



# Providing Secure Online Services to the Public

Social Security Administration

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# Topics

- Who we are (ok you know who we are but there are some things that might surprise you!)
- Our challenges
- What we offer online
- How we secure our online services
- Why security is so important to us (and you)



# Social Security Administration

## A Few Facts

- Each month we pay benefits to over 65 million individuals
- Each year SSA pays \$850 billion in benefits
- Each year we issue 16 million new or replacement Social Security cards
- Each year we receive and process over 10 million applications for benefits



# Social Security Administration Online

## A Few Facts

- 1994 we went online
- 2000 we began to offer online retirement applications
- Last year we had 192 million visits to our home page



# Our Challenges to Meet the Public Needs

- Increasing numbers of customers want to conduct business with us online
- We need to have services that are quick to access, easy to use, reliable and secure
- We need to provide avenues of service our customers want (in person and online)
- The number of Americans age 55 or older will increase by more than 10 million between 2015 and 2020 – our services will be in demand!



# What We Offer Online

- Claims – retirement, spouse's, Medicare and disability benefits
  - Currently more than ½ of all retirement applications are done online!
- Replacement Medicare cards
- Benefit verifications
- Check your earnings record
- Estimate your benefits
- Change direct deposit information
- Tax records (1099)



# How We Provide Secure Online Services

- In 2012 created a personalized portal for customers *mySocialSecurity*
- As of 08/2015 – 20.7 million registered users
- A new user registers every 6 seconds!
- Registration Process
  - Customers choose a User ID and password
  - We check the personal data they enter against our own records
  - Users need to be able to correctly answer “out of wallet” questions and answers are compared with a third party financial service (Experian)
  - Provides Level 2 authentication (OMB 04-04)



# How We Provide Secure Online Services

- Also offer Level 3 authentication “extra security”
  - customer provides additional financial information that we can verify with Experian or within our records
  - registration process includes a mailed letter with an “upgrade” code
  - send SMS Text message as one time passwords to a cell phone



# Low Instances of Fraud

- Less than 1%
- Types of fraud:
  - Creation of fraudulent accounts
  - Redirection of checks via direct deposit changes
- Measures to prevent
  - Back end processing changes for direct deposit (more careful inspection of transactions before making changes)
  - Fine tune identity parameters
  - Near time data analytics to look for anomalies
  - Offer voluntary blocking to prevent account creation



# Why Security Is So Important To Us!

- We have the largest repository of personally identifiable information (PII) in the world
- We have electronic medical records for millions of individuals
- We are the face of government for the American public – we take this role very seriously
- People depend upon us, including my own mother!



# Ready for Your Account?

80 Social Security  
Official Social Security Website

Accessibility Contact Us FAQs Español Other Languages Sign In

Search...

Home Numbers & Cards Benefits Information for... Business & Government Our Agency

**80**  
Celebrating  
years  
1935-2015  
SOCIAL SECURITY ADMINISTRATION

**80th Anniversary**  
Celebrating the Past and Building the Future

Apply for Retirement

Apply for Disability

Replacement Medicare Card

Change of Address

**my Social Security**  
Check out your *Social Security Statement*, change your address & manage your benefits.

**Online Services**  
Whether you are applying for or receiving benefits, learn what you can do online.

**Retirement Estimator**  
Calculate your benefits based on your actual Social Security earnings record.

**FAQs**  
Get answers to frequently asked questions about Social Security.