



Strong Authentication for Everyone: Introducing the VIP Network



Introduced by Nadine Dereza

Presented by Kevin Trilli
Director, Product Management - Authentication

Where it all comes together:

Authentication – The End of the Status Quo

+ Ramping Identity Theft in 2005

- **UK Costs £1.7B per year**
- **10M US adults victimized¹**
- **50M accts. Compromised²**

+ Reputation Risk

- **CardSystems, ChoicePoint, LexisNexis**

+ Emerging Compliance (FIs)

- **US: No more single factor (FFIEC mandate for 2006)**
- **Choicepoint to pay \$15M**

+ Consumer Confidence Erosion

¹ Source: FTC survey

<http://www.ftc.gov/opa/2005/03/idthefttest.htm>

² Source: Privacy Rights Clearinghouse

<http://www.privacyrights.org/ar/ChronDataBreaches.htm>

³ Source: Home Office Identity Fraud Steering Committee

<http://www.identity-theft.org.uk/ID%20fraud%20table.pdf>

2005 worst year for breaches of computer security

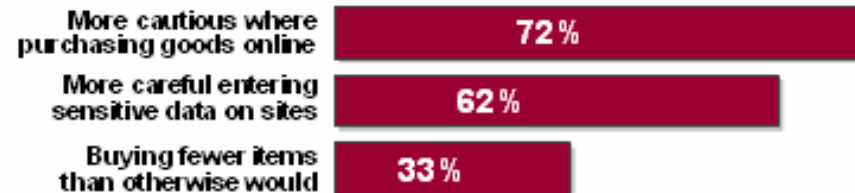
By Jon Swartz, USA TODAY

SAN FRANCISCO — Data breaches disclosed at Marriott International, Ford Motor, ABN Amro Mortgage Group and Sam's Club this month capped what computer experts call the worst year ever for known computer-security breaches.

At least 130 reported breaches have exposed more than 55 million Americans to potential ID theft this year. Security experts warn that wayward personal data, such as Social Security and credit card numbers, could end up in the hands of criminals and feed a growing problem.

An adviser for the Treasury Department's Office of Technical Assistance estimates cybercrime proceeds in 2004 were \$105 billion, greater than those of illegal drug sales.

42% online shoppers more nervous from attacks and:



Announcing VeriSign Identity Protection

A Layered Defense Against Identity Theft



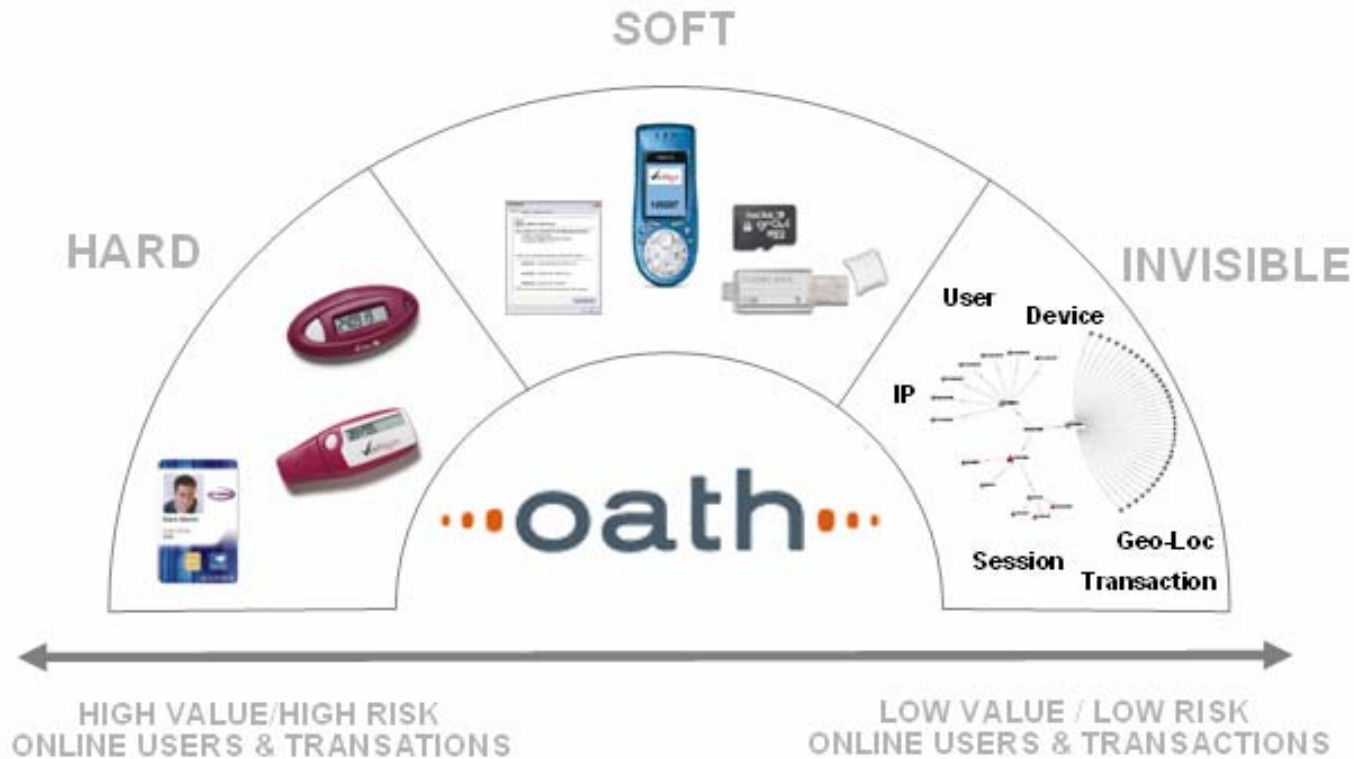
**VIP
Strong
Authentication**

**VIP
Fraud
Detection**

VIP Network

Two complementary services enhanced by a “Network Effect”

Built on Two Principles: Choice & Open Standards



+ Choice Versus Point Solutions

- One size does not fit all (different users, different risks)
- One platform, one strategic partner for authentication

+ Open Versus Proprietary Technology

- Remove vendors lock-in (16 interoperable OATH solutions)
- Drive competition & innovation (60 active OATH members)

Comprehensive & Integrated Services



LIFE-CYCLE MGT

LOGISTICS

Support
(1st & 2nd Level)

Integration

Shipping

Inventory Mgt

Portal Services

Issuance

User Self-
Services

Administration



FRAUD
DETECTION

Anomaly
Detection

Intervention
(Q&A, SMS, Voice)

Intelligence Updates

High-Availability
Validation

Dynamic
Provisioning

2nd Factor
Federation

Fraud Intelligence

The Network Approach Makes it Unique



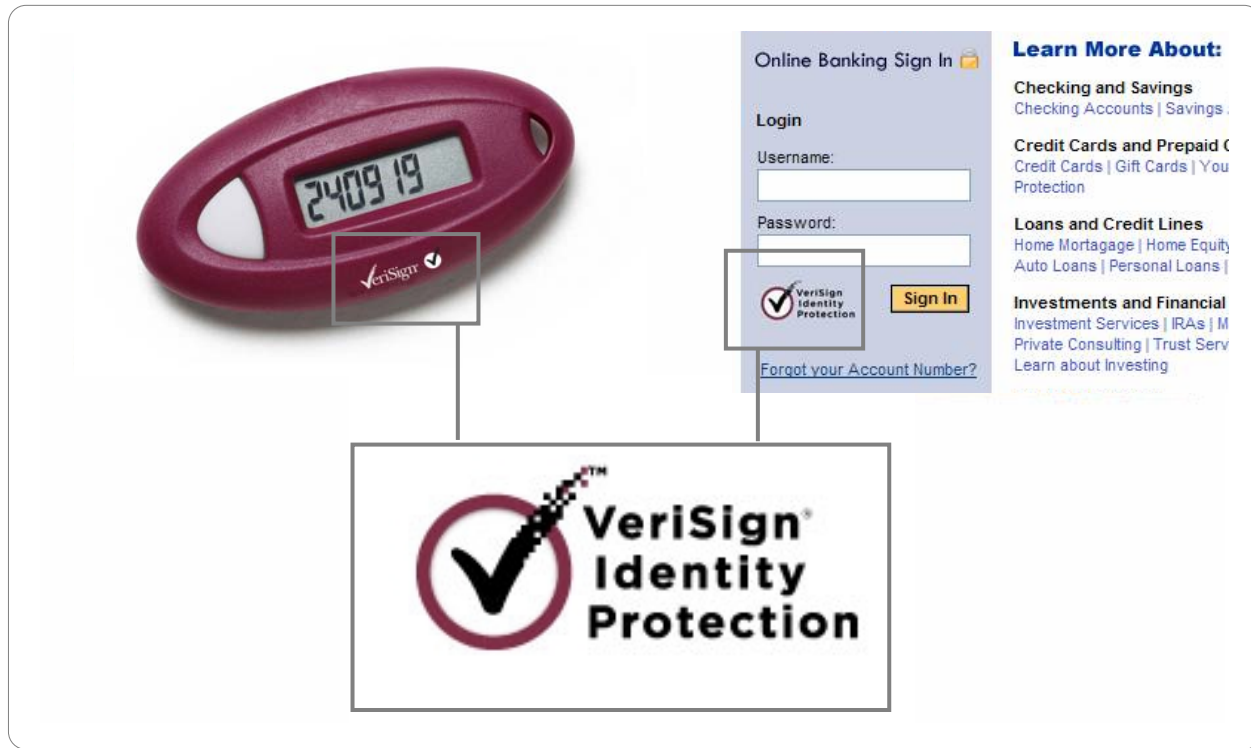
Shared Authentication

- + Enhanced usability (one key for the Internet)
- + Reduced complexity (pushed to the network)
- + Game changing cost model (credit card-like business model)

Shared Intelligence

- + The more you see, the more you know (Metcalf's law)
- + Augmented by VRSN unique Internet visibility (DNS, SSL, MSS)

Inspired by the Offline World



- + An ATM card works across all the Banks on the Cirrus Network
- + A VIP Device Works Across all the Web sites on the VIP Network

Without Depending on a Device

+ User-Centric Fraud Detection

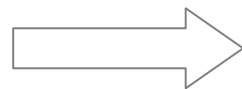
- Is **INVISIBLE** to most users
- Non-intrusive (clientless, no UI change)
- Leverages available online information
- Checks for known fraud patterns (e.g. bad IPs)
- Also learns how you behave (zero day attack protection)

+ Risk Triggered Intervention

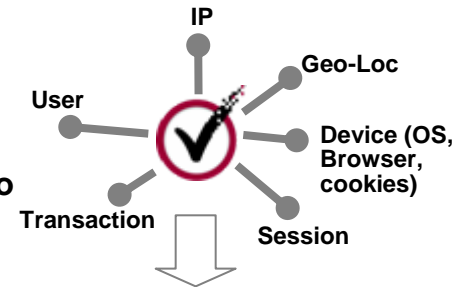
Corporate User **High Net Worth** **Student**

Retired **Road Warrior** **Small Business Owner**

Because each user is different ...



1. Passes session & transaction info



3. Rule check result & risk score triggers intervention based on risk mitigation policies

Policy Engine **Behavioral Engine**

2. Checks against rules & specific user behavioral map

4. Intervention / request for additional identity verification (Q&A, out-of-band message, help desk...)

VIP Is Web-Life Style Friendly

+ Enabled for My Web

- My eBay, PayPal, Yahoo!
- My bank, my broker
- More (My mortgage, my health, my IRS...)



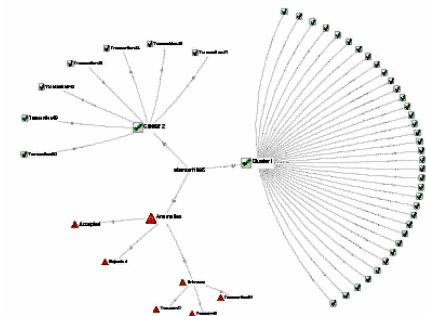
+ Mobile & Convenient

- Familiar & hip: Motorola Phone
- Convenient & Portable: SanDisk drives



+ Invisible

- Make security Invisible
- Additional Security only when required



Our Name and What it Stands For Sets Us Apart



- + **Critical Internet Infrastructure Operator (DNS & SSL)**
- + **Recognized & Trusted by Millions of Internet Users**
- + **Trusted Security Provider to 500,000 Web Sites**
- + **Neutral Third Party to Financial Institution & e-Merchants**

VeriSign Identity Protection Network (VIP)



- + Invisible or Web Lifestyle Friendly Security for Consumers
- + Comprehensive & Turn-Key Solution for Online Services

Intelligent Infrastructure for ID Protection
From the Leading Internet Infrastructure Operator



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