

# **High Assurance Consumer Identity Scenarios, Use Cases, and Definitions**

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This document outlines several high-level scenarios in which identity-related claims of a consumer seeking to conduct a high value transaction online is important. This is important to the consumer so that potential fraudsters attempting to use the consumer's identity for such purposes can be thwarted, and is important to online service providers so they can be assured of the identity of a person seeking to establish a new, high-value relationship with it, or seeking to access existing accounts or resources.

Within each scenario are defined one or more use cases, which define specific instances of each scenario.

Following the scenarios and use cases are a set of definitions of terms used therein. These scenarios, use cases, and definitions were also contributed to the Kantara Initiative in conjunction with the author's role as Chair of Kantara's Consumer Identity Work Group.

An important enabler of this work is an “identity assurance framework”, which specifies the rules and criteria by which trust is engendered between a Service Provider / Relying Party, an Identity Provider, and a Consumer. We can define a number of “needs” that consumers and Service Providers have for high assurance identity services or capabilities. Our underlying assumption is that such needs exist because entities that provide identity-dependent services to consumers, called Service Providers, bind such services to specific consumer identities, or to other personal attributes of individual consumers that qualifies them for the service.

A Service Provider may have a need to establish, with a high degree of confidence, the identities of those consumers it forms relationships with, or at least other relevant personal characteristics or attributes of a particular consumer. Service Providers also have a need to keep unauthorized persons from accessing online accounts, records, and other resources that “belong” to consumers already known to the Service Provider. The consumer, on the other hand, has a need to ensure that others are not misusing his/her identity to establish these relationships, and that (unauthorized) others are not accessing the consumer’s existing accounts/records/resources. A consumer may also have a need to obtain services that are dependent on certain personal characteristics or attributes, without having to reveal his/her identity to the Service Provider.

These two sets of needs (the consumer’s need and the Service Provider’s need) often go hand-in-hand, as illustrated in the following Consumer Identity Needs matrix. This matrix also shows that an Identity Assurance Framework can form the basis of an “authentication network” or federation to ensure that the consumer’s need to prevent a misuse of his/her identity by others, as well as the Service Provider’s need to know who it is dealing with, can be met.

Relationship Between Consumer Needs and Service Provider Needs				
	Consumer's Identity "Needs"			
<b>Service Provider's Identity Needs</b>	Prevent others from using the consumer's identity to establish new accounts/relationships	Establish personal attributes w/o revealing identity to SP	Prevent unauthorized persons from gaining access to high value personal accounts, records, resources	Want only one or a small number of strong identity credentials; no "token necklace" problem
Establish a consumer's identity with high assurance	<i>Requires an Identity Provider that verifies consumer identities, issues "strong" credentials, and asserts verified identity claims</i>			<i>Need an Identity Assurance Framework to ensure trust between SP and IdP</i>
Establish other personal attributes about a consumer		<i>Requires an Identity Provider that verifies personal attributes, issues credentials, and asserts verified identity claims</i>		<i>Need an Identity Assurance Framework to ensure trust between SP and IdP</i>
Permit only authorized persons to gain access to high value services/accounts			<i>Requires a "strong" authentication token bound to consumer's account or data store</i>	<i>Need an Identity Assurance Framework to ensure trust between SP and IdP</i>
Efficient discovery of Identity Providers; no "NASCAR" problem	<i>Use a Selector/Active Client to display managed Information Cards associated with verified claims from IdPs</i>	<i>Use a Selector/Active Client to display managed Information Cards associated with verified claims from IdPs</i>	<i>Use a Selector/Active Client to display OpenIDs or Information Cards (managed or personal)</i>	<i>Need an Identity Assurance Framework PLUS Selector/Active Client</i>

At the intersection of each corresponding pair of consumer/Service Provider needs (shown in beige) is a requirement for functionality enabled by an Identity Assurance Framework. Each of these three sets of required functionality is described below as a separate scenario, and ensures that Service Providers can trust certain accredited Identity

Providers to assert, with a high degree of confidence, the identities or authorization status of consumers seeking to obtain identity-dependent services.

In addition to the needs that consumers and Service Providers have for identity assurance, consumers don't necessarily want to be burdened with having to deal with numerous authentication devices or tokens to access all the accounts they have (the "token necklace" problem), and Service Providers don't want to deal with numerous and confusing options for determining which Identity Provider should be used to authenticate a particular consumer (the "NACAR" problem). One possible solution, noted in the yellow areas of the matrix, is to make use of graphical representations of consumer's digital identities as contained in "selectors" or "active clients."

# **Scenario A**

***An Identity Provider issues an identity assertion / claim for verification of identity after multifactor authentication of the consumer at Assurance Levels 3 or 4 as defined by NIST 800-63, Kantara Identity Assurance Framework, or the equivalent.***

Examples:

- Consumer wants to open a new credit card at an online banking site
- Consumer wants to open a new charge card at an online merchant
- Consumer wants to apply for a loan at an online banking site
- Consumer wants to access his/her free credit report from annualcreditreport.com, or obtain his/her credit score from a consumer credit reporting agency
- Consumer wants to change his/her social security beneficiary information, or mailing address, at the Social Security website
- Consumer's Personally Identifiable Information has been stolen and may be used by an imposter to claim the consumer's identity for establishment of a new high value relationship with a Service Provider

## **Use Case 1: Service Provider Initiates Request For A SAML Identity Assertion from a Trusted IdP**

*Consumer has had his/her identity verified by a trusted Identity Provider, and has been issued a Credential and Token for use online.*

1. Consumer presents Credential to the Service Provider.
2. Service Provider determines whether there exists an Identity Provider that it trusts that can authenticate the Credential.
3. If a trusted Identity Provider can be located, Service Provider redirects the consumer to the Identity Provider or activates a pop-up window to the IdP.
4. Consumer presents the Credential to the Identity Provider (or Credential is presented to the Identity Provider in the redirection process).
5. Using an authentication protocol, Identity Provider determines whether the consumer possesses and controls an authentication Token that corresponds to the presented Credential. If so, the Credential has been successfully authenticated.
6. If the Credential is successfully authenticated by means of the Token, Identity Provider assumes that the person presenting the Credential is the same person whose identity was initially verified by the Identity Provider, and to whom it issued the Credential. Identity Provider returns a secure SAML (or equivalent) identity assertion to the Service Provider / Relying Party containing a set of

verified identifier values pertaining to the consumer. If the Credential is not successfully authenticated, Identity Provider returns that information to Service Provider in the same manner.

## **Use Case 2: Service Provider Initiates Request For A Verified Identity Claim By Invoking a Selector / Active Client and Managed Information Card**

*Consumer has had his/her identity verified by an Identity Provider, and has been issued a managed Information Card and token for use online.*

1. Consumer requests an identity-dependent service from a Service Provider.
2. Service Provider returns its identity policy to the consumer's computer, stating the identifiers that must be verified in order to obtain the service.
3. If the consumer has a managed Information Card residing in the consumer's selector/active client that corresponds to those identifiers, and which was issued by an Identity Provider trusted by the Service Provider, then the selector/active client displays the card on the consumer's screen, and the consumer selects the card.
4. Consumer authenticates to the Identity Provider using the appropriate Token.
5. If authentication is successful, Identity Provider returns (via consumer) a verified and cryptographically-signed identity assertion (called a Claim) to the Service Provider / Relying Party containing the necessary identifier values pertaining to the consumer.

## **Use Case 3: Service Provider Requests Personally Identifiable Information (PII) from the Consumer to Establish Identity**

*The Service Provider has access to a credit bureau or other data service that is used to verify the credit status of the consumer, or to verify an identity claim on the basis of knowledge-based authentication. The Service Provider collects PII from someone seeking to establish a new relationship, and submits it to the credit bureau / data service, where it is matched against a record on file with the credit bureau / data service. There are two alternative subcases:*

**Subcase 3a:** Credit bureau or data service is unaware of any digital identity credentials associated with the person whose PII was submitted

This subcase is equivalent to the current mode of operation. A credit bureau reports on the credit status of the person whose PII it matched. A data service prompts for knowledge-based questions to verify identity. There is no use of digital identity credentials for further verification of identity.

**Subcase 3b:** Credit bureau or data service is aware that a digital identity credential has been issued by some Identity Provider to the person whose PII it matched, and is willing to act as an intermediary to facilitate identity authentication.

1. Consumer presents his/her PII to the Service Provider in order to establish an identity claim for the purpose of obtaining a new identity-dependent service.
2. Service Provider provides PII to the credit bureau or data service.
3. Credit bureau or data service matches PII to one of its records, which corresponds to a particular consumer, and identifies an Identity Provider that can authenticate the identity claim, if one exists.
4. In a yet to be defined way, the credit bureau or data service facilitates an interaction between the Identity Provider, the person who presented the PII and is claiming an identity, and the Service Provider. The outcome of this interaction is a notification to Service Provider that allows the Service Provider to determine, with a high degree of confidence, whether this person is who he or she claims to be. Note: It is possible that the credit bureau or data service could be the Identity Provider.

## **Scenario B**

***An Identity Provider issues an identity assertion / claim for verification of one or more personal attributes after authentication of the consumer at an appropriate Assurance Level as defined by NIST 800-63, Kantara Identity Assurance Framework, or the equivalent.***

A consumer wishes to obtain a service from a Service Provider that is dependent on one or more personal attributes (e.g., age, membership in some organization, etc.) but does not wish to divulge his/her identity to the Service Provider.

### **Use Case 1: Service Provider Initiates Request For A SAML Identity Assertion from a Trusted IdP**

*Consumer has had his/her personal attributes verified by a trusted Identity Provider, and has been issued a credential and token for use online.*

1. Consumer requests an attribute-dependent service from a Service Provider and presents a credential to the Service Provider.
2. Service Provider determines whether there exists an Identity Provider that it trusts that can authenticate the credential.
3. If a trusted Identity Provider can be located, Service Provider redirects the consumer to the Identity Provider or activates a pop-up window to the IdP.
4. Consumer presents the credential to the Identity Provider (or the credential is presented to the Identity Provider in the redirection process).
5. Using an authentication protocol, Identity Provider determines whether the consumer possesses and controls an authentication token that corresponds to the presented credential. If so, the credential has been successfully authenticated.
6. If the credential is successfully authenticated by means of the token, Identity Provider assumes that the person presenting the credential is the same person whose personal attributes were initially verified by the Identity Provider, and to whom it issued the credential. Identity Provider returns a secure SAML (or equivalent) identity assertion to the Service Provider / Relying Party containing a set of relevant attribute values pertaining to the consumer. If the credential is not successfully authenticated, Identity Provider returns that information to Service Provider in the same manner.

## **Use Case 2: Service Provider Initiates Request For A Verified Identity Claim By Invoking a Selector / Active Client and Managed Information Card**

*Consumer has had his/her personal attributes verified by an Identity Provider, and has been issued a managed Information Card and token for use online.*

1. Consumer requests an attribute-dependent service from a Service Provider.
2. Service Provider returns its identity policy to the consumer's computer, stating the personal attributes that must be verified in order to obtain the service.
3. If the consumer has a managed Information Card residing in the consumer's selector/active client that corresponds to those attributes, and which was issued by an Identity Provider trusted by the Service Provider, then the Selector displays the card on the consumer's screen, and the consumer selects the card.
4. Consumer authenticates to the Identity Provider using the appropriate token.
5. If authentication is successful, Identity Provider returns (via consumer) a verified and cryptographically-signed identity assertion (called a Claim) to the Service Provider / Relying Party containing the necessary attribute values pertaining to the consumer.

# **Scenario C**

## ***Consumer Access to Existing , High-Value Online Resources, Records, or Accounts Using Strong Authentication***

A consumer needs to access, on a repeated basis, some high-value, online resource that the consumer has previously enrolled in, such as an online financial account, online payment account, online medical records, etc. Access to these resources requires “strong” authentication; i.e. usually multifactor authentication requiring a password together with some type of token.

### **Use Case 1: Personal X.509 Certificate**

1. Service Provider initially binds the consumer’s certificate (containing the consumer’s public key) to the online resource/account.
2. Returning consumer presents the certificate to identify the resource/account he/she is seeking access to.
3. Consumer uses the corresponding private key as a token to authenticate a claim of authorization to access the online resource/account, according to a well-defined challenge/response authentication protocol.

### **Use Case 2: OpenID Using Strong Authentication**

1. Service Provider initially binds an OpenID URL or email address, or an OpenID represented in a selector/active client, to the online resource/account.
2. When attempting to access the protected resource, the returning consumer presents the OpenID, and is redirected to the appropriate OpenID Identity Provider (OP).
3. Authentication occurs via a strong authentication method, such as a challenge/response protocol involving the consumer’s digital certificate and private key, or by presentation of a one-time password. (Authentication by static password is deemed to be “low assurance” authentication, and not permitted).
4. An identity assertion is sent from OP to Service Provider / Relying Party containing the authentication result.

### **Use Case 3: Self-issued Information Card based on X.509 Certificate**

1. Service Provider initially binds the consumer's self-issued Information Card to the online resource/account.
2. When attempting to access the protected resource, the Service Provider sends a message to the consumer's computer, causing the consumer's selector/active client to display the appropriate self-issued Information Card.
3. Consumer selects the Information Card and "unlocks" the card using a PIN or password.
4. A cryptographically-signed electronic message is returned to the Service Provider / Relying Party, affirming (or negating) that the authorized self-issued Information Card has been presented.

# Definitions

- A “Service Provider” is any provider of an identity-dependent online service. Examples of Service Providers include blogging services, Twitter, financial institutions, medical establishments, websites that provide credit reports and credit scores to consumers, online payment services, etc.
- An “identity” is some set of identifiers (e.g., name, address, social security number, birthdate, nationality, etc.) about a person seeking an identity-dependent service that the Service Provider needs to know. These identifiers are a subset of the Personally Identifiable Information (PII) that can be associated with a consumer.
- A “Credential” is something that is presented by a consumer to a Service Provider in order to claim an identity. Examples include username or loginID, URL or email address, X.509 certificate, PII, driver’s license or passport (in the physical world).
- A “Token” is something that a consumer uses to authenticate the identity claim made by the Credential, by demonstrating possession and control of the token according to a well-defined authentication protocol. Examples include static password, PIN, X.509 private key, one-time password, biometric.
- An “Identity Provider” is an entity that:
  - Has verified the identity (or other personal attributes) of an individual consumer to a certain degree of assurance
  - Has issued to the consumer a credential (or managed Information Card) and token
  - Can issue an identity assertion/verified claim at a certain assurance level, containing an appropriate set of identifier or attribute values pertaining to the consumer, as a result of authentication of the consumer’s Credential as specified by the authentication protocol.
- An “Information Card” is a kind of electronic identity card; it represents a certain set of identifiers or attributes (called metadata) but does not contain specific values for those things. Managed Information Cards are issued by an Identity Provider. Self-issued Information Cards are created by the consumer.
- OpenID is an open, decentralized standard for authenticating users to websites.
- A “Selector” or “active client” is a kind of electronic wallet that holds and displays Information Cards that can represent identity claims or OpenIDs.
- “Assurance” refers to the degree of certainty surrounding a claim of identity. One such measure of assurance is specified by the Kantara Identity Assurance

Framework and NIST Special Publication 800-83, *Electronic Authentication Guideline*. We define “high assurance” as corresponding to Assurance Levels 3 and 4 as defined by these sources.

- A “Relying Party” is a Service Provider that relies on an authenticated Credential to establish the identity of a consumer who is seeking a service, or is seeking access to some resource.
- A Relying Party decides to “trust” identity assertions/claims from a particular Identity Provider in several ways, including previously established bilateral agreements as well as determining that the Identity Provider conforms to a set of criteria specified by a formal identity assurance framework.
- An Identity Assurance Framework is a set of baseline policy requirements (criteria) and rules against which Service Providers / Relying Parties and Identity Providers establish uniform, interoperable, and trusted interactions with each other. These interactions take the form of identity assertions about some consumer issued to a Service Provider / Relying Party by an Identity Provider trusted by the Service Provider / Relying Party.
- SAML, the Security Assertion Markup Language, provides for secure transmission of identity information across boundaries; i.e., it allows an Identity Provider to securely transmit an identity assertion to a Service Provider /Relying Party.