



ID.me's Virtual In-Person Proofing Service

Video Call-Based Identity Verification



99%
Success Rate

Inclusive of
All Demographics

Minutes,
Not Weeks

ID.me established the **No Identity Left Behind** initiative to provide a path towards successful identity verification for everyone. While ID.me's unsupervised workflow has industry-leading pass rates, there are still legitimate users who are unable to complete the process due to a variety of reasons. To ensure we verify all legitimate individuals, ID.me developed a supervised workflow, called Virtual In-Person Proofing.

What is Virtual In-Person Proofing?

Simply put, Virtual In-Person Proofing is video call-based identity proofing. ID.me is the first and only credential service provider to offer this service.

Virtual In-Person Proofing does what it says:

It virtualizes the highly-secure identity verification process that would otherwise require a time-consuming in-person interaction at a DMV, bank, hospital, or other certified agency.

During the video call process, an individual will meet with **a real person based in the US**, who works at ID.me. These real people, called Trusted Referees, have been trained and certified to verify identities. The whole process takes **less than five minutes** on average.

"The process was easy and fast. The rep was very pleasant, polite, and patient."

- VERIFIED USER

"Seamless experience. Representative was helpful too."

- VERIFIED USER

"I couldn't do it myself because of the credit [bureau] records. At the end I opted for the call and the lady who spoke with me was very friendly and professional."

- VERIFIED USER

Why Is Virtual In-Person Proofing Critical?

Some legitimate individuals are impacted by data shortfalls in authoritative data sources, like credit bureaus. Women and less affluent people are disproportionately affected.

Virtual In-Person Proofing overcomes those limitations and more, allowing ID.me to **successfully verify the identity of over 99% of legitimate users.**



Virtual In-Person Proofing Solves:

- ▶ Credit bureau data limitations
 - Name change, like for recently married/divorced people
 - Incorrect date of birth
 - Limited credit history, like for young people
 - Frozen credit
- ▶ Using an unregistered prepaid phone
- ▶ Not having a telephone associated with their name
- ▶ Not possessing a driver's license or passport
- ▶ Discomfort with technology

How is Virtual In-Person Proofing Regulated?

The guidelines for digital identity verification were set by National Institute of Standards and Technology (NIST) SP 800-63-3. The standards incorporate a robust framework for risk-based identity proofing and authentication, providing increased confidence in a person's asserted identity.

Virtual In-Person Proofing meets the requirements for supervised remote proofing at IAL2 (800-63-3). These confidence levels are only surpassed by physical in-person identity proofing (also offered by ID.me).



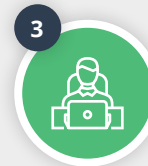
1 The user

confirms personal information, uploads documents, and takes a selfie



2 The Trusted Referee

briefly reviews the user's documents



3 The user

joins the video call, holds their documents up to the camera, and answers a few questions

The Trusted Referee verifies the user's identity!