

Press Coverage | August 14, 2025

Regulators Make It Easier to ID Customers Digitally

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Carlin A. McCrory

Carlin McCrory, an associate in Troutman Pepper Locke's Consumer Financial Services Group, was quoted in the August 14, 2025 *FinXTech* article, "[Regulators Make It Easier to ID Customers Digitally](#)."

Others may have typed in their socials incorrectly but don't respond to follow-ups from lenders clarifying the issue, says Carlin McCrory, a lawyer at Troutman Pepper Locke.

"If it's truly me, and I've just muddled up my own Social Security Number, I may not bother when they reach out to me," McCrory says.

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There are "plenty of other ways to mitigate the doubt that someone is actually who they say they are," McCrory says, noting IP address data or user selfies as two options.

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