Simplify • Protect • Secure

The mDL as platform for Digital Transformation
Mobile Driver License (mDL)

Our Mobile Driver License (mDL) gives today’s consumers the convenience and option of having a genuine, broadly accepted driver license accessible on their mobile phone that is dynamically tied back to a SOR.
mDL’s Value to the Digital Ecosystem

**Administrator (MVA)**
- Economics, customer service, resources
- Push dynamic updates
- Enabling trusted information (fraud reduction)
- Improved access to services

**User**
- Easy and Convenient
- Privacy through control of PII and minimal data

**Authenticators**
- Trustworthy visual and electronic security features
- Synchronized to the System of Record
- Machine readable
- Auditable record
- Age based indicator

**Law Enforcement**
- Trusted identification & verification

**Other Government Agencies**
- TSA, DOS, DHS, HHS, Medicaid

Simplify. Protect. Secure.
What must happen for Trust?

**Only I can Use My Identity (Everywhere)**
- Authentication Assurance Level (AAL) = **Usage**
- Simple Integration for Verifiers (Relying Parties)
- Biometrics and MFA to Protect User Privacy

**Provision Identity to the RIGHT Person**
- Identity Assurance Level (IAL) = **Proofing**
- Platform for Secure Storage
- Tamper Proofing for Reliable Usage

**Framework for Trust between all Parties**
- Identity and Trust Agreements
- Legislation, Rules, and Policies of Operation
- Comprehensive Business Model

Standardization will drive trust through this value chain:
- Interoperable
- Privacy-Enhancing
- Secure

Simplify. Protect. Secure.
Provisioning to the Right Person for THEM to Manage

• No In-Person Burden for Provisioning
• Accuracy MUST be better than PIN
  – Email is easy to take over and steal Access Codes
  – Mailed PIN codes can be swiped or forgotten
• Mobile Users Expect Apps On-Demand
mDL Registration Process

Accurate, 30-second identity proofing on any mobile device that transfers the trust of the DL/ID to the citizen for them to manage and use on their mobile phone.

1. Mobile Number & Device
2. Authenticate Document
3. Get Data
4. Live Person (biometric)

DMV & Fabric identity scoring service

Quick Registration (Derived Identity)
Biometric & Demographic Verification at DMV

Mobile identity ready for use

- High Trust Identity
- Strong Credential
- Multi-Factor Authenticator

Simplify. Protect. Secure.
Simplify Integration for Relying Parties (RPs)

- Key to Creating Adoption
- Multiple ways for Citizen to Use Identity
- Common Data Model
- Must Operate Globally
- Standards Ensure Security and Interoperability
- Open Source and Tools for Integrating Easily

Now I can use my Identity Everywhere

Simplify. Protect. Secure.
Protect the Privacy of Citizens

- Managed by the Citizen
- Just-in-time Clear Informed Consent
- Biometrics to Protect the Privacy of People
- Understandable Privacy Policies that All Parties can Adhere To and Enforce
  - https://policies.morphotrust.com/
- Privacy Engineering from the Ground Up
  - Realize *Privacy By Design* with IIP Architecture
Secure and Interoperable through Standardization

• Trust Framework and Assessor Conformance
• ISO 18013 Mobile Driver License, Task Force 14
• FIDO Alliance – Universal Authentication Framework
• JSON Identity Suite (JWTs) extended for Legal Identity
• Open ID Connect and Standardized Identity Tokens
What will Relying Parties do with a strong identity?

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<th>Contextual</th>
<th>Core</th>
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<td>• Rent a Car, Car Sharing</td>
<td>• Transmit Driving Privilege</td>
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<td>• Vote or Register to Vote</td>
<td>• Check into Hotel</td>
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<td>• Open Bank Accounts</td>
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<td>• Peer to Peer Data Exchange</td>
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<td>• Federal Building Access</td>
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- Unattended
- At-a-Distance