

Industry Problem	Communication Solution	Lessons Learned
Retail-Inventory control and lost packages	RFID	<ul style="list-style-type: none"> <li>+ Enables communication 24/7</li> <li>+ provides automated continuous tracking</li> <li>+ Reliability</li> <li>-\$ .30/ea. Makes cost prohibitive</li> <li>-data can be lost if chip damaged</li> <li>-cost of scanners</li> </ul>
Interactive data input	HTTPs	<ul style="list-style-type: none"> <li>+ Ease of implementation</li> <li>+ Ease of management</li> <li>+ Very standard</li> <li>- Some additional overhead and minimum loss of throughput</li> </ul>
Document exchange	AS2	<ul style="list-style-type: none"> <li>+ Flexible - can handle multiple message types</li> <li>+ Designed to push data securely and reliably over the Internet</li> <li>+ Fast and reliable connectivity</li> <li>+ Encryption ensures that only the sender and receiver can view the data</li> <li>+ Digital signatures ensure authentication: only messages from authorized senders are accepted</li> <li>+ hash algorithm detects if the document was altered during transmission</li> <li>+ receipts for delivery</li> <li>- Certificate management</li> </ul>
Document exchange	FTPS	<ul style="list-style-type: none"> <li>+ Well known standard</li> <li>+ Delivers strong authentication</li> <li>+ Provides confidentiality on both the control and data channels</li> <li>+ Ease of implementation and training</li> <li>+ Flexibility to use either SSL or TLS</li> <li>- Potential firewall complications</li> <li>- Certificate management</li> </ul>
Document exchange	SFTP – SSH-2 protocol only	<ul style="list-style-type: none"> <li>+ Reduces certificate management requirements</li> <li>+ Flexibility in managing the “remote” files</li> <li>+ Clean resumption of interrupted transfers</li> <li>- Found limited understanding across the community (more training and discussion time required with our partners)</li> <li>- Protocol is not yet an industry standard</li> </ul>

{Mobile phones} Remote deployment, management, and provisioning of consumer devices (mobile phones in wireless networks)	Multiple layers: <ul style="list-style-type: none"> <li>• The consumer device is “locked down” to contain malicious consumer behaviors.</li> <li>• The network forces the device to authenticate before granting access to services.</li> </ul>	<ul style="list-style-type: none"> <li>• Assume that devices are intrinsically not trusted and untrustworthy</li> <li>• Conduct all security / authentication features transparently from user</li> <li>• Consumers claim to want high security features, yet few of them are willing to put up with the incremental costs (time, hassle) required when actively implementing those features.</li> </ul>
Banking-Efficient routing of manual transactions	MICR encoding	<ul style="list-style-type: none"> <li>- Hub and spoke requirement for national coverage (Federal Reserve branch model)</li> <li>- Mandatory standards participation</li> <li>- Physical transportation challenges (ie. Inclement weather, 9/11, etc.) build exposure and risk</li> </ul>
Real time global transaction processing	Mag Stripe card and PIN	<ul style="list-style-type: none"> <li>- Limit funds availability to minimize exposure</li> <li>- Interconnected switches required to link multiple card bases</li> <li>- Difficulty linking users to PINs</li> </ul>
Real time global transaction processing	Smart card (EMV) and PIN	<ul style="list-style-type: none"> <li>- Added security lowers risk profile</li> <li>- 10x cost vs. mag stripe</li> <li>- Ability to support biometrics</li> </ul>