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| **Heading** | **Description** |
| Use Case Class / Scope | **Identity Proofing (In-Person)** |
| Use Case Name | **In-Person Proofing (IPP) as a Service** |
| Context | The scenario highlights the opportunity to leverage retail infrastructures of IPP Service Providers to increase adoption of better identity proofing with digital RPs. The goal is to identity proof the Individual with an acceptable level of confidence for transacting. |
| Stakeholders & Interests | * Individual – completing a transaction or gaining access to a system * Relying Party (RP) – prevent identity fraud * IPP Service Provider (IPP-SP) – provide quality service for a fee * IPP Clerk – perform duties and protect the stakeholders |
| Triggers | * Individual subject cannot pass online proofing * Individual elects not to submit info/pictures online for proofing * Relying party decides a need for IPP |
| Success Guarantees | * An individual has presented themselves in person to a clerk (i.e., an employee of the IPP service provider) * The individual has presented evidence of their identity in the form of a government issued photo ID * The address on the photo ID matches what was provided during initial registration or a secondary document (e.g., lease, mortgage, utility) has been provided * The clerk has had some training on spotting fraudulent IDs, photo/person matching, and suspicious behavior * An enrollment code has linked the digital identity record with the IPP event |
| Minimum Guarantees | * The process cannot be automated by an attacker (a human must present themselves). |
| Scope | IPP as a Service (IPPaaS) |
| Primary Actor | Individual / IPP Clerk |
| Preconditions | The individual has a photo ID and evidence of current address |
| Main Success Scenario | 1. RP collects name, address, email (flexible) from the Individual to uniquely resolve the claimed identity [upon their return | against records if needed]. 2. Individual agrees to IPP 3. An IPP enrollment code is issued to the Individual [from RP, IPP-SP, should be flexible] 4. The Individual presents the IPP enrollment code to the IPP Clerk. 5. The IPP Clerk records the IPP enrollment code with the IPP-SP 6. The Individual presents their photo ID to the IPP Clerk 7. The IPP Clerk inspects the Photo ID for signs of forgery 8. The IPP Clerk compares the Individual to the photo in the ID to make sure it is the same person 9. The IPP Clerk records the Photo ID information such as name and address with the IPP-SP 10. The IPP-SP shares the IPP enrollment code, identity information, and event details with the RP or a notice of fraud suspicion |
| Resolution  (SP 800-63) | Name, address, and other identifying information (e.g., email) is collected and used to uniquely identify the Individual. |
| Evidence  (SP 800-63A) | The Individual’s photo ID is collected and examined by the IPP Clerk. A secondary form of identification can be used for proof of current address. |
| Validation  (SP 800-63A) | The IPP Clerk inspects the ID for security features and signs of forgery. |
| Verification  (SP 800-63A) | The IPP Clerk ensures the person in front of them is the same person on the photo ID. |
| Address Confirmation  (SP 800-63A) | Optional   * A notice can be mailed to the current address determined during IPP * Electronic or physical mail could have been used to deliver the IPP enrollment code to the Individual |