

ID.me (Liveness) Improvements

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ID.me has incorporated the following changes below to improve the verification process and the user experience. These changes are part of a broader initiative to improve pass rates in their self serve pathway.

1. End of Funnel Decisioning

Currently, users who trigger a fraud signal at specific steps of the self-service flow are routed to Trusted Referee upon receiving their first fraud indicator at a component step. Now, rather than routing these users to Trusted Referee immediately, users will complete the remaining verification steps and ID.me will make a decision about the user after all component indicators have been reviewed collectively.

Benefits

- It will make it harder for fraudsters to ascertain which component flagged them for fraud, thus making it harder for them to adjust their tactics.
- It will allow ID.me to build the foundation for real-time fraud model decisioning and risk scoring, which will continue supporting evolving NIST (National Institute of Standards and Technology) standards.

2. TR Appointments (Trusted Referee)

This improvement allows providers to schedule an appointment with a Trusted Referees up to two weeks in advance to complete their video verification call rather than waiting in the live queue.

Benefits

- This gives providers more flexibility around their schedules and allows them to plan ahead. The goal is to reduce the rate at which members abandon the verification process.

3. Expanded human-in-the-loop reviews (or “Trusted Referee Lite”)

Currently, if a user is unable to capture a satisfactory image for Liveness and 1:1 match after 3 attempts, the user is routed to Trusted Referee and must complete the entire Trusted Referee pathway.

With the new update, users will instead complete the NIST-required physical comparison of the individual to the strongest piece of evidence (e.g. photo ID) via a quick (< 1 minute) video review session with an agent at the end of the self-service identity pathway.

NOTE : Users will be notified of the need to do this step after they fail to upload a satisfactory image three times. After completing the remaining steps in the self-service process, they will be prioritized in the Trusted Referee queue.
