



IDENTIFICATION (ID) PROTOCOL REQUIREMENTS

GENERAL INFORMATION, GUIDELINES, PROCEDURAL GUIDANCE, AND REMINDERS

ISSUED DATE: APRIL 20, 2016

GENERAL INFORMATION

First party individuals have an inherent right under the Privacy Act to their own information (or to the information of the person they represent). PCRs must ask required ID Protocol questions to verify that they are speaking to the first party, or an authorized individual, prior to divulging protected information or making changes to a record.

ID PROTOCOL GUIDELINES

IN-PERSON INTERACTIONS (STANDARD REQUIREMENTS)

In-Person Proofing Requirements

- Personal Interviews
 - Verify Identity of Individual by Reviewing Photo Identification (State-Issued Driver's License, Federal or State Identification Card, etc.)
 - If photo identification is not available, Veteran/beneficiary must confirm:
 - Veteran's Social Security Number or Claim Number,
 - Veteran's Full Name
 - Veteran's Branch of Service
 - Inquirer's Full Name (if someone other than the Veteran)
 - Security Question (if caller has a VALID 21-0845 on record)

Disabilities determined by VA to be related to your military service can lead to monthly non-taxable compensation, enrollment in the VA health care system, a 10-point hiring preference for federal employment and other important benefits. Ask your VA representative or Veterans Service Organization representative about Disability Compensation, Pension, Health Care, Caregiver Program, Career Services, Educational Assistance, Home Loan Guaranty, Insurance and/or Dependents and Survivors' Benefits.



U.S. Department
of Veterans Affairs



Notes:

- Further questions may be asked if you are not comfortable with the above responses. All responses **must** be verified in the system.
- If Identity Proofing is completed without the use of a photo ID, individual must complete the enhanced ID Protocol requirements listed later in the document before a change of address, change in direct deposit, change in telephone number, or change in email address can be processed.

➤ eBenefits In-Person Proofing (Additional Proofing Requirements)

- Information Required:
 - Photo Identification Required
 - Full Name, Social Security Number, DD-214, Proof of Address (utility/phone bill, bank statement, etc.), and Date of Birth
- Two Additional Forms of ID Required:
 - State-issued Driver’s License, Federal or State Identification Card, or Social Security Card

TELEPHONE INTERACTIONS

All Callers – Standard Requirements
➤ Veteran’s Claim or Social Security Number
➤ Veteran’s Full Name
➤ Veteran’s Branch of Service
➤ Caller’s Full Name (not required if caller has already been confirmed as the Veteran)
➤ Security Question (if caller has a VALID 21-0845 on record)

Note: Further questions may be asked if you are not comfortable with the above responses. All responses **must** be verified in the system.

In addition to the standard ID Protocol requirements, the following additional questions must be asked and verified to process a change of address/telephone number/email address/direct deposit.

Change of Address and/or New Direct Deposit – Enhanced Requirements
➤ Verify record does not contain a “Fraud” flash
➤ Complete Address of Record (street number, street name, apartment number, city, state, and zip code)
➤ Current Payment Amount (cents are not required, callers have the option to round up or down to the nearest dollar) Note: It is not necessary to ask current payment amount if the caller has not received a first recurring payment.
➤ Date of Birth (Veteran’s or beneficiary’s DOB can be verified)
➤ Veteran’s EOD or RAD (MM/YYYY) for one documented period of service
➤ Verify Caller is calling from an Unrestricted or Unblocked Telephone Number

Change Of Direct Deposit – Enhanced Requirements
➤ Verify record does not contain a “Fraud” flash
➤ Account Number of Record *
➤ Current Payment Amount (cents are not required, callers have the option to round up or down to the nearest dollar) Note: It is not necessary to ask current payment amount if the caller has not received a first recurring payment.
➤ Date of Birth (Veteran’s or beneficiary’s DOB can be verified)
➤ Veteran’s EOD or RAD (MM/YYYY) for one documented period of service
➤ Verify Caller is calling from an Unrestricted or Unblocked Telephone Number
* If caller is requesting to change or delete a Direct Express Debit® MasterCard® account, the account number of record is not available for verification purposes. All other enhanced requirements must be met in order to process the requested action.

Change of Telephone Number or Email Address – Enhanced Requirements

- Verify record does not contain a “Fraud” flash
- Verification of information that is currently of record (telephone number and/or email address)
- Current Payment Amount (cents are not required, callers have the option to round up or down to the nearest dollar)
Note: It is not necessary to ask current payment amount if the caller has not received a first recurring payment.
- Date of Birth (Veteran’s or beneficiary’s DOB can be verified)
- Veteran’s EOD or RAD (MM/YYY) for one documented period of service
- Verify Caller is calling from an Unrestricted or Unblocked Telephone Number

PROCEDURAL GUIDANCE

CHANGE OF ADDRESS/DIRECT DEPOSIT/TELEPHONE NUMBER/EMAIL ADDRESS

If you cannot comfortably identify the caller or ID Protocol cannot be passed in order to process the requested change, PCRs should:

- Apologize for not being able to change the address and/or direct deposit information over the phone.
- Provide the caller with the appropriate options to complete the request.
 - If the call is coming in from a number that is not associated with the Veteran/beneficiary’s record, PCRs must follow the guidance in [Fraud/Privacy Violation Guidelines](#) document to report the incident as potential fraud and advise the caller that he/she must submit the request in writing.
 - Do not offer the option of calling back with the necessary information or to submit the change via eBenefits.
 - If the call is coming in from a number that is associated with the Veteran/beneficiary’s record, PCRs must:

- Ask the Veteran if he/she has a Premium Account in eBenefits to make the update.
 - If the Veteran states he/she has a Premium Account, advise the Veteran that the change can be processed online using their eBenefits account.
 - If the Veteran states he/she does not have a Premium Account, advise the Veteran of the benefits of having an eBenefits account and offer to transfer to an eBenefits specialist to assist with establishing a Premium account.
- Advise the caller they may call back once they have the information available to answer the ID Protocol questions.
- Offer to email/mail/fax the appropriate form(s) to the caller ([VA Form 20-572, Request for Change of Address/Cancellation of Direct Deposit](#), and/or [VA Form 24-0296, Direct Deposit Enrollment Form](#)) and provide the caller with information on how to access the necessary forms online at the www.va.gov website. PCRs must also provide the caller with the appropriate return address and/or instructions.
- Note: If at any time the PCR feel that fraud may be of issue, he/she can make the decision to only provide the option of submitting the requested change in writing.

ID PROTOCOL REMINDERS:

- Always review flashes, flags, and notes in the system of records for pertinent information before releasing information or updating an address/direct deposit.
- Protected information includes anything pulled from a living Veteran's/beneficiary's record *except* the current monthly benefit amount. For a deceased Veteran, protected information is anything pulled from the record *except* Veteran status, dates of service, branch of service, and location of gravesite in a national cemetery.
- All ID Protocol questions must be completely answered directly by the first party caller. If the first party provides verbal permission to speak to a third party, the first party must still answer the basic AND enhanced (when applicable) ID Protocol questions.

- Powers of attorney (POA, VSO, CVSO), VA assigned payees (Fiduciary, Guardian, Custodian), and appointed private attorneys or agents are considered first-party callers and must be asked the same ID protocol questions as if he/she were the Veteran or beneficiary.
- VA employees must provide a business need for the requested information and be verified in Outlook. While ID Protocol is not required, PCR must ask for enough information to be sure the correct Veteran's record is accessed.
- Responses to ID protocol requirements must be verified in the system of records.
- Additional questions may be asked if you are not comfortable with the caller's responses; however, you may not substitute for any of the required questions if the caller is unable to provide the correct response.
- If the caller is unsure of the necessary information, it is okay to provide helpful information on where to locate the necessary information – it is not acceptable to provide hints or allow multiple “guesses” to assist the caller with completing the ID Protocol requirements.
 - It is acceptable to advise the caller he/she can look at a bank statement, a recent letter from VA, etc. to find the monthly benefit amount is acceptable, but telling the caller “higher/lower” with the payment amount, is not acceptable and will result in an ID Protocol error.
 - It is acceptable to ask probing questions, such as “do you have an additional period of duty” to determine if the caller has an additional period of service other than what is available in the system of records. It is not acceptable to allow the caller to guess multiple branches in order to pass enhanced ID Protocol requirements and will result in an ID Protocol error.
- The following actions are considered corrections to an address and do not require additional ID protocol: Misspelled words in the address, incorrect ZIP codes, and transposed street numbers.
- While ID Protocol is not required for FNOD calls, PCR must ask for enough information to be sure the correct record is accessed.

- If change of address or direct deposit is of issue, advanced identification protocol information, e.g., monthly benefit amount, date of birth, etc., required to make the change must not be divulged.
- PCRs must ask the caller to provide the address, telephone number, or Email address, and *either* confirm the information is correct *or* process a change of address, telephone number, or Email address if necessary (after additional ID protocol is satisfied).

EFFECTIVE DATE FOR QUALITY REVIEW PURPOSES	CHANGE
6/1/2016	<ul style="list-style-type: none"> • Added ID Protocol requirements for release of documents from the eFolder. • Updated ID Protocol failures section to include referrals for potential fraudulent activities. • Clarified acceptable assistance options for ID Protocol requirements. • Added enhanced ID Protocol requirements for change of telephone number and Email address • Added in-person identification requirements • Clarified enhanced ID Protocol requirements must not be provided when address/direct deposit change is of issue. • Added notes to refer user to Fraud/Privacy Violation Guidelines document when fraud may be/is of issue during enhanced ID Protocol failure of a direct deposit change request. • Added requirement to check for a “Fraud” flash before processing a change of address, change of direct deposit, change of telephone number, or change in email address. • Added hyperlinks to KM documents and mandatory forms.
1/1/2016	<ul style="list-style-type: none"> • Removed ID Protocol requirements for release of documents from eFolder.
11/1/2015	<ul style="list-style-type: none"> • Moved bank account/debit card fraud guidance to Privacy Violation Guidelines document.
06/01/2015	<ul style="list-style-type: none"> • Updated enhanced ID protocol requirements for requests to change or delete a Direct Express Debit® MasterCard® account or Requesting a Copy of Document(s) in the eFolder to refine the requirement for EOD/RAD information and to indicate that all requestors must verify the



	information.
05/01/2015	<ul style="list-style-type: none">• Updated to include new ID protocol requirements for Direct Deposit change requests for Direct Express Debit® MasterCard® account.• Updated to include new ID protocol requirements for requests of copies of document(s) contained within the eFolder.• Updated to include fraud protocol requirements for Direct Express Debit® MasterCard® accounts.• Added additional ID Protocol Reminder