

# **ECIP** Application Portal

Create an ID.me Account March 2021

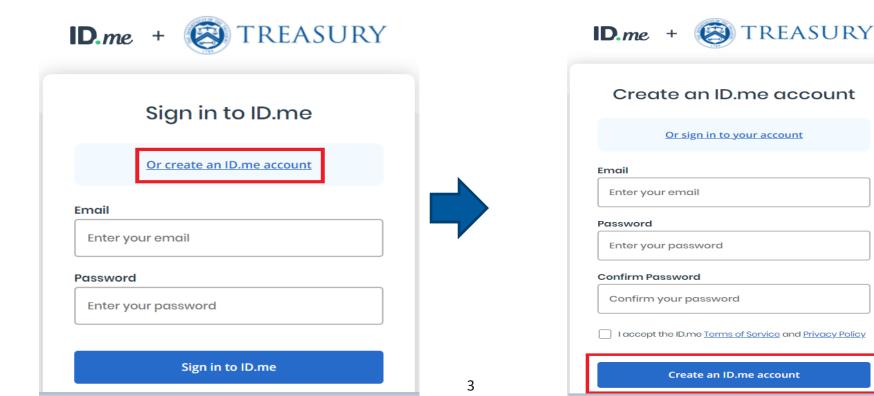


This document outlines the processes associated for credentialing and identity proofing as defined by NIST SP 800-63 v3, Digital Identity Guidelines, to obtain an ID.me credential. ID.me is a certified commercial identity provider offering Identity Assurance Level (IAL) 2 and Authentication Assurance Level (AAL) 2 credential.

- All Payroll Support Program recipients who attempt to logon to the CARES Portal for the first time need to sign up with ID.me through the following three-step process:
  - Email Verification (Slides 4– 5)
  - Two Factor Authentication Verification (Slides 6 9)
  - Identity Verification (Slides 10 30)
    - Examples are provided for the following Identity Verification Options
      - Option 1: Upload Photos of Your License or State ID (Slides 11 20)
      - Option 2: Virtual In-Person Identity Proofing (Slides 21 31)
- Process to logon to CARES Portal once ID.me registration is complete (Slides 33 through 35)
- NIST SP 800-63 v3
  - <u>http://www.nist.gov/nstic/</u>

#### Launch Website & Sign Up for ID.me

- ► Click the following link:
  - <u>https://portal.treasury.gov/cares/s/ecip</u>
  - For best site performance, it is recommended that you use Google Chrome
- Select create an ID.me account
  - Input the email address and create a password
  - Check Box Accept terms of service and privacy policy
  - Select Create an ID.me account





#### **Email Verification**



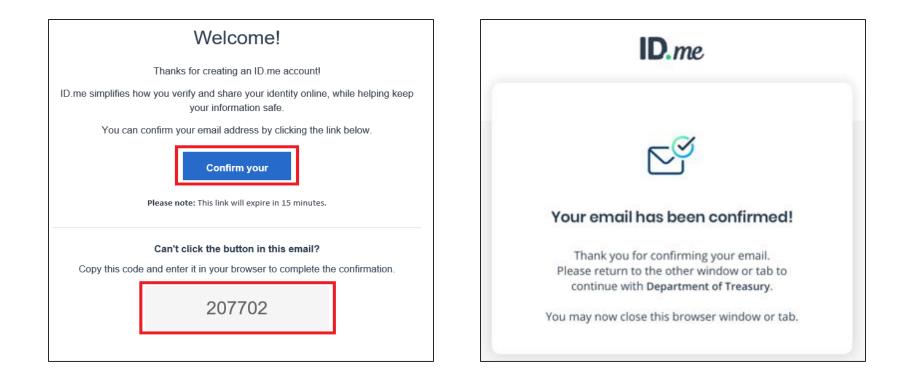
- ID.me will send an email for verification to the email account you used to register
  - ID.me will send a confirmation email with 6 digit code
  - Once you select Confirm Your Email in your email, ID.me will verify automatically
  - Select Continue

**Note:** Web browser session is suspended until you respond to the ID.me email confirmation. The email confirmation link and code will expire after 15 minutes.

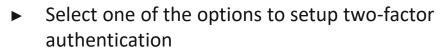
D.me + 🛞 TREASURY
CONFIRM YOUR EMAIL ADDRESS
We sent an email to thaobtle@gmail.com with the subject line "ID.me - Please Confirm Your Email."
If you cannot find the email, please check your spam folder. It can take up to 10 minutes to receive the email.
$\mathbf{C}$
After your email is confirmed, return to this page to continue.
Didn't receive the email? <u>Send it again</u>
Can't click on the button in your email?
Enter the 6-digit code from the email below.
Continue



- ► Open the ID.me email and acknowledge the receipt
  - Below is a example of the email you will receive (left image) with conformation and 6 digit code
  - Select Confirm your Email button, you will see the confirmation notice (right image)
  - You should return to your browser session



#### **Two-Factor Authentication**



- Text Message or Phone Call (Preferred)
- Push Notification
- Code Generator Application
- FIDO U2F Security Key
- Mobile Yubikey

**Note:** This presentation captures screen shots for the first option: Text Message or Phone Call.

ID.me + 🛞 TREASURY
SECURE YOUR ACCOUNT
<b>3</b> a a
Add an extra layer of security to your account. With two-factor authentication even if someone guesses your password, they won't be able to sign in as you. You only need to set up your device for two-factor authentication once.
Select an option below to setup two-factor authentication
Text Message or Phone Call Get a 6-digit code sent to your phone by text message or phone call. Select
Push Notification Approve sign-ins via Push Notifications sent to the ID.me Authenticator mobile app. Select
Code Generator Application Generate verification codes via code generator apps like ID.me Authenticator to sign in.
FIDO U2F Security Key Use a security key, a small device that connects to your computer's USB port. Beleot
Mobile YubiKey  Enroll a YubiKey security key for secure  mobile authentication.  Select



#### Two-Factor Authentication: Text Message or Phone Call



- ► Select Text message
  - Enter your phone number
  - Select Text message
  - Select Continue

**Note:** Please use your valid mobile phone number.

ID.me + 🛞 TREASU	JRY
SECURE YOUR ACCOUNT	
1 2 3	
Receive authentication code via	phone
Be sure to use a phone number you have a to whenever you plan to sign in.	cess
-	
Choose how you want to receive the c	ode
Text message	I
THE NUMBER PROVIDED WILL ONLY BE USED FOR ACC SECURITY. MESSAGE AND DATA RATES MAY APPL	
Go back Continu	Je

#### Two-Factor Authentication: Text Message or Phone Call



- ► Verify phone number
  - 6 digit verification code generated automatically
  - Select Continue

**Note:** The code will expire after 15 minutes.

D.me + 🛞 TREASURY
SECURE YOUR ACCOUNT
1 2 3
Confirm your phone number
Please check your phone for the 6-digit code that we just sent to you at
Enter the 6-digit code
882353
Didn't receive the code? Send it again
Go back Continue



#### Confirmation

YOUR ACCOUNT IS NOW SECURE Your phone number can now be used for two- factor authentication.
£⊰
Visit <u>ID.me My Account</u> to view and manage two- factor authentication settings.
Recovery code
A recovery code can be used in the event you lose access to your two-factor authentication device.
Generate recovery code
Continue

**Congratulations!** You have enabled two factor authentication for your account. Next step is to verify your identity.

ID.me will send you an email notification that you enabled twofactor authentication.

# You have enabled two-factor authentication for your account

Thank you for enabling two-factor authentication for your ID.me account.

Two-factor authentication is an additional layer of security designed to prevent unauthorized access to your account and protect your information with ID.me.

From now on, whenever you sign in, you can authenticate yourself using the following two-factor authentication option:

Text Message or Phone Call -- (\*\*\*) \*\*\*-\*703

## **Identity Verification**

- Choose a verification method
  - Option 1:
    - Upload photos of your license or state ID (Preferred)
      - » Slides 13-22
    - Upload a photo of your passport
    - Upload a photo of your passport card
  - Option 2:
    - I don't live in the United States (International)
      - » Slides 21-30

**Note:** You must use an active / valid license, state ID, or Passport

ID.me + 🛞 TREASURY
VERIFY YOUR IDENTITY
There are several options for you to verify your identity and this process only takes a few minutes. You'll only need to verify your identity once.
We'll need your permission to use details from your credit profile and other public sources to verify your identity. Don't worry, this won't affect your credit score.
Choose a verification method
Upload photos of your license or state ID Upload photos of your driver's license or state ID, and enter your social security number.
Upload a photo of your passport Upload a photo of your passport and enter your social security number. Start now
Upload photos of your passport card Upload photos of your passport card and enter your social security number.
l don't live in the United States







- ► Step 1
  - Choose how to submit photos
  - Take a picture with my device
  - Upload a photo

ID.me + 🛞 TREASURY
VERIFY YOUR IDENTITY
Choose how to submit photos
In order to verify your identity, please make sure: 1) Your document is is up to date and valid 2) Your document is clear and readable 3) You take the photo on a well-lit flat surface
O Take a photo with my device
YOUR MOBILE PHONE MUST HAVE A CAMERA AND A WEB BROWSER.
OR
Upload a photo



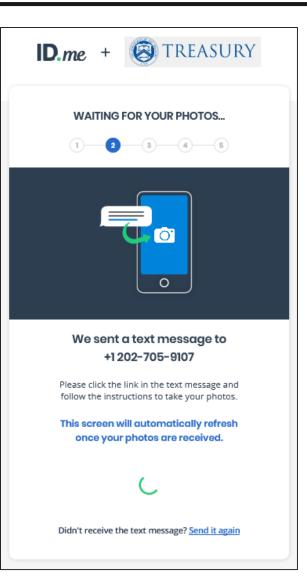
- ► Step 1 (continued)
  - Enter your phone number
  - Select Continue

D.me + 🛞 TREASURY
VERIFY YOUR IDENTITY
1 2 3 4 5
Take photos with your phone
Enter your mobile phone number, and we'll text you a link to take photos of your document.
Enter your mobile phone number
(L)
YOUR MOBILE PHONE MUST HAVE A CAMERA AND A WEB BROWSER.
Back Continue



- ► Step 1 (continued)
  - A text message will be sent to your phone

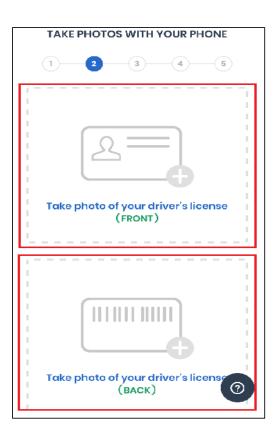
**Note:** You current web browser session is suspended until you respond to the action required.





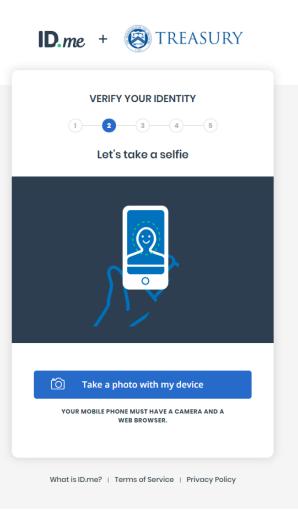
- ► Step 2
  - ID.me will send a text to your phone
  - Select the link from your phone to upload the front and back of your photo ID

This message is from <u>ID.me</u>. Please click the following link to upload a picture of your ID: <u>https://verify.id.me/en/phone/</u> <u>PHrxGQeQ</u>



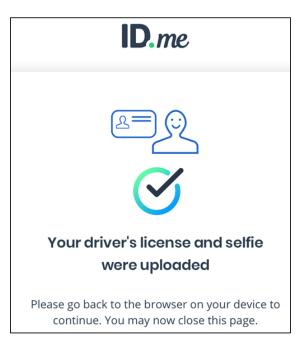


- ► Step 3
  - Upload a selfie
  - Once photo is uploaded, ID.me will verify automatically





- Step 3 (continued)
  - Once you have completed the front and back license photos and selfie, the following message is displayed on your phone.
  - You should return to your browser session





- Step 3 (continued)
  - Your browser session indicates the system is in process of verifying your identity
  - It may take up to 15 seconds
  - An additional screen may appear for manual data input if ID.me cannot verify information on your license

D.me + 🛞 TREASURY
VERIFY YOUR IDENTITY
Your ID is being checked for authenticity. This can take up to 15 seconds.
and the second
Waiting for processing to complete

**Note:** If ID.me cannot verify your information from your license, an additional screen may appear for you to input your data manually.



- ► Step 4
  - Enter 9 digit Social Security Number
  - A text will be sent to cell phone number
  - Select Continue

D.me + 🛞 TREASURY
VERIFY YOUR IDENTITY
1 2 3 4 5
Enter your Social Security number
The Social Security number is used as a unique identifier to confirm identity. This will not affect your credit score.
Social Security Number *
#########
Back Continue



- ► Step 5
  - Confirm information
  - Check box Accept the use of Fair Credit Reporting Act
  - Select Continue

Note: Please verify the information listed

ID.me + 🛞 TREASURY
VERIFY YOUR IDENTITY
1 2 3 4 5
Confirm your information
We will securely use the following information to verify your identity against trusted sources.
What does this mean?
Personal information
First Name
Middle Name
Last Name
Gender
Date of birth
Home address EDIT
Street
City
State VA
Zip Code
Phone number EDIT
Mobile Phone
The information fve provided is correct, and I accept the use of <u>Foir Credit Reporting Act</u> data to varify my identity.
What is The Federal Fair Credit Reporting Act?
Back Continue



- ► Step 5 (continued)
  - Your browser session indicates the system is in process of verifying your identity
  - It may take up to 10 seconds
  - ID.me will send you a Congratulations email
  - Skip Slide 21 if ID.me completed your identity verification

D.me + 🛞 TREASURY
VERIFY YOUR IDENTITY
Your information is being checked for authenticity. This can take up to 10 seconds.
· ·
Waiting for processing to complete

**Note:** If ID.me cannot verify your SSN or phone number, an additional screen may appear for you to input your data manually.



- ► If ID.me could not verify your identity:
  - Select Verify Identify via Video Call
  - Start Over (Optional)
    - Select one of the options to setup twofactor authentication
      - » Text Message or Phone Call (Preferred)
      - » Push Notification
      - » Code Generator Application
      - » FIDO U2F Security Key
      - » Mobile Yubikey

D.me + 🛞 TREASURY
We couldn't verify your identity Complete your identity verification through a virtual in-person video call with an ID.me Trusted Referee agent.
Verify Identity via Video Call
Unable to confirm phone number
Error Code: E4306 - 69F099C5C9CD
Start over
Have more questions? <u>visit ID.me Support</u> .



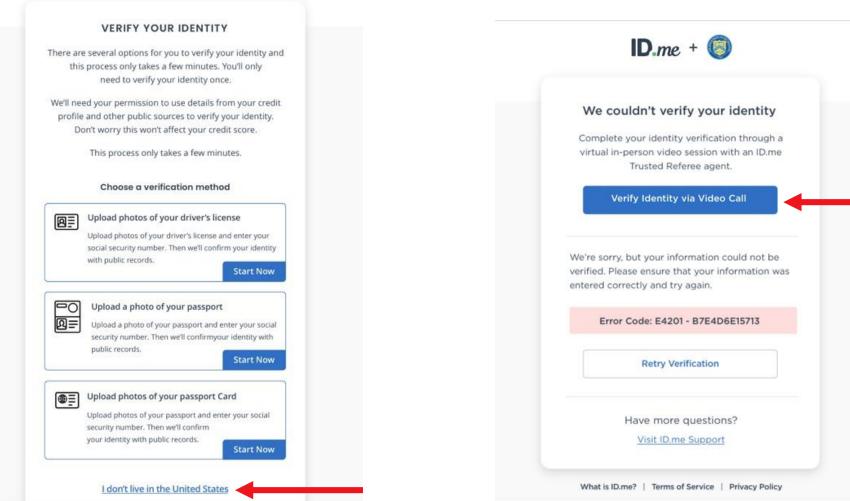
**Option B:** User initiates Virtual In-

Person Identity Proofing after one

unsuccessful online (self-service)

identity proofing attempt

**Option A**: User initiates Virtual In-Person Identity Proofing by selecting "I don't live in the United States"





- Review the overview of the 3 step identity verification process
- ▶ When you are ready to proceed, select "Get Started"

	ID.me
	BOOK A FREE LIVE VIDEO IDENTITY VERIFICATION SESSION
	Complete your identity verification via a Trusted Referee in three easy steps
	1) Confirm your personal information
	2) Select and upload identification documents <u>View list of eligible documents</u>
	3) Attend the live video web session
	Get your identity verified in 15 minutes or less!
	TRUSTED REFEREES ARE TRAINED AND CERTIFIED TO INSPECT YOUR IDENTIFICATION DOCUMENTS AND VERIFY YOUR IDENTITY DURING YOUR ONLINE SESSION.
ſ	Go Back Get Started



 Confirm that your personal information shown on the screen is accurate and select Continue

	ID.me
MEET WIT	TH A TRUSTED REFEREE TO VERIFY YOUR IDENTITY
Confir	m your personal information
Please upda	te any personal details in the form below.
mail*	
bill.daven	port+loa3@id.me
hone	
• (703)	953-2346
irst Name*	Middle Name
VERONIC	4
ast Name*	
PERSINGE	R
uffix	Social Security*
Date of Birth*	
07/09/194	2
	Continue
	mo?   Terms of Service   Privacy Policy



 Confirm that the address shown on the screen is your current or most recent address and select
 Continue

ID.me			
MEET WITH A TRUSTED REFEREE TO VERIFY YOUR IDENTITY			
Confirm your personal address			
If your current or most recent address is different than what is shown below, please update it now.			
Country			
United States			
Current Home Address			
1202 Leesburg Pike			
City			
Falls Church			
State Zip Code			
Virginia 🔶 22043			
Go Back Continue			
What is ID.me?   Terms of Service   Privacy Policy			



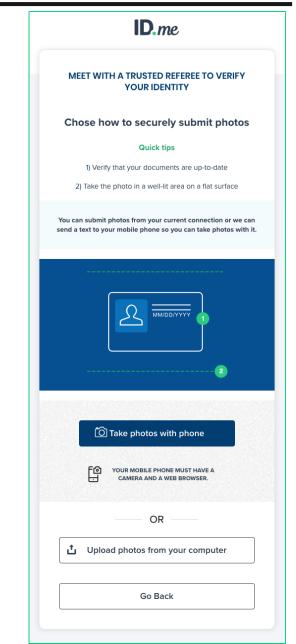
- You can either upload two (2) Primary IDs or one (1)
  Primary and two (2) Secondary IDs as evidence
- In the example shown on this slide, the user chose two Primary IDs and was prompted to select them via the dropdown menu at the bottom of the screen
- The user chose the U.S. Passport and Driver's License, which we will see on the next screen

**Note:** You must use an active / valid license, state ID, or Passport

ID.me				
MEET WITH A TRUSTED REFEREE TO VERIFY YOUR IDENTITY				
+ + + +				
We need <b>two primary IDs</b> or <b>one primary</b> <b>plus two secondary IDs</b> to proceed				
A TRUSTED REFEREE WILL VERIFY YOUR IDENTITY BY INSPECTING THE DOCUMENTS YOU UPLOAD.				
2 Primary 2 Secondary				
What is a Primary or Secondary Document?				
You'll need to submit images of the original documents, not photo copies.				
Primary ID #1 U.S. Passport				
Primary ID #2 Select a document				
Go Back Continue				



The user in this example is given the option to either upload photos of their documents from their computer or take them directly with their mobile phone





 You will be taken through each step of the upload process based on the pieces of identity evidence you select

ID.n	ne
MEET WITH A TRUSTED YOUR IDE	
Required docu	umentation
Driver's Lic	ense
FRONT	ВАСК
We have a photo of the Front your Driver's License <u>Change</u>	Choose
U.S. Pass	port
FRON	т
Ve have a pho	to of the
Front your U.S. Chang	Passport
Go Back	Continue

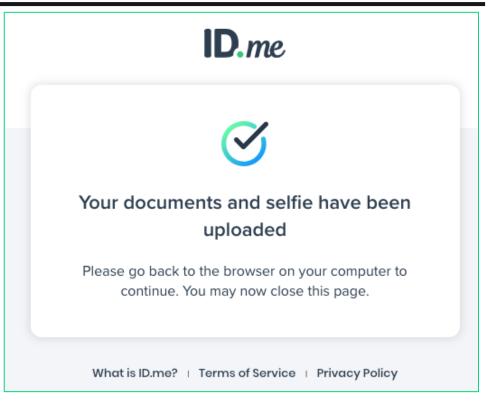


 Enter your mobile phone number, and you will be texted a link to capture a photo of yourself (selfie capture)

	TED REFEREE TO VERIFY IDENTITY
Take	e a selfie
· ·	e number, and we'll text you a take a selfie.
■ • (703) 953-2346	
	ust have a camera and web rowser.
Go Back	Continue

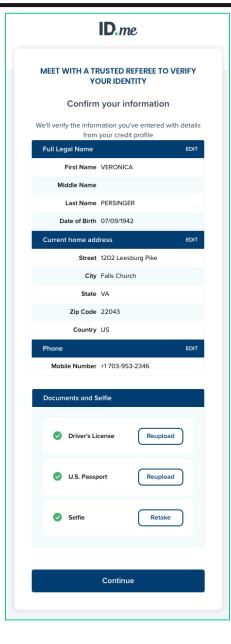


Once you capture and successfully upload your selfie, you will receive a confirmation screen that prompts you to return to your original browser to resume the session





 Review your personal information to ensure it is correct and then select **Continue**



#### Website Redirect



 Once ID.me identity verification is complete, you will be redirected to the ECIP Application Portal landing page



Please click this button to start an ECIP application.

Begin ECIP Application

Required Action Items

Applications you create will appear in this location.

INTRODUCTION	The Department of the Treasury (Treasury) is providing these Application Instructions for Low- and Moderate-Income Community Financial Institutions that are considering applying for a capital investment under the
APPLICATION PROCESS	Emergency Capital Investment Program (ECIP or Program). Capitalized terms used throughout are defined in the Definitions section below.
ELIGIBILITY	General Authority. The Consolidated Appropriations Act, 2021 added Section 104A of the Community Development Banking and Financial Institutions Act of 1994 (the "Act"). Section 104A authorizes the Secretary of the Treasury to establish the Program to support the efforts of Low- and Moderate-Income Community Financial Institutions to, among other things, provide loans, grants, and forbearance for small businesses, Minority-owned
TERM SHEETS	businesses, and consumers, especially in Low-Income and Underserved Communities, including Persistent Poverty Counties, that may be disproportionately impacted by the economic effects of the COVID-19 pandemic by providing direct and indirect capital investments in Low-and Moderate-Income Community Financial Institutions.
DEFINITIONS	This Program overview, Application Instructions, and application are issued pursuant to Section 104A(d) and (o)(9) of the Community Development Banking and Financial Institutions Act of 1994, as amended by the
AGGREGATE AMOUNTS	Consolidated Appropriations Act, 2021. These documents may be updated, revised, or modified at any time, and the requirements contained herein may be waived by the Secretary of the Treasury in his or her sole discretion
CONFLICTS OF INTEREST	to the extent permitted by law.
TERMINATION OF INVESTMENT AUTHORITY	
COLLECTION OF DATA	
PAPERWORK REDUCTION ACT NOTICE	

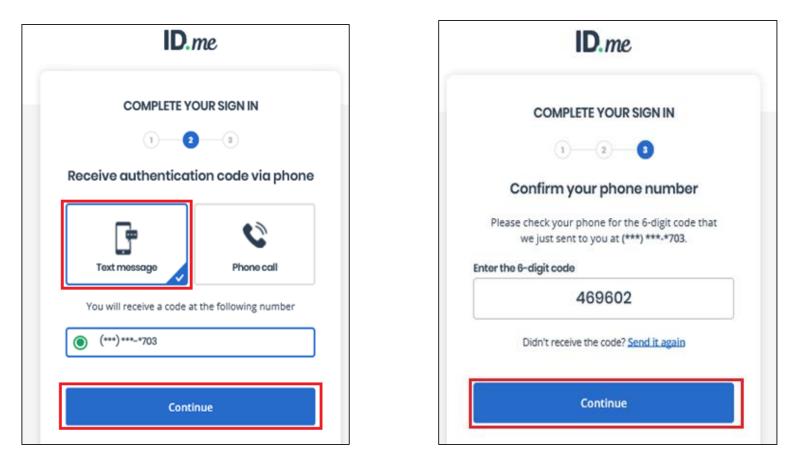


► Sign in with ID.me Account

ID.me + 🛞 TREASURY		
Sign in to ID.me		
Or create an ID.me account		
Email		
Enter your email		
Password		
Enter your password		
Sign in to ID.me		

#### Logon to ECIP Application Portal

- Complete Logon
  - ► Receive authentication code via phone
  - ► Select Continue (left)
  - ► Select Continue (right)







CRES Administration Hub Constrained Constr

#### Please click this button to start an ECIP application.

Begin ECIP Application

#### Required Action Items

#### Applications you create will appear in this location.

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CONFLICTS OF INTEREST	to the extent permitted by law.
TERMINATION OF INVESTMENT AUTHORITY	
COLLECTION OF DATA	
PAPERWORK REDUCTION ACT NOTICE	

#### Note: Successful logon (authentication) to ECIP Application Portal