Knowledge-based Authentication
A Social Security Perspective

Jim Kissko
Associate Commissioner, Office of Electronic Services
Social Security Administration
Baltimore, Maryland

James.A.Kissko@ssa.gov
410-965-2850
SSA’s Mission and Goals

To advance the economic security of the nation’s people through compassionate and vigilant leadership in shaping and managing America’s social security programs

– To deliver high-quality, citizen-centered service
– To ensure superior stewardship of Social Security programs and resources
– To achieve sustainable solvency and ensure Social Security programs meet the needs of current and future generations
– To strategically manage and align staff to support SSA’s mission
SSA’s E-Government Vision and Goals

Within 5 years; provide citizens, businesses, government agencies with cost-effective, easy to use e-government services, allowing them to transact most of their business with SSA electronically and securely.

1. Offer citizens the e-gov services they want/need
2. Pursue e-gov partnerships/collaboration with government agencies/private sector
3. Ensure stewardship by protecting online security/privacy
4. Implement e-gov programs that offer sound business cases
5. Align the organization/human capital investments to maximize e-gov progress
Social Security Challenges

Annually, SSA:
- Receives 260 million earnings items from 6.5 million employers
- Sends out 125 million Social Security Statements
- Issues 18 million new and replacement Social Security Cards
- Processes 7 million new claims for benefits
- Processes 90 million changes to existing records
- Answers 50 million 800-number calls
Social Security Online
Business Applications

- Benefit Eligibility Screen Tool – no authentication
- Applications for Retirement, Spouse’s & Disability Benefits – KBA
- Social Security Benefits Planner – no authentication
- Request a Social Security Statement – KBA
- Replacement Medicare Card – KBA
- Request a Benefit Verification Letter – KBA
- Request a Replacement Social Security Benefit Statement – KBA
- Start or Change Direct Deposit – SSA maintained password
- Change of Address – SSA maintained password,
  KBA implemented 1/31/2004
- Social Security Office Locator – no authentication
SSA’s KBA Activities

With Contractor support SSA is undertaking the following tasks:

- Develop evaluation criteria (in progress)
- Conduct a survey of available 3rd party KBA services (completed)
- Develop a structured, standard methodology that will allow KBA services to be mapped to the Federal government E-Authentication Policy assurance levels (in progress)
- Apply that methodology to specified KBA services (planned)
- Test 3rd party KBA services with live data under the federated architecture model (planned)
SSA’s KBA Activities

Conclusions from Market Survey and Vendor Demos

- The KBA service provider market is mature
- KBA service providers vary in their use of data sources
- Lack of standards exists in KBA industry
- KBA to SSA applications will require significant SSA analysis
- KBA vendor safeguarding of private and sensitive information will be a key factor in the selection of a service provider for SSA
1. Our analysis indicates that 3rd party KBA would provide an adequate level of assurance for most SSA applications.

2. Since the potential market for SSA online applications is the entire US population, any KBA Services Provider solution must be supportable on all major end user computing and browser platforms.

3. Any service, hardware or software used by a government agency must meet Section 508 access requirements.

4. SSA is committed to IBM’s Websphere development platform for web-based applications and IBM’s Tivoli Access Manager to provide a single interface for authenticating credentials. Any KBA provider would need to be interoperable with that environment.