



IDSP

Workshop Report Identity Verification

Identity Theft Prevention and
Identity Management Standards Panel

October 2009

IDENTITY THEFT PREVENTION AND IDENTITY MANAGEMENT STANDARDS PANEL (IDSP)

WORKSHOP REPORT: IDENTITY VERIFICATION

The Identity Theft Prevention and Identity Management Standards Panel (IDSP) is a cross-sector coordinating body working to reduce identity theft and fraud by promoting the development and use of voluntary consensus standards and best practices. For more information, visit www.ansi.org/idsp.

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1. Executive Summary

Imposters seeking to create a fraudulent identity are able to exploit weaknesses in the processes for issuing foundational documents used to prove identity—birth certificates, state-issued driver’s licenses / ID cards and Social Security numbers / cards. The lack of a standard method for verifying an applicant’s identity has grave downstream ramifications, e.g. terrorism and identity theft, since once these source credentials are issued they can be used by the fraudster to obtain other identity credentials and access privileges.

According to the 9/11 Commission report, all but one of the 9/11 hijackers acquired some form of U.S. identification document, some by fraud. The Commission recommended that the federal government set standards for the issuance of birth certificates and sources of identification, such as driver’s licenses. As a result, the Intelligence Reform and Terrorism Prevention Act of 2004 (IRTPA) and the REAL ID Act of 2005 require verification of identity prior to the issuance of birth certificates and driver’s licenses / ID cards, respectively. However, the IRTPA regulations have not yet been released even in draft form and the REAL ID regulations do not provide practical guidance on how to corroborate a claim of identity under different circumstances.

Participants in this workshop concluded that issuers of primary U.S.A. “identity” documents (birth certificates, state-issued driver’s licenses / ID cards and Social Security numbers / cards)¹ need a common systematic process by which they can achieve a level of assurance supporting a decision to accept or reject a person’s claim of identity. This is necessary in order to support the downstream uses of these documents for identity functions and as a result to reduce and prevent identity related crimes. The participants’ recommendation was that, as a tool for fraud prevention, guidelines on identity verification should be developed with a view toward the eventual development of an American National Standard. The envisioned end users for such guidelines would include all pertinent interests involved in the issuance of foundational documents, including state vital statistics offices, state motor vehicles offices, and the Social Security Administration, among others. A project plan was developed and a team formed to take this work forward.

Developing and implementing sound identity verification guidelines will help to prevent identity credentials from being improperly issued and getting into the hands of terrorists and identity criminals. The implementation of these guidelines will help to facilitate other desirable outcomes, such as the following:

- reduce waste, fraud and abuse in government programs;
- limit underage access to alcohol, tobacco or other age-limited products and services;

¹ See footnote 6 on page 4 of this document regarding use of the term “identity” documents.

- reduce or eliminate criminals' ability to evade law enforcement through use of fraudulent identities;
- enhance the security and credibility of government and commercial credentials that are issued downstream, such as federal government employee / contractor identification cards (i.e., FIPS 201 PIV cards), U.S. passports, Medicare / Medicaid cards, and credit / charge cards.