PAYMENTS SUMMIT
Feb. 27 – Mar. 2, 2023

Mobile Driver's License Use Cases

How to get started accepting a Mobile Driver's License

Where mDL is going next

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SECURE TECHNOLOGY ALLIANCE

US PAYMENTS FORUM

"Day One" ISO/IEC 18013-5

- In Person, Attended – You get Government-Signed Identity Data
- Portrait Received on Reader Device (after signature validation) is used for User Authentication (Identity Verification)
  - Visual comparison of the person to the portrait by the attendant
  - Biometric engine on the reader device to compare portrait to a live person
- All data from the physical card is available as *government-signed*
- In N. America, AAMVA extensions for Real ID (y/n) & US-Specific Fields

ISO 18013-5 Technologies

Connect: "Device Engagement"

NFC

- Tap mDL

QR

- Scan from mDL

Transfer: Secure Data Transfer

Server Retrieval

- WebAPI (Access Token)
- Open ID Connect

Fast
Needs Internet

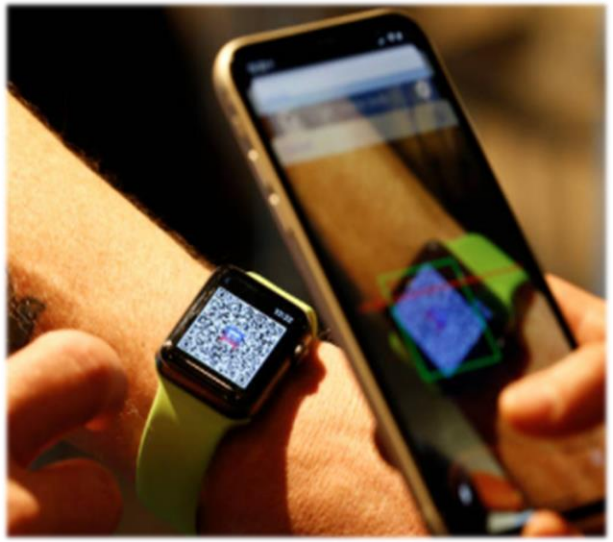
Device Retrieval

- NFC… (Tap & Hold)
- Bluetooth Low Energy
- WiFi Aware… Tap & Go

Slower
Decentralized
No Internet

Real Life Transactions in Utah

Age-Based Purchase at Supermarket



Restaurant or Event Concessions

TSA PreCheck™ (today 3/1/23)

Driving Your Car

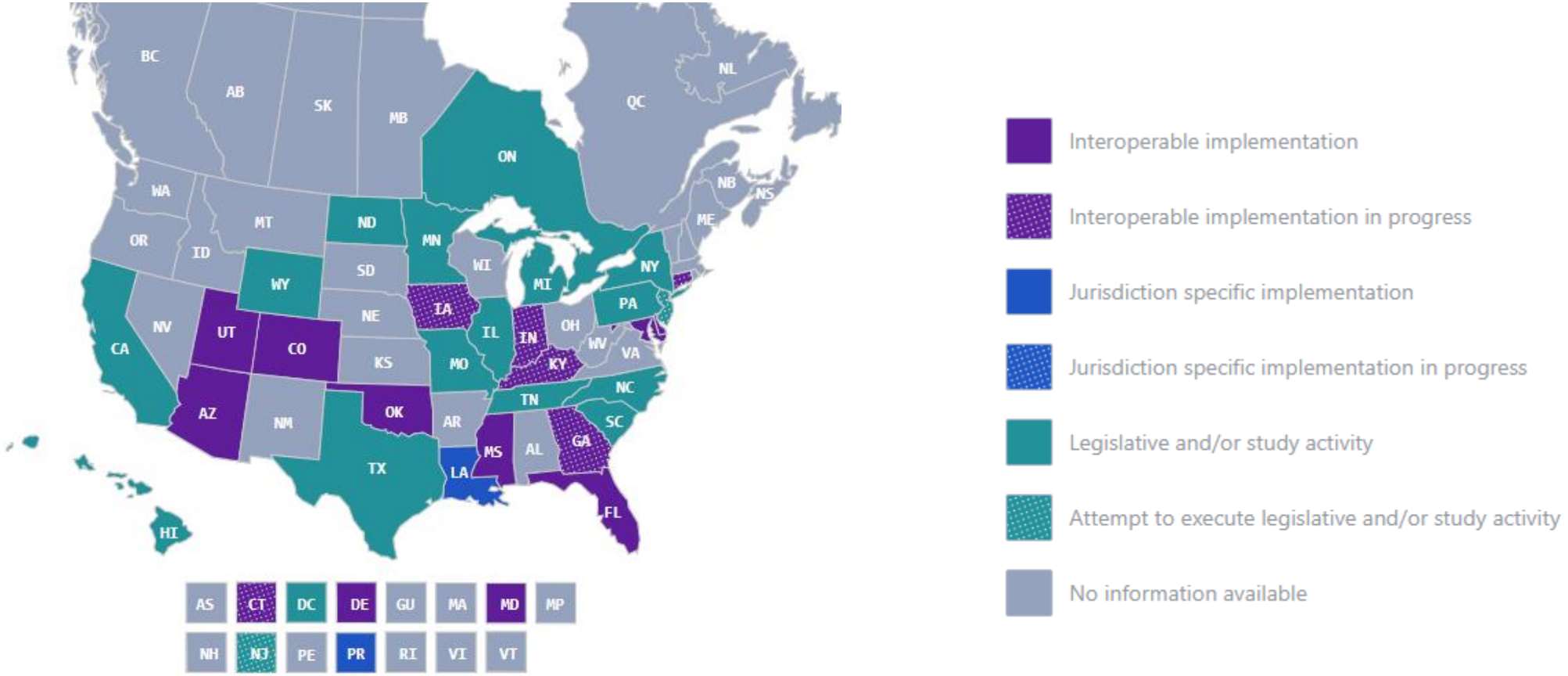
Privacy - Owned by Verifiers

- *Verifiers, specifically, are responsible to protect the privacy of mDL Holder within the bounds of their operational, security, and legal requirements*
- **Minimizing Data** requested from the mDL Holder
- Notifying the mDL Holder of Verifier **Intent To Store** data
- Strictly adhere to the mDL Holder's consent/approval, your own policies, and regulations about **Storing PII** or **Moving PII**
- Resisting and **Preventing the Tracking** of mDL Holder
  - Not storing information that identifies the mDL Holder with transaction logs and securing transaction logs
  - Not submitting PII or transaction info to a centralized service
  - Not moving PII with transaction data (*anonymous receipts*)
  - Not tracking information that identifies the mDL Holder at the online/server interfaces

Privacy Protection is the Shared Responsibility of all Ecosystem Parties: Verifier, Issuer, Frameworks

14+ States Deployed or In-Progress

https://www.aamva.org/jurisdiction-data-maps



Motivation to Accept mDL Now

Business Depends on Strong ID Verification

- Critical to Meet Legal Requirements & Standards
- Security/Liability of Business Operations
- “Valid ID” is Difficult
- Legislative Mandate?

Customer Positioning

- Going Mobile feels Inevitable
- Being Positioned Early as a Thought Leader
- Maintain Reputation as Technology Leaders
- Privacy for Customers

Learn and Investigate ROI of Mobile ID

- Technology Leadership as Competitive Advantage
- Gain Statistics from Pilot
- “Partnering “ with DMV creates positive self-image

Early Tech Stack Integration

- Take a Phased Approach
- Hosted Onsite Events
- Learn how ID improves customer interactions
- Lower pressure now

Get Involved; Get Ahead

Demo	Collaborate	Influence	Measure ROI	Test	Flows	Cost/Risk
Get a demo; download a verifier; socialize within your orgs	Work in the "mDL Working Group" of US Payments Forum Join the "Jump-Starting the mDL Ecosystem" Group within STA	**What do you need in Day Two?** INCITS/ANSI will let you participate in 18013-7 to write the next versions	Build Your ROI (+Intangibles) Story for Company Approval to Proceed	Build your Use Case from STA Downloadable Template	Examine or Re-evaluate your Customer Workflows	Provide an advantage to the customers that help you reduce cost