

## ID.me Privacy Talking Points for States

Reporters have been approaching ID.me customers for a series of recent and upcoming articles. [Reuters](#) and [CNN](#) published articles last week, and we expect stories from Bloomberg and ProPublica. The reporters often ask about ID.me face matching and privacy. We'd like you armed with the facts:

- Pandemic Unemployment Assistance (PUA) programs faced an enormous amount of fraud. ID.me's identity verification service restored access to vital benefits by verifying claimants and blocking fraud.
  - Multiple state workforce agencies have completely shut down due to PUA fraud, including in September, April and one today.
  - As early as May 2020, a Nigerian fraud ring dubbed "Scattered Canary" [reportedly siphoned hundreds of millions of dollars](#) from the state of Washington before the coordinated attack was identified.
  - The Federal Trade Commission (FTC) found a 2,918% increase in identity theft related to government benefits in its [2020 Consumer Sentinel Network](#) report.
- It is deeply irresponsible for the media to conflate 1:1 Face Verification with 1:Many Face Recognition. ID.me uses 1:1 Face Verification.
  - 1:1 Face Verification is what hundreds of millions of people use to unlock their phones every day and to prove their identity at a TSA checkpoint when they get onto an airplane.
  - 1:Many Face Recognition is highly problematic -- like having that same TSA agent on stage at a U2 concert trying to pick a single face out of the crowd. ID.me does not do that.
- ID.me follows the federal standards for consumer authentication to government agencies, specifically National Institute of Standards and Technology (NIST) 800-63-3 Identity Assurance Level (IAL) 2 and Authenticator Assurance Level (AAL) 2.
  - NIST specifically distinguishes between Face Verification (1:1) and Face Recognition (1:N):
    - NIST 1:1: <https://pages.nist.gov/frvt/html/frvt11.html>
    - NIST 1:N: <https://pages.nist.gov/frvt/html/frvt1N.html>
  - NIST is an impartial federal agency full of scientific experts who balance privacy and security considerations when dealing with identity verification at different levels of trust. NIST defines best practice in terms of privacy, security, and usability.
  - ID.me is [certified](#) by the Kantara Initiative (an approved Trust Framework Service operating within the General Services Administration Federal Identity Credential and Access Management Program) at NIST 800-63-3 IAL 2 and AAL 2. ID.me is also certified by the Kantara Initiative at NIST 800-63-2 Levels of Assurance 1, 2, and 3.
  - ID.me is audited every year against the NIST 800-63 controls and has conformed with the requirements every time.
- The most damaging event to privacy is identity theft. There is nothing that harms privacy more than when a stranger gets access to your most sensitive information and records. The ID.me selfie step prevents a massive amount of identity theft.
  - NIST has found that it is privacy enhancing to take a selfie to prevent identity theft and unauthorized access.
  - The masks below were used in attempts to steal PUA benefits. Each mask represents a criminal who would have been able to commit identity theft without that control.

- We saw these masks on 2 - 2.5% of all claims in November and December 2020.
- Diane, a victim of identity theft in Minnesota, [told NBC News](#): “It’s been a nightmare. My husband and I would have survived better had our house burned to the ground, or if we had been burglarized or robbed at gunpoint. There would have been less hassle, less stress, and less indignation,’ she said. “It caused the death of our marriage and of everything we’ve known to be safe and secure. I have no hope or faith or trust in anybody anymore.”
- [David Crouse](#), a victim of identity theft, stated: “It really ruined me. It ruined me financially and emotionally.”
- [Impact of ID Theft Survey](#): "A full 10% of respondents had suicidal thoughts they hadn't had before," said Velasquez. "10% of people felt so overwhelmed dealing with this victimization that they felt like ending their life was an option."
- These resources may help answer additional questions
  - ID.me has published a [Privacy Bill of Rights](https://insights.id.me/privacy-bill-of-rights) (<https://insights.id.me/privacy-bill-of-rights>).
  - The full ID.me privacy policy is at <https://www.id.me/privacy>. This policy explicitly states "If you are using the ID.me Service in connection with legal identity verification or a government agency we will not use your verification information for any type of marketing or promotional purposes."
  - ID.me CEO Blake Hall has a [blog](#) that expands upon privacy and the access ID.me provides to all Americans.
  - Often reporters have misunderstandings around the verification process. This [page has links](#) to walk-throughs of the process.

### Mask source: ID.me

Each mask below represents a criminal who would have been able to commit identity theft without the control of a selfie face match.



For more information or assistance, please do not hesitate to reach out to your Customer Success Manager as well as the people below:

- Pete Eskew: GM, Public Sector: [pete.eskew@ID.me](mailto:pete.eskew@ID.me)
- Jean Rosauer: CMO, ID.me: [jean.rosauer@ID.me](mailto:jean.rosauer@ID.me)
- Nick Michael: PR, ID.me: [nicholas.michael@ID.me](mailto:nicholas.michael@ID.me)
- Ryan Schwartzberg: Director Customer Success: [ryan.schwartzberg@ID.me](mailto:ryan.schwartzberg@ID.me)