

>> END TO END SERVICE PROVIDER
FOR CRITICAL ELECTRONIC
TRANSACTIONS

>> ELECTRONIC PAYMENT

>> FINANCIAL MARKETS

>> eCS



HIGH-TECH TRANSACTIONAL SERVICES


E-identity: A new business opportunity?

9th international EPCA conference
22-24 March 2010, Disneyland Paris

March 2010

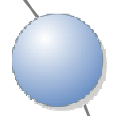


Agenda

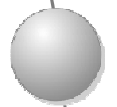
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- 1 – Atos Worldline overview
 - 2 – e-ID trust survey
 - 3 – FC² Project & use case
 - 4 – Questions



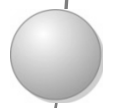
Agenda



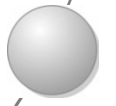
1 – Atos Worldline overview



2 – e-ID trust survey



3 – FC² Project & use case



4 – Questions

Our company



» Atos Origin is a leading IT services company providing consulting, systems integration and outsourcing solutions – delivering business outcomes globally.

- Annual revenues of € 5.4 billion
- Over 50,000 employees
- In 40 countries worldwide



Atos Worldline, a unique combination of skills



Card Payment Acquiring

- » Acquiring processing
- » Commercial acquirer in Belgium
- » Electronic payment terminals
- » POS & ATM management
- » Remote payment

Card Payment Issuing

- » Debit & Credit Issuing processing
- » Cardholder management
- » Fraud management
- » Operator in Belgium for Bancontact / Mister Cash

CRM & eServices

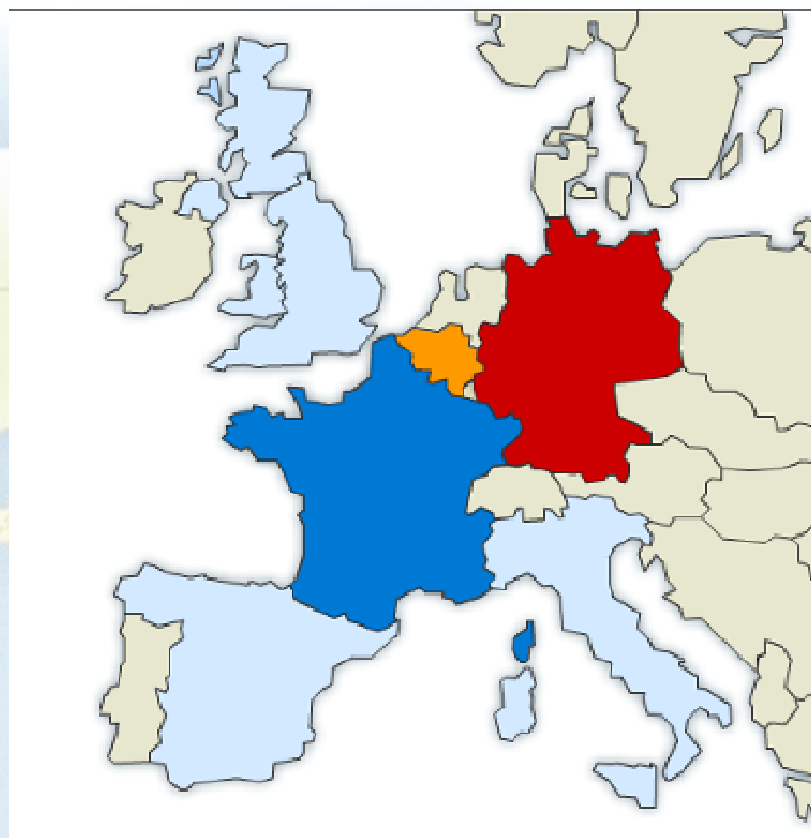
- » Loyalty Programs
- » Contact Management
- » Internet Services
- » Mobile Services
- » Voice Services

Financial Markets

- » Interbanking Cash Clearing & Settlement
- » Clearing & Settlement for CCP (central counterpart) and CSD (central security depository)
- » Asset Management Systems
- » Equities Middle Office / Back Office for financial institutions
- » Financial Information Distribution

2008 revenues: about 800 M€
4,800 employees

A European focus with worldwide support



India

Processing billions of electronic transactions



Payment Acquiring

- » 275 million remote payment
- » 2 billion acquiring transactions
- » 147 million withdrawals
- » 127 million Mon€o/Proton transactions
- » 34 million mobile phone prepaid transactions
- » 400 000 terminals



CRM & eServices

- » 45 billion e-mails
- » 450 million SMS
- » 42 million e-mail boxes
- » 41 million loyalty cards
- » 1,4 billion calls (IVR & Contact Centre)
- » 102 billion internet pages viewed
- » 850 million e-documents



Payment Issuing

- » 12 million debit cards
- » 12 million credit cards
- » 5 million fuel cards
- » 3 million hits in our call centres



Financial Markets

- » 250 million cleared positions
- » 30 billion € assets guaranteed
- » 230 million trades
- » 400 billion € assets under management for 200 thousand private customers
- » 6 RTGS platforms



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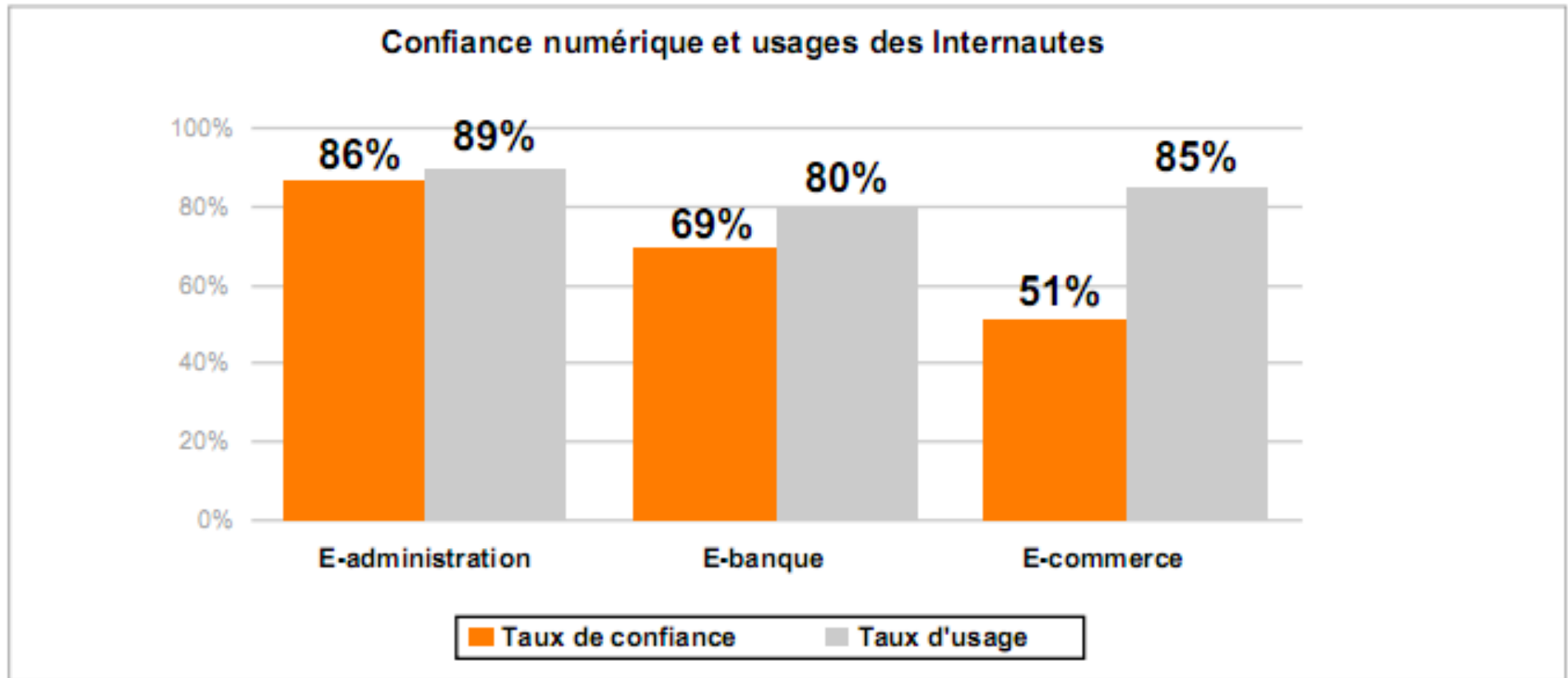
IDATE eID Survey on behalf CDC & ACSEL

French population
More than 15 years old

1 000 persons representatives
- 34,3 millions of Internet users (68%)
- 16,1 millions of non Internet users (32%)

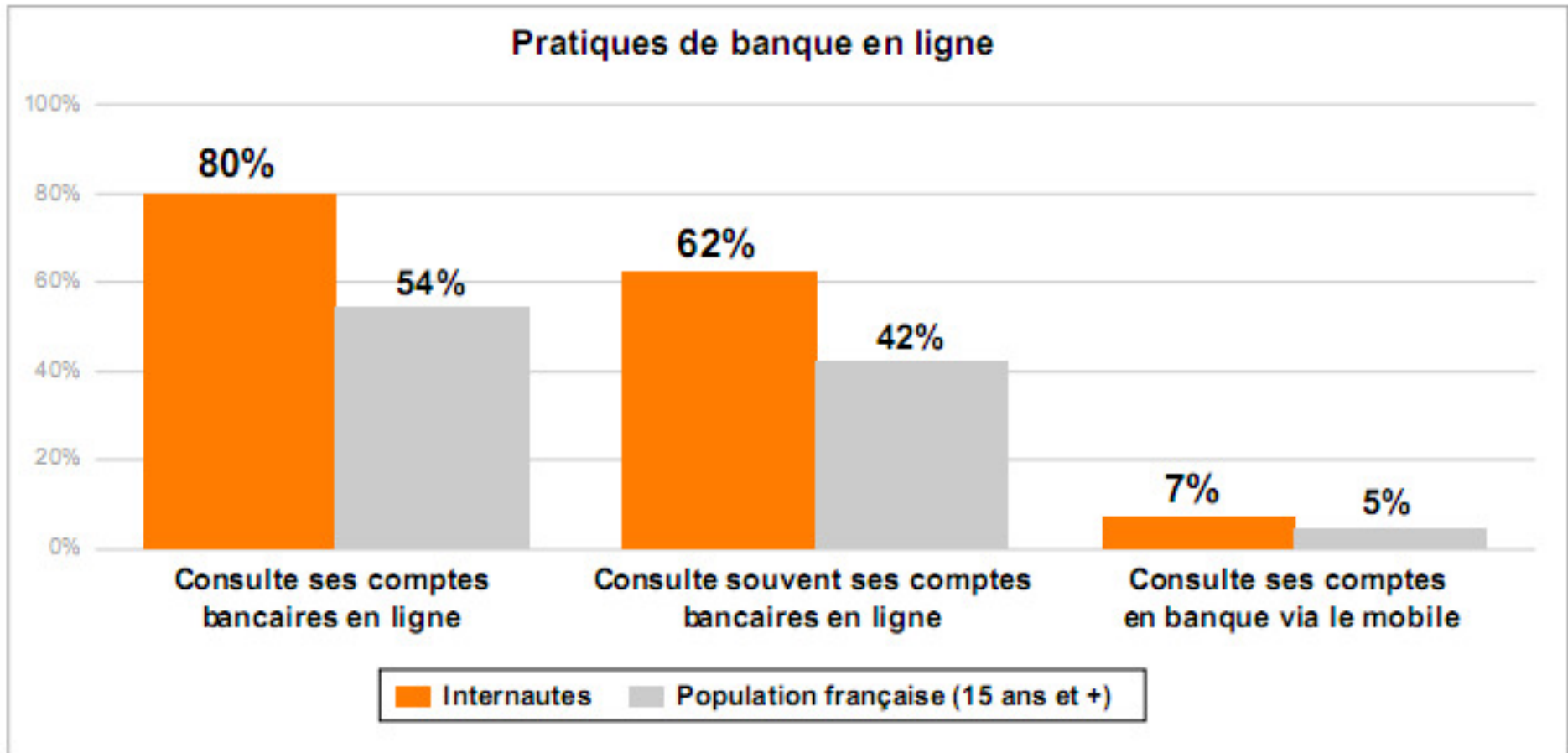
October 2009
Quota method

- Au final, la valeur d'usage est jugée plus forte que les risques encourus.
- Avec plus de 80% d'usage pour les trois services : l'appétence pour les services prime sur les freins.



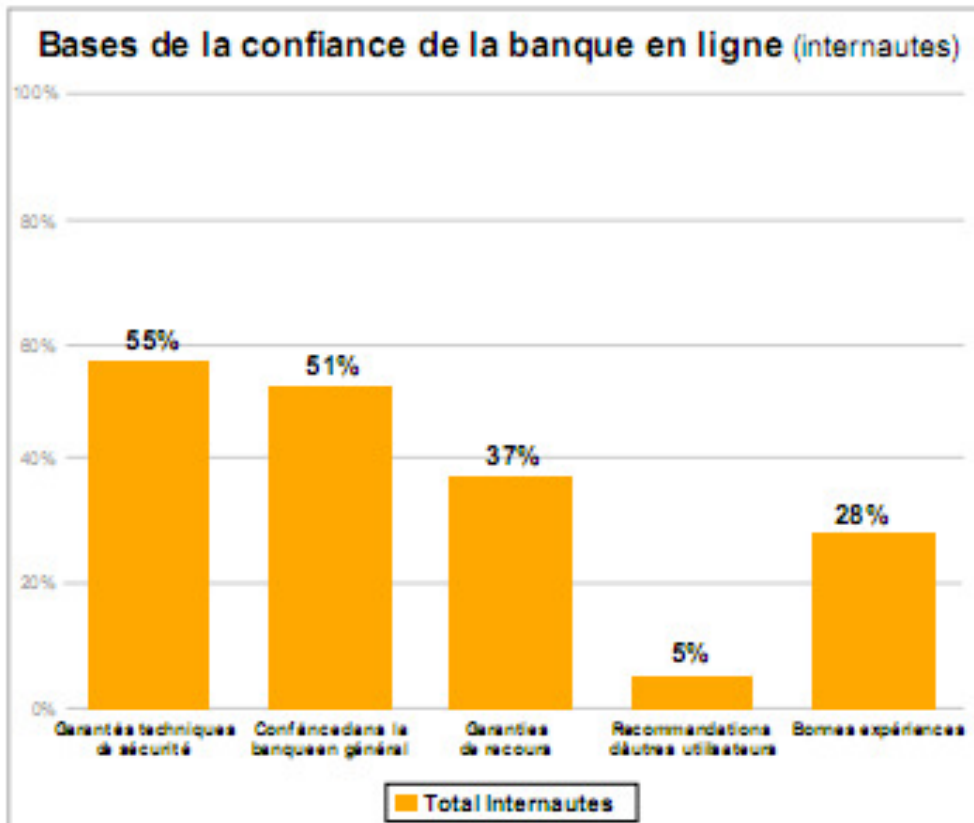
*Pensez-vous qu'il est risqué d'utiliser Internet pour consulter vos comptes bancaires ?
 Pour acheter sur Internet ? Pour se mettre en relation avec les administrations ?
 (% « non pas du tout » ou « plutôt non » = taux de confiance)*

- L'usage de la banque en ligne est également entrée dans le quotidien des internautes : ils sont 80% à consulter leurs comptes sur Internet.
- Le mobile reste encore peu utilisé aujourd'hui : seuls 7% des internautes consultent leurs comptes depuis leur mobile.

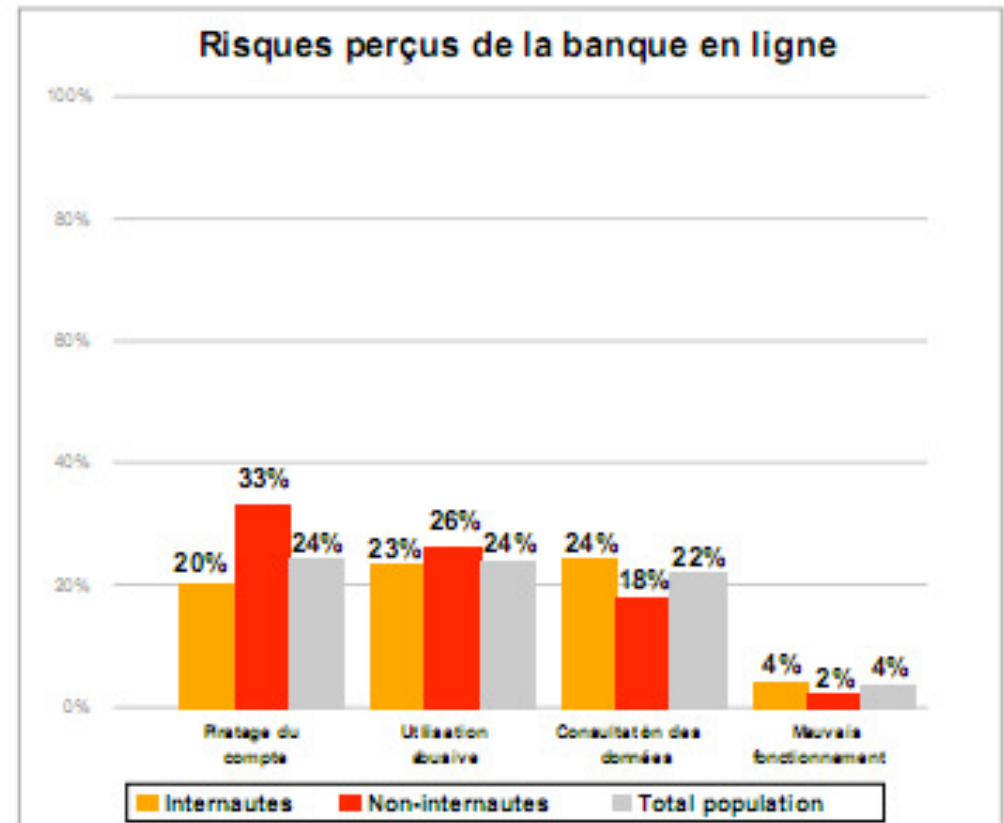


Base : internautes, ensemble des échantillons, n=883

- Parallèlement, la confiance dans la banque semble être garante de sécurisation pour les services en ligne, ainsi que les garanties techniques de sécurité.
- Le piratage ou l'utilisation abusive du compte bancaire sont les principales craintes liées à la banque en ligne, que l'on soit ou non internaute (33% pour les non internautes).

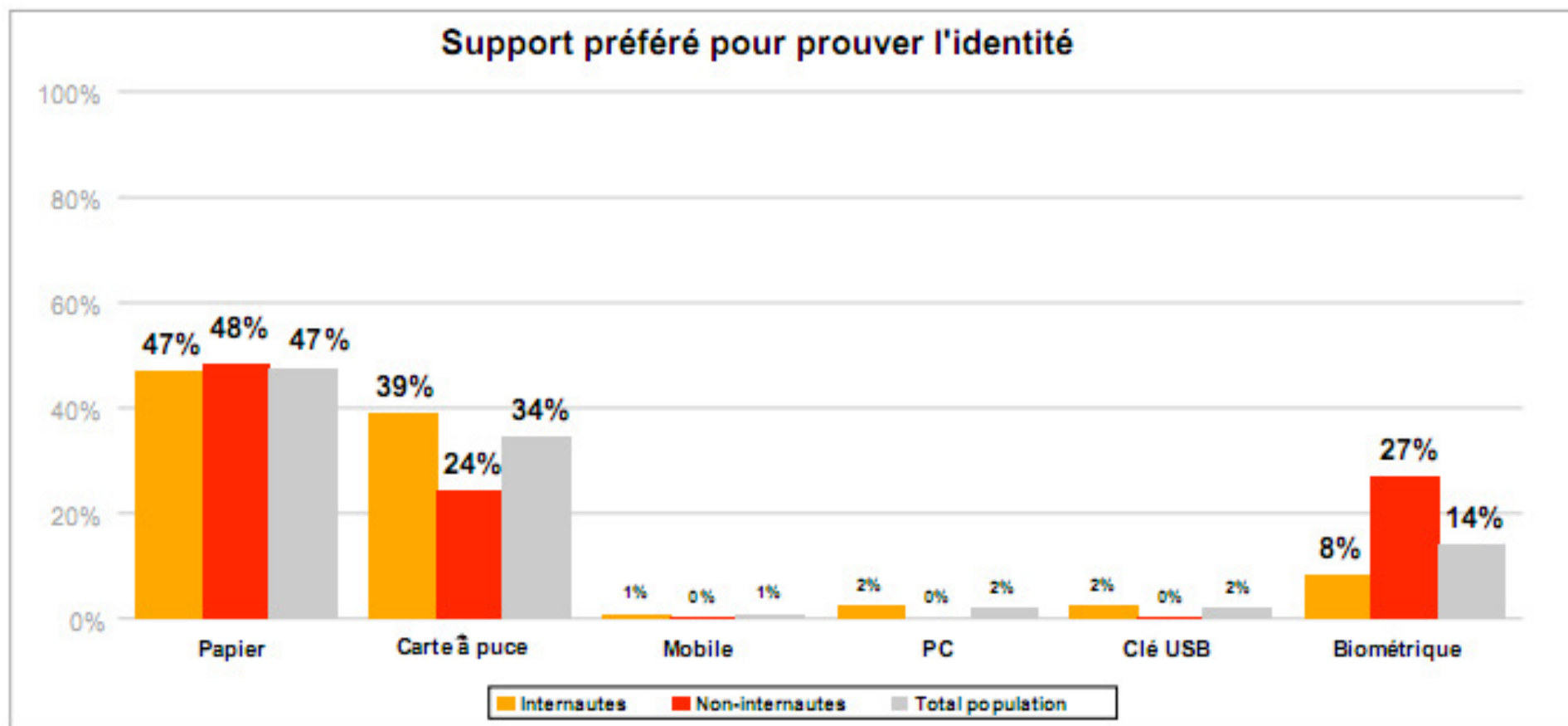


Sur quoi est basée votre confiance dans vos relations avec les banques sur Internet ? Qu'est-ce qui pourrait vous donner confiance dans un service de banque en ligne ?



Quels sont les risques de consulter ses comptes via Internet ?

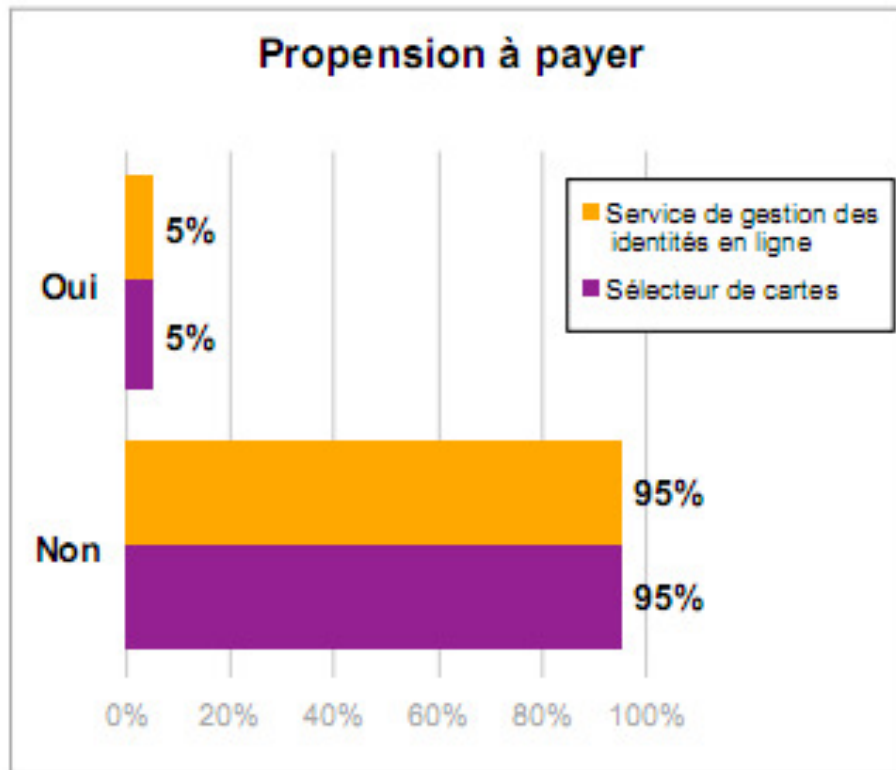
- Les supports traditionnels tels que le papier ou la carte à puce gardent leur crédibilité.
- Un début d'intérêt pour l'authentification par la biométrie, notamment pour les non-internautes qui la jugent sans doute plus rassurante.
- Les supports tels que le mobile, l'ordinateur ou la clé USB ne sont pas encore perçus comme des supports d'identité, tant par les internautes que les non-internautes.



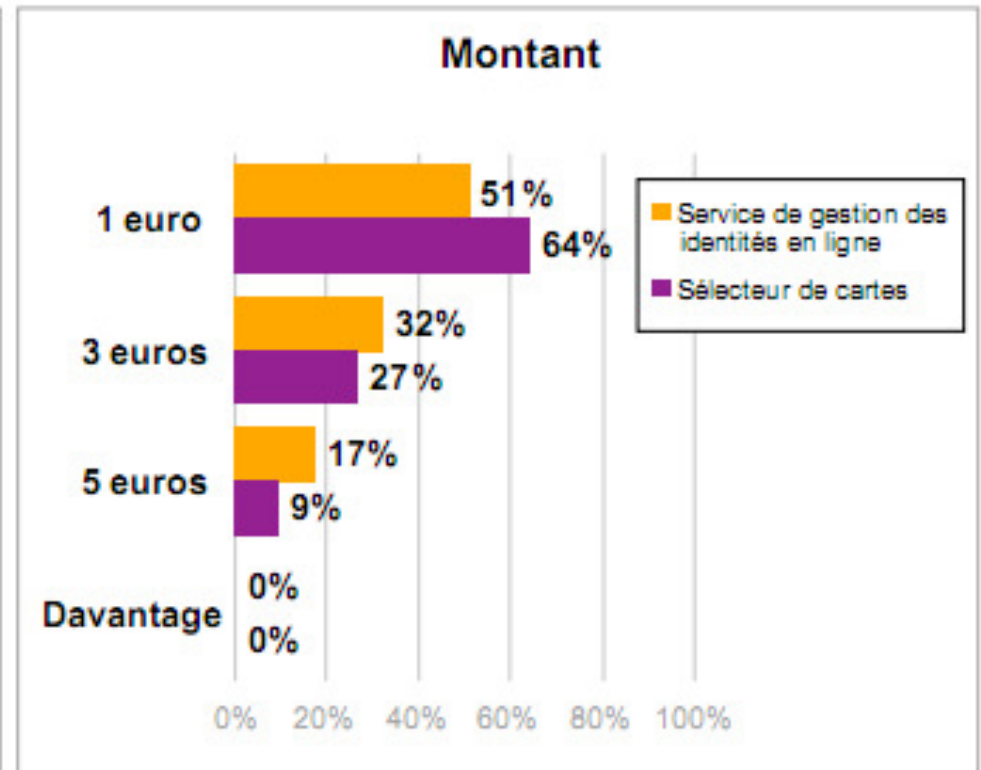
En ce qui concerne votre état civil, quel support

French people do not want to pay authentication & signature services

- La gratuité semble aller de soit pour ce type de service, et seuls 5% des internautes seraient prêts à payer pour ce type de service.
- Même quand ils sont prêts à payer, le montant reste très faible, de l'ordre de 1 ou 2 euros.

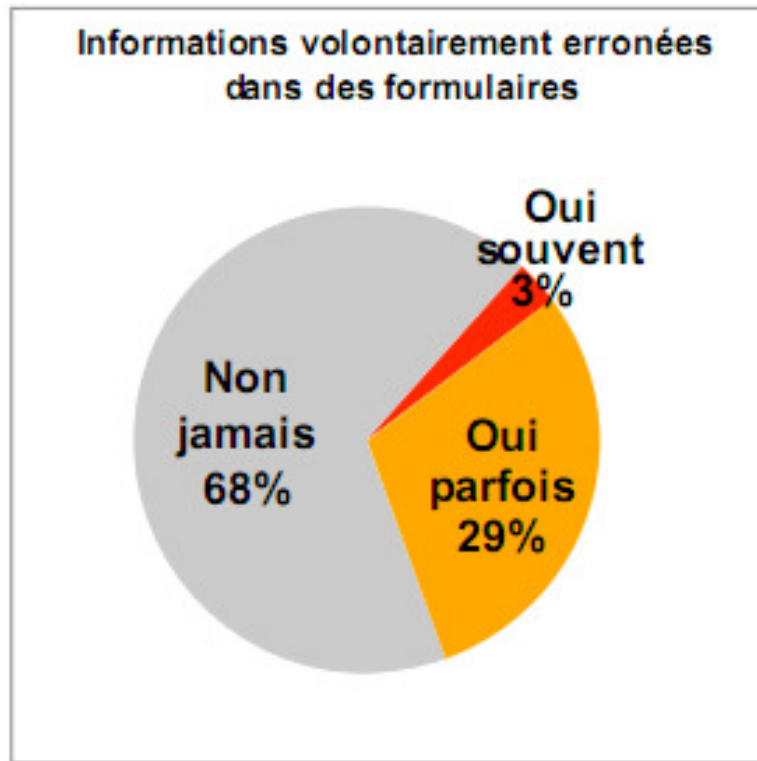


Base : internautes, ensemble de l'échantillon, n=883
 Au final, seriez-vous prêt à payer pour utiliser ce service ?



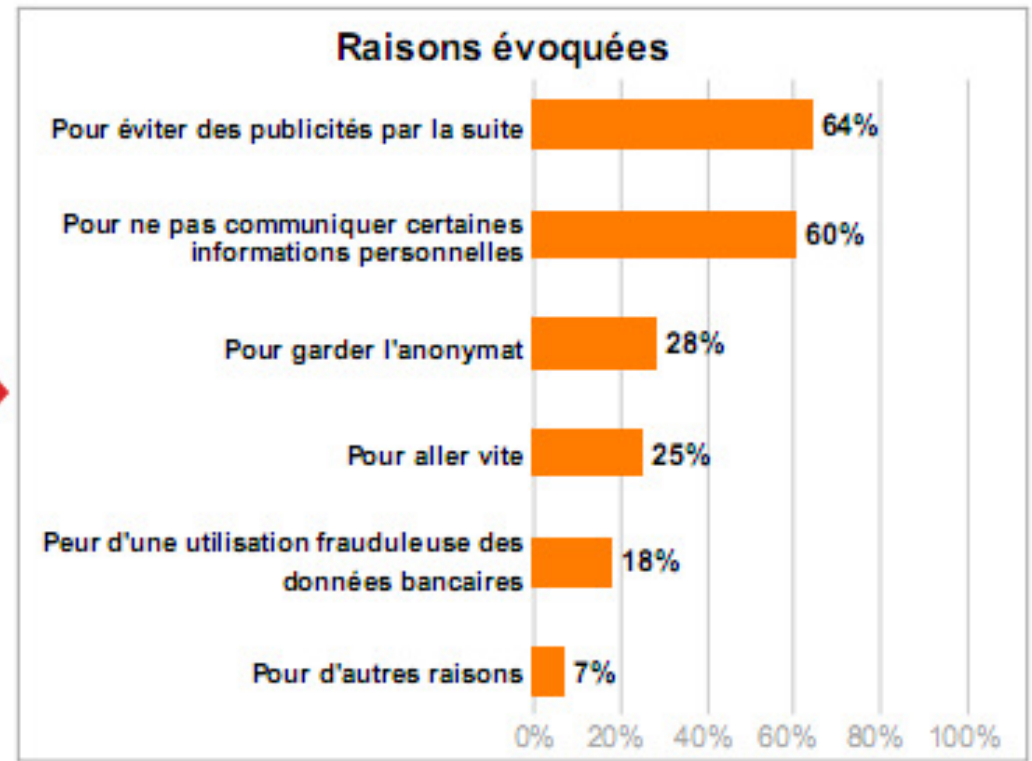
Base : internautes prêts à payer pour le service de gestion d'identités ou de cartes, n=44/n=46
 Combien seriez-vous prêt à payer pour utiliser ce service ?

- Plus d'1/3 des internautes fournissent des informations volontairement erronées lorsqu'ils remplissent des formulaires en ligne
- La volonté d'éviter la publicité et de préserver l'anonymat sont les principales raisons invoquées.



Base : internautes, ensemble de l'échantillon, n=883

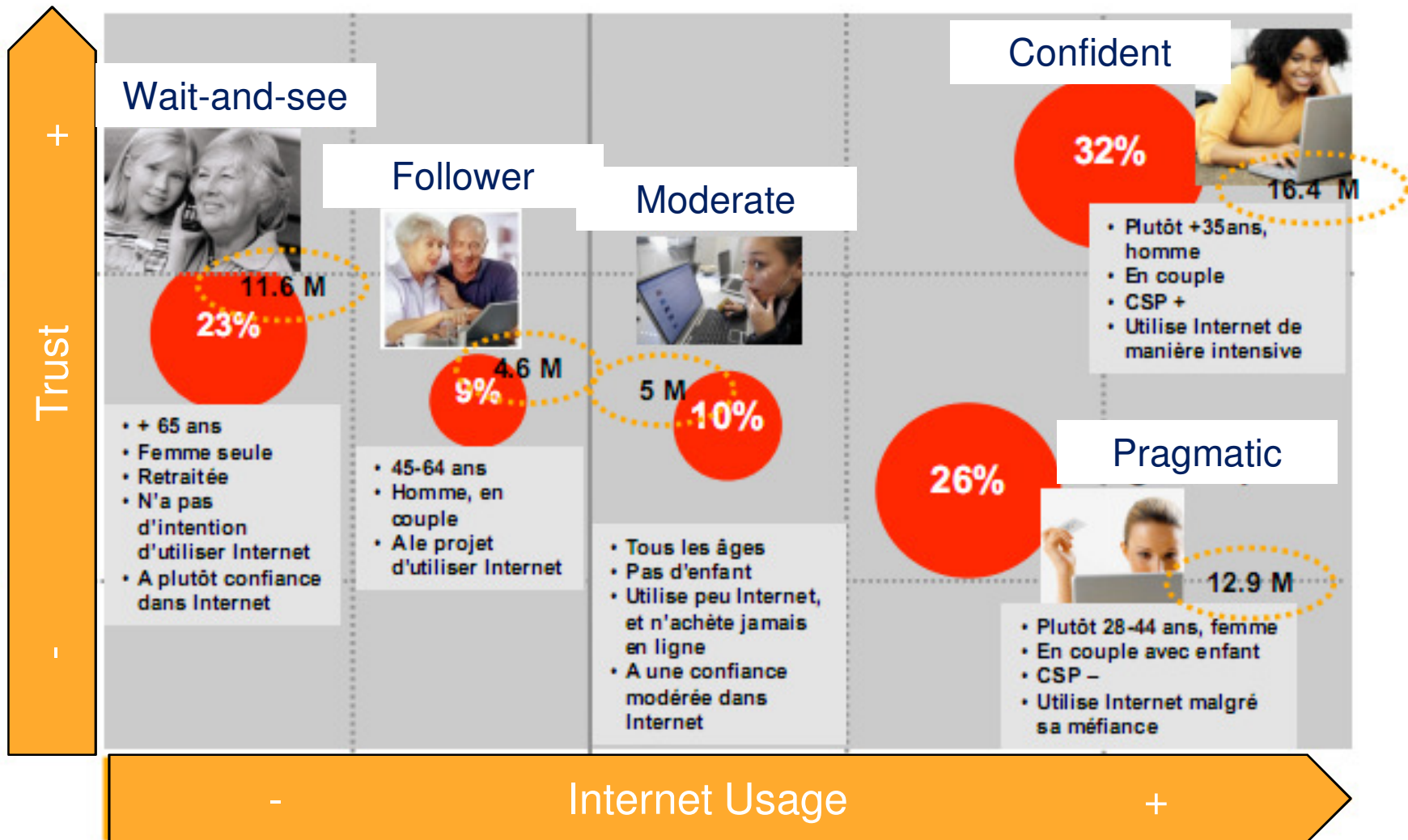
D'une manière générale sur Internet, vous arrive-t-il de fournir des informations volontairement erronées lorsque vous remplissez des formulaires ?



Base : internautes ayant déjà fourni des informations volontairement erronées dans des formulaires, n=280

Pourquoi ?

- Des segments de populations avec des pratiques, des attentes et des niveaux de confiance variés.



Typologie statistique réalisée à partir d'une analyse factorielle des correspondances

Nombre d'individus (millions)



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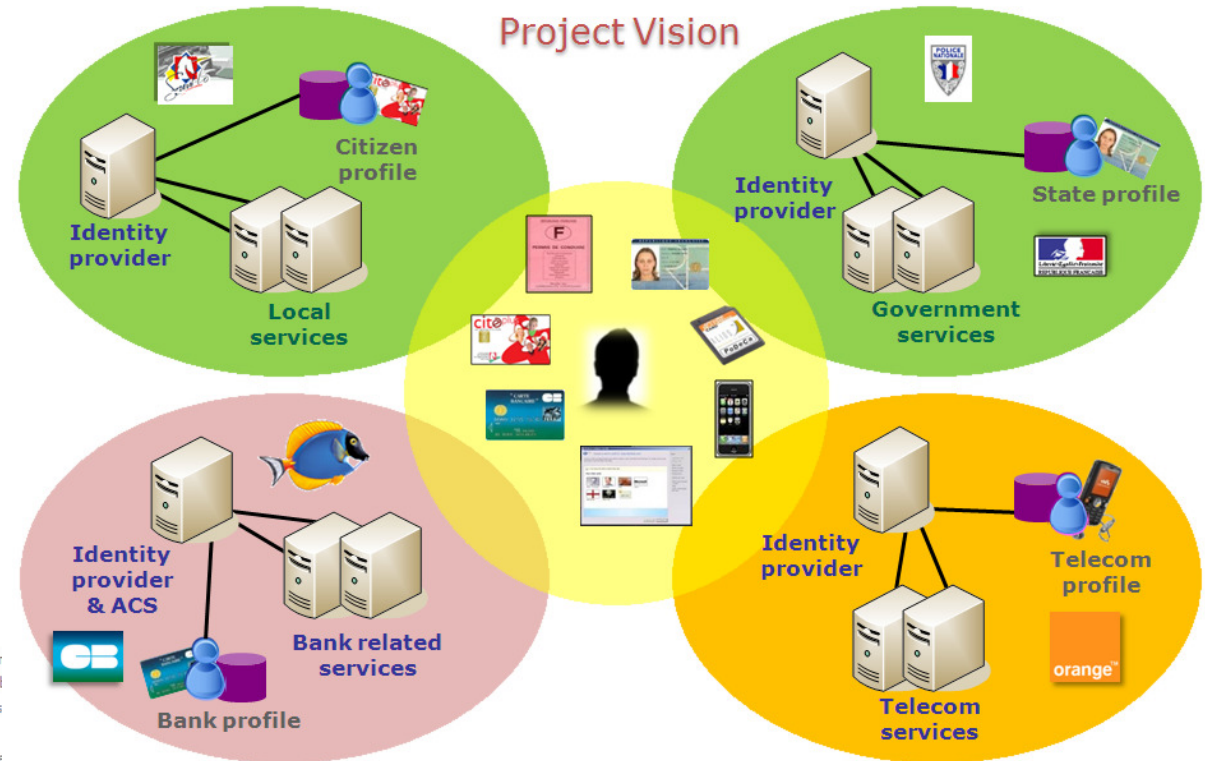
4 – Questions

FC² (Fed. des Cercles de Confiance) project

2007-2010



The goal is to develop and validate a comprehensive eco system allowing new secure online services based on transparent identity management.



members of the consortium



Project co-labeled by



Supported by



Our vision



*Digital identity
management
is the pillar of
trust in digital
life*

Facts about identity management



Increased services capabilities

Need to increase efficiency of trust mechanisms

Need to balance simplicity and security

DEVELOPMENT OF ONLINE USAGE AND SERVICES

COMPLEX DIGITAL CONTEXT

END-USERS IN DEMAND OF SOLUTIONS

E-COMMERCE

COMMUNICATION

SOCIAL NETWORKS

E-ADMINISTRATION

IDENTITY USURPATION

COMPLEXITY OF IDENTIFICATION

LOST OR STOLEN PERSONAL DATA

TRUSTED PLAYERS

IMPROVED USER EXPERIENCE

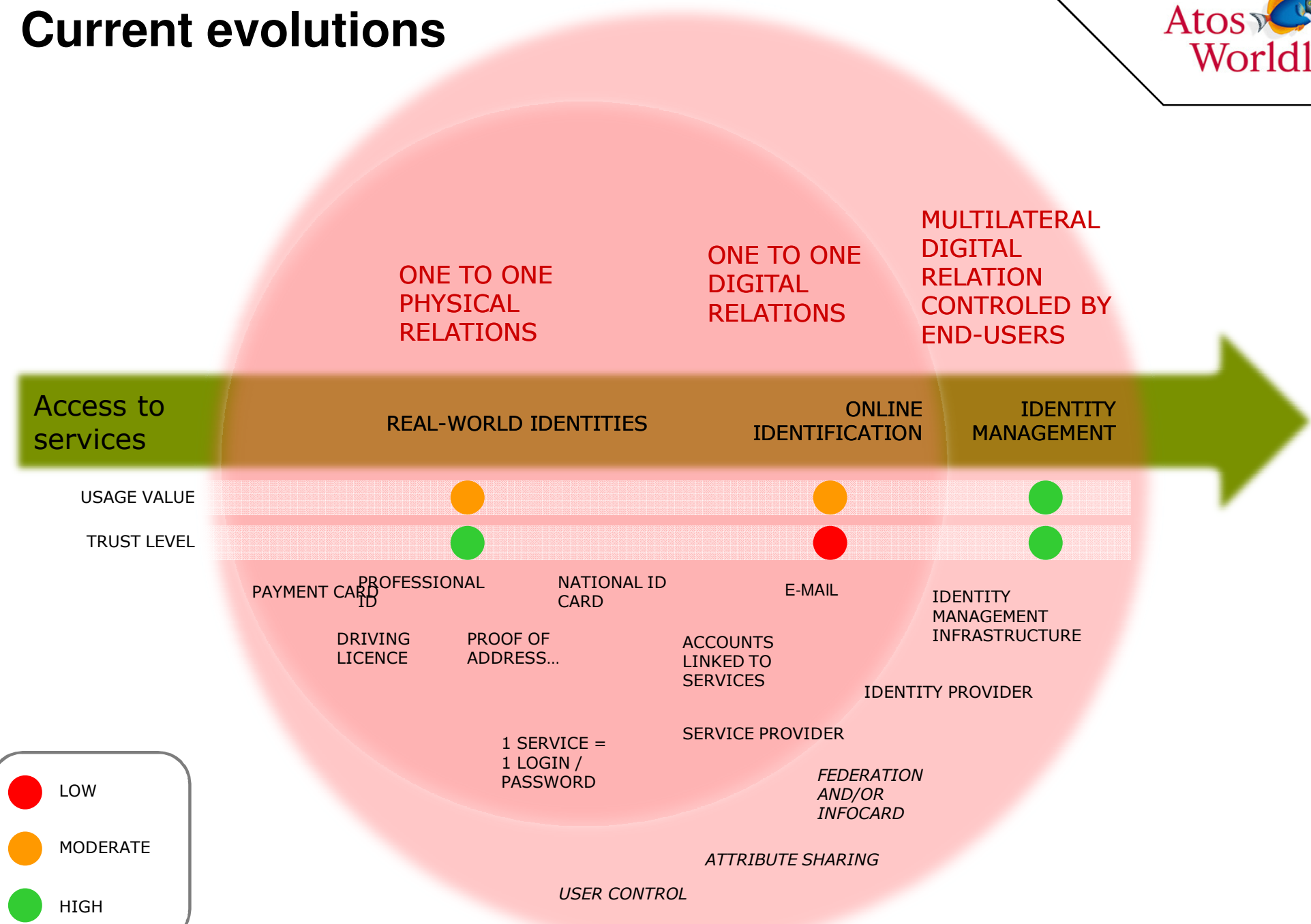
DEPLOYMENT OF E-ID CARDS

AVAILABLE SOLUTIONS: INFOCARD, LIBERTY, OPENID, etc.



All the players have an interest in building trust

Current evolutions



- LOW
- MODERATE
- HIGH

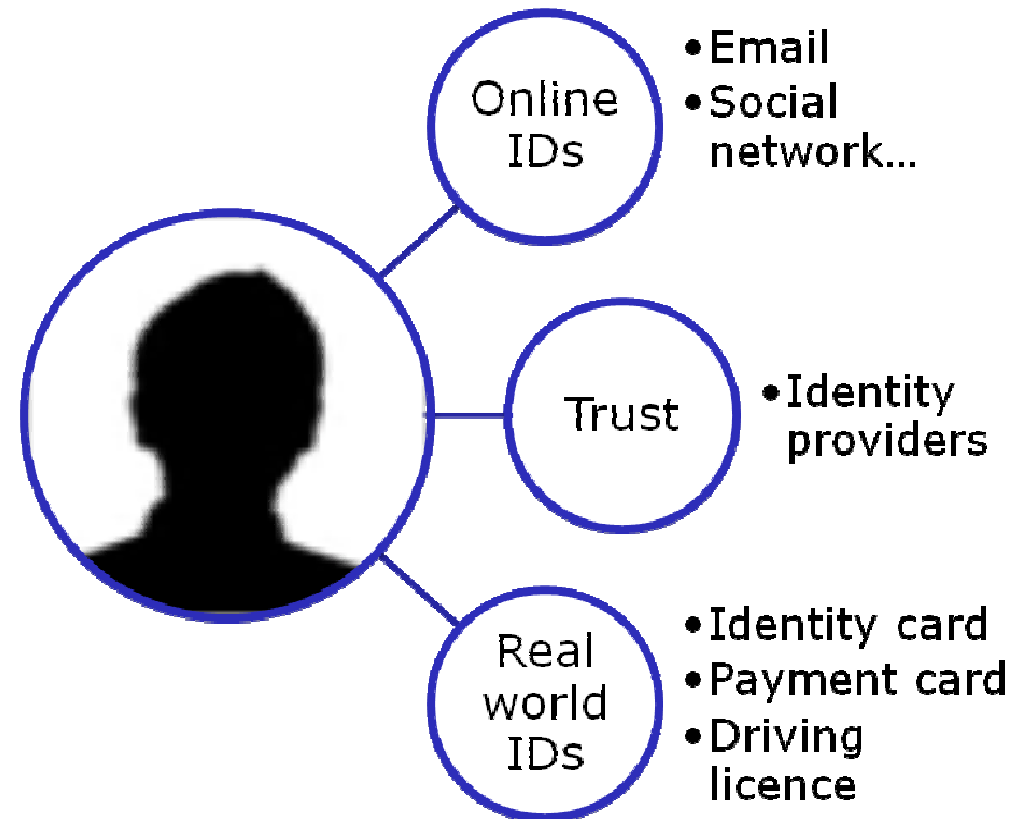
Digital identity: towards convergence

Two separate worlds

- Online IDs
 - Low level of trust today
- Real world IDs
 - Identity providers
 - High level of trust

Identity management solutions

- Make real and digital world converge
 - Digitalize real world IDs
 - Trusted actors
 - Easy to understand for end-users
- Challenges
 - Interoperability
 - Usability
 - Transparency



R&D objectives of FC² project



Develop and validate a comprehensive and **interoperable** set of architecture and software components, allowing new **secure** digital online services based on enhanced **user-centric** identity management.

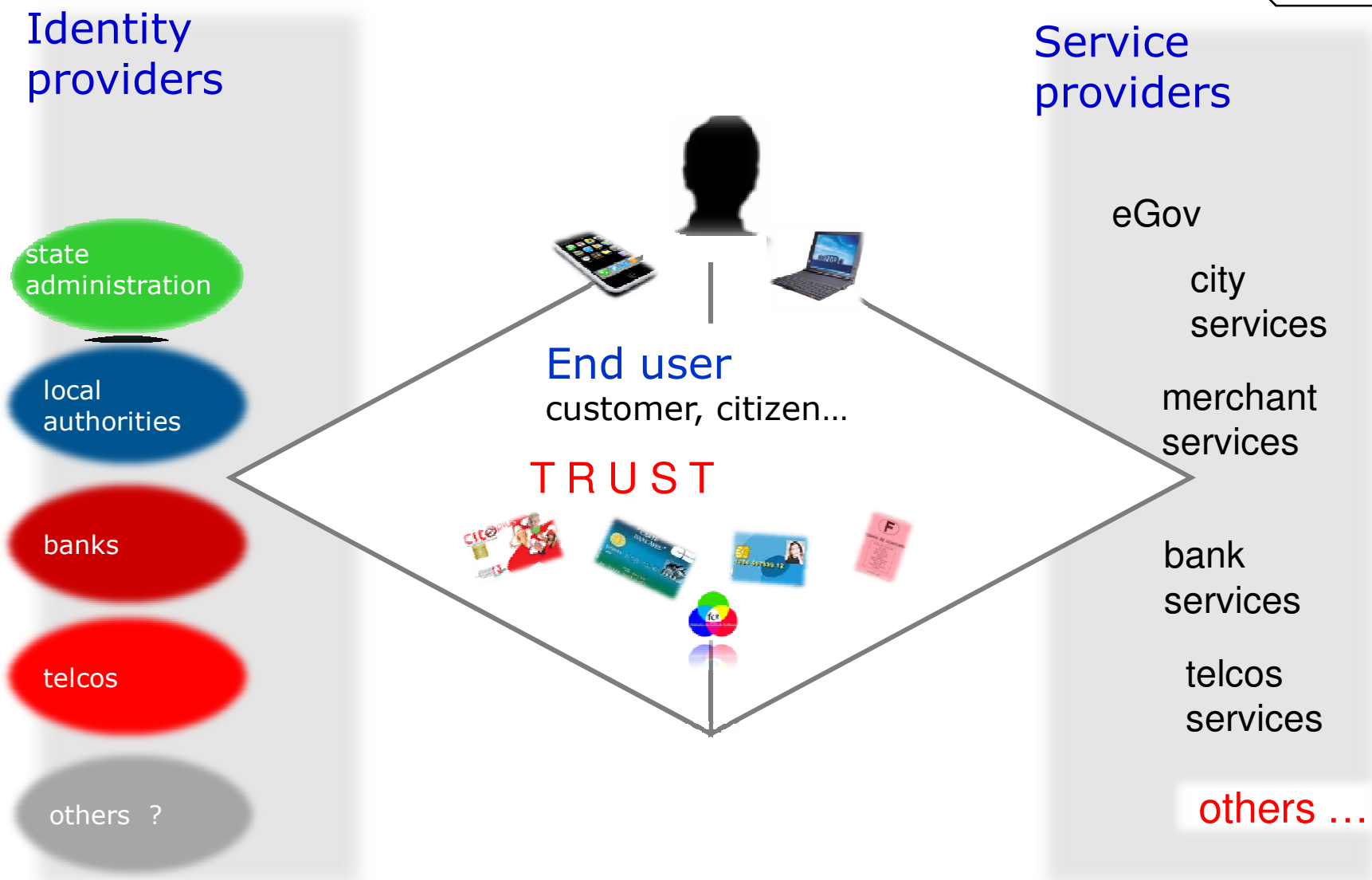
Implementation objectives



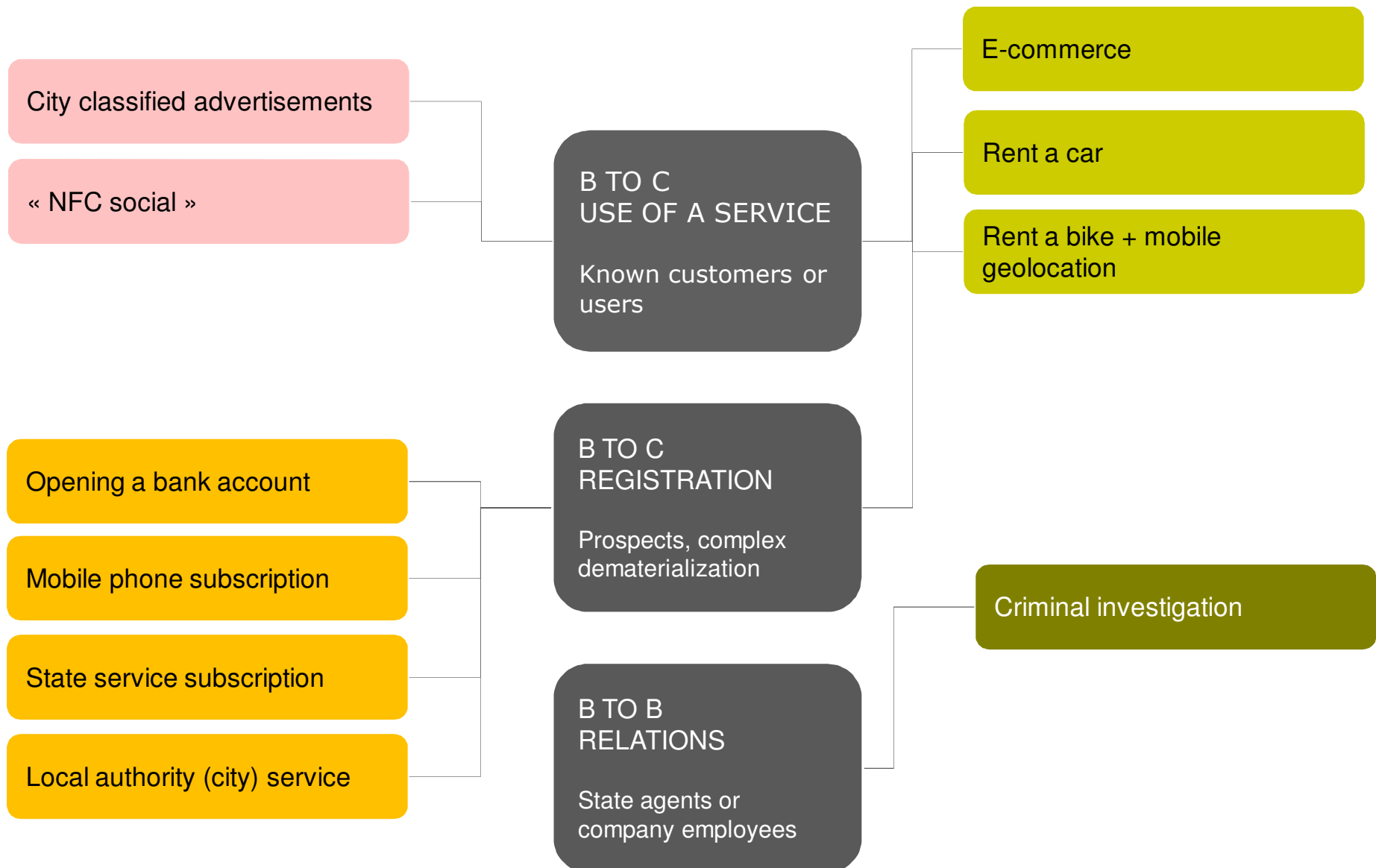
Evaluate **benefits** for all players in the ecosystem.

Investigate innovative governance and business models for a new **trust** framework.

FC² ecosystem



FC² use cases



Use cases generic & reusable

Registration

- Registration or subscription to any service
- Rental, reservations
- Complex dematerialization
- Several identities needed
- Cross channel

Use

- Recurring use
- Merchant or administration services
- Services using presence or localization
- Mobile services

B2B relations

- Data exchanges between agents
- Collaboration between companies
- Data access management
- Confidential data protection

Full online services

Security need, without compromising user experience

Details on use cases

Rent a car

Renting a car online, providing all the necessary data

Mobile phone subscription

100% online without having to send files and signed contract by mail

E-commerce

Effortless user experience with new added features

Local authority (city) service

For your child day care registration, you don't have to go to the city/town hall...

State service subscription

Access to any kind of national online public service

Criminal investigation

Provides access to telecom or banking restricted data for an investigating officer...

Car rental – Use case challenges

» Current procedure

- Online pre-reservation or reservation under condition of providing the requested proofs and sign the rental contract at the agency.
- Going through the agency is mandatory and represents a potential time loss.

» Targeted needs

- Dematerialization: providing driving license, proof of age, proof of address, online.
- Extreme simplification of customer experience.

» Identity credentials requested by the service provider



Car rental – Project's answer

» **How FC² is managing data exchange, authentication, signature**

- Data exchange:
 - connection to national eID-Card using low-cost card reader
 - Connection to other identity providers servers.
- Authentication: authentication shared by several IdPs.
- Signature: contract signature possible

» **Specific benefits for service providers**

- Trust et legal security
- Business benefits (efficiency, conversion rate)

» **Specific benefits for end-users**

- Simple

» **More to come on FC² website**

- <http://www.fc2-consortium.org/>



RENT A CAR

Cars and utilities

Site map
The Group

BOOKING VEHICLES
ONE-WAY JOURNEY
AGENCIES
USED VEHICLES
BUSINESS

YOUR SELECTION

Vehicle



Clio, 106,
Picture may differ from actual product appearance

48€ VAT
Only on Internet *

Rental duration

Rental days : 2 days

- Pick up date : 20/01/2010
- Return date : 21/01/2010
- 50km. included

No option selected.

** Price subject to ...

1. IDENTIFY **2. REVIEW**

ACCOUNT CREATION :

Here are the informations needed to create your account.
Please note that every field is required.

Personal informations

Civility : Mr. Mrs. Ms.

* Surname :

* First name :

* Date of birth : Day Month Year

* Email :

* Driving licence number :

Veillez sélectionner une carte

Informations recherchées ?



National eID



Orange



Driving Licence

Continuer



Cars and utility vehicles rental, at the best price!



Site map
The Group
Version Française

Contact our agencies

BOOKING VEHICLES / ONE-WAY JOURNEY / AGENCIES / USED VEHICLES / BUSINESS AREA / PARTNERS

(+33)891700200 0,22€ VAT/mn

YOUR SELECTION

Vehicle



Clio, 106, ...
Picture may differ from actual product appearance

48€ VAT
Only on Internet *

Rental duration

Rental days : 2 d

- Pick up date : 21/03/2010
- Return date : 23/03/2010
- 50km. included

No option selected

** Price subject to

1. IDENTIFY

2. REVIEW

ACCOUNT CREATION :

Here are the informations needed to create your account. Please note that every field is required.

Personal informations

* Civility : Mr. Mrs Ms

* Surname :

* First name :

* Date of birth : Day Month Year

* Email :

* Driving licence number :

Details

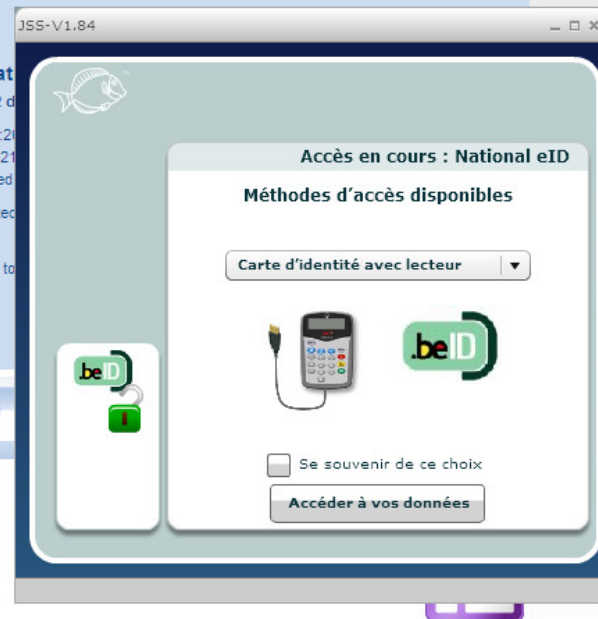
* Address :

* Zip code :

* Town :

* Country :

* Phone :



YOUR SELECTION

Vehicle



Clio, 106, ...
Picture may differ from actual product appearance

48€ VAT
Only on Internet *

Rental duration

Rental days : 2 day(s)

- Pick up date :20/03/2010 - 09:00
- Return date :21/03/2010 - 09:00
- 50km. included

No option selected.

** Price subject to conditions ?

Agency

Brussels,

113, rue des Alliés,
B-1190, Brussels,
email : bruxelles@rentacar.be,

Phone : 02 379 33 44,
Fax : 02 379 33 55

1. IDENTIFY

2. REVIEW

3. PAYMENT

4. ORDER COMPLETE

ACCOUNT CREATION :

Here are the informations needed to create your account.
Please note that every field is required.

• Personal informations

* Civility : Mr. Mrs. Ms.

* Surname :

* First name :

* Date of birth :

* Email :

* Driving licence number :

* Date of driving licence :

• Details

* Address :

* Zip code :

* Town :

* Country :

* Phone :

Target benefits for players



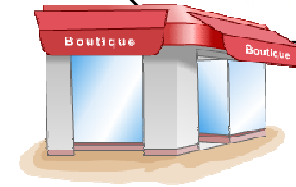
Identity provider

- New value-added service
- Modularity : alone or integrated in a larger offer
- Development of customer loyalty
- Sustainable development



End-user

- Simplicity
- Time saving
- Security
- Control
- Data protection
- Access from any terminal

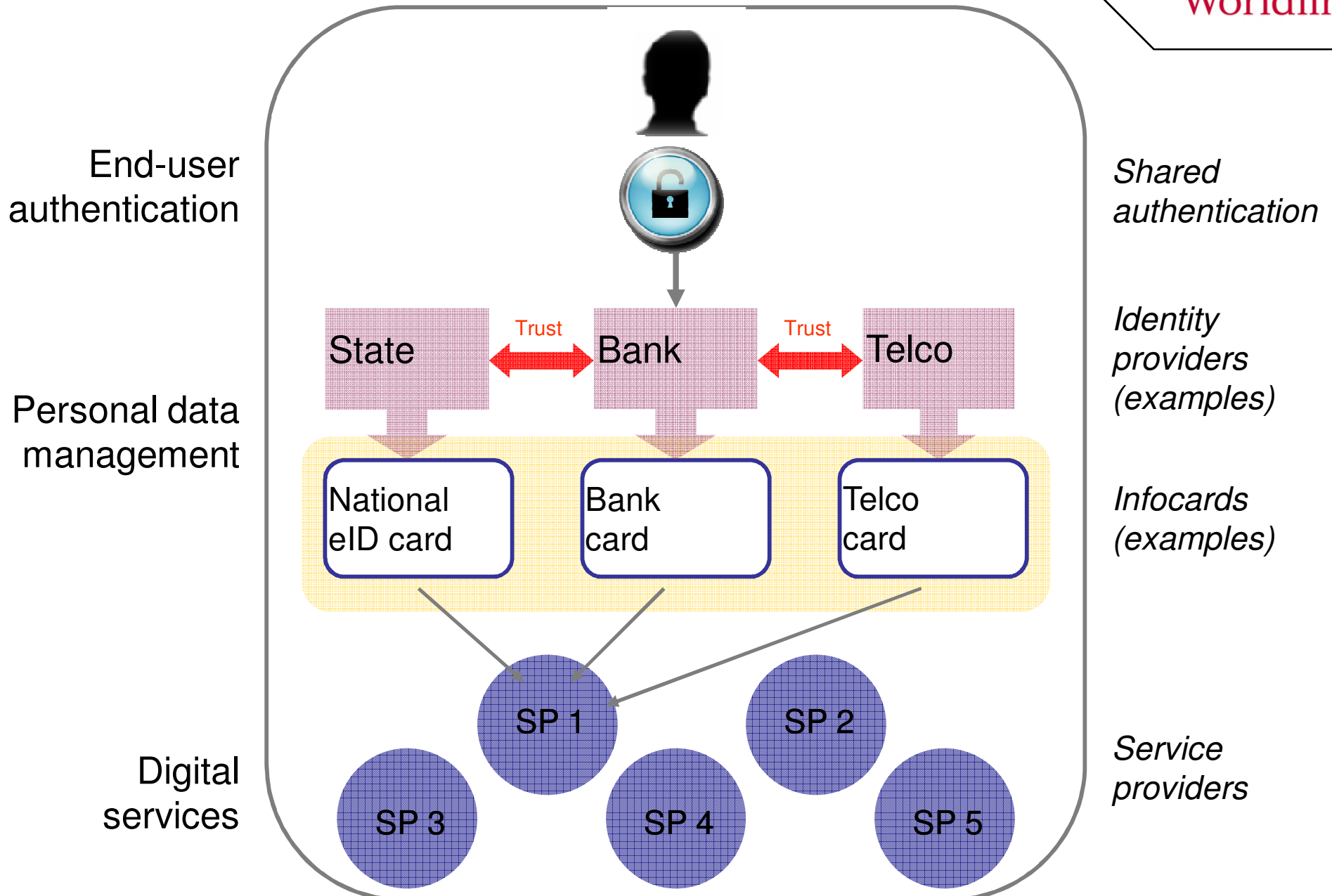


Service provider

- Higher conversion rate
- Increased efficiency
- Fraud reduction
- Trust
- Legal security

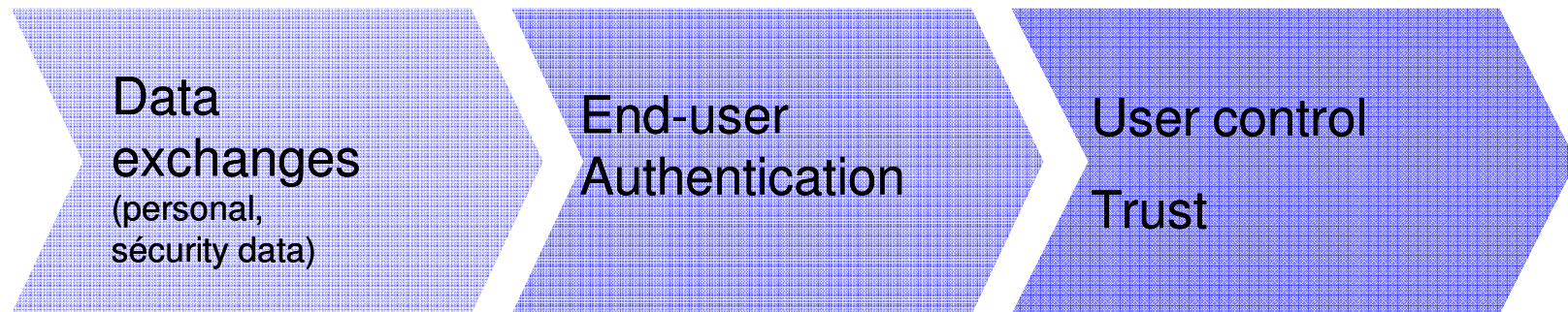
Technical and operational interoperability

Need for operational interoperability



Towards a mutualized identity management

- » The 3 main functions of digital identity management



- » Trust mechanisms should link the players in the ecosystem to allow the implementation of these functions into an interoperable framework.
- » There is a need for an organisation and a governance of this new « trust framework ».
- » Players' responsibilities have to be defined more precisely.



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