

The Need for Identity Verification Standards

Report from the Identity Theft Prevention and Identity Management Standards Panel (IDSP)

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What is IDSP?

- Cross-sector coordinating body whose objective is to facilitate the development, promulgation and use of standards and guidelines to combat ID theft and fraud
 - Identify existing standards, guidelines and best practices
 - Analyze gaps, need for new standards, leading to improvements
 - Make recommendations widely available to businesses, government, consumers

The Problem Starts with Issuance

- Imposters fraudulently obtain identity credentials from issuing authorities
 - Issuer fails to verify identity to a standard
 - Issuer's standard is inadequate
 - One “breeder” document “breeds” another—circularity

Birth Certificates Especially Problematic

- Considered an acceptable breeder document in many states but typically not verified by the issuing agency
- No biometric linking individual to birth record
- Information on birth certificate may not be factual
- Person obtaining certified copy may not have legal rights to record—15 states have “open” records policies
- Birth certificate may not be valid for person presenting it

Birth Certificate Problems (contd.)

- REAL ID Act and IRTPA require verification of identity prior to issuance of driver's licenses / ID cards and birth certificates, respectively
- Within 57 jurisdictions, there are 6,400 registrars and 14,000 variations of certified birth certificates
- Death records may be absent or delayed

Solutions in Progress

- National Assn for Public Health Statistics and Information Systems (NAPHSIS) developing security guidelines
 - Recommending states have “closed” record policies
 - Focusing on physical security of vital records offices
- NAPHSIS looking to expand Electronic Verification of Vital Event (EVVE) system currently only available in some states
 - Provides government-to-government verification of birth and death information
 - IDSP “Phase 1” report encouraged this expansion

Solutions in Progress (contd.)

- HHS CDC / National Center for Health Statistics charged with rulemaking under section 7211 of IRTPA
- Will regulate how states issue vital records but states may decide not to comply
- Will reduce number of birth certificate forms to about 57
- IDSP Phase 1 report noted that rulemaking has been delayed and recommended that these standards are needed now

Identity Verification Standards

- IDSP “Phase 2” Workshop 1 agreement to develop guidelines on identity verification with a view toward eventual development of a national standard
 - One or more practical methods to verify identity with very high confidence, high confidence, some confidence or low/no confidence
- Scope (“use cases”) limited to issuance of primary U.S. documents (birth certificates, Social Security cards, state-issued driver’s licenses / ID cards)
- Subsequent identity verification in commercial / other contexts outside scope
- HSPD-12 and FIPS 201 process have been noted

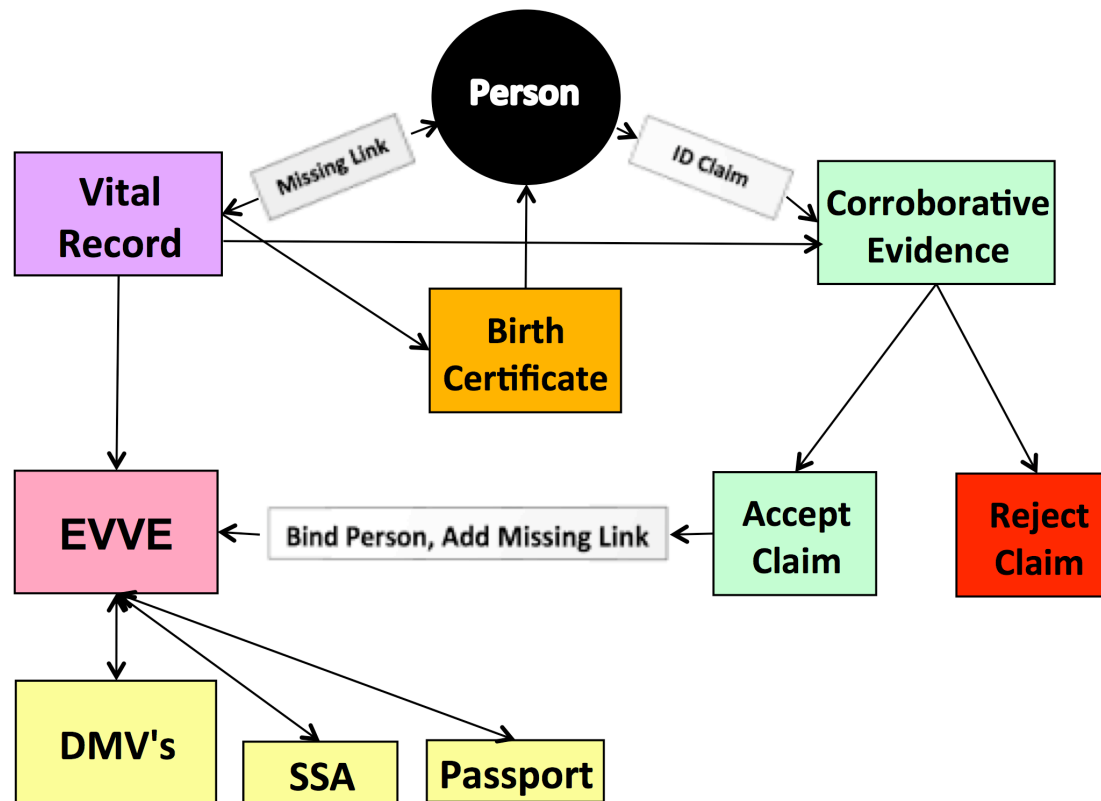
Identity Verification Standards (contd.)

- Project team formed
 - Led by North American Security Products Organization (NASPO)
 - Members include NIST, DHS, GSA, NAPHSIS, AAMVA, Colorado Div. of Motor Vehicles, Coalition for a Secure Driver's License, et al.
- Meetings monthly since July 2008
- Next meeting Dec 4
- April 2009 target date to produce guidelines

Project Phases

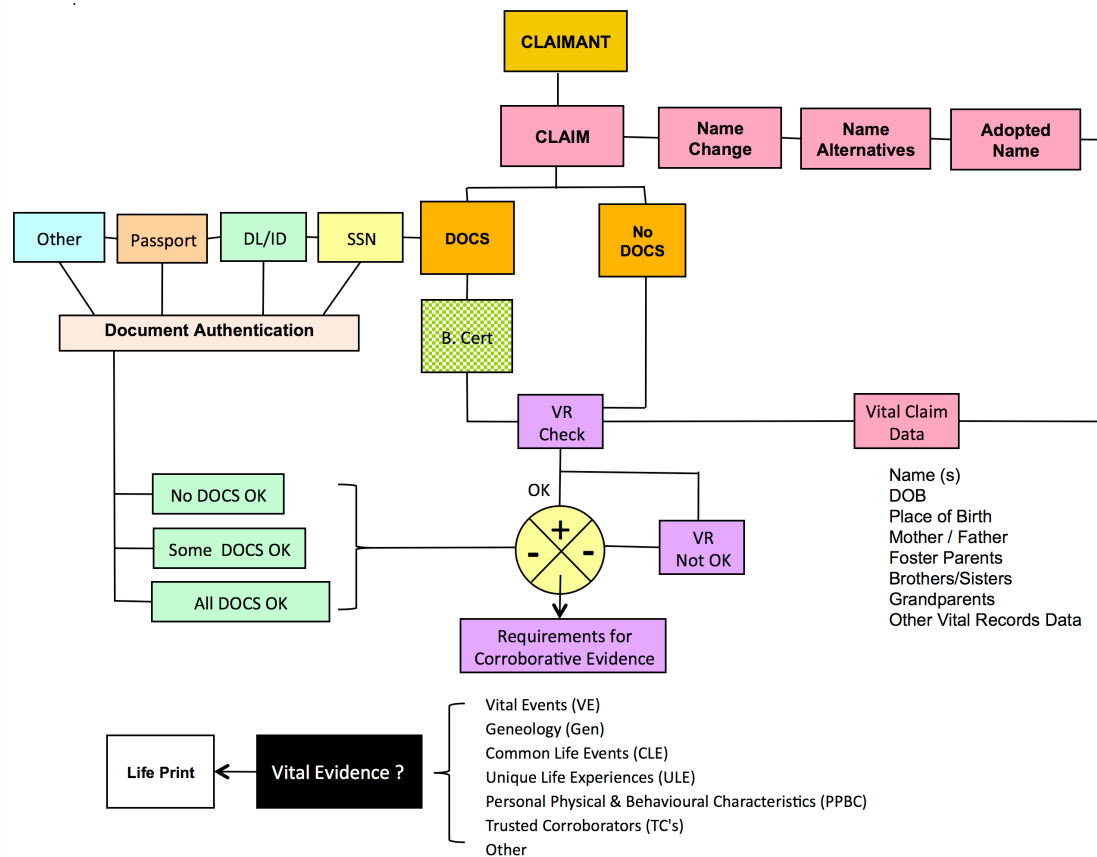
- Phase 1 – Concept Formulation – 8 months
 - How to build certainty in a claimed identity
 - criteria for the acceptance/rejection of a claim
 - methods for the detection of fraud
- Phase 2 – Testing – 4 months
 - State vital record offices (birth certificate issuance)
 - State DMV's (DL & ID card issuance)
 - Release of Guideline
- Phase 3 – Standardization – 8-12 months
 - ANSI/NASPO-IDV-2010 Methods for the Verification of Personal Identity

Context & Broad Vision

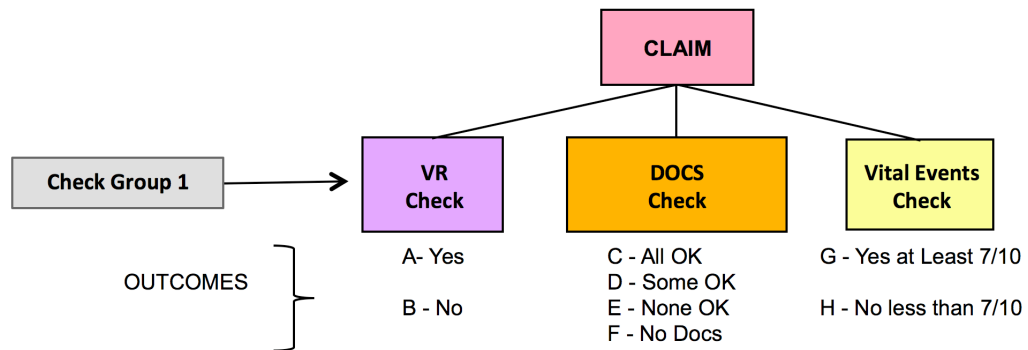
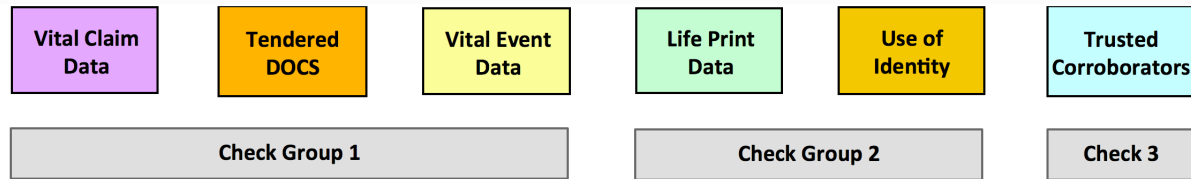


The State Vital Record – Anchor Concept

Identity Verification Process - Concept



The Aggregation of Evidence Concept

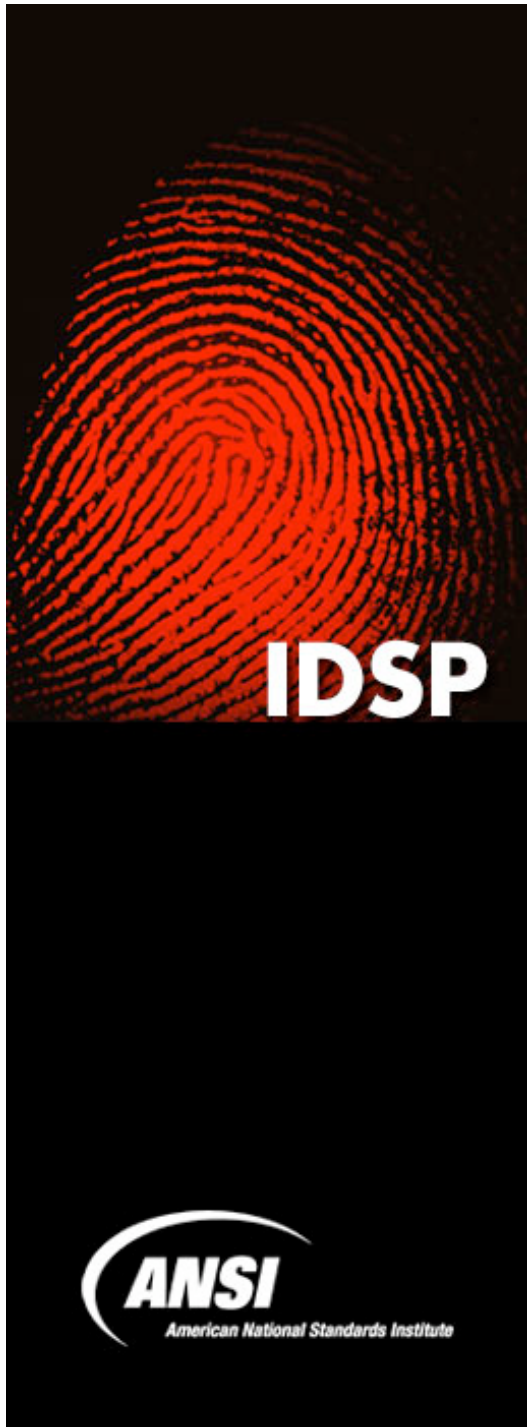


If A, C, G then Accept
 If A, D, G then Add Check Group 2
 If A, E, H Declare False consider adding Check Group 2 & 3

 If B, F, H Declare Uncertain and go to Check Group 2 & 3 if possible

Our Challenges

- How certain must you be to accept a claim
- Exactly what is it that will make you certain
- Finding reliable and inexpensive sources of corroborative evidence
- Establishing the weight of evidence of existing credentials
- Finding a way to “back fill” the findings into an existing vital record (e.g. via EVVE) and linking the person to the record
- Finding a way to create a new vital record (for those born in the USA who do not already have one)



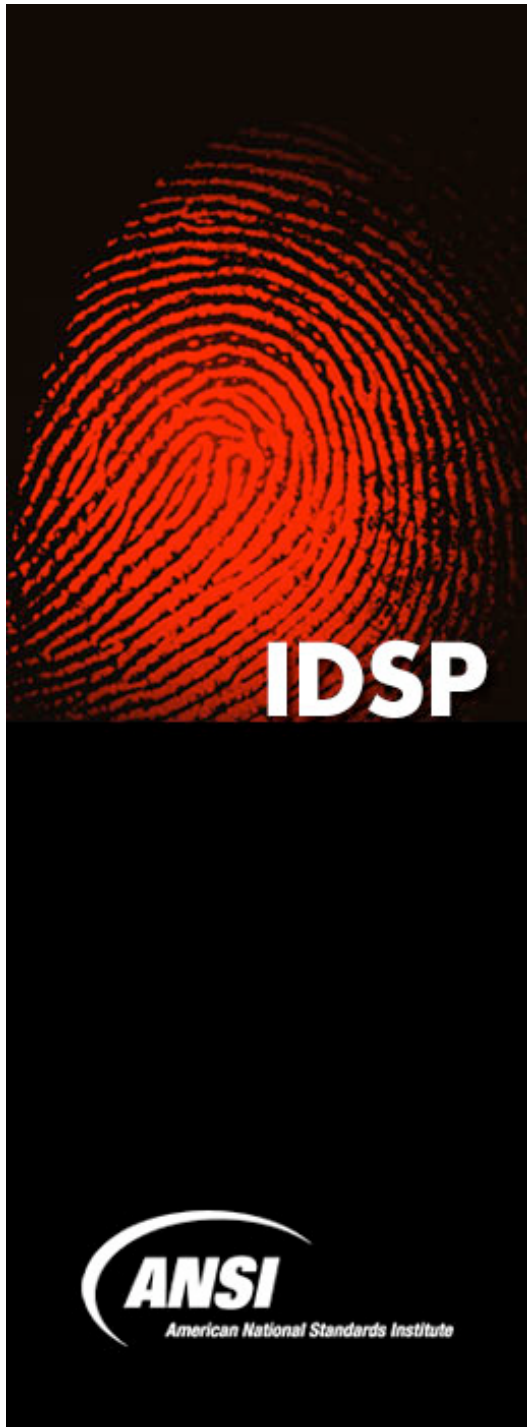
IDSP

**To participate /
For more information**

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**BACK-UP SLIDES:
Background Information
about IDSP Phase 1**

ANSI-BBB IDSP – Phase 1

- A 16 month effort – September 13, 2006 to January 31, 2008
- Co-administered by the American National Standards Institute (ANSI) and the Better Business Bureau (BBB)
- 165 representatives from 78 organizations
 - Founding Partners: AT&T; ChoicePoint; Citi; Dell Inc.; Intersections, Inc.; Microsoft; Staples, Inc.; TransUnion; and Visa Inc.
- 3 Working Groups explored life cycle of identity issues
 - Standards relating to issuance of identity documents by government and commercial entities
 - Standards relating to acceptance and exchange of identity information
 - Standards relating to ongoing maintenance and management of identity information

ANSI-BBB IDSP Report (Jan 31, 2008)

■ *Summary*

- Excerpt from *Volume I: Findings and Recommendations*

■ *Volume I: Findings and Recommendations*

- Findings and recommendations for areas needing new or updated standards, guidelines, best practices or compliance systems

■ *Volume II: Standards Inventory*

- Catalog of existing standards, guidelines, best practices and compliance systems

- Available for free download at www.ansi.org/idsp along with replay of industry analysts webinar

Volume I: Findings and Recommendations

- Enhance security of identity issuance processes to facilitate greater interoperability between gov't and commercial sectors
- Improve integrity of identity credentials
- Strengthen best practices for authentication
- Augment data security management best practices, e.g., on the use and storage of Social Security numbers
- Create uniform guidance for organizations on data breach notification and remediation
- Increase consumer understanding of ID theft preventative strategies, including benefits and limitations of security freezes

Volume II: Standards Inventory

- Catalogues . . .
 - Existing Standards, Guidelines and Best Practices
 - PRIVATE AND PUBLIC SECTOR
 - Laws / Regulations
 - Proposed Legislation
 - White Papers
 - Conformity Assessment Programs
 - Glossaries of Identity Terms
 - Research Studies / Reports