## Best Practices to Peacefully (and Successfully) Migrate from Password and Passwordless



## **Chintan Jain**

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Hilton



### **Speaker Introduction**

- **Expertise in Consumer Identity, Authentication and related fields**
- □ Speaker, Mentor & Volunteer
- Innovator at Heart with 40+ approved patents
- Granted 9 Patents in Consumer Identity & Authentication
  - a) Government ID card validation systems(US16/150,772,, US16/283,157, US16/553,388)
  - b) User Authentication by manipulating images of a real scene using augmented reality(US16/000,861, US16/007,284, US16/185,269, US17/338,837)
  - C) Systems and methods for providing passwordless login using a random one-time passcode(US15/936,620, US16/237,178)



### **About Hilton**



#### **150** MILLION HILTON HONORS MEMBERS

• GLOBAL FOOTPRINT INCLUDING THE AMERICAS, ASIA PACIFIC(APAC) & EUROPE, MIDDLE EAST & AFRICA (EMEA)

7,165 PROPERTIES WORLDWIDE

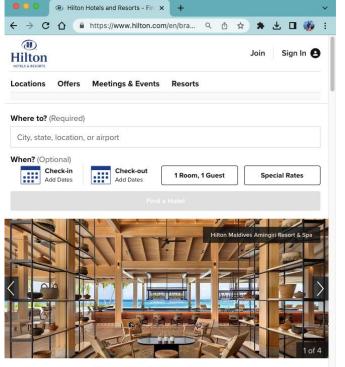
#### ONE OF THE WORLD'S LARGEST, FASTEST-GROWING HOSPITALITY COMPANIES



123 COUNTRIES AND TERRITORIES



### **Hilton customer facing channels**



#### A tropical island escape

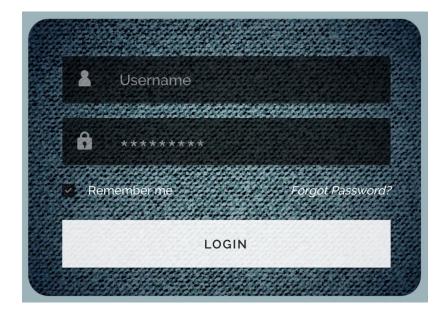
Surrounded by lush greenery and turquoise waters, our tropical island resort provides gives you a relaxing stay to make you feel at home. Enjoy our beach, private pools in our overwater villas, spa and several onsite

#### Hilton.com Web Channel

**identiverse** 



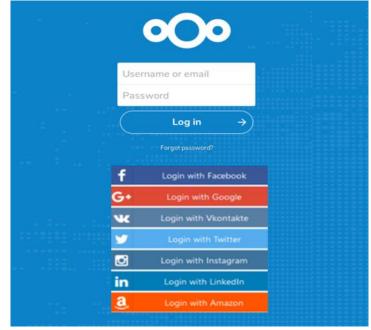
### **Current ways of consumer authentication**



#### Traditional User Name & Password Authentication

https://www.freepik.com/free-vector/login-form-with-socialnetworks\_1510700.htm#query=login%20with%20facebook&position=1&from\_view=search&track=ais

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### Login using Social Login Providers

https://apps.nextcloud.com/apps/sociallogin and http://www.wpfloor.com/wp-content/uploads/2018/08/social-login-2.png



### **Current Challenges with Consumer Identity**

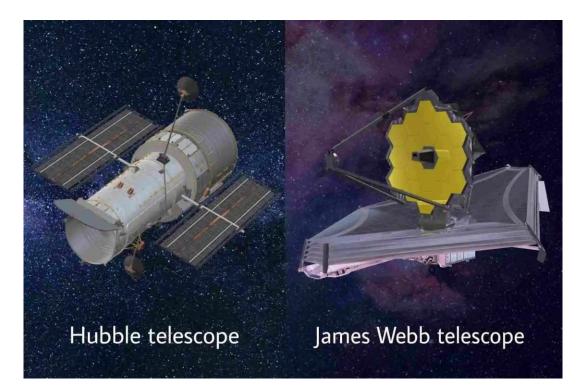
- 1. Forgotten Usernames and passwords
- 2. Billions of Compromised Credentials on Dark Web
- 3. Account Takeover attacks

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- 4. Phishing & Social engineering of creds
- 5. Less adoption of Social Login

Customers are demanding frictionless ways to login but expect full security and privacy of their accounts

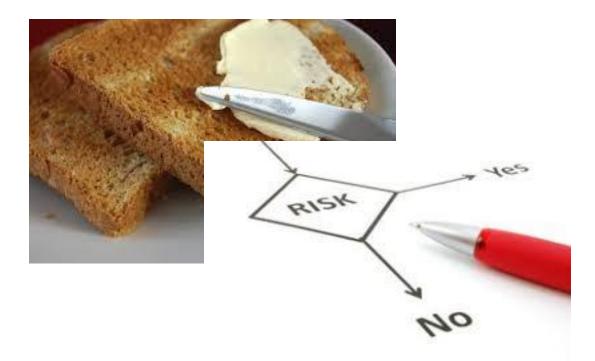
### **Best practice #1 to rolling out new methods of auth**



- 1. Additional Auth methods are complementary
- 2. Accommodate different devices, OS, Browsers
- 3. Introduce new flows for new Auth methods
- 4. Prioritize Consumer Pull over Business Push model



### **Best practice #2 Add Risk Based Auth**



- 1. User Name/Password is still bread and butter
- 2. Add risk based authentication when
  - a) Email Address or Phone used as User Name
  - b) A compromised credential
- 3. Challenge the login transaction with MFA on high risk score



### **Best practice #3 Offer Social Login from limited providers**

	See more member-only deals, price alerts	and more Cancel	Welcome back Don't have an account? Sign up.
	ccount for KAYAK Flights, Hotu using your Apple ID rancine_hanson@icloud.com*.		G Continue with Google
NAME	Francine Hanson	0	Username or email address
EMAIL	Share My Email francine_hanson@icloud.com	0	
	Hide My Email Forward To: francine_hanson@icloud.com	0	Password Show
	Continue		Forgot your password?
	Use a different Apple ID		Sign in

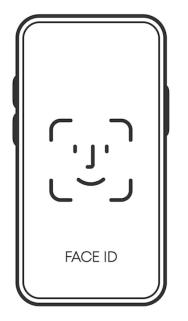
https://support.apple.com/en-us/HT211687



### 1. Offer Social Login from

- a) Trusted providers
- b) One or Two providers (e.g. Apple, Google)
- 2. Localize the social login providers e.g. WeChat in China

# **Best practice #4 Enable frictionless login from mobile**



Reduce User Friction from App by

- 1. Storing User name and password in keychain or secure storage
- 2. Using Long Lived Refresh Token



### **Best practice #5 Enable passwordless login using out of band methods**

vahoo!

Enter verification cod

Verify

Enter 6 characters cod



Login with Mobile Number/SMS OTP Login with Email/ OTP

Login with Email/Magic Link

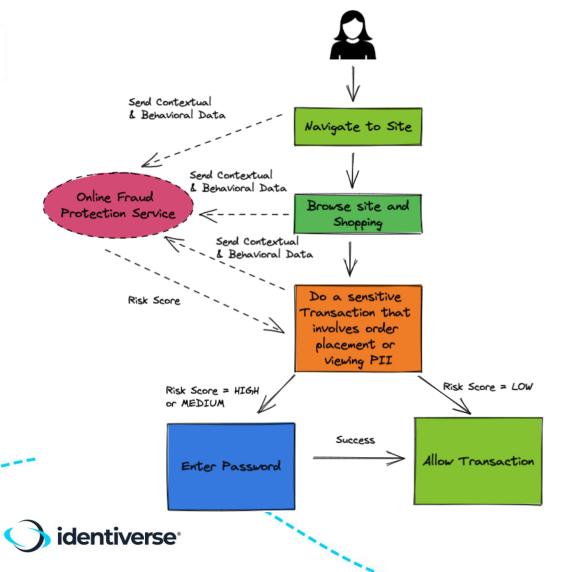




- 2. Account Recovery should be well thought out
- 3. Enabling this as Auth method takes away Challenge mechanism
  - 1. Use past business transactions of users to challenge user



### **Best practice #6 Enable frictionless login from web**



- 1. Reduce sign on prompts
  - a) Use Device, Contextual, Location, data and Passive Behavioral Biometrics
  - b) Use Continuous authentication
- 2. Challenge user to login if risk score is above threshold

### **Best practice #7 Start slow Passkey rollout**



Adopt a wait and watch approach
<u>OR</u>
Start slow rollout on iOS and Android App

2. Train your Contact Center staff on Passkeys

1. Global Rollout of Passkeys will be messy

2. Platform and Channel Issues will take time to resolve



### Best Practice #8 Continuously Evolve your Consumer Identity Maturity

### LEVEL 1

- AuthN & AuthZ
- API Access Control
- □ Account Registration
- Password Management
- Account Management
- Bot Management

### LEVEL 2

- □ SSO/SAML
- Oauth 2.0/Social Login
- Open ID Connect
- Adaptive Access
- □ ATO Protection
- Online Fraud Protection
- Multi Factor Authentication

### LEVEL 3

- □ Login with Phone/SMS
- Login with Email
- □ Identity Affirmation
- □ Identity Proofing

### LEVEL 4

- Journey Time Orchestration
- Continuous Authentication
- □ FIDO & Passkeys
- Centralized/Decentralized Identity



# THANK YOU!

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