

# Trust in virtual space

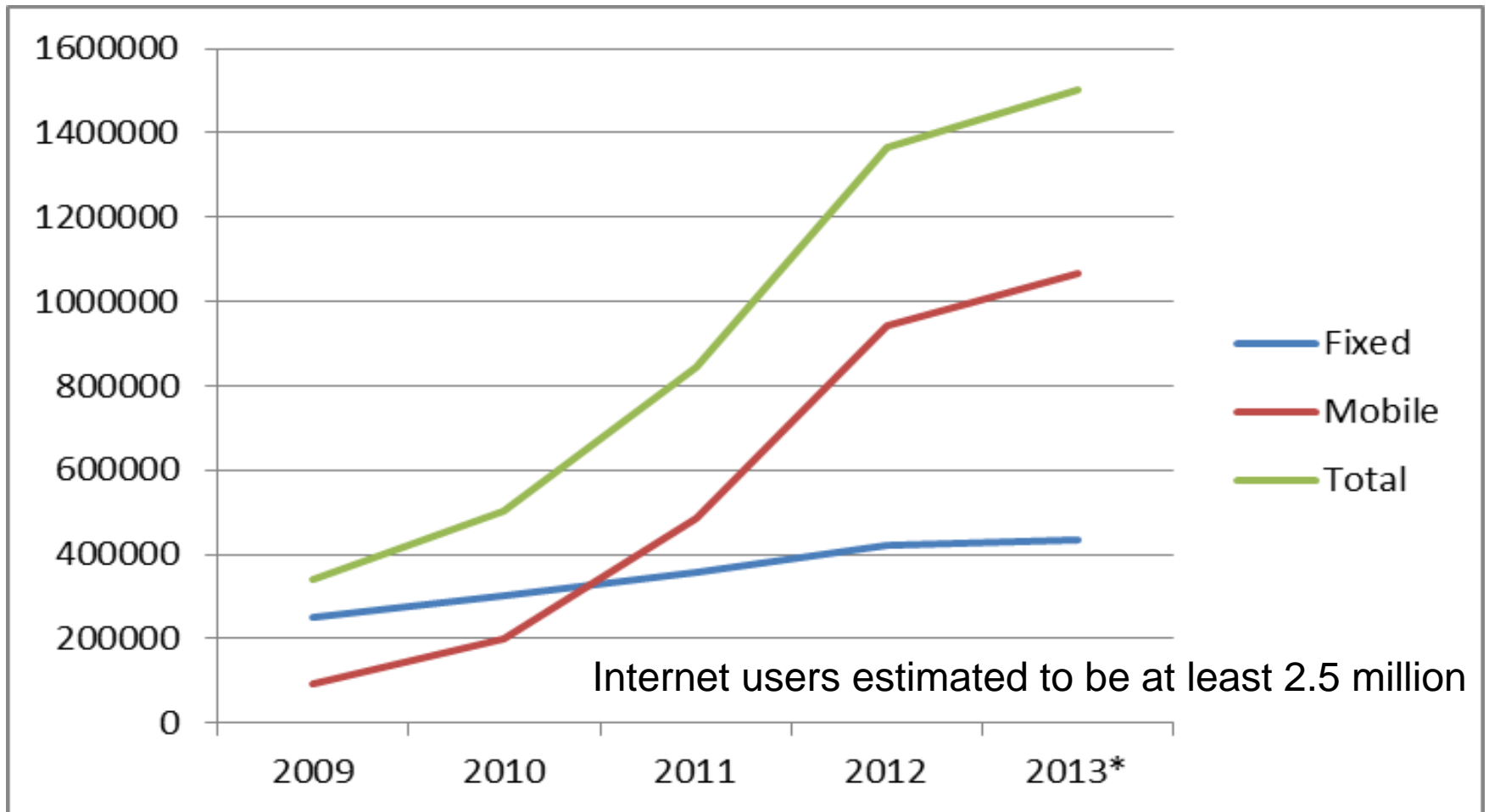
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25 June 2013, Cyber Security Summit, Colombo



The work was carried out with the aid of a grant from the International Development Research Centre, Ottawa, Canada ([www.idrc.ca](http://www.idrc.ca)) and UKaid from the Department for International Development, UK ([www.dfid.uk](http://www.dfid.uk)).

# Fixed, mobile & total broadband growth, 2009- March 2013, according to TRC



# More than 12.5% of Sri Lankans interact/ transact within electronic space

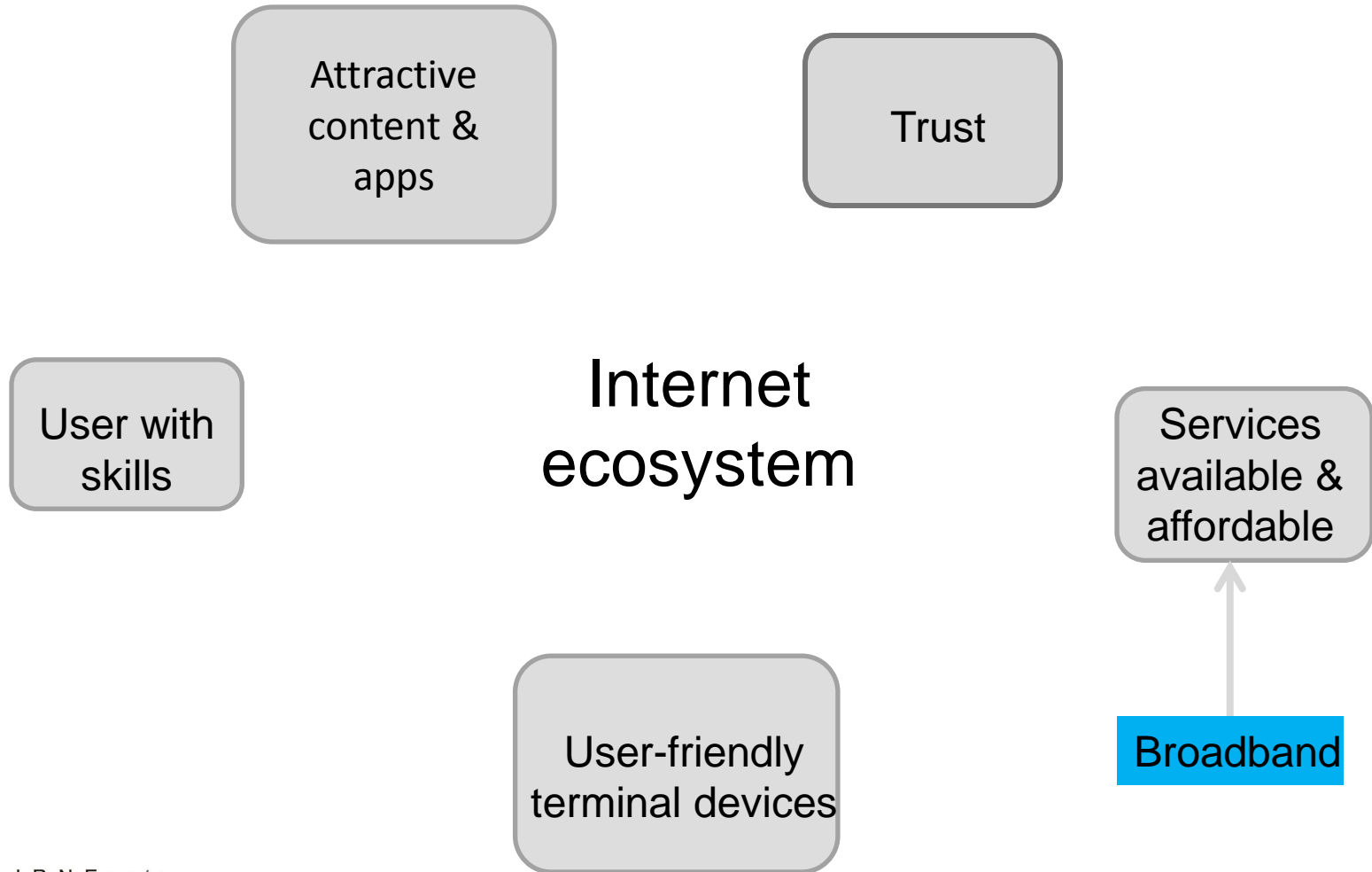
- What about the users of credit/debit and ATM cards?
- Those who purchase items from outlets with point-of-sale systems?
- Those who use e-channelling?
- Those whose pensions are prepared and payment instructions issued using networked computers?
- Whose passports are read by networked computers?

More like 50% of the population

# More would be better

- Correlations with economic growth
  - Frictions in economy reduced
  - Productivity of everyday life improves
  - Maybe some negatives
- 
- But Internet is not as simple as voice telephony

# All elements of ecosystem are important



# How is trust addressed in physical space?

- Not just overt communications, but contextual information: based on millennia of human interactions

# In physical space, but with abstract systems

- How is it addressed in modern settings? Think credit cards
- Credit cards are an abstract system of which we have little knowledge
- All we know is what happens at the access points
  - A third party certifies identity (?) and credit-worthiness of payor
    - Difficult-to-replicate design features
    - Signatures
    - Holograms
- But not enough: now online verification; sometimes an additional phone call to confirm

# What happens when interaction/transaction is fully in virtual space . . .

- Holograms, signatures no longer of any use
- Only the CVC number and a phone call?
  - “Verified by Visa”
- Yet massive losses
  
- What about virtual transactions in general?
  - Is the party at the other end is really who she/he claims to be?
  - Is there anyone listening in the middle?
  - Are the communications being modified?



# Who is working out the rules?

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