

From: [Dan Hildenbrand](#)
To: [VILLANI David * OED](#); [FRIESEN Lori L * OED](#); [PRAKKE Jessica V * OED](#)
Cc: [Mere Work](#); [GAZIANO Daniel J * OED](#)
Subject: ID.me <> OED Follow-Up (3/16)
Date: Tuesday, March 16, 2021 2:48:34 PM
Attachments: [IDme IAL2Liveness Guide ADA.pdf](#)

Good Afternoon,

Thank you all for your time earlier today. Below are my answers to the questions that arose during our meeting. Please keep this information within the OED organization.

Dave: OED should have received a file on Saturday and Sunday. Our engineering team is installing a fix that should remediate the file upload failures that OED experienced over the weekend. If you ever do not receive a file, please email, call, or text (401-662-8042) and I will run it down. We dropped a cumulative file in your [REDACTED] to make sure that you have the most up to date information: [REDACTED]

Lori: OED's current identity verification policy is Level of Assurance 3 (LOA3). These requirements are all outlined in the National Institute of Standards and Technology (NIST) publication **800-63**. In this policy, a claimant undergoes a telecom check, financial records validation, and either a government issued ID review OR knowledge based verification (KBV). The requirements for Information Assurance Level 2 (IAL2) are outlined in **NIST 800-63-3**. Like LOA3, IAL2 conducts a telecom check and financial records validation. The main difference between LOA3 and IAL2 is that the IAL2 policy removes KBV as an option for identity verification, thus making a review of the claimants government issued ID mandatory. This government issued ID must undergo Biometric Facial Recognition (selfie face match). When a state is IAL2 + **Liveness**, the claimant takes a video selfie (**liveness**) that is biometrically matched.

I'd be happy to set up a 1:1 or a small group zoom to go over the differences in great detail if you want! In the meantime, I've attached a guide that covers IAL2 + Liveness requirements for your review as well as a video that outlines the flow for claimants in an [IAL2 + Liveness Policy](#).

- At 1:38 you see "Step 3: Verify Identity": The "Answer questions about your credit history" is missing because this is an IAL2 + Liveness flow and KBV is not allowed.
- At 2:21 you see "Step 4: Take a Selfie": This portion covers the video selfie that we discussed today.
- We just recently released the Biometric Consent Screen this past week, so it's not included in the Demo Video (for reference, it would be around 1:51 in the video, after the claimant clicks on which identification card they wanted to use for Step 3: Verify Identity).

Jessica: *What happens when a claimant does not consent for ID.me to collect biometric data?* Since Oregon is LOA3 (for now), the claimant **could choose** the "Answer questions about your credit history" option to verify their identity (the

Biometric Consent Screen is not surfaced nor required for KBV). If the claimant chooses to upload their federally issued or state issued identification card, then they will need to give consent on the Biometric Consent Screen. There is no formal screen to prompt a claimant on next steps if they do consent to sharing the Biometric Data, they just cannot proceed any further. **Jessica**, I will email you separately to set up a time to discuss some of ID.me's marketing material that OED may find useful. I know that we did not do a press release originally, but it is something that we highly recommend before we move to Phase 2. If it would be helpful, I can pull some press releases from our other state partners to see what information they included.

Our goal is to make you feel as comfortable as possible with ID.me's product and to give your claimants the best possible identify verification experience. I am happy to discuss these topics in greater detail during our weekly check-in or in a separately scheduled meeting.

Thanks,
Dan

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Dan Hildenbrand
Customer Success Manager

(c): (401) 662-8042

dan.hildenbrand@id.me

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