

# The Post-Passport World

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Global Ambassador,  
Consult Hyperion  
Voice Biometrics  
London, November 2013



Who are Consult Hyperion?

# Retail Transaction Experts

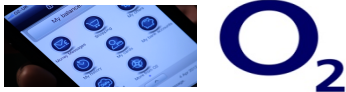


## TfL Future Ticketing Strategy

Enabling EMV payments at the Gate across all public transport in London

## Interac Contactless

Contactless and mobile contactless specifications and reference NFC app



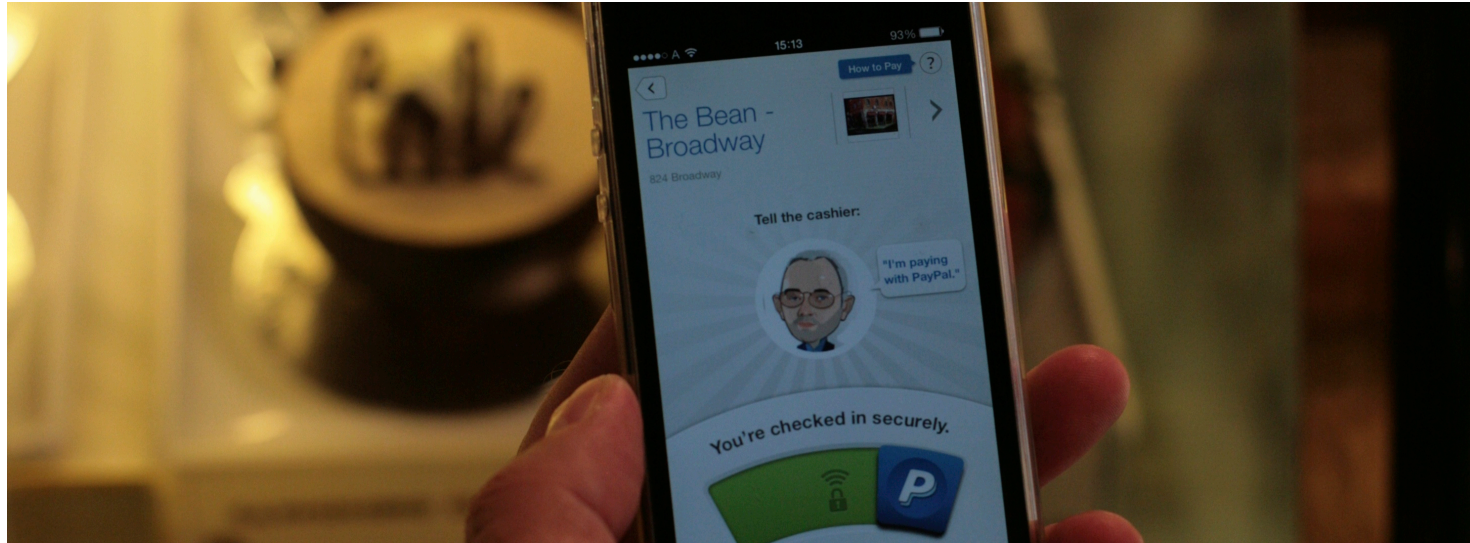
## The O2 Wallet

First MNO Mobile Wallet in the UK, issued with a companion contactless Visa card

## Mobile POS

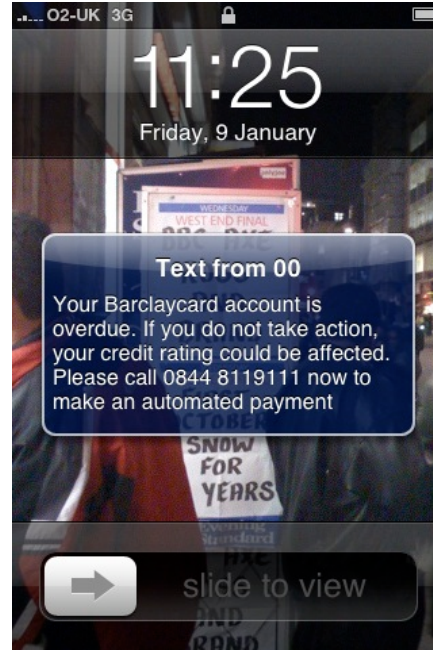
Enabling card payment acceptance within a new category of Merchants





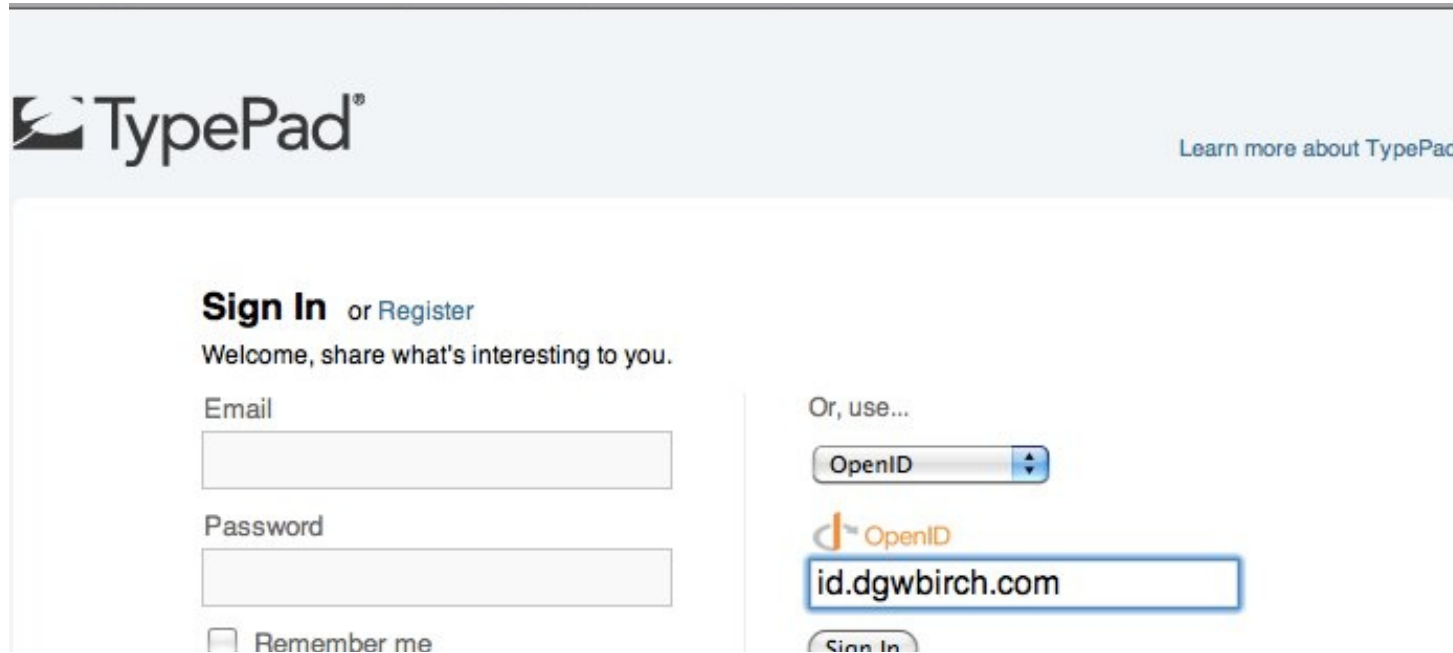
**What will the mass market, post-passport world look like? What should it look like? Where do biometrics fit in this?**

# The real world, part 1



**My card issuer called me on a Saturday morning**

## The real world, part 2



The screenshot shows the TypePad website's sign-in interface. At the top left is the TypePad logo, and at the top right is a link that says "Learn more about TypePad". Below the logo, there are two options: "Sign In" (in bold) and "or Register" (in blue). A welcome message reads "Welcome, share what's interesting to you." There are two input fields: "Email" and "Password". To the right of these fields, there is a section titled "Or, use..." with a dropdown menu currently set to "OpenID". Below the dropdown is the OpenID logo and a text input field containing the URL "id.dgwbirch.com". At the bottom of this section is a "Sign In" button. A "Remember me" checkbox is located below the password field.

I had to create two accounts with the student loan service

# The real world, part 3



We tried to set up a new bank account

# The answer is the wallet



A narrative we can believe. We don't want to emulate leather wallets, we want to blow them away!

# Biometrics aren't about security

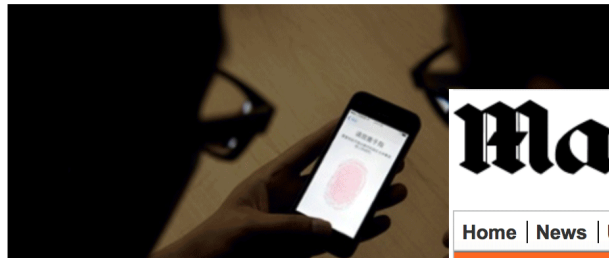
## iPhone 5S fingerprint sensor hacked by Germany's Chaos Computer Club

Biometrics are not safe, says famous hacker team who provide video showing how they could use a fake fingerprint to bypass phone's security lockscreen

Follow Charles Arthur by email **BETA**

Charles Arthur  
theguardian.com, Monday 23 September 2013 08.50 BST

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## Say goodbye to the pin: voice recognition takes over at Barclays Wealth

Barclays Wealth customers will no longer need to answer security questions and remember pin codes to use telephone banking.



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## Biometrics make for convenient authentication



# Hyperwallet



Credentials in the cloud, handset remote control, interconnected

# Hyper-use case: group purchasing



Here's a good deal for you and your friends

# Hyper-use case: reviewing



Check in and obtain blinded token for proof of service use

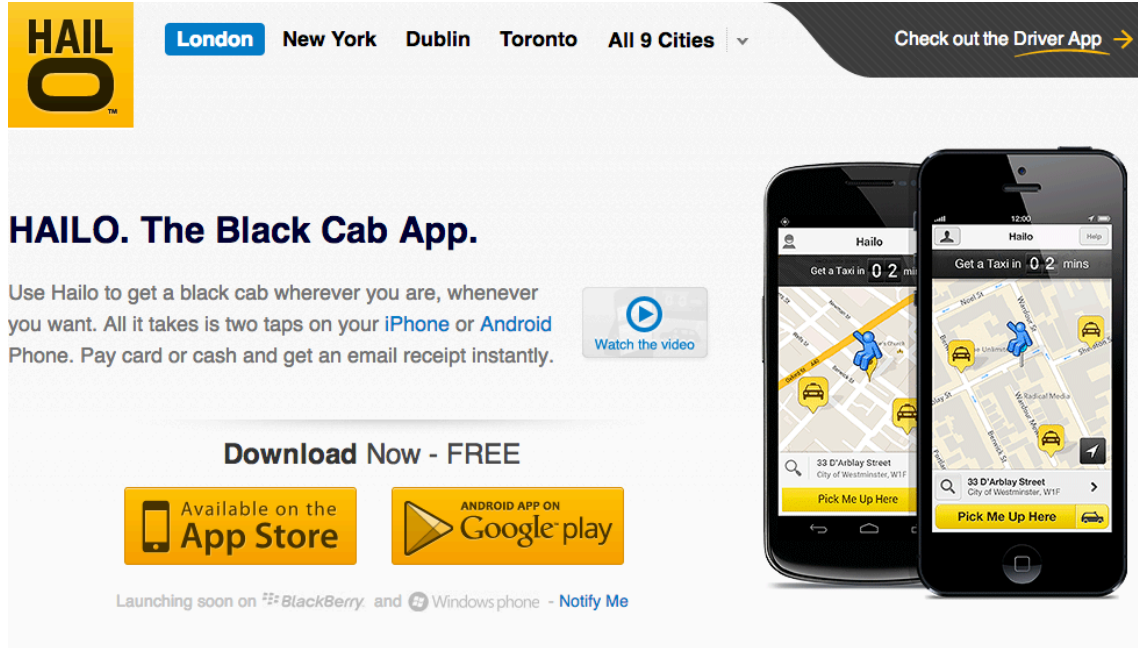


**The next phase of technology-driven evolution is about the “triple-A play” of authentication, APIs and apps – and the non-banks are already doing it**

# Authentication



**Risk-based authentication using biometrics for convenience**



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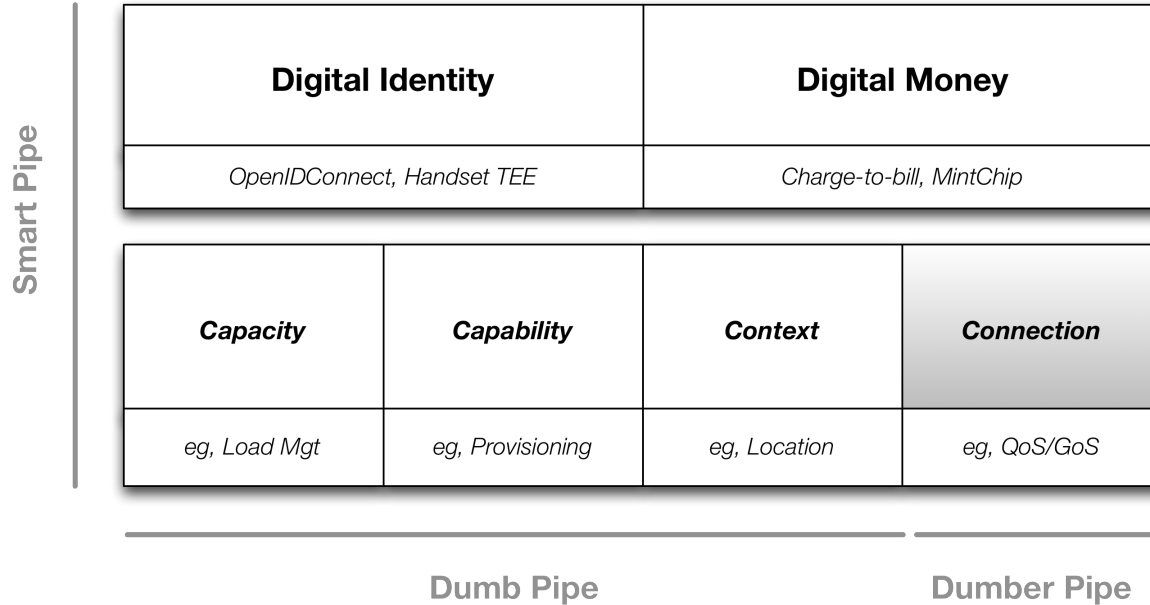
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There's an app for that



## The wallet as a set of APIs

# Conclusions



**In the mobile wallet world we have a context for biometrics: convenient authentication (not inconvenient high security!)**



## Thank You

Consult Hyperion has helped some of the world's leading organisations to make the right technical and commercial choices within and around smart, mobile, contactless transactions, including retail payments, identity management and transit ticketing.

Consult Hyperion is a trusted advisor adding product strategy, technical, regulatory, compliance and information security expertise into project teams within organisations considering deploying innovative new payment or identity services.

In 2013, **Wired** magazine named **David Birch** of **Consult Hyperion** one of their **global top 15** favourite sources of finance and business information and he was ranked Europe's **most influential** commentator on emerging payments by **Total Payments** magazine.

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