IDEMIA

The next generation of Digital Identity.

WHO is IDEMIA?

IDENTITY EXPERTS

- Secure ID issuance
- ID and user authentication
- In-person Proofing
- Multi-biometric searches & database management

INDUSTRY LEADER

- #1 issuer of DL/ID cards in the U.S.
- #1 issuer of mobile driver licenses
- #1 in the U.S. for automated biometric services
- 1st *and only* provider of credential authentication technology at U.S. airports

GLOBAL REACH

- **3B+** Identity documents issued world-wide
- **400M+** Facial images managed for the U.S. DoD
- **190M+** Payment cards shipped in 2019
- **100B+** Multi-model biometric searches
- **15M+** Enrolled in TSA PreCheck®

TRUSTED BY

- **1,800** Financial institutions
- **17** U.S. Federal agencies
- **35** U.S. states and territories
- Major industrial OEMs
- **500+** Mobile operators

DMV FOOTPRINT MAP ~ 2022
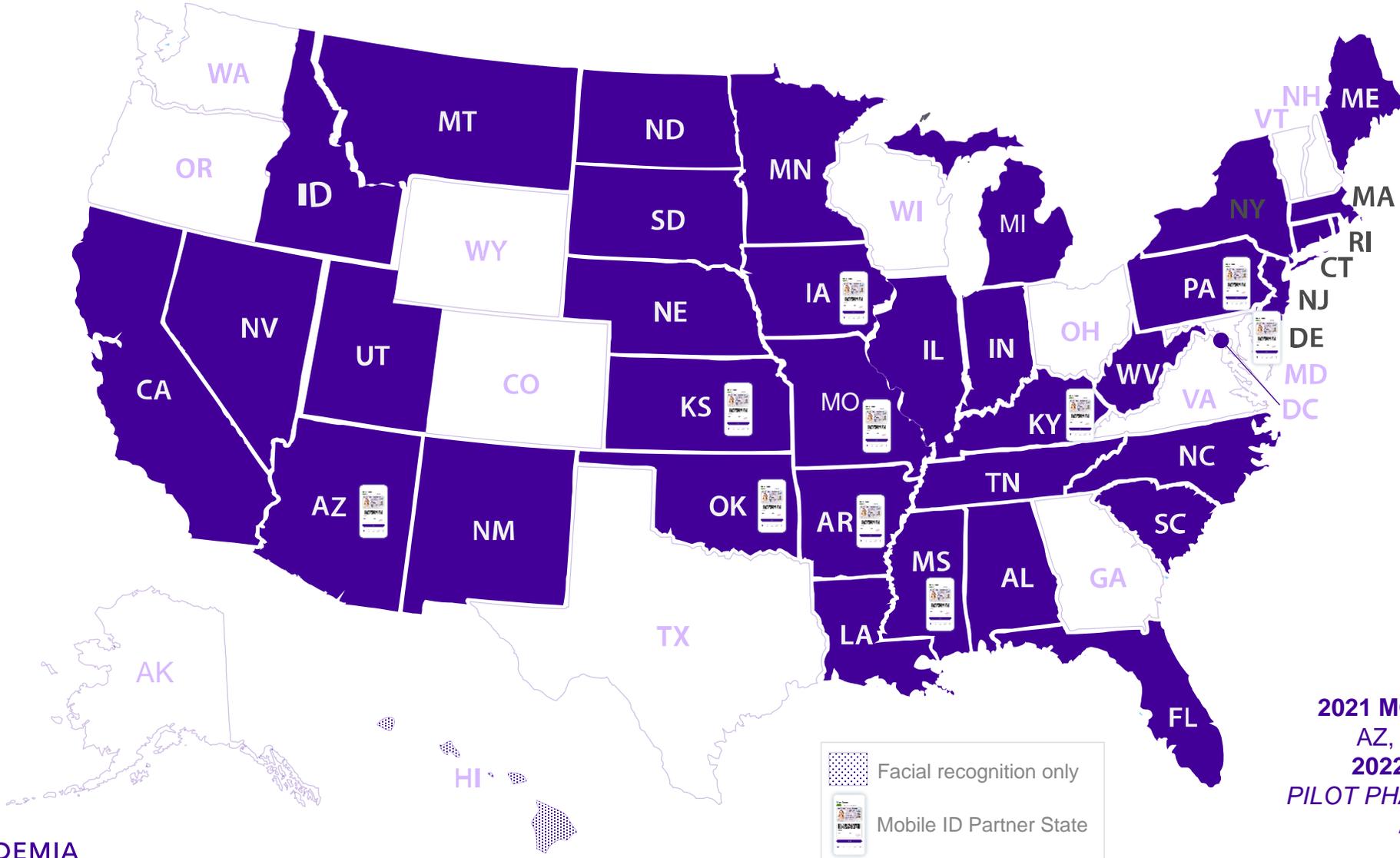
36
Driver's License
IDEMIA Partner States

29
Facial Recognition
IDEMIA Partner States

36
Support REAL ID
Partner States

STRICTLY CONFIDENTIAL

Facial recognition only

Mobile ID Partner State

2021 MOBILE ID SIGNED STATES
AZ, OK, DE, IA, KY, MS, NY,
2022 MOBILE ID ROADMAP
PILOT PHASE AND WORKING TO SIGN
AR, MO, PA, KS, CA

‹‹|›› IDEMIA

3

Where We Are Today – USA Mobile Credentials Map
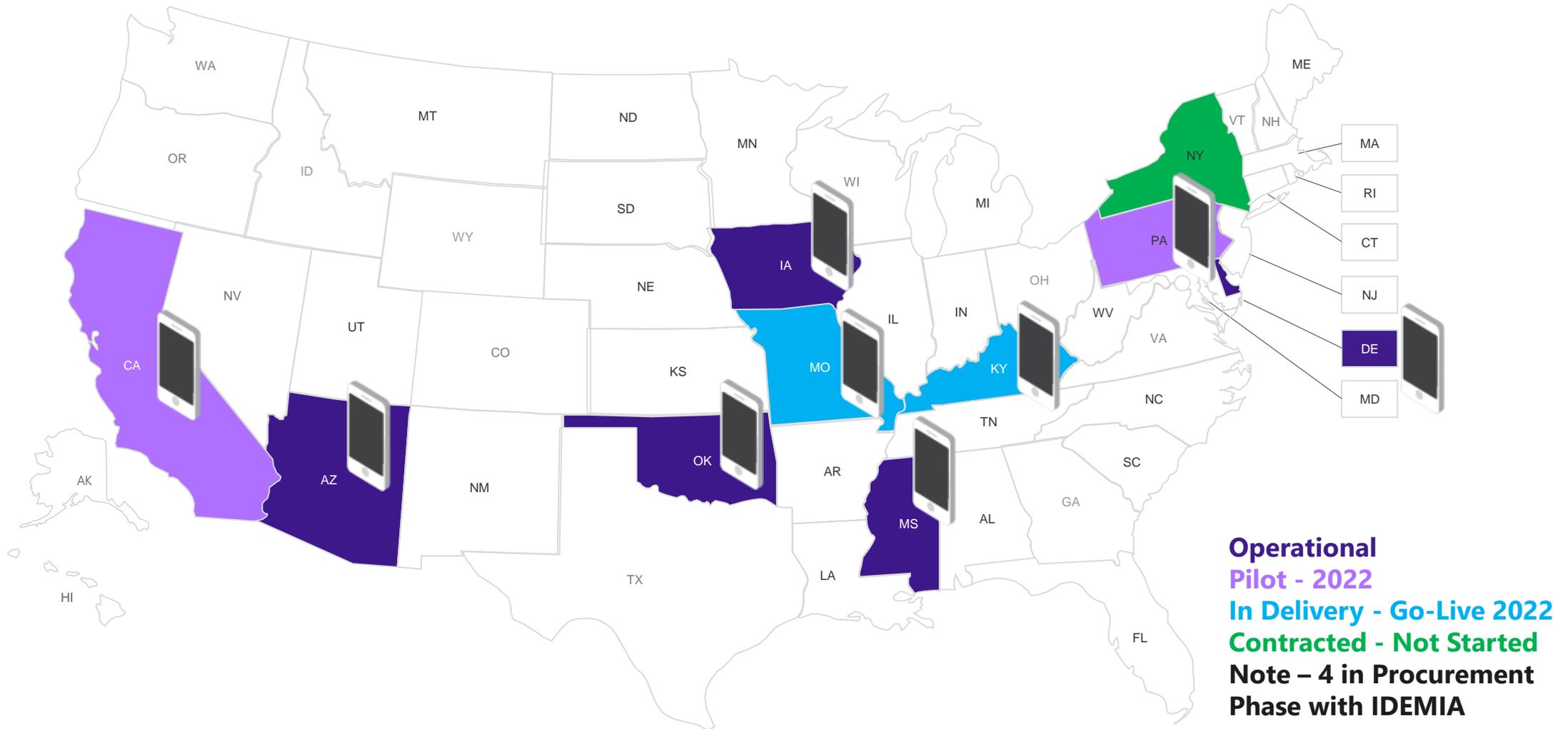
Operational
Pilot - 2022
In Delivery - Go-Live 2022
Contracted - Not Started
Note – 4 in Procurement Phase with IDEMIA

Mobile ID

IDEMIA IDENTITY AS A SERVICE (IDaaS)

User data is either stored on a mobile device or in a System of Record (one edge or the other)

PRIVACY BY DESIGN

User is always in control of their data and must **consent** to sharing.

NO PII IN THE CLOUD

No personal data "honeypot" to hack.

STRONG ENCRYPTION

For data both in transit at every point in the system, and at rest.

WHAT IS MOBILE ID

The simple, secure way to verify you.

Mobile ID enables consumers to create a reusable, highly secure, personal online credential by authenticating themselves against their state's DMV driver record (System of Record).

Its Personal

Secure - A highly trustworthy identity credential

Convenient – Resides on individual's smartphone

Private - Full control of PII

It's the Future

Secure - No need for usernames & passwords

Private- User chooses what information they share

Secure - Minimizes # of times user's PII is copied and stored

CUSTOMER JOURNEY

I need to file my personal income tax

I have my DE physical card or out of state driver license.

Take picture of DL and a selfie and click "Upload".

IDEMIA

IDEMIA sends document and selfie to DMV for verification.

If match, IDEMIA sends confirmation to DE DoR.

DE DoR Website

I need to file my personal income tax.

I have my Delaware Mobile ID.

Select "Verify with mID". Scans QR code with mID app.

IDEMIA

Applicant receives a request to verify mID with selfie or fingerprint

DMV sends back confirmation of match or no match.

IDEMIA sends verification to DE DoR.

I'm done!

HOW TO ENROLL

[Click here](#)

HOW TO VERIFY

Click here

Mobile ID App & mDL in Wallet: Why do I need both?

Mobile ID Wallet App

- Inclusive/agnostic: iOS, Android
- **More State control over use cases**
- Direct connection to citizens
- Provide State DMV Services: REAL ID Pre-Enrollment, DL Renewal, change of address
- Digital and in-person use cases for all state relying parties (e.g. unemployment, tax)
- Optional digital version of physical ID with privacy / security enhancements
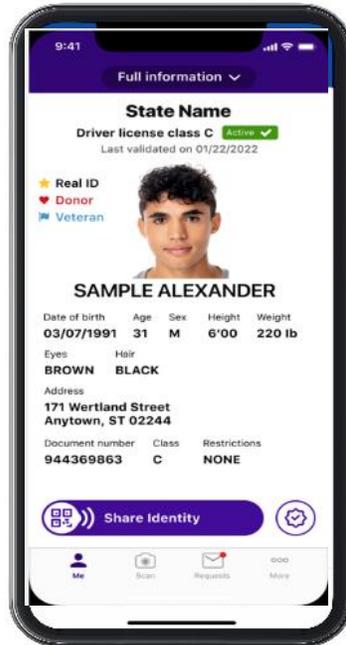
mDL in mobile device Wallet

- Provides Access to broad set of non-state services
- Facilitates identity verification for digital payments
- Takes advantage of native device features (i.e. "tap and go") for some use cases
- Stimulates adoption for both wallet credential and State mID app

SOLVE RELYING PARTY ISSUES

Reducing Fraud with stronger identity verification
- Leveraging highly trusted in-person proofing at DMV
- Using portrait captured during high-trust enrollment process
- Eliminates common fraud risks that come with data aggregators
- DMV process is the highest assurance level for identity proofing

Saves state and taxpayer time & money
- Submit claims with the press of button from your phone
- Greatly reduce benefits under review (such as card freezes and backlogs)
- Greatly reduce need for benefit card reissuance and recovery
- Enable instant digital provisioning of benefits
- Reduces hours spent on appointments and paperwork at state agency

Provides a great user experience
- TSA PreCheck "like" experience to accessing state services
- Enroll once with strong root of trust
- Fast pass for relying services
- No need to wait for a video interview, an in-person meeting, or other adjudication

Conformity to Standards

We lead the charge in delivering our solutions in both a secure and compliant manner.

**IDEMIA USA Mobile ID for Iowa DOT Passes UL mDL Conformity Test**

Results Cement IDEMIA USA's Market Leadership in Mobile ID and Commitment to Global Interoperability Standards

The IDEMIA USA Mobile ID solution is built to conform to many industry, national, and international standards:

- ISO/IEC 18013-5: ISO-compliant DL — Part 5: Mobile Driver's License (mDL) application
- ISO/IEC 19790: Security Requirements for Cryptographic Modules
- ISO/IEC 30107-3: Biometric Presentation Attack Detection
- NIST SP 800-63-3: Digital Identity Guidelines
- NIST FIPS 140-2: Security Requirements for Cryptographic Modules

- Auth 2.0 Authorization Framework
- OpenID Connect
- Security Assertion Markup Language (SAML) 2.0
- eIDAS

ECOSYSTEM

Department of Revenue	Department of Health & Social Service	Department Of Labor	Department of Transportation	State Treasurer	Medical Marijuana Authority	ABC Control Commission
Tax Filings	Medicaid / Benefit Programs	Unemployment	Driver License	Payments	Cannabis Licensing	Liquor licensing

DMV
SYSTEM OF RECORD

IDEMIA

MOBILE ID
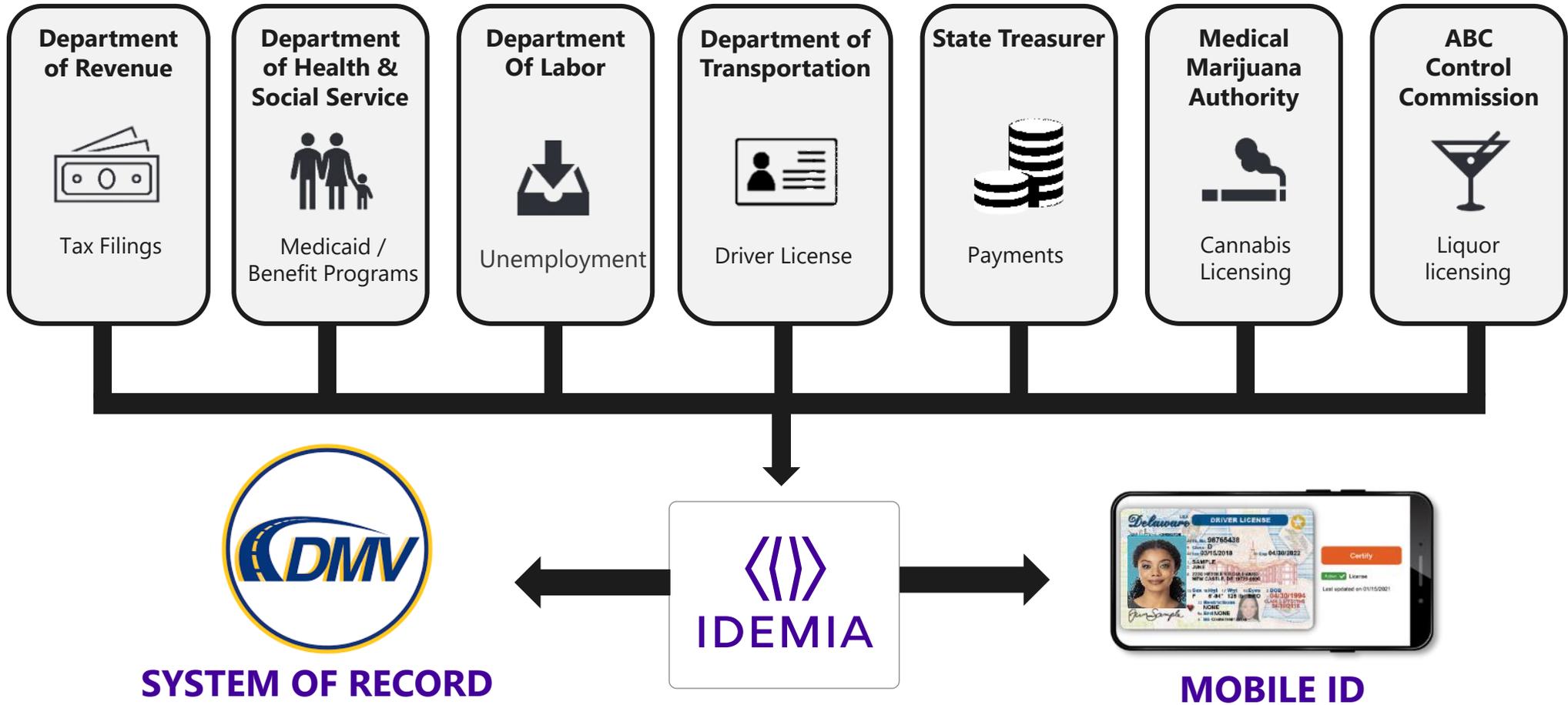
Success Story – Unemployment Filing

Oklahoma Employment Security Commission (OESC)

PROBLEM

Unprecedented rise in unemployment claims during Pandemic resulted in billions in fraud and identity theft

SOLUTION

Mandatory identity verification for PUA filers using IDEMIA's cloud-hosted Identity as a Service platform

RESULTS

First 30 Days

100K Claimants Paid
40% Reduction in Fraud
**$20 Million Dollars Saved**
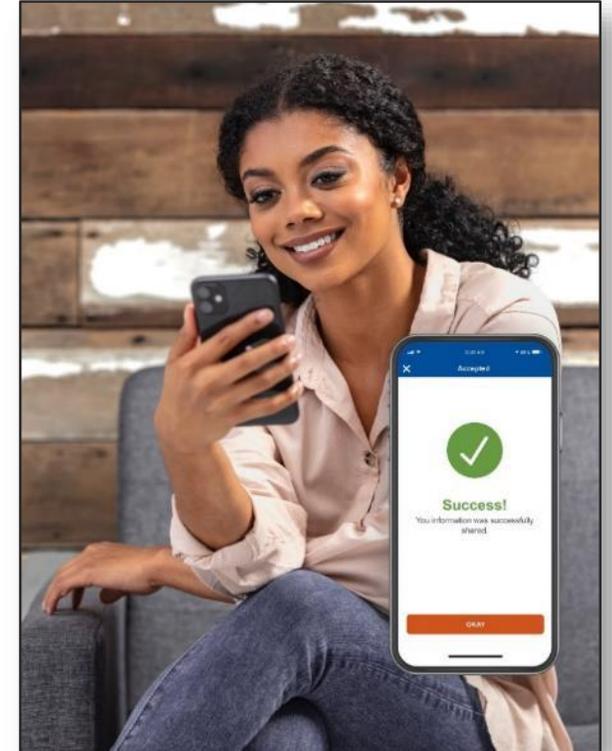
ALABAMA DEPARTMENT OF REVENUE

Customer: Alabama Department of Revenue

Use Case: Identity verification for final processing of State income tax return

Benefits: Protects against theft of tax refund by allowing citizen to verify identity as part of online filing; allows for faster processing of tax refund (based on actual experience from State of Alabama where filers who verified identity received refunds on average 16.2 days faster than those who did not)

1 Open Tax Agency web portal

2 Click "Verify ID" button

Verify ID

3 Select mID or one-time verification with ID&V

4 **mID:** Biometric match against data on mobile device **ID&V:** Data and selfie to DPS for match

5 **Success:** Tax return is processed **Unsuccessful:** Tax return is placed on hold for potential fraud
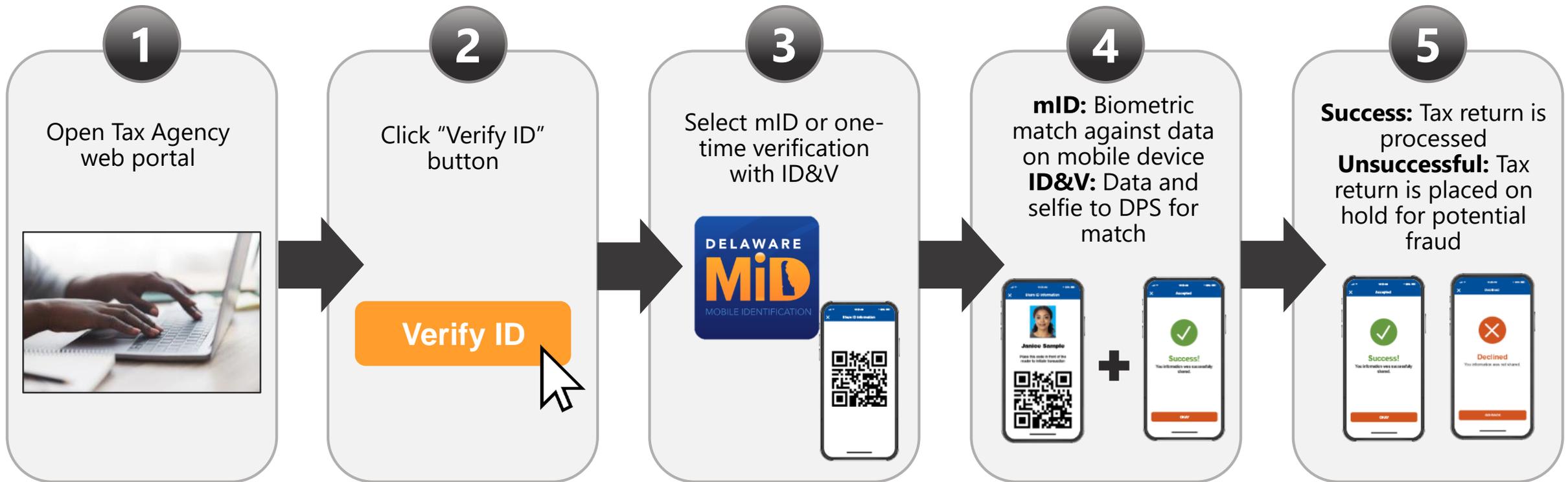
Mobile ID Travel Use Case

TSA PRECHECK® APPLICATION & ENROLLMENT

IDEMIA is a Trusted TSA partner, providing secure identity and technology solutions to help protect the transportation systems. Over 12 million people are now enrolled in the TSA PreCheck program nationwide.

IDEMIA at the TSA Checkpoint

› IDEMIA, is an authorized provider of TSA PreCheck enrollment.

› Sole provider of TSA Universal Enrollment Services.

› Sole provider of Credential Authentication Technology (CAT) deployed across U.S. airports.

IDEMIA at Borders
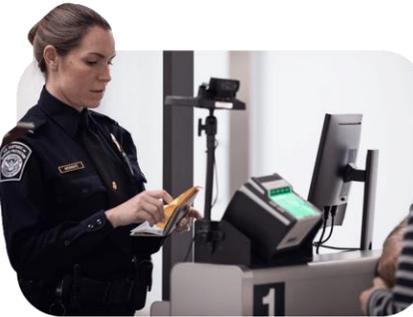
1,000+

Checkpoint lanes at over 120 airports nationwide

12M+

Travelers enrolled in TSA PreCheck®

1,400+

Enrollment centers across the U.S.
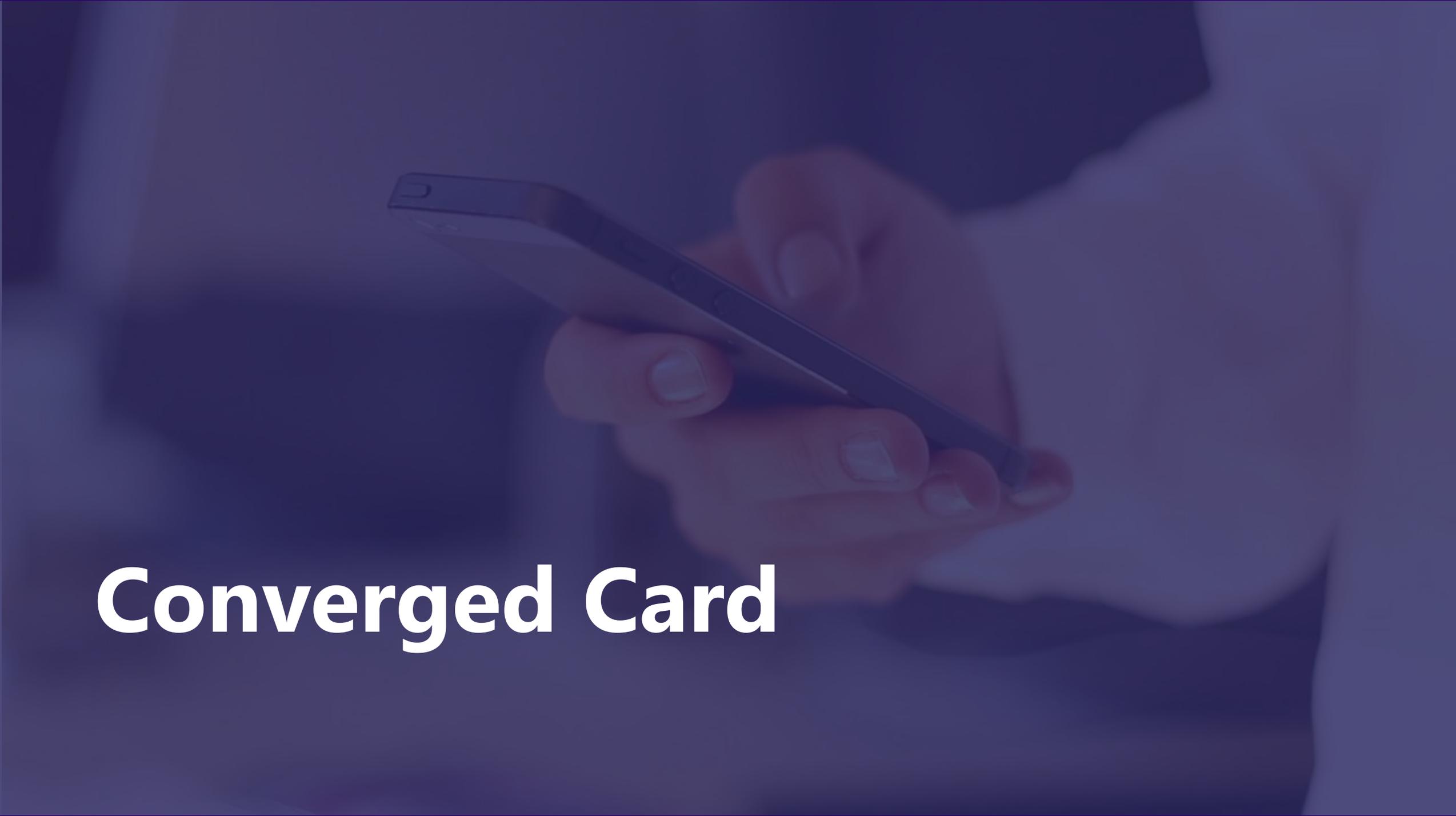
Converged Card

CONVERGED CARD
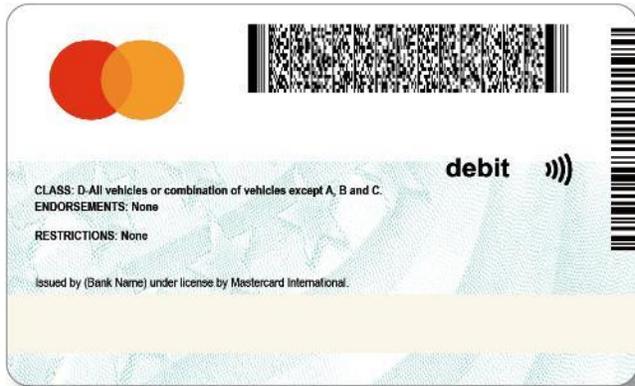
Platform for Inclusion & Accessibility

Mastercard City Key and IDEMIA partnership **combines a secure ID with payments functionality**, helping states engage residents more simply, inclusively and cost effectively.

Now your residents can access everything your state has to offer with a single ID.

USE CASES

Social Services ID Card

ID cards for the most vulnerable populations and disburse subsidies to all qualified residents

Personal Income Taxes

ID and payment solution

Emergency Management

During a state of emergency, agencies can load/disburse emergency funds quickly to residents

General City Key Card

Proof of identify that satisfies residency of the state. Pay for goods/services at merchants/transit; incentivized by local discounts. Access gov't services (libraries)

Employee Payroll

Electronic funds transfer for un-banked state employees

PHYSICAL AND DIGITAL

PHYSICAL CARD

STATE DL/ID CARD

Dual Interface Payment features
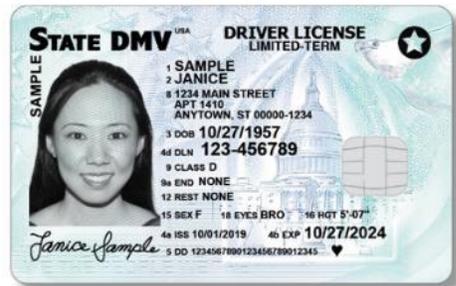
DIGITAL CARD

STATE MOBILE ID APP

Contactless Digital ID and payment capabilities

WHY IDEMIA?

IDEMIA	Competitors
☑ **Identity Gold Standard**: only solution that compares a citizen's facial biometrics and biographic information 1:1 against their official DMV Driver Record	⊗ **Third-Party Risk**: Reliant on data from parties they don't control with inaccuracy, outdated information, and history of being used by fraudsters
☑ **Identity on the Edge**: IDEMIA does not take custody of citizen personal information (PII)	⊗ **Honeypots of Personal Information**: Centralized repositories are prime target for hackers and are an asset to be sold for uses you don't control
☑ **Official state-issued identity credential**: Can be used across state agencies and for commercial uses	⊗ **Unofficial third-party credential** requires re-enrolling for each service
☑ **Consistent omni-channel experience**: Can be used in-person or online with consistent, standards-based acceptance methods	⊗ **Digital-only credentials**: In order to be used in-person, would need heavy investment in customer hardware
☑ **Economies of scale:** Reduce the need for repeated, risky, costly, high friction verification	⊗ **Expensive at scale**: Relies heavily on manual review/call center support to attain highest assurance level

Thank you.