The Post-Passport World

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Voice Biometrics
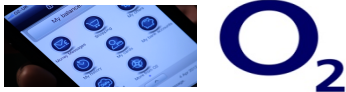London, November 2013

Retail Transaction Experts

TfL Future Ticketing Strategy
Enabling EMV payments at the Gate across all public transport in London

Interac Contactless
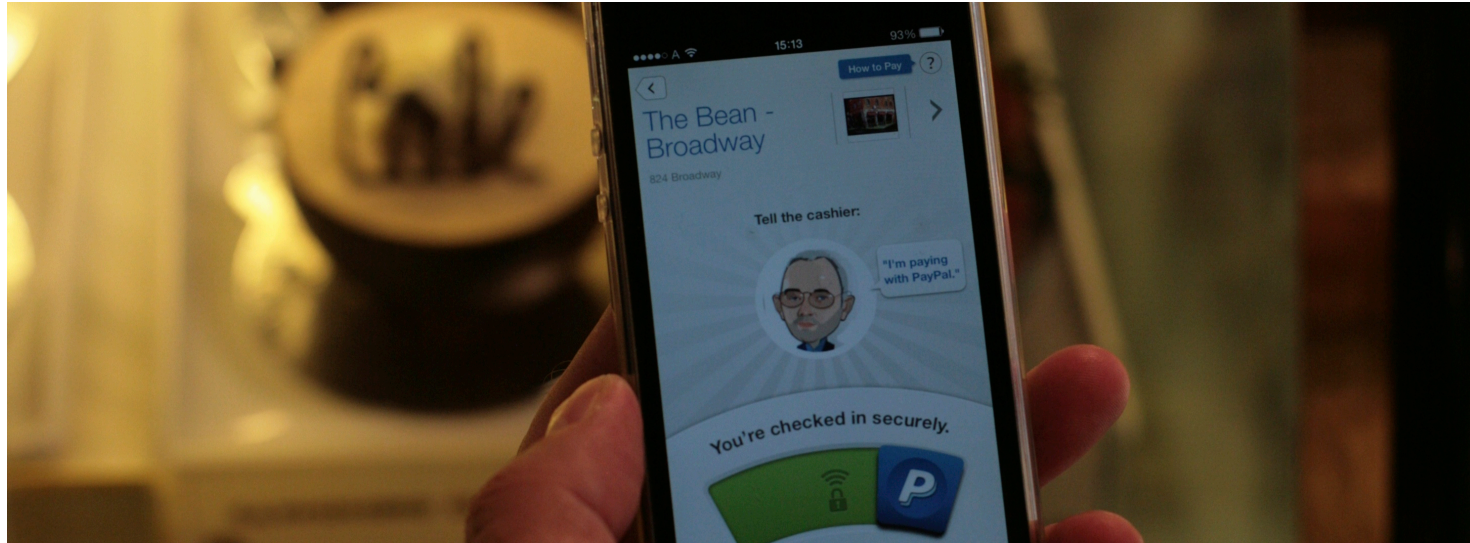Contactless and mobile contactless specifications and reference NFC app

The O2 Wallet
First MNO Mobile Wallet in the UK, issued with a companion contactless Visa card
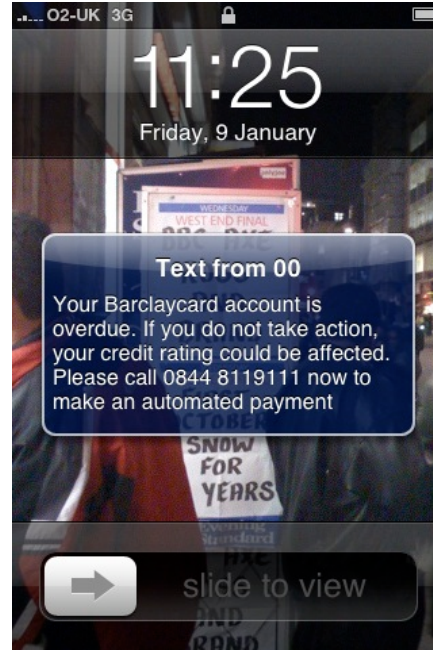
Mobile POS
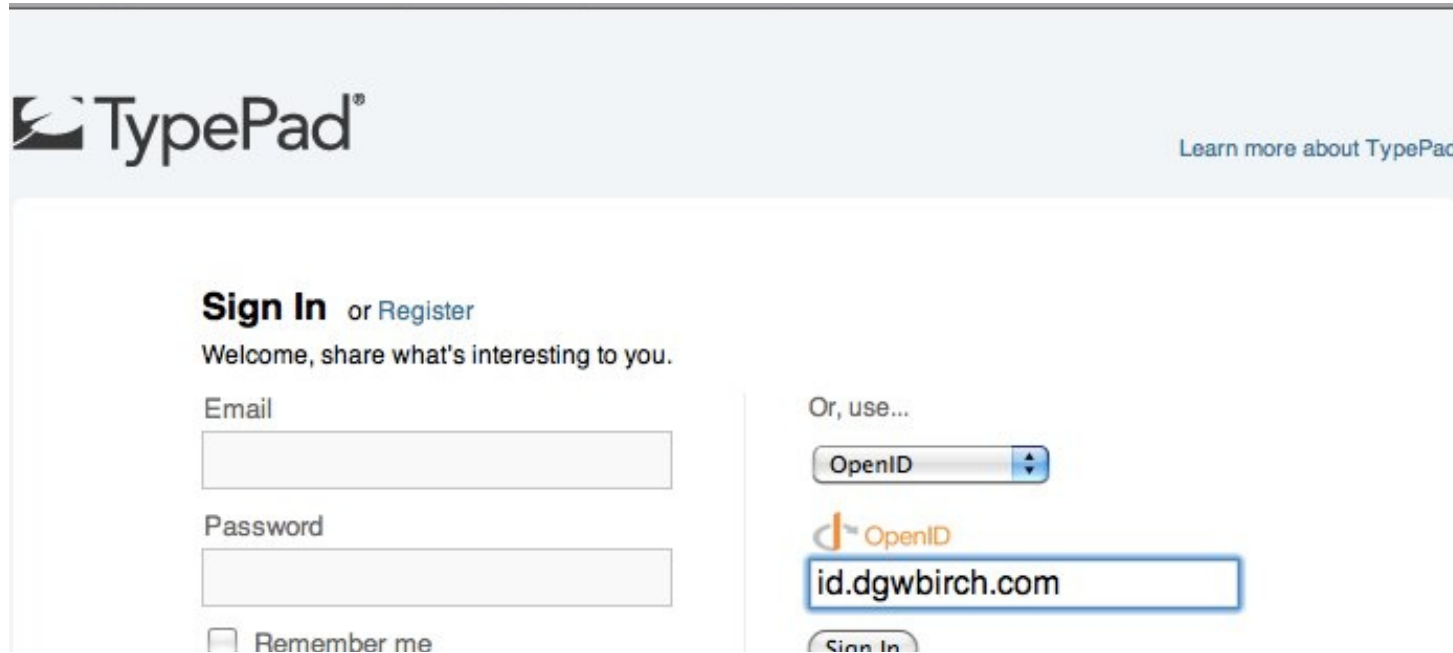Enabling card payment acceptance within a new category of Merchants

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

My card issuer called me on a Saturday morning

The real world, part 2

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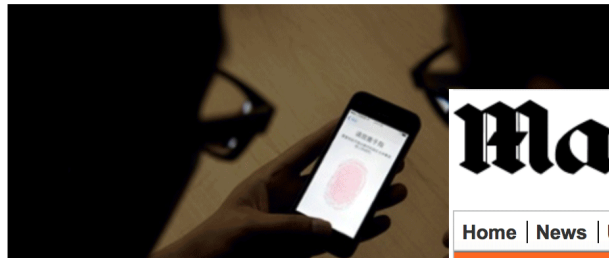
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Say goodbye to the pin: voice recognition takes over at Barclays Wealth

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
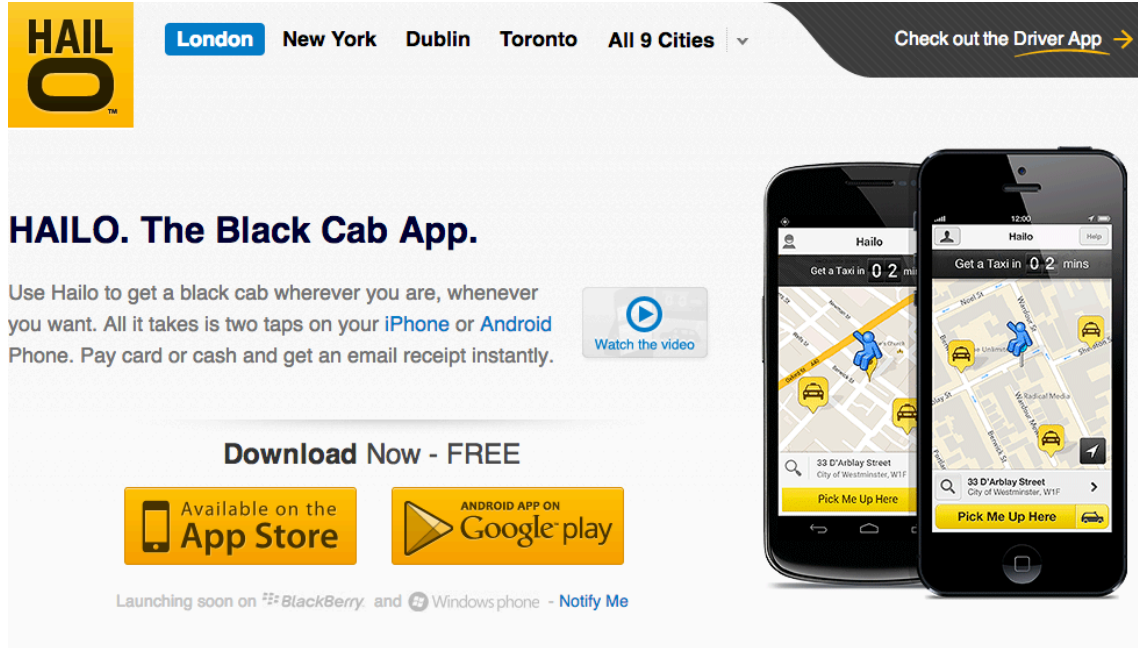
Mobile Context

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

Risk-based authentication using biometrics for convenience

Apps

There's an app for that

APIs

Digital Identity	Digital Money
OpenIDConnect, Handset TEE	Charge-to-bill, MintChip

Capacity	*Capability*	*Context*	*Connection*
eg, Load Mgt	eg, Provisioning	eg, Location	eg, QoS/GoS

Smart Pipe

Dumb Pipe   Dumber Pipe
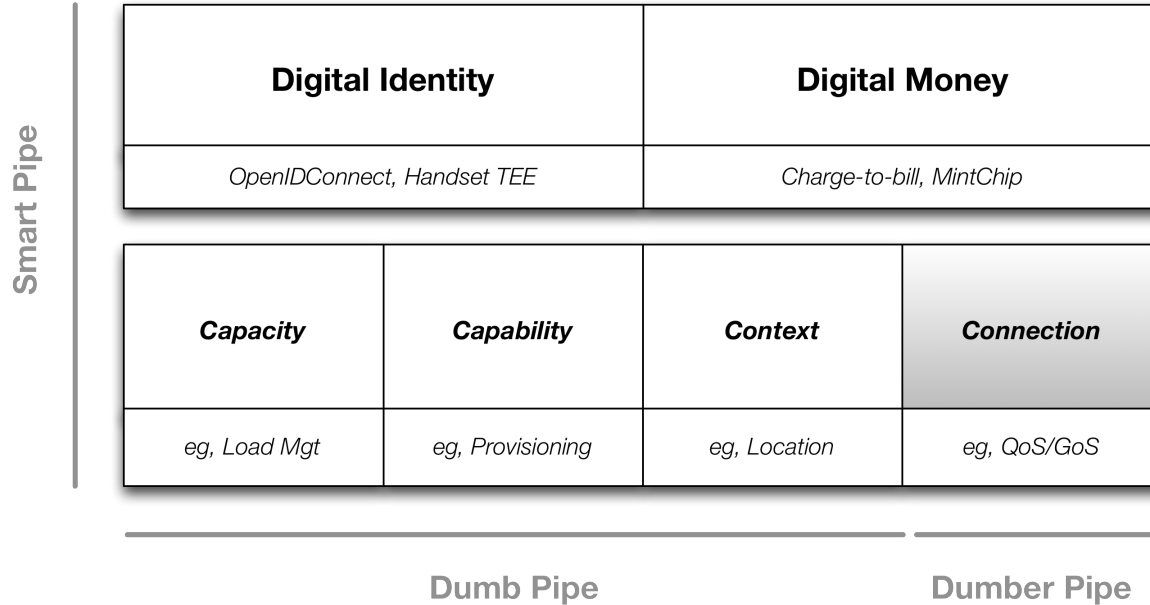
The wallet as a set of APIs

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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