

Login.gov

Program Roadmap







What is Login.gov?

Login.gov enables members of the public to create a single digital account that provides access to their benefits and services at over 50 federal and state agencies.

This “one account for government” is a key piece of national infrastructure – providing a secure, resilient platform that enables a seamless user experience while combating emerging security threats.

Key Benefits:

-  Saves users time and protects them from identity theft
-  Reduces costs, complexity, and fraud risks for agencies
-  Ensures consistent cross-agency security and anti-fraud practices
-  Creates government-wide efficiencies and saves taxpayer dollars

Login.gov's North Star:

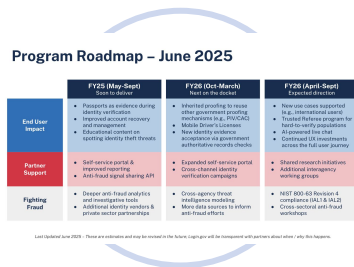
Any member of the public can use their trusted Login.gov account to access all of their online government services.

About this Artifact

Transparency is a guiding principle for Login.gov, which can be seen in the many ways in which we work alongside our partners and the public to promote collaboration and accountability.

Plans

(e.g., program roadmap, partner webinars)



Policies

(e.g., privacy impact assessment, FedRAMP)



Code

(e.g., open-source code, developer documents)



Collaboration

(e.g., partner / industry working groups)



The content presented in the Login.gov Program Roadmap is forward-looking and intended for informational purposes only. We will update and re-share this artifact regularly.

Challenge of Identity in America

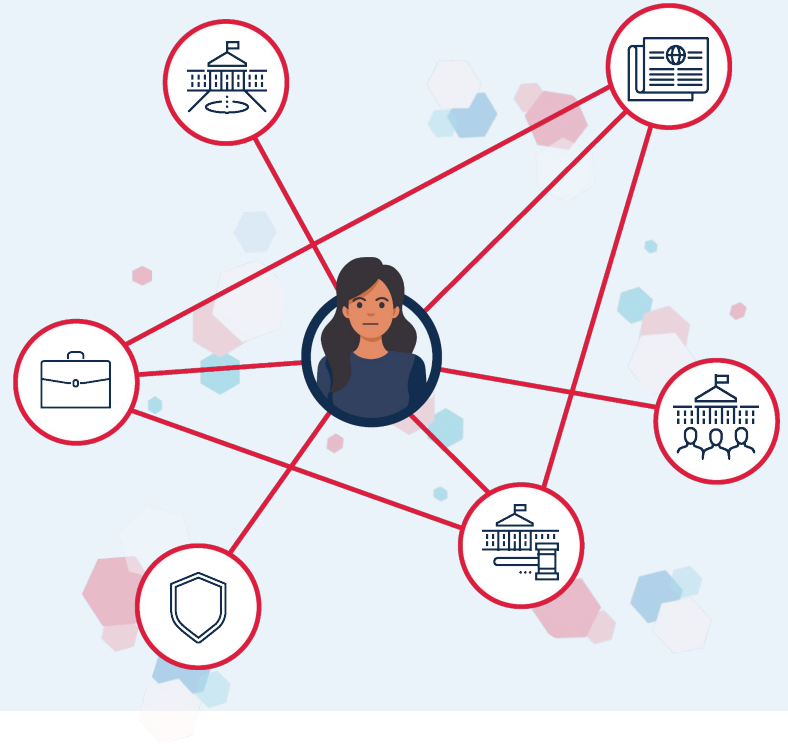
Fragmentation

Pain points for the public

- Managing multiple user accounts and passwords
- Entering the same information over and over
- Interacting with government systems with varying degrees of privacy / security protections
- Struggling to overcome barriers to access

Caused by fragmentation

- Level of government: Federal / State / County / Local
- Agency: Program, bureau, service, location
- Diverse stakeholders with varying requirements



Challenge of Identity in Government Services

Increasing access while preventing fraud

Access



330M

Members of Public
*Needing services but
with varying degrees
of access*

Fraud



\$233-521B

Losses to Fraud
*Estimated total direct annual
financial losses to the
government from fraud**

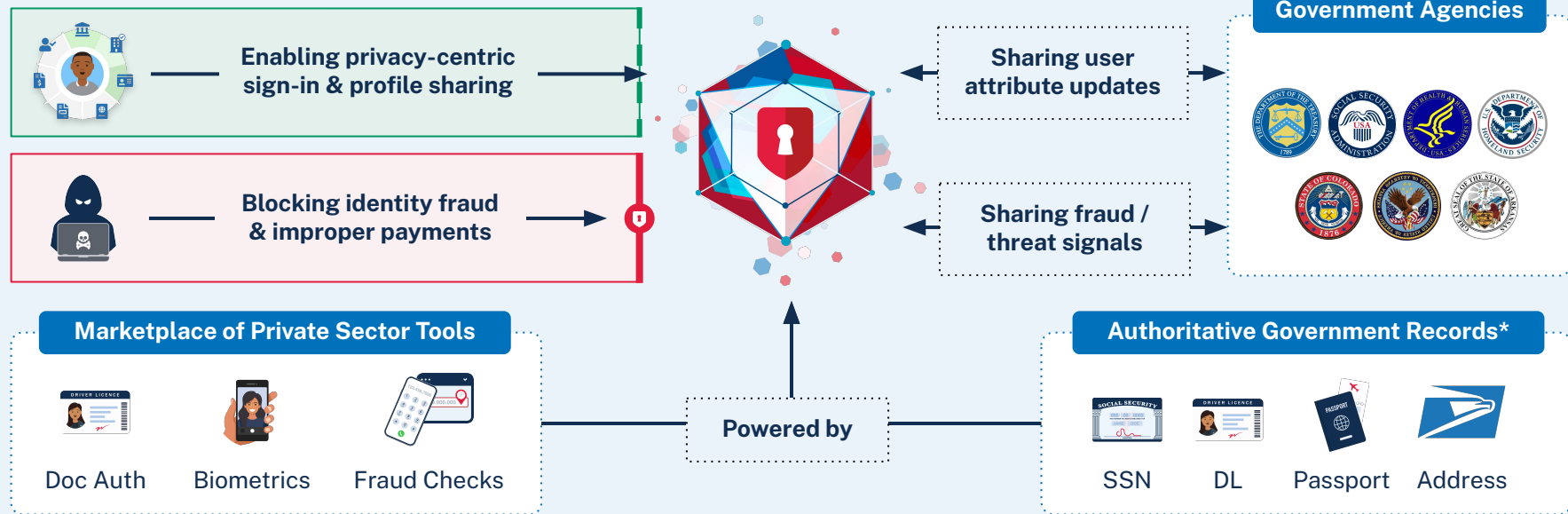
** Based on GAO Fraud Risk Management 2018-2022 which estimated fraud across government, including fraud attributed to identity issues*

Login.gov Addresses These Challenges

Bringing together the best of public and private sector

Government-wide Identity Platform

Saves people time | Saves taxpayer dollars



*Includes current and planned

Value to Agencies

We're building a future where every agency can focus on their mission.

Simplifies Identity Management

- Cost and efficiency benefits of SaaS (software-as-a-service)
- Simple integration & agreements process
- A 24x7 contact center reduces agency burden
- "Pay for what you use" pricing that scales

Improve Access To Government Services

- Imperative to reach all members of the public
- Deep investments in user-centric capabilities
- Reliable platform that handles high usage
- Reusable credential reduces friction to service delivery

Prevents Fraud and Protects User Identity

- Multi-faceted anti-fraud program mitigating the threat of bad actors
- FedRAMP-authorized security controls
- Privacy-preserving encryption model
- Public-sector accountability & transparency

Value to the Public

We're building a future where every member of the public has seamless and secure access to government services.

Fewer Headaches

- Just one password to remember
- Proof once, use everywhere
- Easy-to-use web and mobile experience

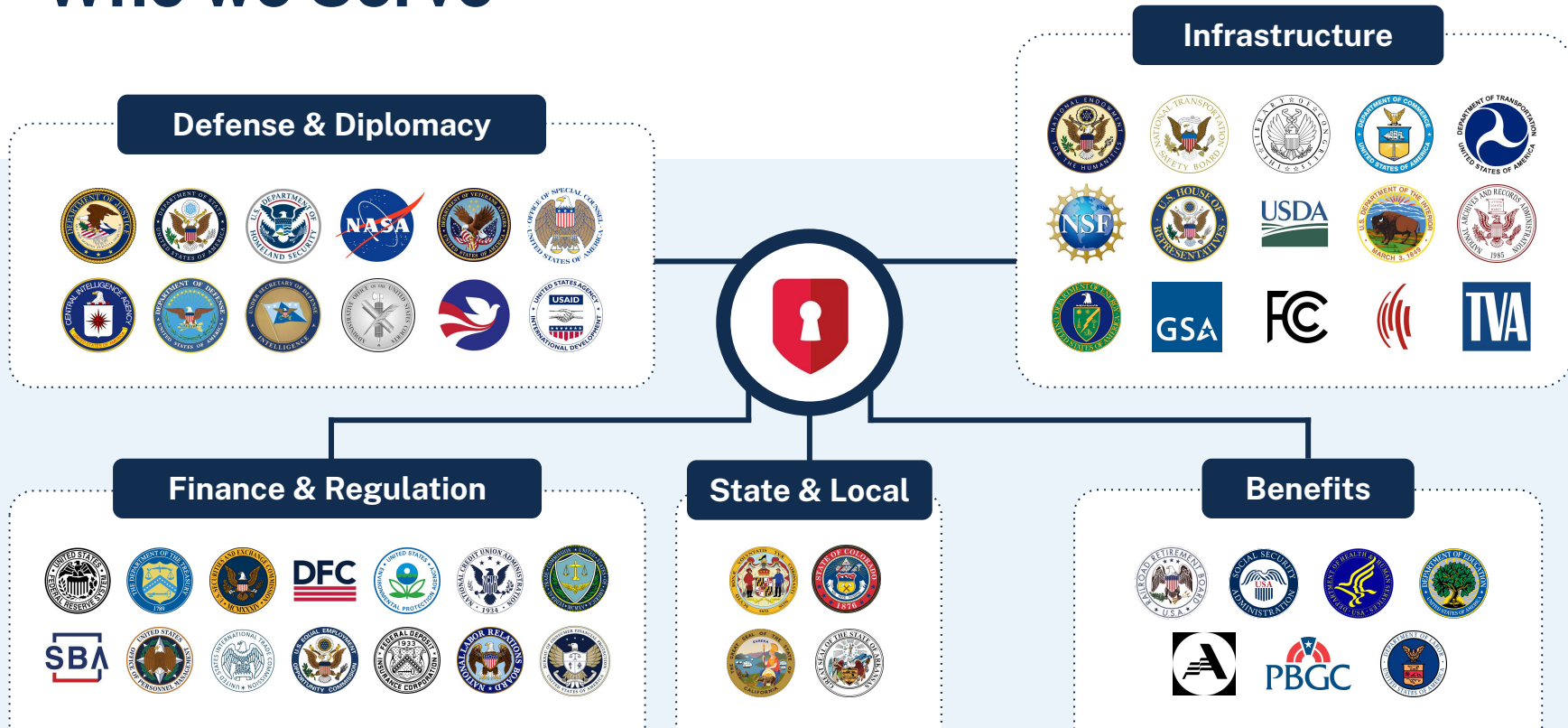
Better Support

- Multiple choices for MFA (multi-factor authentication), identity proofing, etc.
- A “serve everyone” mindset & mission
- 24x7 contact center

Identity Protection

- Strong security and anti-fraud controls keep your information secure
- User data is private by default and not used for any purpose unrelated to identity verification

Who we Serve



100+ million user accounts | **500+** million sign-ins annually | **650+** live sites and services | **52** agencies and states

Program Roadmap – June 2025

	FY25 (May-Sept) Soon to deliver	FY26 (Oct-March) Next on the docket	FY26 (April-Sept) Expected direction
End User Impact	<ul style="list-style-type: none">• Passports as evidence during identity verification• Improved account recovery and management• Educational content on spotting identity theft threats	<ul style="list-style-type: none">• Inherited proofing to reuse other government proofing mechanisms (e.g., PIV/CAC)• Mobile Driver's Licenses• New identity evidence acceptance via government authoritative records checks	<ul style="list-style-type: none">• New use cases supported (e.g., international users)• Trusted Referee program for hard-to-verify populations• AI-powered live chat• Continued UX investments across the full user journey
Partner Support	<ul style="list-style-type: none">• Self-service portal & improved reporting• Anti-fraud signal sharing API	<ul style="list-style-type: none">• Expanded self-service portal• Cross-channel identity verification campaigns	<ul style="list-style-type: none">• Shared research initiatives• Additional interagency working groups
Fighting Fraud	<ul style="list-style-type: none">• Deeper anti-fraud analytics and investigative tools• Additional identity vendors & private sector partnerships	<ul style="list-style-type: none">• Cross-agency threat intelligence modeling• More data sources to inform anti-fraud efforts	<ul style="list-style-type: none">• NIST 800-63 Revision 4 compliance (IAL1 & IAL2)• Cross-sectoral anti-fraud workshops

Last Updated June 2025 – These are estimates and may be revised in the future; Login.gov will be transparent with partners about when / why this happens.

Program Roadmap

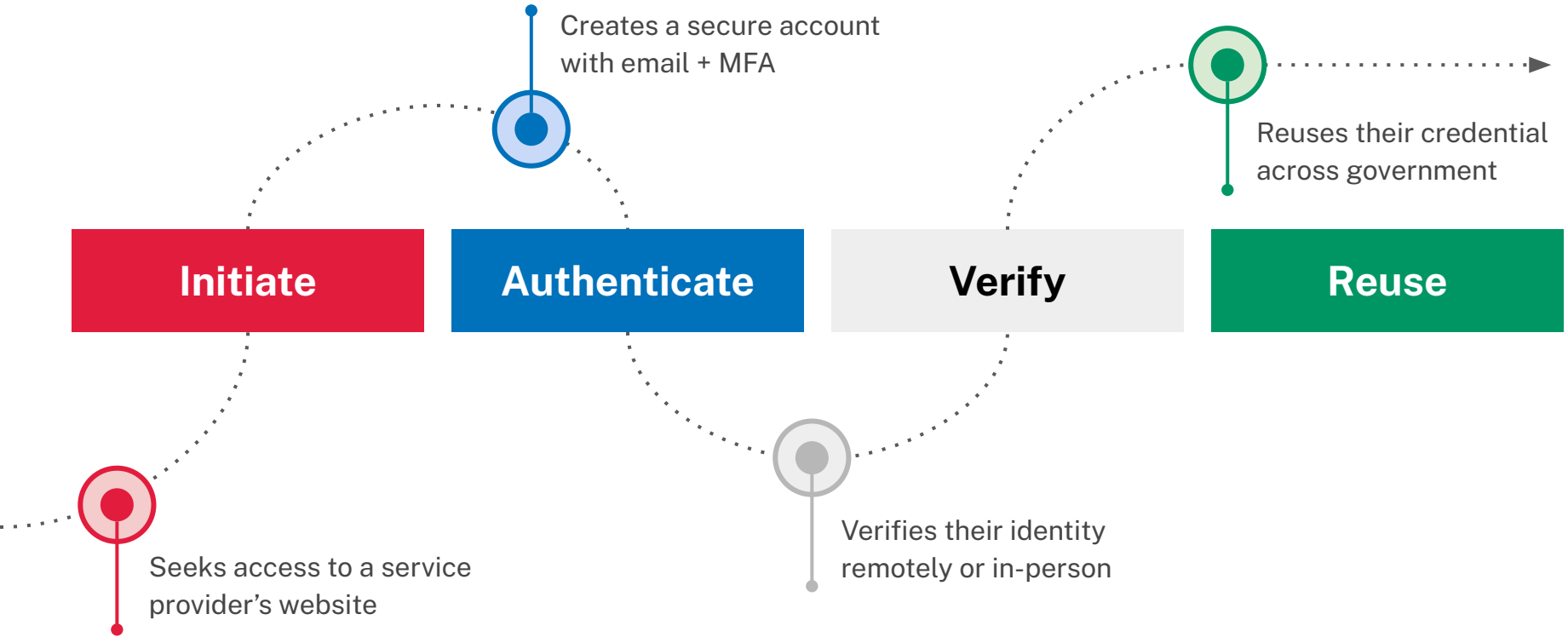
End User Impact

End User Impact

Partner Support

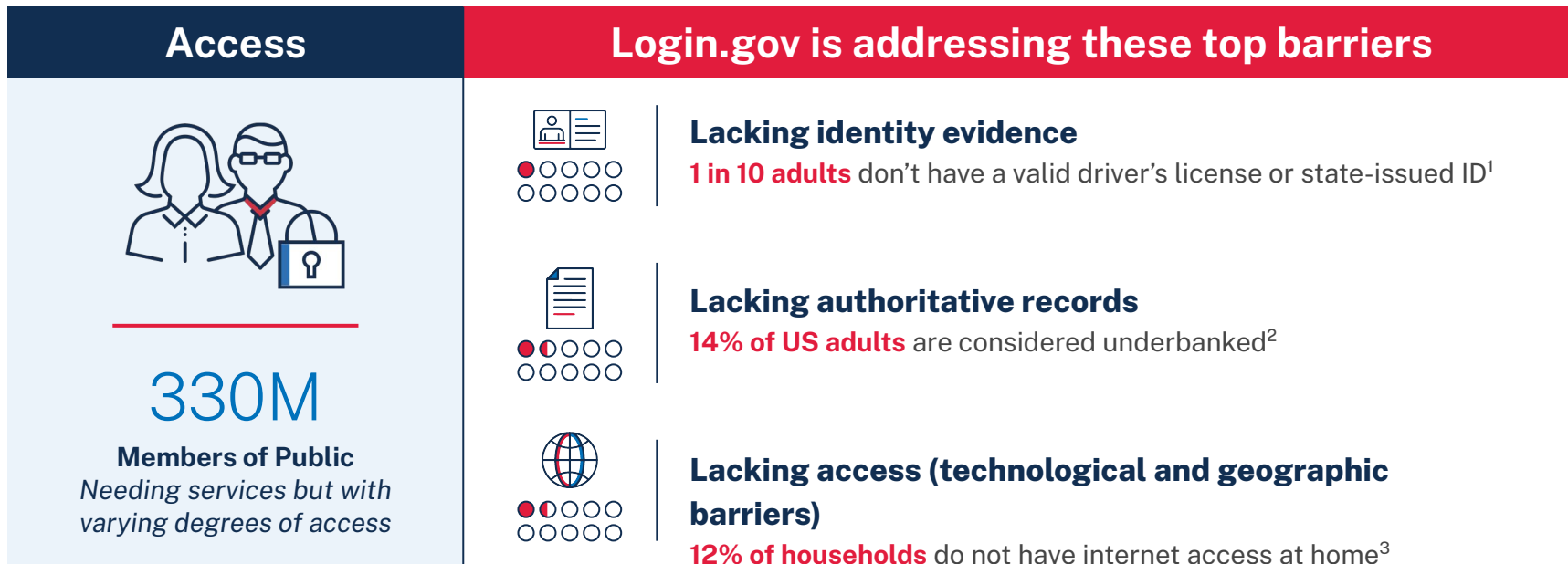
Fighting Fraud

The Login.gov User Journey



Importance of User Access

Login.gov's imperative is to serve all members of the public.



Sources: ¹[CDCE](#) ²[FDIC](#) ³[NTIA](#)

Providing More Options and a Better User Experience

Login.gov is leading the way with In-Person Proofing

In-person proofing (IPP) gives Login.gov users the option to complete identity verification in-person at one of over 18,000 USPS locations across states and U.S. territories.

IPP provides a convenient and secure identity verification option for those that prefer it, and is available as part of both basic (non-IAL2) and enhanced (IAL2) identity verification workflows.

Source: ¹[USPS](#)

Increasing access



99% of the public live within
10 miles of a USPS location¹

Prioritizing security



1% of users who visited a USPS location were turned away due to **insufficient or invalid evidence, which is in line with expectations**

We are continuing to invest in our in-person offerings in FY25 and beyond.

Coming Soon: Accepting U.S. Passports as Evidence



This is a “first of its kind” opportunity using Login.gov’s digital identity platform to combine private sector tooling with authoritative government records.

Login.gov has partnered with the U.S. Department of State to leverage their new API for validating passport attributes in a privacy-preserving manner.

Benefits of Using an Authoritative Government Source

- More options for users to easily verify their identity
- Secure government-to-government data exchange
- Reliable, up-to-date information from issuing source
- Adherence to Login.gov privacy and data usage policies



94% of U.S. adults have either a driver’s license or a passport²

²Source: [CDCE](#)

Working on the Future of Digital Identity Verification

Government records are at the heart of identity, and Login.gov is collaborating with agencies and industry partners to develop common-sense approaches to incorporating these as part of the identity verification process of the digital age.



Digital IDs

We're collaborating with NIST and states via the [NCCoE initiative](#) to accept mobile driver's licenses (mDLs) in FY26.



Inherited Proofing

We're working with government agencies in order to reuse existing government proofing mechanisms (e.g., PIV/CAC).

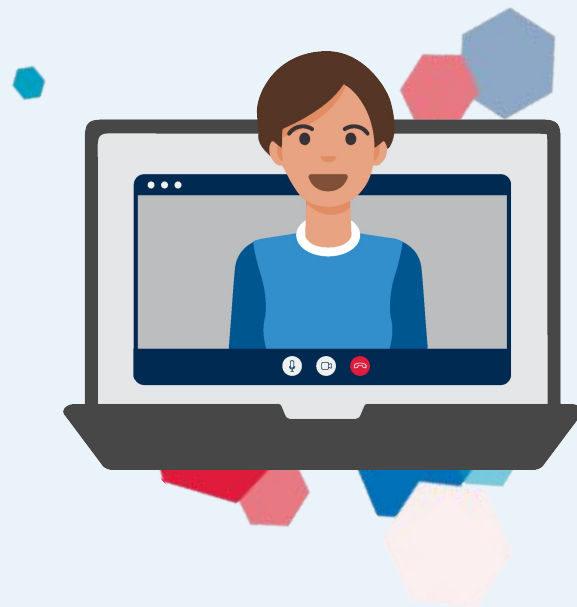


Attribute Validation

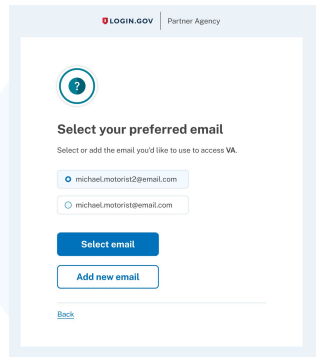
We're integrating privacy-preserving APIs that confirm information accuracy based on agency records and with the user's consent.

Investing in Alternative Pathways for Hard-to-Verify Individuals

- Some members of the public will not be able to verify their identity following standard identity verification processes and aren't able to visit a USPS location to do so.
- We will be building a “Trusted Referee” program that enables a user to verify their identity with agents of Login.gov that are trained to make risk-based decisions in identity verification cases.
- Given quickly evolving generative AI capabilities in the world, our solution must maintain a high bar around security and privacy in order to protect against fraud threats like deep fakes and social engineering tactics.



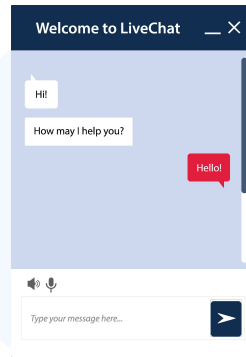
Continually Developing New User-Centric Capabilities



Account Management & Recovery

We recently released a new feature that provides users with the **flexibility to select the email address** they wish to share with each partner agency.

This year, we will release an improved process for managing and recovering accounts.



AI-powered Live Chat

We are exploring AI-powered tools that will **assist and empower users** to quickly find the answers to questions they have about Login.gov.

These tools will complement our amazing human agents, and we will use AI responsibly.

Recently Launched: An Educational Video Series

Login.gov recently launched a new [YouTube channel](#) with educational videos covering basic identity concepts such as identity verification, multi-factor authentication, fraud protection, and more.

Benefits & Features:



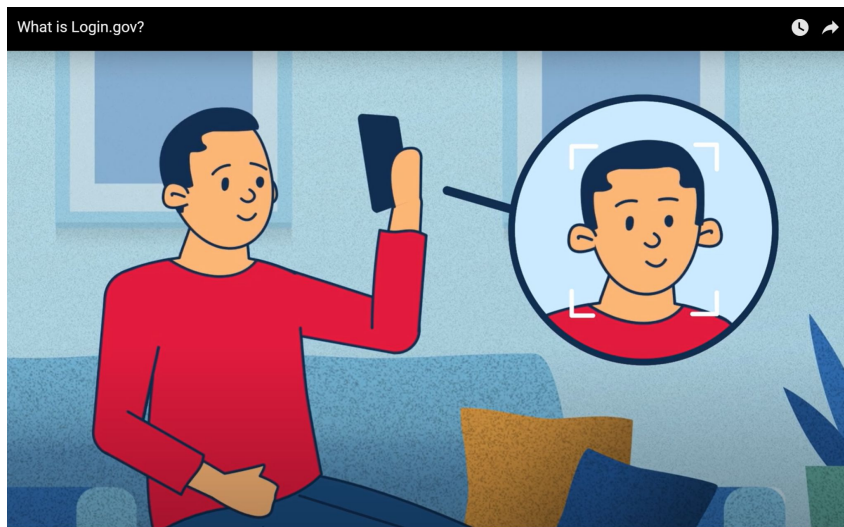
Provides helpful tips for setting up, managing, and protecting Login.gov accounts



Helps users troubleshoot common issues and enhance their user support experience



Complements outreach materials that agency partners provide their users



Tip: Subscribe to the channel to receive alerts when new content is added.
Login.gov YouTube channel: www.youtube.com/@loggingovgsa

Program Roadmap

Partner Support

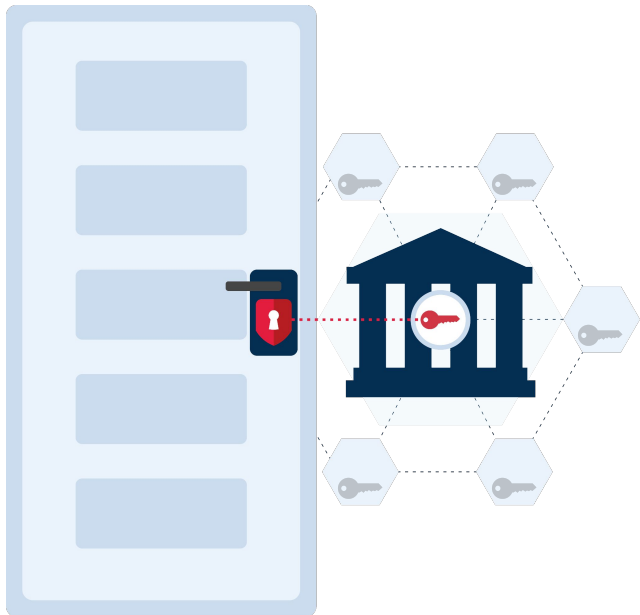
End User Impact

Partner Support

Fighting Fraud

Partner Support

Login.gov is the front door to government services, and we work closely with agencies to help them achieve their mission.



Login.gov's Commitment to Partners



Help you focus on your mission by handling scalability and customer support



Mitigate unauthorized access with a multi-faceted fraud prevention program



Save you money through transparent and cost-recoverable pricing



Protect your users' information through a privacy-preserving encryption model



Constantly improve systems with best practices and tools from industry



Help you learn best practices from other agencies and identity experts



Help you launch successfully through change management tools and resources

Our Service Offerings

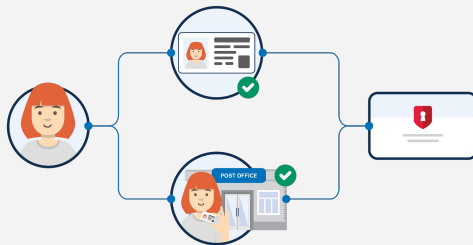


We have successfully completed the independent Kantara assessment process for National Institute of Standards & Technology (NIST) SP 800-63-3 compliance at the IAL2 and AAL2 levels. As a result, Login.gov offers even more integration options to partners and access options for users.

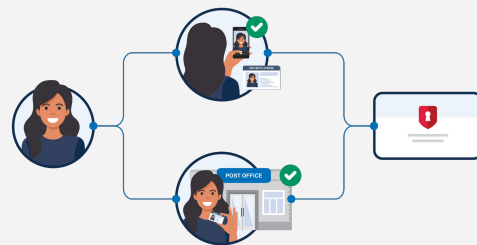
Authentication-only



Basic identity verification



Enhanced (IAL2) identity verification



Strong Privacy Model



Anti-Fraud Controls



24x7 Contact Center

Our Transparent Pricing Model

Login.gov regularly reviews its pricing model so that accelerated adoption can be translated into increased affordability for agency partners.

1

Authentication

Authentication prices are based on Monthly Active Users (MAUs) and decrease as volume increases.

\$0.10 per MAU* (starting price)

Savings as your agency scales

* Billed at the agreement level, so that agencies see savings when a user accesses multiple applications

2

Identity Verification

Identity verification prices are oriented around a user's "credential lifecycle" and are substantially more affordable than before.

\$3 per user in a "proofing" year
\$1 per user in a "non-proofing" year*

Savings up to 72%

*Based on a five year credential lifecycle

3

Base Price

The monthly base price is lower than previous plans, and more aligned with agency usage.

\$2,500/month*

Savings up to 50%

*Transactional costs now count towards minimum, providing additional savings

Coming Soon: Login.gov Partner Portal

We are in the process of launching a portal that consolidates partner-facing resources.



In Place Today

(Reporting & Dashboards)

Create and manage sandbox applications

Configure apps and request launches to production

Receive summary reports (e.g., # of users, billing costs)

Receive detailed reports (e.g., funnel drop-offs)

Submit tickets and read documentation



What's Coming

(Self-Service Portal)

What's available today in a single place, plus:

Manage access-control permissions

Drill into self-serve reports

Streamline the deployment process

View relevant alerts, updates, etc.

Tackling Government-wide Identity Challenges Together

One way Login.gov engages agencies is through our Partner Advisory Group where we gather feedback from agency partners in a small group discussion setting.

Goals

1

“Voice of the Customer” input into the Login.gov roadmap and planning process

2

A forum for cross-agency collaboration and discussion around shared Identity needs

3

An avenue for recommendations on program decisions that impact government at-large

Membership

This is an interagency group with rotating representation from the following stakeholders:

- **5-7** large agencies representing key Login.gov user segments
- **1-2** partners representing smaller agencies using Login.gov
- **1-2** partners representing state / local / territorial / tribal entities using Login.gov

Working with a diverse representation of agencies helps Login.gov prioritize features and support that meet partners’ and the public’s evolving needs.

Breaking Down Information Silos to Fight Fraud



Login.gov has introduced a cross-agency **Threat Intelligence Working Group (TIWG)** in order to **collaborate on threat-related issues** including dark web trends, spoofed sites, coordinated fraud campaigns, and more.

Because **our platform is connected to 50+ agencies**, it is well-positioned as a cross-government first line of defense in identifying trends and sophisticated attacks targeting our most-valuable resources in ways that break down traditional information silos.

The goal of the TIWG is to **share intelligence across the cybersecurity, digital identity, and fraud domains**, strengthening interagency coordination, and improving the government's ability to **detect and respond to fraud**.

Other interagency groups

Login.gov's security team hosts a monthly **Continuous Monitoring (ConMon) Meeting** with agency partners to review Plan of Action and Milestones, Deviation Requests, and Significant Change Requests in order to make better risk-based decisions through collaboration.

Collaborating with Partners in Various Ways

By leveraging existing touchpoints, data, and shared insights



Cross-channel identity verification campaigns

Help users setup and reuse their Login.gov credential across more agencies and channels to realize the full benefits of “one account for government” (e.g., in-person signup events)



Signal sharing

Deploy a new API for sharing real-time security and fraud-related events with agency partners to help them fight fraud



Shared research opportunities

Continue to work with NIST, DHS S&T, and various agency, industry, and academic partners to further the identity space

Partner / Industry Events

Upcoming Events

Login.gov participates in key conferences to understand emerging trends and engage its partners and the private sector.

A few of the events targeted for 2025:

- ✓ **NASCIO Midyear Conference** (4/28)
- ✓ **Identiverse** (6/3)
 - *Balancing Access & Security at Scale*, Hanna Kim, presenter
 - *Ain't No Party Like a Relying Party: Verifiable Digital Credential Edition*, Hanna Kim, panelist
- **Federal mDL Industry Day** (7/14)
- **Identity Week** (9/10)
- **Federal Identity Forum and Expo** (9/22)



Know of an upcoming event that Login.gov should participate in?

Contact us at
partners@login.gov

Program Roadmap

Fighting Fraud

End User Impact

Partner Support

Fighting Fraud

Login.gov as a Foundational Anti-Fraud Tool

Login.gov implements a variety of fraud controls and investigative techniques to provide a holistic defense against fraudulent actors. In this way, we are partnering with government agencies in order to help protect the integrity of government systems and members of the public from identity theft.



We are continuing to invest significant resources into adding new controls and collaborative signal sharing techniques.

Additional details are available upon request by agency partners.



State ID / Driver's license



Social Security number



Phone number



Facial matching



Mailing address



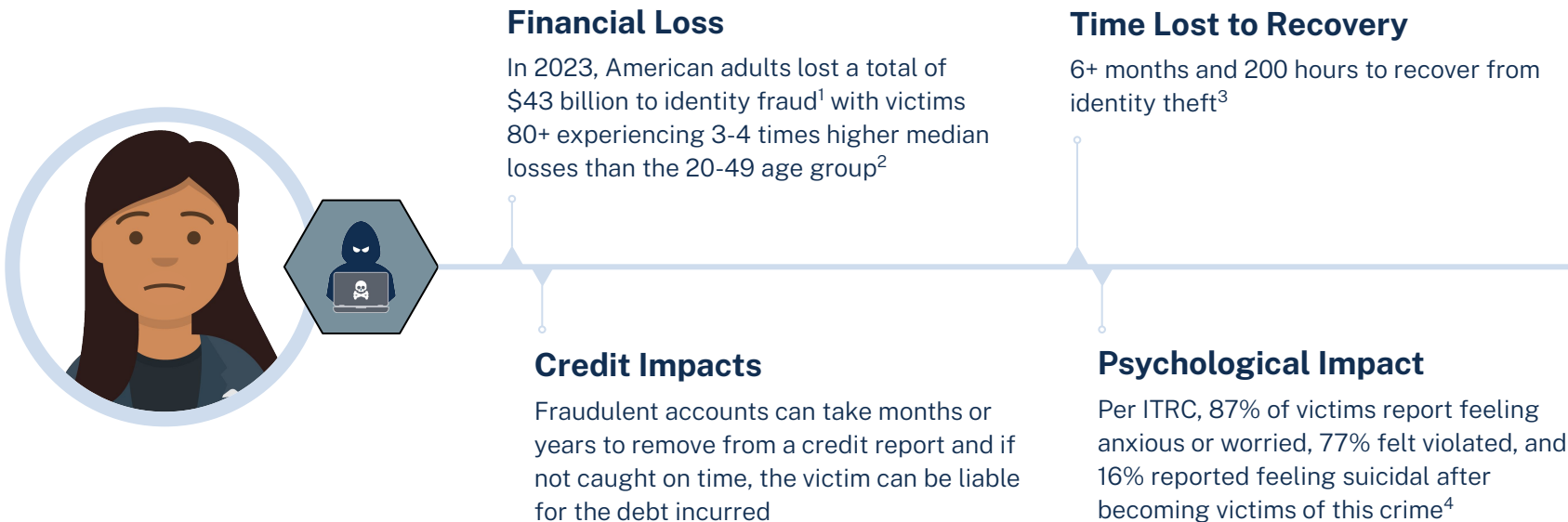
Device / IP address



Other controls

Protecting Users Against Identity Theft

Anti-fraud isn't just about protecting agency systems, it's about preventing the devastating human impact of identity theft.



Sources: ¹[AARP](#), ²[DeLiema et al.](#), ³[FTC](#), ⁴[ITRC](#)

A Dedicated Team for Preventing Fraud

● Data Analysis and Engineering

Looks at suspicious user behavior and data to find fraud patterns, develops new fraud detection measures, and collects insights to guide program decisions.

● Case Investigations

Investigates high-risk account setups, manages redress cases, and reports broader trends for deeper analysis.

● Special Investigations

Carries out detailed studies on large, suspicious datasets, using the results to suggest improvements in fraud controls.

● Quality Assurance

Makes sure investigations follow set procedures, fixes any mistakes, and creates feedback systems to avoid future issues.



Threat Intelligence, Detection, and Evaluation (TIDE) ●

Identifies and reports on complex fraud risk and cyber threats to the program and its partners. Passes findings to other teams for investigation and remediation of risks.

Fraud Risk Assessment ●

Uses a structured approach to identify vulnerabilities in new product lines, making sure strong fraud prevention is built in from the start.

Partner Fraud Support ●

Looks into suspected fraud cases sent by partners, shares results internally to improve controls, and tells partners about the findings, including linked accounts, if fraud is confirmed.

Anti-Fraud Investments in FY25 and Beyond



Tools & Data

Continued investments in efficiently and effectively performing fraud detection and prevention



Collaboration

- Additional identity vendors and private sector partners
- Cross-agency threat intelligence modeling
- Cross-sectoral anti-fraud workshops

Partnering with Industry to Accelerate Innovation

Login.gov harnesses best-in-class private sector technologies to stay ahead of evolving threats. As a government-wide identity platform, we work with multiple vendors across our various components to bring cutting-edge solutions to the public faster and more efficiently.



Market research: We use Requests for Information, product demonstrations, industry-wide testing frameworks, and studies as appropriate to understand how technology can enable a secure user experience for the public.



Contracting: We partner with numerous cloud platform, technology service, and identity verification companies in order to power key components of our service.



Industry participation: We attend conferences, working groups, and other forums to collaborate with our digital identity peers.



Private sector best practices: We leverage agile software development processes, perform user research, adopt leading anti-fraud and customer success practices, and more.

NIST Compliance Path Forward

Login.gov is developing new capabilities in accordance with NIST SP 800-63 Revision 3, and is excited to be a part of the NIST SP 800-63 Revision 4 publication process.

We are particularly interested to see new guidance around concepts like “a new IAL1 assurance level,” mobile drivers licenses, etc., and plan to expediently build towards the new revision once published.



Status



800-53-5 Compliance



800-63-3 Compliance



800-63-4 Coming

Login.gov's Biometric Promise

Providing those interacting with government with a way to verify their digital identity that protects their security and privacy while ensuring access is critically important

To protect users, Login.gov will:

Always protect user data by ensuring it will never be used for any purpose unrelated to verifying your identity by Login.gov or its vendors

Use a privacy-preserving matching approach that compares a user's selfie with their photo ID

Leverage best-in-class facial matching algorithms that, based on testing in controlled environments, have been shown to offer high levels of accuracy and reduced algorithmic bias

Continue to engage agency partners via anti-fraud collaboration, incorporate private sector best practices, and invest in academic-quality research to use emerging technologies responsibly

Looking Forward

Human-Centered Iteration

Login.gov is **built by digital service experts** with substantial government and industry experience.

We **listen to the public and agencies** alike to develop new capabilities and fix issues.

Our team **follows agile practices** and deploys code to production frequently.

We believe in **continuous improvement** and employ a variety of methods to learn and grow.

We **quickly adopt emerging technologies and federal policies** to confront evolving threats from bad actors.



We Value Your Feedback

We update and re-share this artifact regularly, and use your feedback to adapt our plans.

Please let us know:

- What use cases would you like us to support?
- What capabilities would improve service delivery?
- How can we continue to improve collaboration?

Contact us at partners@login.gov



Thank you.

