

[REDACTED]

From: dig-comments@list.nist.gov on behalf of 39F <[REDACTED]>
Sent: Monday, September 9, 2024 4:57 AM
To: dig-comments@nist.gov
Subject: [dig-comments] Digital Identity Observation

Good morning;

I have stumbled across your summary about digital identity and your invitation to comment.

I'm glad to see that you now realize everyone does not carry a not-so-smartphone. I didn't sift through all of your material concerning digital identity but also didn't readily find you addressing the problem of facial recognition.

Just as many people do not carry anything beyond a flip phone, there are also many who do not have or want a camera active...or even accessible...to their desktop or laptop due to security concerns.

Example 1: Whoever came up with the notion of using the **id.me** crap at the Internal Revenue Service was obviously not real bright. There is no work-around. The requirement for some type of facial recognition precludes me from using the I.R.S. website for anything other than a simple quarterly estimated tax payment.

That, in itself, is self defeating. Why encourage someone to do business on line and then promptly shut them out? You have to know your customers.

Example 2: After 30 years I recently moved my private and business bank accounts to a new bank. I decided to also sign up for a home equity line of credit, even though the current one hadn't been used in 3 years. The bank manager suggested that I go online and do most of the stuff while he and his wife headed to the Bahamas. I did. However, at the point that the bank wanted to verify my Social Security number up pops a QR code on my monitor, with no work around. How the hell do you scan a QR code with a flip phone or desk phone? I am also perplexed as to why they didn't verify it with their existing information from me having opened the two accounts.

The result? Who lost business, me or the bank?

With the design ownership for a half dozen circuit boards, as well as an F.C.C. license, I am obviously not a technological dinosaur. I hope my observations are helpful.

Randall Hinton
Atlanta, Georgia

P.S. Technology in the hands of some is like a revolver in the hands of a two year old.

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