



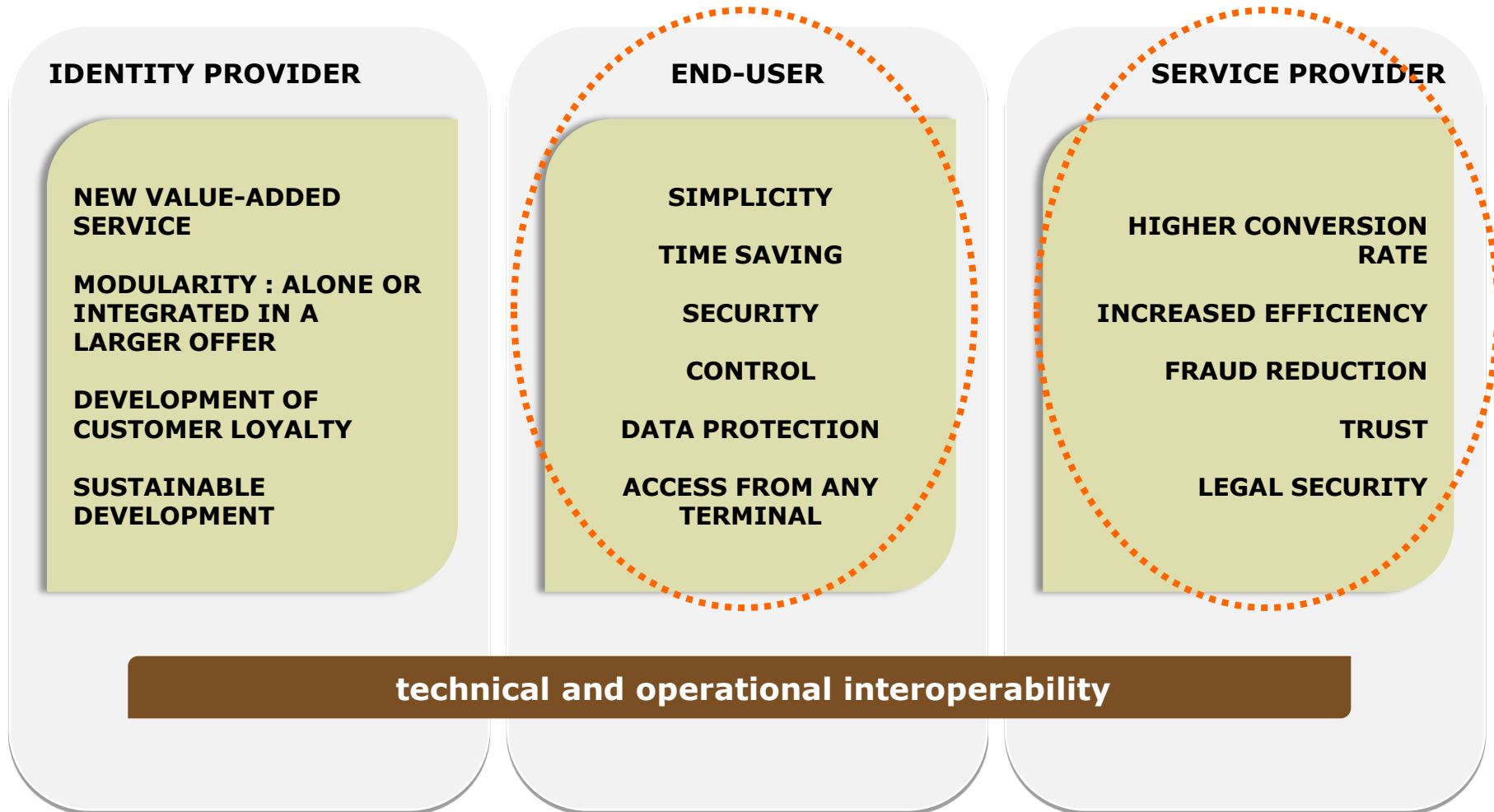
Conditions for implementing innovative services :

meeting users needs and organizing the ecosystem

Ludovic Francesconi, Cartes Bancaires CB - ACSEL

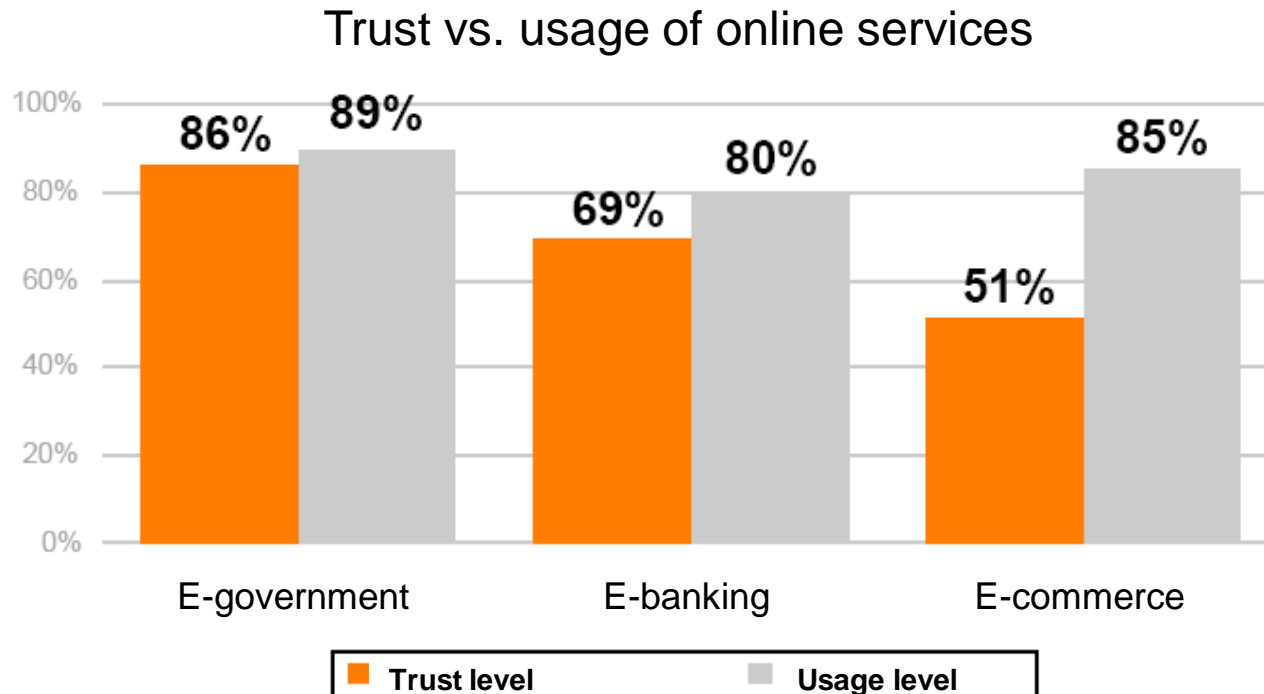
7 May 2010 – EIC 2010

- **Acel is an enabler for implementing identity management in real-world online services, in relation with national and European initiatives (FC², IDéNum, SSEDC, etc.).**
- **Two main issues from our point of view**
 - **Considering users expectations**
 - **Creating an effective and simple operational model in order to achieve interoperability :**
 - several identities
 - build trust and make user experience easier



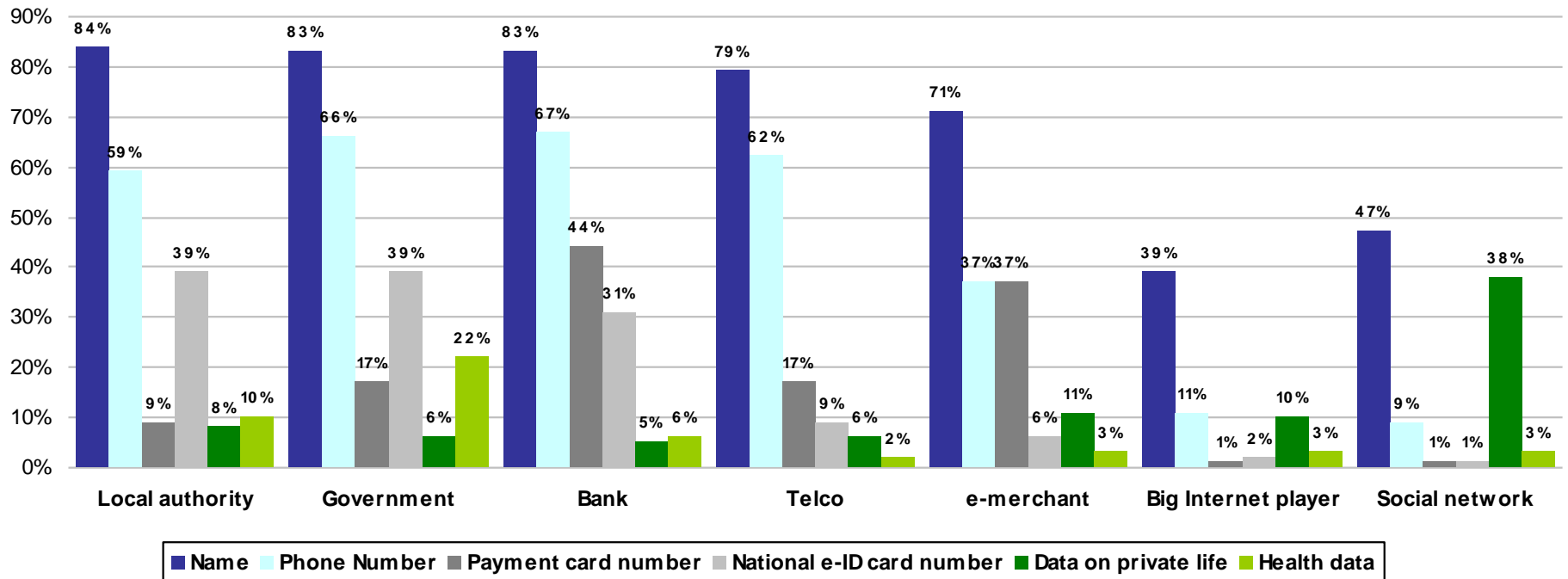
- **Large scale survey at French level about digital trust and identity, in partnership with Caisse des dépôts**
 - Conducted in fall 2009
 - Sample of 700 Internet users + 300 non users (> 15 year-old)
- **Focus groups in the framework of FC² project (Orange Labs)**
 - Conducted in beg 2010
 - 4 age groups : 18-25, 25-35, 35-49 and 45-65
- **Service providers feedback from demo presentations**

- On average, French Internet users have 12 accounts online.
- Trust level varies depending on the service.
- Usage value overtakes risks.



■ End-users would prefer trusted players as identity providers

Trust in various players



Among those personal data, which ones would you entrust to these market players ?

■ Readiness to use identity management « tools »

- | | |
|-----------------------|------|
| ■ National e-ID card | 57 % |
| ■ Centralised account | 34 % |
| ■ Card selector | 31 % |

■ Business model

- Only 5 % of end-users would be ready to pay for that service.

■ Conclusion

- End-users are aware of risks and waiting for more security, but they want also a simpler user experience.
- They are open to new tools to manage their digital identities.

- **Words are important**
 - Virtual cards vs. real (smart)cards
 - Online « wallet » (contains something) vs. identity selector
- **Security is a real concern, users want to be reinsured**
 - By connecting smartcards : for instance e-ID card for proving state identity, bank card for payment
 - By using certificates for electronic signature
 - Fears concerning data protection
- **Identity management has to be provided the same way on any device**
 - Access from any PC or smart phone
- ***« If I use a smart card to provide authentication to an IdP or to send data, why would I need a virtual card? »***

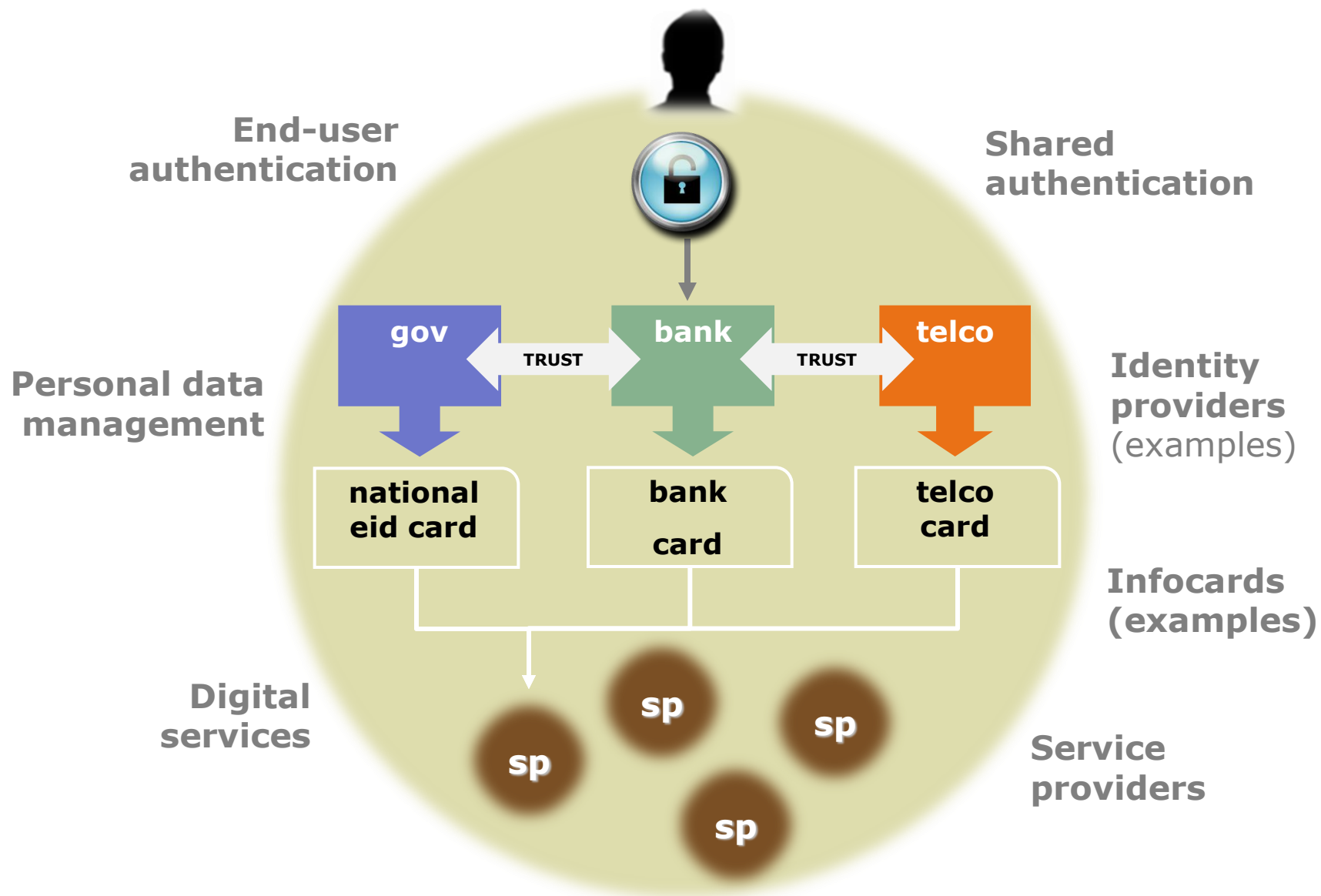
■ Why is there a need for operational interoperability ?

- Need to build trust between Identity Providers and Service Providers
- Define liabilities between IdPs
- Use of several identities (i.e. from different IdPs) in many use cases
- Need to simplify authentication processes to these IdPs
- Consistent and easier user experience.



■ How to achieve this interoperability ?

- Propose a collaboration framework to IdPs
- Build a set of common rules
- Associate Service Providers from the start
- Create the right economic conditions



- **OIX – Open Identity Exchange**

- The first living example of that kind of interoperable system
- Implementation of security features?
- We are willing to learn more about that experience



- **Kantara Identity Assurance Framework v2.0**



- **Netherlands: A network approach to e-identification**

- **France : IDéNum**

- **At European level**

- Attributes management might increasingly come with the growth of strong authentication (by certificates or other methods)
- Interoperability of e-IDs may be the driver of interoperability in identity management globally speaking

- **At National level**

- The real-world services will remain local
- In France, initiatives are coming from the public services providers in order to dematerialise local services

- **Identify and benchmark European and International best practices in organization and governance**
- **Provide help and support to market players to organize themselves in order to provide identity services**
- **Contribute to build an implementation project**
- **Suggestions / discussion**