



Digital Identity Verification for the Internal Revenue Service Advance Child Tax Credit

Why ID.me?



The secure digital identity network

The **IRS Secure Access Digital Identity (SADI) program** and **ID.me**, a trusted **third-party**, provide taxpayers with a robust identity verification and authentication solution that adheres to federal standards, increases accessibility to public benefits for legitimate users, and enhances the identity proofing user experience.



Digital applications are proliferating and the status quo requirement to create a new login and verify ID at each government agency decreases access and equality



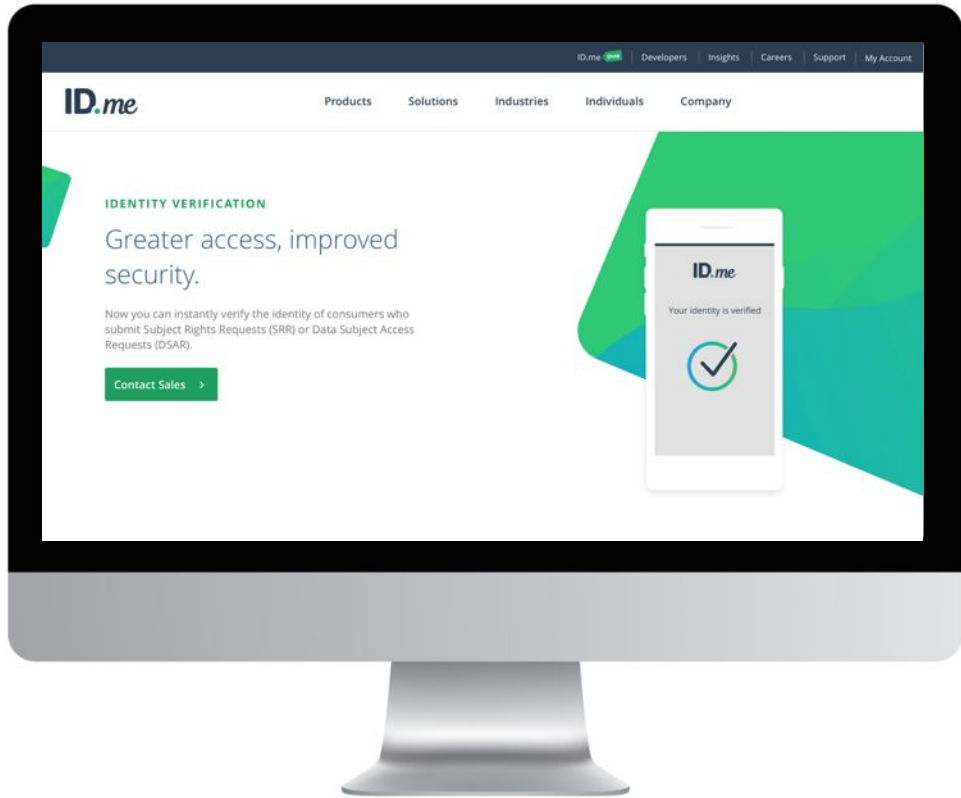
ID.me's Secure Single Sign On provides a portable login where verified data moves with the user to streamline access to IRS, SSA, VA, and 26 states



NIST 800-63-3 IAL2/AAL2 certified solution that provides increased access and security with regulatory compliance

Simplifies how individuals prove and share their identity online

State of the ID.me Identity Network



45M+
Members

80K+
Daily Sign-Ups

7
Transactions/User

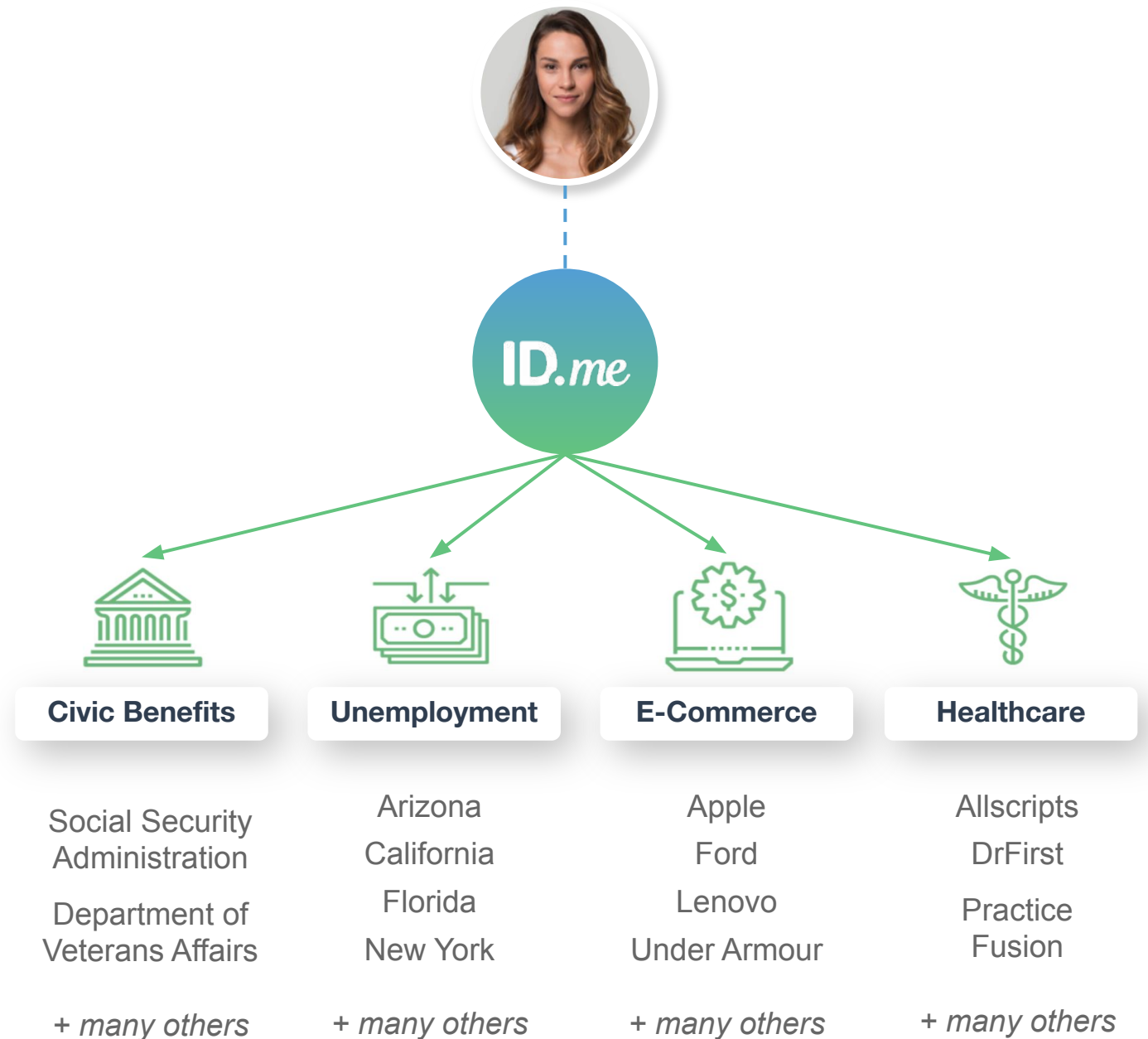
575
Partners

Leading The Way

- First identity network in America to make digital credentials portable across government, healthcare, and commerce.
- Utilized by 575 brand partners as a critical tool users leverage to login or verify
- Enables valued groups such as nurses, veterans, and teachers to access discounts and benefits
- Partnered with 26 states using ID.me for PUA unemployment verification. Through 5/31, ID.me has blocked over 2.2 million fraudulent claims and prevented tens of billions in taxpayer loss

If a taxpayer has already verified at the VA, SSA or a state partner, they can simply log in at [IRS.gov/childtaxcredit2021](https://www.irs.gov/childtaxcredit2021). The portal is available from the main IRS website.

Once verified, users can log in with their ID.me credential anywhere ID.me is accepted.





1

An Identity Network Built for Consumers

ID.me provides secure online options in adherence with the federal NIST standards for all users

MOST COMMON

ONLINE, SELF-SERVE



If a user hits a roadblock verifying their identity online

IN-PERSON OPTION

VIRTUAL IN-PERSON PROOFING VIA VIDEO CHAT



A Trusted Referee proofs the user to NIST IAL2 via video chat

Approximately **90% of users** are able to verify via the **online, self-serve method**; however, ID.me provides a Virtual In-Person option -- video chat -- as an alternative for the remaining 10%.



ID.me has built rigorous security and privacy requirements into our technology from inception.

We are an ethical steward of your personal information and are committed to supporting your rights.

ID.me Protects Your Privacy

Privacy Enhancing and Voluntary

- You are solely in control of your own data.
- You must provide explicit consent before we will share any information.
- You can see all authorized apps and data elements shared in your My Account portal.
- You can revoke access to your data for any authorized app at any time.
- You may destroy your ID.me credential and associated data at any time.*

Secure and Resilient

- Increases access rates to critical services in government and the private sector.
- Empowers individuals to control their own data to streamline access, eliminating the need to create multiple passwords and share credentials frequently.
- Voluntarily upholds leading privacy rights, such as those mandated by the California Consumer Privacy Act (CCPA).
- Is certified against the leading Federal standards for security NIST 800-63 Moderate.
- Is interoperable with leading industry standards.

* Some data related to NIST 800-63 credentials will be retained after account deletion solely for fraud prevention and government auditing purposes.



2

Identity Proofing and Authentication

Set Up Your ID.me Account

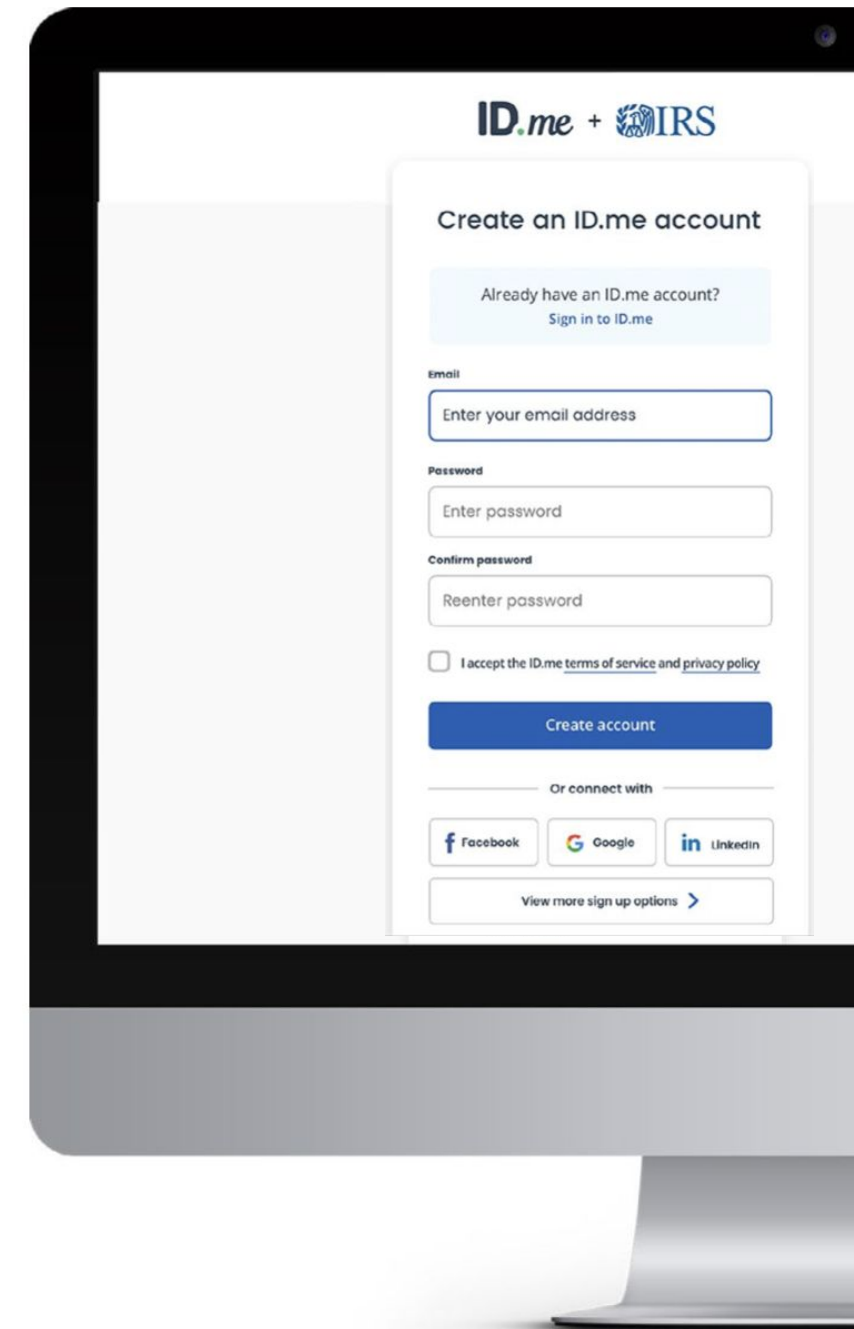
If you already have an ID.me account, you can simply sign in by clicking “Sign in to ID.me” and entering your login credentials. Otherwise, follow the steps below.

STEP 1 Create your ID.me account

Enter an email address you can access and choose a password. Review ID.me’s terms and conditions and privacy policy, then click the checkbox to accept. Next, click “Create account”.

STEP 2 Confirm your email address

Check your inbox for an email from ID.me. Click the button in the email to confirm your email address. Then, return to your browser. The page will automatically move forward to the next step.



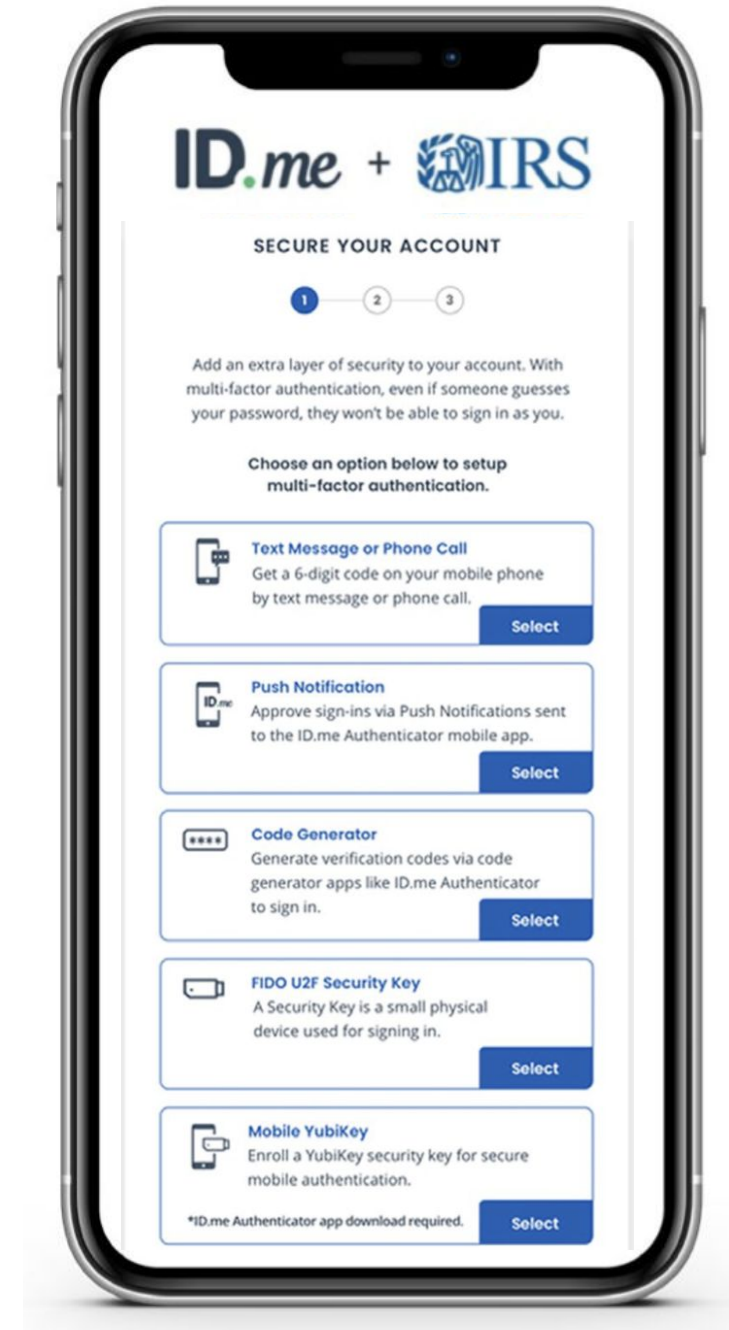
Secure Your Account

To protect your account, ID.me requires users to secure their account with multi-factor authentication (MFA). MFA uses a one-time passcode that is sent to your phone or generated via a mobile app each time you log in.

STEP 3 Choose an MFA option

You can receive a passcode via text message or phone call. You can also choose one of the other listed methods which use a phone app or physical key fob to securely send the passcode.

All of ID.me's MFA capabilities are certified at NIST 800-63-3 AAL2 or 3.



Verify Your Identity

STEP 4

Choose a document type to submit

Driver's license, state ID, passport or passport card.

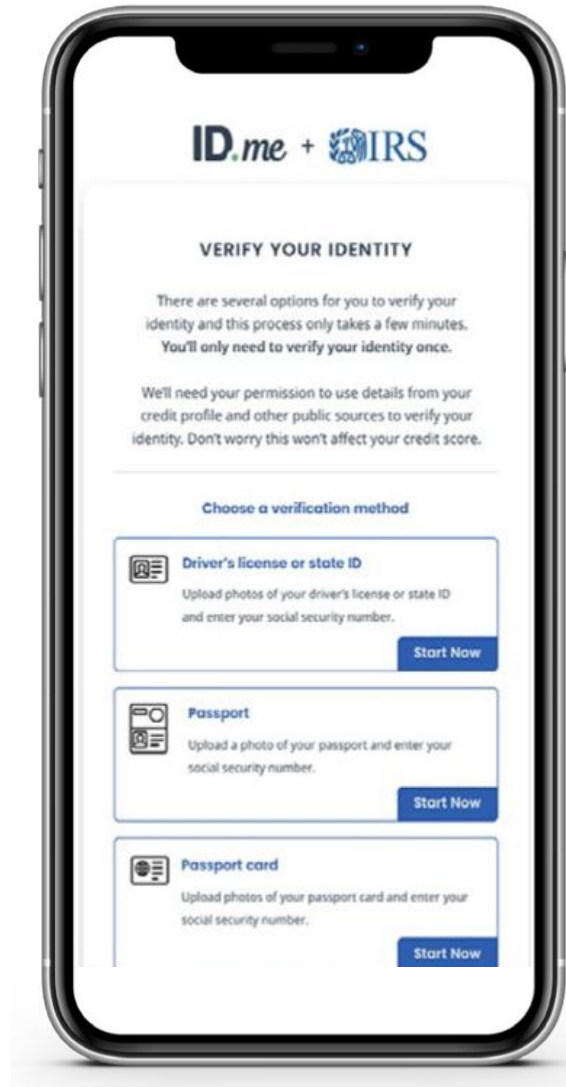
STEP 5

Submit document

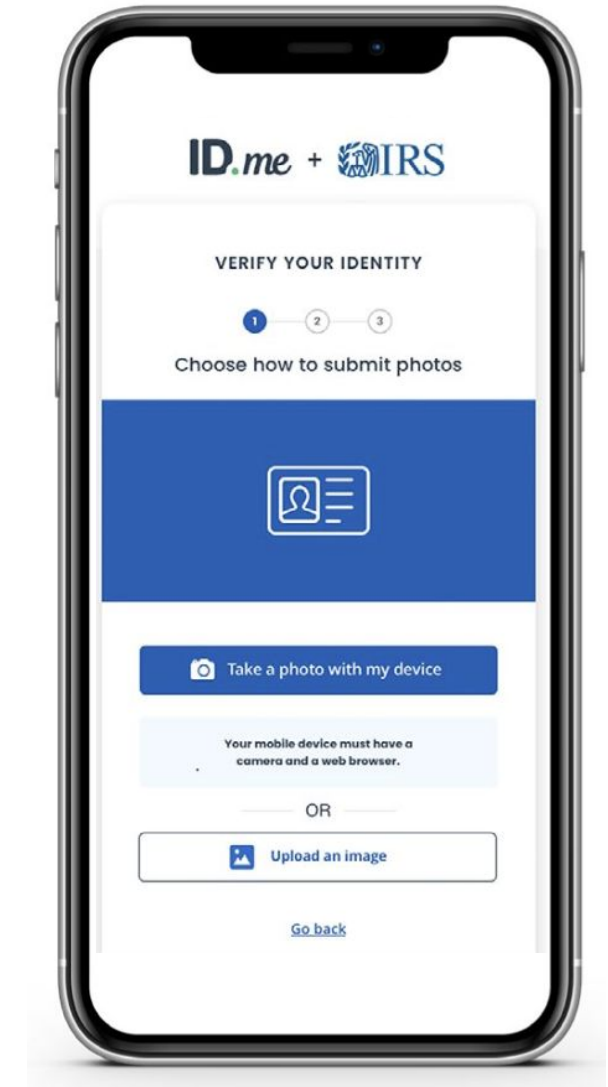
Either upload existing photos from your desktop OR type in the phone number of a cell phone that can take pictures.

If you choose to take photos with your phone, ID.me will text you a secure link that will open your phone camera.

STEP 4



STEP 5

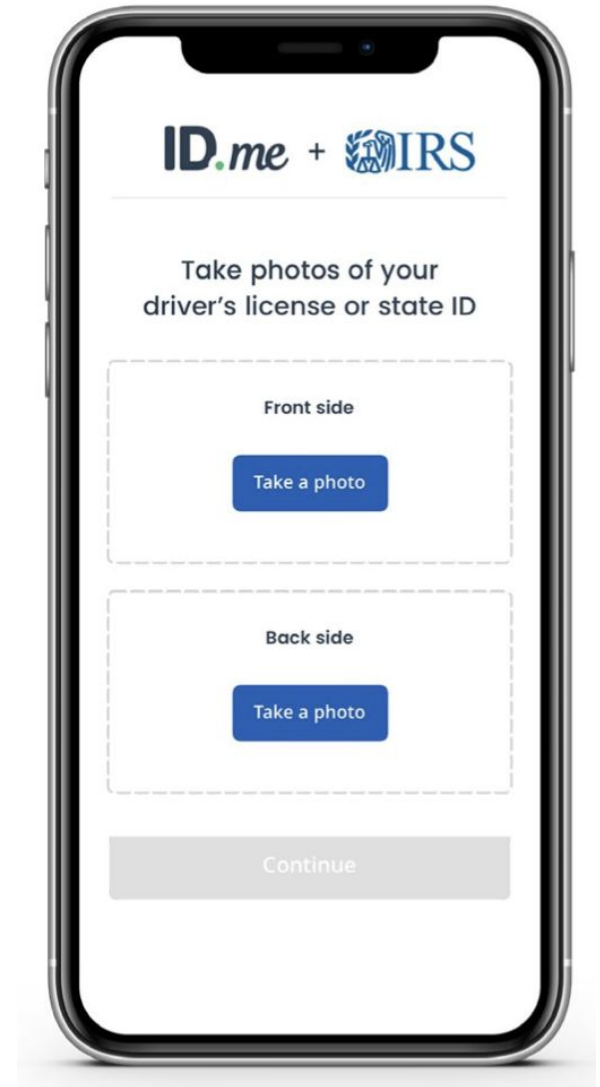


Verify Your Identity

STEP 6

Take photos of your ID

Follow the instructions displayed. For a driver's license, state ID or passport card, remember to take a photo of the front and back. When you're satisfied with the photos, click "Continue".



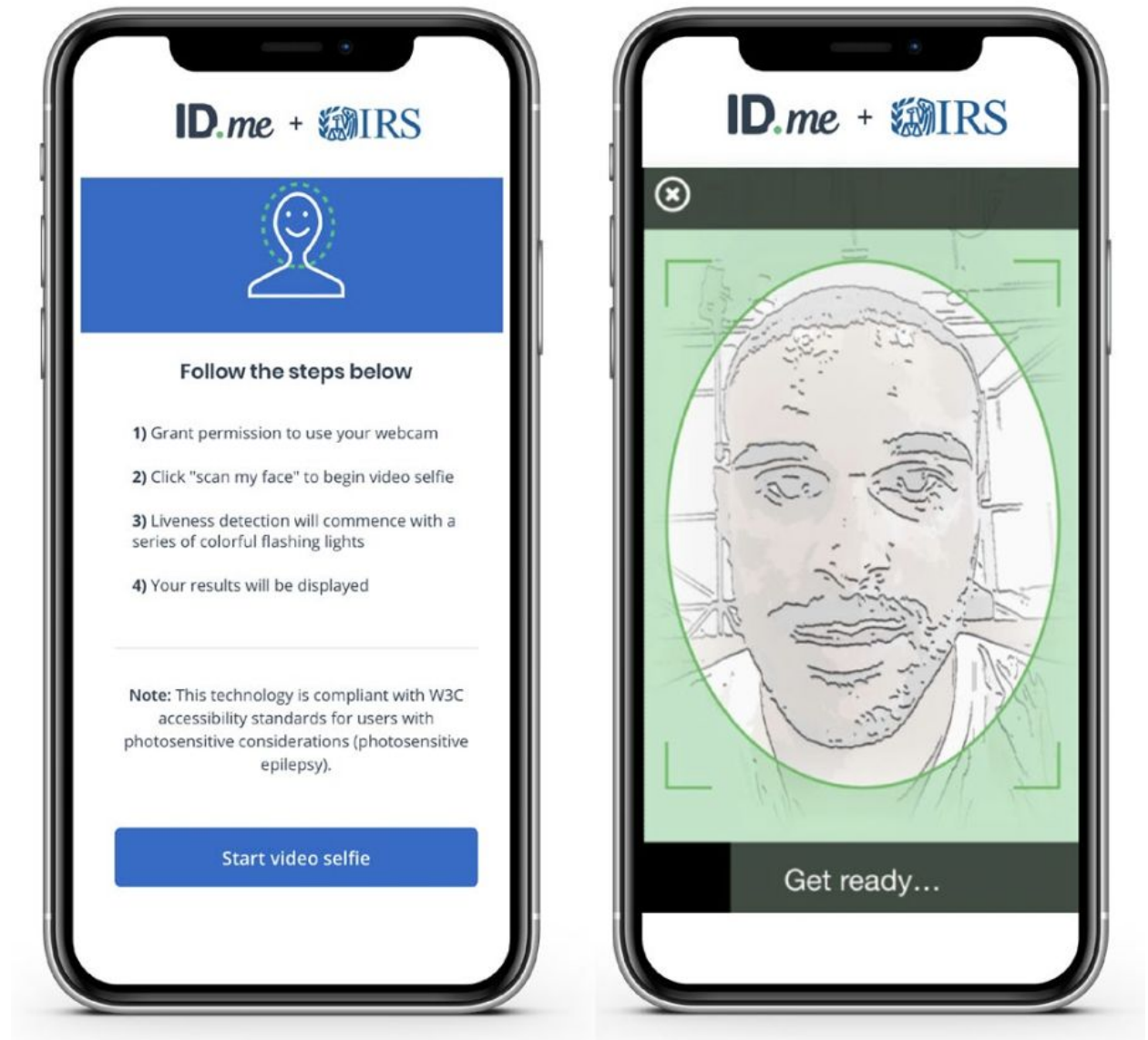
Verify Your Identity

STEP 7

Take a video selfie

Follow the instructions displayed to take a video selfie. You will be asked to look at the colors on your smartphone screen while ID.me takes a short video selfie to verify that you're really you.

For IRS, ID.me requires “Liveness” or Presentation Attack Detection (PAD) as an additional control. Liveness provides an additional layer of security within the identity proofing process, confirming the user is alive and present during verification.



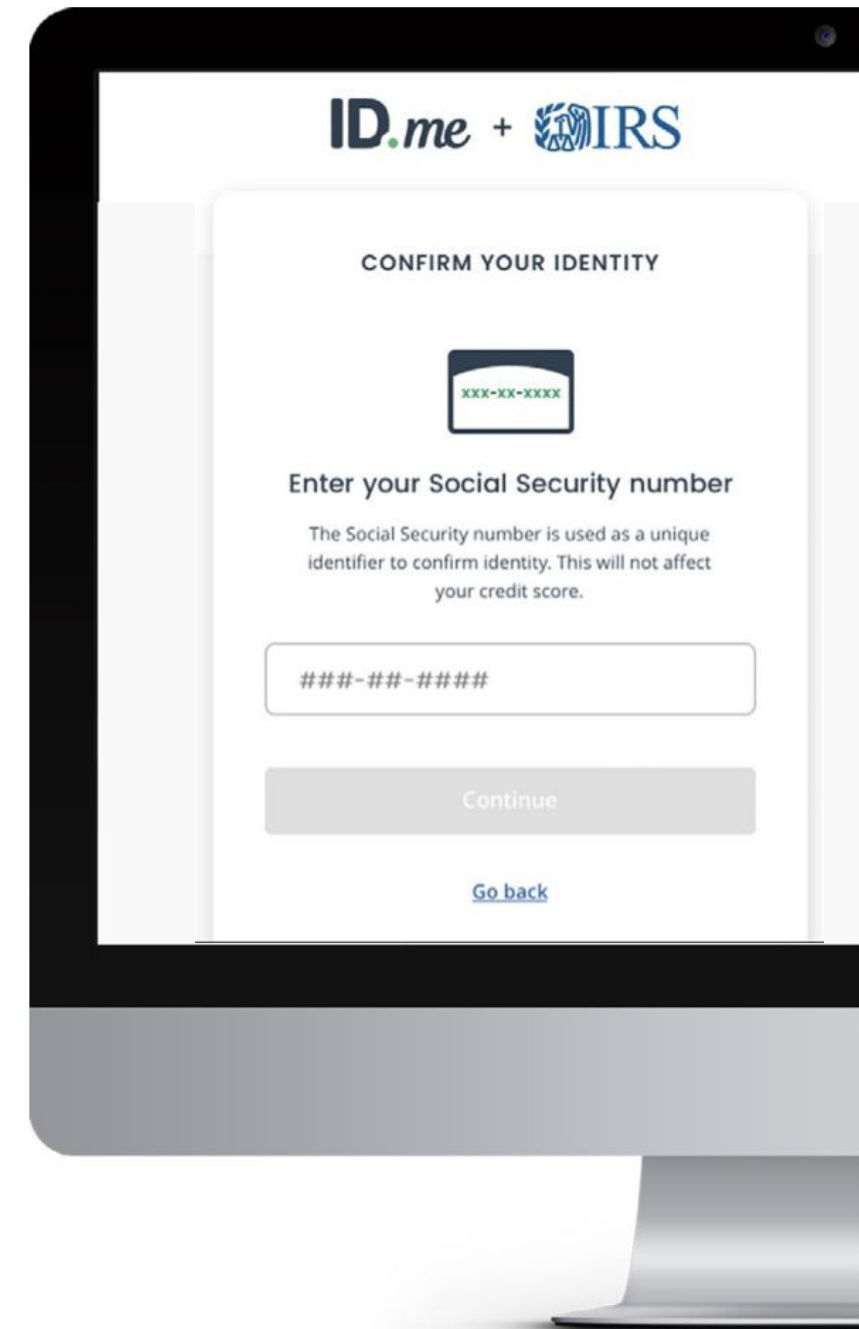
Verify Your Identity

STEP 8

Enter your Social Security number

This is the final step and critical to uniquely resolve an identity to the claimed identity.

ID.me protects all sensitive data with stronger encryption than many financial institutions.



Confirm & Authorize

STEP 9 Check for accuracy

Make sure that all your information is accurate and complete. If it is, check the box attesting that the information is accurate, and then click "Continue". If it is not accurate, use the edit buttons to make changes.

STEP 10 Provide consent

ID.me requires explicit consent prior to sharing any information. By clicking “Allow and continue,” ID.me will be able to send information to the IRS and you will be granted access to your account and the CTCUP.

STEP 9

The smartphone screen displays the ID.me + IRS logo at the top. Below it, the heading "VERIFY YOUR IDENTITY" is followed by a progress bar with five steps; the fourth step is highlighted with a blue circle and a checkmark. The main heading is "Confirm your information", with a subtext: "We'll verify the information you've entered with details from your credit profile." Below this is a dropdown menu labeled "What does this mean?". The form contains several input fields: "Full legal name" (with an "EDIT" button), "First name" (Cosey), "Middle name", "Last name" (Owens), "Birth date" (08/30/1972), "Current home address" (with an "EDIT" button), "Street address" (123 Main Avenue Southwest), "City" (Mclean), "State" (VA), "Zip code" (23466), "Phone", and "Mobile phone #" ((123) 456-7890). At the bottom, there is a green checkmark icon and a line of text: "I attest that the information I have provided is correct and accept the use of Fair Credit Reporting Act data to verify my identity."

STEP 10

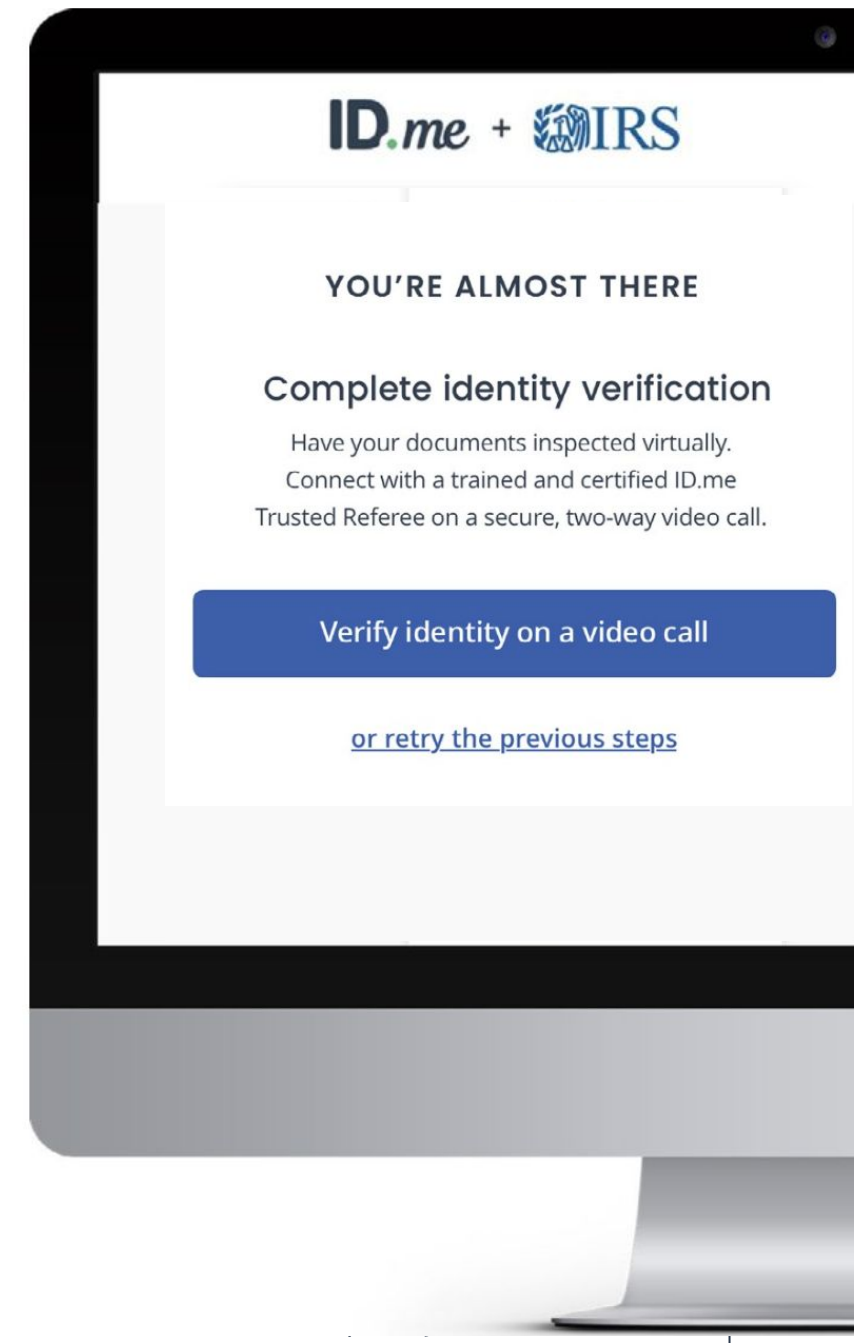
The smartphone screen displays the ID.me + IRS logo at the top. Below it, the heading "VERIFY YOUR IDENTITY" is followed by a green checkmark icon. The main heading is "We've verified your identity!", with a subtext: "Before we send you back to USA GA, we need permission to share your verified identity information with USA GA." Below this is a note: "Please note that only information obtained from the verification process will be shared." The screen then lists "USA GA will receive:" followed by a list of items with green checkmarks: Full Name, Address, Email, Date of Birth, Phone, and SSN. At the bottom, there are two buttons: "Allow and continue" (blue) and "Deny" (white with a blue border).

Supervised Remote Identity Proofing

At ID.me, we are committed to “No Identity Left Behind”. If you have trouble along the way, we are here to help. You’ll see a screen inviting you to connect with an ID.me Trusted Referee via video call who will verify your identity.

Prior to meeting with a Trusted Referee, you will be prompted to:

1. Upload your documents for review
2. Take a selfie -- with a smartphone or webcam -- to compare to the photo on your documents





Thank You!

About ID.me

ID.me simplifies how individuals prove and share their identity online. The ID.me secure digital identity network has more than 45 million members with over 80,000 new subscribers joining daily, as well as 575 partners including 26 states, multiple federal agencies, and over 500 retail brands.

The company provides identity proofing, authentication and group affiliation verification for organizations across sectors. ID.me technology meets the highest federal standards for identity verification.

ID.me is the only provider with video chat and is committed to “No Identity Left Behind” to enable all people to have a secure digital identity. Learn more at ID.me.