

# **Retail Advisory Committee**

April 9<sup>th</sup>, 2009

### Agenda



- Welcome and Orientation
  - Introductions, goals for the session, OpenID overview
- Business case for OpenID
- Leveraging user profile data
- Best practices for Online Retailers
- Input from Online Retailers needs and expectations
- Wrap-up

### Introductions

#### Please share your role and interests for today

Praveen Alavilli

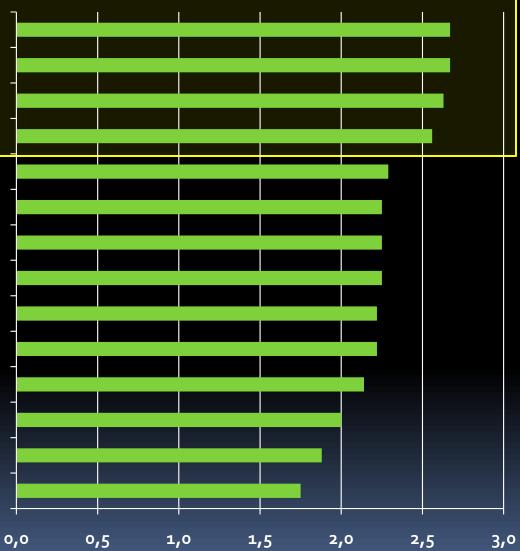
- Amazon
- AOL
- DSW
- Google\*
- Icon Fitness
- JanRain\*
- LiveNation
- NetMesh\*
- Nomura Research\*
- OpenTable
- OpenID Foundation\*
- PayPal\*
- Six Apart \*
- Symantec
- Yahoo \*

George Fletcher or Edwin Aoki Rafeeq Rehman Eric Sachs Bob Cook Brian Kissel Harvey Dennis Johannes Ernst Tatsuki Sakushima Scott Jampol Don Thibeau Andrew Nash David Recordon Ashish Jain Allen Tom, Raj Mata



### Survey Results: Topics

**Best Practices for Online Retailers Input from Online Retailers** Leveraging User Profile Data **Business Case for OpenID** PCI Compliance, Trust, Security, Privacy, etc. **Driving Adoption and Usage Coming Enhancements Best Practices for OpenID Providers OpenID Success Stories Overview of 3rd Party Authentication** Federated SSO Across Multiple websites Leveraging Activity Stream to Project Brand Updates from Major OpenID providers The Role of the OpenID Foundation



# Goals for the Day



#### **Participants**

- Cover the topics per the survey
- Capture any additional goals
- Lay foundation for an ongoing Advisory Committee
- Consider forming a "Core Group" of Online Retail OPs and RPs

#### **OpenID Foundation**

- Input and feedback on how Online Retailers are thinking about OpenID
- Suggestions on how the OpenID Foundation and the member companies can better meet the needs of Online Retailers
- Develop plan and tools for Online Retailers to implement best practices and accelerate adoption and usage of OpenID
- Facilitate formation and collaboration of "Core Group" of Content Provider OPs and RPs

## **Guidance for the Session**



- We have a lot to cover in 90 minutes
  - This is just our kickoff session, more will follow if appropriate
- Put everything on the table
  - Dissonance can produce good results
- Let's keep focused on business objectives vs. technical details
  - We can follow up later on technical details
- No 'rat holes' after its said and understood, let's move on...
  - We can't resolve everything here today
- Summaries will cover
  - Questions, observations, and needs
  - Recommendations
  - Suggested next steps



#### Mission

A membership organization for individuals and organizations that facilitates the development of OpenID technologies, ensures the technology is open, and promotes the technology.

#### **BOD Members**

- Facebook, Google, IBM, Microsoft, PayPal, Verisign, Yahoo
- 8 additional "community" members

#### 20+ corporate members

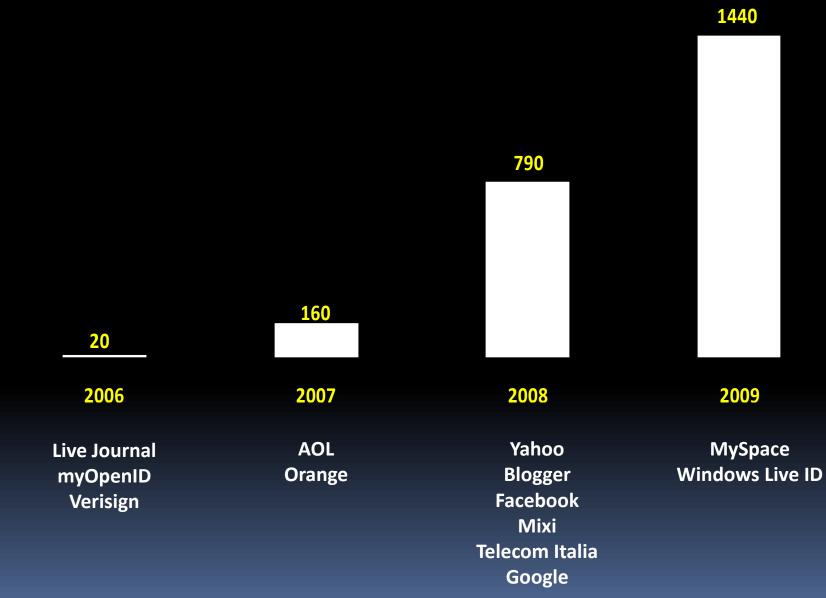
- Working relationships with related organizations
  - OAuth, Open Web, Portable Contacts, Concordia, Liberty, InfoCard, XRI, OASIS, OSIS, etc.

### **Market Evolution**

Key market developments driving adoption:

- > 1 Billion Enabled Accounts
- Technology Advances
- Deployability Improvements
- Usability Improvements
- Social networks

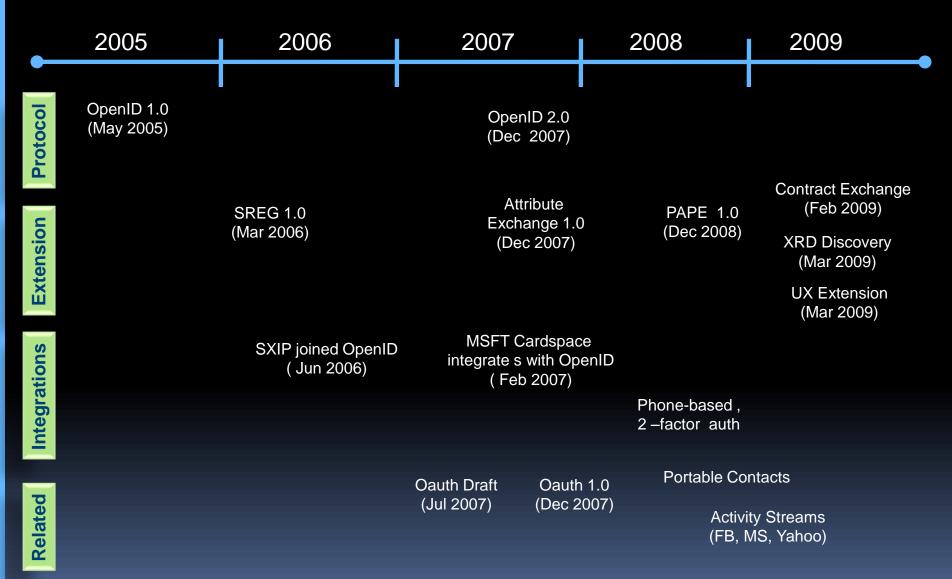
### **Enabled Accounts (millions)**



### 40,000+ Websites Accepting 3<sup>rd</sup> Party Login



## Technology Advances

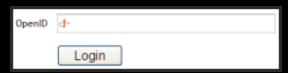


## Deployability

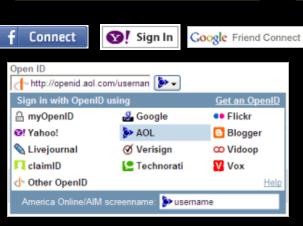
| 2005   | 2006                 | 2007          | 2008                     | 2009                    |  |  |  |
|--------|----------------------|---------------|--------------------------|-------------------------|--|--|--|
| Opens  | source libraries and | d plug-ins    | SaaS Abstractions        |                         |  |  |  |
| Ruby   | Ruby On Rails        | Wordpress     | Google Friend<br>Connect | MySpace<br>Connect Beta |  |  |  |
| Python | Drupal               | MediaWiki     | Facebook                 | RPX                     |  |  |  |
| Pearl  | phpNuke              | Joomla        | Connect                  | Wordpress               |  |  |  |
| C#     | Cold Fusion          | Diango        | JanRain                  | plug-in                 |  |  |  |
| Java   | Squeak               | Django        | RPX                      |                         |  |  |  |
|        | ·                    | MSFT .NET 2.0 |                          |                         |  |  |  |
|        | Smalltalk            | C, C++        |                          |                         |  |  |  |
|        |                      | Haskell       |                          |                         |  |  |  |

### Usability

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- OpenID User must understand and remember URL
- Each OpenID Provider has different URL syntax
- This worked "OK" on tech-focused blogs, wikis, discussion groups, etc. but not well with broader audiences and applications



2008

- Yahoo buttons, Google Friend Connect, Facebook Connect, ID Selector
- Content Provider Advisory Committee meeting in NYC
- First UX Summit at Yahoo
- Major OPs improving workflow



2009

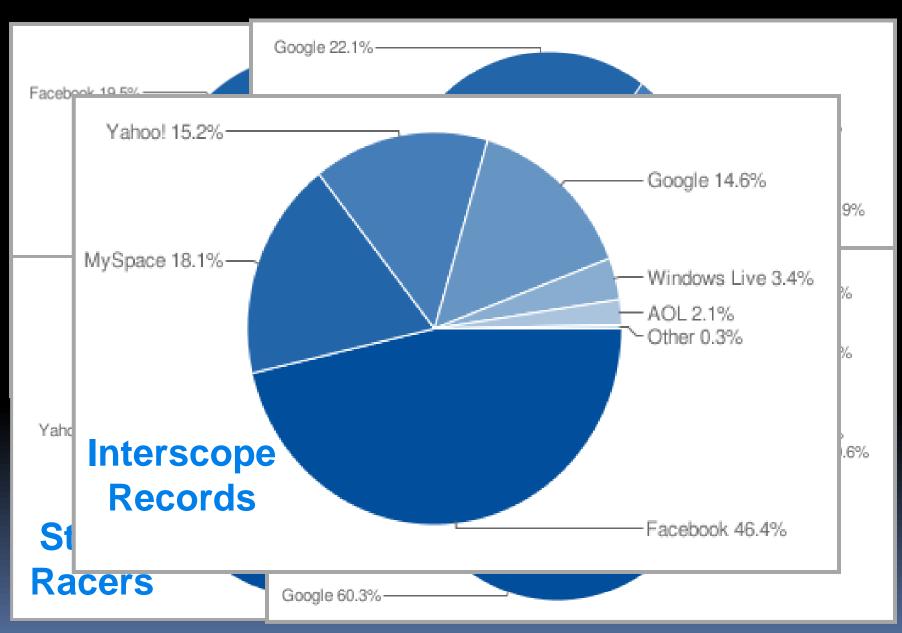
- Second UX Summit at Facebook
- OP and RP best practices
- MySpace Connect
- Graphical interface of major Identity Providers, including proprietary solutions from Facebook, MySpace, & Microsoft
- User only needs to click on icon for preferred identity account

# Increasing Value of Social Networks

# Social networks driving the value of registered users and activity stream benefits to website operators

- Community users (CU) remain customers 50% longer than non-community users, AT&T
- CU spend 54% more than non-community users, EBay
- CU visit 9X more often and have 4X as many page views than non-community users, McKinsey
- 56% of online community members log in once a day or more, Annenberg
- In customer support, live interaction costs 87% more per transaction than forums and other web self-service options, Association of Support Professionals
- 43% of support community visits are in lieu of opening up a support case, Cisco
- Customers report good experiences in online communities more than twice as often as they do via calls or mail, Jupiter

#### Accepting Customers with Existing Accounts



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## **Online Retailer Benefits**

#### Higher registration rates

PropertyMaps.com registrations increased 200% and now 25% of registrations are via OpenID

#### Single click login

• No user name/password to forget. Increase customer satisfaction & reduce forgotten password costs

#### Keeping customer data current

 When users change data in their OpenID profile, data can be pushed to websites where the OpenID has been used

#### Importing friends and contact info

From the identity provider to the recipient website

#### Bi-directional activity stream data

 Data flows between the identity provider and recipient website. This allows the website to project its brand and customer activities to Facebook, MySpace, Yahoo, etc

#### Federated login across internal and partner sites

 Japan Airlines (JAL) uses OpenID to allow customers to also book hotel rooms and car rentals using OpenID to transfer customer profile, flight, and other information

# Sample Data

- **Google/Plaxo:** Eric Sachs to discuss
- **Sulit:** 15% of logins are via OpenID, up from 10% a couple of months ago
- **37 Signals:** 15% of logins are via OpenID
- Mixx: UI improvement resulted in ten-fold increase in registrations via OpenID and third-party services. 20% increase in registrations from direct and referrer traffic.
- AFI (Rock band, event promotion): We were blown away with the fan response. In two weeks we received 850 submissions, had 12,500+ fans register on the website, 10,000+ comments, and over 100,000 votes to select our winners.
- GetSatisfaction: On deployments for their customers -Twitter and Songbird are experiencing OpenID utilization of 20% or more
- **Sourceforge.net:** OpenID login has grown to about 10% of our total logins
- Stackoverflow: Third party registrations have grown from 10K to 50K users in a couple of months

### **Retailer Examples**

#### Sulit

Philippine eBay-like commerce site

#### JAL

Federated ID with partners

### Sulit.com.ph



- Grown from 10% of new registrations in January to 15% for Q1
- Forgotten password inquiries down 50%

# JAL – Hotel SSO

# Federated ID And Commerce Exchange (CX)



Tatsuki Sakushima - NRI

### Overview

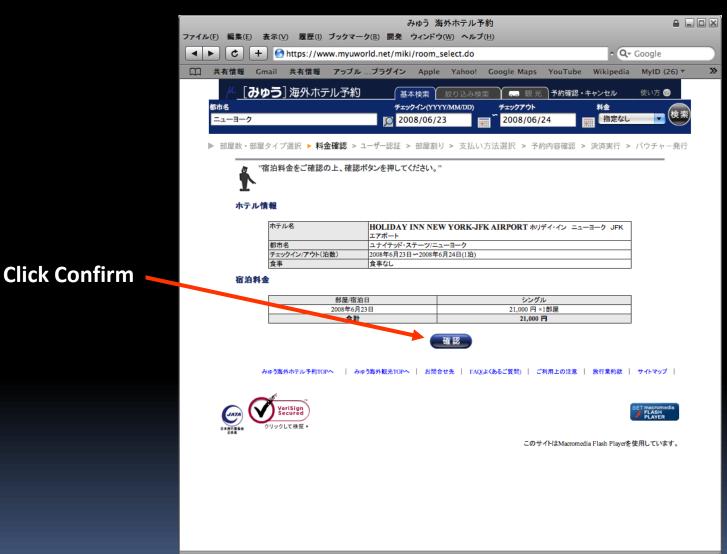
- JAL partners with several hotel reservation sites and refers customers.
- Provides aggregated hotel search front-end. After selection, user transferred to hotel reservation system via OpenID, also sending verified personal information including credit card number with user's consent.
- Since transactions range from \$100 to >\$1,000, both sides needed non-repudiation, integrity, and confidentiality.
- JAL used the Trusted Data Exchange (TX) extension proposed in December 2007 at IIW.
- System went LIVE on May 28, 2008

### Search Results

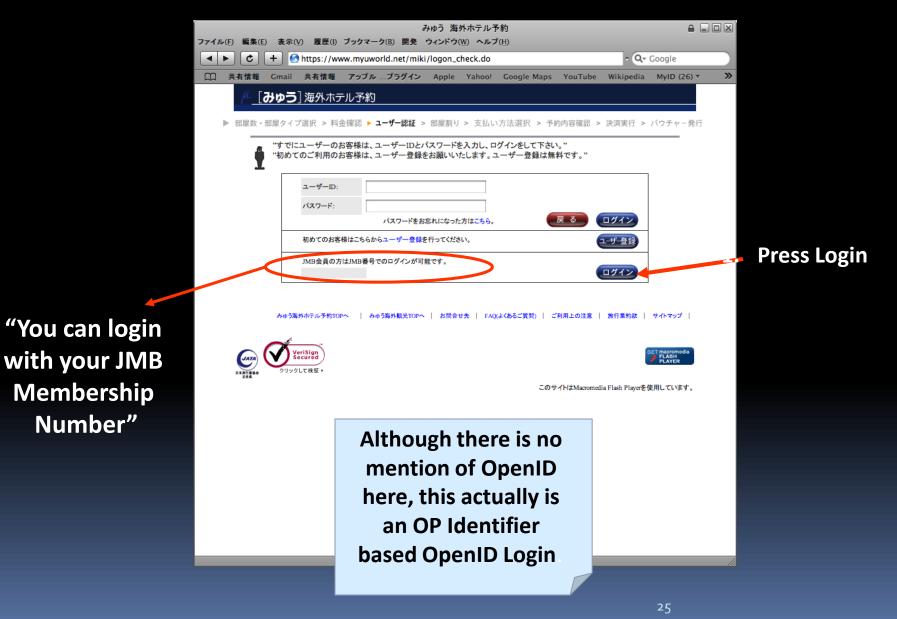


#### Click "Reservation Details"

# **Hotel Selection Confirmation**



# User Login



#### **Attribute Transfer Contract** Q- Google JNL JAPAN AIRLINES にホテル予約に必要なお客様の情報を、JALホームページより引き継いでよろしい、 Explanation 継ぐと、ホテル予約手続きにおいて、次のメリットがあります。 お名前、メールアドレス等の情報入力欄が自動記入され、予約手続きがより簡単になります。 情報入力の際の、誤記入防止にも役立ちます。 ilき継がれる情報は、JMB会員登録データのうち、ホテル予約に必要な情報だけです。 他の に使用されることは一切なく、またその取扱いには万全を期しますので、ご安心ください 以下の詳細を確認の上、よっしいい「「情報の有効期限」を選択の上、[右下の赤いボタン]をワリ ■みゅう JALホームページより引き継いだお客様情報の取扱いについて 1. Select attributes 利用目的 Data Usage Policy みゅう((株)ミキ・ツーリスト)は、みゅうホームページにおいて、JALホームページからお客様がホテル・観光の予約手続きを行う際(またはその前段で必要なみゅう会員 to send 登録を行う際)に、同手続き画面の各欄に、お客様情報を自動記入する、この目的においてのみ、JALホームページより引き継いだお客様情報を使用します。 提供情報 Data to be provided みゅうにJALホームページより引き渡す情報は以下のみです。 引き渡すことをご希望されない情報がある場合は、その情報のチェックを外してください。 品の項目は、みゅうで扱えない漢字を含んでいるため、みゅうに引き継ぐことができません。 Name 🖌 氏名 崎村 夏彦 (SAKIMURA NATSUHIKO) ☑ 住所 186-0004 Address 国立市中2-22-17 Tel ▼ 電話番号 042-580-7401 🗹 メール sakimura@marimba.org email 3. Press "Agree & Proceed" 🗹 カード カード番号: \*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*2295 **Credit Card Number** カード有効期限: 2009年09月 ※上記情報に修正の必要がある場合は、今はその情報のチェックを外し、後ほどJALホームページにログインの上、「会員 さい。 情報の有効期限 Expiration date for this contract For non-repudiation, This Transaction Only 今回限り mutually e-signed オブションを選ぶと、左記期日までは、お客様がJALホームページからみゅうのホテル・観光予約手続き 同意画面は省略され、上記提供情報は、JALホームページよりみゅうホームページに、自動的に引き 申込まれる際には、 2009年06月16日まで Until June 16, 2009 contract is created for the transaction\* 上記に同意の上、情報の引き継ぎを行って、進む・ 情報の引き継ぎは行わず、進む ► 2. Select expiration date for contract Copyright © Jap \*Based on http://wiki.openid.net/Trusted\_Data\_Exchange

## Name Confirmation

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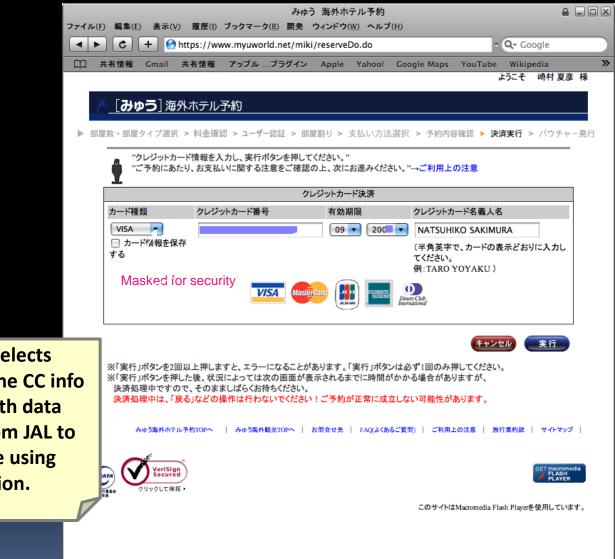
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### **Payment Method Confirmation**



Credit Card Wire Transfer CVS Payment

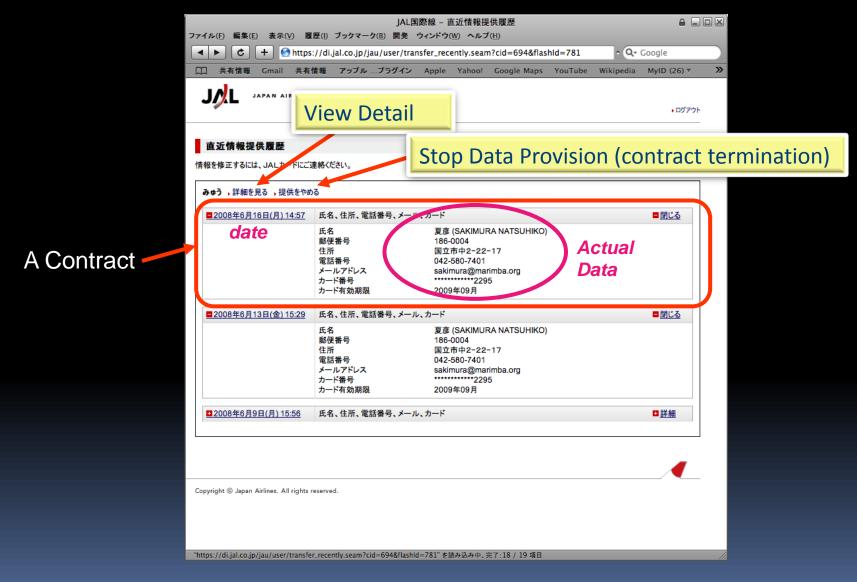
### **Credit Card Confirmation**



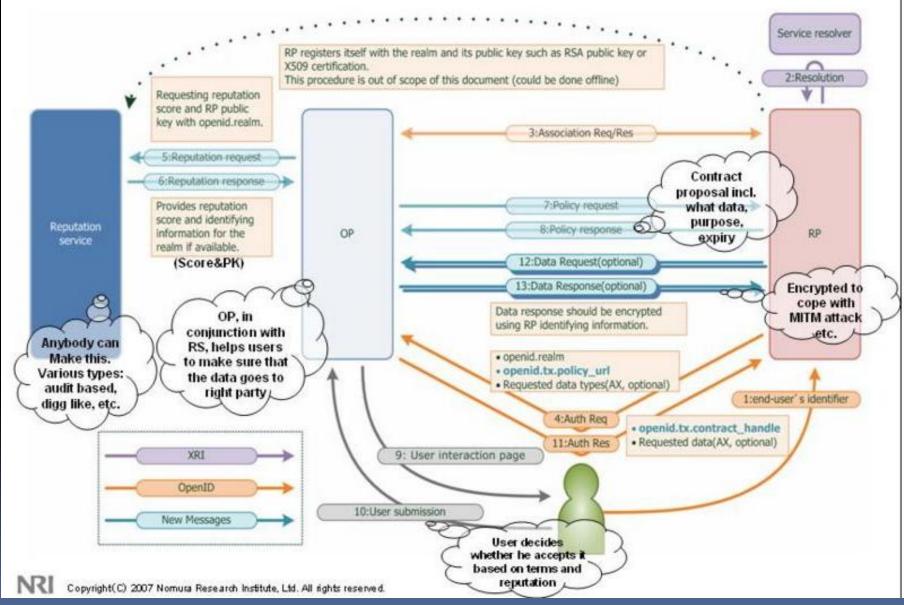
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When user selects "Credit Card", the CC info is prefilled with data transferred from JAL to the Hotel site using TX extension.

# Managing the Contracts



# Trusted data eXchange (TX) sequence



### **Business Benefits for JAL**

- Lower cost
- Faster deployment
- More flexibility
- Easier federation with partners
- Registration rates on partner sites increased 100%

# State of TX/CX proposal

- Preliminary feedback from the community
  - Current implementation uses XML signature making it difficult to program in many scripting languages, consider tagged value pairs
  - XML processing seems to be unpopular among the community
  - OP and the Data Provider do not have to coincide
  - Data channel can be pluggable
- TX non-repudiation/confidentiality/integrity properties and ability to send data in the back channel asynchronously has earned some interest among mobile operators and financial institutions.
- Incorporating feedback, have created the CX proposal for the OpenID Foundation, forming Working Group
- OIDF would welcome your participation with the <u>CX Working Group</u>

#### **Economic Impact**



#### **Increase registration conversion rates**

• With over 1 billion enabled-users, by seamlessly accepting third party authentication, a site can significantly increase its registrations, CPM rates, cross sell, personalization, etc.

#### **Reduce costs**

 Reduce the cost associated with password management. Today 30-50% of website customer care calls are related to account/passwords and cost \$25 per call to resolve

#### **Enhanced customer data and profiles**

• Discover where your customers are coming from, receive key customer data upon registration & subsequent login, build enhanced customer profiles

#### **Build closer partner network**

 Registered users can seamlessly transition between partner sites and shared services





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### **Rich User Data**

Build rich user profiles more quickly & easily with data provided by the identity providers with customer approval

- AOL: country, postal-code, birthday, email, gender, preferred-username, url
- **Google**: verified email, testing name, language, country
- Facebook: about me, activities, affiliations, birthday, books, current location, education history, first name, friend id, hometown location, hs info, interest, last name, locale, meeting for, meeting sex, movies, music, name, notes count, political, profile url, proxied email, quotes, relationship status, religion, sex, significant other id, status, time zone, tv, wall count, work history
- Microsoft LiveID: email, first and last name, birthday, display name, anniversary, phone numbers, profile photo, urls, addresses
- MySpace: about me, age, body type, books, children, current location, date of birth, drinker, emails, ethnicity, friends, gender, has app, heroes, interests, jobs, looking for, movies, name, family name, network presence, nickname, profile song, profile url, religion, sexual orientation, status, tv shows, urls, photos
- Yahoo: email, nickname, full name, gender, language, postal-code

### **Data Considerations**

#### **Data Sources**

- SREG, Attribute Exchange, OAuth, Portable Contacts, Activity Streams, etc.
- Consider federation with key partners

#### Integration with existing systems

- Enrollment/registration
- LDAP
- SAML

#### Industry specific data

- Leveraging OpenID for industry specific needs
- Work with OpenID Providers

#### Maintaining accuracy of data

- Single use, pull at login, don't store
- Store and update on login

#### Security and Trust

- Verification of data
- Privacy considerations





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### Website Operator Best Practices

#### **User Experience**

- Abstract URL entry via icons, selectors, or directed identity
- Minimal clicks, store preferences for return visits
- Easy linking to existing accounts
- Pre-populate registration forms

#### Data Support

• Offer to import all applicable data: SREG, Attribute Exchange, OAuth, Portable Contacts, Life Stream, etc.

#### Security

- Require adequate security from OPs, balance security with convenience
- Direct users to appropriate OPs for new accounts

#### Features

- Allow linking multiple OpenIDs to an account
- Accept data updates from users or OPs

#### **Regulatory Framework**

Privacy and regulatory compliance

### **OP Considerations & RP Expectations**

#### User Experience

- User Education
- Seamless and intuitive for users
- Minimal clicks
- Store preferences
- Authentication options

#### Data Support

- SREG
- Attribute Exchange
- OAuth
- Data Availability
- Portable Contacts

#### Security

- PAPE Support
- End user notification services
- Duration of authentication
- SSL transport

#### Features

- Preferences and settings
- Directed Identity

### **Driving Adoption and Usage**

**Consistent, widespread RP and OP adherence to best practices** 

Education of and promotion to end users by OIDF, OPs, RPs

Appropriate balance of security and convenience

Leveraging data where possible

Value-added benefits such as federated SSO, activity streams, etc.

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## Input from Online Retailers

- Value Proposition
- Functionality
- Technology
- User Experience
- Data Management
- Deployment
- Regulatory Compliance
- Other?

## Wrap-up

#### Key Feedback

- Business case for OpenID
- Leveraging user profile data
- Best practices for Online Retailers
- Input from Online Retailers needs and expectations

#### Next Steps

- RSA Conference
- Internet Identity Workshop
- Wiki, Listserv, Yahoo/Google Group, etc.

#### **Thank You!**

