

DIGITAL **ID** WORLD

The Bigger Picture: *The Customer's Experience of Identity Assurance*

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Presented By --
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The Wells Fargo logo, consisting of the words "WELLS" and "FARGO" stacked vertically in a yellow, serif font, set against a red square background.

A Word From The Bard

Who steals my purse steals trash...

But he that filches from me my good name

*Robs me of that which not enriches him**

And makes me poor indeed

--William Shakespeare

* Elizabethan England had not yet succumbed to wiles of the Internet

What Brings Us Together Today?

“In The Kingdom Of Fakery The Fakee Reigns Supreme”*

- Identity authentication is getting serious
 - ◆ The “wild west” of the Internet is fading
 - ◆ Mandates to “tame the bad guys” are increasing



* Johnny Hart in BC (comic strip)

Mission: Making the Complex Simple

- Sorting out different types of identities
 - ◆ People
 - ◆ Legal entities
 - ◆ Machines . . . just to name the top 3
- But, making it appealing in the process
 - ◆ Via optimal business processes and customer experiences
 - ◆ Via ever improving understanding of customer motivators



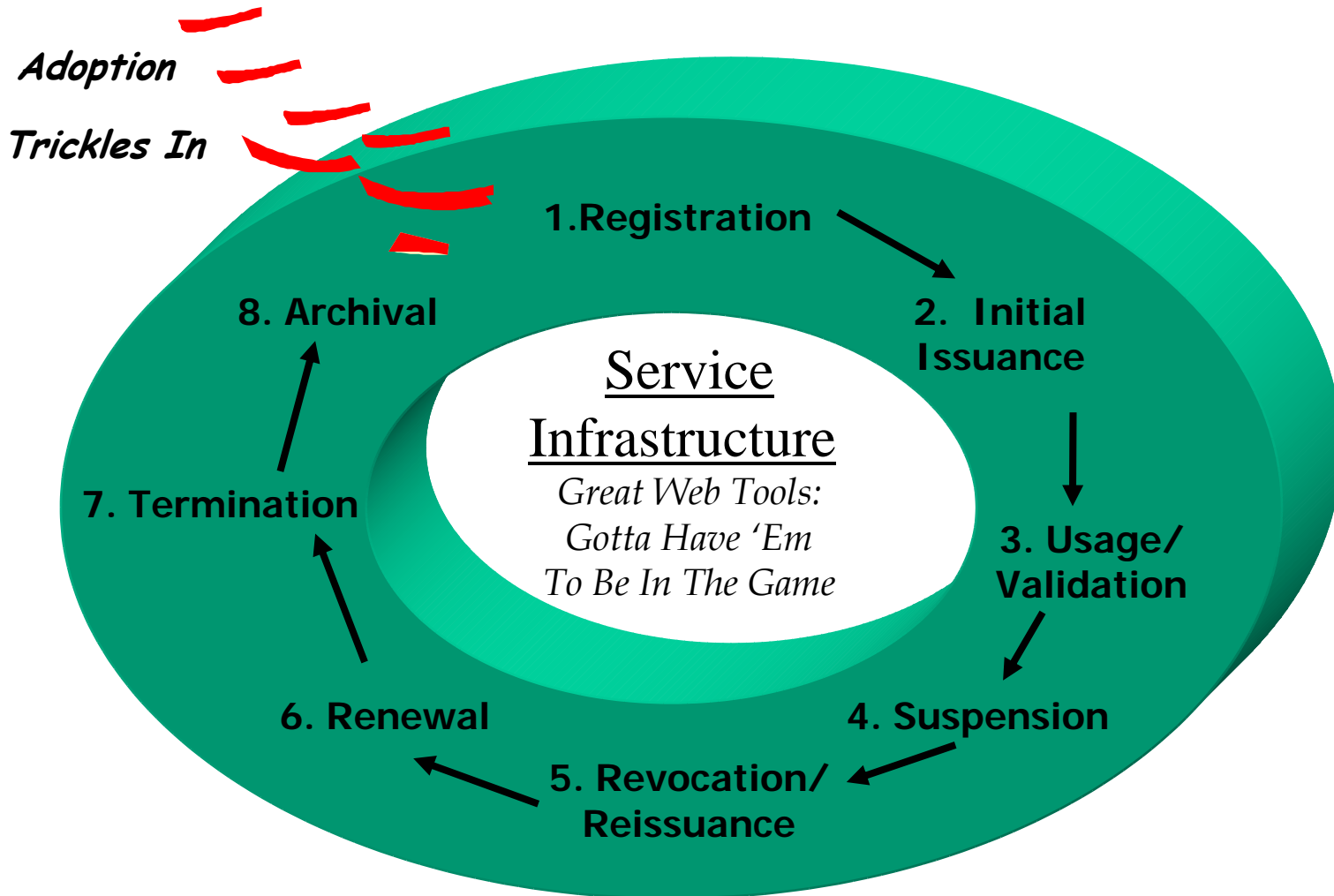
Leaving Us “Confronted With Insurmountable Opportunities”*

- Selling the value of trusted identity -- *largely to those who don't know why they should care*
- What are motivators that could cause customers to care?
 - ◆ The promise of authenticity
 - ◆ The promise of control over one's identity
 - ◆ Intuitive processes that feel familiar
 - ◆ Together leading to a strong bond of trust
- And, most important, great design and marketing
 - ◆ Can identity assurance be another “ring tone” ?

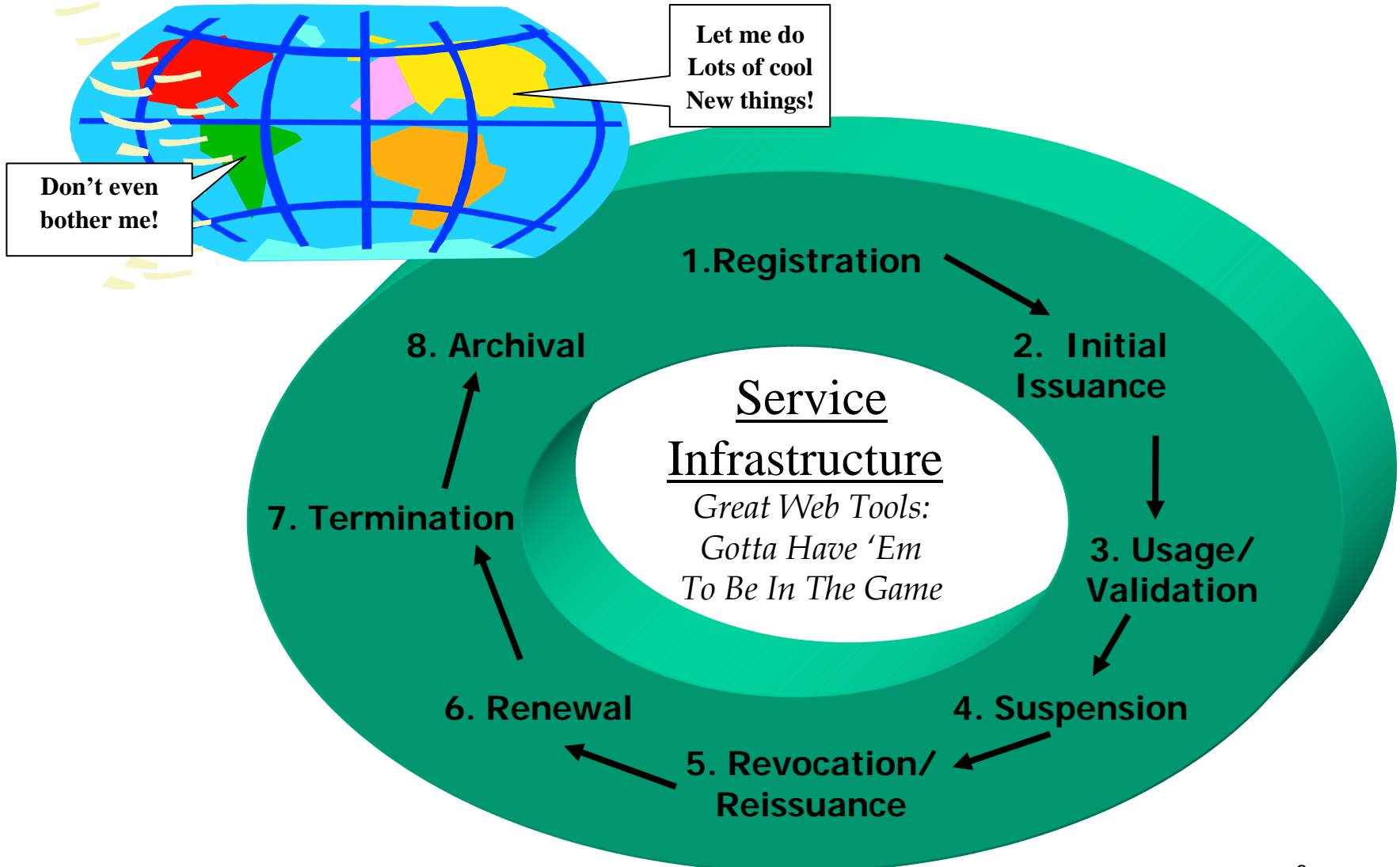


* *Walt Kelly in Pogo (comic strip)*

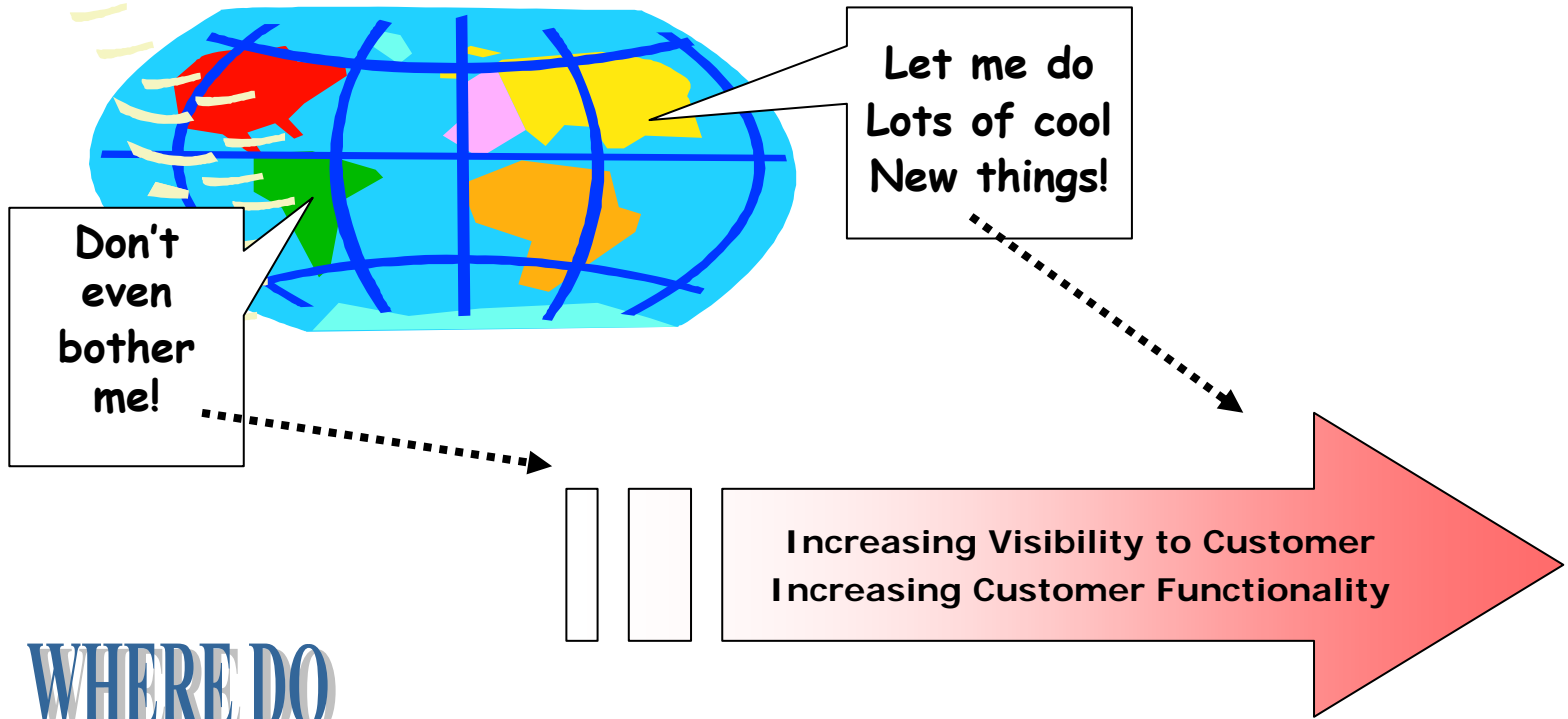
To Really Affect Adoption, Consider the Service Lifecycle in Context



And Different Folks Will Want Different Strokes



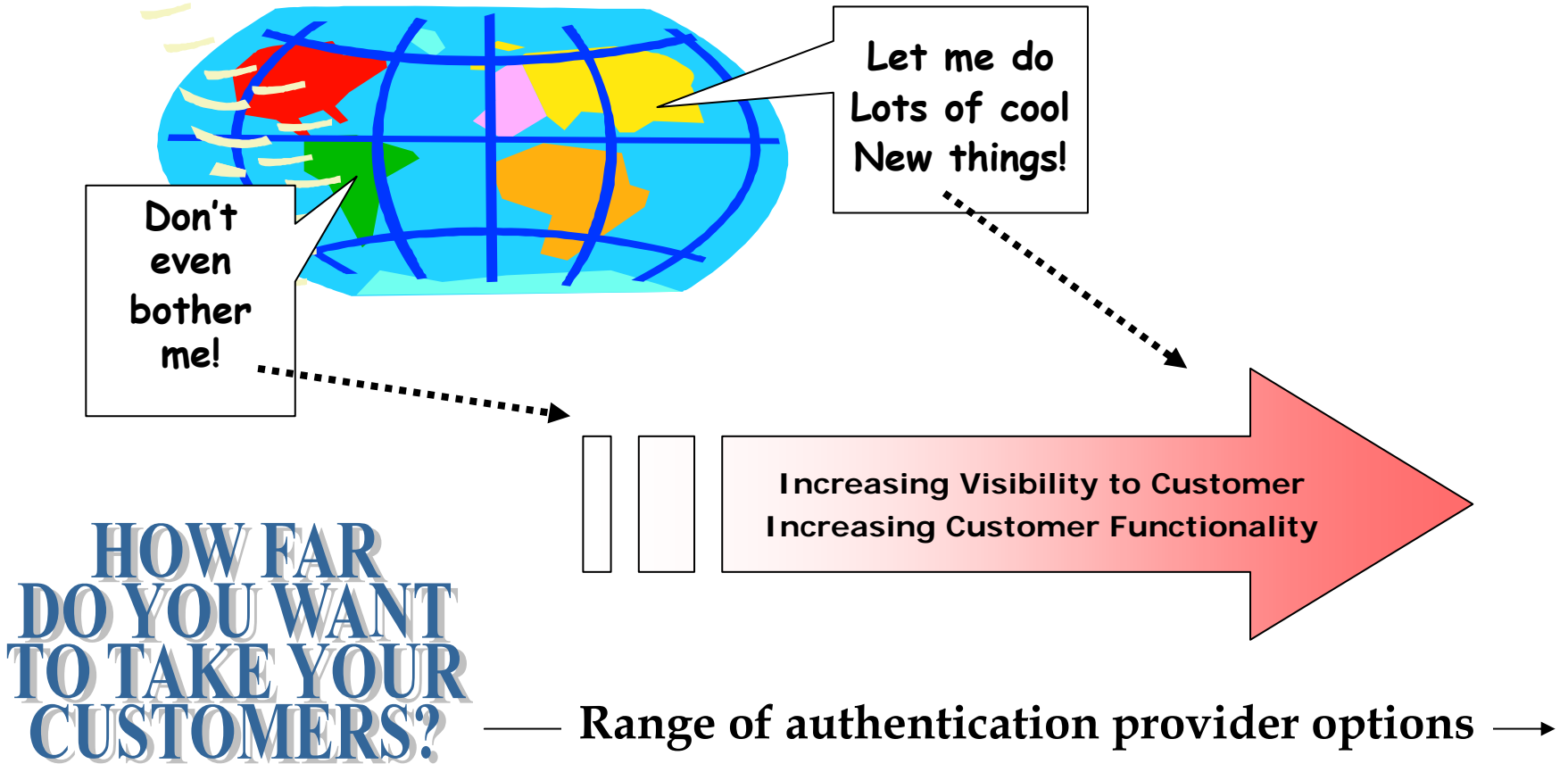
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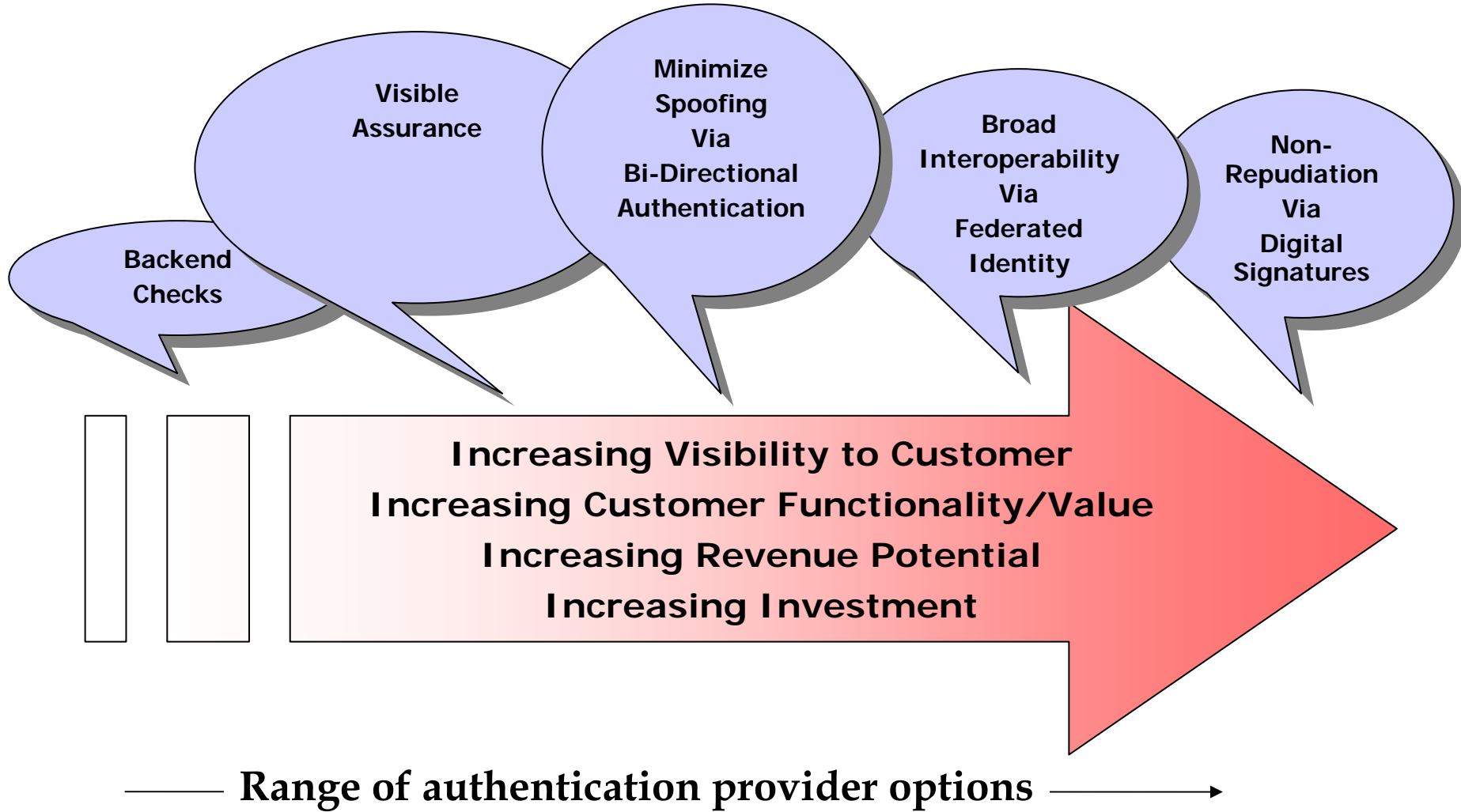
WHERE DO
YOUR
CUSTOMERS FALL?

— Range of authentication provider options —>

And Different Folks Will Want Different Strokes



Functional Options/Opportunities



But Customer Delight/ Satisfaction Is The Real End Game

Satisfaction = Validation: More Frequent Use = More Validation

Assurance

Via

Broad

Non-

on

Satisfaction = Control: More Enabled Applications = More Control

Federated
Identities

Digital
Signatures

Backend
Checks

Delight = Coolness: More Design Smarts = More Cool

Delight = Productivity: More Available Time = More Delight

Increasing Visibility to Customer
Increasing Customer Functionality/Value
Increasing Revenue Potential
Increasing Investment

Range of authentication provider options

A Broad Range of FFIEC Compliance Strategies

- Minimal Compliance Response
 - ◆ Layering as necessary
 - ◆ Background server applications minimize customer impact and interface costs
- Strategic Compliance Response
 - ◆ Layering to establish a platform for future enhancement
 - ◆ Customer credentials considered
- Growth Response
 - ◆ Infrastructure and layering to allow high assurance authentication
 - ◆ Customer visible applications
 - ◆ Federation by design

Why Consider A Growth Strategy?



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- Reuse/interoperability with government initiatives
 - ◆ HSPD-12 and Real ID Act
- Increasing built-in application functionality
 - ◆ MSFT Vista and Adobe
- Ever better design options
 - ◆ Marriages with cool stuff (e.g. cell phones) are increasing

In Conclusion

"All truth passes through three stages.

First, it is ridiculed.

Second, it is violently opposed.

Third, it is accepted as being self-evident."

--Arthur Schopenhauer (1788-1860)

**We Are Lucky Enough
To Be Almost At The
Third Stage**

Contact Information

Thank You For Your Time!

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