



ISE Central Executive Forum and Awards Nominee Showcase Presentation

June 9, 2010

<i>Company Name:</i>	USAA (United Services Automobile Association)
<i>Project Name:</i>	Member Authentication
<i>Presenter:</i>	Jack Key
<i>Presenter Title:</i>	Chief Information Security Officer Chief Privacy Officer





We know what it means to serve.®

INSURANCE • BANKING • INVESTMENTS • RETIREMENT • ADVICE

- Facilitating the financial security of our 7.4 million members
- Over \$17 billion in revenue in 2009 (No. 132 on 2010 *Fortune* 500)
- USAA membership open to all who are serving or have honorably served our nation in the U.S. military – and their families
- Among top two *BusinessWeek* “Customer Service Champs” for past four years
- Consistently high ratings for financial strength by A.M. Best, Moody’s and Standard & Poor’s
- Ward’s 50®
 - 19th Consecutive year for Property and Casualty
 - 16th year for Life Insurance





Presentation/Project Overview

- USAA Authentication Program
- The mobile authentication challenge
- Creating and delivering the solution
- Member response



Authentication Program Overview

- Providing Authentication Solutions across channels
 - Web, Voice, Member Contact, Mobile
- Simplifying the authentication experience
 - Provide Convenient and Secure solutions



Overview of Business Challenge

- Ensuring a highly secure but simple member experience when utilizing a mobile device to access USAA.com.

763. Won't remember login info (v1.0.0)

★★★★★ by on Aug 9, 2009

It won't remember your user name or password which makes it slow to use. I avoid it and use Safari (on my computer) instead. Other than that, the app works just fine.

773. Great! But... (v1.0.0)

★★★★★ by on Jul 30, 2009

Why should I have to log in every time? I might as well go to the website!

I loooove this app, except for having to enter my username/password each time. Please please, the Facebook app does it, the MySpace app does it, nearly every app that requires a username and password does it--please just log me in automatically!!!!

Otherwise, I've been waiting for this app and am thrilled I finally have it! 😊😊😊

821. USAA app review (v1.0.0)

★★★★★ by on Jun 24, 2009

This would be really useful if it could remember your account name and password. As it is you have to re-enter both of them every time its launched as is utterly useless as a result.

We take member feedback seriously...





Project Scope/Goals

- Improve member experience for USAA Mobile App
 - More convenient logon process
- Ensure the protection of member data
 - Embedded security without storing credentials
- Continue to meet regulatory requirements
 - Provide for multi-factor authentication



Project Results

- Over 1 million mobile sessions per week
- Over 150,000 active Quick Logon users

49. EASY LOGIN!!! (v2.2)



by

on Mar 14, 2010

USAA always customer oriented! We asked for a quick log in and you came through!!!!

32. Quick Logon (v2.2)



by

on Mar 21, 2010

Adding the Quick Logon feature made an already amazing app even better. USAA is always on top of the latest innovations. No matter where I live, I will forever be a USAA customer.

46. Best login on a mobile banking app -...



by

on Mar 15, 2010

Wow. I am lazy, and security conscience. I am usually leery of sites/apps that "remember" my ID and password, but this looks to be right up my alley! According to the info box on the settings tab, they leverage Verisign's Identity Protection (AKA one time password) instead of just storing a cookie. Ain't technology grand? I get to remain lazy AND be safe! Whew hew USAA!!!



Lessons Learned/Best Practices

- Leverage vendor relationships to meet business goals
 - Partnering with VeriSign was a key to the success of this project
- Open communication ensured full internal support of a leading edge development



Thank you and Questions