Policy would set a four-level playing field

The General Services Administration and Office of Management and Budget have issued a draft policy on e-authentication assurance levels. Agencies will perform risk assessments on electronic transactions and map authorization policies to the appropriate authentication assurance level, depending on the risk.

The policies will not apply to national security systems. The four proposed levels of assurance, from minimal to high, are:

Level 1: Minimal assurance

This provides little or no assurance of the electronic identity of the person submitting the credential. It is appropriate for transactions that pose minimal risk of financial loss or inconvenience to the user, no risk of criminal violation or harm to the agency, and no risk to personal safety. Uses might include customizing government Web pages or participating in online discussions.

Level 2: Low assurance

This provides limited assurance that, on the balance of probabilities, the electronic identity is valid. It is appropriate for transactions that pose minor risks to the user and agency, risks of criminal violations that fall below the threshold for enforcement, and no risk to personal safety. Uses might include ensuring continuity in online training programs or accessing Social Security retirement account information.

Level 3: Substantial assurance

This provides high confidence in the asserted identity and is appropriate for official transactions that pose significant risk to the user or agency, the possibility of criminal enforcement actions and no risk to personal safety. The uses might include exchange of privileged information or management of accounts involving large amounts of money.

Level 4: High assurance

This is appropriate for official transactions requiring a very high level of confidence in the identity of the user, and transactions involving considerable risk to the user or agency, a probability of criminal enforcement and a risk to personal safety. Uses might include validating prescriptions or controlling access to law enforcement databases.