Oops I got 10 billion users:

Top 10 steps to a valuable consumer account system

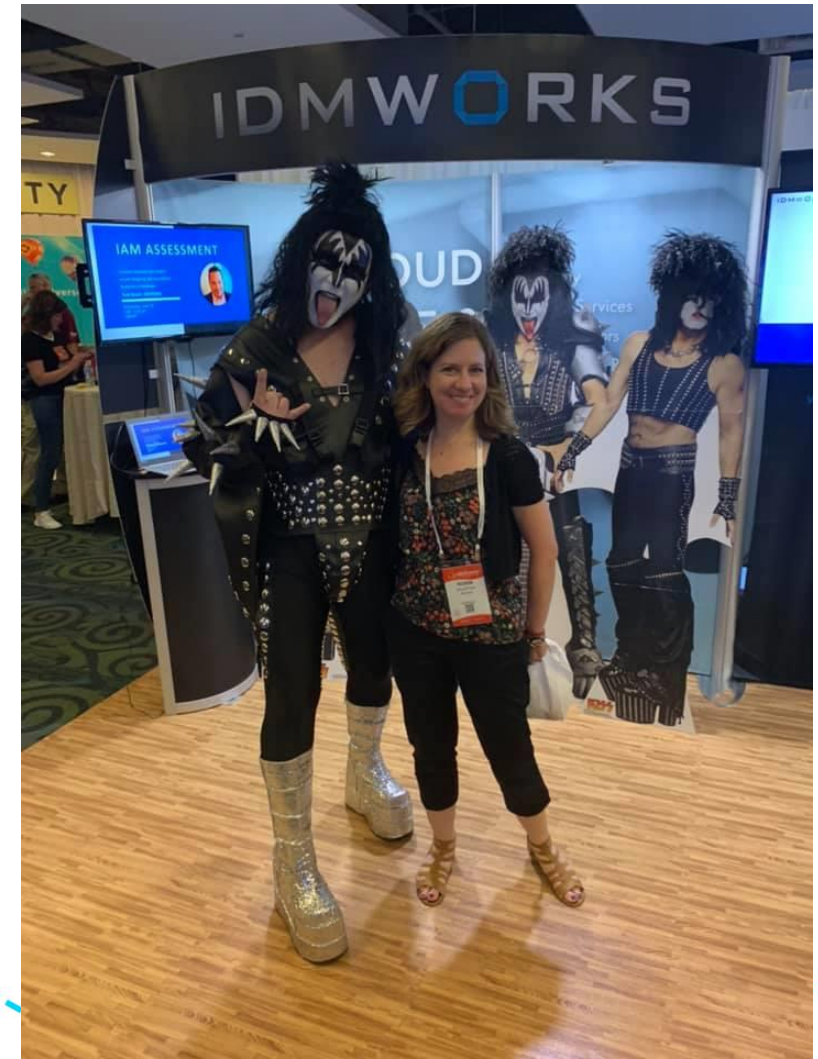
Robin Goldstein

Director of Product

Authentication Experience

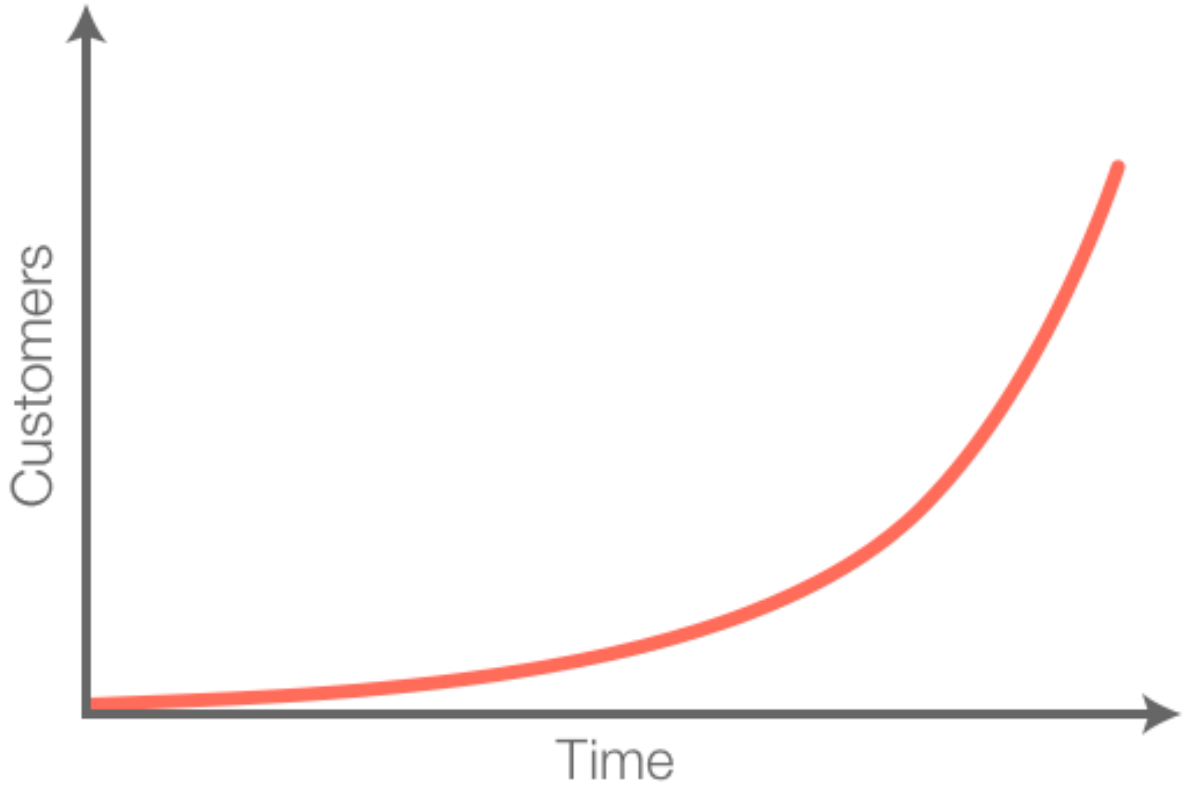
Microsoft

What happens at Identiverse...

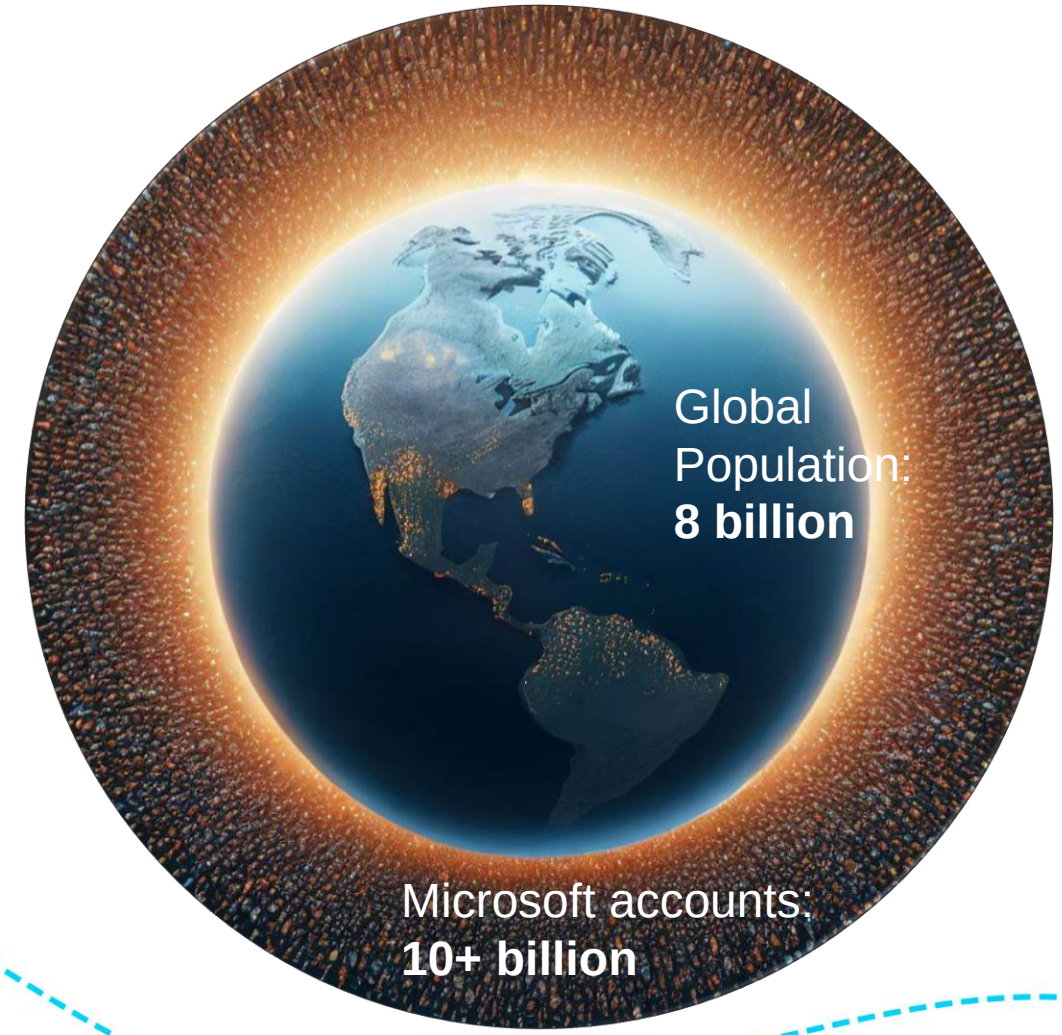


The opposite of value

Growth is good, right?



Then what's wrong with this picture?



Top 10 to value

One Account per User

A tale of (at least) 7 accounts…

Ronni@aol.com**

Ronni**@aol.com
(on Microsoft)

Ronni******@yahoo.com

+

Ronni**@aol.com
(on iCloud)

Ronni***@iCloud.com

Ronni****@iCloud.com

RG12***@iCloud.com

And more…

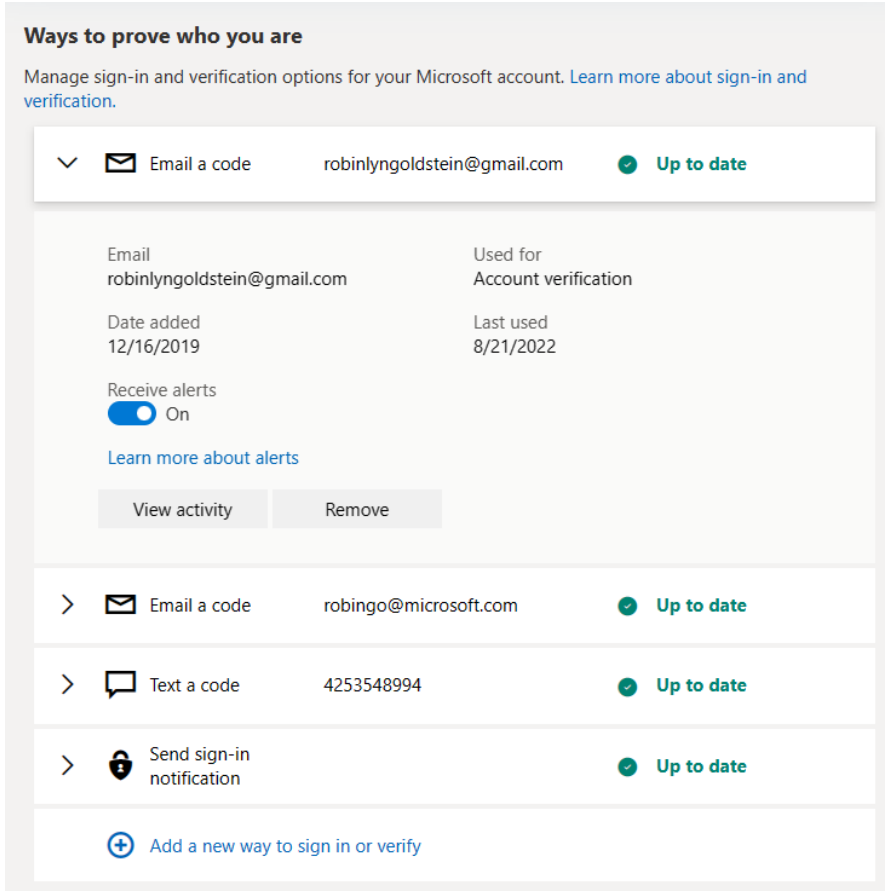
Things you can do:

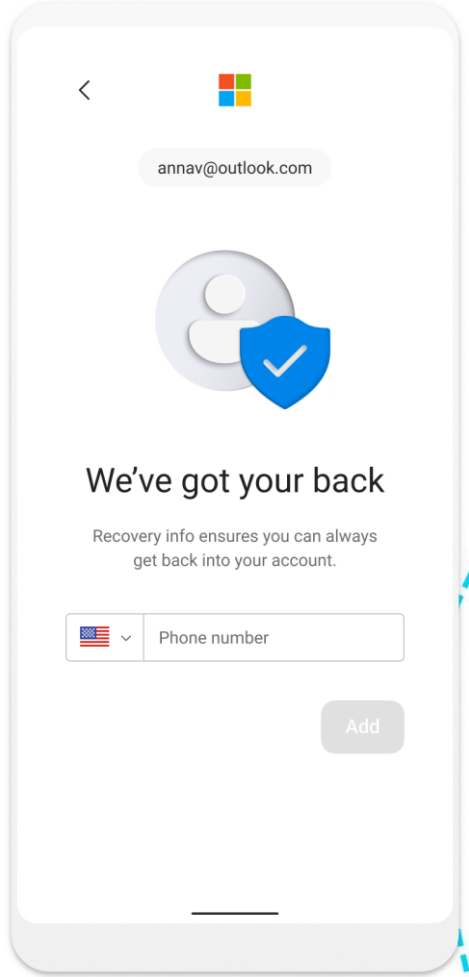
Use **single sign on** techniques to prevent unnecessary friction

Encourage users to **add backup info** early in the journey

Verify that info and help them keep it up to date

If you support passwords, consider supporting modern alternatives (more on this later)





Brand + value proposition

Can I trust you?

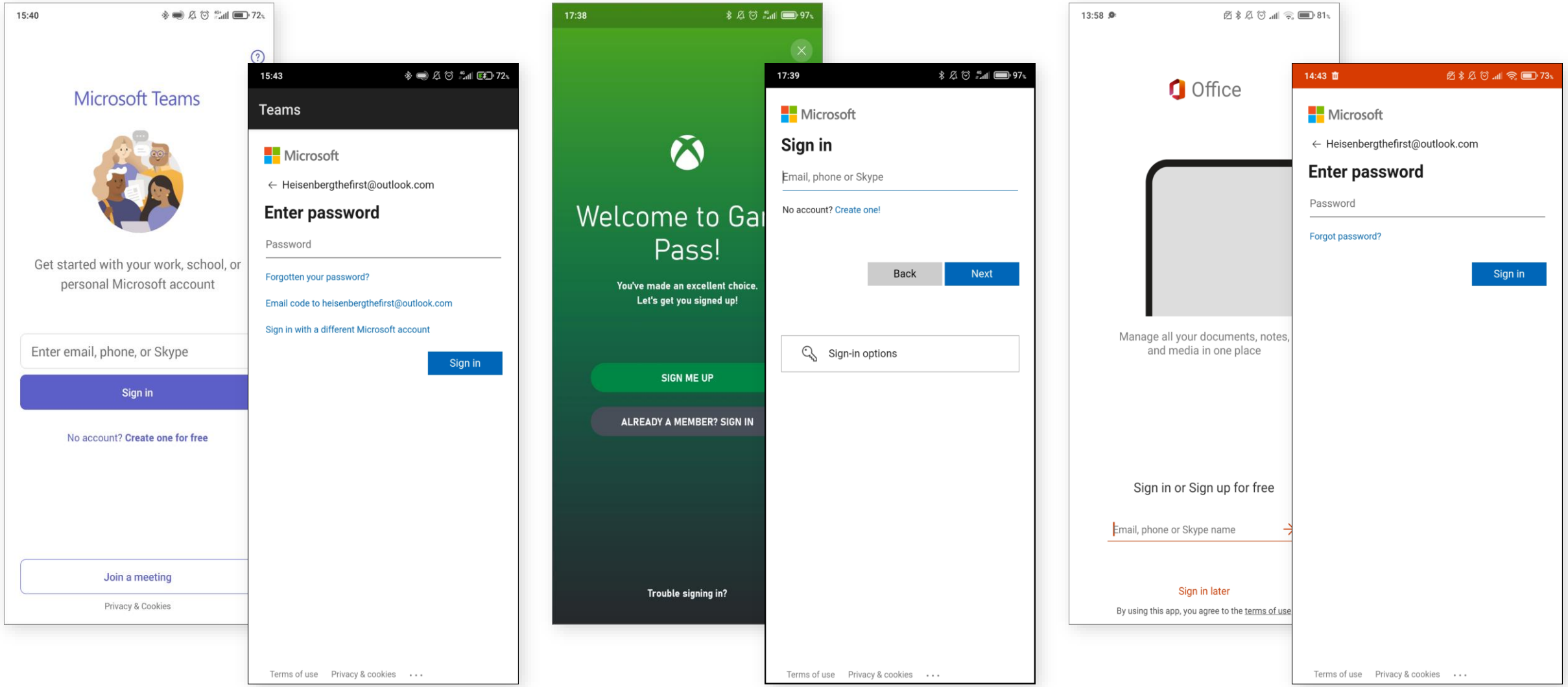
"Shouldn't you know me by now?"

"Do I need this? I'd rather not go through the hassle and be inundated with sales pitches"

"I do use Office [but] I don't believe I have a Microsoft account"

"What will happen if I do this?"

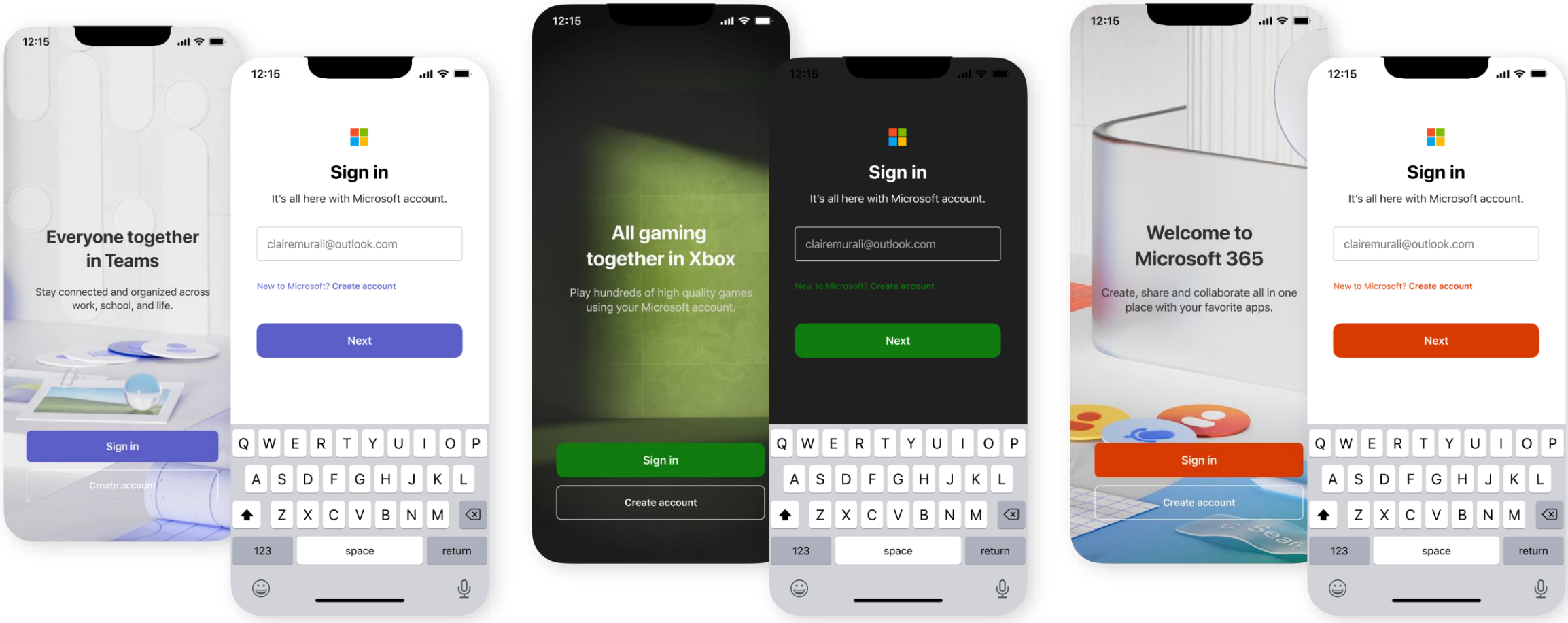
So instead of this...



identiverse

#identiverse

This...


12:15
Everyone together in Teams
Stay connected and organized across work, school, and life.
Sign in
Create account
12:15
Sign in
It's all here with Microsoft account.
clairemurali@outlook.com
New to Microsoft? Create account
Next
Q W E R T Y U I O P
A S D F G H J K L
Z X C V B N M
123 space return
12:15
All gaming together in Xbox
Play hundreds of high quality games using your Microsoft account.
Sign in
Create account
12:15
Sign in
It's all here with Microsoft account.
clairemurali@outlook.com
New to Microsoft? Create account
Next
Q W E R T Y U I O P
A S D F G H J K L
Z X C V B N M
123 space return
12:15
Welcome to Microsoft 365
Create, share and collaborate all in one place with your favorite apps.
Sign in
Create account
12:15
Sign in
It's all here with Microsoft account.
clairemurali@outlook.com
New to Microsoft? Create account
Next
Q W E R T Y U I O P
A S D F G H J K L
Z X C V B N M
123 space return

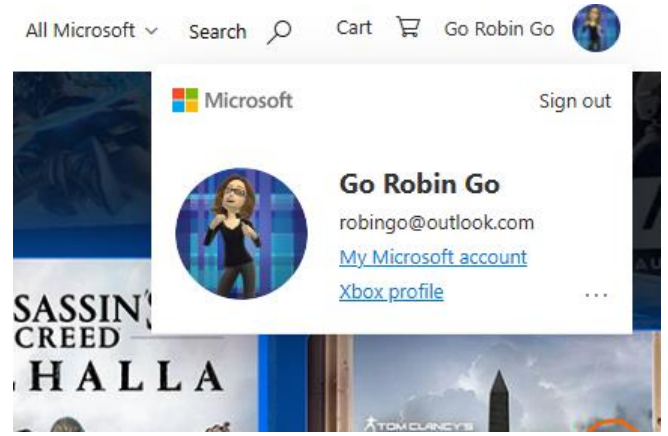
Things you can do:

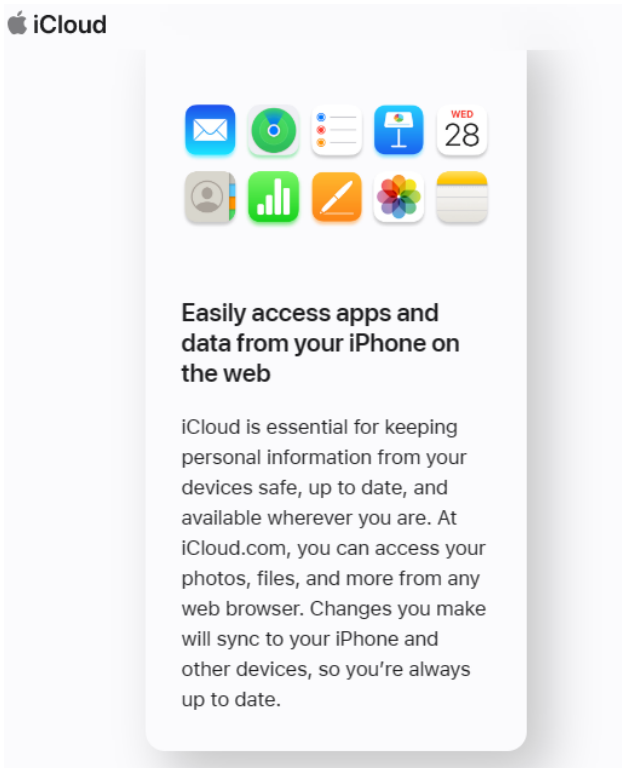
Let users know **what they can do** with the account

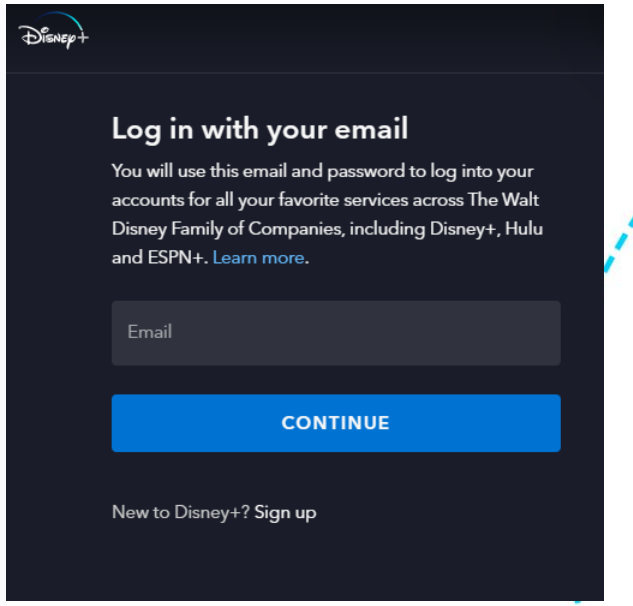
Highlight **things they care about** like keeping their data and files safe and available

Use **common UX controls** and make **your brand and visual language** part of any interactive sign in UX

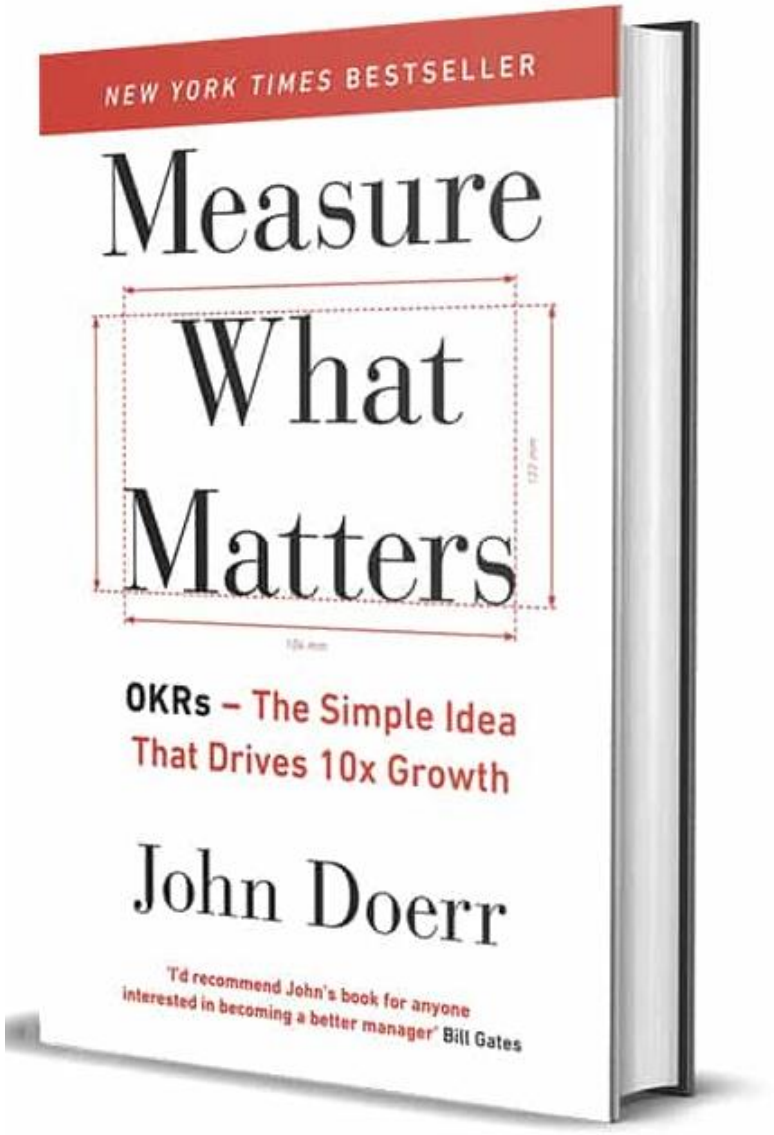
As much as possible, **one account per user** – even when you have multiple brands







Measure What Matters



(for illustrative purposes only)

WHAT? Objective: Maximize subscription revenue

HOW? Key Results:

- Increase sign up rate from 45% to 80%
- 50% of users sign in to 2 or more services each month
- Users stay signed in on the same device 90% of the time

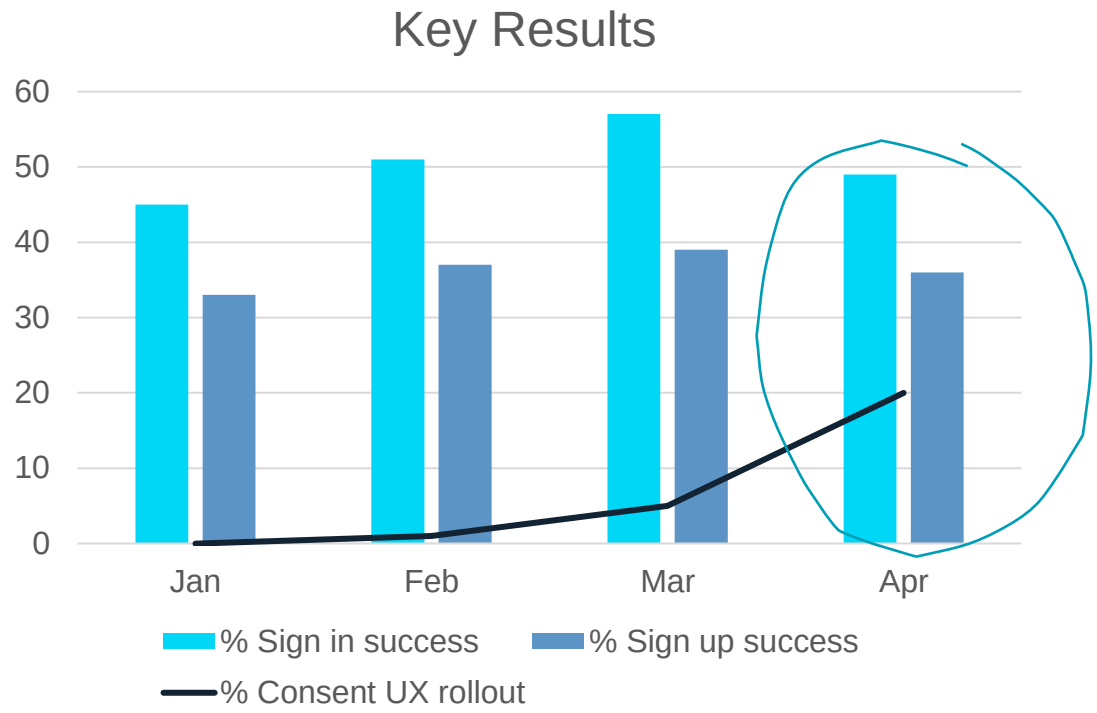
Good data is the foundation for measuring impact

Inconclusive:

Active	New	Count	SignIn	SignUp
900bn	**49M**	**1T**	**10%**	**15%**

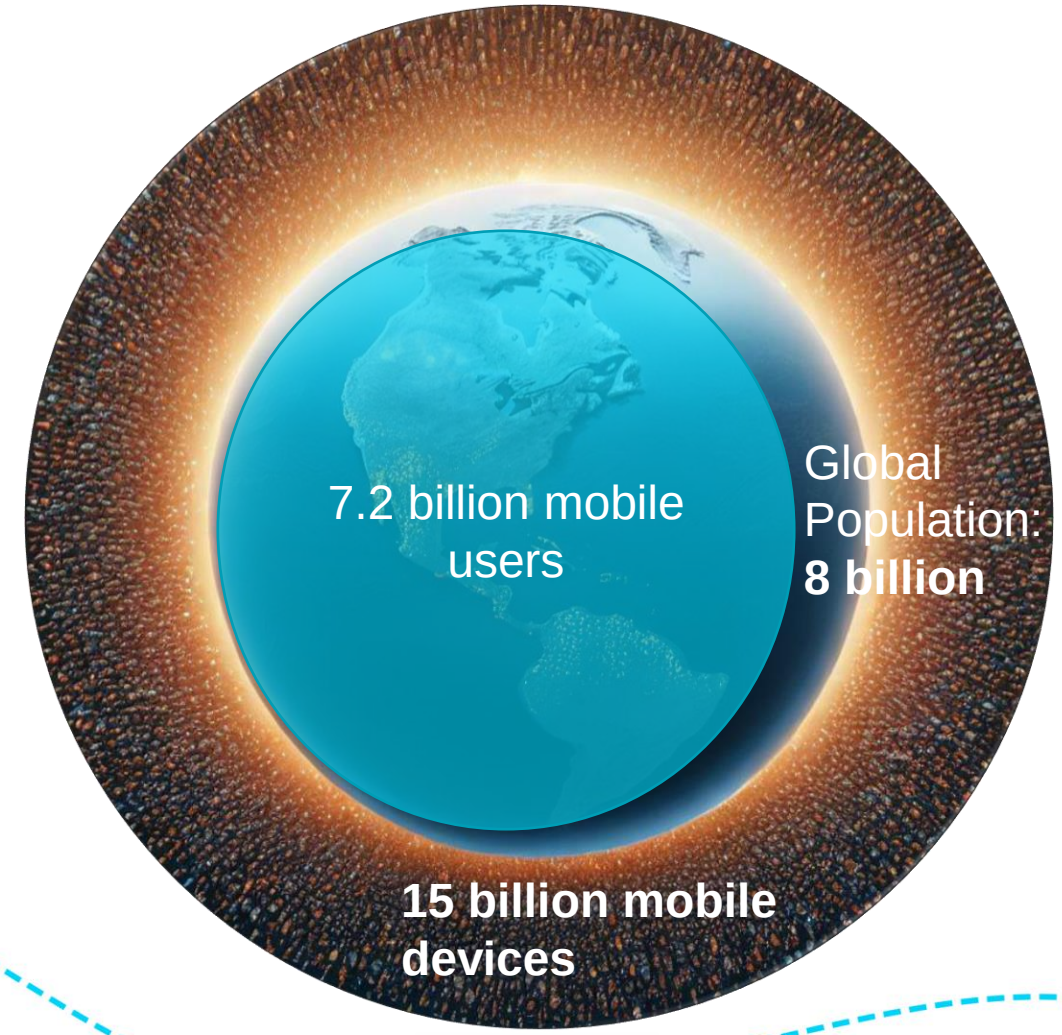
2000% WoW*

Better:

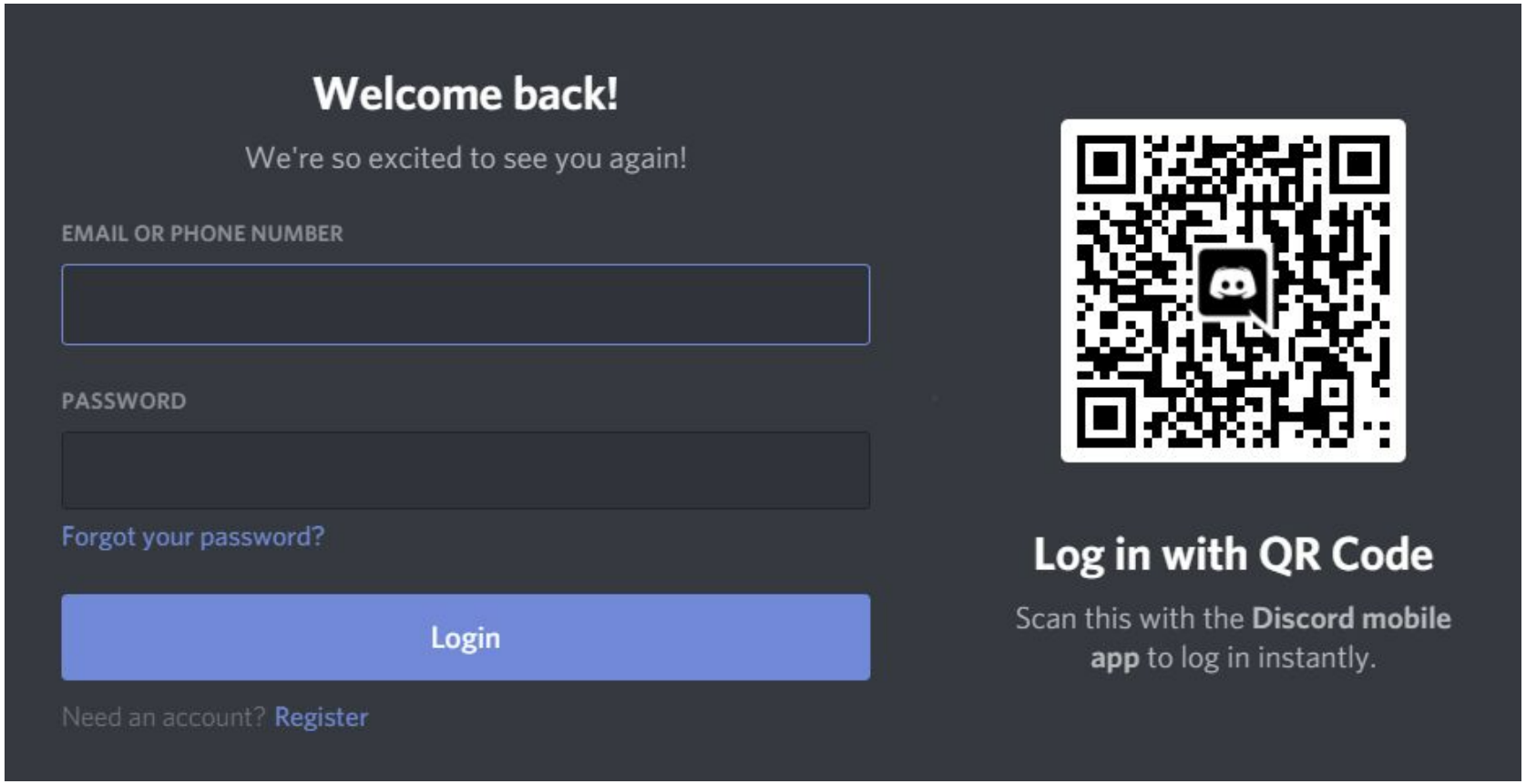


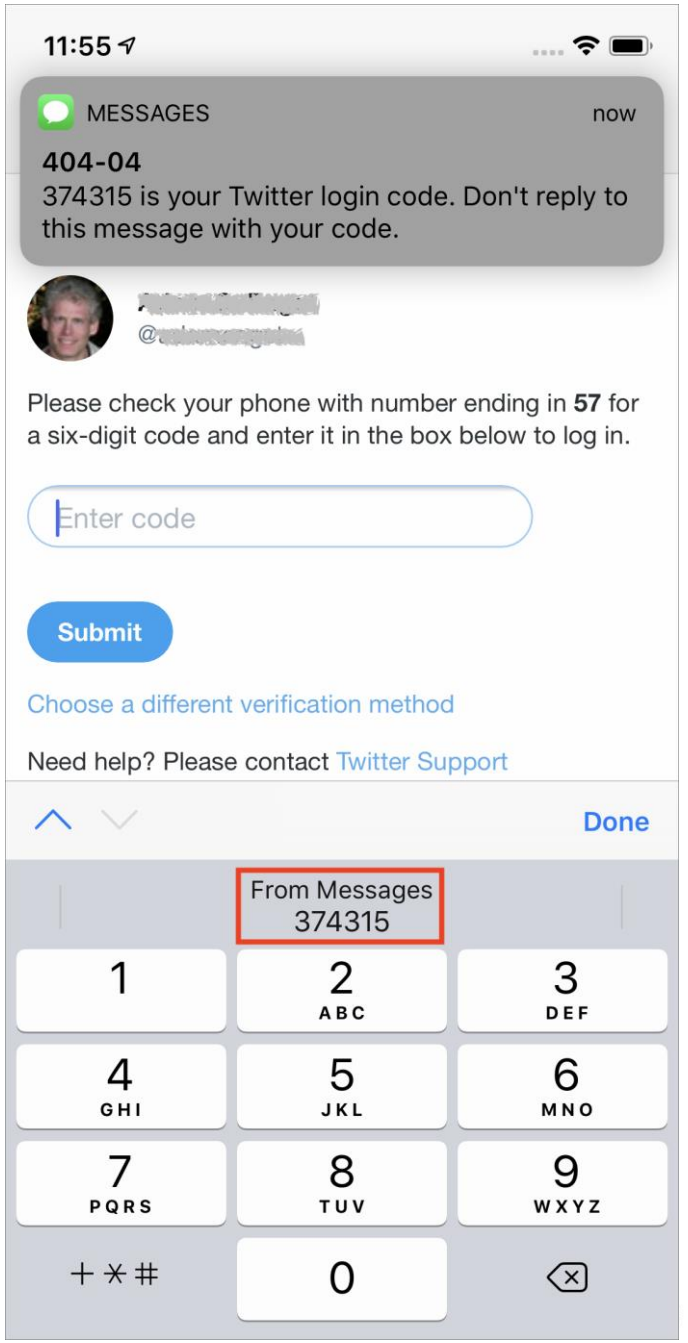
Must work great on mobile

7.2 billion mobile users



Mobile flows getting more common





identiverse

More devices, more value

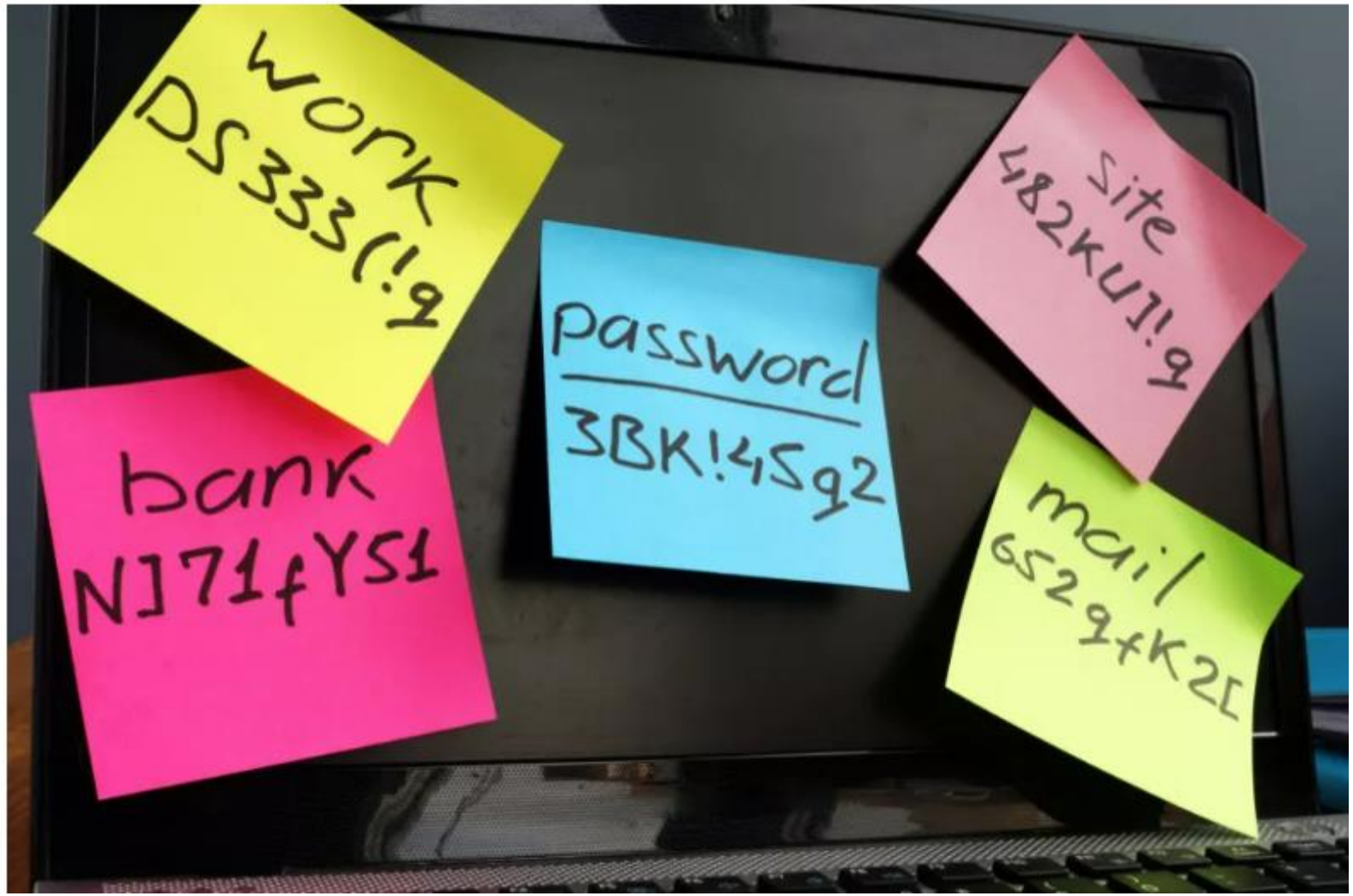
Make it work everywhere

2 or more apps

2 or more devices

4x or more lifetime value per customer

Passwords are bad


work
DS333(!9
password
3BK!45q2
site
482KU1!9
bank
N]71fY51
mail
652q+K2L

Avoid password headaches

- Offer MFA
- Provide passwordless options
- New techniques like passkey more user friendly and phis-resistant
- Build WebAuthN directly in your apps

SMS is bad too

Don’t be hung out to dry

- Implement protections such as reputation services to get a handle on IRSF Fraud
- Reduce “good” SMS usage by enrolling users in remote approval (WebAuthn)

Regulation and Privacy

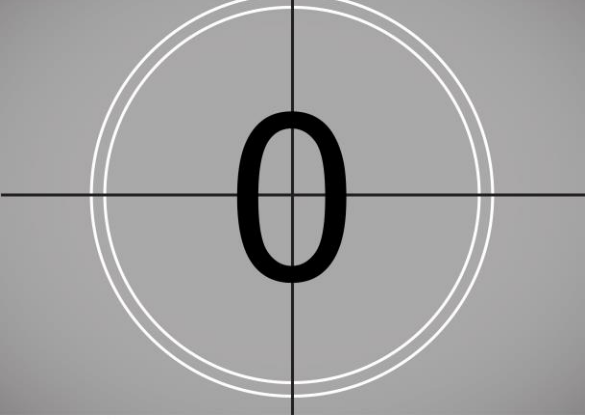
Not just a good idea, it's the law(s)

- Do Not Track → for browsing
- COPPA → children's privacy
- GDPR → robust EU privacy
- CCPA (California) → state privacy
  - Colorado, Connecticut, Iowa, Virginia, Utah coming soon
- China PIPL → personal info protection
- DMA → new EU regulations around data sharing and sign in

…and more

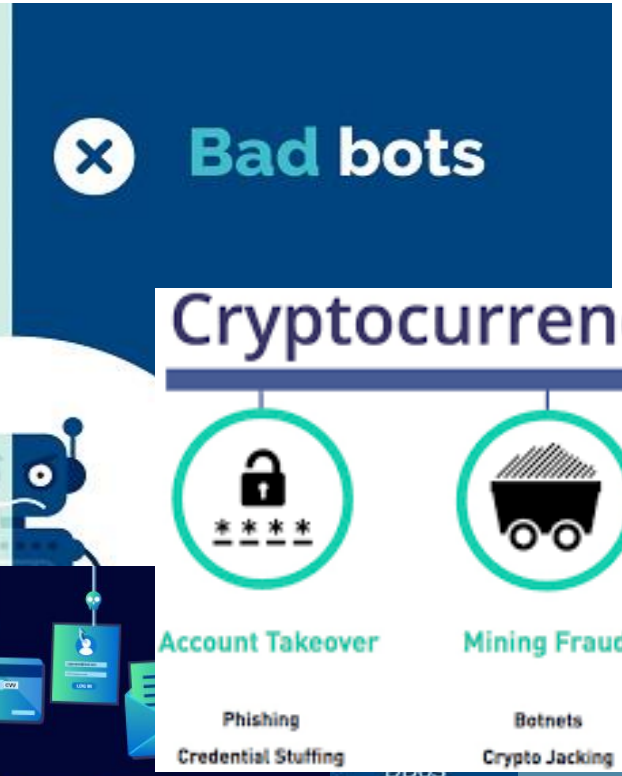
Everything, everywhere, all at once

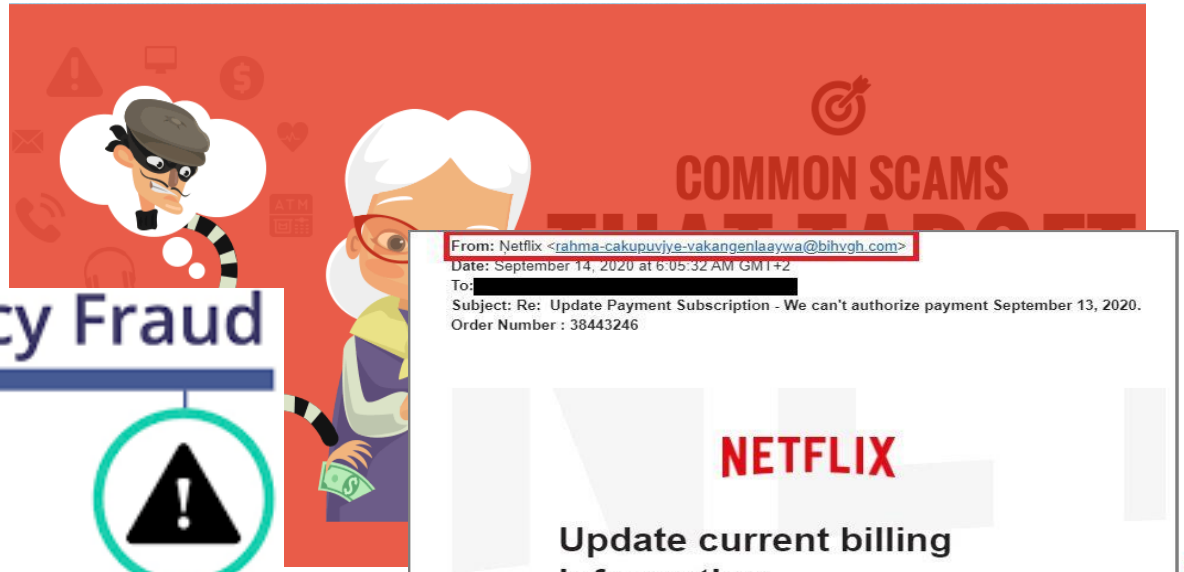
Minutes of downtime x Average revenue per minute = **downtime losses**

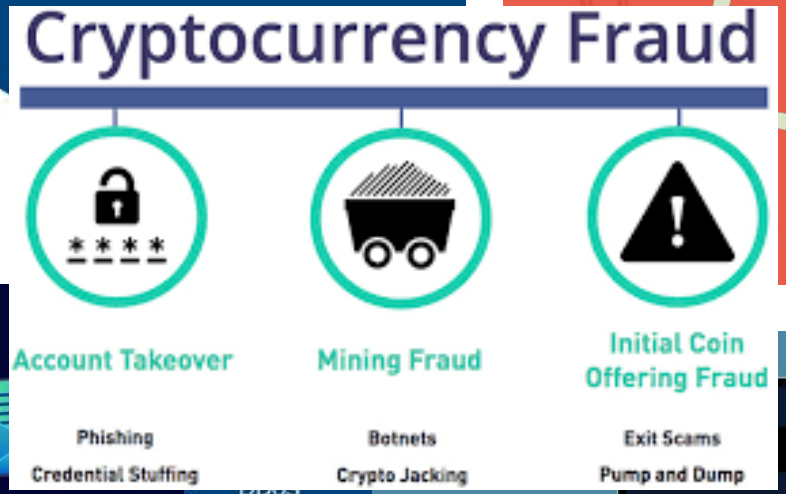


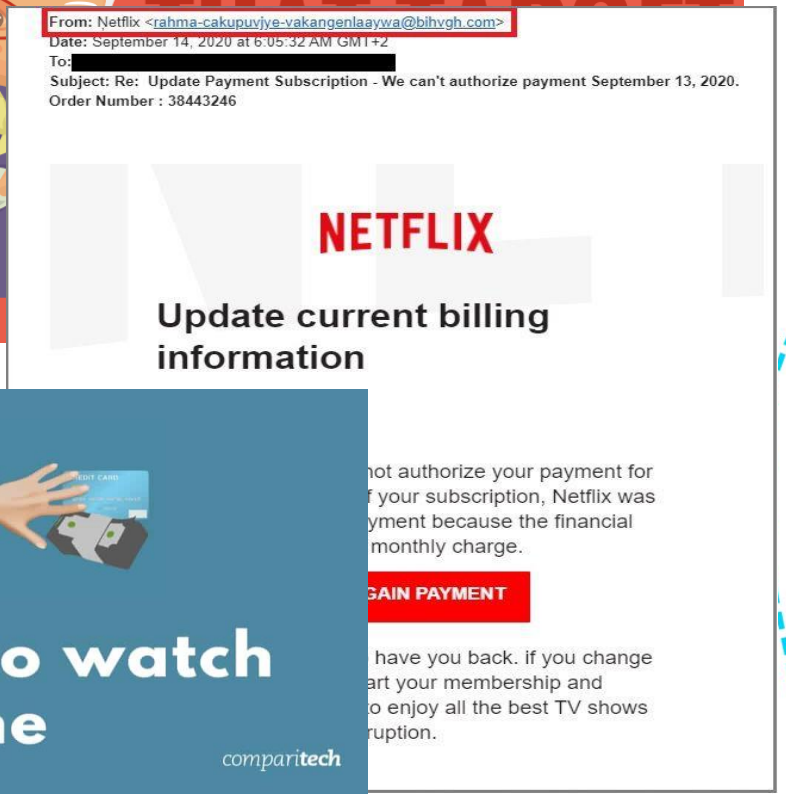
“Zero Trust” for Consumers

Fraud is everywhere, and adapting









Things you should do

- Map user journeys according to user risk and **categorize high risk operations**
- **Apply controls like identity proofing or multifactor** authentication before creating an account or viewing payment info
- **Use real-time risk analysis** on user signups and challenge high risk users appropriately with tools like CAPTCHA
- Have good monitoring and **adapt based on suspicious patterns**
- **Replace attackable password and SMS based authentication** methods with unphishable credentials over time

THANK YOU!

acknowledgements:

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