



Electronic ID (eID) - NSTIC Grant for Benefit Programs

Proving the Efficacy of an Electronic Identity in Online Transactions by Leveraging the Trust of a State Driver's License Vetting Process

The pilot will prove critical things about the Identity Ecosystem to the State of North Carolina, State Agencies with eGov web sites, NIST and the identity community:

- 1. An Electronic ID (eID) can be created that carries the trust of a driver's license online.**
By integrating mobile phone number verification, document authentication and a biometric link to DOT's driver's license identity proofing process we prove the efficacy. Results will be measured and used to prove our claim, comparing our process to existing technologies such as knowledge-based authentication (KBA).
- 2. Benefit program applicants can successfully register for an eID and use it to login to a DHHS portal.**
In a controlled environment and by self-selection, applicants will be given the opportunity to create their own electronic identity (eID) on their personal smartphone. With that eID under their control they will test its use in successfully logging into a DHHS secured website to replicate the actions required for in-person identity proofing when applying for benefits.
- 3. The eID can be linked with other credentials to improve trust in the identity of individuals.**
The MorphoTrust® eID will be linked with the North Carolina ID (NCID) during the login process. Similarly, miiCard will demonstrate elevation of identity assurance by allowing a consumer to link the eID with their miiCard credential. Additionally, the miiCard credential can use the out of band authentication features of the MorphoTrust eID (i.e. a request for a selfie to authorize an action).

Proving that the 3 items above can be successfully accomplished provides critical validation of our approach to meeting the 4 key NSTIC (National Strategy for Trusted Identities in Cyberspace) Principles:



Identity solutions will be privacy-enhancing and voluntary



Identity solutions will be secure and resilient



Identity solutions will be interoperable



Identity solutions will be cost-effective and easy to use



Timing:

The NSTIC pilot development is happening as we speak with 2 areas of focus for interacting with North Carolina users.

- **Group #1** will be made up entirely of employees within DHHS, DIT and DOT with a focus on successfully downloading the MorphoTrust® eID app and registering for an eID using their NC DL or ID. An email will be sent out to all parties inviting them to participate in this first-of-its-kind proof of concept, providing them with directions on how to download the app along with a few FAQs. It may also include the step of logging into a simple website to complete a full use case.
- **Group #2** will be made up entirely of in-person benefit applicants at select (3) county offices that were chosen. When applicants enter the office, they will be asked if they would like to take part in a proof of concept that could eventually be rolled out to the entire state and others in the future. They will be directed to one of the office self-service computer terminals where they can follow directions on how to download the MorphoTrust eID app to their smartphone, register for their eID and attempt logging into a website provided by DHHS on a private page only accessible to pilot participants.

Partner Details:

- **North Carolina Department of Health and Human Services (NC DHHS)** - is partnering to offer benefit applicants an opportunity to test our new technology to understand its viability in (1) Improving access to the program (2) ability to bring new efficiencies to agency operation and (3) improve the overall customer experience.
- **North Carolina Department of Transportation (NC DOT)** - is critical as they are implementing MorphoTrust® Fabric to enable the matching of identity registration claims to the drivers' license system of record. The in-person proofed identities held by DOT are essential to enabling trust in our pilot.
- **North Carolina Department of Information Technology (NC DIT)** - is very interested in learning as much as possible about the evolution of online identity in an effort to inform their statewide identity practices. They are also providing the overall project management support for all NC resources.
- **Gluu** - is the open source provider of the Identity Provider (IDP) services we employ as part of our cloud hosted service offering. Registration of eID holders and protocol management (i.e. OpenID Connect, FIDO...) are examples of Gluu's role in the team.
- **miiCard** - is another commercially available electronic credential whose trust is based on Know Your Customer (KYC) processes of financial institutions (bank accounts). We will prove that consumers could link their MorphoTrust eID with an existing miiCard account to improve trust and extend the MorphoTrust eID's authentication capabilities to wherever miiCard is accepted. This demonstrates user choice and interoperability by allowing the user to choose which credential and which authentication capabilities they want to use.

Visit www.morphotrust.com/eID to learn more about our eID NSTIC grants!