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Ms. Litan is vice president and distinguished analyst at Gartner, Inc. She joined Gartner in 1998 in the Financial Services practice and moved to the Information Security and Risk team. She specializes in fraud prevention and detection applications, authentication, information security, risk management, and payments systems. Previously, she was a senior manager in financial and other information systems at the World Bank. Simultaneously, she wrote a weekly computer column for _The Washington Times_. Prior to joining the World Bank, she worked for Booz-Allen & Hamilton Consulting and Sperry Univac. She is a frequently quoted industry analyst, and a winner of the Gartner 2005 Thought Leadership Award as well as the 2006 Outstanding Research Achievement Award.