A CENTER FOR DIGITAL GOVERNMENT INFOGRAPHIC

5 Layers to Authenticating Users and Mitigating Fraud

State and local governments are more prepared to fight fraud today thanks to advanced identity authentication technologies. Modern software solutions take a multi-layered approach to spot threats and ensure users are the authorized individuals they claim to be. The entire process takes about a minute, and as a result, agencies know they're doing everything possible to secure their operations. Here are the five essential layers of identity authentication that work together to protect against fraud.

1

The identity assurance layer:

Identity assurance tools recognize the common behaviors, locations and devices of authentic users before they log in, helping to weed out bad actors before a password attempt can be made.

2

The authentication layer:

Passwords and other data help establish the authorized logins.

3

The verification layer:

Software sends a one-time passcode to establish multifactor authentication (MFA), a critical component of Zero-Trust architectures. Usually, this code is sent to the authorized user's mobile phone. It is important to deploy and use strong MFA when possible (i.e.,biometric, push, password-less).

4

The identity proofing layer:

The authorized user passes through solutions that verify their Personally Identifiable Information.

5

The final authentication layer:

Identity assurance systems deploy whichever step-up authentication solution the agency has previously chosen based on the area's population. Step-up authentication can vary in sophistication, from sending a one-time password to a users' cellphone to comparing their driver's license information against a different photo of the authorized user.

KEEP INVESTMENTS PRIMED FOR THE FUTURE:

Agencies must seek out an authentication strategy that makes it easy to adopt a new framework, software development and other advancements. The best solutions will also offer an easy path to scaling to fit future needs.

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