Identity Proofing Solution
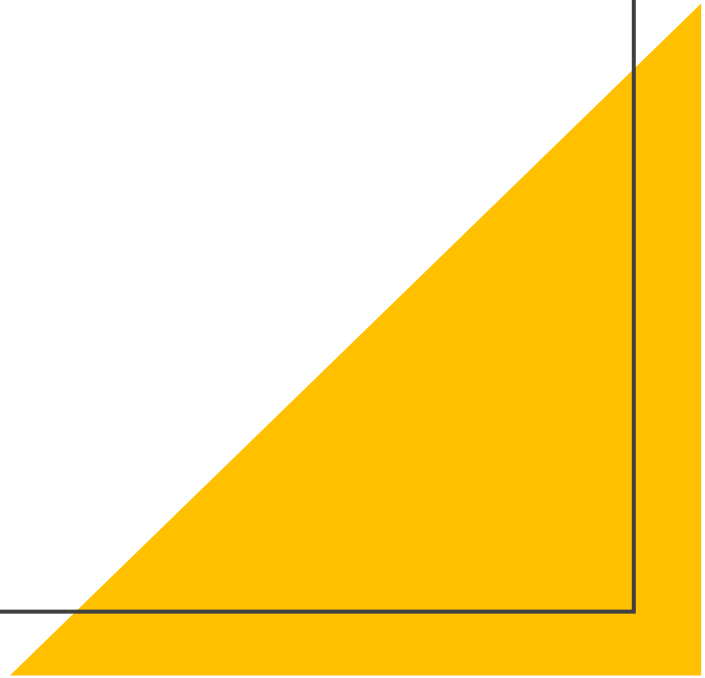
Demo Day Script

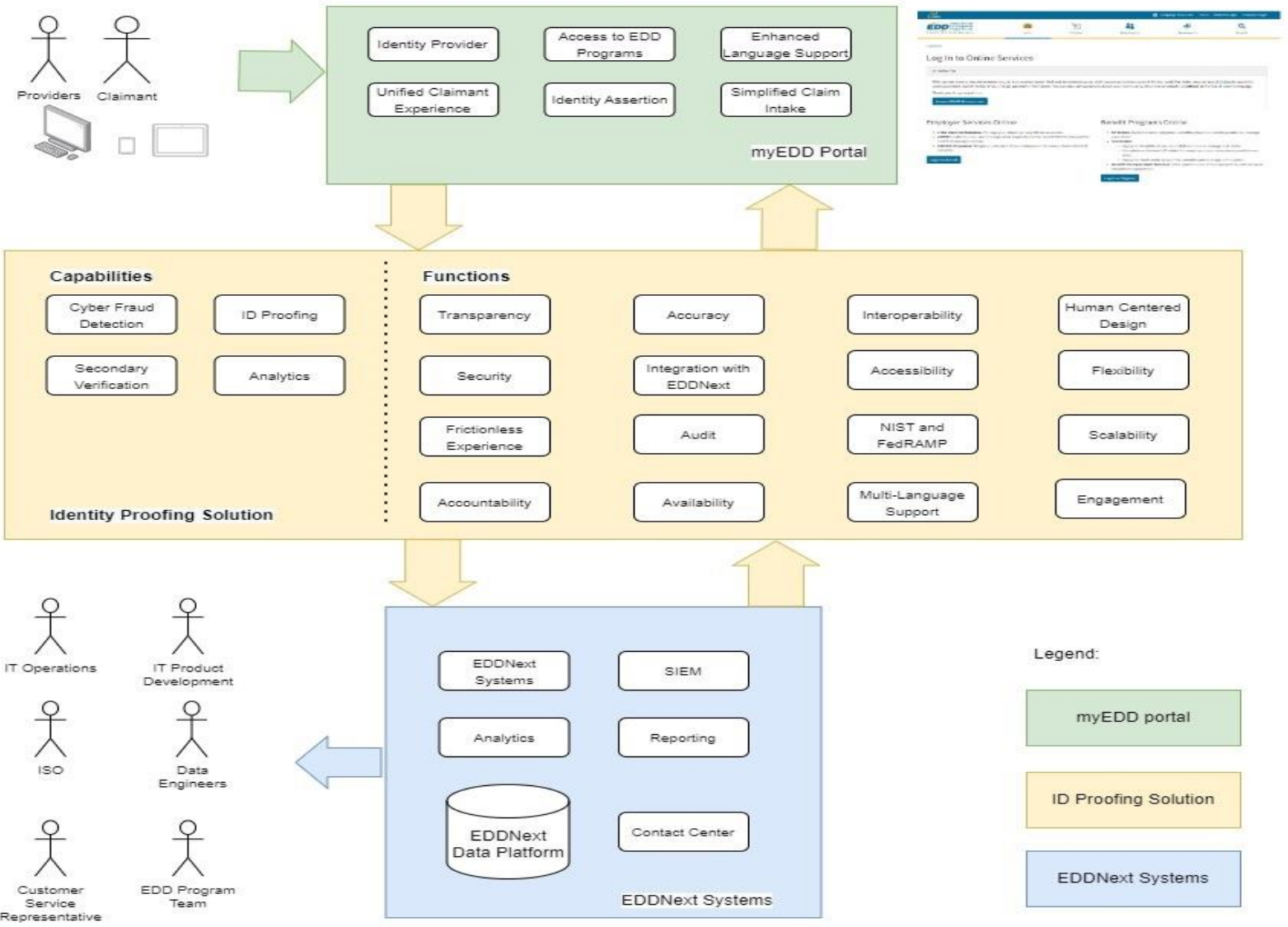# Section 1

CONCEPTUAL SOLUTION
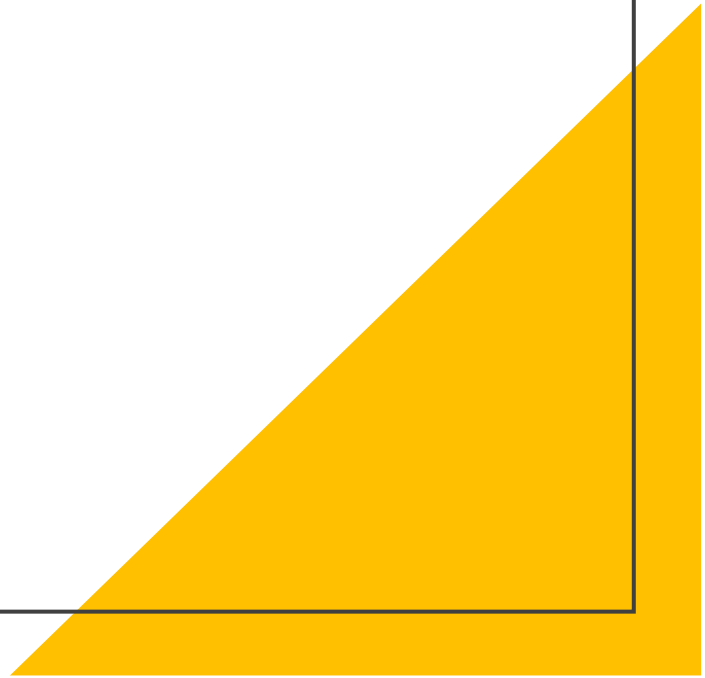
Conceptual Architecture

myEDD Portal
- Identity Provider
- Access to EDD Programs
- Enhanced Language Support
- Unified Claimant Experience
- Identity Assertion
- Simplified Claim Intake

Providers / Claimant

Identity Proofing Solution

Capabilities
- Cyber Fraud Detection
- ID Proofing
- Secondary Verification
- Analytics

Functions
- Transparency
- Accuracy
- Interoperability
- Human Centered Design
- Security
- Integration with EDDNext
- Accessibility
- Flexibility
- Frictionless Experience
- Audit
- NIST and FedRAMP
- Scalability
- Accountability
- Availability
- Multi-Language Support
- Engagement

EDDNext Systems
- EDDNext Systems
- SIEM
- Analytics
- Reporting
- EDDNext Data Platform
- Contact Center

IT Operations / IT Product Development / ISO / Data Engineers / Customer Service Representative / EDD Program Team

Legend:
- myEDD portal
- ID Proofing Solution
- EDDNext Systems

Section 2

PERSONAS

GUIDANCE

Minimum Friction: User doesn't interact with the Identity Proofing product once the minimum required information is provided.

Friction: User interacts with the Identity Proofing product even after the minimum required information is provided.

GUIDANCE

For external personas:

- Demonstrate how your solution will handle identity verification of valid claimants and medical providers to provide minimum friction experience.

- Demonstrate how your solution will handle identity proofing for valid claimants and medical providers that may experience some friction during the process.

- Demonstrate how your solution will handle identity proofing of malicious actors in this friction scenario.

External Personas

Persona 1 (a) – Alexis, The State Disability Insurance Claimant

Background: Alexis is the head of her household and has had a stable job as an electrician for past 10 years. She got injured and wants to file for state disability insurance through EDD as she is unable to work. She is not very tech-savvy and is wary of providing too much information on-line.

Assumption: Alexis has never been ID proofed through any online systems before.

Scenario: This is the happy path/minimum friction scenario.

Question: How does the system uniquely identify Alexis?

External Personas (contd.)

Persona 1 (b) – Alexis, The Unemployment Insurance Claimant

Background: Alexis is no longer injured and has been back to work for a year. Due to her company's cost cutting measures, she has been laid off. She is returning to submit unemployment insurance claim through EDD.

Assumption: Alexis has filed disability claim in the past.

Scenario: This is the happy path/minimum friction scenario.

Question: Does Alexis go through process again? Does she have to provide any additional information?

External Personas (contd.)

Persona 1 (c) – Alexis, Return State Disability Claimant

Background: Alexis finds another job as an electrician within a few weeks. She gets pregnant and plans to file for state disability insurance and paid family leave benefits when she will be out on maternity leave.

Assumption: Alexis is a return user/claimant. Alexis was ID proofed through an online system when she filed her claim last time.

Scenario: This is the happy path/minimum friction scenario.

Question: Does Alexis go through process again? Does she have to provide any additional information?

External Personas (contd.)

Persona 2 (a) - Jenna The Proxy Claimant

Background: Jenna, who is color blind, is married to Gary who recently got injured. Gary was hospitalized and will be there for some time. Jenna started filing a disability claim on Gary's behalf but phone reception and wi-fi signals at the hospital are weak. Jenna returns home, logs on to the personal computer and is resuming to submit Gary's disability claim.

Scenario: This is the happy path, minimum friction scenario.

Assumption: Neither of them have been through online identity proofing system before.

Question: How does the system differentiate Jenna from bad actor?

External Personas (contd.)

Persona 2 (b) - Mary The Proxy Claimant

Background: Mary's six years old son, Thomas, is a child actor and recently finished filming a series of commercials for an entertainment company. Mary has Social Security Number and other legal documents for Thomas. She is attempting to file an Unemployment Insurance claim on behalf of her child.

Scenario: This is the happy path, minimum friction scenario.

Assumption: Neither Mary nor Thomas have been through online identity proofing system before.

Question: How does the system differentiate Mary from bad actor?

External Personas (contd.)

Persona 3 – Leesa, The Benefit Overpayment Services User

Background: Leesa was notified that she was overpaid disability benefits. She set up an installment plan and has remained current on that agreement. She visits Benefit Overpayment Services after the new identity proofing solution has been implemented by the EDD.

Assumption: Leesa has an active installment agreement with the EDD.

Scenario: This is the happy path/minimum friction scenario.

Question: Does Leesa go through identity verification process again?

External Personas (contd.)

Persona 4 (a)- Lizzy AKA Charlotte

Background: Charlotte changed her first name to Lizzy two years ago to align with her new career as a standup comedian. Most of her records are updated but some may still reference her old name. She is tech savvy and has solid presence on social media. She is looking to file for unemployment claim through EDD.

Scenario: This is a friction scenario.

Assumption: Charlotte has been through online identity proofing system before.

Question: How does system align Charlotte and Lizzy to a single person?

External Personas (contd.)

Persona 4 (b) - Tammy Granderson AKA Grandison

Background: Tammy Grandison was recently laid off as a Project Manager, when the contract ended. She states that when she was born, her mother mis-spelled her last name on her birth certificate as "Granderson", instead of "Grandison". Her Social Security card reflects the incorrect spelling however her employer reported wages under her correct name, Grandison. Her California Driver's License reflects the correct last name. She is attempting to file an Unemployment Insurance claim online.

Scenario: This is a friction scenario.

Assumption: Tammy doesn't have an amended birth certificate reflecting the correct spelling of last name.

Question: How does system align Tammy Grandison and Tammy Granderson to a single person?

External Personas (contd.)

Persona 4 (c) - Thomas' Gender Identity

Background: Thomas is in the process of updating their personal records, such as driver's license, passport, SSN etc. to match with the gender they identify with. Thomas is unable to work for three months due to a major injury and is submitting disability insurance claim online.

Scenario: This is a friction scenario.

Assumption: While some of Thomas' information is updated, most of their personal records still reflects information associated with the gender identity they no longer identify with.

Question: How does system align with Thomas' identified gender?

External Personas (contd.)

Persona 4 (d) - Josh's Non-Binary Identity

Background: Josh is a non-binary individual and does not identify as being a male or female. Josh worked as a Medical Assistant and quit employment for personal reasons. Josh's birth certificate reflects gender as male however Josh does not identify with any specific gender. The claimant is attempting to file an Unemployment Insurance claim.

Scenario: This is a friction scenario.

Assumption: Josh's documents reflect information associated with the gender identity they no longer identify with.

Question: How does system handle Josh's identity verification?

External Personas (contd.)

Persona 5 (a) – John The Farmer

Background: John worked as a farmer in a farm before getting laid off. He used to get paid in cash for his farming work. He doesn't have a Social Security Number (SSN) and English is not his first language. He is a Mandarin speaker. He is trying to file for unemployment benefits through EDD.

Scenario: Is this a friction scenario?

Assumption: John has never been through an online identity proofing system before.

Question: How does the system guarantee there is only one John?

External Personas (contd.)

Persona 5 (b) – John The Farmer

Background: John submitted unemployment claim through paper process and received federal funding. A year and a half later, he was notified that he was overpaid unemployment benefits and therefore, needs to pay those funds back.

Scenario: Is this a friction scenario?

Assumption: John doesn't have SSN and his paper claim was filed a year and a half ago.

Question: How does the system guarantee there is only one John?

External Personas (contd.)

Persona 5 (c) – Bill with unusable SSN

Background: Bill used a Social Security Number that didn't belong to him to file a claim in the past. He received an overpayment and now wants to pay the overpayment back to avoid involuntary collections on that SSN. He is using EDD online system to register for Benefit Overpayments Services.

Scenario: Is this a friction scenario?

Assumption: Bill went through the identity proofing system in the past. Now he doesn't want to use SSN to identify himself.

Question: How does the system identify Bill?

External Personas (contd.)

Persona 6 (a) – Kryptonite The Malicious Actor

Background: Kryptonite is a malicious action who wants to collect unemployment insurance funds by submitting phony claims. Kryptonite is using bot to file claims and is hiding their overseas location.

Scenario: This is a friction scenario.

Question: How does the system differentiate Kryptonite from valid claimants?

External Personas (contd.)

Persona 6 (b) - Kryptonite, The Dark Web User

Background: Kryptonite decides to switch its strategy and is purchasing PII information from the dark web to submit fraudulent disability claims manually instead of bots.

Scenario: This is a friction scenario.

External Personas (contd.)

Persona 7 (a) – Shavana, The Identity Theft Victim

Background: Shavana is a victim of identity theft. She found out that her PII information was stolen to make fraudulent unemployment claim a couple of years ago. She was injured recently and wants to submit a valid disability claim.

Assumption: Cybercriminals have gone through online identity proofing system using Shavana's PII so she may be filing valid claim now but there are a lot of red flags in her identity verification check.

Scenario: This is a friction scenario.

Question: How does system differentiate between Kryptonite and Shavana?

External Personas (contd.)

Persona 7 (b) – Michael, The Identity Theft Victim

Background: Michael was recently laid off from a temporary agency due to a lack of work. He claims he was a victim of identity theft when his information was used to file an unemployment claim during the COVID pandemic. He was incarcerated at the time the fraudulent claim was filed. He has all the required identity documents.

Assumption: A fraudster has gone through online identity proofing system using Michael's identity so he may be filing valid claim now but there are a lot of red flags in his identity verification check.

Scenario: This is a friction scenario.

Question: How does system differentiate between Michael and a fraudster?

External Personas (contd.)

Persona 8 (a) – Dr. Kyropractor, The Busy Medical Professional

Background: Dr. Kyropractor at Pains N Aches is using EDD online system to certify disability claims for patients.

Assumption: Dr. Kyropractor is a newly licensed chiropractor and has not gone through any online identity proofing system.

Scenario: This is a minimum friction scenario.

Question: What attributes are needed to uniquely identify Dr. Kyropractor?

External Personas (contd.)

Persona 8 (b) - Dr. Kyropractor Under Investigation

Background: Due to a misconduct complaint against Dr. Kyropractor, he was dismissed from Pains N Aches. While the Centers for Medicare and Medicaid Services (CMS) is investigating the misconduct complaint against him, he has changed cities and gotten job at his friend's small chiropractic clinic. He is certifying the claims on EDD online system.

Scenario: This is a friction scenario.

Assumption: CMS has flagged his National Provider Identification number.

Question: How does the system take CMS flag into account when conducting Dr. Kyropractor's verification?

External Personas (contd.)

Persona 9 – Betty, Out of State Independent Contractor

Background: Betty is a hairdresser who applied for and received Pandemic Unemployment Assistance benefits during the pandemic as a California resident. As a result of being overpaid for 3 weeks benefit amount, she was issued a notice of overpayment in February 2023. Betty has been living Nebraska since 2021. She wants to use EDD online system to set up an installment for overpayment.

Scenario: This is a friction scenario.

Assumption: Betty is an independent contractor, lives outside of state and does not have state issued documents, wages etc.

Question: How does the system verify Betty's identity who is an out of state resident?

External Personas (contd.)

Persona 10 – Manny On Active Duty Overseas

Background: Manny has a benefit overpayment with EDD. However, he is active duty and has been overseas on an assignment for one year. He wants to set up an account with EDD online system to establish an installment agreement.

Scenario: This is a friction scenario.

Assumption: Manny filed a paper claim to apply for the benefits.

Question: How does the system verify Manny's identity?

External Personas (contd.)

Persona 11 (a) – Mutiple Claims from Same Location

Background: The Community public library has a great outreach program on different type of benefits to assist local impoverished population. On a particular day, ten people submitted their unemployment claims from this library. Jas wants to submit his unemployment claim from the same library.

Scenario: Is this a friction scenario?

Assumption: Jas has never been identity proofed before.

Question: How does the system handle multiple users from the same IP address?

Persona 11 (b) – Mutiple Claims From Same Location

Background: Dr. Azhar at Urgent Medical Services used shared computer to certify disability claims. The same day, a guest used the shared computer to submit their unemployment claim.

Scenario: Is this a friction scenario?

Assumption: Dr. Azhar has been identity proofed before. However, the guest has not been through this verification.

Question: How does the system handle multiple users from the same IP address?

Artifacts for External Personas

For **each** persona, prior to the demonstration:

1. Provide all the <u>required</u> attributes to conduct identity verification.

2. Provide all the <u>optional</u> attributes that can be used to conduct identity verification

3. Provide all the sources and methods that will be used to verify customers' identity.

4. Provide response times for calculating the confidence score.

5. Provide information on the expiration of confidence score.

6. Provide information on changes that impact the confidence score.

GUIDANCE

For internal personas:

- Demonstrate the type of performance metrics your solution can provide.

- Demonstrate how your solution will handle audit logging.

- Demonstrate your solutions' reporting capabilities to identify root cause analysis.

Internal Users

Persona 1 – Cliff, The EDD Call Center Representative

Background: Cliff works for an EDD call center in southern California. He receives a call from an unemployment insurance claimant who reports that they are unable to submit the requested documentation.

Assumption: Cliff has access to information (support protocols, analytics, etc.) to understand the root cause and resolve the incident.

Question: How would Cliff utilize the available solutions to resolve the incident?

Internal Users (Contd.)

Persona 2 – Dylan, The EDD Auditor

Background: Dylan is an auditor for EDD and is compiling the monthly security reports for executive management. The summary section of the report shows totals for accounts that required additional user verification and accounts that were ultimately not able to be verified. After the executive review, the executives request Dylan to work with the fraud team and perform a deep dive into the data to uncover patterns or scenarios that may indicate bad actors.

Assumption: Dylan has access to reports to conduct this analysis.

Question: How would Dylan utilize the available solutions to perform this analysis?

Internal Users (Contd.)

Persona 3 - Sarah, The EDD Security Manager

Background: Sarah receives an inquiry from Dylan who reports that a higher-than-average number of people have been blocked from the system for the last two quarters and requests a Root Cause Analysis.

Assumption: Sarah has access to solutions' reporting, logging, health checks information, etc.

Question: How would Sarah utilize the data/analytics to pinpoint the root cause?

Artifacts for Internal Personas

For internal personas, prior to the demonstration:

1. Provide all the sources and methods used to identify the system performance issue.

2. Provide evidence for change management procedures.

3. Provide information around audit logging, analysis reporting and system reporting features.

4. Provide evidence for support and knowledge transfer documentation.