Business model challenges for large private sector ID providers

**ID Trust Workshop**

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Consumer & Commercial Identity Management Challenge

People

- Too many passwords
- Too much complexity
- Too much risk
- Simply too hard
- Identity fraud

Enterprises

- Highly complex
- Too expensive
- Too much risk
- Not enough flexibility
- No scalability

Barriers to an identity solution
The Market Needs a Better Solution

According to Gartner, one of the following must occur:

1. Identity providers find a beneficial business model for issuing general-use credentials.

2. Governments, enterprises pay identity providers to perform identity proofing to issue credentials to and authenticate constituents.

3. A network of organizations emerges that can produce appropriate identity assurance by:
   - Providing individual identity attributes/claims proofing services
   - Creating a reliable “built-up” network identity-proofing score

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