Who is ID.me?

ID.me

ID.me is a federally certified credential service provider. We are trusted partners of government agencies, healthcare platforms, financial institutions, and other businesses to verify and authenticate their users. Your organization has engaged ID.me's identity proofing and authentication services.

What is Identity Proofing?

Identity proofing, sometimes called identity verification, is simply the process of confirming that someone is who they say they are. Identity proofing typically involves two steps:

1 **Proving an identity exists**

2 **Proving the identity belongs to the person claiming it**

Every time you provide your ID at the bank or DMV, you're providing evidence to verify your identity. However, in the digital world, you can't simply show a photo ID and have someone physically match it to your face. Instead, organizations must take alternative steps to reliably verify your identity and to increase confidence that the identity you claim actually belongs to you.

If organizations do not take these alternative steps, the consequences – like identity theft and fraud – could be severe. At the same time, organizations want to make it easy for consumers to verify their identity online – just as easy as showing a physical ID card to a bank teller. The task of balancing security with convenience is difficult for most organizations to do on their own. **That's where ID.me comes in.**
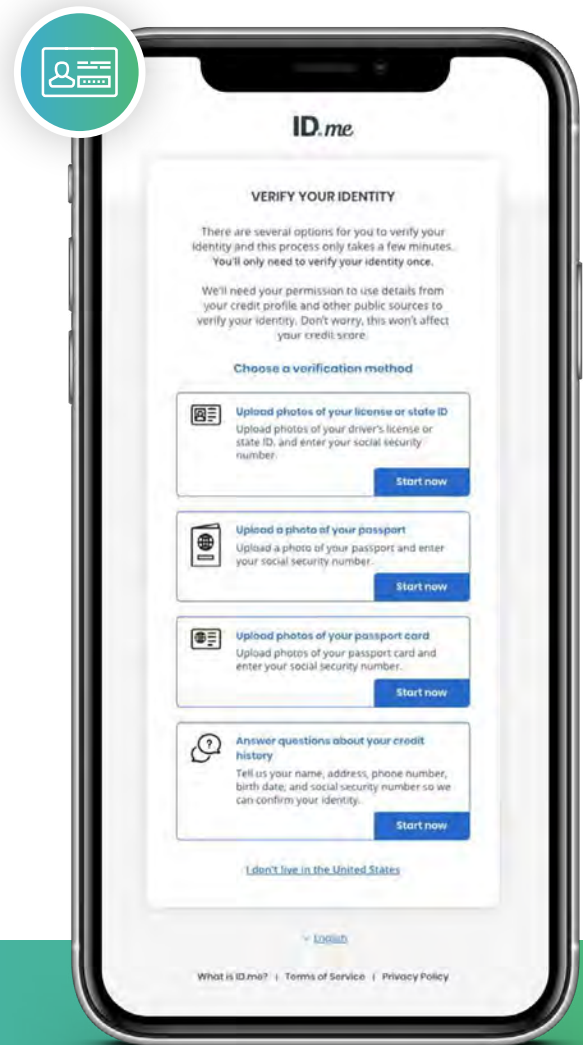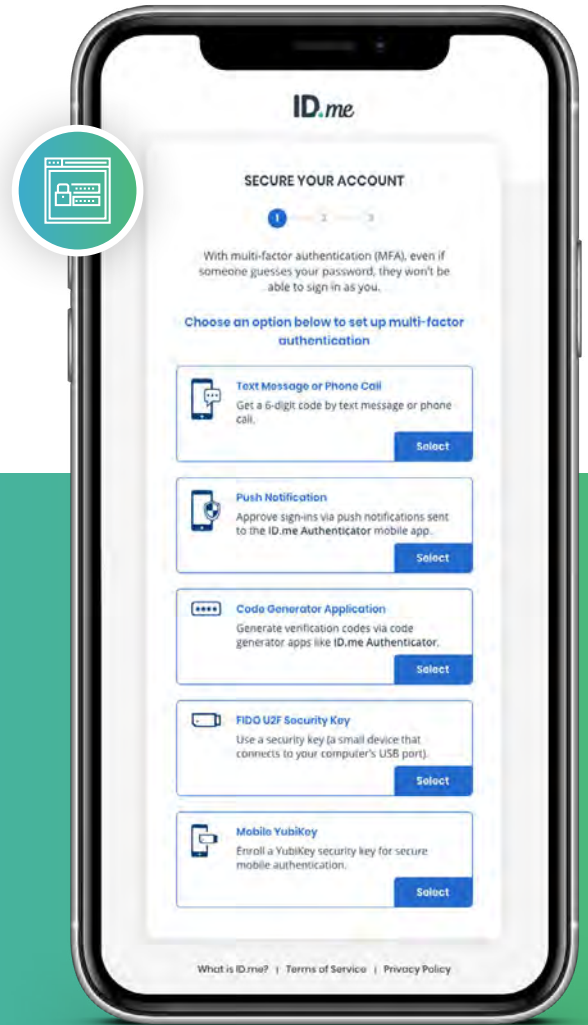

The ID.me Role

ID.me confirms the identity of users requesting access to digital services. Once we verify the user's identity, we **1)** pass the relevant user data onto you and **2)** provide the user with a verified login credential they can use to access your site.

Identity proofing only has to be completed once per person. Once ID.me confirms that a real-life identity belongs to the individual trying to access a service, that individual has been officially verified.

What is Authentication?

The **authentication process** is related to identity proofing. Authentication is the process of ensuring that **a user is the same person who previously verified their identity on that account** for services that someone needs to access again and again.

The most common authenticator is a password. Knowing the password for an account is one way to show that you are the account owner. Many services require **multi-factor authentication (MFA).** Under MFA, additional authenticators are tied to an account for extra security.

The ID.me Role

ID.me's platform allows users to set up MFA for their account. ID.me offers the following authenticators:

- ✅ **SMS message**
- ✅ **Phone call**
- ✅ **Push notification**
- ✅ **Code generator**
- ✅ **FIDO U2F Security Key**
- ✅ **Mobile YubiKey**

Please note, depending on which regulations your organization must comply with, some of these MFA options may not be permitted.

What if Our Users Get Stuck?

No Identity Left Behind

ID.me's process is straightforward and we have industry-leading success rates in our do-it-yourself workflow. That being said, some users may still struggle to complete verification on their own. If that's the case, users have the option to join a video call with an ID.me **Trusted Referee** – a real person, based in the US, who is certified and trained to complete identity verification.

ID.me Support

ID.me also offers a robust support and FAQ page where users can submit their inquiries for an ID.me representative to answer. However, some users choose to reach out to our partner's support instead. For a successful and seamless user experience, it's critical that all support staff are trained to recognize the ID.me name, what ID.me does, and whether or not the user is experiencing a problem that ID.me can help with. This way, the support staff can direct the user to the appropriate channel.