Login.gov

Program Roadmap





About This Artifact

The content presented here is forward-looking and intended for informational purposes only. We will be updating and re-sharing this artifact regularly.



Role in Government

The public's "one account for Government"

Each agency's "public option" for Identity

A key piece of national infrastructure

Login.gov's North Star:

Any member of the public can use their trusted Login.gov account to access all of their online government services

Services

Public-sector digital identity management as a service to Federal agencies and State governments





Identity Verification



Value to the Public

We're building a future where every member of the public has seamless and secure access to Government services.

Fewer Headaches

- Just 1 password to remember
- Proof once, use everywhere
- Easy to use web and mobile experience

Better Support

- Multiple choices for MFA (multi-factor authentication), identity proofing, etc.
- A "serve everyone" mindset and mission
- 24x7 contact center

Identity Protection

- Strong security and anti-fraud controls keep your information secure
- User data is private by default and not used for any purpose unrelated to identity verification

Value to Agencies

We're building a future where every agency can focus on their mission.

Simplifies Identity Management

- Benefits of SaaS (software-as-a-service)
- Simple integration & agreements process
- 24x7 user support
- An account manager, integration support, etc.

Expands Access To Government Services

- Platform that scales
- Imperative to reach all members of the public
- Reusable credential reduces friction to service delivery

Protects User Identity and System Integrity

- Privacy-preserving encryption model
- FedRAMP compliant security controls
- Anti-fraud program
- Public sector accountability / transparency

Who We Serve

100 million user accounts

300+ million sign-ins annually

480+ live sites and services

48 agencies and states











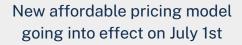






Major Recent Announcements







In-person proofing recently graduated from the pilot phase



On track to become fully compliant with the IAL2 level of NIST 800-63 in 2024

<u>Learn more</u> about these important milestones

Program Roadmap

		FY24 (Apr - Sep) Soon to deliver	FY25 Next on the docket	FY26 Expected direction
	End User Impact	 Optional facial matching step for increased security and compliance Opt-In for USPS IPP Path to remote supervised Additional languages 	 Passports as evidence Enhanced in-person proofing Equity study-targeted improvements via findings A11y for low-vision / blind Educational videos 	 Mobile Driver's Licenses New use cases supported (e.g. international users) Enhanced multi-tiered IdV Improved "My Account" experience / capabilities
	Partner Support	Improved dashboardsIdentity working groups	Self-service portalAnti-fraud collaboration	Expanded self-service portalShared research initiatives
	Policy & Compliance	NIST 800-63-3 compliance with Kantara TrustMark	NIST 800-53 rev5Path to NIST 800-63-4	Path to FedRAMP HighDeeper policy collaboration
	Other	 Enhanced fraud controls* Equity study notional results Data infrastructure 	 Enhanced fraud controls* Additional identity vendors & targeted orchestration 	Enhanced fraud controls*Ongoing platform improvements

Last Updated May 2024 - These are estimates and may be revised in the future; Login.gov will be transparent with partners about when / why this happens.

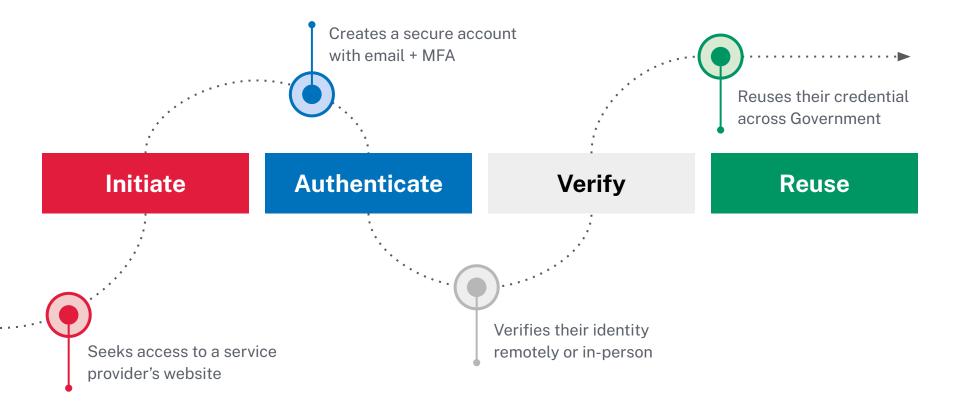
Program Roadmap End User Impact

End User Impact

Partner Support

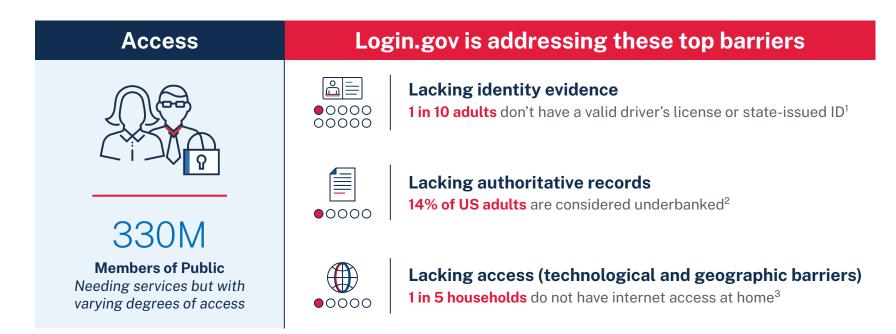
Policy & Compliance

The Login.gov User Journey



Importance of User Access

Login.gov's imperative is to serve all members of the public



In-Person Proofing

In Person Proofing (IPP) gives Login.gov users the option to complete identity verification in-person at one of over 18,000 USPS locations.

99% of the public live within 10 miles of a USPS location¹.

While most people (97% during our pilot) prefer the convenience of remote proofing, IPP provides an accessible option to Login.gov users that need it.

We will be continuing to deepen our in-person proofing offering in FY25 and beyond.

Based on the IPP pilot findings:



More successful completions

- 81% Users followed through by visiting a USPS location after generating a barcode
- Users that would have otherwise failed remote proofing were able to successfully verify their identity in-person



Security is still a priority

Users who visited a USPS location were turned away because of insufficient or invalid evidence, which is inline with expectations

¹Source: USPS

Remote Supervised

- There are members of the public that want the opportunity to engage with a human during the identity verification process, but aren't able to visit an in-person proofing location to do so.
- We have begun exploring options that would enable a user to digitally verify their identity with a human agent, such as a live video chat with a trained identity verification professional.
- This channel presents interesting challenges, and we are pursuing this path while maintaining the program's high bar around security and privacy.



New Types of Identity Evidence

Challenge



The lack of reliable data sources that Login.gov can use to verify a person's identity for certain user populations.

The Login.gov program seeks to better understand use cases that are harder to support: international, unbanked, unhoused, minors, etc.

Next Up

• We'll be expanding our document collection process in order to accept and validate passports. 94% of U.S. adults have either a driver's license or a passport¹.

In Discovery

- We're collaborating with NIST and states via the <u>NCCoE initiative</u> to chart a path towards accepting mobile drivers licenses (mDLs)
- We're doing policy research around leveraging other types of identity evidence and proofing events (e.g. PIV cards for IdV).

¹Source: <u>CDCE</u>

Accessibility



1 in 4 adults in the U.S. have some type of disability¹



Login.gov is consistently **exploring new ways in which to perform testing and reporting of the accessibility of our product.** For example, we are assessing updated guidance in M-24-08 (<u>Strengthening Digital Accessibility and the Management of Section 508 of the Rehabilitation Act</u>)



Login.gov is in the process of updating its Voluntary
Product Accessibility (VPAT) Template for its
Authentication and Identity Verification services, which
will be published on our website.



What's next?

Login.gov will explore new capabilities around accessibility for low-vision and blind users and others based on the findings from our ongoing testing and validation.

Language Support

Login.gov currently supports 3 languages:

English

Spanish

French

The program plans to expand the set of languages it supports in FY24 via:

- Login.gov website
- Help center articles
- Contact center support



Login.gov is working with the Department of State to increase language support and simplify the translation process.

Soon this will be reflected in **improved quality** of existing languages, and a **new language of Chinese (Simplified)**.

This will allow us to accelerate the expansion to new languages, which we'll share in a future update.

Educating the Public About Identity Issues

Login.gov will be investing in educational resources and tools to help users and encourage adoption. These include:



Videos explaining basic identity concepts and how to use Login.gov



Guidance for protecting their identity and what to do to mitigate fraud risks

GSA's Equity Study on Remote Identity Proofing

About

GSA is committed to investing in equitable service delivery. The GSA study on Remote Identity Proofing aims to understand how different methods to verify your identity relate to this goal. Login.gov will be thoughtfully incorporating the findings of this study into our processes and tools.

What's new



The **Equity Study on Remote Identity Proofing** asked participants to test five different vendor solutions. Participant recruitment ended in April 2024. The study will enable GSA to identify statistically significant differences in proofing failures that may be correlated with demographic bias in identity-proofing systems.

Next steps

GSA and an academic partner will be performing analysis on the participant data to understand potential biases and areas of improvements for each step of the identity verification process. The peer-reviewed results, set to be released in FY25, will provide guidance to GSA and agencies government-wide in how they build to deliver better for the public.

Learn more about GSA's Equity Study on Remote Identity Proofing.

Program Roadmap Partner Support

End User Impact

Partner Support

Policy & Compliance

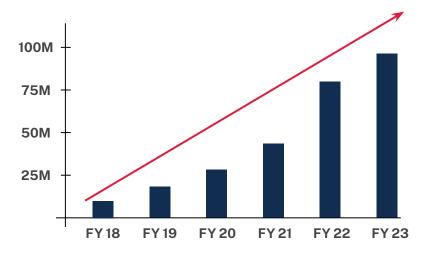
New Pricing Model (Available July 2024)

Login.gov conducted an extensive analysis in order to restructure pricing so that accelerated adoption could be translated into increased affordability for agency partners.



Develop a pricing model that is as affordable as possible, anchored in a sustainable financial model, and embodies our core values of equity, privacy, and transparency.





What's Changing?

1

Authentication

Authentication prices will be based on Monthly Active Users (MAUs) and will decrease as volume increases.

\$0.10 per MAU* (starting price)

Savings as your agency scales

* Billed at the agreement level, so that agencies see savings when a user accesses multiple applications 2

Identity Verification

Identity verification prices will be oriented around a user's "credential lifecycle" and become substantially more affordable than before.

\$3 per user in a "proofing" year \$1 per user in a "non-proofing" year*

Savings up to 72%

*Based on a five year credential lifecycle

3

Base Price

The monthly base price will be lower than current plans, and more aligned with agency usage.

\$2,500/month*

Savings up to 50%

^{*}Transactional costs now count towards minimum, providing additional savings

Streamlined Partner Tools

During FY24, we will be making improvements to our existing dashboards, as well as beginning to build a new partner portal that will consolidate various partner-facing resources.



Partner Advisory Group

This past year, Login.gov launched a new partner engagement channel called a "Partner Advisory Group" in order to garner feedback from agency partners in a small group discussion setting.

Goals

- "Voice of the Customer" input into the Login.gov roadmap and planning process.
- A forum for cross-agency collaboration and discussion around shared Identity needs.
- An avenue for recommendations on program decisions that impact Government at-large.

Membership

This is an interagency group with rotating representation from the following stakeholders:

- 5-7 cabinet or large independent agencies representing key Login.gov user segments
- 1-2 small agency partners representing the needs of small agencies using Login.gov
- 1-2 SLTT partners representing the needs of State / Local / Territorial / Tribal entities using Login.gov

Each partner is expected to send 2-3 representatives to quarterly in-person meetings.

Future

- We are in the process of chartering a "Login.gov Working Group" concept in order to collaborate on specific Identity topics, starting with a Cybersecurity & Fraud focus.
- This will start out as part of the Partner Advisory Group, but we will be evaluating how to expand the scope to a broader audience.
- We are exploring other partner engagement channels, e.g. "Login.gov user groups".

Partner / Industry Outreach

Upcoming Speaking Events

- ACT-IAC Emerging Technology and Innovation Digital Identity at the Speed of Change panelist (5/20)
- Identivation Summit Unlocking Secure and Seamless Service Delivery: Strategies for Digital Portals panelist (5/21)
- Identiverse
 - Fireside Chat with the Login.gov Director (5/29)
 - Providing and Quantifying Equitable Opportunities in Digital Identity moderator (5/30)
- Federal Identity Forum and Expo
 ID Infrastructure in a Hybrid World panelist (6/25)

Know of an upcoming event that Login.gov should participate in?

Contact us at partners@login.gov

Program Roadmap Policy & Compliance

End User Impact

Partner Support

Policy & Compliance

NIST 800-63-3 IAL2 Compliance

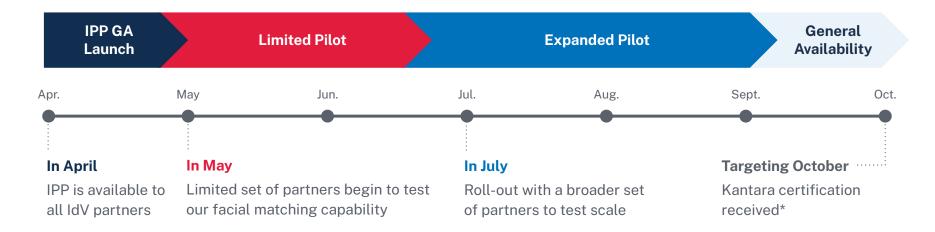
Login.gov has begun the Kantara assessment process for NIST SP 800-63-3 compliance at the IAL2 and AAL2 levels. The Kantara Initiative is a non-profit organization that operates an identity assurance program for assessing conformance against the NIST 800-63 standards. Once Login.gov receives the Kantara trust mark, the program will formally claim IAL2 compliance, and agencies will have the option of configuring a given application in one of three ways:

		Online-only Proofing Via your phone or computer	In-person Proofing Via a USPS location
Α.	Authentication-only (i.e. no identity verification)	N/A	N/A
В.	Non-IAL2 identity verification (i.e. the existing Login.gov solution)	(without a facial-matching step)	✓
C.	IAL2-compliant identity verification (i.e. the new service offering)	✓ (with a facial-matching step)	✓

This approach gives more integration options to partners and more access options for users

IAL2 Launch Plan

Login.gov will launch a pilot using proven facial matching technology, allowing users to match a live selfie with the photo on a self-supplied form of photo ID, such as a driver's license.



^{*} Timing depends on 3rd party assessment schedule, which isn't within Login.gov's control

NIST Compliance Path Forward

Login.gov is developing new capabilities in accordance with NIST SP 800-63 Revision 3, and is excited to be a part of the NIST SP 800-63 Revision 4 publication process.

COMPLETED In-person identity verification at a local Digital identity verification using proven **FY24** facial matching technology to verify that Post Office, available as an upfront **Delivery** option for all users you match your own identification IN DISCOVERY Digital identity verification that does Digital identity verification that builds **FY24** not require automated facial matching, upon promising new technologies such **Discovery** such as a live video chat with a trained as mobile drivers licenses (mDLs) and verifiable credentials identity verification professional

Login.gov will also be working towards NIST 800-53 rev5 compliance for additional security and privacy controls in order to meet Federal Information Security Management Act (FISMA) requirements.

Login.gov's Biometric Promise

Providing those interacting with government with a way to verify their digital identity that protects their security and privacy while also ensuring equity and access is more important than ever.

To protect users, Login.gov will:

Always protect user data by ensuring it will never be used for any purpose unrelated to verifying your identity by Login.gov or its vendors

Use a privacy-preserving matching approach that compares "selfies" exclusively with the user's photo ID

Leverage best-in-class facial matching algorithms that, based on testing in controlled environments, have been shown to offer high levels of accuracy and reduced algorithmic bias

Continue to invest in academic-quality research, such as GSA's Equity Study on Remote Identity Proofing, to measure all aspects of Login.gov's performance, including algorithmic bias across demographic factors

Anti-fraud Investments

Login.gov's Fraud Operations Team implements a variety of fraud controls and investigative techniques in order to provide a holistic defense against fraudulent actors. In this way, we are partnering with Government agencies in order to help protect the integrity of Government systems and members of the public from identity theft.



We are continuing to invest significant resources into adding new controls and collaborative signal sharing techniques.

Additional details are available upon request by agency partners

Next Steps

Human-Centered Iteration

Login.gov is **built by digital service experts** with substantial government and industry experience.

We **listen to the public and agencies** alike to fix issues and develop new capabilities.

Our team **follows agile practices** and deploys code to production every two weeks.

We believe in **continuous improvement** and employ a variety of methods to learn and grow. We stay ahead of emerging technologies and federal policies.



We Value Your Feedback

We will update and re-share this artifact regularly, and use your feedback to adapt our plans.

Please let us know:

- What use cases would you like us to support?
- What capabilities would improve service delivery?
- How can we continue to improve collaboration?

Contact us at partners@login.gov



Thank you.



