

## Background

#### About Dr. Rolf Lindemann

- Author & contributing editor of multiple FIDO specs; FIDO board member
- Frequent speaker at industry events
- Helped regulators across the globe with modern authentication
- VP Products at Nok Nok

#### About Nok Nok

- Deep domain expertise in FIDO next-generation authentication
  - Original inventor of FIDO and co-founder the FIDO Alliance
  - Thought leader in customer authentication with proven track record
- Proven deployed passwordless solution
  - 100s of millions of deployed users
  - Billions of authentications
- Proven technology with innovations based on the real world
  - Servers deployed globally at scale







#### Passwords are the #1 Cause of Fraud



#### **Protect Your Customers**

86% of organizations had at least one user try to connect to a phishing site.

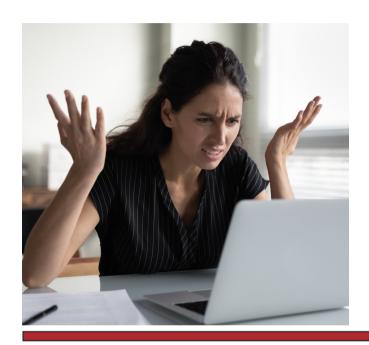
Passwords and OTPs can be phished.

\$4.91M average cost per Phishing breach makes it the costliest breach.



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#### Passwords lead to Friction



#### **Create Account**

Password Requirements:

- · A lowercase character
- · An uppercase character
- A special character
- A numeric character
- An alphabetic character
- A minimum of 8 characters

Email	Address
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Password

Verify New Password



#### Simplify the Customer Journey

25% of people stop when asked for a new password

58% of consumers have abandoned carts due to difficulty signing in

With 30 secs. on average, password authentication is slow and has low success rate of 14%



#### **FIDO Alliance Work Streams**

FIDO Authentication (2013)

FIDO Device Onboarding (2019)

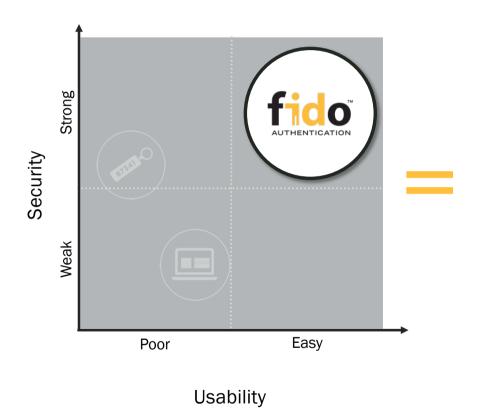
Automate secure device onboarding to remove password use from IoT

Identity Verification & Binding (2019)

Strengthen **identity verification** assurance to support better account recovery



## Industry Imperative: Simpler and Stronger



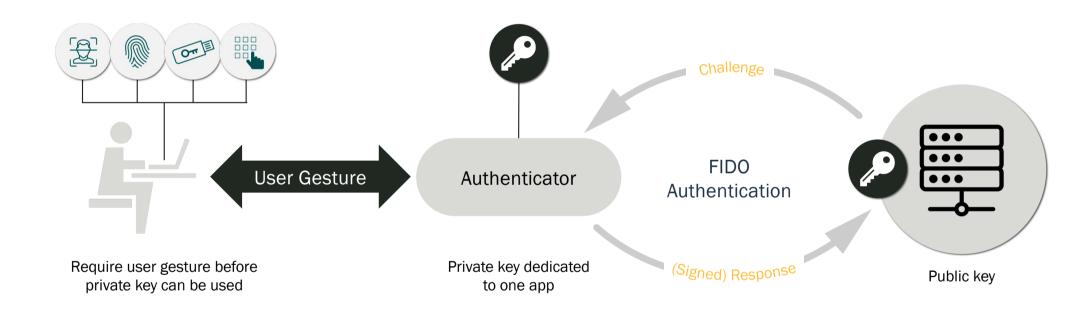
Open standards for simpler, stronger authentication using

public key cryptography

Single Gesture
Possession-based Authentication



#### FIDO Authentication: How it Works





#### FIDO Ecosystem

#### **Solutions Supporting FIDO**

**FIDO Enabled Platforms** 

Servers
Cloud Services
App SDKs

Mobile Network Operators
Financial Institutions
Government Agencies

E-Commerce Vendors Insurance Companies Enterprises
Healthcare Providers
IoT

USB, NFC, BLE Button, clientPIN, biometrics

Security Keys

Smartphones Tablets

**PCs** 

Operating Systems

**Browsers** 

Chrome, Safari, Edge, Firefox, Brave, Samsung Internet, Opera, ...







Platform authenticators embedded in modern devices







FIDO Authentication Specifications

Android, Windows, iOS / iPadOS, macOS

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First version of FIDO authentication spec

**Passwordless Experience** 

**Second Factor Experience** 



Support for passwordless phishing-resistant MFA in native apps using platform authenticators

2014



Support for **phishing-resistant MFA** in **web apps** using **Security Keys** as second factor.



Passwordless in Web Apps
Passwordless for Security Keys
Security Keys for Native Apps

20182019



Support for passwordless phishing-resistant MFA in native apps using platform authenticators & Security Keys



Support for <u>passwordless phishing-resistant MFA</u> in <u>web apps</u> using <u>platform authenticators</u> & Security Keys



Phone as "Security Key" Biometric Security Keys



Support for passwordless phishing-resistant MFA in native apps using platform authenticators (on-device & cross-device) & Security Keys.

2020





Support for passwordless phishing-resistant MFA in web apps using platform authenticators & Security Keys w/o and with biometrics



#### **Passkeys**



20222023



Support for passwordless phishing-resistant MFA in native apps using platform authenticators (on-device & cross-device) & Security Keys. Support for synced passkeys.





Support for passwordless phishing-resistant MFA in web apps using platform authenticators & Security Keys w/o and with biometrics. Support for synced passkeys.



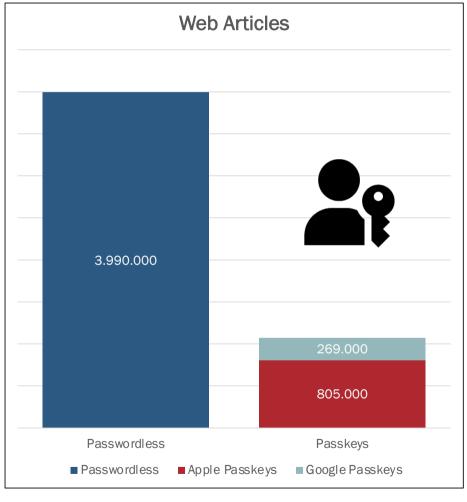
#### Passkeys Quickly Ramping Up 2 Weeks After Launch

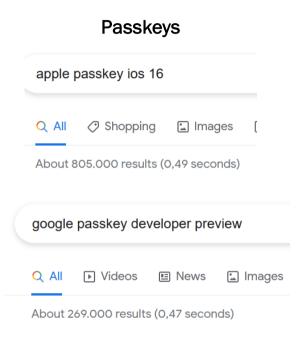
# Passwordless passwordless Q All ■ News ■ Images ▶ Videos About 3.990.000 results (0,55 seconds)

#### Passwordless technologies:

- OTP
- Behavioral Biometrics
- Device Fingerprinting
- Passkeys







Microsoft to launch late 2023

#### Passkeys Clearly Dominating Passwordless May 2023

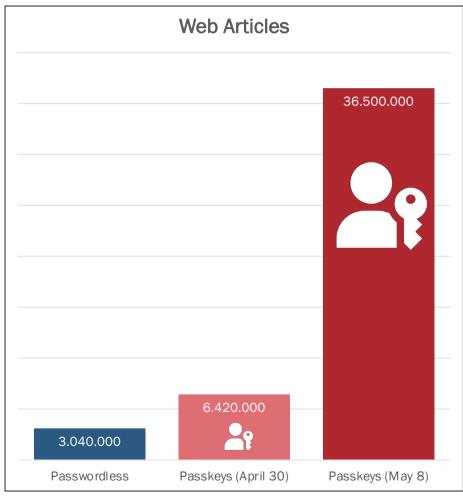
#### **Passwordless**

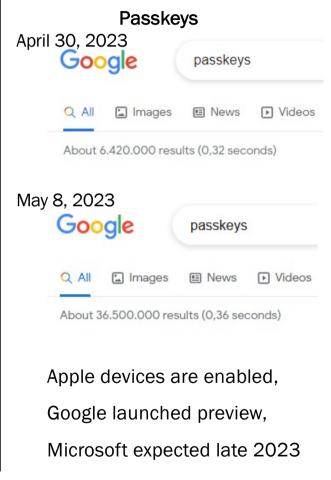


#### Passwordless technologies:

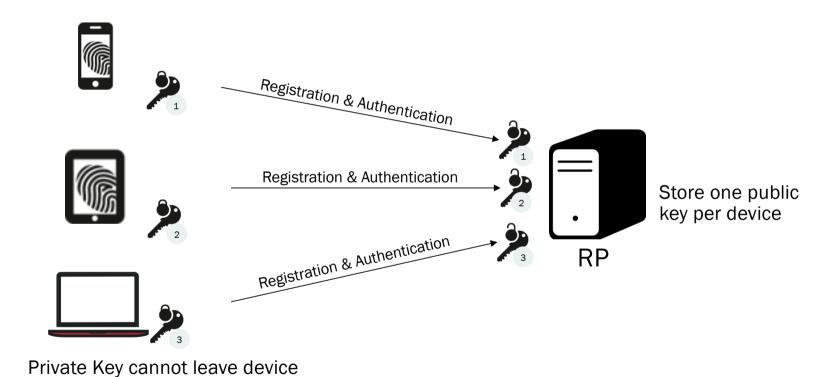
- OTP
- Behavioral Biometrics
- Device Fingerprinting
- Passkeys







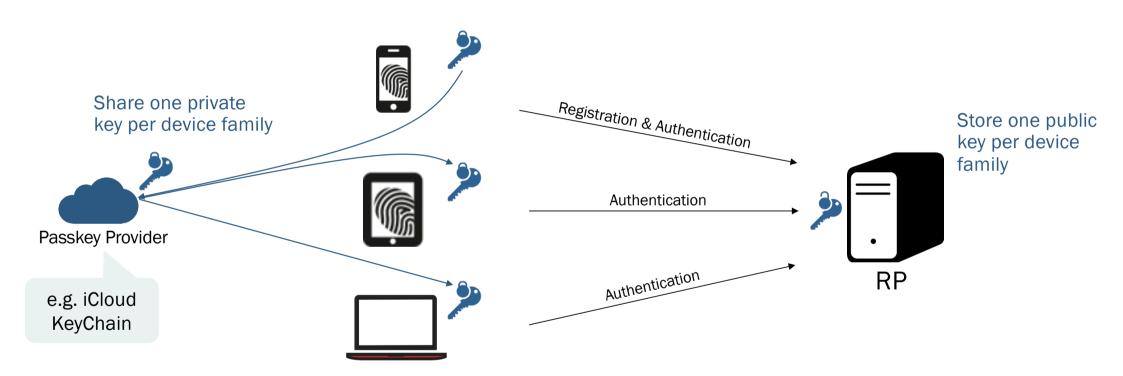
## Before Passkeys: Device-bound Keys





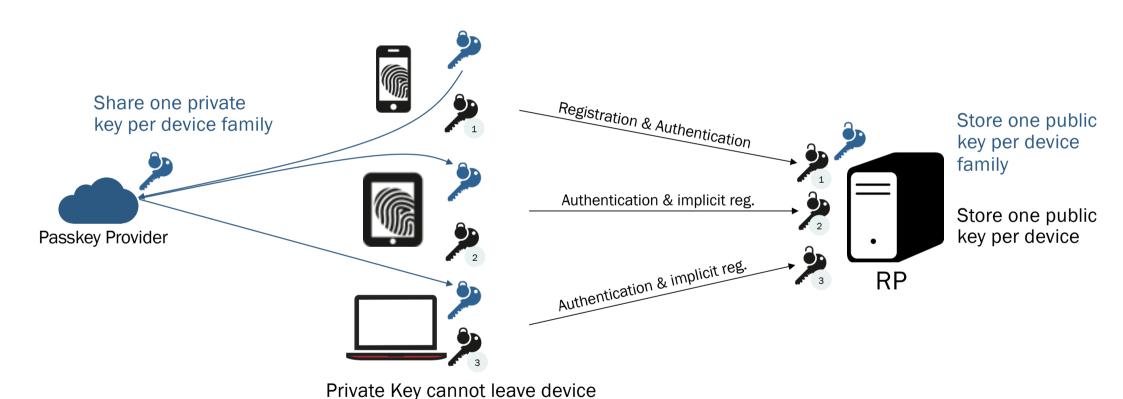
Stored in (TEE/SE)

## Passkeys: Synced Keys





## Passkeys: Synced Keys & Device-bound Keys (DPK)





Stored in (TEE/SE)

## Why are Passkeys Significant?

#### Common Term & Icon

## Passkey

#### Easy to Use

Synced keys can be used on any devices – similar to passwords ... but more secure than passwords & nothing to remember

#### Simple Device Migration

RPs only interested in password-level security don't need step-up verification on new device

RPs interested in more control can trigger step-up verification on a new device



## Growing Number of FIDO Deployments...













































Talk to us if you consider deploying FIDO / passkeys...

## THANK YOU

rolf@noknok.com

