

# ABI Insight

## Real-World Triggers Impacting Your Business



### MOBILE IDENTITY WALLETS: THALES'S GEMALTO DRIVING TOWARD AN ALL-ENCOMPASSING SOLUTION

*by Sam Gazeley*

#### MOBILE ID WALLETS: ALL YOUR EGGS IN ONE BASKET

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The world of mobile identities is moving at a considerable pace. From prototype mobile companions of physical credentials to working groups for mobile driver licenses and digital travel credentials, the rate of developing solutions that seek to secure the identities of citizens and improve quality of use and Government-to-Citizen/Citizen-to-Government (G2C/C2G) communication is moving faster than ever before. In the last few years, smart card vendors, identity solutions providers, and mobile Original Equipment Manufacturers (OEMs) have branched into the digital identities market, looking to capitalize on this largely nascent opportunity that the smartphone (and the related biometrics/secure storage technology therein) has presented in digitizing government-issued citizen credentials.

Already well ingrained within the payments market, mobile payments and related secure-storage and communication technologies have found a natural expansion into the Government ID market, and the potential for a citizen to be able to prove their trusted identity in a secure environment with access to all their credentials in one location is a solution that benefits both the government and the citizen.

#### GEMALTO DIGITAL ID WALLET

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Thales previously launched the Gemalto Digital ID Wallet as a solution for citizens to access their credentials in a single, highly secure location and prove their identity both to governments and third parties. The solution provides a unified location for National ID cards, healthcare cards, and drivers licenses to be used, as needed, in real-world and online interactions, while placing the control of the identity into the hands of the individual, allowing only the necessary information to be shared.

For governments, the solution provides a secure location for the credentials they issue to be stored and managed while reducing the risk of compromise and identity fraud, as well as ensuring the most stringent security standards are met as it relates to communication, security, and international travel—the International Organization for Standardization (ISO), International Civil Aviation Organization (ICAO), etc. With the citizen having the ability to verify and authenticate themselves wherever they are, ease of access to e-government services is streamlined and person-to-person identification in the physical world can be trusted to address new market needs and best support the sharing economy. Citizens remain in control of their data, since each and every transaction is based on the principle of user-only consent over sharing their identities and attributes.

One significant inhibitor to the mobile identity wallet is that competing government department interests and storing multiple credentials in a single location can cause conflict as it relates to necessary security measures and accessibility. The Gemalto Digital ID Wallet seeks to overcome this as, while multiple credentials are stored on the device, they remain isolated from one another and cannot interact or use cross-application data for any functionality, thereby ensuring full independence for each digital document issuer.

## POTENTIAL IN THE FUTURE

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The issuance of a digital credential not only provides a convenient and trusted companion to the physical document but also opens a channel of communication with the issuing department or agency. This means that the citizen can provide contemporary information changes (name or address change, etc.) or request new physical documents, while the issuing agency can provide information such as healthcare reminders (healthcare credentials), upcoming elections (voting credentials), or driving penalties (drivers licenses).

Gemalto's Digital ID Wallet already leverages four separate pillars of security:

1. **Dynamic Security:** Multi-layered and high-end security measures from the Thales Gemalto Mobile Security Core ensure protection from fraudulent attacks on credentials.
2. **Data Encryption:** Advanced encryption techniques augment the Mobile Security Core to ensure critical data on credentials remain secure at all times.
3. **Data Accuracy:** The Digital ID Wallet enables real-time updates to information ensuring the most contemporary information is available to the citizen, government, and third parties, maintaining the critical trust required for a credential to function.
4. **Over-the-Air (OTA) Revocation:** In the event that the device storing the credentials is stolen or misplaced, the onboard documents can be remotely deactivated and removed from the device, ensuring minimal compromise of data.

These measures will be critical as use cases expand for the digital ID wallet as a concept and solutions providers move closer to providing a universal, standardized solution for the digital driver license and the digital passport, which both need to be interoperable and recognized and accepted abroad.

While digital driver license initiatives and deployments have started, the passport as a digital travel credential will likely be the final hurdle to cross as it relates to critical national border security, and must be as universally accepted as the physical passport is. This means ISO standards, ICAO standards, and national standards must be met, including any changes in the future. However, while there are a number of inhibitors to overcome, there are solutions present in the market ready to capture the opportunity that may be just over the hill from becoming a reality, and the Gemalto Digital ID Wallet can certainly be counted among them.

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