Fidelity is one of the world’s largest providers of financial services with over $3.3T of custodied assets, including managed assets of more than $1.5 trillion*. Fidelity offers investment management, retirement planning, brokerage, and human resources and benefits outsourcing services. The firm is the largest mutual fund company in the United States, the No.1 provider of workplace retirement savings plans, the largest mutual fund supermarket and a leading online brokerage firm. For more information about Fidelity Investments, visit www.fidelity.com.

*As of April 30, 2008
Business Federation Benefits

- Federated ID services can:
  - Simplify the customer experience
  - Deepen product service offerings
  - Protect customer information

- Federated ID services are used with:
  - Clients
  - Vendors
  - Government Agencies
Fidelity offers Single Sign On (SSO) to corporate clients to enhance the benefits offering:
- Integrate with corporate portals
- Leverage clients’ identity infrastructure
- Extensible means to integrate vendors
- Specific challenges
  - Understanding the risk posture with an integration
  - Educating all parties on
Federations Can Become Complex

- Linkages can be multi-tiered
- Relationship between principal / end user and the services vary
  - Direct (e.g. employee at client company)
  - Indirect (with service provider)
  - Proxied (to third party via service provider)
- Fidelity relies on Client authentication for access
- Fidelity utilizes 3rd parties for functionality
  - Utilizes federation protocols for integration
- Client request access to its own 3rd party vendor
- Being able to standardize on assurance
Identity Issues Matrix

Wide-Scale Identity Federation Requirements Standards

- Technology Standards
- Best Practice
- Business Requirements
- Interchange Services

Issues

- Mutual Confidence
- Risk
- Liability
- Compliance

- Business Standards
- Knowledge Best Practices
- Defined Liability
- General Compliance

- Minimum Requirements
- Revocation Procedures
- Dispute Resolution
- Privacy Issues

- Certification & Audits
- Fraud Protection

Compliance

Liability

Risk

Mutual Confidence
IAF Opportunities

**Without IAF**

- Inconsistency in identity capability assessment
  - What’s “good enough” for a service?
- Liability issues linger
  - Who owns liability if error occurs?
- Each discussion starts from “zero knowledge”

**With IAF**

- Comparable practices across identity providers
  - Can determine what identity info is appropriate
- Liability due to assessment errors reduced
  - Removes omission errors
- Common process expedites onboarding and learning