

Building Relationships, Building Trust

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Challenges

- Build long-term relationships with a customer base that is historically 'drive-by' in nature
- Manage risks to the customer and to the agency
- Respect the customer's privacy concerns

Requirements

- Paperless registration process
- High degree of certainty (the wallet test)
- Out-of-band exception processing

Reality

- Realistic risk assessment
- Technical feasibility
- Customer sensitivity

Solutions

- Use Pay.gov's Verification Service as KBA 'repository'
- Use internally developed identification and authorization process

Results

- 130,000+ accounts
- Very high accuracy
- Well received by customers
- Successful partnership with sister agency and private sector