What is Mobile ID?

POSTED ON 10.18.23

Mobile ID provides a convenient, contactless, secure means of identification, facilitating daily lives, improving citizen services, enhancing security, and streamlining administrative operations. In this first article of our Mobile ID series, we'll dive into the technology behind the magic.

Everything is on your phone, now so is your ID. And with great benefits. Having your identification document **always within reach** doesn't only simplify all identity verification processes, in person or remotely, it also gives you access to convenient services. Enter the (wonderful) world of Mobile ID.

Mobile IDs, otherwise known as ID wallets, are true to their name: **digital versions of the identity documents most commonly used** in a given country – such as the drivers licenses in the USA, state-issued IDs and passports in many countries. If the form may vary, the content remains the same. These Mobile IDs include personal data, such as name, date of birth, address, and photo, all securely stored on the user's device and under his or her own control. Mobile IDs can hence be used exactly like a traditional identity document… and then some. Some enable in-person use cases, such as seamless travel and **airport screening**. Others go beyond in-person interactions and are usable over the internet, enabling remote, secure ID verification or the easy renewal of official credentials and document, at a distance.

Removing all points of friction

Think about removing from your life all points of friction that go with authentication, and being able to seamlessly access all the services you need on a day-to-day basis, through your phone. Securely having in-person and online transaction, going through airports seamlessly, without having to stop and pull out an identity document from your bag, never having to worry about passwords when transacting online… It really is a game changer.

Matt Cole, Group Executive Vice President, Public Security and Identity at IDEMIA

The COVID pandemic accelerated the trend toward contactless interactions, already fueled by widespread smartphone adoption. But citizens are not the only ones benefiting from Mobile IDs. In an environment where identity theft and cyber-fraud run rampant, many businesses as well as federal, state, and local agencies face real challenges when verifying identity online.

Providing a single trusted digital identity serves the entire economy. It protects and benefits both public and private

services: individuals can authenticate themselves when entering a physical building or a website, protect online account information and passwords, securely sign up for new online services and digitally validate documents, prove their identity and pay for purchases from the same device… all within seconds.

State-of-the-art security & enhanced privacy

Of course, there's the convenience. But Mobile ID also brings something paramount: a root of trust. A trusted digital identity. The pandemic accelerated our digital usages, and more consumers are opening bank accounts, applying for loans or paying bills on their mobile devices. Therefore, the elimination of fraud, and of the cost of fraud and of the risks and stress of having your identity stolen or a compromised social security number brings invaluable benefits.

Donnie Scott, Chief Executive Officer of IDEMIA I&S North America

Mobile identity wallets operate by **strong security protocols**. Data is stored on a user's smartphone, either in the Mobile ID app, or provisioned in an OEM Wallet; it's **encrypted and protected by multifactor authentication** and real-time recognition – a combined approach that is very difficult to beat. Your phone is lost or stolen? The strong security remains. Even if fraudsters manage to unlock the device, biometric authentication (such as fingerprint or face unlocking), means you – and only you – can access the app.

Mobile IDs bring not only state-of-the-art security, but they also **put users in control of the information they share**. Take an age-restricted purchase. Does the seller really need to know the buyer's name or address? With IDEMIA's Mobile ID app "privacy view", you can prove that you're of legal age without exposing sensitive data.

A technology improving our interactions

This unique combination of enhanced privacy, unparalleled security and unique convenience **paves the way to new use cases and services**.

Obtaining medical prescriptions, claiming government or social benefits, conducting financial transactions, getting on an airplane or driving a car, to name a few.

Matt Cole, Group Executive Vice President, Public Security and Identity at IDEMIA

What's next? Widespread adoption. Among nations, **the United States paves the way**, with more and more states implementing **digital driver's licenses** and the TSA (Transportation Security Administration) rolling out mobile ID acceptance at participating US airports. Some US law enforcement agencies are also beginning to accept Mobile ID as a valid form of ID for roadside stops and age-restricted purchases or services (gambling, car rental, etc.).

This technology will transform how governments operate at the state level, how the citizens interact with their state government and with the federal government, and how the citizens

interact with commercial entities. Mobile ID will mature, grow, and scale.

Matt Cole, Group Executive Vice President, Public Security and Identity at IDEMIA

In the European Union, **a prototype of a EU Digital Identity Wallet** (EUDI) will explore multiple use cases, from signing contracts to opening a bank account. The next big step will arrive as wallet providers and manufacturers implement Digital IDs on mobile apps and devices.

I personally think we're going to spend the next two decades reclaiming ourselves and our personal data. People will be able to decide what information they want to share, when they want to share it and with whom. Mobile ID gives us a sovereign right to our own identity. This is just the beginning of a long and exciting journey.

Donnie Scott, Chief Executive Officer of IDEMIA I&S North America