

# 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.

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