



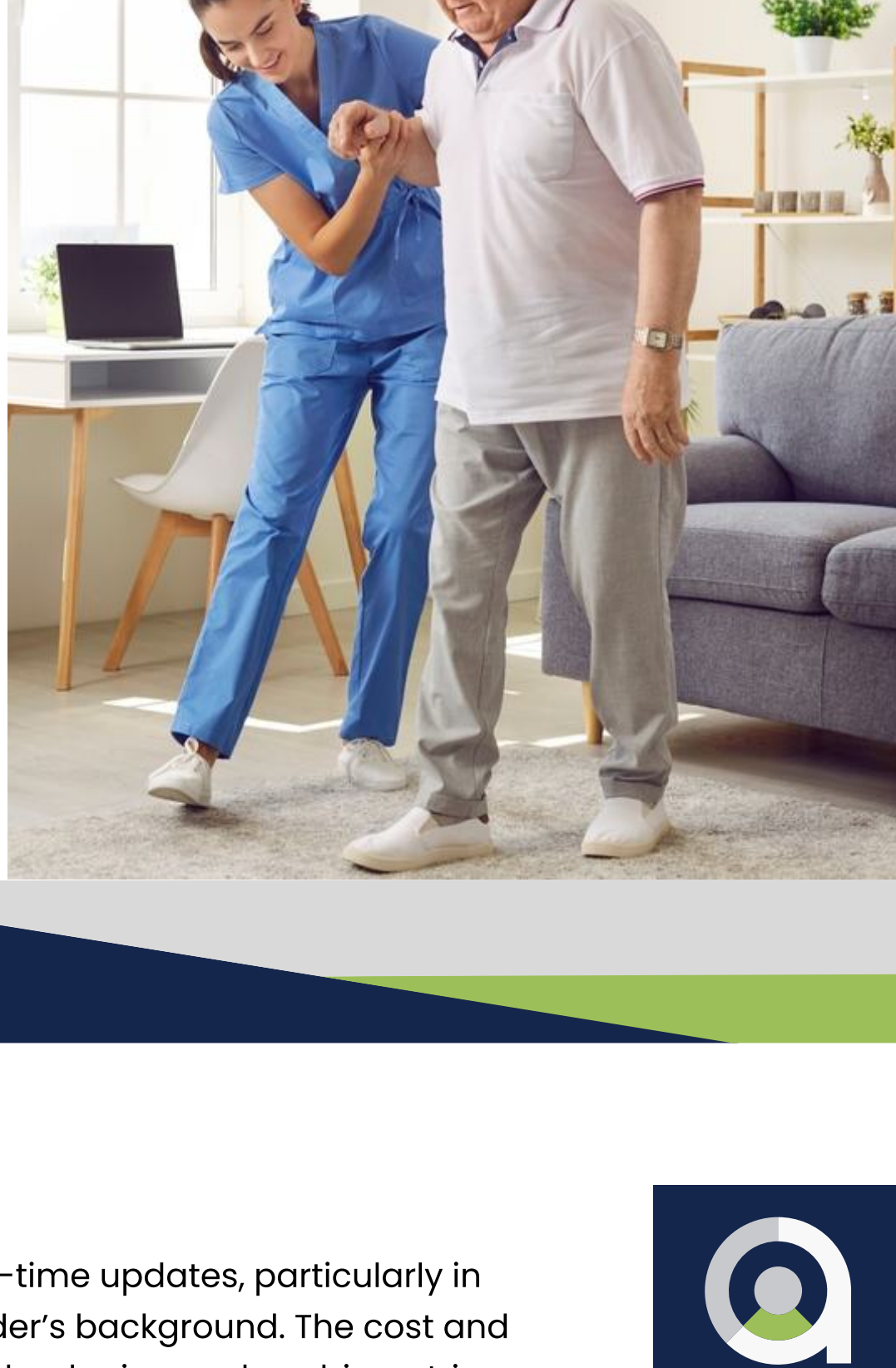
Securing Trust in Home Services: Innovative ID verification and Screening for Safer Marketplaces

As the demand for personalized, in-home services rises, marketplaces for home healthcare, elder care, childcare, pet care, and home maintenance are rapidly expanding. These marketplaces are pivotal in improving quality of life and providing tailored solutions that address the diverse needs of families and individuals. With this growth, ensuring safety and trust of both service providers and seekers is paramount, underscoring the need for robust identity verification and background screening processes to protect both service providers and seekers.

THE PROBLEM

Home services marketplaces face unique challenges in verifying the identity of service providers and maintaining continuous monitoring to ensure trust and safety for seekers. A primary challenge is the initial verification of service providers, who often have limited documentation or may operate informally. Traditional methods, such as manual ID checks or basic background screenings, can be time-consuming and prone to errors, leaving gaps that can compromise the marketplace's credibility.

Another significant hurdle is the ongoing monitoring of service providers after they've been verified. Given the decentralized and often transient nature of home services, continuous evaluation of criminal records, professional certifications, or other potential risks is difficult to maintain.



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This challenge is compounded by the need for real-time updates, particularly in identifying emerging threats or changes in a provider's background. The cost and complexity of integrating advanced verification technologies, such as biometric scans or AI-driven risk assessments, add to the burden.

Additionally, regulatory compliance requirements vary by region, adding layers of complexity to the verification process. Home services marketplaces must balance thorough screening with user privacy and legal requirements, all while ensuring a seamless onboarding experience to attract qualified providers. Addressing these challenges requires innovative, scalable digital verification solutions that can adapt to shifting regulatory landscapes and evolving security threats.

"A new approach is emerging: integrating identity and background screening at the service provider's registration stage on home services marketplaces."

AN INNOVATIVE SOLUTION

A reusable, verified digital trust credential stores and presents providers' qualifications at any time. It eliminates the need for repeated background checks and seekers can quickly verify qualifications.

Traditional screening and identity verification methods rely on one, snapshot-in-time of an individual's background and issued as a third-party consumer report. This process typically involves collecting personal details such as a person's name, Social Security number, address, or a government-issued ID, like a driver's license or passport. These details are then cross-referenced against databases such as criminal records or credit reports to verify the person's identity and background. While this method can be effective in that one moment and over a short period of time, it fails to account for the dynamic nature of people's changing circumstances and behaviors. Once the check is completed, data changes and can become outdated or incomplete over time, leaving room for gaps in undetected risks.

Additionally, traditional verification methods often require individuals to share the same personal information with different organizations repeatedly. This creates inefficiencies and data privacy risks, particularly for gig workers and contractors who work with multiple companies. Each time their identity or background needs to be verified, the worker must go through the same process, exposing sensitive information to numerous platforms or employers.

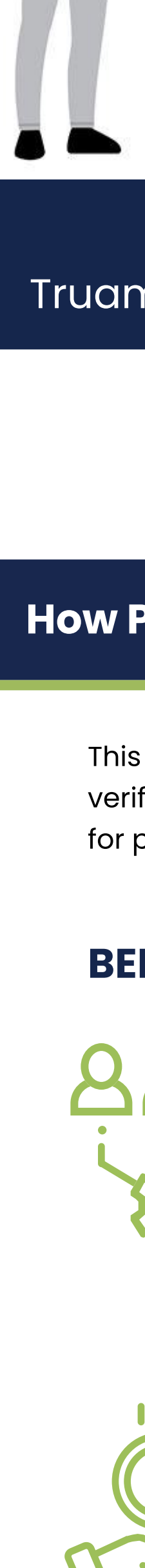
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In contrast, a reusable, verified digital trust credential offers a more secure and privacy-preserving solution. These portable credentials allow individuals to undergo a comprehensive verification process involving multiple stages to ensure their authenticity, integrity, and ongoing trustworthiness.

HOW IT WORKS

First, the initial identity verification process begins with identity proofing, where the individual provides personal information and documentation to a trusted verification provider. This can involve scanning a government-issued ID, performing a facial biometric check, and entering email and phone number. The verification provider then validates the submitted information through official databases, biometrics, or document checks. Once verified, a digital trust credential is issued, cryptographically signed by the issuing entity to link the verified identity to the digital credential.

Next, the credential is securely stored in a digital wallet or repository, controlled by the individual, who retains full control over its sharing. When the individual needs to present the credential to a third party, such as an employer or service provider, the required data is presented via a secure verification request. The verifier only receives the specific information necessary for their verification process, such as name, criminal summary data and a Trua Score™ based on the verification results.



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Monica

- Identity verified
- 1 or more verified college degrees
- 1 or more verified professional licenses
- No known criminal history
- No known civil history



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How Pre-Screening Enhances the Marketplace Experience

This pre-screening strategy, inspired by concepts like the Twitter "Blue Check," a verification badge that confirms the authenticity of an account, offers several advantages for providers, seekers and marketplaces.

BENEFITS TO SERVICE PROVIDERS



Streamlined Onboarding Experience – For individual providers, integrating pre-screening into the registration process offers a seamless entry into the marketplace. Completing identity verification and background checks early ensures that providers can start working sooner, eliminating unnecessary delays that often cause frustration. The pre-screened score, akin to a credit score, helps build trust by clearly demonstrating a provider's qualifications and background to potential seekers.



Increased Earning Opportunities– A faster onboarding process translates to quicker job placements, allowing providers to start earning sooner. Additionally, displaying a pre-screened score makes them more attractive to seekers, increasing their chances of securing jobs. This visibility creates more consistent employment opportunities, translating into higher, steadier income for individuals.



Greater Transparency and Control –The pre-screening approach empowers providers to manage their background information, fostering trust in the process. It allows providers to present an accurate portrayal of their skills and qualifications to potential seekers, ultimately creating a fairer and more transparent marketplace.



Safe Home Badge –Optionally, for added safety to the service providers visiting the person's home, seekers can be verified with a trust mark displayed on their profile.

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BENEFITS TO SEEKERS



Improved Safety and Risk Management – Continuous monitoring of service providers provides ongoing assurance that the individuals employed remain trustworthy over time, in terms of risk to both personal safety and in-home trustworthiness. Periodic checks ensure that any new issues are flagged promptly, helping to prevent potential risks to seekers and the business.



Access to Trustworthy Providers– Seekers can quickly connect with pre-screened, qualified providers, improving hiring quality and reducing time spent on vetting candidates. This minimizes the likelihood of losing top talent to competitors and ensures that only the most trustworthy individuals are available for hire.

BENEFITS TO MARKETPLACES



Enhanced User Trust and Safety –Pre-screening fosters a safer and more transparent environment for seekers and service providers alike, increasing overall trust in the platform. Seekers are more likely to engage with a marketplace that clearly demonstrates a commitment to hiring trustworthy, qualified providers.



Competitive Advantage and Market Growth –Implementing pre-screening and continuous evaluation can distinguish a marketplace from its competitors. This approach can generate a significant market advantage, attracting more users, increasing provider satisfaction, and boosting seeker satisfaction. Additionally, it helps capture a share of the lucrative \$5 billion background check industry, providing new revenue.

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CONCLUSION

A portable digital trust credential with continuous monitoring offers a crucial solution to the challenges of identity verification and screening for the marketplace and gig platforms. By providing real-time monitoring of service providers' credentials and trustworthiness, a continuously updated trust credential ensures providers remain trustworthy, compliant, and qualified throughout their tenure. This ongoing process enhances safety for vulnerable populations, mitigates risk for employers, and fosters trust between seekers and service providers. As technology evolves, dynamic trust credentials will become even more integral to safeguarding the integrity and quality of care in home healthcare, child care, home maintenance, and beyond, balancing the need for security with data privacy considerations.

ABOUT TRUA

Trua is a leader in the field of reusable, verified digital trust credentials. Its solutions help verify identities, qualifications, and authenticity, making digital interactions more secure and trustworthy. Built on advanced encryption and authentication technologies, Trua's platforms provide a high standard of security for businesses and individuals alike.

Using patented technology, including blockchain, Trua ensures that identity verification is transparent, secure, and auditable. This process builds an unchangeable identity record that can be tracked throughout its lifecycle. Trua's extensive expertise in identity verification stems from over 20 years of research and development, contributing to major security initiatives in both public and private sectors.

TruaID
Privacy-Centric Identity Verification

- No PII Required
- Seamless verification across mobile, web, or in person.

TruaScore
Full Background Checks

- User-Verified Scoring:
- Flexible & Adaptable scoring

TruaCE
Continuous Evaluation

- Uncover potential insider threat
- Safeguard brand reputation & manage compliance

Schedule a free consultation today at truame.com