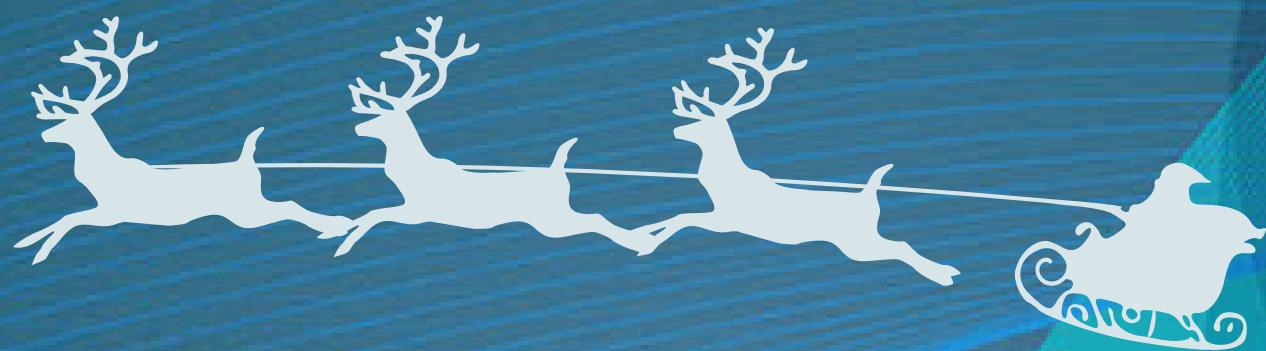


SECURE  
TECHNOLOGY  
ALLIANCE



December 2025  
**SPECIAL BULLETIN**

## Message from our Executive Director

Dear Secure Technology Alliance Members,

As we wrap up 2025, it is good to take a look back at how far we have come. In the pages that follow, you will read about the wins of the year and the progress made as well as what we are looking forward to in 2026.

As we wrap up the year, I reflect upon the two days the Alliance Board spent in Minnesota brainstorming where the organization wants to be in 3-5 years. Looking forward, we will be focusing on education and accreditation programs, building value for our membership and bringing our identity and payments communities closer together. As these priorities evolve into tangible action plans, we will be announcing new and exciting initiatives!

In the meantime, read on for key achievements from the Forums and get a feel for how 2026 will shape up, in addition to details about the Identity & Payments Summit - please consider a sponsorship or exhibitor slot - we can only be successful with your support!

We celebrate new members who have joined us this year and all those who got certified/re-certified.

Please join me in thanking everyone that shared their expertise, led a work project, took a leadership position, presented or facilitated a session or simply provided support and guidance to the organization.

Happy holidays and I look forward to seeing everyone in 2026!

Christina Hulka

Executive Director, Secure Technology Alliance

[chulka@securetechalliance.org](mailto:chulka@securetechalliance.org)



**New IAF Logo**



**IAF**  
**IDENTITY & ACCESS  
FORUM**

## **2025 Year in Review**

The Identity & Access Forum (IAF) continues to accelerate real-world adoption of mobile driver's licenses (mDLs) through collaborative working groups, practical use cases, and trusted guidance for relying parties, issuers, and regulators. Below is a snapshot of the progress our Committees and Working Groups made in 2025.

**Join us to see where the IAF is headed next.**

**Thank you to our working group chairs, contributors, and partners.  
Your leadership and collaboration continue to make the Identity & Access Forum a trusted voice in advancing secure, privacy-respecting digital identity.**

### **Jumpstart mDL Committee 2025 Accomplishments**

In 2025, the Jumpstart mDL Committee successfully met—and in many cases exceeded—its objectives to advance adoption, education, and interoperability across the mDL ecosystem.

#### **mDL Technology Showcase (February 2025)**

- Delivered a successful mDL Technology Showcase featuring 14 demonstration tables with real-world use cases that directly informed IAF publications.
- Captured photos, videos, and media assets across all use cases for ongoing Alliance communications and educational materials.
- Achieved press coverage across three or more industry communications channels.
- Completed actionable report-outs influencing mDLConnection.com use cases, now reflected on the site.

#### **Adoption Data & Market Insight**

- Partnered with AAMVA to support the publication of state-by-state mDL adoption statistics, including:
  - Number of issued mDLs
  - Percentage of population adoption
  - Growth and uptake trends

#### **mDLConnection Enhancements**

- Revised mDLConnection.com with a new “Why Accept mDL Now?” section focused on early adoption benefits for relying parties (RPs), including:
  - Non-monetary and monetary advantages
  - Trust and assurance models
  - Jurisdiction momentum and deployment goals
- Published supporting white papers and presentation materials.
- Documented the RP pilot program approach, highlighting partnerships with issuing jurisdictions.
- Captured RP ROI considerations and market-value cost analysis.
- Reduced strain on issuers by clearly articulating why mDLs can be trusted.





## Jumpstart con't

### Use Case Development

- Jointly published two “How an RP Accepts mDL” use case documents, developed by:
  - Banking Working Group
  - Age Verification for Alcohol Working Group
- Updated mDLConnection use case pages with greater technical and operational specificity.

### Work in Progress

- Attribute Guidance Whitepaper (cross-use-case, beyond banking)
- Derived Digital Credentials Whitepapers, including W3C-aligned content
- ISO Standards WG10 feedback informed by showcase interoperability testing:
  - Technology mismatches in real-world environments
  - User perceptions of QR, NFC, and BLE performance

### Key Industry Engagements & Thought Leadership

- Active participation and dialogue with:
  - NIST NCCoE mDL Project
  - Kantara Initiative – Privacy-Enhancing Mobile Credentials
  - SIDI-Hub Global Trust Community
- Comparative analysis of EU wallet ecosystems vs. U.S. mDL implementations
- Continued expansion of content on mDLConnection.com
- Committee growth to include AAMVA, relying parties, and issuers

### Technical Integration Working Group

- Published the mDL Reader Solutions page  
<https://www.mdlconnection.com/mdl-reader-solutions/>  
(Open for members to submit reader capabilities and product information.)
- Published and operationalized the mDL Reader Solutions page, enabling technology providers to showcase capabilities and assist RPs in deployment decisions.

### Retail Payments Working Group

This working group began late in 2025 and will publish its Use Case in late 2025.

### Age Verification Working Group

The Age Verification WG advanced work focused on alcohol, cannabis, tobacco, and online age-restricted content.

### Near-Term Objectives

- Build relationships with key associations (e.g., NLLEA, NABCA) to ensure vetted, scalable use cases.
- Engage industry experts to develop top age-verification use cases with clear value propositions.
- Address privacy, compliance, and data minimization requirements.
- Publish age-verification use cases and templates on mDLConnection.com.
- Deliver a dedicated white paper on the mDL opportunity for age verification, including:
  - Terminology alignment
  - Challenges in current processes
  - Recommendations for re-envisioning licenses as digital credentials
- Present findings at an external age-verification industry conference.
- Publish downloadable guidance for State ABCs confirming mDL acceptance across states



## Banking & Financial Institutions Working Group

### Published Outputs

- Updated banking use case content on mDLConnection  
<https://www.mdlconnection.com/mdl-uses/banking-credit-unions/>
- Published “Mobile Identity Use Cases in Financial Services” white paper (March 2025).  
<https://www.securetechalliance.org/mobile-identity-use-cases-in-financial-services/>
- Provided feedback to NIST NCCoE on account-opening demonstrations.
- Published Comparing Government-Issued and Derived Credentials, emphasizing their complementary roles.
- Continued work on the Attribute Guidance Whitepaper, addressing onboarding and compliance considerations.

### Key Discussion Topics

- Convergence of payments and identity credentials
- Customer sentiment and trust in mDLs
- Regulatory and government guidance (NIST, AAMVA, state legislation)
- Developments across Apple Wallet, OpenID4VC, and Digital Credentials APIs
- Industry engagement through platforms such as the Identi3 Podcast

### Market Highlights & Publications (2025)

- 2025 Identity & Payments Summit Recap featuring the first mDL Showcase – March 2025
- Mobile Identity Use Cases in Financial Services – March 2025
- Landmark Guide to Mobile Identity Use Cases for Age-Verified Purchases – July 2025
- IAF Steering Committee Statement on mDL Privacy – July 2025
- IAF Member Meeting - August 2025
- mDL Reader Solutions Directory – mDLConnection.com – September 2025
- Colorized mDL Implementation Map – October 2025
- mDL In Retail Payments Use Case – December 2025

### Looking Ahead: 2026 Objectives

#### In 2026, the IAF will:

- Expand regular LinkedIn and press outreach tied to AAMVA adoption statistics.
- Launch webinars and showcase-focused outreach under “Why Accept mDL Now?”.
- Develop a Law Enforcement roadside stop use case.
- Strengthen direct engagement with jurisdiction mDL leads.
- Deepen RP participation and publish additional use cases and case studies.
- Deliver new guidance on reader selection, public key trust, privacy, and attribute usage.
- Amplify real-world mDL acceptance stories across STA channels.
- Add three new project teams.
- Expand our presence in the Digital Credentials industry.
- Have our 2<sup>nd</sup> Annual mDL Technology Showcase & Interoperability Event (March 2026)
- New IAF Steering Committee and Officers.

### CONGRATULATIONS

#### New Identity & Access Forum Steering Committee

Henk van Dam (Fime) - **Chair**

Madhu Goundla (Oneproof) - **Vice-Chair**

Jatin Deshpande (G+D) - **Secretary**

Mark Dale (XTec)

Sue Koomen (AMEX)

Astrid Wang (Visa)

David Kelts (DecipherID)

Lisa Corte (HID)

Vijay Singh (Idemia)

Phil Davidson (CPI)

Greg Wren (Discover)

**If you would like to participate in an IAF working committee, please contact Sandy Mayfield**





*Thank you for a wonderful year!*



**3**  
DAYS

OF  
MEETING  
IN  
PERSON



**1** COMIC  
STRIP



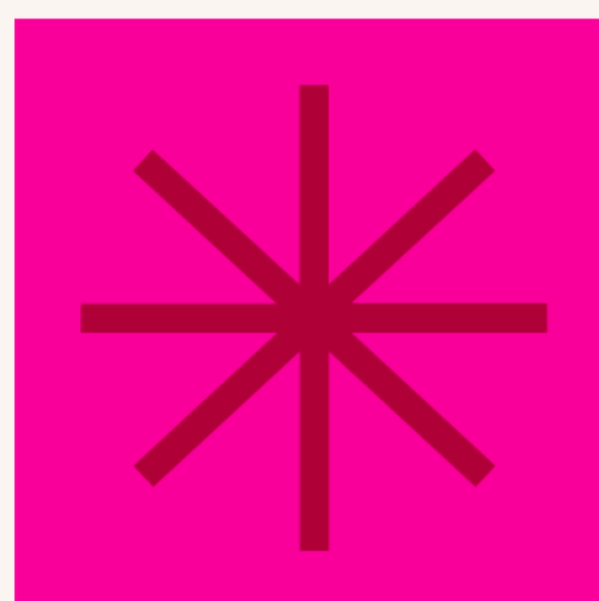
**12**  
PUBLICATIONS



**7**  
VIRTUAL  
EVENTS



**245**  
COMMITTEE CALLS



**13** NEWLY  
APPROVED  
PROJECTS  
IN 2025







## IDENTITY & PAYMENTS SUMMIT

# Frictionless Futures: The Convergence of Payments, Identity & Trust

March 2-4, 2026 | Houston, TX

Agenda will be announced in January!

### Payments Track

AI, deepfakes and fraud  
Agentic Commerce  
Next-gen wallets  
Biometric initiated transactions  
Identity and Open Payments  
Virtual Cards

### Identity Track

AI - fighting fraud without breaking UX  
mDL ecosystem evolution  
Mobile biometrics and IDV  
Global Trust Networks  
Digital ID for Transit  
Navigating Non-Human Identity

### Emerging Technology Track

AI - fighting fraud without breaking UX  
mDL ecosystem evolution  
Mobile biometrics and IDV  
Global Trust Networks  
Digital ID for Transit  
Navigating Non-Human Identity

## Mobile Driver's License Technology Showcase + Interoperability Test Event

Contact [Sandy Mayfield](#) for more information and to purchase a table

For Sponsorship & Exhibit opportunities, contact  
[Christina Hulka](#) or check out the [prospectus](#)! We need  
sponsors and exhibitors to make this event successful!



### Premium Sponsorships

Premium sponsorship puts your branding message front and center, next to the title of the conference. Premium sponsors receive branding opportunities prior to and during the event. Premium sponsors have priority in choosing exhibit tables with premium placement in the Exhibit Area.

[Learn More](#)



### Leading Sponsorships

Leading sponsorship opportunities are a great way to make a targeted, unique, or personal marketing impression on conference participants. All Leading Sponsors will have signage in the registration area, company logo on website and in mobile app, and have one complimentary insert in the conference handouts. Discounts on exhibit space, and additional complimentary passes vary based on sponsorship selected.

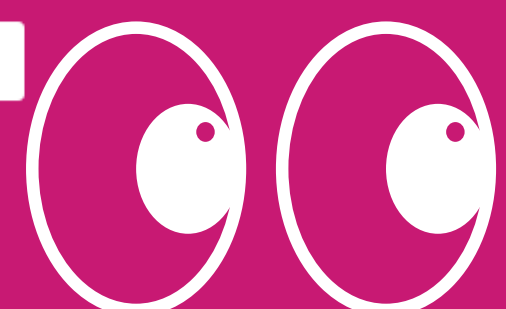
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### Supporting Sponsorships

Supporting Sponsorships help to reinforce your branding and presence at the event. Supporting Sponsorships include the company logo on the website and mobile app.

[Learn More](#)







IDENTITY & PAYMENTS  
**SUMMIT**

## **Frictionless Futures: The Convergence of Payments, Identity & Trust**

March 2-4, 2026 | Houston, TX

### **Special Events**

*These events are hosted in conjunction with the Summit but require separate registration - registration coming soon, keep an eye out on the Summit website.*

#### **Half Day Payments Fundamentals (Wednesday, 4th March, 8am-12pm)**

Secure Technology Alliance Members - \$450 (contact your primary representative for the discount code)

Non-Members - \$550

Limit 45 seats (first come – first served)

Payments, EMV and Mobile Fundamentals

This half-day course offers an high level introduction to fundamentals of card payments, EMV technology, contactless, and mobile payments technologies.

This course is designed for project and program managers, sales professionals, and business development teams involved in the payments industry and those involved in identity solutions who want to better understand the payments landscape. It is also ideal for newcomers who need to gain a solid understanding of payments fundamentals and be able to clearly explain key concepts to colleagues and clients.

**SECUREPAYMENTS • ACADEMY**  
AMERICA'S PAYMENTS EXPERTS

#### **Introduction to the Mobile Driver's License Ecosystem (Tuesday, March 3rd, 1-5pm)**

Alliance members - \$750 (contact your primary representative for the discount code)

Non-Members - \$950

Limit – 45 seats (first come – first served)





# THE DEEPFAKE SUMMIT

## March 2026, Houston Texas

### Co-located with the Secure Technology Alliance's 2026 Identity & Payments Summit

Date: TBD (a half day co-located during the Identity & Payments Summit)

Price: \$750 (limit 100 seats, first come – first served)

#### Purpose of the Summit

The Deepfake Summit is an executive forum addressing one of the most urgent, and disruptive forces shaping modern payments and identity ecosystems: AI-generated deepfakes and synthetic identities.

These emerging threats challenge every assumption about secure onboarding, authentication, fraud mitigation, and trust. As financial services, fintech, and payments providers accelerate toward frictionless digital experiences, the risk surface expands dramatically.

Rooted in The Prism Project's Resilient Trust Framework, the Summit delivers a concentrated, interdisciplinary conversation providing context, frameworks, trends, and strategic guidance for decision-makers across financial services, fintech, payments, government, and digital identity ecosystems to understand the threat landscape, deploy effective countermeasures, and prepare for an AI-driven future.

#### Target Audience

- Financial institutions, issuers, payments networks
- Fintech platforms, neobanks, digital wallets
- Identity verification, biometrics, and authentication providers
- Cloud & platform providers
- Risk, fraud, compliance, cybersecurity leaders
- Policymakers, regulators, and trust framework organizations

#### Key Outcomes for Attendees

##### 1. Understand the new AI-powered fraud frontier

Deepfakes and synthetic identities are redefining attacks on onboarding, account takeover, and customer authentication.

##### 2. Learn why “Resilient Trust” is critical to creating sustainable identity solutions

A blueprint for identity lifecycle hardening in payments & digital finance.

##### 3. Understand the power of the ecosystem as a driver of fraud detection and prevention

Payments, identity, cloud, device, and risk teams all play a role—coordination is essential.

##### 4. Hear from leaders shaping the response

Banks, fintechs, payments, identity technology and solution providers, government, and industry organizations like the Kantara Initiative, DIACC, and FIDO Alliance.

##### 5. Identify actionable next steps

Controls, investments, governance, and operational changes needed.

#### Why Secure Technology Alliance & Co-Sponsors Should Care

- Deepfake-enabled fraud is accelerating faster than traditional controls.
- Payments modernization (RTP, digital wallets, identity-bound payments) increases exposure.
- Regulatory expectations around AI, identity proofing, and consumer protection are rising.
- Industry-wide collaboration is now a necessity.

The Deepfake Summit positions the Alliance, its members, and its partners as leaders in the next frontier of digital trust.



**Congratulations to everyone who  
certified/recertified this year!**

**46 new members of  
the CSEIP  
Community!**

**129 members  
retained their CSEIP  
certification!**





Welcome to our new members in 2025!



Wesley R

KEYNO



PENNSYLVANIA  
association of notaries



Happy  
Holidays



Thank you for your collaboration