# Meet Aaron Kirby, New Head of Authentication Services



As our new group head for Authentication Services, Aaron Kirby and his team are working closely with the Authentication, Products and Strategy Development team in Global Products & Solutions (GP&S) to provide enhanced authentication solutions in our digital space. Recently the team completed a proof of concept where biometrics (face and voice) were used to authenticate the user to approve an e-Commerce transaction.

Prior to joining MasterCard, Aaron worked at IBM as a global security architect, and before that, was head of Online and Mobile Security Strategy and Operations for Capital One.

MC Central sat down with Aaron to find out more about his new role.

**MC Central: Why was joining MasterCard attractive to you?**
**Aaron:** It's a great question. MasterCard is a globally recognized brand, but our size still allows us to be innovative and agile, which is so important for a technology company.

**MC Central: What was appealing about working in Enterprise Security Solutions, Authentication Services?**
**Aaron:** Working in Authentication Services provides an interesting opportunity and challenge to balance customer experience and risk management for e-Commerce transactions. Customer expectations related to authentication are different around the globe which makes for an even more interesting challenge.

The most appealing element of the role I've taken is that card-not-present authentication will become increasingly important as EMV is deployed in the United States and credit card fraud shifts to different channels.

**MC Central: What support will you need from employees?**
**Aaron:** It's important that the work we do in authentication doesn't unnecessarily and negatively impact the customer experience. A well-thought-out, risk-based approach will allow us to manage risk while at the same time provide the customer with a low or no friction experience.

**MC Central: What do you want employees to know about Authentication Services?**
**Aaron:** Authentication is one of many levers that we can pull to increase the safety of electronic payments, but should not be deployed in a vacuum. Authentication can be used to enhance the existing authorization processes, and ultimately, help build the affection that a consumer has for our product if they feel it's a safer option.