Have Your Cake and Eat It Too

Security without friction

Forrester Webcast

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Speakers

Andras Cser
VP & Principal Analyst
Forrester

Paul Trulove
CEO
SecureAuth

Agenda

- Andras from Forrester to present the latest CIAM and passwordless trends
- Paul from SecureAuth to present on passwordless cost savings and universal authentication
- Fireside chat between both speakers

Forrester Research

CIAM & Passwordless Trends

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Customer Identity And Access Management: It’s More Important Than You Think

Andras Cser

VP, Principal Analyst

RISK IAM
ECURITY CSO
MPLIANCE GRC DATA
RESILIENCY ZERO TRUST
SECURITY LEADER ENTERPRISE
OTECTION GDPR SUPPLY CHAIN RISK
ENTERPRISE RISK CYBERSECURITY CSO
ERPRISE RISK COMPLIANCE GRC DATA
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SECURITY & RISK 2021

Does your customer identity and access management (CIAM) support your customer journey?

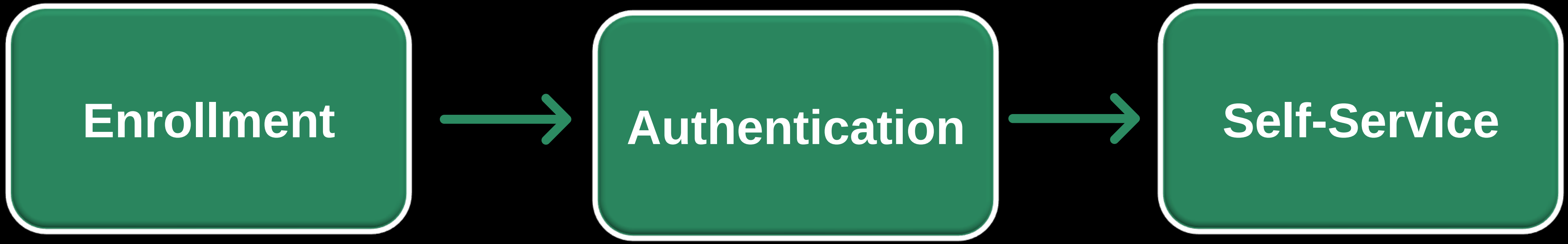
- Digital transformation is inconceivable without a secure customer journey.
- CIAM secures the customer.
- CIAM impacts conversion rates.
- CIAM impacts fraud management.
- You must do CIAM cost effectively.
- Products need a CIAM feature.
- Fiascos abound.

Image source: Forrester

Executive summary

- Prioritize CIAM as a key discipline for reducing user friction, maintaining security, and lowering operational costs.
- Balance improvements across enrollment, authentication, and self-service.
- Treat CIAM as a continuous improvement process, not as a one-time activity.
- Spend at least 30% of your time on ongoing business, marketing, and IT/security collaboration.

Each CIAM stage is equally important



Enrollment

- Identity verification
- Social registration and login
- User identifier selection
- Verified access to email and phone number

Authentication

- Passwordless
- Risk-based authentication
- Behavioral biometrics
- User-configurable authenticators

Self-Service

- Actionable user feedback
- Self-management of channels and devices
- Minimal user profile

Enrollment must be connected

- Design enrollment to create a security profile and allow users to connect/add business functions later.
- Allow customers to use their email, mobile phone number, or user ID to log in. Make the user ID unique and immutable.
- Business-appropriate identity verification is key.
  - Physical documents
  - Phone-number-based verification
  - Social-identity-based verification
- Social login is good — consider risks and benefits.
  - Risks: You depend on a centralized provider's ability to safeguard users' credentials.
  - Benefits: easy sign-up for customers
- Verify access to notification email address and phone number — always.

Image source: iStock (https://www.istockphoto.com/)

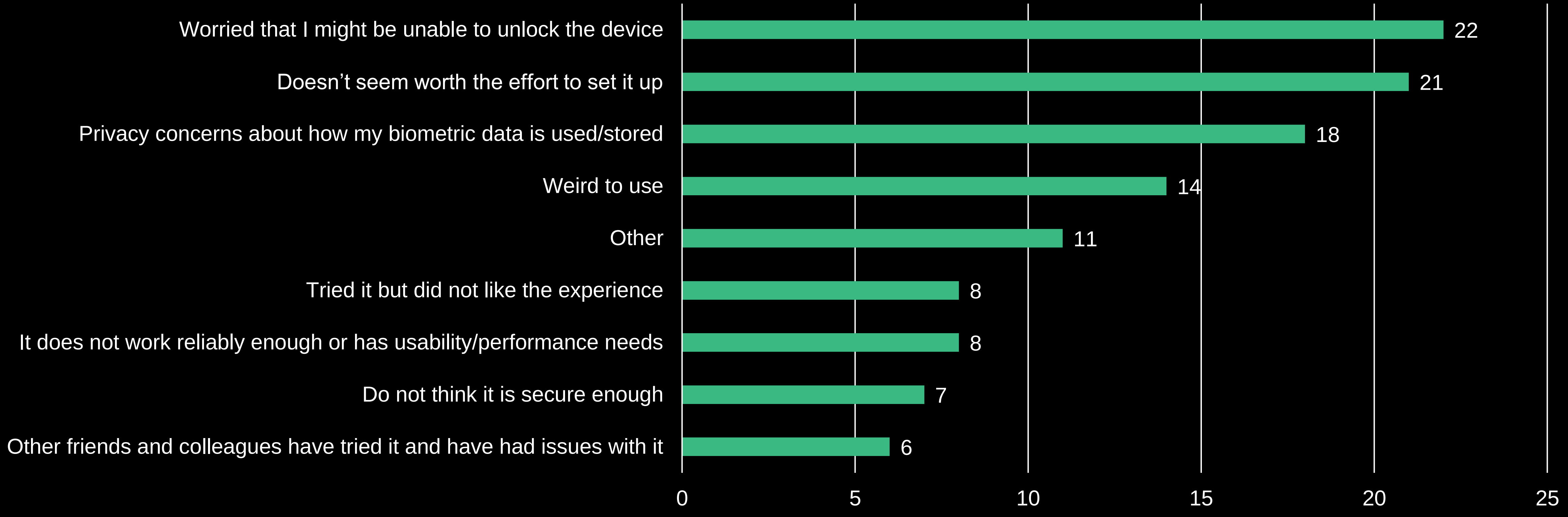
Authentication and in the session

- Prioritize passwordless authentication (QR code scanning with mobile authenticator app).
- Allow users to choose their second-factor authentication token (Google Authenticator, Microsoft Authenticator, etc.).
- Biometrics = user convenience
- Use risk-based authentication.
- Use risk-based in-session, continuous authorization, and behavioral biometrics to detect account takeover (ATO).
- Show last successful and unsuccessful login timestamp.

Image source: Pixabay (https://pixabay.com/photos/key-home-house-estate-business-2323278/)

Usability matters a lot

“Why are you not interested in a biometric modality to unlock your smartphone?”
Number of responses



Note: “Not interested” selected in “How interested are you in using a biometric modality to unlock your smartphone?”
Base: 65 respondents (bar chart of each answer option). % represents % of 65 people who chose that answer;
Source: Forrester’s Q1 2022 US State Of Customer Authentication Survey

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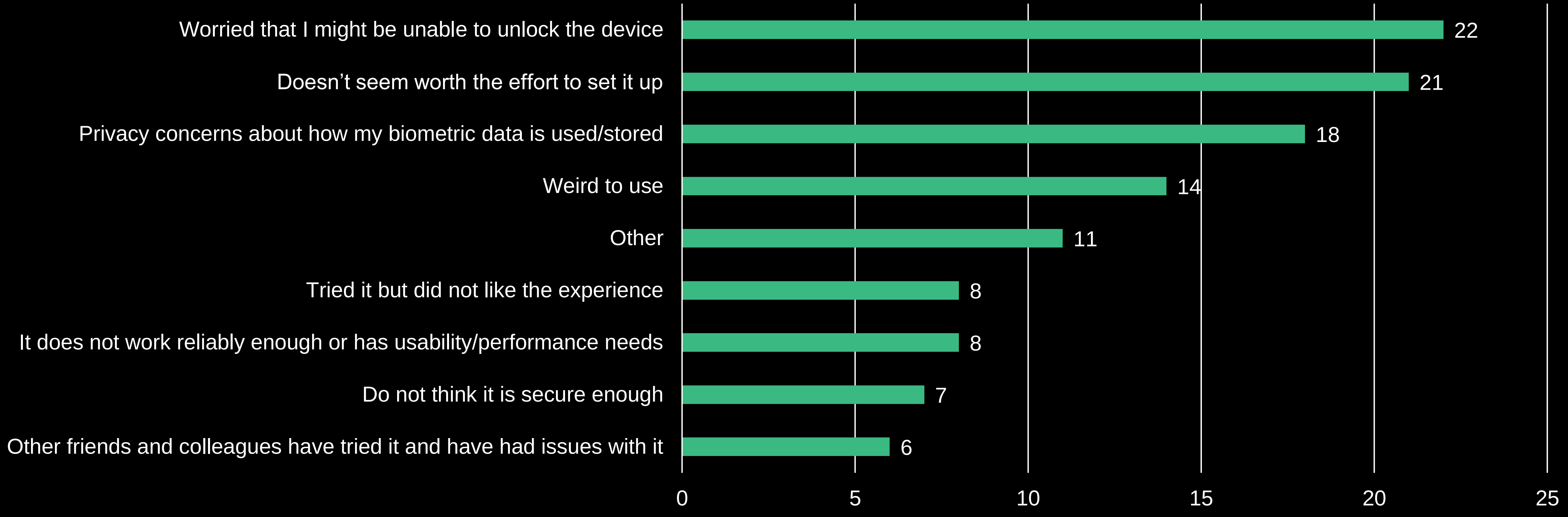

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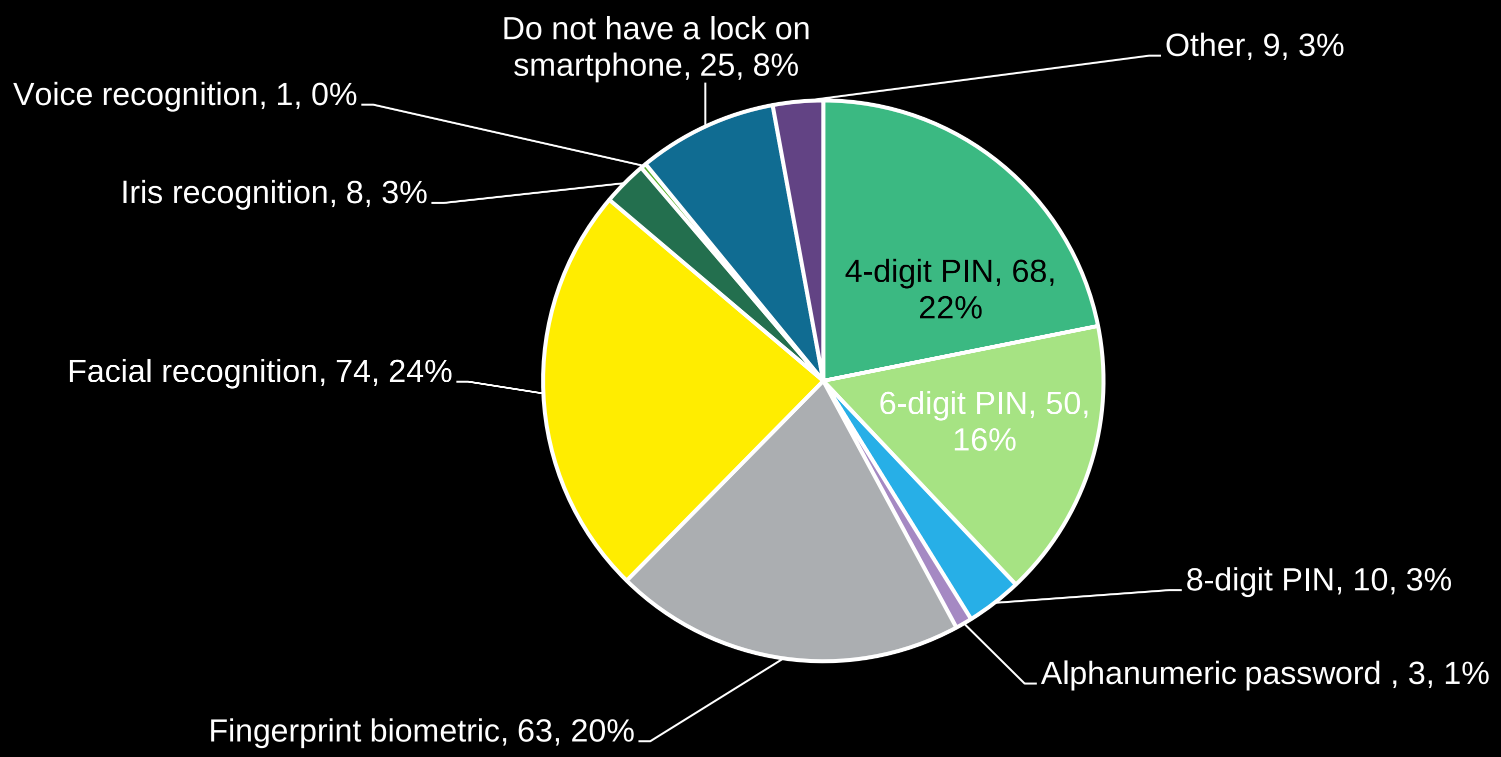
Biometrics show promise

“How do you currently unlock/lock your smartphone? Select the primary method that applies.”



Source: Forrester’s Q1 2022 US State Of Customer Authentication Survey

Self-service

- Send all communications *fast*.
- Divide notification into mandatory and user-configurable groups.
  - Mandatory: password change, notification email change, SMS notification phone number change, and MFA configuration changes
  - User configurable: login notification and business profile updates
- Always provide a notification for old and new email and phone numbers.
- Allow the user to see and manage all their devices (web and mobile app) from where they access their account.
- Move away from security questions and answers.
- Allow user deregistration/user-initiated deletion of the account and retain data per regulatory requirements, but not longer.

Image source: Pixabay (https://pixabay.com/)

The three C’s: constant collaboration CIAM

- Easy enrollment and login processes boost conversion and lower attrition.
  - Tie your enrollment, access, and self-service metrics to changes in conversion and attrition rates.
- Delightful CIAM is fast and invisible.
- Provide examples, guides, and wizards (e.g., Google’s Security Checkup).
- A/B and analytics-based testing and continuous improvement help a great deal.
- CIAM is a collaborative process between IT/security, marketing, line of business, digital product, and fraud management.
  - Being on good terms with your marketing cohorts will get you more budget.

Image source: Creative Commons (https://creativecommons.org/)

Universal Authentication

~~Simplifying~~ Redefining the process

Everything Starts With Access... It's Where Hackers Login and Evil Happens Post-Authorization

75+% of all data breaches are caused by passwords

$8.64M average cost of a data breach in the US

1/3 of data breach costs occurred 1 yr post breach

Resetting passwords can cost up to **$50** per event

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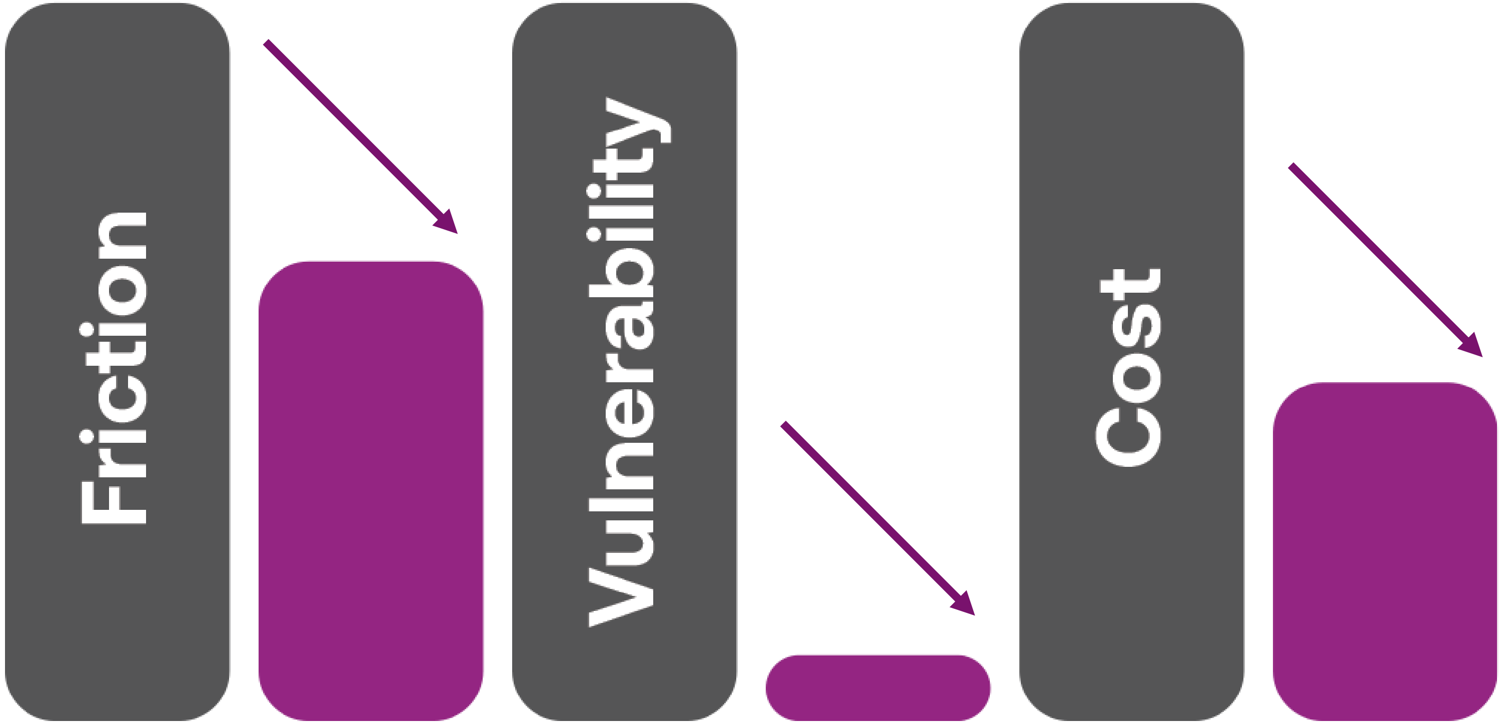
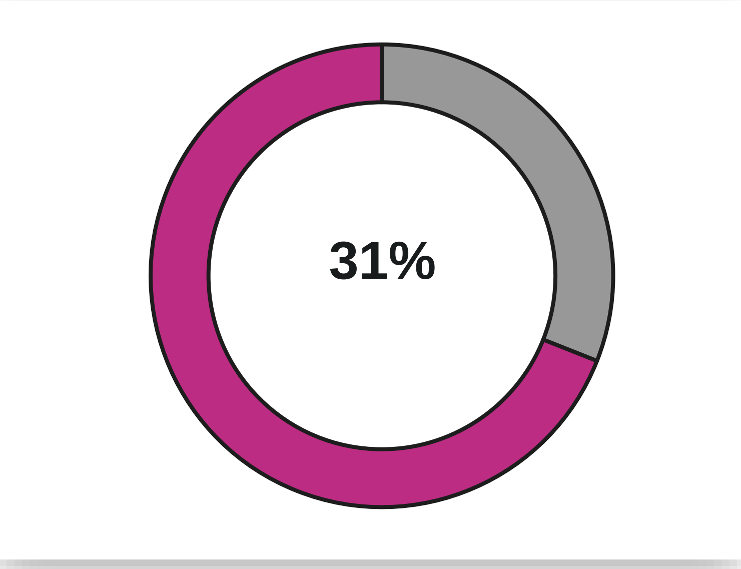
Passwords are Expensive to Manage

- Reduce friction by more than 60%
- Eliminate password vulnerability
- Cut costs by more than 50%

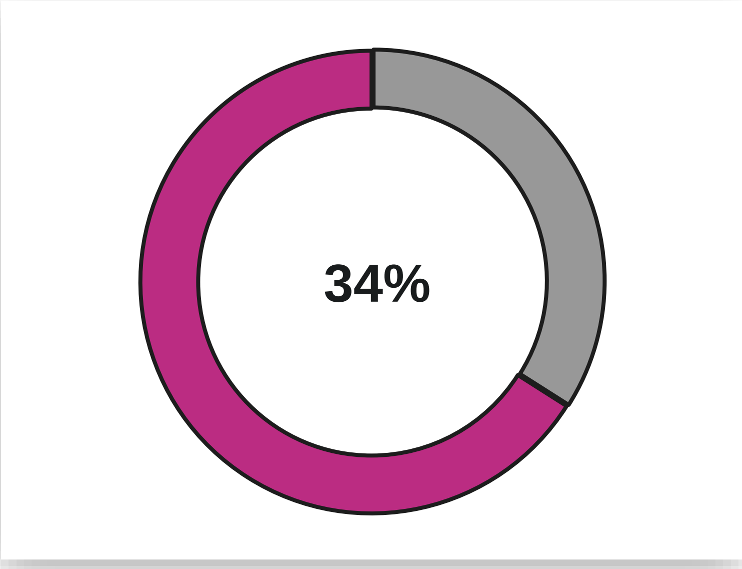


Going Passwordless is Strategic

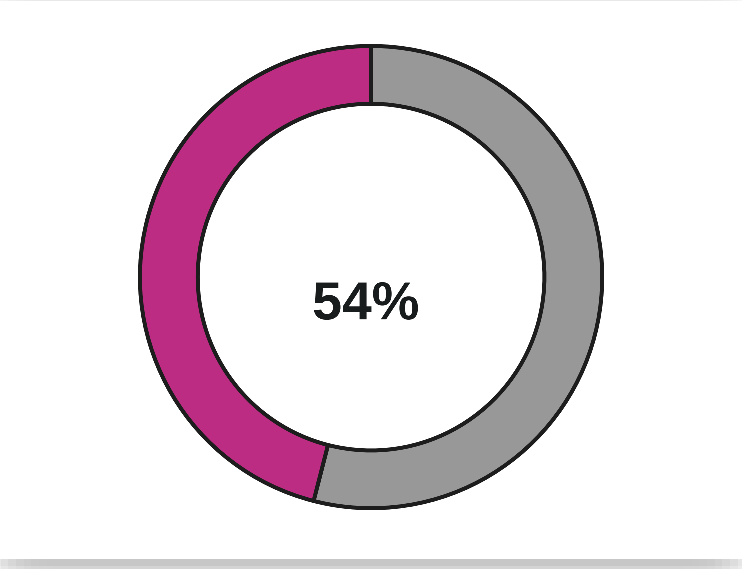
Passwordless is Our Top Identity-related Activity



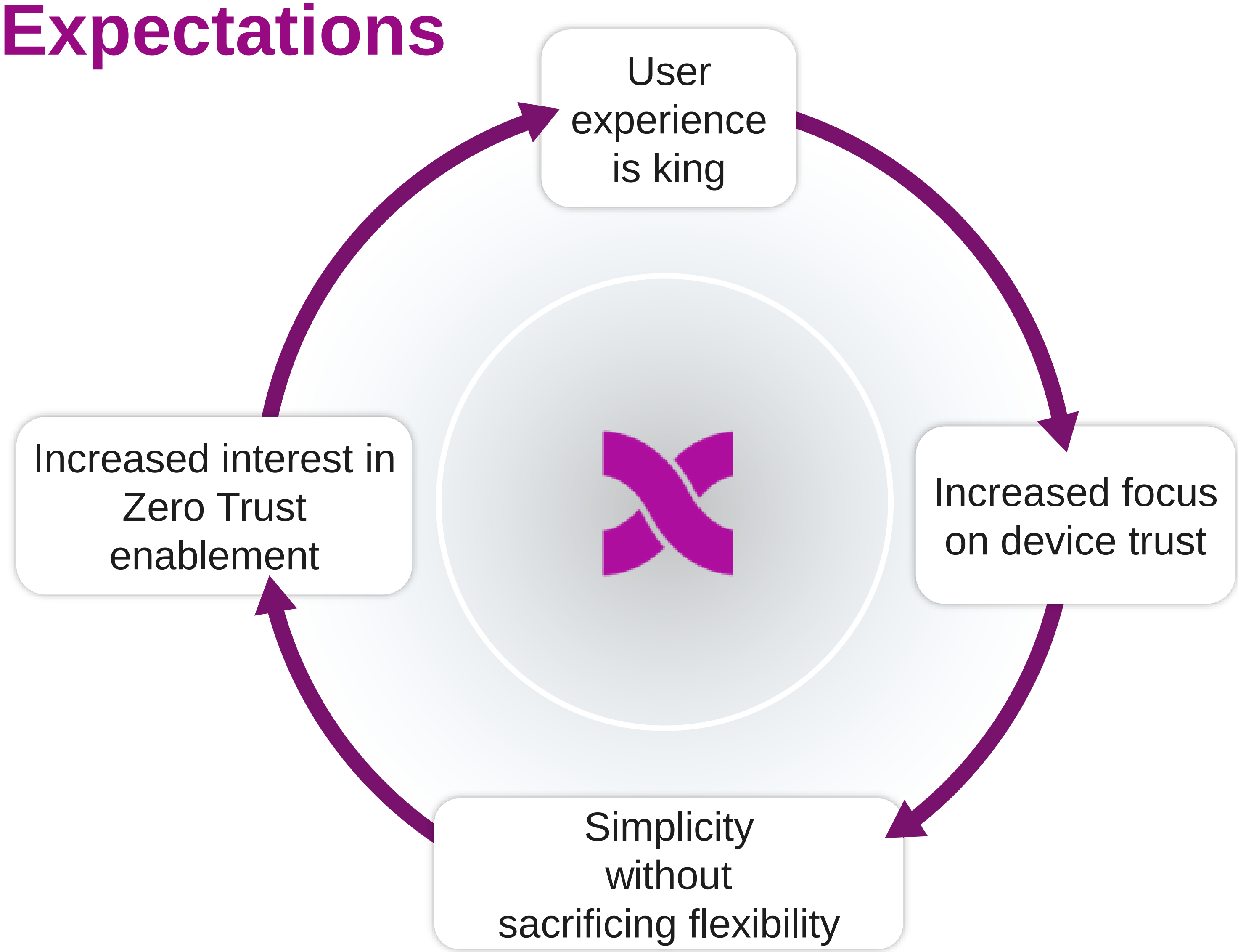
Passwordless is Among Top-3 Identity-related Activities



We have Started to Transition to Passwordless Technologies



Changing Expectations



User experience is king

Increased focus on device trust

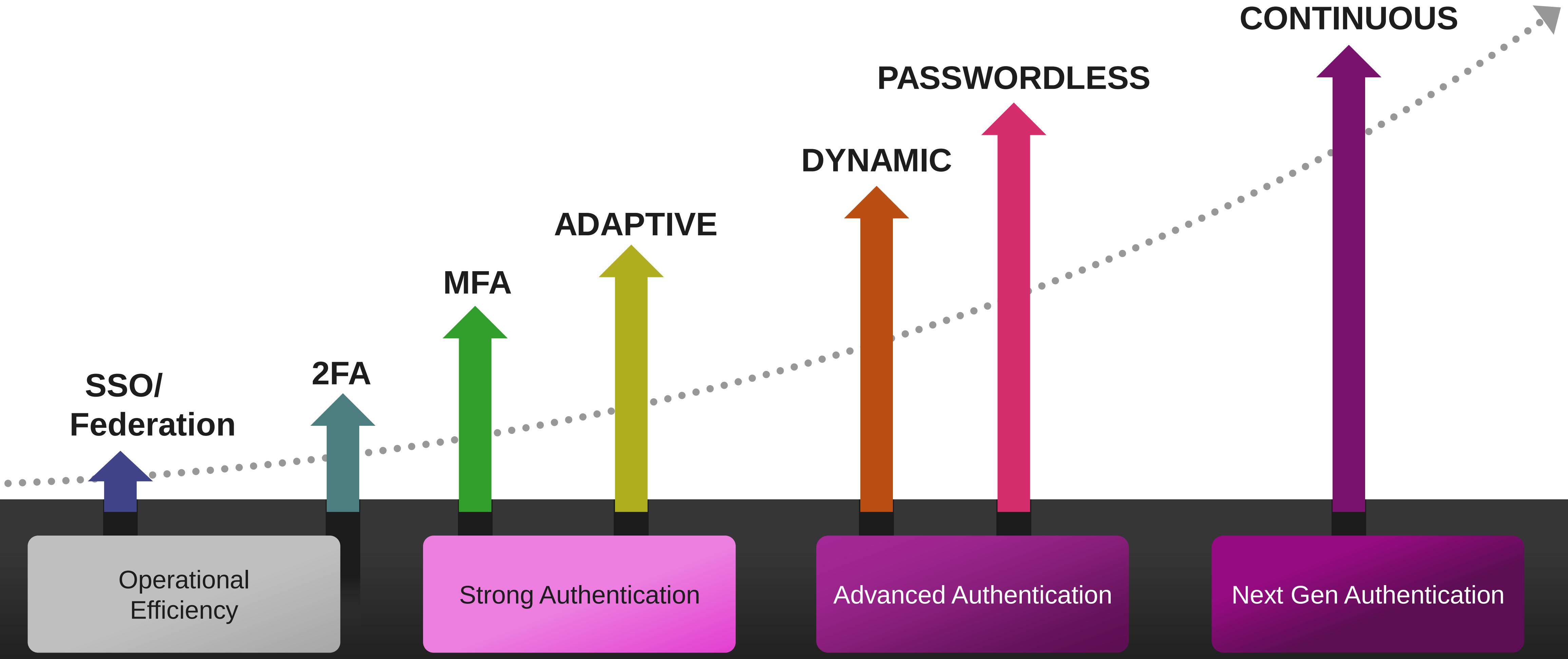
Simplicity without sacrificing flexibility

Increased interest in Zero Trust enablement

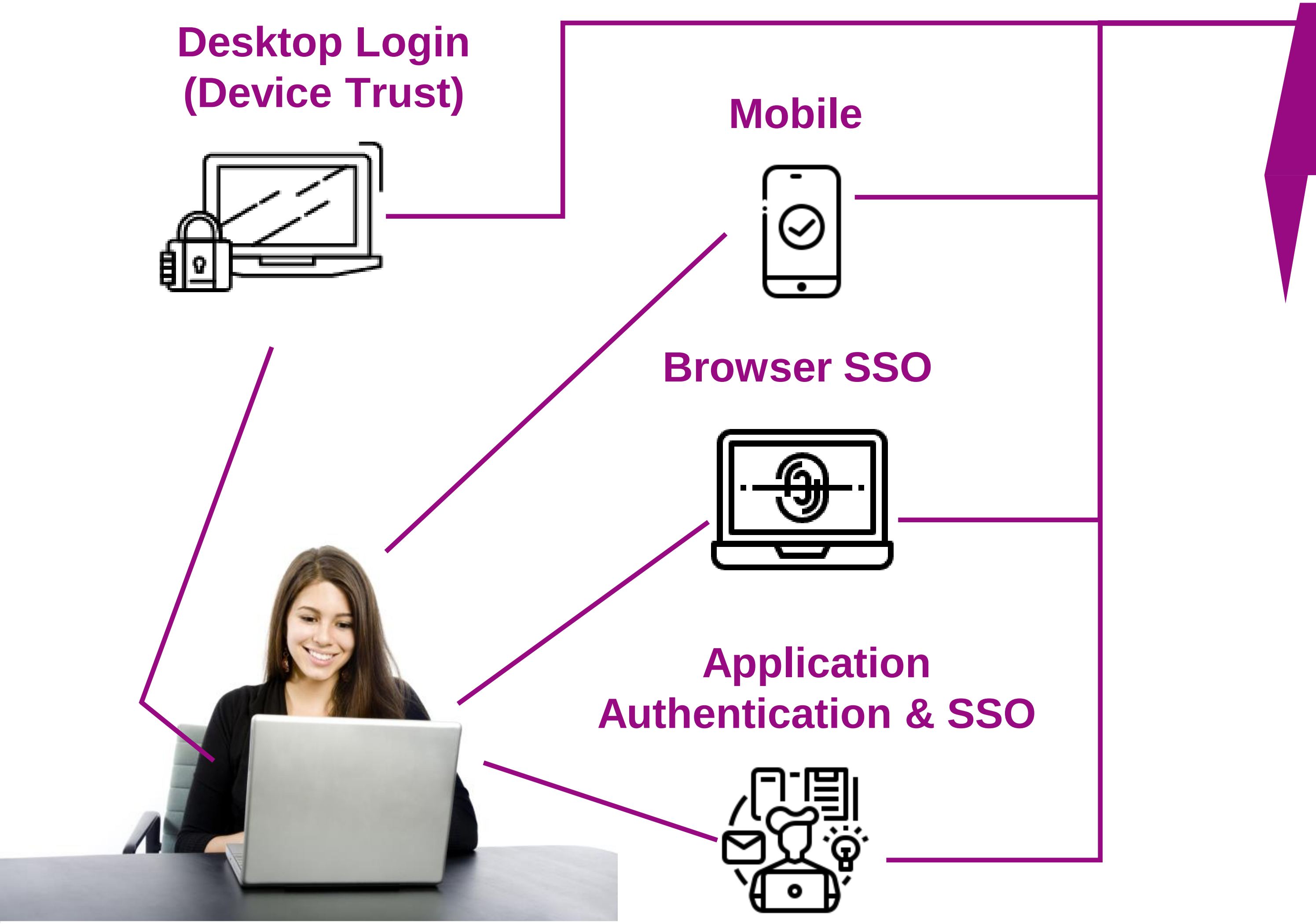
Existing Solutions Aren’t Sufficient

- Minimal protection and visibility after **initial authentication**
- **2F security** is temporal, causes high friction, and can be easily intercepted during transmission
- **MFA** lacks context and relies on too few attributes
- **Biometrics** can be spoofed
- Gap between user **convenience & security**
- Current desktop, browser and application SSO and Strong Auth are **disjointed**

Going Beyond Passwordless: Continuous Authentication



Universal Authentication Fabric



Single Authentication Stack

(invisible to the end user)

Login Once & Forget It
Passwordless login to your laptop, then you are DONE for the entire day.

No more login requests unless you are performing administrative tasks or if you go outside your behavioral model.

Fireside Chat

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Thank you

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