# Transparency and Usability of Web Authentication

### Personalized Web Experience

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The views expressed in this position paper are those of the author, and do not necessarily reflect those of the author's employer, World Saving Bank, FSB or its parent company, Golden West financial.

## Overview

- FFIEC Requirements
- Consumer Trusted Channel
- Personalized Experience
- Customer Education

# FFIEC as a Starting Point

"Where risk assessments indicate that the use of single-factor authentication is inadequate, financial institutions should implement multifactor authentication, layered security, or other controls"

#### Authentication Techniques, Processes, & Methodologies

- Shared Secrets
- Tokens
- Smart Card
- Biometrics
- Non-Hardware-Based One-Time-Password Scratch Card
- Out-of-Band Authentication
- Internet Protocol Address (IPA) Location and Geo-Location
- Mutual Authentication

### **Mutual Authentication:**

Mutual authentication is a process whereby customer identity is authenticated and the target Web site is authenticated to the customer.

Mutual Authentication technology aid in the protection against

- phishing / fraudulent email?
- pharming / fraudulent websites?

# Mimicking a Trusted Channel

#### Recognized Branch Banking Experience ~

- Known Location
- Welcome Greeting
- Personalized experience with a teller
- Account history summary

# Personalized Web Experience

- Background Color
- Font Color
- Text Message
- Graphic Image
- Phrase Displayed
- Voice Greeting

- Session Timer
- Transactional History
- Security Checklist

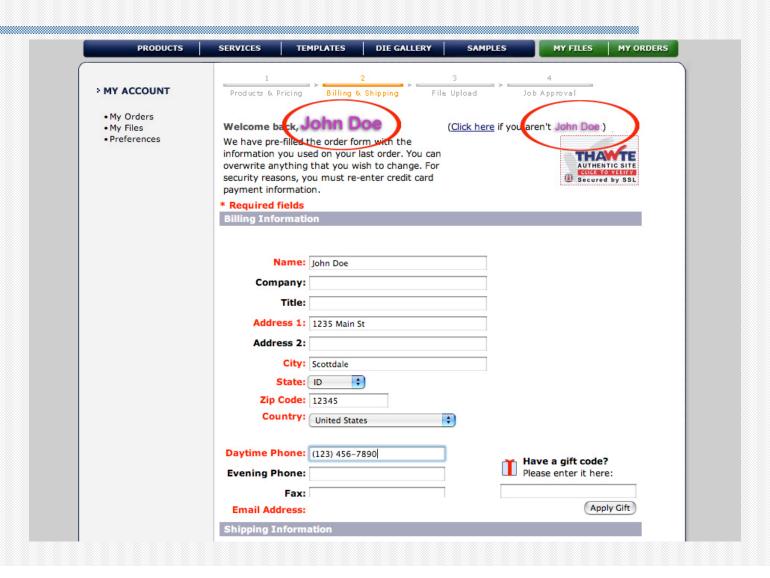
"Reverse Biometric Authenticator"
Site validating itself to the customer by providing the end-user with unique visual trait or behavioral characteristic that the site operates.

#### Low Level Authentication

#### Personalized visual indicators such as:

- Background Color
- Font Color
- Text Message

#### Low Level Authentication

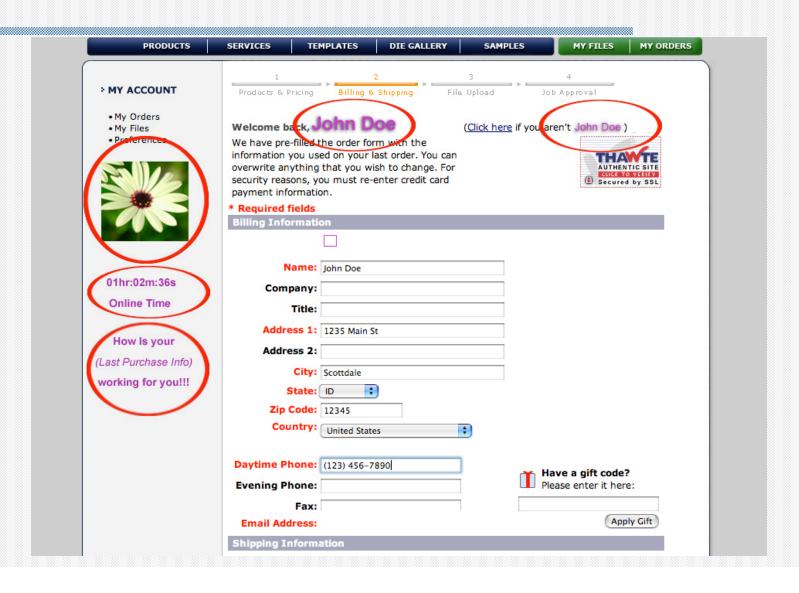


#### Mid Level Authentication

#### Personalized visual indicators such as:

- Background Color
- Font Color
- Text Message
- Graphic Image
- Phrases Greeting
- Voice Greeting

#### Mid Level Mutual Authentication

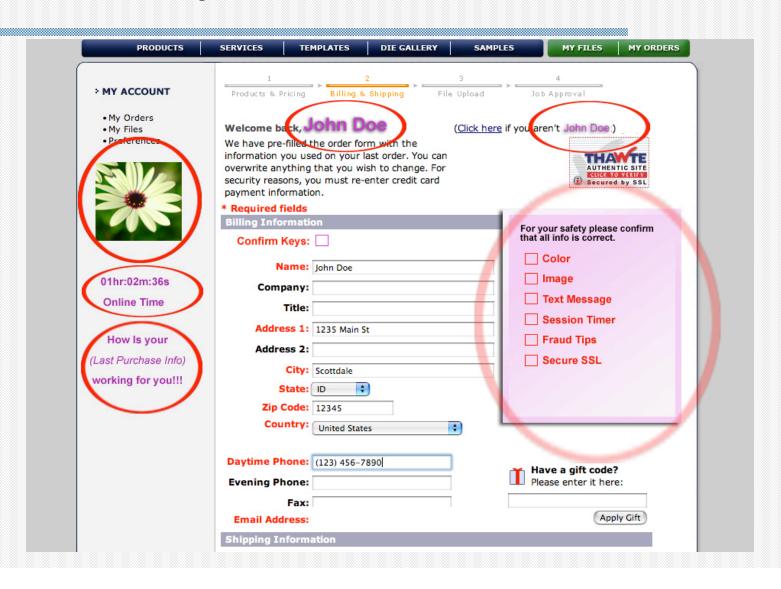


#### High Level Authentication

#### Personalized visual indicators such as:

- Background Color
- Font Color
- Text Message
- Graphic Image
- Phrases Greeting
- Voice Greeting
- Session Timer
- Transactional History
- Security Checklist

#### High Level Mutual Authentication



### Conclusion:

- Personalize experience for the end-user
- Consistent authenticator across the web
- Better placement of fraud tips and info

If widely accepted this method of personalized visual and behavioral indicators can heighten an end-user consciousness of safe data sharing procedures over internet channels.



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