mDL Technology Showcase Read-Out

Presented by the

Identity & Access Forum

February 26, 2025

Teams & Participants

MiTek

HID

Credence ID

VERIDOCS
CELEBRATING 15 YEARS

aila

MATTR

oneproof

SAMSUNG

OpenWallet
FOUNDATION

Google

android

THALES

mashgin

Teams & Participants

Open Wallet Foundation/Google/Android Collaboration Name: “Multipaz”
Veridocs Collaboration Name: “Casinos/Gaming”
MATTR Collaboration Name: Banking: New to bank account opening
Banking: In-branch cash withdrawal – step up
Rental Car: Booking of a rental car
Rental Car: Pick-up in store
Ride Now: Driver Verification, account creation
Oneproof Collaboration Name: “Age Verification”
THALES Collaboration Name: In-Person Age Verification at a retail store (18013-5)
Online Age verification at checkout (18013-7)
Opening a bank account using an mDL (18013-7)
CredenceID Collaboration Name: “Age Verification at Stadium Concessions””
Aila Collaboration Name: “Healthcare Express Kiosk”
HID Collaboration Name: “NFC Reader”
Samsung Collaboration Name: “Banking Application to Securely Transfer Digital Credentials”
Mitek Collaboration Name: “Car Rental Application – Age Check without Date of Birth Info”

Briefly describe the mDL Use Case(s) That Were Showcased

Multipaz

Sub-case 1 - Goal: Provide an open-source stack for the holder, verifier/RP, and issuer user cases.
A government wants to begin issuing digital identities. With Multipaz, they have all the tools they need to create a solution that works for them, and we want to ensure the world knows that this is available.

Sub-case 2 - Goal: Ensure interoperability across different companies and readers.

Sub-case 3 - The Multipaz offering to work everywhere is key for adoption, so ensuring presentment, reading, and verification functioned with fellow showcasers was important.

Briefly describe the mDL Use Case(s) That Were Showcased

Gaming and Casinos

Sub-case 1 - Goal: Age Verification and Banned Patron Check at the Casino Entry
Sub-case 2 - Goal: Verify Identity of a Patron Performing a Large Cash Transaction at the Casino Cage for Anti-money Laundering Compliance
Sub-case 3 - Goal: Verify the Identity of a Patron for the Purpose of Enrolling into the Patron Loyalty Program and Populating the Data into the Enrollment System

Briefly describe the mDL Use Case(s) That Were Showcased

Age Verification

Sub-case 1 - Verify Age before able to purchase Alcohol Online. A customer can purchase alcohol online from online liquor store, where it will ask to verify the user Age before allowing to checkout.
Sub-case 2 - Achieve Automation during checkout A customer doesn't have to fill out checkout information, such as Name, billing and delivery address, achieving a better ux and automation.
Sub-case 3 - Verify user at the time of delivery Since a customer has already verified their identity, during the delivery, the delivery agent will be able to compare the portrait from the verified mdl data and shared mdl with the person they are delivering too.

Briefly describe the mDL Use Case(s) That Were Showcased

Banking: New to bank account opening

- **Channel:**

✓ Remote – Wallet to Web
✓ Remote – App to app

Banking: In-branch cash withdrawal – step up

- **Channel:**

✓ In-person – Wallet to POS

Rental Car: Booking of a rental car

- **Channel:**

✓ Remote – Wallet to Web

Rental Car: Pickup in store

- **Channel:**

✓ In person – Wallet to POS

Ride Now: Driver verification, account creation

- **Channel:**

✓ Remote – App to app

Briefly describe the mDL Use Case(s) That Were Showcased

Patient Check-In
Checking into a Healthcare Facility

Sub-case 1 - Unattended Goal: Verify an Existing Patient and form fill patient information within a healthcare facility.

An existing patient of a healthcare facility presents an mDL at an unmanned tablet-based kiosk to verify their identity for an in-person healthcare transaction, and reduces check-in time and errors by form filling the facility's patient record with the patient's information

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Briefly describe the mDL Use Case(s) That Were Showcased

Stadium Concessions
Self-Checkout Age Verification

Sub-case 1 - Unattended Goal: Verify the age of a Patron when purchasing alcohol at a Stadium A patron buying alcohol at a stadium using an unmanned station is asked to present age verification when purchasing alcohol.

Briefly describe the mDL Use Case(s) That Were Showcased

Banking Application to Securely Transfer Digital Credentials

Sub-case 1 - Samsung Wallet demonstrated interaction with banking application to securely transfer digital credentials of a user from the Samsung Wallet using OPENID4VP protocol as defined in ISO 18013-7 standard. We showed how ID can be transferred to an application on same-device as Wallet and cross-device where banking application is running on a desktop/kiosk and user has Wallet in their mobile phone.

Briefly describe the mDL Use Case(s) That Were Showcased

Car Rental Application – Age Check without Date of Birth Info

Sub-case 1 - We showcased a car rental application which does an Age check verification and driving privilege check instead of sharing your Date of Birth info.

Top Items Learned from Testing

- Many organizations already leverage our code base (integration, testing, etc.).
- Payments seem to be a trending topic.
- More testing all the time!
- Regulatory pressure helps to drive adoption.
- Patron awareness and demand are helping to prompt relying parties to implement mDL. Continued awareness campaigns are helpful.
- There is some confusion between ISO standard and non-ISO mobile IDs and where they can be used.
- Increase customer convenience and conversion (reduce drop-off)
- Reduce operational complexity, risk and resource
- Reduce false-positives

Top Items Learned from Testing, con't

- Awareness on the availability of IACA certificate. There are two sources:
  - Issuer website: Make sure that you trust the website before retrieving the certificate
  - AAMVA DTS: Trusted VICAL with all issuers that are part of the DTS – verified by AAMVA
- Results are not ideal. There is a need for more interoperability testing.
  - Availability of test credentials for retail solution providers
  - Availability of validated test frameworks for retail solution providers
- Great to see that IDV players are making mDL part of their workflow
- Viability of using existing infrastructure

Top Items Learned from Testing, con't

- Individuals are scared to use their mDL the first time
- mDL registration in the facility isn't viable
- Signage helps (where to place mDL)
- People understood the value of ID verification when they understood the use case scenario; hence we need more demo with specific use cases rather than just technical demonstrations
- Enough scope left for KYC/AML companies to replace their existing rails (physical ID scan) with new Digital ID verification
- Wallets need to build a scalable and flexible framework for Relying Parties (RPs) to embed the ID verification components without force-feeding them on specific integration models

Biggest Technical Issues Identified

- Instability in in platform Bluetooth and NFC stacks.
- Different interpretations of the same standards.
- We saw some data transfer speed issues with certain wallets.
- Bluetooth packet ordering is not guaranteed in the Bluetooth spec, and Microsoft Windows specifically does not ensure packet ordering.
- NFC users experience usability issues, especially when using NFC data retrieval.
- Issuer certificate management. A couple of the demo credentials we didn't have the root certificates for which highlighted the need for network or ecosystem services like a DTS.
- Education on what a compliant mDL is. We had people approach with what they thought was an ISO compliant mDL but instead was just a digital representation of the physical card. Like flash passes. A couple of states have gone out with non-ISO compliant Mobile Driver Licenses so customer's will expect the same interaction methods regardless of mDL – to them they are all the same but they work in different ways – non standardized.

Biggest Technical Issues Identified, con’t

- Cross Platform QRCode Based Engagement
- Muti wallet routing from URI in the request.
- Not having the IACA certificate prevents document authentication
- Inconsistencies in the data retrieved (images mainly)
- Device engagement is not always a success
- Reminding users to hit consent
- Triggering on other QR codes in the background
- Qr code scan between devices for cross-device scenario had issues with Device display and resolution. This needs to be considered in practical situations.

Biggest Non-Technical Issues Identified (Legislative, Market Forces etc.)

- A closed ecosystem across mobile devices is a concern.
- Getting users to trust digital identities is an adoption hurdle
- There are a lot of different flavors of protocols, and it would be nice if there was a common one amongst integrators
- Many locations are hesitant to implement it because they aren’t seeing a large demand from their customers.
- We are still seeing a need for more education around the benefits of mDL.
  - a. Ease of use
  - b. Difficulty to counterfeit
  - c. Privacy protection
- Regulators will need to work in parallel. Adjust the ‘rules’ to foster better implementation and experiences aligned to what mDL can enable in transactions.

Biggest Non-Technical Issues Identified (Legislative, Market Forces etc.), con't

- Increase utility for mDL holders to enable rapid adoption. More use cases, more mDocs issued (not just mDL)
- Education: Users were surprised to learn the ISO 18013-7 can be used for in person transactions as well.
- Big Mover Adoption (Not enough mDL)
- State DMV and State Specific Liquor Board Guidance
- Adoption– I took 6 Uber drives since landing in San Diego and checked with each of the drivers if they got their mDL, and none of them even knew that they can. Lack of adoption was a general sentiment from most of the people who was in the showcase

An example in Alcohol Age Verification is that businesses are afraid enough to lose their alcohol seller license, and they will not vary from policy until the State Liquor Control Board explicitly tells them that mDL from any US State can be accepted.

Biggest Non-Technical Issues Identified (Legislative, Market Forces etc.), con’t

- Liquor License authority acceptance
- Lack of consumer awareness that usage is available
- Low consumer volumes result in low/negative ROI
- Liquor License authority acceptance
- Lack of consumer awareness that mDL acceptance is available
- Low consumer volumes result in low/negative ROI

Call to Action / Next Steps

- Certification is a common roadblock for accepting digital wallets across different borders. A standard certification would drive greater adoption globally.
- Is there an existing STA/IAF/mDL Use Case working group? When is the discussion with them? What team members can join the WG? If not, should we be starting one?
- What RPs should be included directly to be accurate?
- Which Issuers are inclined to take part in this use case?
- Do we need to revamp the page for this use case on https://www.mdlconnection.com/mdl-uses/ ?
- Work is in progress for adding a gaming and casino page to mDL connection.
- There is currently a gaming casino working group. Participation from industry-relying parties and issuers is welcome.

Call to Action / Next Steps, con't

- Compared to ISO 18013-5, ISO 18013-7 Web API is fast, sub 2 second verification compared to 5 – 10. Second transaction viable.
- Can STA help in establishing a test framework that relying parties can use with ease to test their implementations?
    - Getting access to test credentials and different holder implementations, IACA certificates (test and production?
- Can STA help establishing a developer community to answer questions from relying party solution providers who may not be knowledgeable on mobile technologies, the different standards behind it and are just focused on, say, enabling their in-house website with mDL verification?
- Education/influence for regulating authorities (liquor license, cannabis, gaming, etc)
- Relying-party acceptance map for location awareness