Portable digital credentials

can unlock access across someone's entire "digital life"

Users do not have to re-prove their identity at each site, as they would with a point solution



ID.me

What is
Digital Equity?

Generally thought of in three aspects:

1. Ability to access a site or app
2. Similar outcomes for different groups of users
3. Similar journeys for different groups of users

But …

1. Definitions vary
2. There's no standardardized metrics

The fair treatment of all individuals and the awareness that not all communities or people start from the same place, is a central to ID.me values

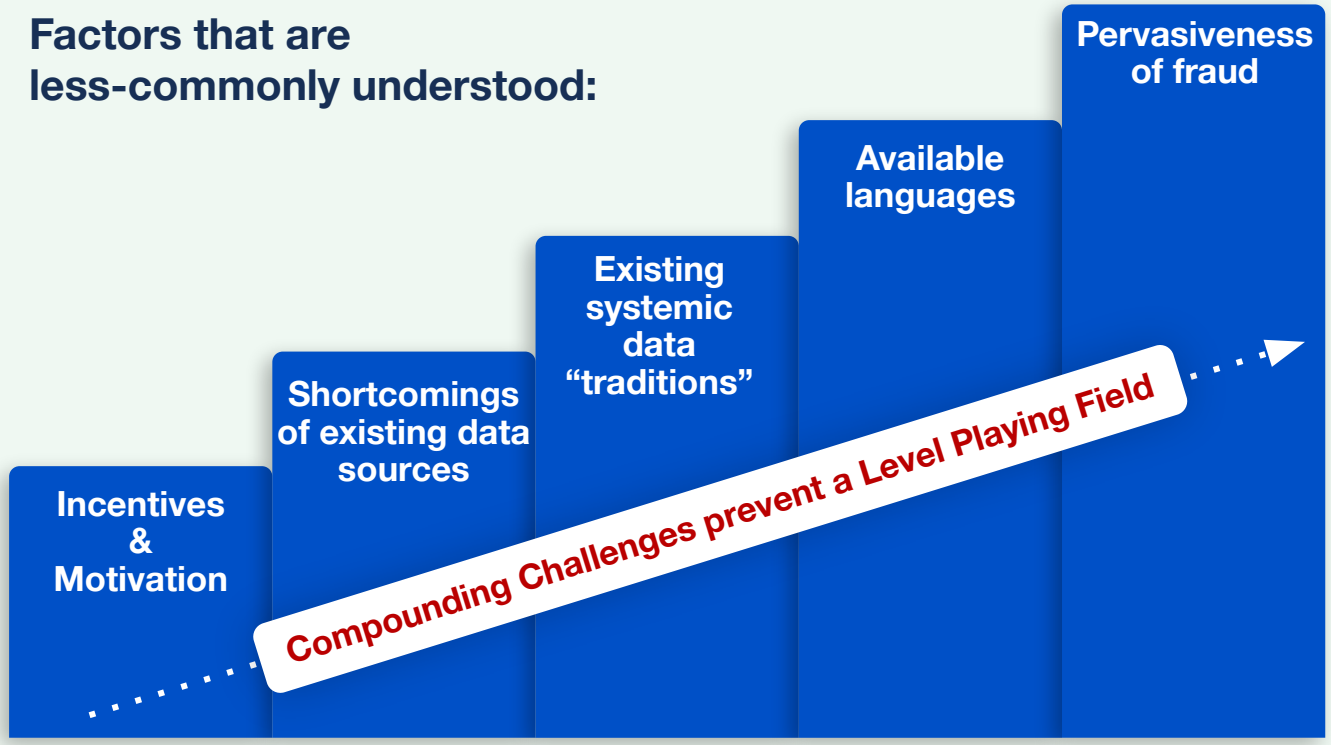
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What makes it
Hard?

Systemic factors most people think of:

- Access to Broadband
- Digital Literacy

Factors that are less-commonly understood:



Incentives and motivation

Shortcomings of existing data sources

Existing systemic data “traditions”

Available languages

Pervasiveness of fraud

Shortcomings of existing data sources

- **45M “credit invisible” consumers in the U.S.[1],** making traditional solutions like data brokers and credit bureaus ineffective.
- This **disproportionately impacts less affluent people and minorities** (Black and Latino households represent 64% of country’s unbanked households[2])

Pass rates for this step	Analyzed vulnerable population	Overall U.S.
Financial Records	56%	91%
1:1 Selfie Match	99%	99%

**ID.me sampled ~90k users in a specific vulnerable population over a 4-month time period who attempted verification with ID.me at IAL2 + Liveness. This population was compared to the overall population of users at a government agency*

Veterans with thin credit and veterans living overseas were the first of over 5 million+ individuals for whom a Video Chat pathway has enabled access to services



An omni channel approach enables organizations to "level the playing field" for vulnerable demographics; one demographic went from 23% to a 78% pass rate

- Incentives and motivation
- Shortcomings of existing data sources
- Existing systemic data “traditions”
- Available languages
- **Pervasiveness of fraud**

Pervasiveness of fraud

- **For each fraudster that effectively steals an identity** and makes a claim on benefits with that identity, **there is a legitimate user who will be blocked** or have a hard time claiming benefits
- **Successful fraud** is one of the most equity-degrading things that can happen to an agency
- This makes **strong controls imperative**

2,920%

increase in identity theft related to government benefits, according to FTC

$0 – $2

the cost of a social security number on the dark web

$1,000+

The cost of a hacked eBay account with a good seller rating

Source: FTC Consumer Sentinel Data Book 2020, Identity Theft Resource Center and Pew Research

So what

lessons learned

can ID.me share in our experience increasing digital equity across public and private sectors?



1

Omni-channel is critical – you can have *access and security* without compromise

Everyone is different; everyone has unique challenges; the best way to “meet people where they are” is by offering multiple pathways.

2

Users value choice

Consumers want the ability to choose whom they trust and how they verify

3

Consider equity across someone’s entire digital life

The power of portable credentials is that ability to safely and securely grant access to other benefits and services from a single proofing event

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