

**Justification for the Non-Substantive Changes for
Social Security Administration’s Public Credentialing and Authentication Process
20 CFR 401.45, 20 CFR 402
OMB Control Number: 0960-0789**

Background

Since we established it in May of 2012, SSA uses the Social Security Administration’s Public Credentialing and Authentication Process (hereafter called “electronic access”) to provide a secure, centralized gateway to Social Security’s public-facing electronic services. As part of the registration and credentialing process, the agency partnered with an identity services provider, Experian, to provide identity proofing services. However, the contract with Experian ended and the new contract awardee is Equifax. The agency plans to use Equifax’s identity proofing services beginning October 3, 2015. The transition from Experian to Equifax will be “like-for-like,” in which the changeover will be transparent from the public user’s perspective.

In addition, the agency desires to introduce changes on October 3, 2015, that will support its goal of enhancing security, preventing fraud, and encouraging the use of online services. These changes will necessitate modifications to the language and options on our online, public-facing registration and authentication screens.

Revisions to the Collection Instrument

(See more specific details about the changes we list below in the attachments.)

- **Change #1:** Due to our change to a new identity services provider, we are removing all references to “Experian” from our screens and replacing them with the generic term, Identity Services Provider.” We will display a link to a pop-up screen which will provide information about Equifax.

Justification #1: We are replacing “Experian” with the generic term, “Identity Services Provider,” due to the transition from Experian to Equifax. The use of a generic term will also prevent the necessity for future changes to our screens each time the provider changes.

- **Change #2:** We are removing the direct deposit amount from the list of financial verification options when adding “extra security” to a *my Social Security* account.

Justification #2: We are removing the direct deposit amount option from the financial check to prevent fraud and improve security.

- **Change #3:** For the Username Recall function, we are replacing the identity verification question, Customer Name, with Customer Email Address. (We will continue to ask for SSN and DOB.)

Justification #3: We are changing the identity verification question we ask prior to retrieving the username to enhance security and prevent fraud.

- **Change #4:** For the Password Reset function, we are replacing the identity verification question, Customer Name, with Customer Username. (We will continue to ask for SSN and DOB.)

Justification #4: We are changing the identity verification question we ask prior to allowing customers to reset their passwords to enhance security and prevent fraud.

- **Change #5:** We are adding “SSA is going green” language to the Create Account and Sign In “Terms of Service” screens.

Justification #5: The Commissioner of Social Security requested that we add “going green” language to our Terms of Service screens to explain that customers who register for a *my Social Security* account will no longer receive paper earnings statements in the mail.

Estimates of Public Reporting Burden

We are not adjusting the reporting burden to this information collection, because we do not expect these screen changes to affect customer usage. We do not expect the number of respondents or burden hours we reported in our existing burden estimate to change. OMB approved the current burden estimate on 10/24/14.