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Mobile Driver's License

The future of secure, private, rapid checkout

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Chair, Mobile Driver's License Jumpstart Committee, Secure Technology Alliance

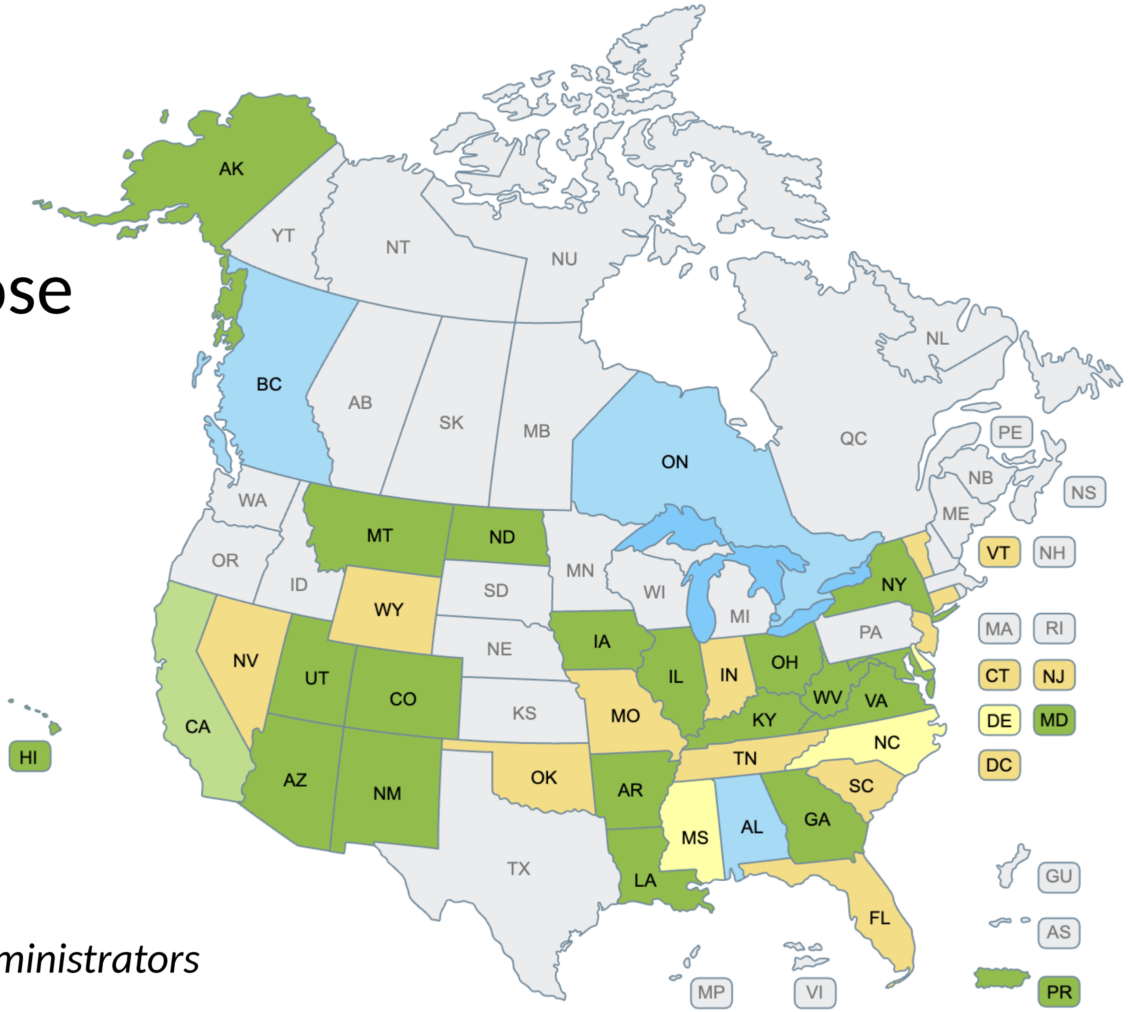
Key Takeaways

1. Mobile Driver's License (mDL) adoption rate is higher than you're expecting
2. mDL Changes the paradigm for accuracy and privacy; it challenges the reason you would think to store personal data (data collection limitation)
3. mDL makes multi-channel service delivery possible for age and ID use cases
4. There are as many intangible benefits of starting **now** to accept mDL as there is ROI down the road when mDL is the default ID interaction
5. Resources are available to help you get started now

The mDL Standard has Arrived

As of End of Q1 2026

- 22+ Production Issuers,
- 7.51% of cardholders across those states now carry mDL
- 8.1M mDL Holders
- 2.8% Growth YOY
- 3 New Issuers per Quarter
- Accepted at 275+ Airports for Domestic Travel



Source: AAMVA, American Association of Motor Vehicle Administrators

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Cryptographic Proof Replaces Guesswork

A true mDL is not a digital photo. It is a highly secure data packet cryptographically signed by the issuing DMV. It removes the burden of subjective fraud detection from your front-line employees.

State DMV
Digital Signature Applied

Customer Device
Bound & Secured

Merchant Site
Instant Verification

> Employee training shifts from subjective fraud detection (checking micro-print and UV ink) to simple business process execution. The cryptography does the math; your staff does the commerce.

In-Person Paradigm Shift for ID✅

	The Analog-to-Digital Era	The Fully Digital mDL Era
Verification Method	Subjective Eyeball Check (errors); Expensive doc training or equipment	✅ Objective cryptographic (definitive) proof
Transaction Speed	Manual handling; Time to look at face; Typing or scanning extra data	✅ Instant tap/scan & go digital transfer (parallel processing by user)
Data Accuracy	Keystroke errors; Photo substitution; Inattentive visual check	✅ Flawless, authentic, verified data transfer directly from the user
Privacy & Exposure	Do you store images? Or store and rely on inaccurate data?	✅ Selective disclosure; No 3rd Party validation databases or data sharing

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Internet & App Paradigm Shift for ID✅

	The Analog-to-Digital Era	The Fully Digital mDL Era
Checking ID Doc	Users must find ID, hold steady, upload, retry if rejected; Low accuracy	✅ Single-click consent UX – app to app
Transaction Speed	High dropoff - users don't finish; **Paying 3rd party API for data quality**	✅ Definitive authenticity; Reject synthetic
Data Accuracy	Synthetic docs & identity; Masks or AI-gen; **Poor image quality means low security thresholds**; OCR problems	✅ Digital accuracy; Lower cost
Human : Doc Match	Camera stream rerouting; Switch to app via SMS; Poor cropped images	✅ Match to authoritative (signed) image
Privacy & Exposure	Liability of stored images; Store and rely on inaccurate data;	✅ Don't store; Simply recheck as needed

Source: [Ripping IDs Should Go the Way of CDs…]()

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Why Merchants Did Pilots…

Legal

Accuracy and Authenticity

- "Know Your Customer" flows too low assurance & costly
- "Valid ID Doc" is Costly
- Exceed Legal Requirements
- Lower Liability of Operations
- Government Signed ID

Business

Customer Positioning

- Privacy for Your Customers
- Facilitate Convenience
- Don't send people home who forgot physical documents
- Turnaway because KYC failed

Be Positioned Early:

- Thought Leader
- Tech for Customer Service

Technical

Experience ROI of Digital

- Learn the Technology as a Competitive Advantage
- Host Onsite Events for Cust
- Gain Statistics from Pilot
- "Partnering" with DMV on privacy & new technology creates positive image

Early Integration

- Take a Phased Approach
- Learn how mDL improves customer interactions
- Plan for Over-the-Internet
- Lower pressure now than when in mDL full swing

Bridging the Digital and Physical Divide

mDLs secure the critical “last mile” of eCommerce. The same credential that speeds up your physical checkout line now securely gates your online carts.

ISO 18013-7 (Remote Presentation)

Customer adds a restricted item to their cart and securely verifies age directly on the merchant's website. Cart abandonment is minimized.

Order pre-cleared and packed.

ISO 18013-5 (In-Person)

The delivery driver uses a handheld terminal to perform a rapid second verification, ensuring the recipient identically matches the online order.

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Commerce Never Stops: Built for Offline Resilience

Unlike centralized third-party **identity checks, mDL verification does not require an active internet** connection to a central server. Transactions proceed securely even during network outages.

Privacy and resilience go hand-in-hand. Device-to-reader cryptography eliminates the need for central server access, access, ensuring fast throughput in concrete-heavy big box stores, remote delivery locations, or during Wi-Fi outages.

Leverage Your Existing Infrastructure

Core Message: Adopting mDL does not mean replacing thousands of POS terminals. The transition is highly manageable and utilizes hardware you likely already own.

Simple Integration
The primary investment is a lightweight software update to enable the mDL reader protocol.

Already Equipped
Modern terminals already feature the required NFC and Bluetooth physical receivers.

Business Model Callout

No 'per-ping' callback pricing

DMVs treat mDLs as Digital Public Infrastructure. The operational pricing model mirrors the scanning of physical cards.

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Value Creation: Start Accepting Today

The Messages Your Customers Want to Hear

Use this new Digital ID to increase your market share, in-person and online.

- We're at the forefront of new technology
- We use tech to improve customer interactions & expand our digital channels

- Customer Events! We impress customers without selling
- We treat customers better than our competition

- We're not going to wait until we've lost customers
- We try new things to continuously improve service & learn

The Phased Rollout Strategy

Core Message: You don't have to boil the ocean. Start where the value is highest and operational friction is lowest to measure ROI before scaling.

1. **Target High-Risk / Low-Volume**
   (e.g., Delivery Fleet)

   Focus: Ensuring strict compliance at the doorstep where environmental control is lowest.

2. **Streamline High-Friction Chokepoints**
   (e.g., Self-Checkout Age Verification)

   Focus: Removing the primary cause of cashier intervention and queue bottlenecks.

3. **Fleet-Wide Omni-Channel Integration**
   (e.g., Full POS and eCommerce platform)

   Focus: Marketing your privacy-first approach as a core brand differentiator.

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Position Your Brand at the Forefront of Customer Experience

1 1. **Embrace Trust:** Partner with state DMVs to offer your customers the ultimate privacy-preserving, cryptographically secure checkout.

2 2. **Act on Urgency:** Capitalize on the 22+ state momentum to capture operational savings in fraud reduction and checkout speed today.

3 3. **Execute Smartly:** Begin a phased rollout using existing hardware to seamlessly bridge your digital and physical commerce channels.

Summary & Key Takeaways

1. Start now and learn as you solve your more complex identity challenges
2. Partner with your DMV and Technology Providers, Run events and trials to learn
3. Message your customers about Improving Service **and** Their Privacy
4. Investigate mDL Connection, Better Identity Coalition

Thank you

- Don't forget to submit your session evaluation!

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mDLConnection
A Secure Technology Alliance resource
www.mdlconnection.co

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