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 quarterly.
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

Authentication

Identity Verification

Strong Privacy Model  +  Anti-Fraud Controls  +  24x7 Contact Center
# Value to the Public

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

<table>
<thead>
<tr>
<th>Fewer Headaches</th>
<th>Better Support</th>
<th>Identity Protection</th>
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<tbody>
<tr>
<td>● Just 1 password to remember</td>
<td>● Multiple choices for MFA (multi-factor authentication), identity proofing, etc.</td>
<td>● Strong security and anti-fraud controls keep your information secure</td>
</tr>
<tr>
<td>● Proof once, use everywhere</td>
<td>● A “serve everyone” mindset and mission</td>
<td>● User data is private by default and not used for any purpose unrelated to identity verification</td>
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<tr>
<td>● Easy to use web and mobile experience</td>
<td>● 24x7 contact center</td>
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## Value to Agencies

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

<table>
<thead>
<tr>
<th>Simplifies Identity Management</th>
<th>Expands Access To Government Services</th>
<th>Protects User Identity and System Integrity</th>
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<tbody>
<tr>
<td>● Benefits of SaaS (software-as-a-service)</td>
<td>● Platform that scales</td>
<td>● Privacy-preserving encryption model</td>
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<tr>
<td>● Simple integration &amp; agreements process</td>
<td>● Imperative to reach all members of the public</td>
<td>● FedRAMP compliant security controls</td>
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<td>● 24x7 user support</td>
<td>● Reusable credential reduces friction to service delivery</td>
<td>● Anti-fraud program</td>
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<tr>
<td>● An account manager, integration support, etc.</td>
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<td>● Public sector accountability / transparency</td>
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Who We Serve

85+ million user accounts

290+ million sign-ins annually

460+ live sites and services

47 agencies* and states

* Login.gov is used widely across Government, providing services to all 15 Cabinet agencies.
Major FY23 Accomplishments

- 24x7 contact center via phone and email
- In-person proofing at 18K USPS locations
- Advanced fraud controls
Major Recent Announcements

Login.gov will become fully compliant with the IAL2 level of NIST 800-63 in 2024

Login.gov is partnering with DOL to offer all states the opportunity to use Login.gov for unemployment insurance

Login.gov is now in use by all Cabinet agencies for at least one program or application
<table>
<thead>
<tr>
<th>Areas of Focus – Next 2 Years</th>
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<tbody>
<tr>
<td><strong>End-User Improvements</strong></td>
</tr>
<tr>
<td>● Improved proofing rates</td>
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<tr>
<td>● More off-ramps</td>
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<tr>
<td>● Expanded use cases</td>
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<tr>
<td>● Easier MFA / account recovery</td>
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<tr>
<td>● Additional language support</td>
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<tr>
<td><strong>Expanded Partner Support</strong></td>
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<tr>
<td>● Updated pricing</td>
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<tr>
<td>● Better reporting</td>
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<tr>
<td>● Self-serve tools</td>
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<tr>
<td>● Cross-agency working groups / collaboration</td>
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<tr>
<td><strong>Security &amp; Policy Depth</strong></td>
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<tr>
<td>● NIST compliance</td>
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<tr>
<td>● Trusted referee</td>
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<tr>
<td>● Anti-fraud acceleration</td>
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<tr>
<td>● FedRAMP High Impact Level</td>
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# Program Roadmap

<table>
<thead>
<tr>
<th>End User Impact</th>
<th>FY24 (Oct - Mar) Soon to deliver</th>
<th>FY24 (Apr - Sep) Next on the docket</th>
<th>FY25 Expected direction</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>● Upfront option to select in-person proofing&lt;br&gt;● Accessibility improvements&lt;br&gt;● Additional languages&lt;br&gt;● Improved account recovery</td>
<td>● Optional facial matching step for increased security and compliance&lt;br&gt;● Streamlined proofing flow&lt;br&gt;● Improved “My Account”&lt;br&gt;● Educational videos</td>
<td>● Remote supervised option&lt;br&gt;● Fully-in-person option&lt;br&gt;● New use cases supported&lt;br&gt;● Federated proofing / mDLs&lt;br&gt;● Path to “passwordless”</td>
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<td></td>
<td>● New pricing plan developed&lt;br&gt;● Improved reporting</td>
<td>● Initial self-serve dashboards&lt;br&gt;● Identity working groups</td>
<td>● More self-serve dashboards&lt;br&gt;● Improved data sharing</td>
</tr>
<tr>
<td></td>
<td>● Trusted referee policy work&lt;br&gt;● NIST coordination</td>
<td>● NIST 800-63-3 compliance with Kantara TrustMark</td>
<td>● NIST 800-63-4 compliance&lt;br&gt;● Path to FedRAMP High</td>
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<tr>
<td></td>
<td>● Equity study&lt;br&gt;● Expanded anti-fraud ops</td>
<td>● Fuller expansion across states and localities</td>
<td>● Additional identity vendors&lt;br&gt;● Ongoing platform improvements</td>
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Last Updated Nov 2023 – 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

- Partner Support
- Policy & Compliance
The Login.gov User Journey

- **Initiate**: Seeks access to a service provider’s website
- **Authenticate**: Creates a secure account with email + MFA
- **Verify**: Verifies their identity remotely or in-person
- **Reuse**: Reuses their credential across Government
Login.gov leverages a mandatory multi-factor authentication (MFA) approach in order to ensure a secure, robust cross-agency account. We are investing in numerous ways to simplify the process:

- Improving the MFA selection process
- Relaunching WebAuthn platform authenticators (face or touch unlock)
- Streamlining the account recovery process
- Upgrading the “My Account” user experience and capability set
Recent Authentication Improvements

1. Introduced Face / Touch unlock as a user-friendly MFA method

2. Integrated reCAPTCHA as an impactful anti-fraud control for protecting against suspicious international SMS access

Authentication method setup
Add another layer of security by selecting a multi-factor authentication method. We recommend you select at least two different options in case you lose one of your methods.

- **Face or touch unlock**
  Use your face or fingerprint to access your account without a one-time code.

- **Authentication application**
  Download or use an authentication app of your choice to generate secure codes.

Protecting against spam
We use reCAPTCHA to protect against automated spam. Check the box below to continue.

- **I'm not a robot**

Having trouble? Here's what you can do:
- Choose another authentication method
- Learn more about authentication methods
Identity Verification Investments

Login.gov’s identity verification service has served millions of people to date by balancing user experience (UX), security, privacy, anti-fraud, and equity principles. We will be investing deeply this coming year in:

**User Experience**
- A user gets stuck because of confusion
  - Improving the document authentication process
  - Iterating on accessibility (e.g., screen readers)
  - Reducing the number of steps in the flow

**Anti-Fraud**
- A user gets rejected by anti-fraud controls
  - Fine-tuning controls to maximize true positives
  - Improving the redress process for false positives
  - Expanding the set of anti-fraud controls in use

**Equity**
- A user gets blocked because of systemic access issues
  - Finishing GSA’s equity study
  - Rolling out new identity verification channels (e.g., full in-person, remote supervised)
  - Expanding coverage of user populations via new data sources / trusted referee
Recent Identity Verification Improvements

Increasing the identity proofing rate involves making numerous improvements across multiple evidence collection steps. Recent examples include:

- Better guidance for IDs, e.g., proactively filtering out unaccepted doc types
- Improved “verify by mail” process
- Fine-tuning of anti-fraud controls
- Better support for browser back button
- A/B testing on the “Getting Started” page
- Numerous accessibility changes
- And more...
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 excited to announce a new partnership with Department of State to expand language support and simplify the translation process.
Login.gov’s imperative is to serve all members of the public. A core challenge is the lack of reliable data sources that Login.gov can use to verify a person’s identity for certain user populations. Login.gov will:

1. Document hard-to-reach use cases and their data source limitations*
2. Explore agency partnerships to use governmental attribute validation services (e.g., passports, social security numbers, etc.)
3. Leverage pre-existing identity credentials where possible, such as mobile drivers licenses (mDLs)
4. Develop policy around a “trusted referee” program

* e.g., international, non-citizen, unbanked, unhoused, etc.
Program Roadmap
Partner Support
Enterprise Capabilities

Login.gov offers self-serve developer docs, sandbox accounts for testing, and dedicated partner support resources. To continue to meet the needs of agencies expanding Login.gov across their enterprise, Login.gov will:

1. Review and update our pricing model to reflect new realities
2. Offer richer reporting and billing capabilities
3. Improve our developer documentation and integration tooling
4. Offer more self-serve tools to initiate launches, manage applications, etc.
Active Partner Collaboration

1. Forums for directly engaging feedback from customers on direction

2. Cross-agency working groups on key topics like security, fraud, and equity

3. A regularly-updated roadmap and frequent webinars, updates, etc.

Are you subscribed to our partner newsletter? If not, request access from your account manager so that you can stay apprised of all the Login.gov happenings.
Partner / Industry Outreach

Login.gov has been meeting our agency and industry partners where they are:

- Dan Lopez, Login.gov’s Director, gave an overview of Login.gov’s roadmap at the annual Federal Identity conference
- Team members attended FedID, Identity Week, FIDO Authenticate, NASCIO, BenCon, Oktane, and other industry events this past quarter
- Team members attended partner-specific events, such as DOL’s Federal Tech Day
- Login.gov is an active participant in the NIST 800-63-4 process and NCCoE mDL R&D project
Program Roadmap
Policy & Compliance

End User Impact
Partner Support
Policy & Compliance
## NIST Compliance Path Forward

In FY 2024, Login.gov plans to offer a solution that complies with the IAL2 level of NIST 800-63 Digital Identity Guidelines.

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

<table>
<thead>
<tr>
<th>To protect users, Login.gov will:</th>
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<tr>
<td>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.</td>
</tr>
<tr>
<td>Use a privacy-preserving matching approach that compares “selfies” exclusively with the user’s photo ID—and does not use the image for any other purpose.</td>
</tr>
<tr>
<td>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.</td>
</tr>
<tr>
<td>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.</td>
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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 quarterly, and will be 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?
Thank you.