

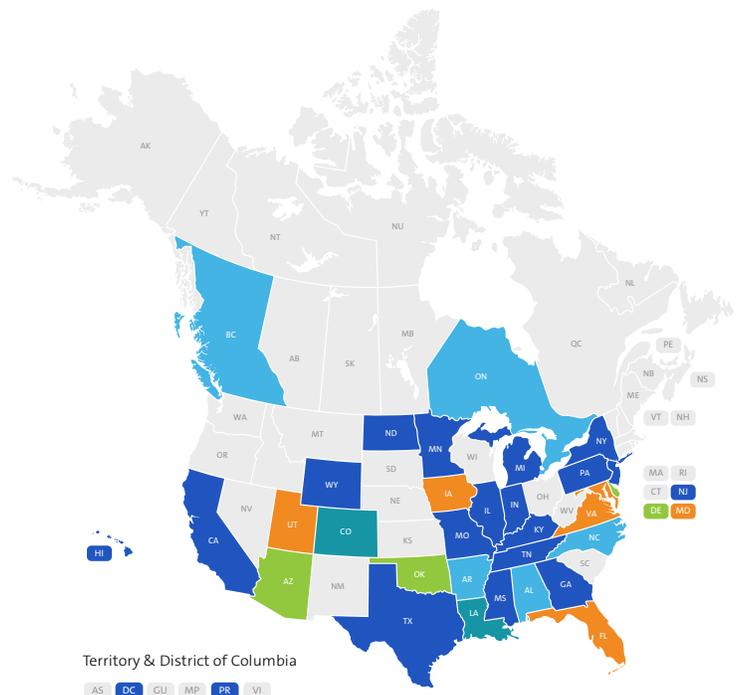
# mDL: The key to driving trust in your mobile loyalty program



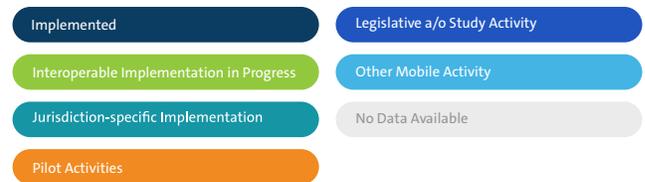
**Empowering Trust<sup>®</sup>**

# Create customer confidence with mobile driver's license

Mobile driver's licenses (mDLs) are fast becoming the "what's next" in identity documents today as more and more American states and Canadian provinces become aware of their many benefits. The deployment of mDLs promises to move the physical license from the customer's wallet to their mobile phone, much like credit cards have. A big motivation for this is the need for better and more convenient modes of identification. Departments of motor vehicles (DMVs), merchants and shoppers alike are embracing mDLs. The recent publication of an international standard for mDLs — ISO/IEC 18013-5:2021 — aims to make sharing select personal information between issuers and license holders safer and more secure than with a plastic driver's license. Many jurisdictions in the U.S. and worldwide are actively pursuing the possibilities for issuing mDLs. The implications for issuers are many, and one thing is clear: Relying on a trusted mDL implementation partner has become essential for merchants.



## Implementation Map key



Source: <https://www.mdlconnection.com/implementation-tracker-map/>

## As a merchant, accepting mDLs for identifying or age-verifying your customers offers several benefits:

**Foil fraudsters** — as you automatically and digitally verify the authenticity of the customer's data, reading an mDL on a mobile phone will allow you to quickly verify their identity in a convenient, contactless way. No more trying to tell whether that unfamiliar driver's license is real or fake.

**Protect privacy** — you will request and receive only the data you need. There's no need to see unnecessary personal identifiable information, such as name, address and full date of birth when all you need is

confirmation that the customer is age-appropriate to buy alcohol.

**Identify clearly** — you will receive a digital facial image of the legitimate license holder, which you can display in a format much larger than on a physical driver's license. This allows you to visually verify with more certainty that the person in front of you is, in fact, the rightful license holder.

**Improve accuracy** — you'll receive an exact digital copy of the customer's data. No more copying long numbers or unfamiliar names and risking human error.

**Reliable records** — you'll have an automatic audit trail proving that you performed the legally required checks.

Your customers will appreciate the security and privacy of the mDL features. They'll see exactly what data you're asking for and can exercise full control over what data they share and what they'd like to keep private. They won't have to hand over their valuable license and, instead, can simply hold up their mDL. Usually, the electronic process will be faster.



# How to accept mobile driver's licenses with confidence

Various types of mDL readers are available, ranging from apps that work on any relatively recent smartphone to solutions that integrate with a point-of-sale payment terminal or an electronic cash register system. To help ensure that your mDL readers comply with ISO/IEC 18013-5 — and therefore work with any mDL — look for a reader certified for conformance to the standard.

Next, your IT professional will need to download the root certificates of mDL issuers so your readers can verify that the mDLs they encounter are genuine. Solutions that help you know which certificates you can trust are still in development, but your UL contact can tell you about the latest science and what options are currently available.

## Issue your interoperable mobile loyalty card based on the ISO/IEC 18013-5 standard

The ISO/IEC 18013-5 standard is primarily intended for mDLs. However, the standard's design lends itself to creating other types of mobile documents as well. In fact, you can simply change the data stored in the document while keeping all the communication layers, privacy measures and security features just as they are. That means that once somebody has developed an mDL app, little effort is required to add another document, such as a mobile loyalty card.

If you issue a mobile loyalty card based on ISO/IEC 18013-5, your customers will download an existing mobile identity app (or wallet) from the App Store or Google Play. In that wallet,

they will be able to store your loyalty card next to their mDL and any other mobile documents they have. Your customer's loyalty card will then have the same security level as their driver's license.

Even more beneficial: The ISO/IEC 18013-5 standard allows you to request data from multiple documents in a single transaction. Your customer's loyalty number would appear next to their age verification and face image without any additional action needed from you or your customer. You can also update loyalty cards remotely, saving time.

## How to design your mobile loyalty program to comply with the mDL standard:

- **Decide on the data** — which data does your mobile loyalty card need to contain? If you have a physical card already, you can simply keep the data the same.
- **Design the user interface** — how will the user interface look to your customer? What actions should it perform?
- **Contact a provider of ISO/IEC 18013-5-based mobile apps or wallets** — add UL Certified solutions to your shortlist to save time and narrow your search.
- **Discuss your goals with the app developer** — your app developer should be able to provide an interoperable mobile loyalty application.
- **Set up your remote issuing system** — prepare your system and processes for remotely issuing your loyalty cards. Most solution providers also offer services that allow you to easily issue your cards securely, from user identity verification and eligibility to device discovery, data preparation and data provisioning. These solutions also allow you to perform maintenance and make updates to your loyalty cards remotely.
- **Adapt your mDL readers** — your mDL reading infrastructure will need to request data from your customer's loyalty card and display it next to select data from their mDL.
- **Test for interoperability and cybersecurity** — test your new loyalty system thoroughly before going live. Choosing UL for independent testing services to assess your mobile loyalty program's adherence to accepted international standards provides confidence in your system's functionality, interoperability and cybersecurity.

Ready to roll out your mDL program? Visit [UL.com/eID](https://www.ul.com/eID) to learn more.



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