



MWC 2025 Mobile Identity Summit

Mobile Innovations for tomorrow's digital identity

A journey to the future and back

Wallet wars are coming...should we care?

- Digital wallets are already widely used for payments
- Over 650m consumers worldwide are Apple Pay users
- In the UK more than half of Brits aged 16+ do not take their physical wallets with them when they go out, relying solely on their digital wallets for payments
- So if digital wallets are all about payments, haven't Apple and Google already won the war?

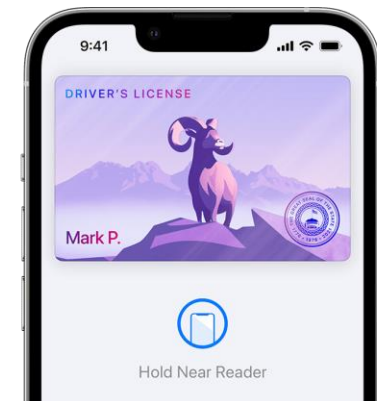


Native digital wallets winning in payments

There is more to digital wallets than payments

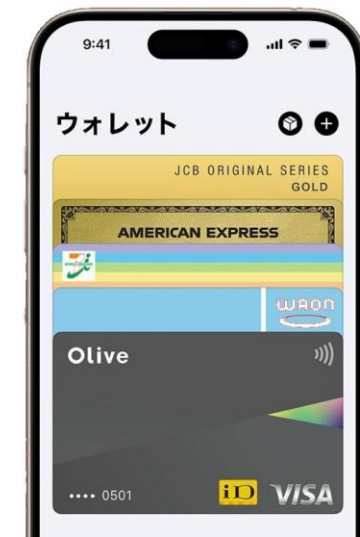
- We can also put other credentials in our digital wallets like driving licences, boarding passes, train tickets, loyalty cards and even national IDs
- This means that digital wallets are about much more than payments
- They are also becoming a repository for identification and authorisation, in other words, credentials
- David Birch's strategic definition of the wallet...

“A way to organise the credentials that are needed to enable transactions”



Wallets can hold digital driving licences and national IDs

- In the UK the government has announced a new mobile App and GOV.UK wallet, which will hold digital credentials including the new digital driving licence
- EU DI Wallets are coming in 2026
- In the USA 15 states have already deployed digital driving licences, otherwise know as mDLs with another 10 with announced deployment plans
- In Japan the My Number Card will soon be available in Apple Wallets



Driving licence & IDs as the next reusable digital credentials

In the future maybe wallets aren't only for humans?

- Smart digital wallets for people
- *Smarter* digital wallets for bots or agents
- Smarter wallets will have interfaces to intelligent (AI) agents that allow boring or frequent transactions to be undertaken automatically on our behalf
- AI-powered Machine Customers
- From eCommerce to agent Commerce

Smarter wallets as enablers for aCommerce

Three Phases of Machine Customers' Evolution



[gartner.com](https://www.gartner.com)

Source: Gartner
© 2022 Gartner, Inc. and/or its affiliates. All rights reserved. CTMKT_1616197

Gartner

Coming back to earth and indeed Telecoms...

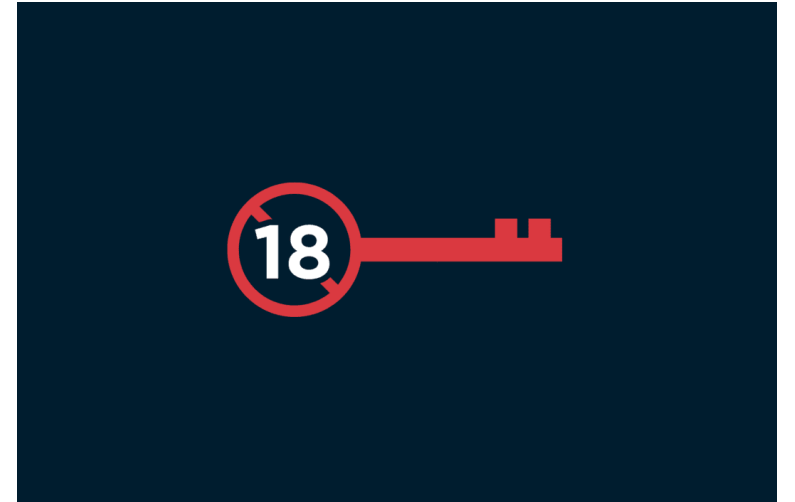
- We have deployed CAMARA APIs addressing identity use cases
- These are very useful and are proven to be highly impactful in reducing account takeover fraud and identity fraud
- Example services including Sim Swap, Number Recycle, Number Verification, Device Swap and Age Verification
- First party deterministic risk signals / insights



Standard APIs being widely deployed for identity use cases

Age Verification as an example

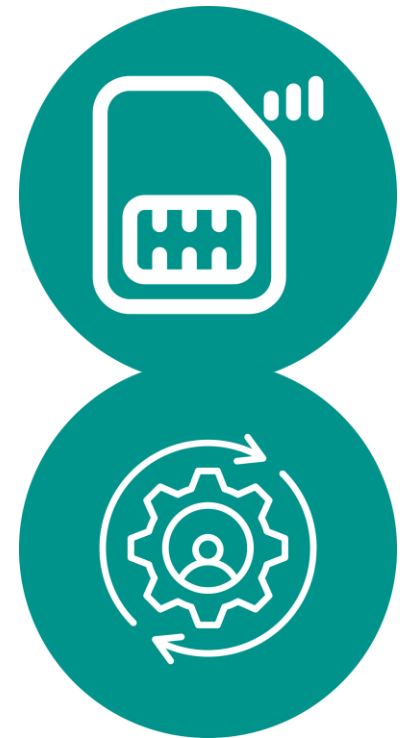
- As MNOs we been in the age verification game ever since mobile data became available with an age eligibility and parental control status assigned to each subscriber via their phone number
- The CAMARA Age Verification API service allows brands to verify the age eligibility of a subscriber based upon their mobile phone number
- A big advantage of this service is that age verification can be done quickly and seamlessly via API based just on the customer phone number



Seamless age verification enabler for all digital brands

SIM card and lifecycle events as trust anchor

- Behind all our APIs is a solid trust anchor which is the Subscriber **Identity** Module and associated phone number
- Think about phone number and SIM card as a universal identifier and independent trust anchor
- Using real-time network lifecycle events and risk signals available via APIs we can reinforce this identifier as secure and trusted

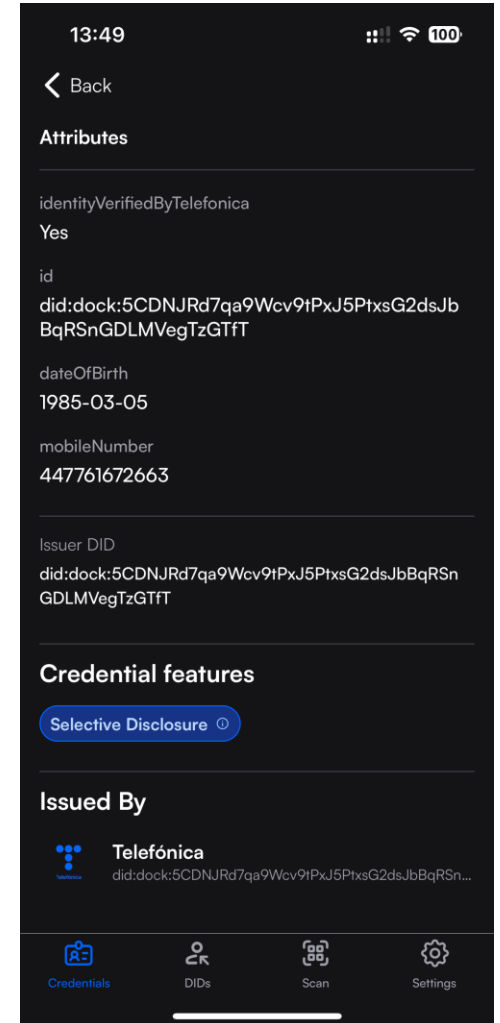


SIM, phone number and lifecycle events = trust anchor

Mobile Identity as a Verifiable Credential

- Thinking about where we started with digital wallets, identity, authorisation and credentials...
- W3C Verifiable Credentials (VCs) can be issued by mobile operators to their customers in their digital wallets
- MNO issued Verifiable Credential:
 - Mobile Number – proof of ownership of the mobile number and ability to leverage as trust anchor for wallet provisioning as well as seamless SIM based continuous authentication

Mobile phone number as a Verifiable Credential



Mobile innovations for tomorrow's identity

- Identity APIs for lifecycle events:
 - Identity APIs lookup subscriber status
 - Identity APIs subscription service for status changes

Today

As enablers for:

- MNO issued credentials as VCs
 - E.g. Mobile Number Verifiable Credential in EU DI wallet

Tomorrow

As enablers for:

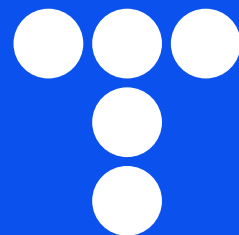
- Smart wallet provisioning
- Smarter wallets and intelligent agents

Future

As enablers for digital wallet provisioning and agent Commerce, aka Custobots

Thank you for listening!

<https://www.linkedin.com/in/glynpovah/>



Telefónica Tech