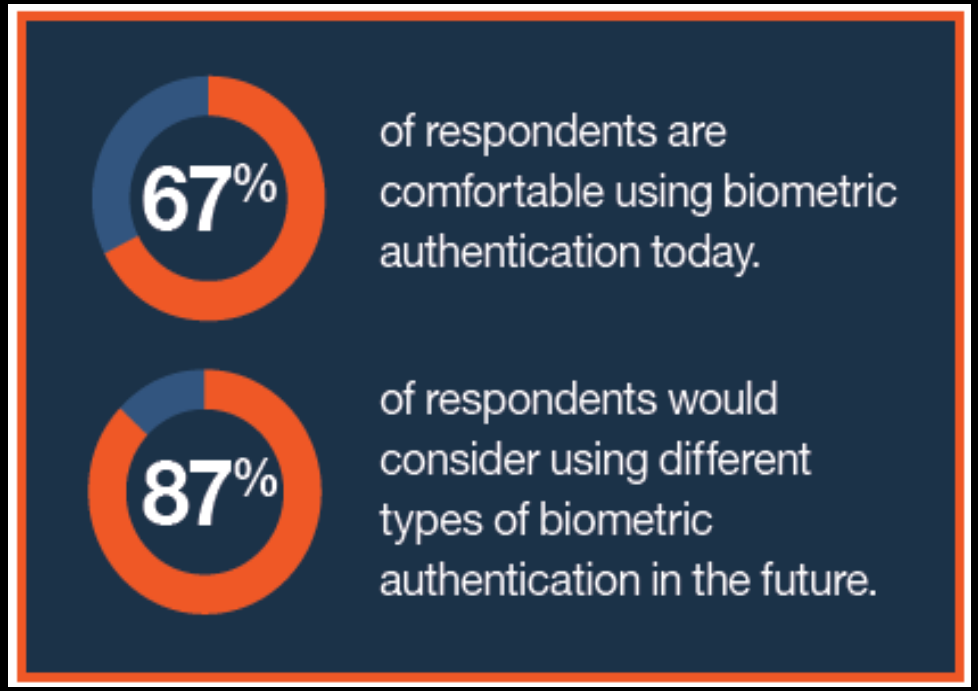


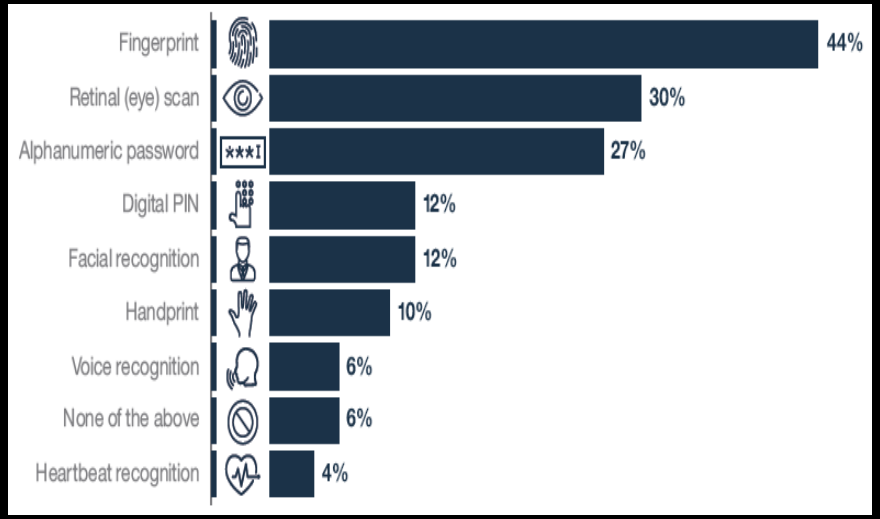
The right compromise



Source: *Future of Identity Study 2018* - IBM Security

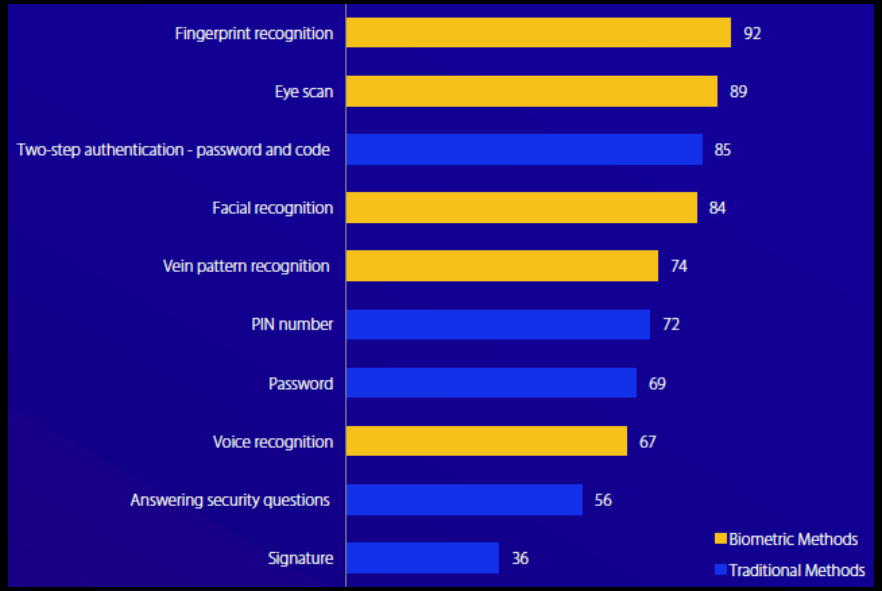
What biometrics

Authentication methods perceived as most secure



Source: *Future of Identity Study 2018* - IBM Security

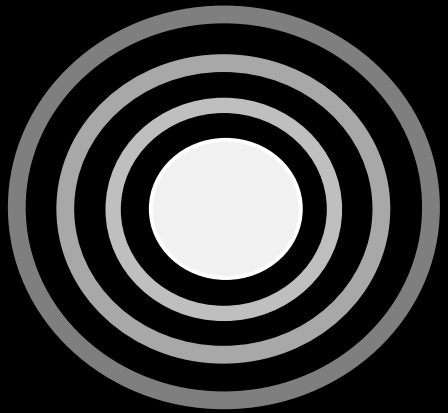
Secure methods for authorizing payments



Source: *Goodbye, passwords. Hello, biometrics. - VISA*

How secure is … biometric security?

Multi-Factor Authentication (MFA)



- Multiple layers of defense
- *Visible* vs *invisible* authentication factors

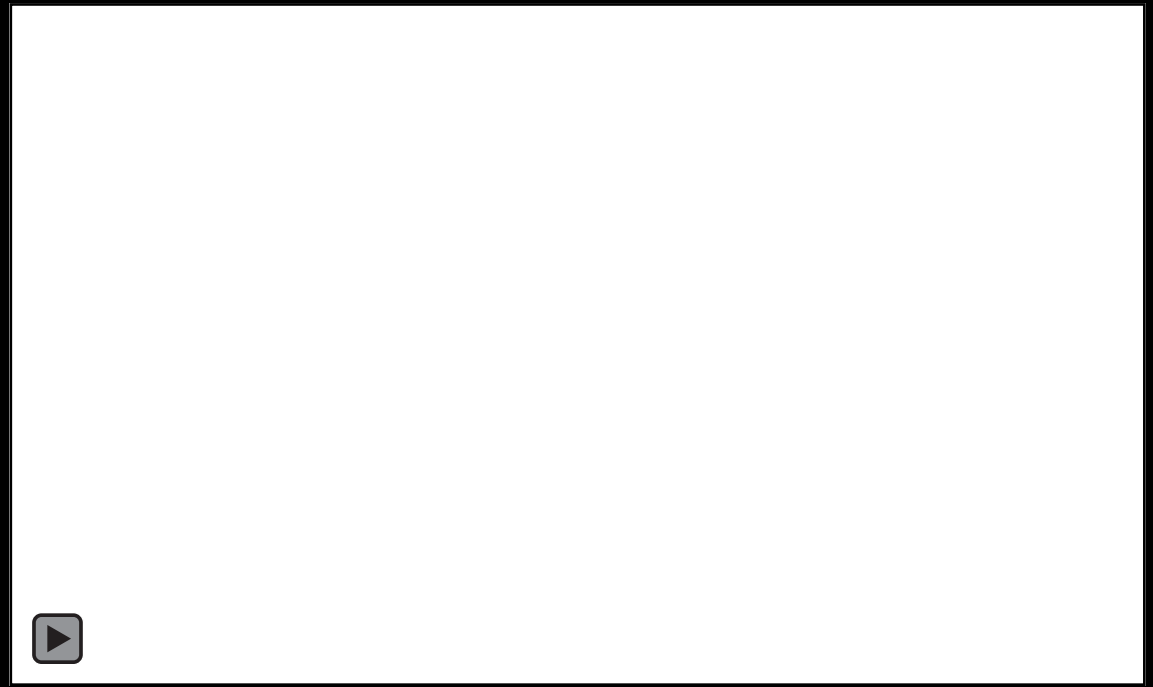
Authentication-as-a-service (1/3)

1 Enrollment (once)

1.1 Device registration

1.2 Identity

> Watch the demo



Authentication-as-a-service (2/3)

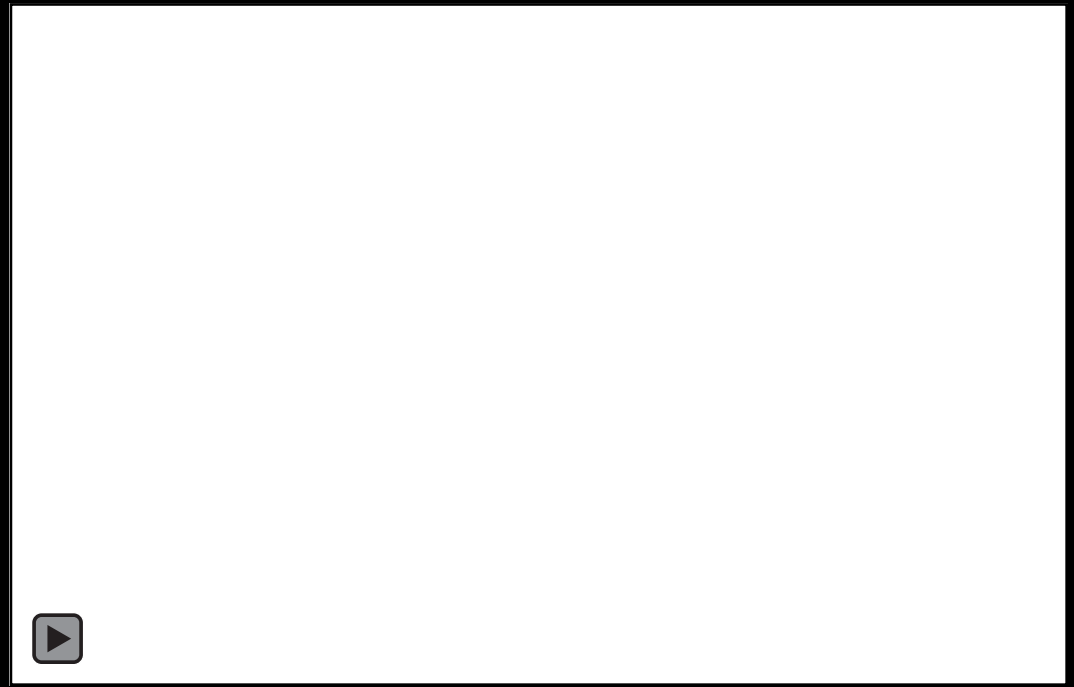
2 Password-free login

> Watch the demo

Authentication-as-a-service (3/3)

3 Safer banking

- 3.1 Low value transaction
- 3.2 Medium value transaction
- 3.3 High value transaction
  > Watch the demo



Conclusions

- Don’t force your users. Engage them!
  - Manage user experience and acceptance, along with risks
- Make biometric authentication appealing
- One size fits all does not fit here
- Two is better than one. Especially when it comes to authentication!
  - …. And more is better than two!
- Risk-based authentication
- Behavioral biometrics

And your speaker is ...

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Thank you

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[2] *Goodbye, passwords. Hello, biometrics.* VISA, September 2017

[3] J. Moar *3 steps to prepare for multimodal biometric payments* Juniper Research, March 2018

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