Finnish Wireless PKI
Circle of Trust
Convenient Mobile e-ID

[Case Finland]

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Strong Authentication

Strong authentications in eFinland

1. Banking codes
2. Smart card
3. Mobile ID
The Mobile Certificate is your digital ID in your mobile phone. With it, you can prove your identity and use electronic signatures in different electronicservices.
Interesting Questions

• Why did Operators launch Mobile ID for Finnish markets?
  – Voice of Customer & New profitable growth

• How did our ecosystem make it happen together?
  – Several parties in cooperation

• Does Finnish authorities accept Mobile ID widely?
Users Love Convenience

1. Smart phone
2. Tablet
3. Laptop
4. PC

- You are connected to net via several devices and their web browsers
- In all these cases: With one trusted device, your personal phone, you can conveniently proof who you are. And sign electronically when needed
Mobile e-ID Ecosystem

• Circle of Trust (CoT), built by competitors DNA, Elisa and Sonera

• Commercial services for consumers and service providers
  – Common policy (CP), own CPS’s

• Co-operation and compatibility
  – Interoperability

• Joint marketing and promotion
  – Now 250+ services support Mobile e-ID (thru Osuuspankki)

• Fierce competition with world-class services!
  – Circle of Trust is not an illegal cartel or pool
Circle of Trust (Finnish CoT)

Sonera

Elisa

DNA
No Special Need for Qualified Signatures

• What are the usecases for qualified signature?
  – Possibly e-Voting?
• **We have not found real business or e-governmental need for qualified signatures yet**
  – Advanced electronic signatures fulfill the needs
• Law accepts also banking codes ’signatures’
  – Problems with banking codes (one time passcodes on paper): simple phishing attacks as well as poor user experience with mobile phones
• Qualified certificates only for smart cards (issued by State of Finland)
  – Registration in Police stations -> How to do that?
  – Unlimited liability of damages
Case e-Healthcare

• Doctors, pharmacists, nurses
  – Who is a real doctor? Who is a fake doctor?
• Roles are different
  – IDP layer
• There shouldn’t be need for separate "Healthcare professional mobile identities"
Case VeTuMa

- Identification and payments for over 120 e-Governmental services like
  - Tax Declaration,
  - e-Healthcare and
  - Communal services
- Dozens of those support now Mobile e-ID (April 2012)

Source: Seppo Kurkinen and Tapani Puisto from Ministry of Finance, Finland 2011-2012
Conclusions

1. Mobile authentication and signatures are enablers for **cost efficient** and convenient services

2. Strong **co-operation** between public and commercial sector is crucial; including regulators and other authorities

3. Mobile authentication and signatures work well in almost all **2G/3G phones**. Now we wait for **4G** smart phones
Thank You

• Let us discuss more during this morning!

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