

9

Things You Need to Know About Implementing a Mobile Driver License



The mobile driver license will soon be joining the physical version

In a mobile world, with all functions and interactions increasingly moving to smartphones, a mobile form of a driver license, an mDL, is inevitable.

Motor vehicle agencies, state legislatures, and other stakeholders need to become knowledgeable about the features, functions, and benefits of the mDL, best implementation practices, issues to watch out for, and the current state of play.

Understanding the mobile driver license

- » The mDL is a real driver license, and is used like the physical version.
- » While it resembles the physical version, it is dynamic, not static, and will be rendered on the phone with the most recent data, reflecting the driver's current address, driving status, and other information.
- » There will be a long period when both the physical and mobile forms are used at the same time.
- » It allows users to protect their privacy better by sharing only the data necessary for the immediate transaction or interaction.
- » It will decrease visits to motor vehicle agency (MVA) offices, and make updates vastly easier.
- » Users will have questions about loss and theft, battery life, signal availability, and other issues. These are all easily solved and explained.
- » Those who use the driver license to verify identities will see some changes, but use will be both easier and more secure, validating transactions that are currently neglected.
- » MVAs can incorporate the new mDL into their existing workflow. A small pilot followed by a phased rollout is the best way to ensure smooth functionality.
- » MVAs will need to be ready to communicate the changes to the public and all stakeholders.



You *will* be implementing some form of mobile driver license

And sooner than you anticipate

In the next five or ten years the printed plastic driver license, with its photograph and its multiple levels of embedded security, will no longer be the primary way people identify themselves and prove that they have the right to drive a motor vehicle.

Instead, they will use some version of a smartphone app. Americans communicate, make purchases, bank, send photos, board aircraft, check their medical status, and navigate the world with their phones. Every day they have less in their pockets or wallet and more on their phone.

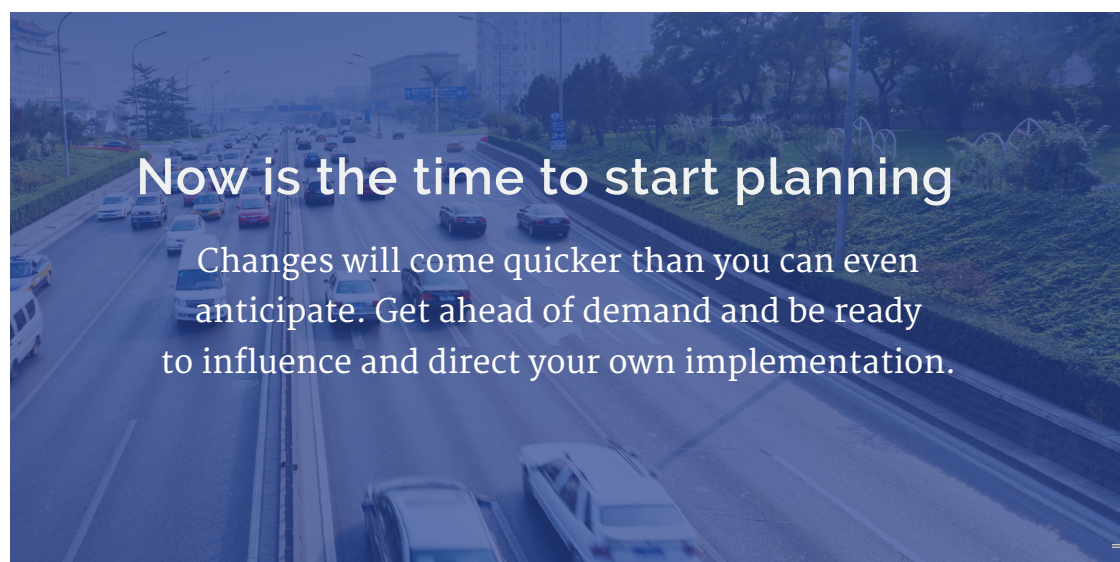
Get started now, and stay ahead

The pressure for a mobile form of driver license, an mDL, will only grow. Whether you work at a motor vehicle agency (MVA) or in a state legislature, you need to know how to make the best, most forward-looking decisions about how to adopt and implement an mDL.

How can you stay ahead of the situation? By far the best way is to get involved in some real project work. Do a limited-scope implementation or pilot study, so that you understand the issues from a first-hand perspective. Regard this as an exciting opportunity to do some interesting, cutting-edge work.

You'll have more fun than you think

Your clients will be delighted with this advance. It will give you new, more frequent, and more cost-effective ways to communicate with them, keep them secure, and ease the relationship you have with them.



2

What a mobile driver license is – and what it isn't

It is a driver license

An mDL is a direct replacement for a physical driver license. It is intended to be used in face-to-face, in-person transactions. In comparison to a physical card, it is easier to have available, to present, to update, and to secure, but it works very much like its original. Each mDL will be issued by a specific state, just as physical driver licenses are.

It is not an online credential

While it does share some characteristics with various proposed electronic IDs (eID), an mDL is not an online credential used for activities such as securely logging in to websites. The American Association of Motor Vehicle Administrators (AAMVA) and the nation's MVAs recognize the mDL as the next generation driver license used for in-person interactions.

It will comply with REAL ID

Mobile driver licenses will meet or exceed the requirements of the federal REAL ID Act, through a combination of secure practices and dynamic security features. Currently, all states are required to be fully compliant with the requirements of the Act by 2020, or their state-issued driver licenses and identification cards, whether physical or mobile, will not be accepted for air travel, federal agency access, or other official federal purposes.

It is not an enhanced driver license

The Enhanced Driver License (eDL) was developed to facilitate border crossing between Mexico, Canada, the Caribbean, and the US. The mDL does not enable such cross-border travel.

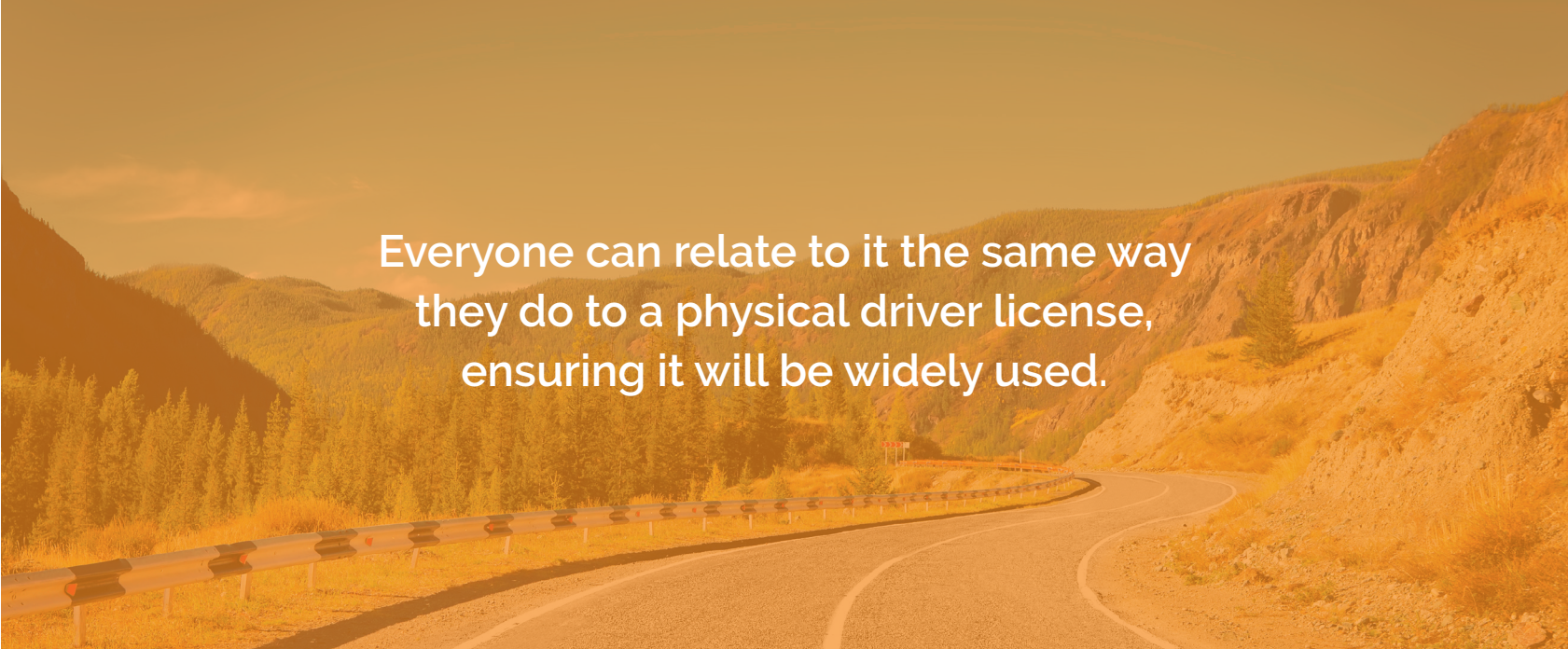
Further, eDLs include a Radio Frequency Identification (RFID) chip that enables border patrol to look up your photo and biographic data. The mDL, just like most standard driver licenses today, does not currently deliver these capabilities.



Ways an mDL is like a physical driver license

It looks like a driver license

A mobile driver license appears on a phone screen recognizable as a physical driver license. It has the same information, though there may be some layout changes. It has a photograph that has the same resolution requirements. It also contains many of the same linked and layered security features found in the physical credential, as well as dynamic features that further protect the integrity of the Personally Identifiable Information (PII) found on the mDL.

A photograph of a winding asphalt road through a mountainous landscape. The road curves to the right, bordered by a guardrail. The background shows rolling hills and mountains under a hazy, golden light, suggesting a sunset or sunrise. The overall color palette is warm and monochromatic, dominated by shades of orange and brown.

Everyone can relate to it the same way they do to a physical driver license, ensuring it will be widely used.

It will be instantly recognizable

As mDL adoption increases, the look will become very familiar. This familiarity will enable everyone to instantly identify what it is, from the user to anyone validating identity, the ability to drive, or the ability to buy alcohol. Everyone can relate to it the same way they do to a physical driver license, ensuring it will be widely used.

4

Ways an mDL is different from a physical driver license

It is not static

While the mDL appears on the screen resembling a physical driver license, it is dynamically rendered on that phone on demand. It is not simply a picture or other kind of image.

It appears on the phone, but is locked and can't be used by anyone else

A phone, just like a physical license, can be lost or stolen. But unlike a physical license, its information can be remotely purged, or locked down so that it can only be used by the person to whom it was issued. Each user will have a process to ensure that the stolen license cannot be misused. A selfie can be used to lock the app.

When the user gets a new phone, an mDL can be reissued immediately, without the need to wait. The same is true of the original issuance of the mDL. There is no need for any kind of interim license to rely on until the permanent license is delivered.

It is always up to date

The mDL will always reflect the most recent state of the individual's MVA record. Any time information or license status changes, whether it is a new address, a new organ donor status, a new commercial or non-commercial class code, or a suspension, the mDL will reflect it the next time it is used.

The U.S. Census Bureau reports that 14.1 percent of the nation's population, or 44,200,000 people, move every year. Between one license issue and another, many people have moved multiple times. The mDL can always reflect the user's current address.

If the license is revoked or becomes invalid for some other reason, it ceases to function, and the MVA can immediately update the status and communicate it to the driver license holder or approved stakeholder.

Communication in both directions adds an extra level of confidence

Because the updating is bidirectional, everyone involved will share a level of confidence in the freshness of the mDL data. Someone can decide to become an organ donor and update that status through the phone while the MVA or other state agency can communicate with the mDL holder as needed.

It is no longer a physical object

It can't be used to open a door or scrape a windshield. Not that you should ever have used this crucial piece of identification for those purposes.

What the user will experience

Users are ready for the mDL

People are increasingly used to storing information on their smartphones—so much so that it’s becoming redundant to say “smartphone” instead of just “phone”. Their lives are on their phones. It’s hard to remember that the first iPhone came out only in 2007. Change has been rapid and widespread, and will continue.

In pursuit of convenience, many people have been less than cautious with their personal information. A properly secured mDL gives easier and more intuitive control over personal information, and allows for sharing only what is necessary for a specific transaction or interaction, thus increasing privacy.



Still, habits are strong

People are used to their physical driver license, the one thing they use to confirm their identity in a variety of unpredictable circumstances. There will be a period when people use both, and for the foreseeable future, using an mDL will be optional. The increasing number of states that issue credentials centrally may well allow for a mobile-only temporary or interim license, while still delivering a physical license in the mail. Older users and slower adopters will not be compelled to give up their physical driver license.

While the method of acquiring the initial mDL is in production or in the final planning phases, it will most likely involve an easy-to-use registration procedure that leverages the current trust in the proofing capability of the physical driver license and its one person, one record foundation. A user will register and receive a secure app that can be used to scan the existing driver license and extract its data. The right to use this data will be confirmed via the capture and upload of a selfie that can be checked against the MVA database.

Your customers might miss seeing you

Users will also experience changes in the entire process of renewing and updating their driver license. Visits to the MVA office will be much less frequent, and updates may be pushed to the mDL as needed. Along with day-to-day ease of use, fewer MVA visits is likely to be one of the most popular features of the mDL. And when a visit to the physical office is necessary, the lines will be shorter.

Don't take it personally.

6

Most common user questions

Of the various issues that come up with a transition to an mDL, there are some that come up repeatedly. Most of the questions below are the ones that are always asked—even if they have already been answered. The extended period where everyone will carry both physical and mobile driver licenses will enable issues to be solved through practical experience.

What if the battery dies?

Phone batteries currently have short lives, and no matter how much people rely on their phones, they sometimes forget to charge them.

Technical solutions for this problem are being developed and implemented. Meanwhile, any mDL issued needs to come with reminders to keep the phone charged. And, given the importance of this issue for everyone, every new mobile device has improvements that lead to longer battery life.


What if there is no signal?

If a signal is unavailable, the phone can still display a secure rendering of the mDL—it just will not be refreshed from MVA records at that point. New technologies are being developed to make the mDL and the most current attributes of the holder available in offline mode.

If the mDL is not refreshed for some time, its validity will become suspect.

What if I forget my phone?

You will not have your license with you, just as if you had forgotten the wallet containing your physical driver license.



Will this be valid for air travel?

Currently, it will not, but it is anticipated that this will soon change, as standards are developed and laws and requirements are updated to reflect the existence of a secure mDL.

What those who rely on driver licenses to confirm someone's credentials will experience

There are many stakeholders

Getting used to having your driving credential on your phone is fairly straightforward compared to the process of certifying or validating the authenticity of the driving credential and the identity of the holder. There are a vast number of stakeholders who rely on a state-issued driver license to confirm someone's identity, age, and other attributes.

Such stakeholders, relying parties, and certifiers include law enforcement, retail and financial institutions, SAT test administrators, anyone accepting credit cards, anyone renting equipment

or providing risky activities, bars, FedEx/UPS (mail pick up), and the security desk at corporate offices, among many others.

Each relying party has a purpose for using the information on the driver license, and a procedure for doing so. For those who use a simple visual inspection, perhaps confirming that the bearer is the same person as the individual to whom the card was issued, their procedure will barely change, while others may need to adjust how they validate the driver license. None of these changes are likely to be difficult.

Changing how some validate a driver license

Given that the mDL is rendered and displayed on the phone, it cannot, for example, be left with someone for something like renting equipment or opening a tab at a bar.

On the other hand, the physical driver license is typically taken from the bearer for the purposes of authentication and, in the case of law enforcement, for records search. The mDL helps this process in two ways.

First, since updates happen in real time, it is up-to-date, so the law enforcement agent can quickly determine if the driving privilege is suspended or revoked without the need for a records search.

Second, its layers of information and security features are designed to be easily machine-readable and verifiable, so police officers or other security personnel can use a technology such as

a mobile authentication app to validate the authenticity of the credential and the identity of the individual, without requiring the phone to leave the bearer's possession.

Thus, instead of needing to hold a driver license, establishments can scan people in, and then scan them out, making access monitoring significantly easier and more secure.

Changes will enhance security and convenience

Currently, driver licenses are not scanned as often as they should be for full security. Because of its platform, the mDL will be authenticated far more regularly. It will increasingly secure day-to-day transactions that are currently not secure.

For example, someone checking age for access to a bar typically just scans for a DOB and perhaps a couple of other easily recognizable features. This person, who is often responsible for other security issues as well, can't possibly be up on every state's

design and security features, thus making counterfeits more likely to slip by. Using a mobile authentication app on an mDL would give easy and reliable age verification, protecting the establishment from legal risk.





What the MVA will experience

Prepare for both near and long-term changes

Any MVA implementing an mDL will see two phases of change that it must plan for, adapt to and manage.

Initial adoption changes

The first is the actual initial adoption of an mDL, from pilot project to final rollout, with all of its associated communications and educational efforts. The second is the changes that will occur long-term to the day-to-day workflow of the agency.

The adoption of an mDL must be a multi-phase process. Agencies typically do a small pilot to begin with, often involving only department personnel or a limited user pool. A phased implementation follows, adding users with specific needs who can provide useful feedback. Then broader distribution channels give access to wide categories of general users. Finally, every holder of a driver license is encouraged to adopt an mDL. Every phase must be closely monitored, and further rollout delayed if problems are detected.

Long term impact on MVA operations

As the MVA starts to achieve critical mass with their mDL program, the state will most likely want to optimize operations to accommodate the shift from the physical to digital world. While most of the in-person proofing, driving and visual tests, and other secure practices will remain unchanged, the significant reduction of in-office traffic will enable streamlined operations, operational savings and more secure services.



As the MVA starts to achieve critical mass with their mDL program, the state will most likely want to optimize operations to accommodate the shift from the physical to digital world.

How to communicate the changes

Communication is key to successful adoption

The MVA and the state will need to communicate a great deal of new information, both to users and to anyone who certifies or validates mDL information. An organized campaign is essential to the success of any new program, since it will affect millions of people.

There will be both positive and negative media attention

There will be significant media interest—in fact we've seen a lot already. This is both an interesting topic, and one close to people's daily lives. In the early days of mDL adoption, there will inevitably be stories of someone not being able to access an mDL in a crucial situation. Any rollout is subject to entertaining stories of failure. In general, however, the interest in this convenient and secure credential will be positive.

A thorough communications plan is key

Users need to be provided comfort about the security of the mDL, and the protection of their personal information. Those who require identification to provide a good or service need the confidence that the mDL is an authentic credential associated with the person presenting it, and need a straightforward capability to authenticate it.

Expect innovation

We live in an innovative society, particularly where phones are concerned, and any new app like this will stimulate a variety of new and unanticipated uses. The market will innovate around the mDL. Be ready to respond to these new practices, add-ons, and uses. Some may threaten to compromise security, and need to be addressed, but most will enhance the usefulness and interest of the new mDL.



An organized campaign is essential to the success of any new program, since it will affect millions of people.

The mobile driver license is coming. Now is the time to prepare and anticipate the changes it will cause.

The dynamically rendered mDL provides improved security while being more flexible in use. It reflects the most recent available data about an individual. While representing a significant change, its appearance and function will remain familiar to its users. It leverages existing MVA capabilities and strengths, and is based on existing proofing and verification procedures. Start now to reduce anxiety, address concerns, and embrace the change that's coming.

MorphoTrust is your source for mobile
driver license implementation support
and information.

What should your next mDL step be?

morphotrust.com
978-215-2400

