



Illustration: Michal Bednarek

Digital Identity

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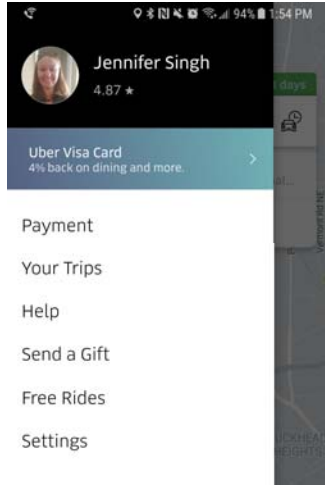
The intelligence, technology and human expertise
you need to find trusted answers.



Identity is personal



Identity is everywhere



10:00 am
Call Uber

1:00 pm
Security
Checkpoint



7:00 am
Check Email

5pm
Hotel Check-In



What is an identity?



Inherent Traits

NAME



BIRTHDAY



ADDRESS



BIOMETRICS



Legal Assertions

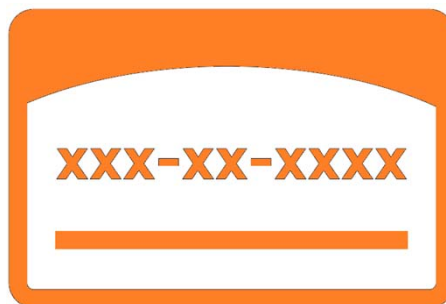
PASSPORT



DRIVER'S LICENSE



SOCIAL SECURITY



Electronic Traits

BROWSER COOKIES



SENSOR DATA

IP ADDRESS



E-MAIL ADDRESS

Behaviors

CREDIT CARD
USAGE



GPS HISTORY



MOBILE PHONE
USAGE



But in the digital world, identity is much more complex

The average person has **27 discrete online logins** and **37% of people** forget a password at least once a week¹

An estimated **1.1 billion people, or 1 in every 7 individuals**, are unable to prove their identity²

1. Poll conducted by Intel Security
2. World Bank

Increasing compliance regulation and penalties

Major international banks are now spending between **\$900 million and \$1.3 billion a year** on financial crime compliance¹

Asset managers, brokers and banks expect compliance costs to **more than double by 2022**²

Global lenders paid over **\$40 billion in penalties** in 2016, including for money laundering and identity-related infractions³

1. Barclay Simpson report
2. Duff & Phelps survey
3. Boston Consulting Group

Personal data is compromised

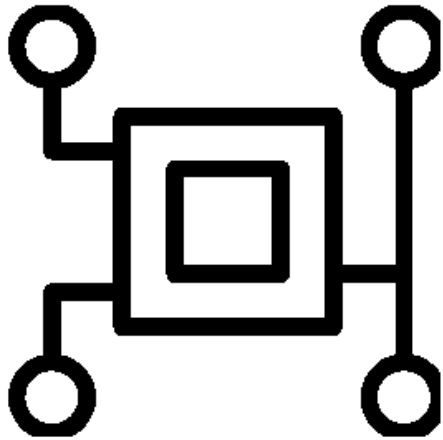
The number of U.S. data breach incidents tracked in 2017 hit a new record high of **1,579 breaches**, up 44.7% from 2016¹

The number of identity fraud victims in the U.S. increased by 8% to **16.7 million consumers** in 2017, the highest on record since 2003²

Stolen personal data are **illegally traded on the Dark Web for as little as \$0.22**³

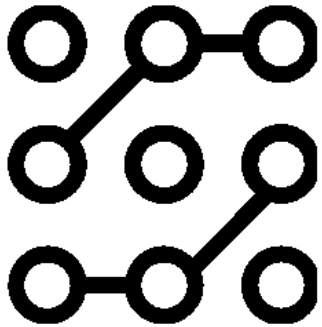
1. 2017 Data Breach Year-End Review released by the Identity Theft Resource Center and CyberScout
2. Javelin Strategy & Research
3. IT Pro Portal

Rethinking digital identity



Identity verification that balances security with convenience

Open platform



Ecosystem connecting trusted identity providers and fraud detection in real time

Federated and interoperable IDaaS where identities can be used for multiple use cases

Customizable and configurable based on specific use case requirements