

ID.me EOLWD SOW

Overview of SOW

The purpose of this emergency procurement and SOW is to provide a high-level description of the project and clearly delineate roles and responsibilities between the Commonwealth of Massachusetts Executive Office of Labor and Workforce Development (EOLWD) and ID.me.

The COVID-19 pandemic has led to vastly increased numbers of claimants filing for benefits at EOLWD agencies, including the Department of Unemployment Assistance (DUA). Unfortunately, the dramatic increase in overall claims has included an accompanying large number of fraudulent claims and suspected criminal identity fraud. This emergency procurement is required in order for EOLWD to more quickly identify legitimate claimants and pay benefits to them, while also identifying fraudulent claims and preventing payments to them.

The primary objective is to utilize ID.me to clear the backlog of 'locked' accounts. 'Locked' accounts are those that have been identified as suspicious, or fraudulent through electronic and manual investigative means devised and implemented by the department. Due to the extraordinary volume of claimants currently 'locked,' manually verifying identities takes significant resources away from other critical tasks and delays payments for claimants.

Overview of ID.me

ID.me's Identity Gateway is currently being used to assist blocked claimants at Florida DEO, Pennsylvania DLI, Georgia DOL, and Nevada DETR. Arizona DES, California EDD and Indiana DWD are integrating ID.me directly into their UI/PUA flows. ID.me will provide the following approach to EOLWD to support blocked DUA claimants:

1. ID.me will provide a Hosted Landing Page (HLP) to assist in the verification of blocked claimants. whereby blocked claimants can verify their identity through ID.me. Verified results are passed back once every 24 hours, and EOLWD is able to unblock/unlock the previously blocked claims.

ID.me holds a legacy trust mark at NIST 800-63-2 Level of Assurance 3 through the General Service Administration's FICAM TFS program.¹ ID.me is also the only certified Credential Service Provider in the US at NIST 800-63-3 Identity Assurance Level (IAL) 2 and Authenticator Assurance Level (AAL) 2. ID.me is also the only IAL2 certified vendor with a Supervised Remote -- Video Chat -- capability that enables all users to verify online, even if they do not have credit history or if their information is recorded inaccurately in records.² Our No Identity Left Behind policy has proven to be critical in helping to unblock tens of thousands of unemployment insurance claimants who fail traditional identity proofing (e.g. individuals with name changes, those with thin credit files, users who need more help with technology, etc.).

ID.me's Identity Gateway supports more than 35 million users with 77,000 new users signing up for ID.me's shared Identity Provider service every day. Multiple federal agencies including Veterans Affairs, the United States Department of the Treasury and the Social Security Administration are utilizing ID.me's Identity Gateway to create a unified approach to authenticating users against NIST 800-63.

Project Requirements

APPROACH 1: HOSTED LANDING PAGE (HLP) INTEGRATION

¹ ID.me's NIST 800-63 certification is available at <https://www.idmanagement.gov/trust-services/#consumer-identity-credentials> and also at <https://kantarainitiative.org/trust-registry/> as of Sept 11, 2020.

² FedScoop. "ID.me Brings Virtual Identity Proofing to the VA" is available at <https://www.fedscoop.com/id-brings-virtual-identity-proofing-va/> as of Sept 11, 2020.

ID.me will work with the state to designate an authentication policy, while EOLWD & ID.me exchange SFTP information. Once EOLWD sends a PGP encryption key to ID.me, both parties will validate the PGP encryption key. Upon final edits, EOLWD will review both stylistic inputs and content for the HLP with ID.me to make changes. ID.me will review the final e-mails to be sent out with both parties agreeing on all discussed changes. Once agreed, the solution will go live.

Once active, EOLWD will send an e-mail to users and ID.me will send a payload secure CSV file via SFTP containing the following information: Unique Identifier (UIID), Full Name, Email Address, Phone Number, SSN, DoB, Address, City, State, and Postal Code.

Remote identity proofing is a straightforward process. Once transactions are appropriately classified and authentication policies are defined, then ID.me's Identity Gateway begins to power the transaction at scale with no intervention from EOLWD personnel needed.

- Determining blocked users- **EOLWD**
- Setting up HLP and verifying users- **ID.me**
- Unblocking verified users- **EOLWD**
- Reporting metrics- **ID.me**

High-Level End State Flow

ID.me sets up an HLP » State sends email with a link to blocked users, who then self-verify through ID.me » ID.me sends attributes back to state for individuals who have been successfully verified.

Verification Results: *Delivered once every 24 hours via PGP-encrypted CSV file*

- *An example of a similar Employment Benefits Workflow model can be found at: <https://hosted-pages.id.me/nevada-detr-identity-proofing>*

Implementation Steps (please note that ID.me uses an Agile methodology; these do not need to occur in order and can often be concurrent efforts)

- 1) HLP developed- **ID.me**
 - Provide copy language (see below for examples) and any images to be used (department-specific logo and banner image)- **EOLWD**
 - Send URL when available to be implemented in communications- **ID.me**
 - Provide specific stylistic edits - **EOLWD**
 - HLP is finalized - **ID.me**
- 2) Designate authentication policy (NIST 800-63-3 IAL2 is standard and recommended) - **ID.me** as directed by **EOLWD**
- 3) Exchange SFTP connection information
 - **EOLWD** will provide ID.me with:
 - SFTP IP address
 - SFTP username
 - SFTP authentication type – key-based authentication
 - SFTP path to upload CSV
 - PGP public key to encrypt payload
 - **ID.me** will provide EOLWD with:
 - IP addresses ID.me will use to connect to the SFTP server
 - SFTP authentication type – public key
- 4) Send PGP encryption keys to ID.me- **EOLWD**
 - ID.me supports 2048-bit & 4096-bit RSA PGP keys

- 5) Parties validate PGP encryption- **EOLWD and ID.me**
- 6) EOLWD drafts emails to be sent to blocked claimants (see examples below) - **EOLWD**
 - Review email to be sent and provide edits as needed - **ID.me**
 - Ensure Member Support is updated on state-specific procedures - **ID.me**
 - Ensure FAQ page on help.id.me is updated for EOLWD - **ID.me**
- 7) Complete final review - **ID.me and EOLWD**
- 8) Brief staff and ensure everyone knows how the relationship works in order to not give false information to claimants
 - Update Member Support- **ID.me**
 - Update DOL call center/staff - **EOLWD**
 - **ID.me** will provide artifacts re:user guide, what is ID.me, Virtual In-Person Proofing guide, etc
- 9) **Go live**
- 10) State begins emails to blocked claimants to verify with ID.me at the HLP in accordance with a **pre-determined cadence** - **EOLWD**
 - **Best practice:** **Please give at least **48 hours heads up** to ID.me prior to an email send to ensure we have adequate resources in place. We do find that following a big email send, our volumes for Trusted Referee are quite high, and we coordinate internally for staffing and to ensure multiple states do not all send 30k+ emails on the same day in order to give users the best experience. Your Customer Success Manager will work extensively with EOLWD regarding email cadence*
 - Go-live day: 1,000 users
 - 1-3 days after go-live: 5,000-10,000 users per day
- 11) Return verified users to state once every 24 hours in a secure CSV file via Secure File Transfer Protocol (SFTP)- (automatic) - **ID.me**
 - Attributes returned:
 - Unique Identifier (UUID)
 - Full Name
 - Email Address
 - Phone Number
 - SSN
 - Date of Birth
 - Address
 - City
 - State
 - Postal Code
 - Gender (optional)
- 12) CSV format- **ID.me**
email,uuid,first_name,last_name,dob,ssn,address,city,state,zip,phone,created_at
 - date timestamp with timezone in the format of YYYY-MM-DDTHH:MM:SS+00:00.
 - All date timestamps we send over will be in UTC.
- 13) Compare those users to internal database of blocked users and alerts verified individuals that they can now sign in to their accounts (typically by a second email) - **EOLWD**
- 14) Metrics Reporting- **ID.me**
 - Daily for first 2 weeks following go-live
 - Bi-weekly afterwards (metrics updates always available upon request)
 - Monthly deep-dive Status Reports
- 15) Subscribe to real-time status updates - **EOLWD**
 - <https://status.id.me/> (subscribe)

Support Framework

EOLWD will always have access to ID.me's technical help desk available during business hours (8 AM -6 PM EST), and to an on-call engineer during off-peak hours (6 PM -8 AM EST). In addition to technical support, ID.me provides a Customer Success Manager for each account. The CSM provides regular analytics reporting to partners as part of the Customer Success relationship, in addition to meetings as required and quarterly account reviews.

ID.me is available 24/7 for any major issues and escalations. While ID.me's uptime has averaged over 99.99% for the last three years, we always plan for unexpected events. We have different processes for various types and degrees of issue severity to ensure we provide you the best possible support. ID.me encourages proactive issue and risk communication to the first response contact in order to avoid requiring escalation.

1. Partner (EOLWD) Support

- a. Customer Success Manager during business hours (8 AM - 6 PM EST)
 - i. **Geoff Daily - Geoff.Dailey@ID.me 203-984-6637**
 - ii. **Jeremy Haynes - Jeremy.Haynes@ID.me 703-232-3267**
- b. Director of Customer Success
- c. SVP of Public Sector Sales
- d. CEO

2. Technical Support

- a. Technical Integration Engineer during business hours (8 AM - 6 PM EST)
 - i. On-call engineer during off-peak hours (6 PM - 8 AM EST)
 - ii. **Zac Hallett - Zac@ID.me 703-463-7284**
- b. Solutions Architect
- c. Director Engineering
- d. CTO

3. Member Support

- a. Member Support Representatives 24/7/365 all located in McLean, Virginia
 - i. Help.id.me (submit a ticket, chat with chatbot "Roy")
 - ii. help@id.me
 - iii. FAQ page for EOLWD will be updated - **ID.me**
- b. Member Support Manager
- c. VP of Member Support
- d. Chief Product Officer (CPO)

Maintenance

ID.me deploys the vast majority of changes and upgrades with zero-downtime, zero-interruption. ID.me reserves one maintenance window per week - Saturdays from 6 AM - 7 AM EST, but ID.me rarely -- on average less than once per year -- uses that window due to ID.me's modular, resilient architecture. If ID.me is utilizing the planned maintenance window, all partners will receive an email notification a week in advance. ID.me has averaged 99.99% uptime for clients over the last three years. In summary, system upgrades will not impact EOLWD's operations.

Cost/Budget

Rate Based Item Description	Quantity	Unit Cost	Total
Identity Proofing - LOA 3 CSP & TM Support	115,000	\$3.50	\$402,500.00
LOA3 Legal Identity Proofing	1	\$0.00	\$0.00
Single Sign On	1	\$0.00	\$0.00
Multifactor Authentication	1	\$0.00	\$0.00
Virtual In-Person Proofing	1	\$0.00	\$0.00
User Support	1	\$0.00	\$0.00
Integration Support for ID.me Hosted Landing Page (HLP)	1	\$10,000.00	\$10,000.00
Virtual In-Person Proofing	10,000	\$7.00	\$70,000.00
Press-Release Assistance	1	\$0.00	\$0.00
		Subtotal	\$482,500.00
Dates of Service: one-year from product commencement			
Note: payment for each rate based item will be made upon delivery and acceptance			

Keys to Success

- 1.) Ensure email to blocked claimants is clear, and that ID.me Member Support has a copy. This allows our Member Support to offer specific guidance to each state use case claimant
- 2.) Coordinate email releases with ID.me CSM, and align as closely as possible with best practices laid out above
- 3.) We've found that a press release or article about the process adds legitimacy and helps people who Google "EOLWD and ID.me" know this is not a fraudulent endeavor
- 4.) Brief EOLWD call center (if applicable). Ensure EOLWD staff have been briefed and are aware there is a relationship between the EOLWD and ID.me
- 5.) Clear and open communication between POCs--there is a lot to figure out in the first few days!
 - a.) Always know you can escalate any issue to your CSM

Example Copy for HLP

**[Program Name, State's] Online System for Reemployment Assistance
Verify Your Identity with ID.me**

**UNLOCK YOUR ACCOUNT TO ACCESS YOUR CLAIM FOR [STATE] REEMPLOYMENT
ASSISTANCE**

[Verify with ID.me button]

Verify your identity online – unlock your [Program Name] account to access your claim for [State] reemployment assistance

Please use our secure, online identity verification service to unlock your account. It's quick, secure, and available 24-hours a day. If you run into any difficulties, ID.me offers video chat capability with trained and certified staff members to help you quickly and easily verify your identity--you simply need to have your identification documents available.

Please Note: This site is only for claimants who are currently locked out of their [Program name] account due to [reason].

Who is ID.me?

ID.me is a trusted technology partner of the [State Program Name and link] in helping to keep your personal information safe. They are a federally certified identity provider. They specialize in digital identity protection and help us make sure you're you – and not someone pretending to be you – before we grant access to your [Program Name] account.

I've verified my identity – what's next?

[State acronym] will notify you once you have successfully verified your identity online and your information matches our records. It will take up-to [timeframe] to unlock your [Program Name] account. You'll receive an email from [official email] confirming that your account has been unlocked. Please visit [website] to log-in to your [Program Name] account and access your claim for [State] Reemployment Assistance.

More Questions? We're here to help.

Additional information that may be helpful to you is available on [website].

Example Initial Email – Introduction to ID.me

(Sent from State Employment Department)

Subject: Verify Your Identity to Access Your [State]Reemployment Assistance Claim

Dear [Name],

You are receiving this letter from the [State Agency Name] team because your [Program Name] account has been locked due to [suspected fraud/unable to confirm your identity, etc.]. In order to unlock your account and process your claim for reemployment assistance, we need you to verify your identity using ID.me, a trusted technology partner of the [State Agency Name] in helping to keep your personal information safe.

ID.me is a federally-certified identity provider and specializes in digital identity protection. They help [State Agency Name] make sure you are who you say you are – and not someone pretending to be you – before we grant you access to the sensitive information in your [Program Name] account. More information about ID.me is available [here](#).

To verify your identity and unlock your [Program Name] account, please click [HLP link here] to begin. This site is only for claimants who are currently locked out of their [Program Name] account due to [suspected fraud/unable to confirm your identity, etc.]. We encourage you to verify your identity so that your [Program Name] account can be unlocked and you can access your claim for reemployment assistance as soon as possible.

Our #1 mission is to deliver reemployment assistance benefits to [State] residents as quickly as possible. The [Reemployment Assistance Resource Guide] is updated with additional information that may be helpful to you and is available here [hyperlink]. If you have additional questions, please contact our customer service line toll-free at [State phone number]. We have increased our customer service center capacity to better serve you. We ask for your patience as call volumes continue to be high.

Follow-Up Email – After ID.me has Verified Identity
(Sent from State Employment Department)

Subject: Access Your [State] Reemployment Assistance Claim

Thank you for verifying your identity. Your [Program Name] account is now unlocked. Please visit [site] to log in to your [Program Name] account and access your reemployment assistance claim.