



# Finding the Right Solution for Mobile Identity

Insights from the United States & Canada



# Mark Sullivan

## Strategic Market Manager – Digital Identity

- CBN's subject matter expert on digital identity models & standards
- Standards Council of Canada
  - ISO/IEC JTC 1/SC 17 (Cards & personal identification)
  - ISO/IEC JTC 1/SC 27 (Information Security, cybersecurity & privacy protection)
- International Standards Organization
  - Designated to ISO by as SCC Canadian expert
  - ISO/IEC JTC 1/SC 17/WG 10 (Motor vehicle driver license and related documents)

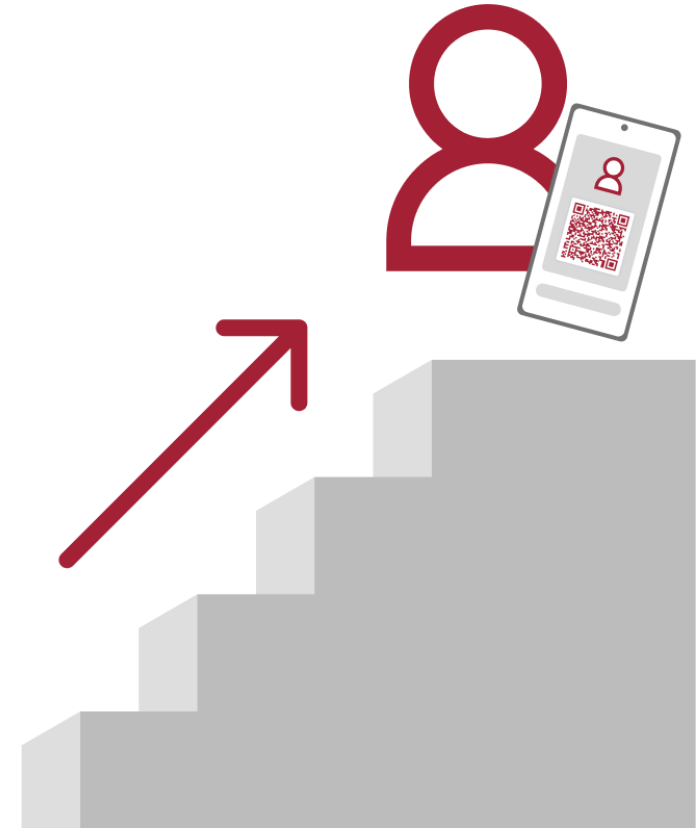
## Manager – Digital Services Group

- Leader of CBN's Digital Services Group
- Responsibility for design and implementation of digital identity solutions
  - W3C Verifiable Credentials
  - ISO 18013-5 Mobile Driver License
  - ICAO Digital Travel Credential

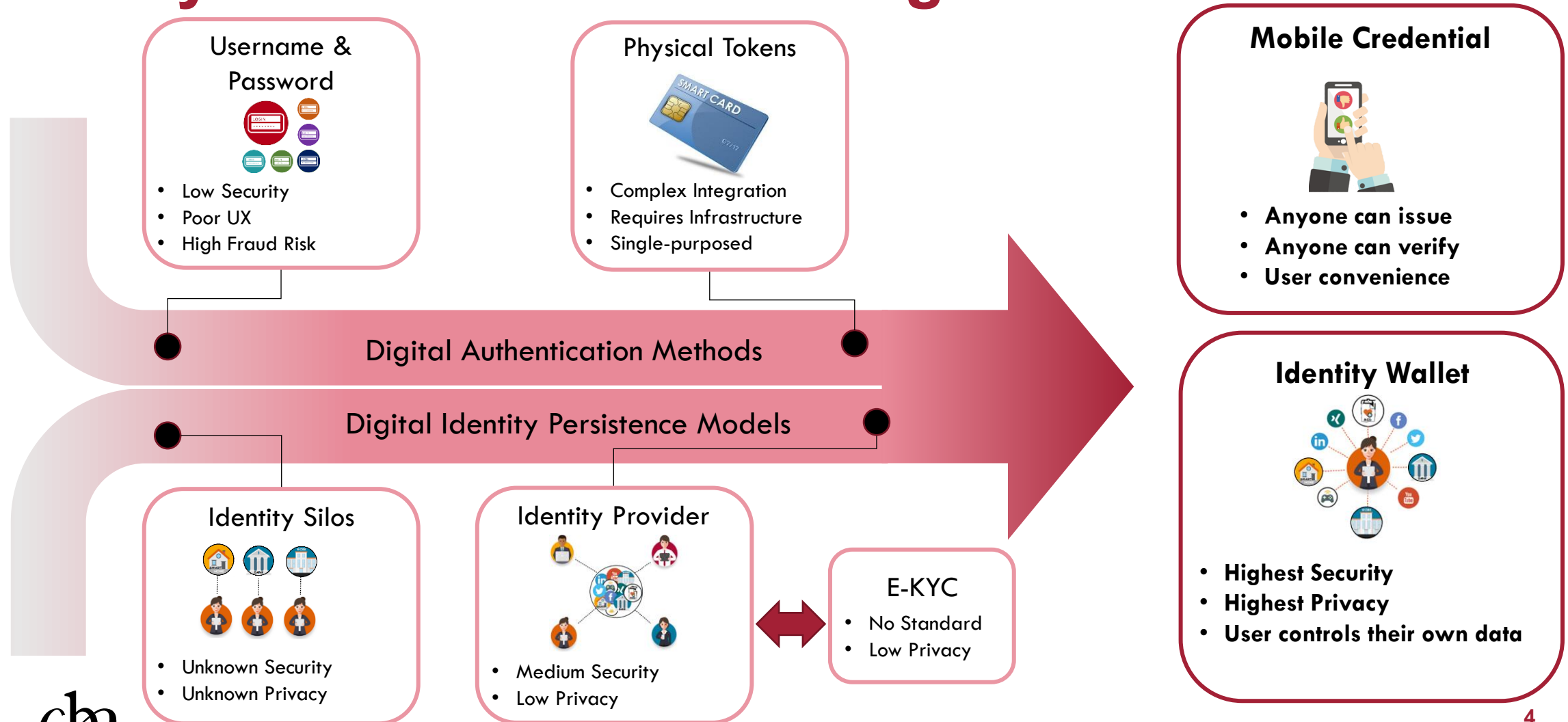


# Why are we here today?

- Recognized the need to improve the way we prove who we are...
  - In-Person
  - Digitally
- Our situations are unique, there is no single blueprint to follow...



# Throughout the world, the methods by which we verify our identities are evolving...



# The Value of Standards

- Building secure solutions
  - Avoid the headlines
    - “Tough to forge” digital driver’s license is... easy to forge
    - “Louisiana Man Uses Digital Driver’s License to Defraud Credit Unions & Banks”
- Building interoperable solutions
  - e.g. mDL ecosystem being established for all of North America
- Building solutions efficiently
  - Don’t re-invent the wheel



# Three standards-based approaches are emerging...

## Mobile Driver License (mDL)

- 30+ jurisdictions adopting mDL in North America
- Designed originally for targeted use cases



## Digital Travel Credential (DTC)

- Future standard for mobile travel documents
- Utilized for international travel and ID verification



## Decentralized Identity (VC)

- Establishes identity infrastructure for use across sectors
- Highly complex implementations but very impactful



# Key Program Considerations

## mDL Standard

- Privacy
- Security
- Presentation
- Transmission
- Verification
- Validity
- Disclosure

- Accessibility
- Governance
- Regulations
- Entitlement
- Provisioning
- Key Management
- Fraud Detection
- Usability
- Support
- PII Updates
- Lifecycle
- Auditing
- Erasure
- Issuer Onboarding
- Relying Party Onboarding
- Communications
- Marketing Promotion



# Virginia Examples of Program Design

## Enrollment

### Remote Workflow

Biometrics and multi-factor authentication confirm the applicant's identity against the existing system of record.

## Provisioning

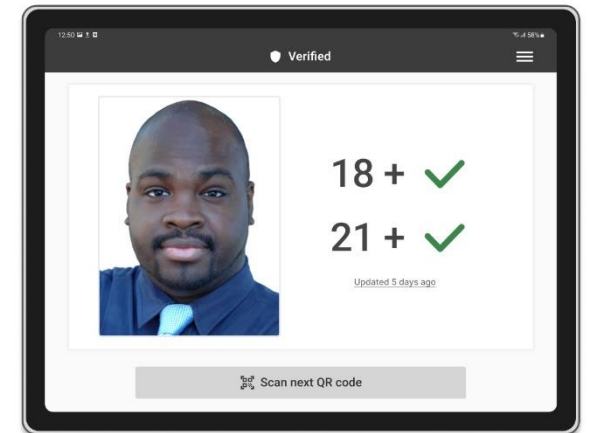
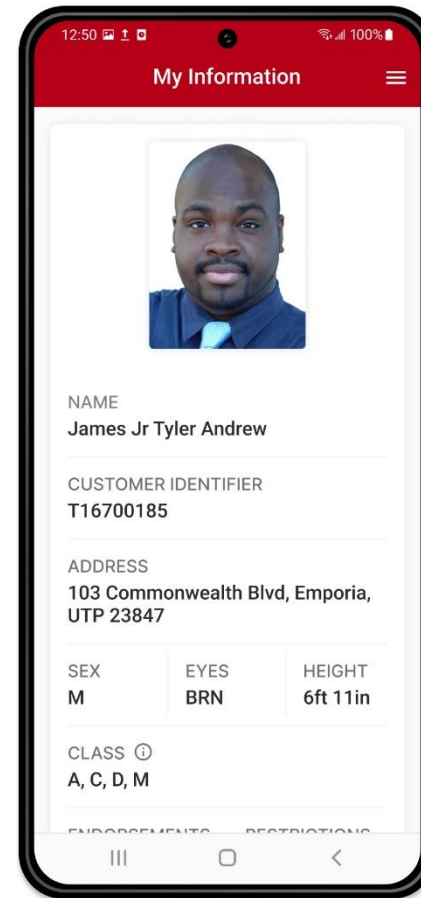
### Device Binding

mDL is signed and bound to a specific device through an established and trusted communication channel.

## Lifecycle

### Automated Management

API designs to allow the DMV to issue notifications to CBN's mDL solution for events such as suspensions.





# Implementing Standards

## Lessons from Virginia's Mobile ID Program

- Usability Design
  - Learn from others (e.g. Mobile Banking, E-Commerce)
  - Take an iterative approach
- Relying party engagement
  - Showcase the benefits
  - Don't focus on the technology
- Invest in communications



## Standards



International  
Organization for  
Standardization



## Virginia Mobile ID

## Program Design



# Q&A



Visit the CBN booth for a live mobile ID demonstration

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