

Biometrics Are Not the New Password. They Are the New Trust Boundary.



Stephen "Hutch" Hutchinson



90th Meeting of the IFIP WG 10.4
on Dependable Computing
and Fault Tolerance



June 2026





A Quick Overview

An enterprise practitioner lens on where biometrics help, where they add risk, and how design determines outcomes.



Enterprise outcomes:

Stronger assurance,
better user experience,
lower risk—by design.

What this presentation focuses on



Biometrics in modern IAM, not in isolation
How biometrics fit within end-to-end identity workflows.



Passkeys, device trust, and local user verification
Stronger assurance through layered authentication.



Recovery, fallback, and help-desk risk
Design for real-world failures without weakening security.



Liveness, fraud pressure, and attack reality
Understand modern threats and evolving bypass techniques.



Privacy, governance, retention, and fairness
Protect people, meet obligations, and earn trust.



A practical decision framework
When biometrics are appropriate—and when they're not.

What this talk especially emphasizes



Not just accuracy, but operational resilience
Systems that perform under stress, scale, and change.



Not just matching, but recovery and lifecycle assurance
Support users across failure, change, and de-activation.



Not just security claims, but architecture and data exposure
Minimize collection, protect data, reduce blast radius.



Not just biometric performance, but governance consequences
Fairness, transparency, auditability, and accountability.



Not just point solutions, but enterprise integration
Interoperable, observable, and supportable at scale.



EXECUTIVE SUMMARY



Core message:
biometrics are not a silver bullet.
They are a design choice inside a
broader IAM system.



The enterprise question is not whether
biometrics work, but **where they fit, what
they change, and how they are governed.**



Biometrics are useful when they improve **assurance** and **usability** without creating unnecessary exposure.

Why “Biometrics Replace Passwords” Is the Wrong Idea

Biometrics are not just a stronger password. In modern IAM, architecture determines what role they play.

1. THE MYTH



Wrong idea
“Biometrics replace passwords” is the wrong frame.



False assumption
A face or fingerprint is not simply a stronger password.

2. THE REALITY



1

Biometric unlock

User verifies locally on the device



2

Private key unlocked

The biometric unlocks a local private key



3

Signed challenge

The authenticator signs the challenge



4

Service verifies

The service verifies the signed challenge

In many passkey flows, the service validates cryptographic proof, not a remotely stored biometric secret.

3. THE DESIGN CHOICE

The choice is not biometric vs password.



Local proof

Biometric stays on device and unlocks local authentication



Remote proofing

Biometric supports onboarding, recovery, or step-up verification



Lifecycle assurance

Biometric checks can help maintain identity binding over time



Fallback

Recovery, device replacement, and exceptions determine residual risk

The real choice is local proof, remote proofing, lifecycle assurance, and fallback.

4. SAME SIGNAL, DIFFERENT ROLES



Local unlock

Lowest exposure: body-derived signal stays local



Remote proofing

Moderate exposure: biometric supports proofing or recovery



Persistent template

Highest exposure: stored biometric template creates stronger governance and privacy obligations

The same body-derived signal can play very different roles depending on how it is used.

WHAT ARCHITECTURE DECIDES



Where matching happens



What data is retained



How recovery works



What governance is required



How much assurance vs exposure is created

THE TAKEAWAY



Biometrics can reduce friction



Biometrics can also introduce high-risk governance obligations



Architecture decides which

Enterprise biometrics are an **identity assurance design problem**, not a simple password replacement story.

Centrally Stored Biometrics Are Litigation Generators

Unlike passwords or PINs, fingerprints, face geometry, and iris data are hard to reset after breach.
Centralized storage turns security failure into long-term legal and governance exposure.

1. WHY THE RISK IS DIFFERENT



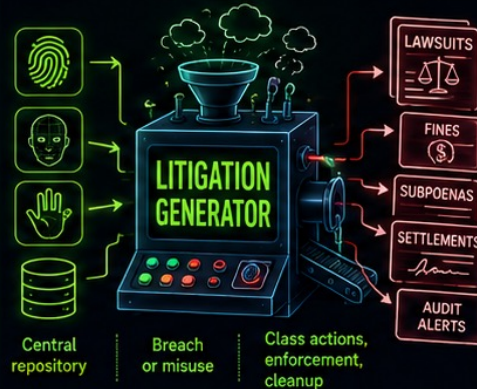
Immutable identifiers
fingerprints, face geometry, and iris data do not rotate like passwords.

Permanent blast radius
compromise can affect future authentication, proofing, and trust decisions.

Server-side concentration
centralized biometric vaults create a high-value target.

Passwords can be reset. Fingers cannot.

2. THE LITIGATION GENERATOR



A security leader's nickname for centrally stored biometric data.

3. REAL BREACH RECORD



NYC Health + Hospitals (2026)
Supply-chain attack exposed biometric, medical, and financial data for at least 1.8M patients and employees, including fingerprints and palm prints.



Suprema BioStar 2 (2019)
More than 28M fingerprint and facial recognition templates exposed, including unencrypted fingerprint data.



U.S. CBP (2019)
Attack on a subcontractor network compromised about 184,000 traveler images from a facial-recognition pilot.



U.S. OPM (2015)
Fingerprint data for 5.6M federal employees compromised in a major federal breach.

4. CONTROL AND REGULATORY SIGNAL



FTC posture
Evaluate vendors, secure the data, monitor ongoing practices, and avoid deceptive biometric claims.



Illinois BIPA
Strict collection, notice, retention, and destruction duties. Failure can create major settlement risk.



Design response
Prefer local or bounded processing, minimize retention, audit access, and avoid building a reusable biometric vault unless truly necessary.

The more centralized the template store, the stronger the governance burden.

WHY THIS BECOMES A GOVERNANCE PROBLEM



Cannot be easily revoked



Sensitive and durable data



Vendor and third-party risk



Breach cost becomes legal, regulatory, and reputational



THE TAKEAWAY



Centrally stored biometrics compress security risk and legal risk into one control surface



A breach can create permanent identity exposure



Minimize collection and retention wherever possible



The safest biometric database is often the one you never build

Centrally stored biometric data can become a true litigation generator.

Sources: NYC Health + Hospitals breach reporting; Suprema BioStar 2 incident reporting; U.S. Customs and Border Protection breach statement; U.S. Office of Personnel Management breach materials; FTC biometric policy statement; Illinois Biometric Information Privacy Act.



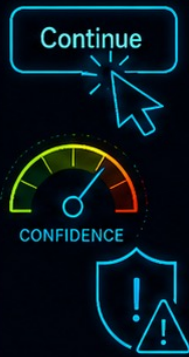
UNIVERSITY *of* VIRGINIA

Corcoran Department of History

A Brief History of Passkeys

A concise look at the key milestones that shaped passkeys into a modern authentication breakthrough.

1. THE EARLY PROTOTYPE



Probably Fine Keys

Early internal prototypes reportedly evaluated how confidently users clicked "Continue." The working name, "Probably Fine Keys," reflected the era's pragmatic optimism.

Confidence-based authentication reportedly worked until confident users also clicked phishing links.

2. THE FIRST DEMO



So seamless it looked broken

The first major demonstration confused observers because no one typed an eight-character password with a capital letter, two numbers, a rune, and the name of a childhood pet.



The absence of visible password struggle was initially mistaken for failure.

3. THE GREAT NAMING DEBATE



Passkeys vs. Keypasses vs. Passwordn't

A standards-era naming debate reportedly ran for months before "Passkeys" prevailed, largely because it was shortest and the committee wanted to go to lunch.



The winning name combined brevity, exhaustion, and schedule pressure.

4. WHY USERS SAID YES



Cryptography beat punctuation fatigue

Adoption accelerated when users discovered they were remarkably willing to trust modern cryptography if it spared them from remembering whether the exclamation point came before or after the number 7.

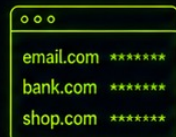
Reduced memory burden became a decisive usability advantage.

WHY THIS MATTERS



1. The sticky note era

Passwords enjoyed a long career on monitors, desks, and anywhere else gravity kept them around.



2. Reuse was the feature

One password to rule them all—because humans prefer consistency and attackers prefer scale.



3. Predictable rotations

Change it just enough to feel safe: add a year, swap a symbol, call it good. Congratulations, you've invented "security theater."



4. Memory: optimistic at best

Human memory has historically operated somewhere between optimistic and catastrophic. Authentication paid the price.



Passkeys matter because they represent the radical idea that authentication should **not rely on human memory**.



THE TAKEAWAY

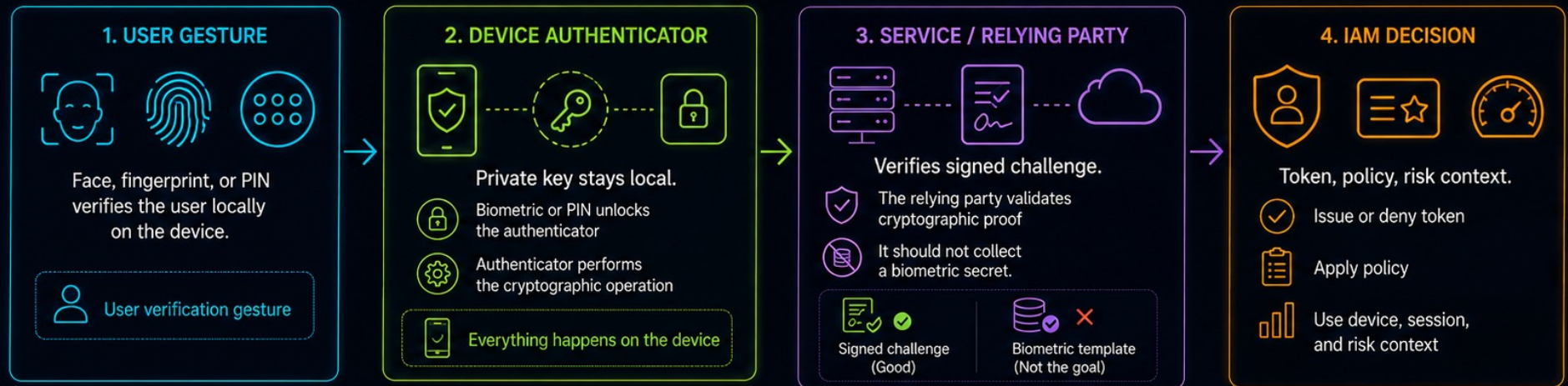


Passkeys don't eliminate IAM complexity; **they just let architects stop debating password policies and start arguing about device trust, federation, and conditional access— as nature intended.**



Passkeys Made Biometrics Visible, Not Centralized

In a well-designed passkey flow, the biometric is a local user-verification gesture, not a biometric secret sent to the service.



KEY DISTINCTION

The relying party should **validate cryptographic proof**, not collect a biometric secret.



Biometric is not transmitted to the website



Biometric remains a local unlock gesture



Passkeys make biometrics visible without creating a biometric database



Architecture drives ethical and regulatory exposure

THE TAKEAWAY



Local unlock reduces unnecessary exposure



Remote service sees signed proof, not the biometric

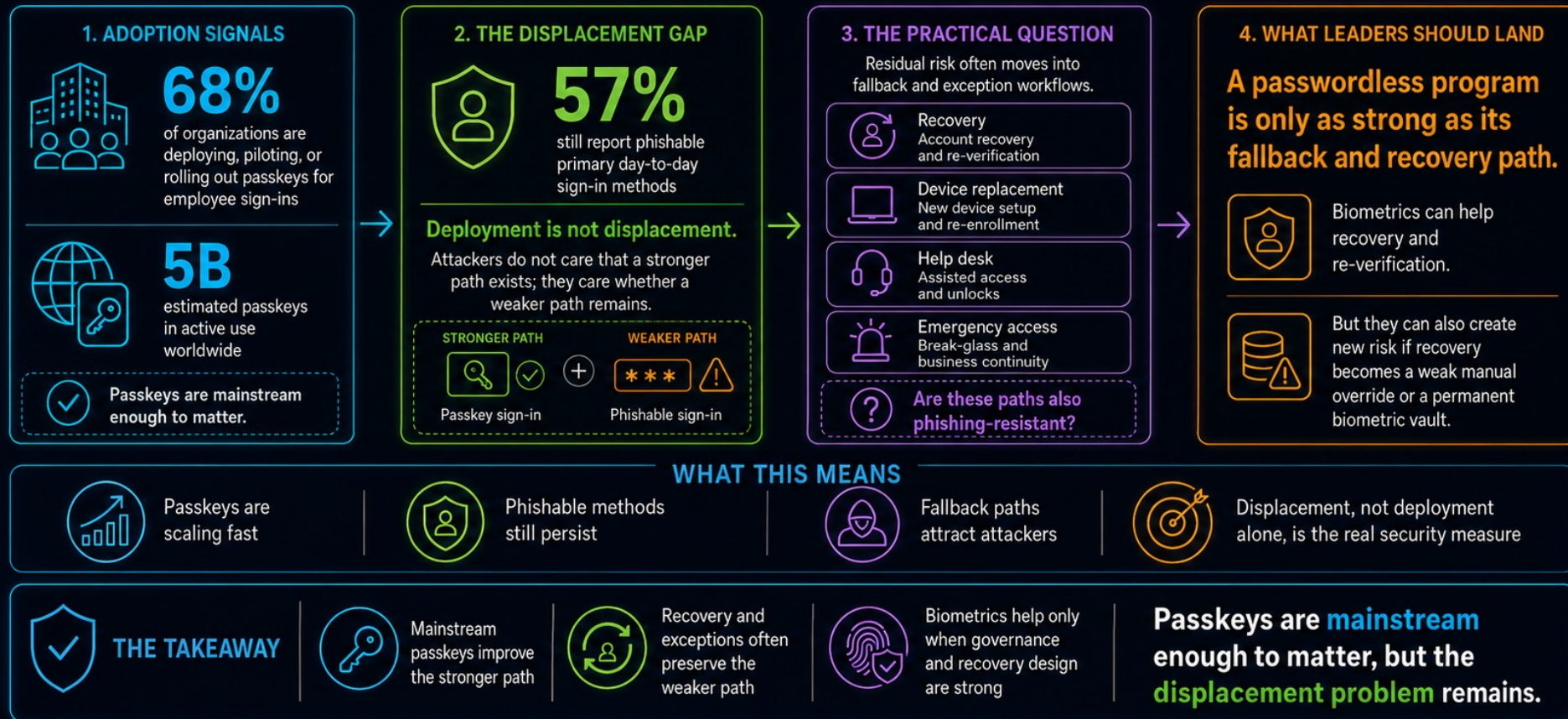


Ethical and regulatory analysis changes when the enterprise never receives a biometric template

Passkeys can make biometrics more visible without centralizing biometric data.

Adoption Is Moving Faster Than Displacement

Passkeys are reaching mainstream scale, but weaker fallback paths still determine residual phishing risk.



Sources: FIDO Alliance, *The State of Passkeys 2026: Global Consumer and Workforce Report* (May 7, 2026); FIDO Alliance, *World Passkey Day 2026 public reporting*; Microsoft Security Blog, *World Passkey Day: Advancing passwordless authentication* (May 7, 2026).

Biometrics Are Moving from Login to Lifecycle Assurance

Identity assurance asks whether the person behind the account is still bound to the verified identity at moments that matter.



EXPAND THE LENS FROM SIGN-IN TO LIFECYCLE



Onboarding



Recovery



Step-up
authorization



Workforce
assurance



Fraud
detection



Offboarding

MARKET SIGNAL: OCI IAM IDENTITY ASSURANCE



Government
ID checks



Facial
biometric
enrollment



Liveness
detection



Encrypted
biometric vector
embeddings



Policy
enforcement



Audit
logging



Lifecycle
management

Oracle frames assurance as an IAM-native lifecycle control surface.

WHAT LIFECYCLE ASSURANCE ASKS



Is the person behind this account
still bound to the verified identity
when risk matters?



THE TAKEAWAY



Biometrics are no longer
just a sign-in convenience.



They now support onboarding,
step-up, recovery, and offboarding.



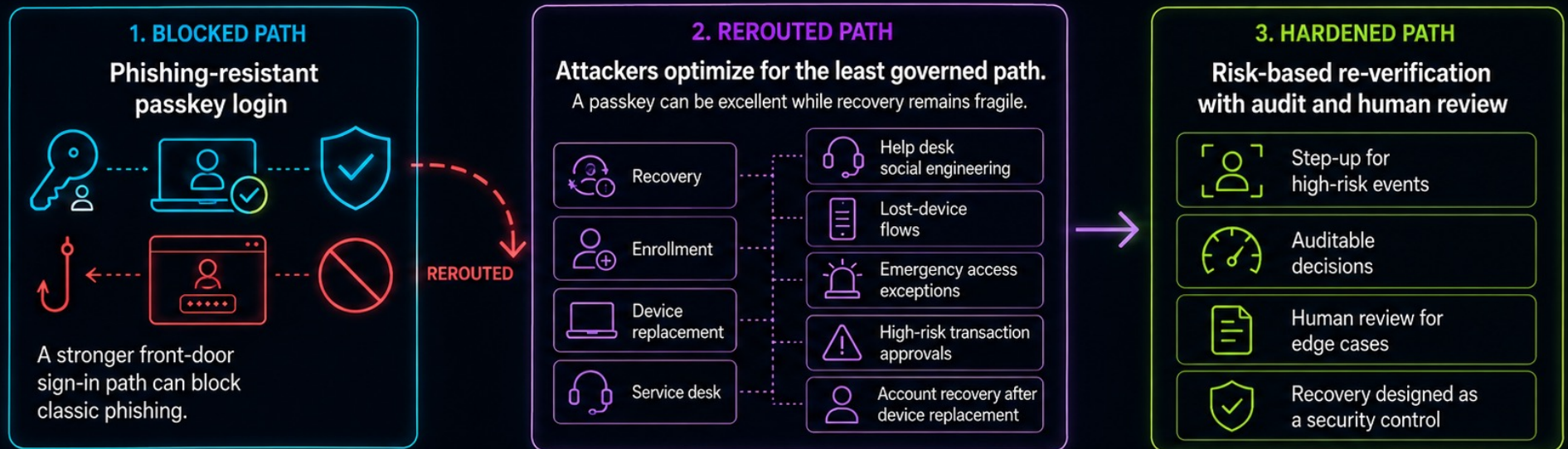
Architecture, governance,
and lifecycle design
determine the risk.

**The strongest argument is
not about login. It is about
lifecycle identity assurance.**

Sources: Oracle blog, "Announcing biometrics-powered Identity Assurance feature from OCI IAM"; Oracle OCI IAM Identity Assurance documentation.

When Sign-In Gets Stronger, Attackers Reroute

The control plane is no longer just authentication. It is the recovery and exception system around authentication.



HOW TO REFRAME THE PROBLEM



Stronger sign-in reduces phishing



Fallback paths attract attackers



Recovery is part of the control plane



Govern the exception system, not just login



THE TAKEAWAY



Authentication is only one path



Recovery and exceptions determine residual risk



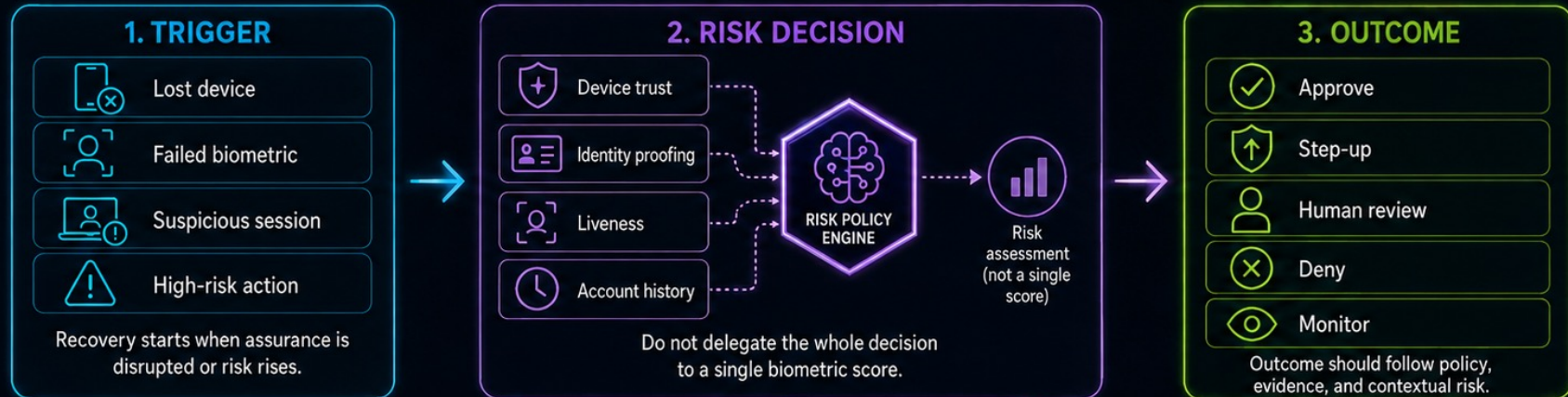
Harden recovery with re-verification, audit, and human review



When sign-in gets stronger, **attackers reroute** to the **weakest governed path**.

Recovery Is the Real Control Plane

Treat recovery and fallback as high-risk IAM workflows, not a manual afterthought.



WHERE IMPLEMENTATION FAILS



Ambiguous matches



Failed liveness



User lockout



Social engineering



Unlogged exceptions

The failure often happens after the biometric result, in the recovery and exception system around it.



DESIGN PRINCIPLE

The fallback should be **safer** than the primary path, **not easier** for an attacker.



A strong biometric check with a weak manual override is a decorative control.



THE RECOMMENDATION



Policy-driven recovery



Evidence-based decisions



Monitoring and human review



Fallback as a high-risk IAM workflow

Recovery is the **real control plane** because attackers optimize for the **least governed path**.

What Fails When Biometric Systems Fail?

Biometric risk is multidimensional: a system can be accurate in a demo and still be poorly governed in production.

1. SECURITY FAILURE



-  Spoofing
-  Replay
-  Injection
-  Account recovery abuse

Technical performance can fail at the attack path.

2. PRIVACY FAILURE



-  Excessive retention
-  Secondary use
-  Reconstructable templates
-  Unbounded biometric reuse

Data handling can fail even when matching works.

3. EQUITY FAILURE



-  Demographic performance gaps
-  Accessibility barriers
-  Brittle lockouts

Average accuracy can hide subgroup harm.

4. GOVERNANCE FAILURE



-  No taxonomy
-  Weak audit
-  Unclear owner
-  Hidden manual override

Institutional control can fail in production operations.

MYTH VS PRACTICAL REALITY



MYTH

If the biometric works, the system works.



PRACTICAL REALITY

Technical performance and institutional impact are different questions.

A strong demo result does not answer governance, privacy, equity, or recovery risk.

WHAT PROCUREMENT AND PROGRAM GOVERNANCE NEED



1. Subgroup performance



2. Context performance



3. Adverse-decision handling



4. Meaningful fallback



5. Audit and ownership

Averages are not enough. Evaluate who fails, where they fail, and what happens next.



THE TAKEAWAY



A biometric system can be secure and still invade **privacy**



It can be accurate on average and still **exclude users**



It can perform well technically and still be **weakly governed**



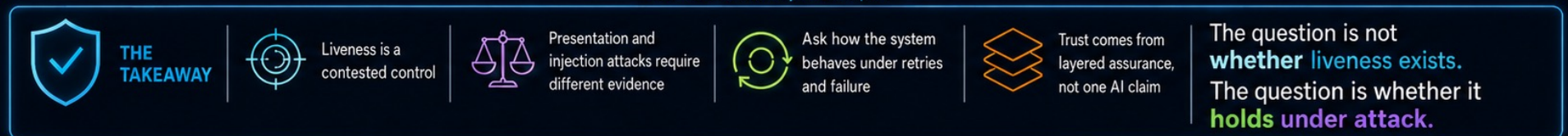
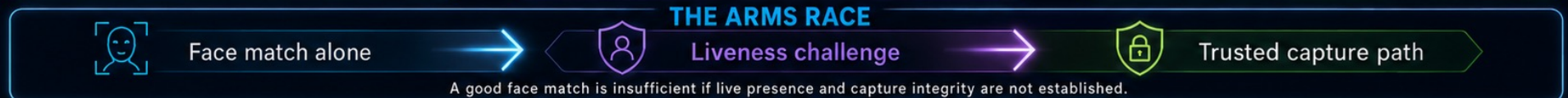
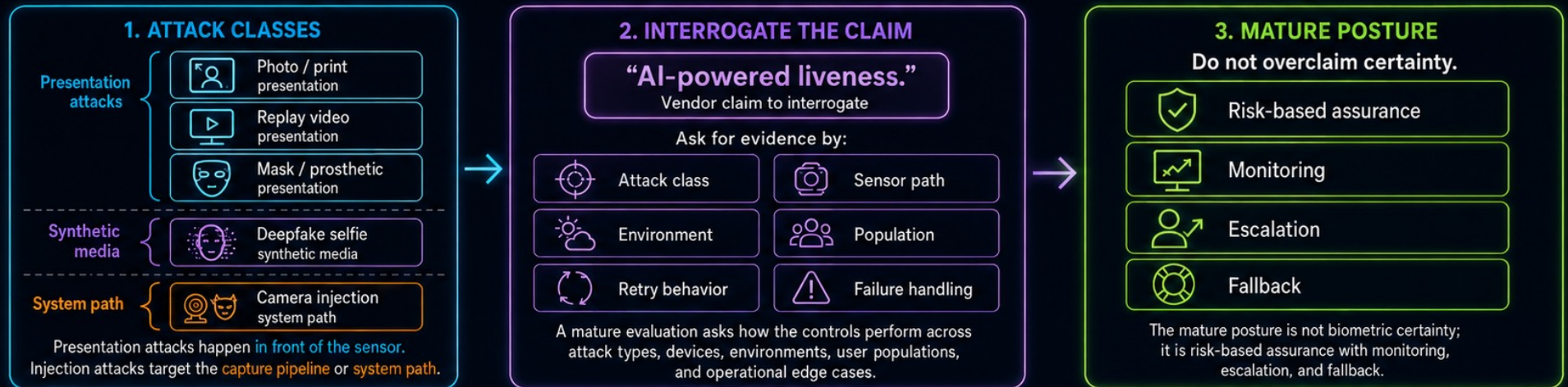
Risk lives in the **operational system**, not just the matching engine

The real question is not only whether the biometric matches. It is **what fails** when the **whole system** is stressed.

Sources: NIST, Privacy in the Age of Biometrics; NIST Face Projects / FRTE-FATE and FRVT; New Zealand Biometric Processing Privacy Code 2025; Texas Business & Commerce Code Chapter 503, Biometric Identifiers.

Liveness Is Now an Arms Race, Not a Checkbox

A good face match is not enough if the system cannot prove a live person is present and the capture path is trustworthy.



Sources: Entrust, 2026 Identity Fraud Report; Entrust newsroom summary, Nov. 18, 2025; user uploaded biometrics research content bundle.

Governance Starts with Taxonomy

Do not govern biometrics. Govern the purpose, architecture, and consequence of each biometric use case.



MYTH

All biometric use is basically the same.



WHY THE DISTINCTIONS MATTER

Verification is not identification. Identification is not categorization. Categorization is not emotion recognition. The EU AI Act helps by forcing sharper distinctions, even outside Europe.

FOR ENTERPRISE IAM, TAXONOMY COMES FIRST



Legal review



Privacy controls



Consent posture



Evidence needs



Acceptable fallback

The category should determine procurement review, architecture choices, control design, and fallback expectations.



DESIGN PRINCIPLE

Do not govern biometrics. Govern the **purpose**, **architecture**, and **consequence**.



Sharpen the category first. Then decide the control.



THE TAKEAWAY



Taxonomy is the first procurement step



Different categories create different risk



The use case determines the governance



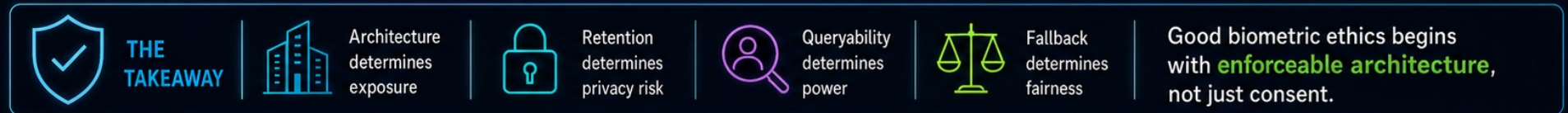
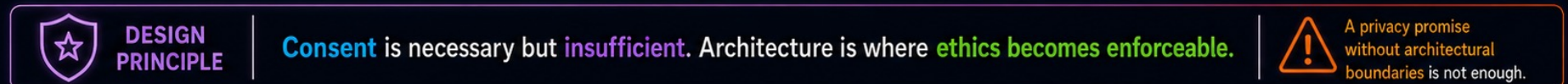
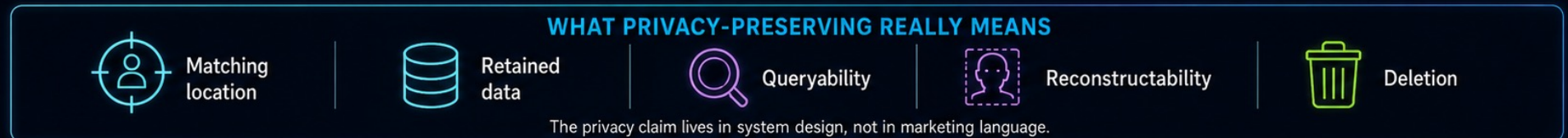
The category determines legal and operational consequences

Good governance starts by **naming the biometric use case precisely**.

Sources: EU AI Act (Regulation (EU) 2024/1689); European Commission guidance on prohibited AI practices; European Commission AI Act materials.

Architecture Is the **Ethics Layer**

Privacy-preserving biometrics is not a slogan. It is a claim about matching location, retained data, queryability, reconstructability, and deletion.



Sources: Ping Identity Zero-Knowledge Biometrics materials; NIST, Privacy in the Age of Biometrics.

Procurement Questions That Actually Predict Production Risk

Ethics moves into procurement when the purchase creates identity consequences.



1. TAXONOMY

Which use case is this, exactly?



2. ARCHITECTURE

Where does matching happen and what is retained?



3. SECURITY

Which PAD, replay, deepfake, and injection attacks were tested?



4. FAIRNESS

How was performance measured across populations and environments?



5. OPERATIONS

What happens when the result is uncertain or adverse?



6. LIFECYCLE

How are consent, retention, deletion, audit, and revocation handled?

GOOD SIGNALS



Documented use-case taxonomy



Local or bounded processing where possible



Evidence by attack class



Deletion and minimization controls



Subgroup and context evidence



Auditable escalation

WHY THIS MATTERS



Fairness must be measured in operational conditions



Fallback should be non-punitive



Lifecycle controls must be auditable



Production risk lives beyond the demo



DESIGN PRINCIPLE

Good procurement predicts production risk by asking how the system behaves in **real conditions**, not just how it performs in a demo.



THE TAKEAWAY



Procurement is governance



Attack evidence beats marketing claims



Fallback determines user harm



Lifecycle controls determine trust

The best procurement question is not "Does it work?" but **"What happens when it fails, who is affected, and how is it governed?"**



The Decision Framework: **Appropriate**, **Risky**, **Inappropriate**

A practical framework to discipline decisions about purpose, proportionality, and design. Not legal advice.

1. APPROPRIATE



Local unlock



Step-up for high-risk action



Bounded recovery re-verification with minimization

Best fit for **local user verification** for passkeys, **risk-based step-up** for privileged actions, and **bounded recovery** where the biometric is not reused broadly.

2. RISKY BUT GOVERNABLE



Remote proofing



Liveness checks



Hosted templates



Recurring workforce assurance

These uses can be justified, but only with **strong controls**, **bounded purpose**, evidence, audit, and meaningful fallback.

3. USUALLY INAPPROPRIATE



Emotion recognition in workplace or education



Broad categorization



Open-ended identification

High intrusion and **weak proportionality** outside narrow lawful contexts.

DECISION RULE



LOWER EXPOSURE
Prefer less intrusive controls first

← Increase biometric exposure only when it materially reduces a **real identity risk** and **no less intrusive control** will do.



Is a less intrusive control available?

→ **HIGHER EXPOSURE**
Only when necessary and justified

HOW TO USE THE FRAMEWORK



1. Purpose

What identity risk is being addressed?



2. Proportionality

Is biometric exposure justified by the risk?



3. Design

Can exposure be bounded, minimized, and audited?



4. Fallback

Is there a meaningful less punitive alternative?

PRACTICAL READOUT



Appropriate: local user verification for passkeys, risk-based step-up, and bounded recovery re-verification.



Risky but governable: remote proofing and liveness need evidence, policy, and operational controls.



Usually inappropriate: workplace emotion recognition, broad categorization, and open-ended identification.



Good biometric decisions start with **purpose** and **proportionality**, then **limit exposure** through design.



Sources: EU AI Act (Regulation (EU) 2024/1689); New Zealand Biometric Processing Privacy Code 2025; Texas Business & Commerce Code Chapter 503, Biometric Identifiers; NIST SP 800-63B-4.

Enterprise-Ready Biometrics: Five Commitments

The governance version of prove more, store less.

1. Classify the use case

Classify the use case before approving the tool.



✓ Match the tool to risk, purpose, and population.

2. Bound the architecture

Prefer local or bounded processing where possible.



✓ Minimize data movement and third-party exposure.

3. Secure the recovery path

Treat recovery as a high-risk IAM workflow.



✓ Strict controls, step-up proof, and tamper-evident audit.

4. Verify liveness claims

Test liveness claims against real attack classes.



✓ Run red-team tests and track performance.

5. Govern the lifecycle

Govern retention, fairness, fallback, audit, and deletion.



✓ Policy, transparency, and enforceable deletion.



EXECUTIVE SUMMARY

The point is not anti-biometric. It is pro-design. Biometrics can improve assurance and usability, but only when anchored in strong identity proofing, phishing-resistant protocols, privacy-by-design controls, clear fallback processes, and ongoing governance.

THE TAKEAWAY



Classify first



Store less



Harden recovery



Test real attacks



Govern the full lifecycle



If the audience remembers one slide, remember this: biometrics work best when **design**, **recovery**, and **governance** are stronger than convenience alone.



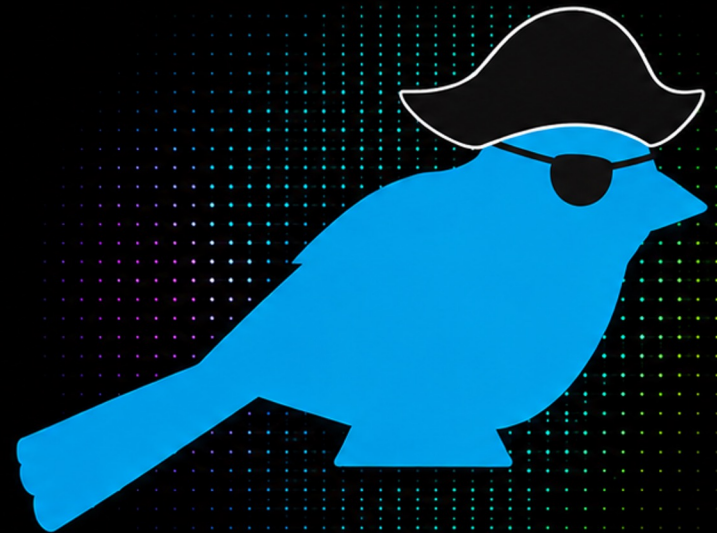


Questions?

Steve “Hutch” Hutchinson

Founder & Cruise Director, BluebirdRVA LLC

hutch@bluebirdrva.com





APPENDIX

Supporting details. Deeper context.
Because the devil is in the design.



Data, references, case studies,
and technical notes that
strengthen the story.



The Real History and Mechanics of Passkeys

How passkeys emerged, how they work, and why they matter for modern authentication.



Passkeys are device-protected cryptographic credentials.
No password shared.
No secret sent.
Just proof from your device.

A BRIEF HISTORY OF PASSKEYS

-  **2012 The Foundation**
FIDO Alliance formed to eliminate passwords through open, interoperable standards.
-  **2013–2014 Biometrics and Security Keys**
Touch ID popularized mobile biometrics; hardware keys proved consumer public-key authentication.
-  **2018 FIDO2 and WebAuthn**
Browsers gained a standard way to use device authenticators for passwordless sign-in.
-  **2022 The Passkey Era**
Apple, Google, and Microsoft backed synced FIDO credentials and the term “passkeys”.
-  **2023–Present Mainstream Adoption**
Major platforms rolled out passkeys globally across apps, browsers, and devices.

HOW PASSKEYS WORK



OLD MODEL: SHARED SECRET
Passwords can be phished, stolen, guessed, or reused.



NEW MODEL: PUBLIC-KEY PROOF
The private key stays on the device and the site stores only a public key.

WHY PASSKEYS ARE IMPORTANT



Phishing resistance

Bound to the real domain, so fake lookalike sites cannot use them.



Database breach protection

Servers store public keys, not reusable password secrets.



No more password habits

No memorization, no reuse, no brute-force guessing.



Faster sign-in

Biometric or PIN unlock is quicker and reduces login friction.

WHAT PASSKEYS ARE



Passwordless authentication

A modern sign-in method built on public-key cryptography.



Local user verification

You unlock the authenticator with a face, fingerprint, or local PIN.



Device-protected credential

The private key remains inside secure hardware such as a Secure Enclave or TPM.



Not a shared secret

The website never receives your biometric or your private key.

ONE CREDENTIAL, MANY DEVICES



Phone



Laptop



Tablet



Desktop



Security Key

Passkeys can sync through platform ecosystems or remain device-bound, making passwordless sign-in practical across modern devices.

Better security, better usability, and fewer password resets.



Passkeys shift authentication away from memorized secrets and toward device-based cryptographic proof.