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PASSFACES

PASSFACES – A NEW WAY OF AUTHENTICATING INTERNET USERS

Currently, all Internet and PC banking services use some form of password or PIN for authentication. It is widely accepted that this approach leaves a lot to be desired. Customers dislike passwords because they are difficult to remember. Institutions dislike passwords because they are insecure, especially since most customers write them down in order to remember them.

An intriguing new "cognometric" authentication method called Passfaces gets round these problems in a way that fits with the visual nature of the Internet and is fun to use.

Passfaces is based on the remarkable ability of the human brain to remember faces. Customers enrol by memorising four random faces, then logon by choosing these faces from a random array of decoy faces. This method has great potential. It is highly secure (users cannot "write down" their faces and can only be "robbed" of them at the point of sale), very user friendly and intuitive (faces are much easier to remember than passwords, and less intrusive than most other biometric techniques), and inexpensive to implement (no special equipment required and a simple, user controlled enrolment procedure).

Any bank planning an Internet banking service would do well to consider offering an authentication option based on Passfaces. There are significant potential benefits:

- ⋮ Differentiation of a bank's Internet banking service from the increasingly commoditised offerings of the competition.
- ⋮ Improved customer service through offering what is potentially a highly user friendly method of authentication, which is intuitive and fun to use.
- ⋮ Further improved service through the ability to offer customers a choice of authentication methods tailored to their individual preferences.
- ⋮ Cost savings relative to other biometric techniques, and reduced support costs relative to passwords since customers are less likely to forget their faces.
- ⋮ Better understanding of authentication methods generally, leading to competitive advantage in terms of higher security, lower costs and improved levels of service.

Passfaces has been developed and patented by ID-Arts, a UK company. Check out their web site and try out Passfaces for yourself on <http://www.id-arts.com/>.

Interested? Please contact Nick Collin on nick@ncollin.demon.co.uk or **+44 (0)207 833 8765** with comments or questions.

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