



Alabama Department of Revenue

eID Program: Authenticating Taxpayers with Biometrics

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Topics to be covered

- What problem were we attempting to address?
- Why did we select this solution?
- How does the eID program work?
- Outreach Campaign
- Results
- Observations
- What's Next?





What problem were we attempting to address?

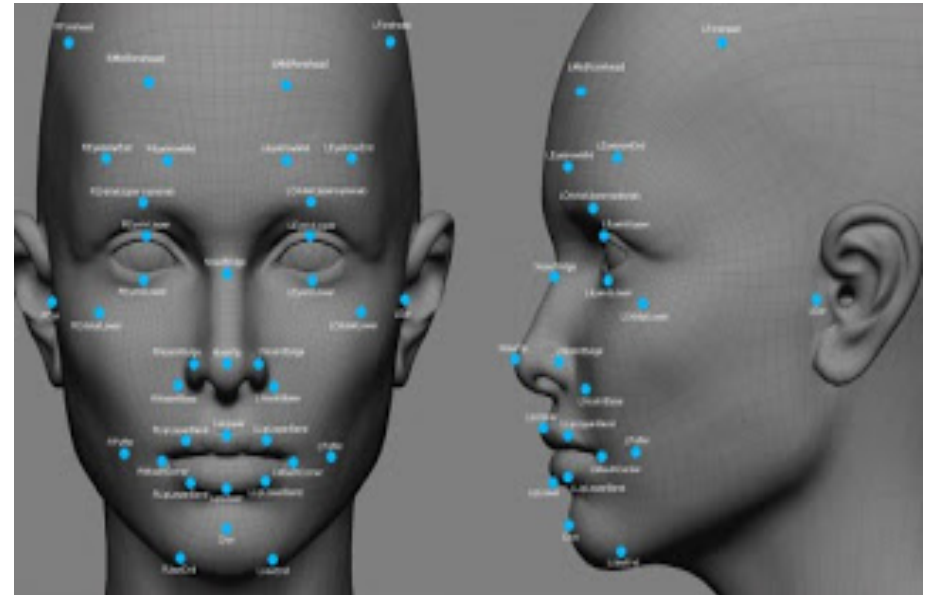
- Accurately identify the actual taxpayer
- Streamline refund process
- Automate ID validation





Why did we select this solution?

- Biometrics confirmed against DL database = high confidence level
- Secure

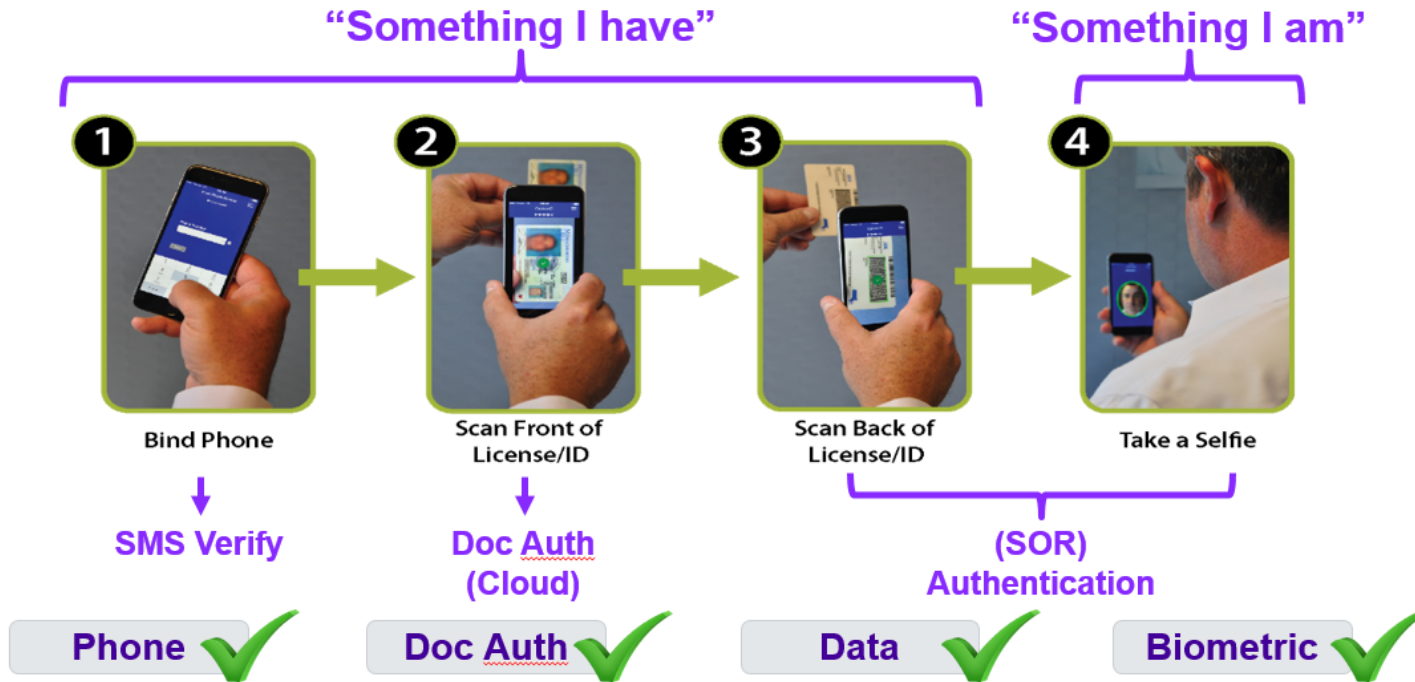




How does the eID program work?

(1) Create your eID

(2) Login/Register with DOR

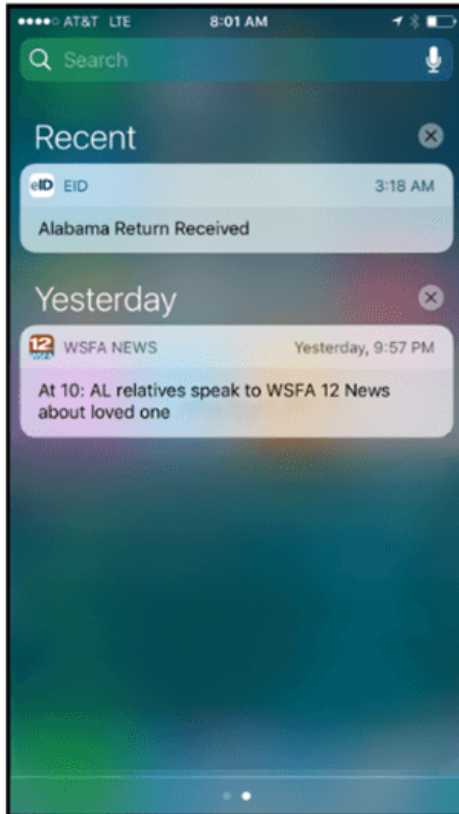




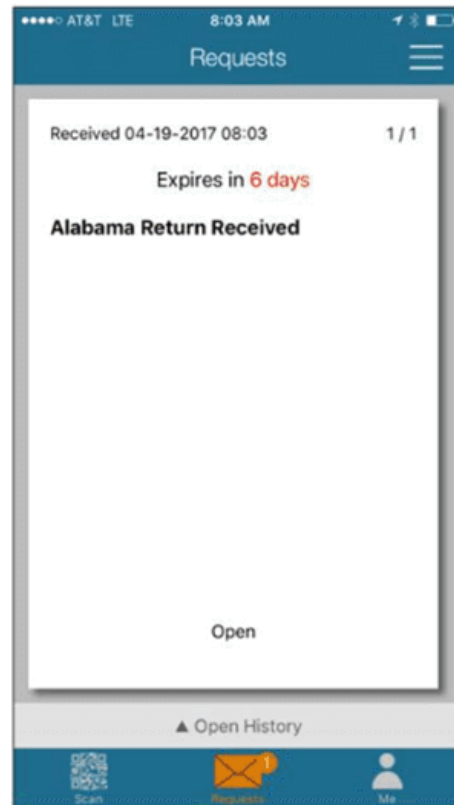
How does the eID program work?

(3) Authorize processing of your return

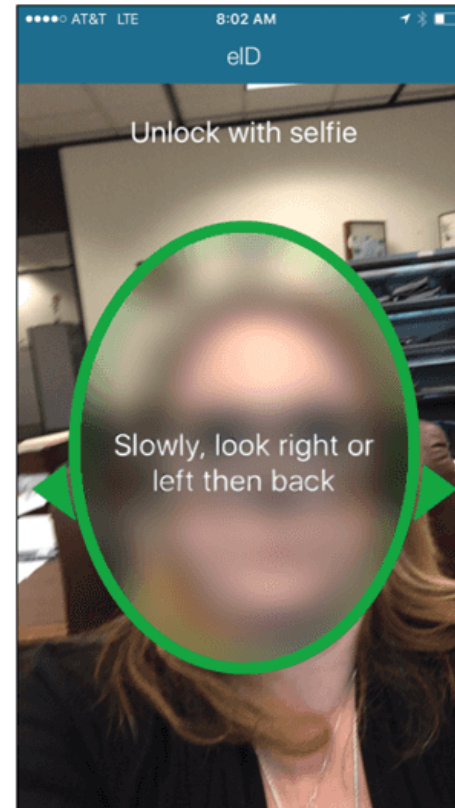
Step #1



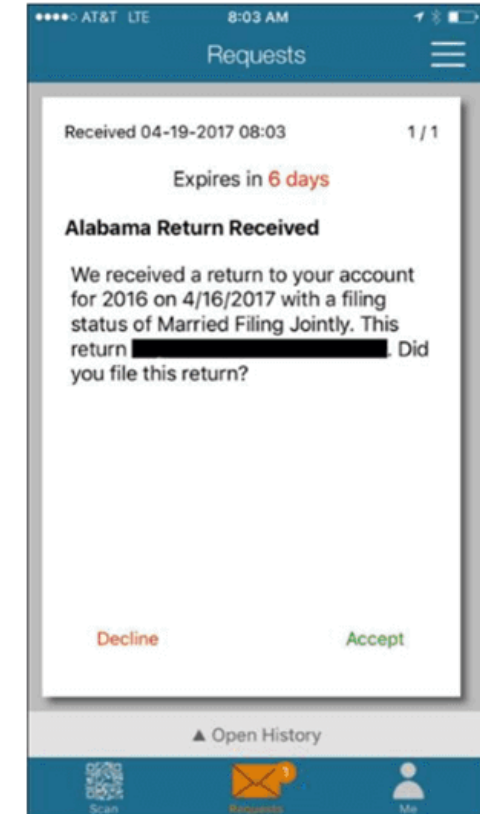
Step #2



Step #3



Step #4





Phased Rollout

- Phase 1: April 11, 2017- iOS version only
- Phase 2: January 2018- iOS and Android versions



Our Outreach Campaign

Brochure

Alabama eID A free service provided by the Alabama Department of Revenue.

MY IDENTITY. MY REFUND.

Protect your refund. Protect yourself.

The Alabama eID is a free and secure mobile app that prevents a fraudulent state tax return from being processed in your name.

How it works

Using facial recognition technology, the Alabama eID verifies your identity by matching your face against the picture used to make your driver's license or state-issued ID.

With the Alabama eID, there are no usernames or passwords to remember, and only you can authorize the Department of Revenue to process your state income tax refund.

Supported Devices

iOS: iPhone 5/7 Plus, iPhone 6/6s, iPhone 6s Plus, iPhone SE

Android: Samsung Galaxy S6/S6 Edge, Samsung Galaxy S5, Samsung Galaxy S4, Samsung Galaxy Note 4, Samsung Galaxy Note 3, Samsung Galaxy S3/S3 Edge, LG G4

Download the Alabama eID app from the App Store or get it on Google Play today!

To learn more about the Alabama eID visit www.alabamaeid.com

Web Banners

Alabama eID PROTECT YOUR REFUND. PROTECT YOURSELF.

Protect your refund. Protect yourself.

Alabama eID is a safe and highly secure app that protects your identity from being stolen and a fake state tax return being filed in your name.

A free service provided by the Alabama Department of Revenue.

To learn more visit www.alabamaeid.com

Alabama eID (MorphoTrust USA)

INSTALL

About

Download the Alabama eID app to your smartphone and protect yourself against someone stealing your identity and filing a fraudulent state tax return in your name. The app verifies your identity by cross-matching your face against the picture used to make your driver's license or state-issued ID.

With the Alabama eID, there are no usernames or passwords to remember, and only you can authorize the Department of Revenue to process your state income tax refund.

Don't let someone steal your state income tax refund. Protect yourself. Protect your refund.

The Alabama eID verifies your identity by cross-matching your face against the picture used to make your driver's license or state-issued ID.

With the Alabama eID, there are no usernames or passwords to remember, and only you can authorize the Department of Revenue to process your state income tax refund.

Protect your refund. Protect yourself.

Alabama eID is a safe and highly secure app that protects your identity from being stolen and a fake state tax return being filed in your name.

A free service provided by the Alabama Department of Revenue.

To learn more visit www.alabamaeid.com

CAMPAIGN TACTICS

- ✓ Digital Advertising
- ✓ Paid Search and Paid Social Media Advertising
- ✓ Media Relations
- ✓ Radio ads across 9 stations in 5 markets
- ✓ PSA aired in 5 television markets
- ✓ Exhibit space at Mercedes Benz Marathon Expo
- ✓ Brochures, Posters for community Tax Centers
- ✓ PSA videos for online and social



Results- Alabama eID Stats

Registration of eID with DMV (ALEA) *

App	Users Initiated Registration	Users Completed Registration
iOS	4,636	900
Android	1,113	277
Total	5,749	1,177

Constraints

- Excluded Apple iPhones 8 & X
- Limited Android Device Support
- Outreach activities began on IRS e-file opening

*Information provided by Idemia as of 5/2/2018

May 2, 2018



Results- Alabama eID Stats

Registration of eID with ADOR	
Registered eID Users	796
Return eID Alerts	
Awaiting Response	1
Expired	378
Rejected	0
Verified	451
Total Sent	830
All eID Alerts (includes registrations, updated registrations and return alerts)	
Awaiting Response	2
Expired	522
Rejected	2
Verified	1,214
Total Sent	1,740

July 23, 2018



Results- Alabama eID Stats

- Average time to approve refund – without eID-27.1 days
- Average time to approve refund - with eID-10.9 days



Results-Resident Study

- 16% of residents were aware of the eID campaign
- **Those aware learned of it from a tax professional or the news**
- 60% of those aware went to DORs website, the marketing site or the app store to learn more
- Those unaware: 80% favorable impression of the service (willing or somewhat willing to download the app)

Other feedback

- Vehicle registration may be a good use of eID?
- Online credit or debit card payments, securing online shopping and other online government transactions would make sense



Results-Resident Study

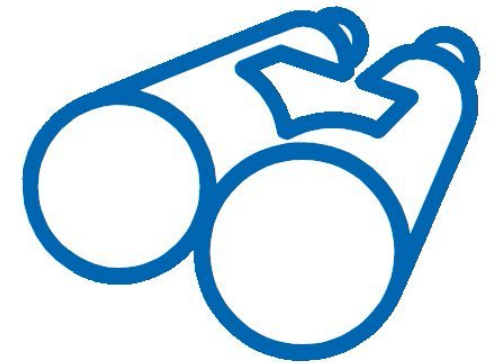
- Barriers uncovered:
 - Needed more info
 - **Don't need it perception (I don't get a refund)**
 - Already filed taxes
 - Could be glitches or security issues
 - No space for many apps on device
 - App only has 1 use today
 - **Use a tax prep solution for submitting**





Observations

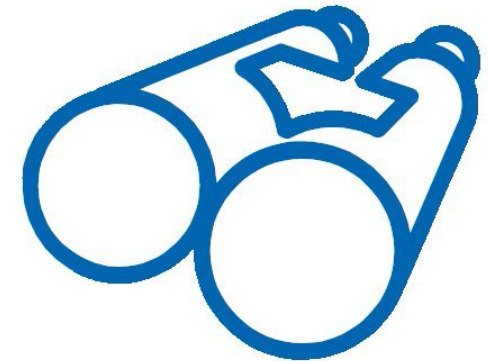
- Once eID registration begins (asking for user actions) we lose our first block of potential users (not a surprise and includes curiosity factor)
- We drop our next group around selfie/liveness
 - combination of expectation and usability of the feature
 - this is also where unsupported devices are stopped





Observations

- Surprising outcome... ~50% of those who have signed up submit their tax return for processing almost immediately
 - Doing taxes and eID at the same time to accelerate refunds vs. eID first and file later?
 - Does this mean we need to tweak the message??





What's Next?

- How do we increase the number of users?
- Earlier and more robust use of CPAs/Tax Preparation Service providers to drive awareness
 - Reinforced by study results





What's Next?

- Emphasize eID as an option for taxpayers asked to take an ID quiz
- Those who were made aware of the service through the study demonstrated willingness and positive impressions.





What's Next?

- eID currently has a single use as Alabama-refund fraud tool
- Open up new opportunities to use eID that will create more user interest
- Set the stage for future online services and protective programs that require the assurance that people are who they claim to be and in full control of the process. (other DOR transactions)





What's Next?

- Tweak message
- Taxpayers who pay
- Anyone with an Alabama issued credential





What's Next?

- Improve selfie capture
- Make application available to users of all devices
- Permit registration with ADOR on same device





