

Escher Assured Identity Provider

Today digital identity is becoming a real challenge for governments and organisations worldwide in tying together the enormous number of existing and emerging online services. It is a challenge in terms of assuring the real identity of who the individual or organisation claims to be, and furthermore in making this identity available to multiple service providers.

Escher's Assured Identity solution is a standards based platform responsible for securely holding verified user credentials and other personal data, providing strong authentication for login with single sign-on (SSO) and federating this identity and data between many web and mobile applications. Escher's Assured Identity solution delivers a highly scalable enterprise platform based on SAML 2.0 and OpenID standards. The benefits of Identify Assurance are significant for organisations and customers.



BENEFITS

Improves the efficiency of existing services

Assured Identity follows the principle of 'make once, use many times'. It allows businesses, websites or mobile applications to leverage the advantages of dealing with an authenticated user. Consumers today have multiple user log-ons and passwords to access email, third party providers and government services. A single sign-on (SSO) would bring time and cost efficiencies to both customers and organisations.

Enables the innovation of new services

Many transactions & services are very often not delivered to market on the basis that the risks or costs in doing so are perceived as being too high. Governments and organisations that deploy a shared federate identity strategy minimise these factors and are better positioned to deliver new value adding services to market in a timely and relevant way.

Stronger authentication and security

Organisations that combine the qualities of having an online Assured Identity solution with the strengths of multi-factor authentication and single sign-on for their users optimise service integrity and application usability standards.

Order of magnitude reductions in the cost of Identity Assurance and transactions

There is a projected 96% cost reduction* between the traditional process of a face-to-face and back office processing of evidence to verify identity versus using online federated assurance services. The existing costs are spread between initial costs of creating identities (17%), using them in transactions (33%) and consumers' time creating and using identities (50%). Add to this the reduction in the cost of not just fraud itself but the cost of counter fraud measures and the savings to an organisation can be substantial.

A valuable revenue stream

Eliminating this substantial cost out of a process has a tangible and monetary value. Adding proof and assurance onto a digital identity has a value. Delivering attributes (with consent) such as a verified address, age, or employer has a value. If you are a trusted name with a strong relationship with your customers you can deliver a profitable service to trusted third parties which in turn delivers a fantastic experience and service for your customers.

* Source: The Economics Of Identity Report 2014, OIX The Open Identity Exchange

FEATURES



Provides Assured identity for individuals

A registration process which is a single occurrence of a proof of identity. It can be an online, offline or hybrid process. Declarations are made, evidence provided and checked, then verified as being the applicant, activity histories checked, counter fraud checks performed, and a level of confidence assigned.



Provides Assured Identity for organisations

A process built on top of assured identity for individuals where declarations are made and verified about the organisation and the applicant is confirmed as a responsible officer.



Delivers strong multi factor authentication

Strengthen your application security with no extra work by simply selecting the level of authentication required. Options include PINs, Mobile based SMS confirmation, out-of-band bi-directional mobile confirmation, partial passwords, grid cards, digital certificates and hardware token generators.



Provides attribute exchange

The functionality to request and receive verified attributes such as a verified home address, verified age or date of birth. Third party suppliers may provide additional attributes such as credit ratings or other valuable information.



Delivers complete control of personal data to individuals

Only registered and certified applications ('Replying Parties' or 'Service Providers') can use the system and are controlled and protected with digital certificates. Individual users and organisations always choose who they wish to share their data with and for what purpose via explicit consent which they may also revoke either through the web or mobile.



Hierarchical flexible groups and roles

Escher's Assured Identity solution provides the capability to organise users into logical and manageable hierarchical structures, including nested groups and roles. Delegated administration is also available.



Open standards

Escher's Assured Identity solution is built on well-established and popular open standards. SAML 2.0 is supported for modern browser based applications and OpenID Connect is more popular for native mobile applications. X.509 Certificates are used for securing the authentication and assertions. HTTPS Web Services interfaces are available for further integration.



Single Sign-On (SSO)

Consumers today demand timely and convenient access to systems that they use. The requirement to have multiple log-ons and passwords for all of the systems that they access is a growing irritant. Providing consumers with a single sign-on solution, will achieve immediate customer satisfaction to your brand.

This functionality is augmented with intelligence around what factor the original authentication was to strictly enforce the security policies that different applications require.



Payment and e-Money

The context of a secure environment where identity is verified and known and where it is federated between many applications is the perfect place to store e-Money and make it available for online transactions. Escher's Assured Identity solution delivers a secure full 'stored value' e-Money stream based on standard double entry accounting principles and ISO 27001 standards. This has many varied applications from city wide transport services to online purchases.

Assured Identity is critical to be sure of who you are dealing with.
Federated Identity is critical to deliver seamless access to multiple services. Together they are a key piece of digital infrastructure to enable organisations to move their business forward with confidence.