



*** DATA SHEET**



KEY BENEFITS

Comprehensive

VIP includes both the invisible—VeriSign Identity Protection (VIP) Fraud Detection Service—and the visible—VeriSign Identity Protection (VIP) Authentication Service—technology layers.

Convenient and Simple

Similar to ATM networks, a single, portable credential serves as a second authenticating factor for a user on any VIP network site.

Cost-Efficient

VIP is based on a shared-service model using VeriSign hosted infrastructure and Web services integration to minimise deployment and maintenance costs. A consistent user experience also minimises support costs for member sites.

Leveraged

Sharing authentication credentials can leverage and strengthen online affiliations and channels and provide a competitive advantage.

Standards Based

VIP will work with any OATH-compliant form factor, thereby avoiding any “vendor” lock for authentication credentials.

Trusted

The VeriSign Secured™ Seal has high-level significance for consumers and has long been associated with trusted e-commerce. VeriSign provides authentication services to over 900,000 Web sites, including over 93% of the Fortune 500, the world's 40 largest banks, and 43 out of the 50 biggest e-commerce sites.

VeriSign® Identity Protection

More than ever, consumers are doing business—shopping and banking—online for the convenience and choice. For businesses, this offers the opportunity to develop new distribution channels with the promise of increased sales and lower operating costs. Businesses are challenged, however, by the need to deliver a differentiated online customer experience while combating fraud and its negative effects.

Weak authentication of consumers has fuelled the problem of Internet identity theft, phishing, and online financial fraud. In turn, concerns over online security affect consumer behaviour. According to a recent Gartner study, security concerns of 46% of U.S. adults online led to over \$2 billion in lost sales in 2006.¹ Clearly, online businesses stand to gain significant revenue by addressing the security and trust concerns of online consumers.

Although compliance with regulatory guidance for strengthened consumer authentication once drove technology investment, more and more enterprises are now evaluating authentication options as means for increasing business. Traditional deployment models for strong authentication present significant cost and scalability problems when applied to the consumer market. VeriSign is pioneering the solution to this problem with VeriSign® Identity Protection (VIP) Services.

+ Balancing Risk, Cost, and the User Experience for Consumer Identity Protection

VIP is a comprehensive suite of identity protection and authentication services that enable a consumer-facing application to provide a secure online experience for end users at a reasonable cost. VIP enables both a passive means of security through VeriSign® Identity Protection (VIP) Fraud Detection Service as well as more active security through VeriSign® Identity Protection (VIP) Authentication Service.

Solution deployment costs can be minimised by sharing second-factor authentication credentials through the VeriSign® Identity Protection (VIP) Shared Authentication Network. Complexity and cost of credential life cycle management is addressed by the VeriSign® Identity Protection Center. Finally, online fraud is mitigated by the sharing of fraud data through the VeriSign® Identity Protection (VIP) Fraud Intelligence Network.

More detailed information is available in separate data sheets for the VIP Fraud Detection Service and the VIP Authentication Service, as well as the VIP white paper.

¹ Gartner, Inc.: “Gartner Says Nearly \$2 Billion Lost in E-Commerce Sales in 2006 Due to Security Concerns of U.S. Adults,” (press release) November 2006.



**+ VIP Authentication Service – Key Features**

Visible Means of Security

- Provides the second authentication factor that is ideal to enhance user security for high-value/high-net-worth customers

Branding Options

- Credentials can be customer or VeriSign branded

Wide Choice of Credentials Based on Open Standards

- Supports any OATH-compliant one-time password (OTP) credential, including tokens, credit card form factors, “soft” devices (such as mobile phones and SMS), and voice-enabled OTP

Cost-Effective Deployment

- Offered as a VeriSign hosted Internet service requiring no server deployment by customers

+ VIP Authentication Network – Key Features

Flexible Network Membership

- Relying party – accepts credentials from issuing parties; credential life cycle management costs are reduced
- Issuing party – enjoys company-branded credential and greater control of user experience; also a relying party for other credential issuers
- Hybrid – branded credential with credential life cycle management by VeriSign

Primary User Identity Control Maintained

- Each company maintains control over its Web site primary user identities (user IDs, passwords, and user data)

Shared Costs

- Average cost of credential life cycle management is reduced for all members
- Authentication infrastructure costs are equitably shared via network interchange fees

+ VIP Fraud Intelligence Network – Key Features

Rapid, Cost-Effective Threat Management

- Rapid dissemination of online fraud threat information for rapid remediation and to minimise or prevent financial loss
- Leveraging intelligence partners eases fraud monitoring

Automated and Standards Based

- Effectiveness enhanced by compliance with OATH “thraud” (or fraud threat) standard for sharing fraud intelligence through automated means

+ Learn More

For more information about VeriSign Identity Protection, please call +61 3 9674 5500 or email: sales@verisign.com.au

+ About VeriSign

VeriSign is the trusted provider of Internet infrastructure services for the digital world. Billions of times each day, companies and consumers rely on our Internet infrastructure to communicate and conduct commerce with confidence.

Visit us at www.Verisign.com.au for more information.