

A Matter of Trust

Security Innovations Making Global Impact

By Matt L. Ottinger

If you're the average American attempting to make a convenient online bank transaction, you will benefit from TrustBearer Labs' developments in identity authentication technology. However, if you're Ethan Hunt of "Mission: Impossible" trying to fraudulently hack into a government operative's computer, you may find yourself cursing this Fort Wayne start-up.

Founder, president and CEO David Corcoran became involved in identity software while at Purdue University. After graduating, he found himself living in Austin, Texas, consulting for such power players as Apple and Xerox. While visiting at home one Christmas, he decided to purchase some land in the Fort Wayne area. He then decided he liked the land so much that he should return – permanently. Having already established existing government ties, Corcoran and TrustBearer now claim the Federal Aviation Administration, Department of Homeland Security and the United States Navy as a few of its primary clients.

"(Government agencies) have versions of smart cards they give to everyone in their agency, so we sell those to them and do consulting and application development," says Steve Pepple, creative and outreach director. "The consulting and software development allows us to work with the customer to create applications for them. This helps them deal with issues that come up, like if someone gets fired and they need to revoke their credentials.

"Smart cards still use PIN numbers so other people can't use your card," he adds. "But one day, there may be more high-tech ways (to verify identity) like fingerprints."

Open source technology

As the merits of a national ID card are debated by pundits and legislators alike in America, the technology is already quite prevalent in Europe.

Pepple notes TrustBearer is a source of support for national ID technology in Finland and Belgium. In order to comply, these countries are using the company's OpenID software.

"We're not banking on a national ID program in the United States any time soon," Pepple clarifies. "But our government will be adopting security technology (for its employees) due to some recent mandates."

OpenID is an open source software that eliminates the need for multiple usernames and

passwords for different web sites by creating one single log-in. Since this type of technology was initially susceptible to "phishing" attacks, TrustBearer combined the software with its TrustBearer Access product to create OpenID by TrustBearer. TrustBearer Access allows companies to switch hardware without requiring complex back-end changes. This new technology supports millions of smart cards and is far less susceptible to security attacks, while allowing users to have one central and secure identity.

"One of the things we offer is that we can often use existing software to help companies establish security," Pepple notes. "It's a less costly way of doing it."

But it's not just government security that the company is working toward.

"One of the other areas we're growing is health care," Pepple offers. "More hospitals are giving cards to their patients, so we're

TrustBearer's office may be difficult to find from the street below, but the innovation this Fort Wayne start-up displays is hardly inconspicuous as the company establishes its reputation as a national leader in identification technology.



starting to sell products in that area.”

Pepple notes that by using smart card technology, patients will be able to check themselves in at hospital kiosks.

“People will also be able to access their medical information from their home PC,” he adds.

Additionally, TrustBearer is partnering with the banking sector, helping to provide online log-ins that feature USB tokens – also known as “keys” – and a PIN (instead of a username and password) that are compatible with web browsers Internet Explorer, Firefox and Safari.

A valuable niche

Pepple surmises that while the company’s chief competition in the field is large corporations, TrustBearer does have patents on its model.

“Our strength is our expertise,” he explains, noting that TrustBearer was even able to lure its vice president of technology away from none other than Microsoft. “But our model is different enough so those companies aren’t totally competing with us.”

TrustBearer offers customers professional support, consulting and smart card development, especially for companies with unique security concerns.

Pepple explains a healthy blend of the latest technology and pragmatism are the basis for the company’s business model.

“One aspect of what we do involves correctly gauging the curve of technology adaptation,” Pepple contends. “Just because a technology seems great, there needs to be a practical use for it. I think that’s a challenge for a company like ours; we have to ask, ‘Are people ready for this technology?’”

Starting a start-up

Although the company was registered in 2004, it didn’t actually begin operations until January 2006. Before its inception, TrustBearer developed in the Northeast Indiana Innovation Center’s (NIIC) business incubator program.

“(Corcoran) has done a lot to custom his technology to different areas like hospitals and homeland security,” surmises Karl LaPan, NIIC president and CEO. “There are so many vertical markets for his product, and it says a lot when Microsoft acknowledges TrustBearer as one of only two



Smart cards are one type of technology TrustBearer works with to conveniently and safely help clients gain access.

authentication providers (for its HealthVault online consumer health platform).”

TrustBearer credits the NIIC and the business climate in Fort Wayne as being instrumental in the company’s early success.

“Being at the incubator was beneficial, and it allowed us to network with more investors,” Pepple asserts. “I think it’s definitely a positive to be in Indiana. Fort Wayne has a lot of resources for businesses, and we could never afford an office like this if

we were in D.C. (the company’s Fort Wayne office is approximately 3,500 square feet).”

Pepple adds that being in Fort Wayne separates the company from both its clients and its partners.

“That’s one unique thing about our company – we really don’t have clients in Indiana; they’re basically all out in Washington, D.C., and we partner with companies in the Bay Area (in California).”

However, he contends the distance is hardly a hindrance, based on the interconnected nature of the industry.

“We’re at a point where it’s feasible for us to be in Fort Wayne,” he says. “Because of technology, we can do web demos for our clients, and it’s very convenient. We don’t have to fly or take a train every time we need to meet with someone.”

When asked if he anticipates the company growing, Pepple says he could see TrustBearer doubling in size (it currently has nine employees) within five to 10 years.

Like the staff, LaPan looks forward to TrustBearer’s future and credits the company’s innovation for making it a Hoosier success story.

“(Corcoran) epitomizes our hope to keep companies like his in Indiana,” LaPan explains. “He’s developing partnerships and a blue chip customer base. And they’ve recruited some of the top talent

in the country from some very nice cities because the work is cool, and they are leading an industry.”

INFORMATION LINK

Resources: David Corcoran and Steve Pepple, TrustBearer Labs, at www.trustbearer.com

Karl LaPan, Northeast Indiana Innovation Center, at www.niic.net



This smart card is an example of all-inclusive identity technology that could be used by Department of Homeland Security employees.