



## SOCIAL SECURITY

November 30, 2020

Mr. Jason Kratovil  
Consumer First Coalition  
2550 M Street, NW  
Washington, DC 20037

Dear Mr. Kratovil:

Thank you for your support as we continue to develop and implement the electronic Consent Based Social Security Number Verification (eCBSV) service. We are committed to our collaborative relationship and will work with you to address the concerns expressed in your November 3, 2020 letter.

We are committed to providing clear, direct information to help permitted entities comply with the eCBSV user agreement. We will continue to engage with your leadership team and the permitted entities that are participating in the initial rollout during our recurring and ad hoc calls to address your concerns. We would also be happy to develop Frequently Asked Questions that would be useful to your members and the permitted entities as we move forward.

You are also requesting that we share technical expectations and baseline performance information with the broader community of eCBSV stakeholders. We agree, and we are committed to sharing as much information as possible, as soon as it becomes available. As we discussed on our monthly call on October 20, 2020, and in our email on October 30, 2020, now that the initial rollout is underway, we canvassed the potential expanded rollout participants to confirm their continued interest in eCBSV. We held an expanded rollout kick-off meeting on November 19, 2020, to engage them more directly, and have published the technical expectations on the eCBSV website.

We are similarly committed to sharing information regarding baseline performance information. We are working to ensure a steady average performance response time under 5/10ths of a second and to provide 24/7 availability with only limited down times. As of November 3, 2020, we have received approximately 250,000 transactions from 4 permitted entities since the system came online in June 2020. Accordingly, we do not believe we have established a reliable baseline. We would say the same for match rates. As we have shared, our match rate for all verification services is approximately 91 percent. Sharing match rates for eCBSV at this early stage would likely be premature, but we are open to further discussions about what is available and what would be useful to you and your members.

You also requested that we continue to engage in discussions, such as expanding the use of fuzzy logic, as we prepare for the upcoming expansion of eCBSV and beyond. We agree there are opportunities to make improvements, and that maintaining an open dialogue and momentum on

these issues is paramount to the success of the eCBSV service. We are happy to increase the frequency or duration of our recurring meetings, and we are further open to any recommendations to make our meetings more productive.

Thank you again for your continued collaboration. If you have additional questions, please feel free to contact me at [J.C.Morenz@ssa.gov](mailto:J.C.Morenz@ssa.gov).

Sincerely,

John Morenz  
Associate Commissioner  
Office of Data Exchange, Policy Publications, and  
International Negotiations  
Social Security Administration

cc: American Bankers Association  
Better Identity Coalition  
Consumer Bankers Association  
Consumer Data Industry Association  
Consumer First Coalition  
U.S. Chamber of Commerce