Digital ID
Opportunity Zones in 2025

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In popular discourse, you hear about high adoption digital IDs, like BankID in Sweden, or cutting edge developments like the EU Digital Identity Wallet, but in our experience, the opportunity is found in between the hype. We analyzed our database of over 230 identity schemes globally and here's how we break down the real business impact. We're calling these Digital ID Opportunity Zones. While there is still a lot of active development in the digital ID landscape, there are many compelling opportunities that companies can seize right now.

> **"The premise of digital ID acceptance makes intuitive sense to so many product leaders at forward-thinking companies. The main question we get is 'where should we start?'"**

We've defined three categories

🟢 We highly recommend accepting digital IDs in these geographies

🟡 Consider adopting digital IDs in these geographies, especially if they are strategic for your business

🔴 We would caution you against starting with these geographies

How we defined the categories:

1. **Adoption rate:** How well-adopted digital IDs are in a geography?

2. **Assurance level:** How secure is the creation and presentation of the digital ID?

3. **Usability for the private sector:** Can the digital IDs be used for private sector use cases without significant burden or restrictions?

4. **User experience:** How easily can a user present their digital ID?

5. **Regulatory openness:** How friendly are regulations to global companies?

Use case

Generally we're talking to companies with a global footprint who are looking to accept a digital ID instead of requiring the user to complete a document scan. The use cases could vary anywhere from a profile verification, to a fintech onboarding, to an account recovery scenario to an age verification check.

If you're a company operating in a single geography, or a highly regulated sector, you may have additional considerations that were outside the purview of our analysis.
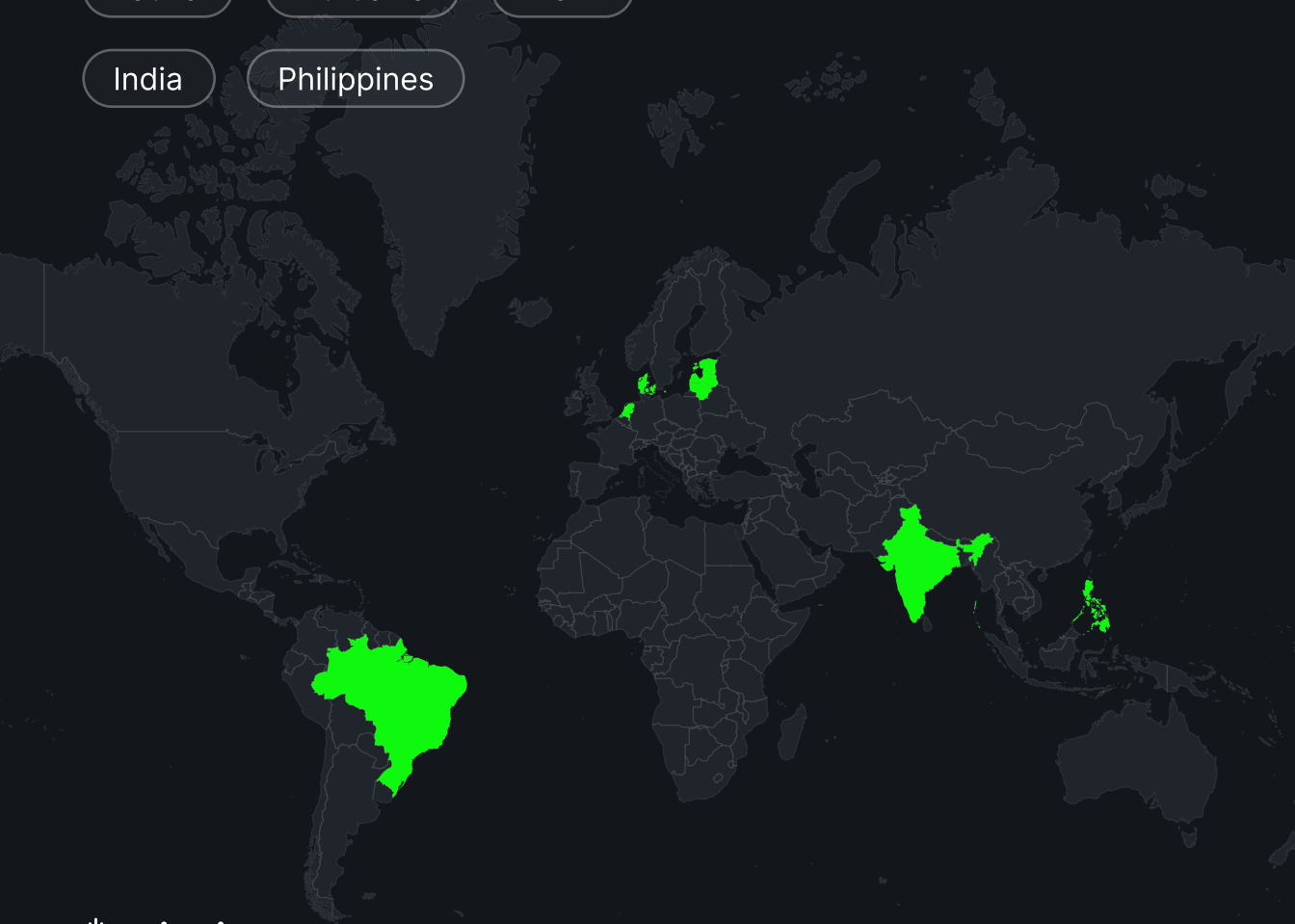
Green Zones

Netherlands · Denmark · Estonia

Latvia · Lithuania · Brazil

India · Philippines

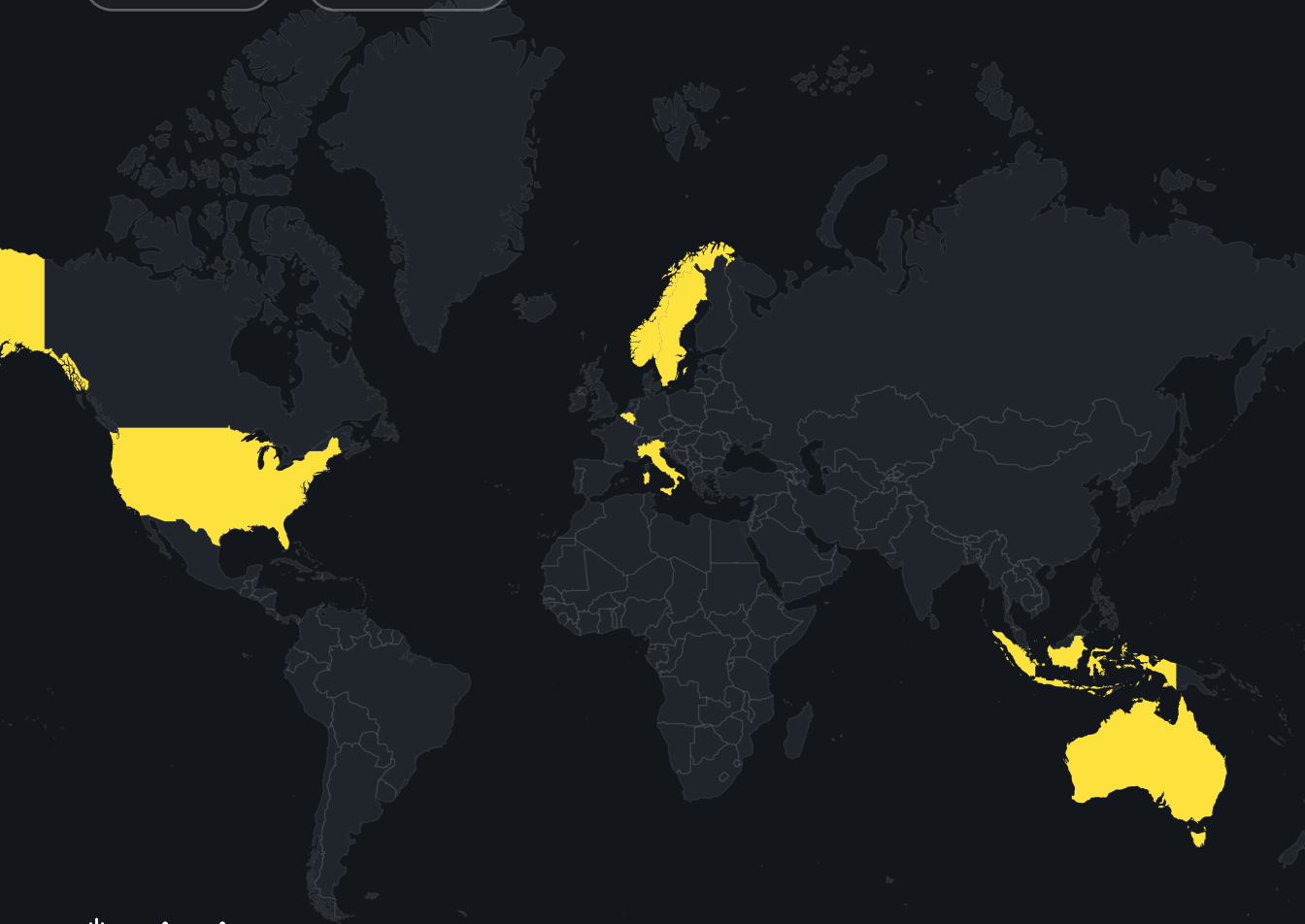# Yellow Zones

USA   Italy   Sweden   Norway

Australia   Indonesia
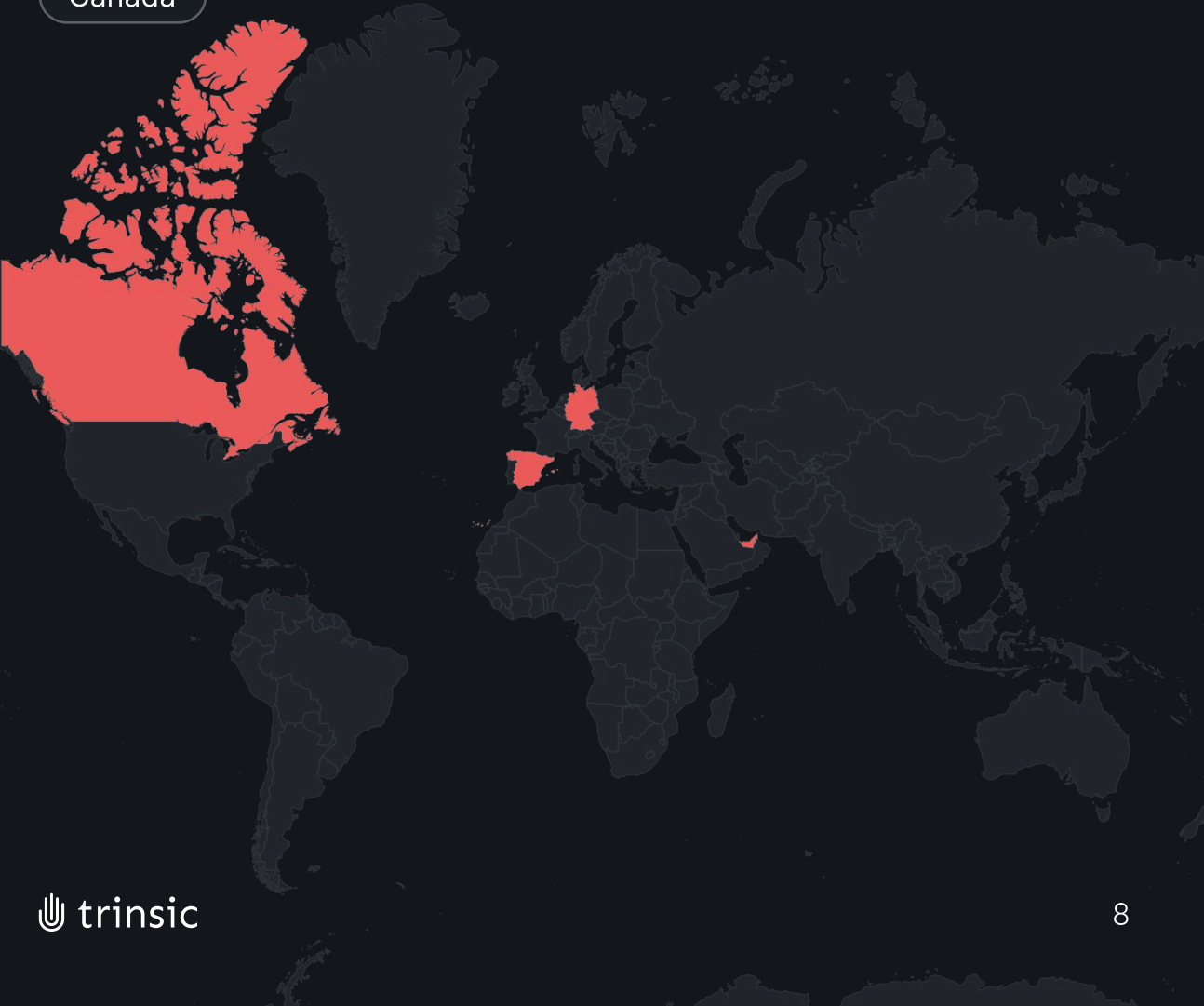
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Red Zones

Germany   Spain   UAE   Singapore

Canada

Netherlands

Green Zone   BankID

Population: 18.9 million

ADOPTION RATE

There are two primary digital IDs in Netherlands, DigiD which is used primarily for government services by over 16.5 million citizens. iDIN is a bank-based identity that is widely used in the private sector and available to roughly 14 million users of partner banks.

ASSURANCE LEVEL

iDIN meets Level of Assurance (LoA) Substantial under the eIDAS framework by using multi-factor authentication on top of bank-verified identities.

PRIVATE SECTOR USABILITY

While DigiD is primarily for public sector use cases, iDIN is widely accepted for login, identity verification, and age checks, with adoption across banks, insurance, telecoms, e-commerce, and online gambling.

USER EXPERIENCE

iDIN is seamless for users, leveraging familiar online banking credentials, making authentication as easy as logging into a bank account while ensuring high security.

REGULATORY OPENNESS

iDIN verification requires compliance with data protection regulations such as the GDPR, but does not impose extra-regulatory restrictions such as requiring a legal entity in Netherlands or local data processing, making it a fairly open method for international relying parties.

Denmark

Green Zone **eID App**

Population: 5.9 million

ADOPTION RATE	Denmark's MitID digital identity system has near-universal adoption, with 98% of Danes over 15.
ASSURANCE LEVEL	MitID supports up to a Level of Assurance High under the eIDAS framework.
PRIVATE SECTOR USABILITY	MitID can be used for any private sector use case like financial services, e-commerce and telecom.
USER EXPERIENCE	MitID's app utilizes push notifications and QR code scanning to allow users to seamlessly complete verifications.
REGULATORY OPENNESS	Denmark's digital ID can be consumed by international companies provided they have a legal entity in the EU and a reason for needing to verify.

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Estonia, Latvia, Lithuania

Green Zone · eID Apps

Population: 7.5 million

ADOPTION RATE
Though they're not the most populous countries in the EU, Estonia, Latvia and Lithuania are known for their highly sophisticated digital ID landscapes. The Smart-ID scheme, for example, has roughly 3.3 million users across the three countries representing 73% adoption of adults 18 and older. This doesn't count other widely adopted schemes like Mobile-ID in Estonia, and eParaksts in Latvia.

ASSURANCE LEVEL
These schemes can all support up to LoA High under the eIDAS framework.

PRIVATE SECTOR USABILITY
Estonians, Latvians and Lithuanians use their digital IDs for many use cases across the private sector from banking to e-commerce and more.

USER EXPERIENCE
People are accustomed to using their digital IDs, meaning they have the necessary applications downloaded, and know how to scan QR codes, enter PINs and seamlessly complete verification flows.

REGULATORY OPENNESS
All three countries strongly support the adoption digital ID in both the private and public sector, making this a great place to start accepting digital IDs during onboarding flows.

Brazil

Green Zone   eID App   eID Database

Population: 211 million

ADOPTION RATE

Brazil has high adoption of digital ID with nearly universal adoption of the CPF number, and growing adoption for other forms of digital documents like the digital driving license (CNH) with over 80 million users.

ASSURANCE LEVEL

Brazil's ecosystem allows for flexibility in the required level of assurance and user experience. CPF and CNH verifications level of assurance can be increased by requiring a biometric that is matched against the government CPF database.

PRIVATE SECTOR USABILITY

CPF is required for most transactions in Brazil, so it is widely adopted by the private sector. The Digital CNH is growing quickly as a means of identity verification for services like banking, telecom and retail.

USER EXPERIENCE

Users are accustomed to providing their CPF number. Digital document sharing is a new user experience, but users can upload a PDF or a screenshot of their Digital CNH easily to complete verification flows.

REGULATORY OPENNESS

The regulatory environment in Brazil is favorable. There are guidelines around privacy, capturing user consent and processing biometric data, but these are easy to fulfill for most companies.

India

Green Zone eID App eID Database

Population: 1.4 billion

ADOPTION RATE	Aadhaar is nearly universal in India, with over 1.3 billion users covering 95% of the population.
ASSURANCE LEVEL	Users can share an e-Aadhaar card through a Digilocker flow, which incorporates a PIN number, one time passcode and optional biometrics allowing it to be used for regulated use cases in India.
PRIVATE SECTOR USABILITY	Aadhaar and Digilocker can be used widely in the private sector for anything from eKYC to age verification.
USER EXPERIENCE	Sharing a Digilocker verification requires a user to start with either an SMS number, or Aadhaar number, then enter a PIN and a one time passcode. Overall the experience takes roughly one minute.
REGULATORY OPENNESS	India has strict data privacy regulations, which requires companies to process data locally in India for some use cases. Matching flows, facilitated by companies with a local presence in India, allow for international companies to verify users based on Aadhaar without violating data residency norms.

Philippines

Green Zone **eID App** **eID Database**

Population: 115 million

ADOPTION RATE	Over 90 million Filipinos have been registered by PhilSys with a combination of biometrics and biographical data. This represents 95% of the adult population. Other digital IDs like the ePhilID card and the Digital National ID are also growing in adoption.
ASSURANCE LEVEL	PhilSys provides a high assurance means of verification by combining data validation (name, date of birth, ID number) with a biometric match and liveness check to ensure the user behind the screen is who they say they are.
PRIVATE SECTOR USABILITY	Recent legislation has mandated the acceptance of digital IDs by both government entities and regulated entities like the banks in the Philippines. Access to PhilSys APIs by the private sector remains limited to approved relying parties.
USER EXPERIENCE	Digital IDs in the Philippines support a number of flows, allowing users to verify a physical ID card using a QR code, upload a digital ID document (e.g. PDF), or input data and complete the biometric verification.
REGULATORY OPENNESS	While there are some restrictions on data processing in the Philippines, there are sufficient means of digital ID verification that are within the regulatory guidelines.

United States of America

Yellow Zone   **eID Apps**   **reIDs**

Population: 340 million

ADOPTION RATE	Between mDLs and private sector reusable IDs we estimate that roughly 100 million people have a digital ID, representing about 38% of the adult population.
ASSURANCE LEVEL	The fragmented nature of the US market means that digital ID solutions vary in assurance levels, but generally NIST 800-63's Identity Assurance Level 2 (IAL-2) is targeted.
PRIVATE SECTOR USABILITY	Private businesses can verify, with some variation and restrictions depending on wallet providers.
USER EXPERIENCE	The user experience is very strong as users can easily share verifications from wallet apps.
REGULATORY OPENNESS	There are few regulatory restrictions on digital ID usage in the United States meaning that digital IDs can be widely used, though for some highly regulated use cases like KYC there are still some details that need to be clarified.

Italy

Yellow Zone · eID App

Population: 59 million

ADOPTION RATE	There are 39 million SPID digital IDs representing 83% of the relevant population.
ASSURANCE LEVEL	SPID accommodates LoA Low, Substantial and High under the eIDAS framework.
PRIVATE SECTOR USABILITY	Private businesses are allowed to verify SPID though there are some steps required for businesses to register as a service provider. Local brokers also exist to make this process more seamless.
USER EXPERIENCE	When verifying with SPID, users select their identity provider from a list of locally-accredited wallet providers and complete the verification in the respective application.
REGULATORY OPENNESS	The approval process can be time consuming, but it is feasible with local partners.

Sweden, Norway

Yellow Zone · **BankID App**

Population: 16.2 million

ADOPTION RATE	BankID Sweden has over 99% adoption with Norway having a similar level of near ubiquitous adoption.
ASSURANCE LEVEL	Both schemes accommodate up to LoA High under eIDAS
PRIVATE SECTOR USABILITY	Private businesses can verify BankID Sweden and Norway, but must then use BankID for all future authentications
USER EXPERIENCE	The user experience is very good, with consumers widely understanding how to use the BankID applications to complete verifications and authentications.
REGULATORY OPENNESS	There is a path to supporting BankIDs, but there are some challenging requirements related to identity switching, local entities and approved use cases that are worth understanding first.

Australia

ADOPTION RATE

Australia has a number of digital IDs with varying adoption rates. There is the myGovID which is used primarily for government services. There is ConnectID, a bankID powered by four of the largest banks in Australia, and then there are individual states launching mobile driver's licenses.

ASSURANCE LEVEL

myGovID and Australia's digital driving licenses generally meet the Identity Proofing Level 2 (IP2) under Australia's Trusted Digital Identity Framework.

PRIVATE SECTOR USABILITY

Australian mDLs are mostly intended for in-person usage, which means they can be used for limited scenarios. For online, or remote verification, ConnectID is frequently used.

USER EXPERIENCE

mDL apps are fairly widespread and well-understood. ConnectID is also quite a seamless experience as users complete verifications by authenticating to a service they already use, such as their mobile banking app.

REGULATORY OPENNESS

Australia has strict data privacy laws which can introduce challenges for international companies looking to accept digital IDs, but there are viable paths for supporting mDLs and ConnectID for qualifying entities.

Indonesia

Yellow Zone   **eID App**   **eID Database**

Population: 281 million

ADOPTION RATE	The national digital ID card (eKTP) and national ID number (NIK) cover all citizens. INA Pass is a developing digital wallet that is growing in adoption but currently covers approximately 12 million people. Privy is a private sector reusable ID that has over 53 million users, approximately 27% of the adult population.
ASSURANCE LEVEL	INA Pass and Privy are roughly IAL-2 equivalent (strongly proofed with a government ID and authenticated with two factors), while NIK and eKTP verification vary depending on the additional checks performed.
PRIVATE SECTOR USABILITY	eKTP and INA Pass have more adoption with government services, but Privy is widely adopted in the private sector.
USER EXPERIENCE	The user experiences vary as eKTP is a physical card, the NIK and associated data can be validated from a database, and INA Pass and Privy are both mobile apps.
REGULATORY OPENNESS	While eKTP and NIK are government systems, Indonesia has shown openness to collaboration with global companies through local partners providing access to APIs and matching flows.

Germany

Red Zone   eID Card

Population: 83.3 million

ADOPTION RATE	The German eID card has approximately 22% adoption and is the primary digital ID in Germany.
ASSURANCE LEVEL	The eID card accommodates the LoA High under the eIDAS framework.
PRIVATE SECTOR USABILITY	Private businesses can verify, but must follow strict regulations around data privacy.
USER EXPERIENCE	The user experience of the German eID is poor as consumers must remember a government-assigned PIN to complete the flow. Anecdotal reports indicate that few remember the PIN—and the reset flow is cumbersome—which has kept adoption quite low, both for registration and for use, compared to other European countries.
REGULATORY OPENNESS	The eID is approved for many use cases provided companies follow German data privacy laws and complete the registrations to become a verifier.

Canada

Red Zone · BankID · eID App

Population: 40.1 million

ADOPTION RATE	Canada's progress with digital ID has been slow. The two most notable IDs are the British Columbia Wallet and Interac Verified, a bank-based ID scheme. Interac coverage is quite high
ASSURANCE LEVEL	BC Wallet and Interac Verified generally meet medium assurance levels under Canada's Pan-Canadian Trust Framework (PCTF), aligning with strong identity proofing and authentication standards comparable to IAL2.
PRIVATE SECTOR USABILITY	Interac Verified is used for public sector use cases like filing taxes and for some private sector usage like payment authorization. BC Wallet has been used in limited pilot activities.
USER EXPERIENCE	The BC Wallet supports an app-based verification flow whereas Interac requires a user to log into their bank and consent to sharing their data.
REGULATORY OPENNESS	Canada has shown openness to partnerships with international companies that align with privacy, interoperability, and trust framework requirements.

Spain

Red Zone · eID Card · eID App

Population: 48.4 million

ADOPTION RATE

Spain has both an eID chip card called DNIe that is widely adopted, and a digital ID called Cl@ve.

ASSURANCE LEVEL

Both the chip card and Cl@ve support up to LoA High under the eIDAS framework.

PRIVATE SECTOR USABILITY

DNIe and Cl@ve are both primarily used for government services, while there is some usage in the private sector for digital signatures.

USER EXPERIENCE

Using DNIe requires a physical card reader and PIN making it challenging to use without proper hardware. Cl@ve is more user friendly supporting a number of authentication methods.

REGULATORY OPENNESS

There are few regulatory barriers to using DNIe. Cl@ve is intended as a government authentication solution so there are significant hurdles for private businesses who wish to accept Cl@ve.

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United Arab Emirates

Red Zone **eID App**

Population: 10.5 million

ADOPTION RATE	UAE Pass has 5,500,000 users representing approximately 50% of the population.
ASSURANCE LEVEL	UAE Pass is considered equivalent to IAL-2 as it uses the Emirates ID and biometric face matching.
PRIVATE SECTOR USABILITY	UAE Pass is integrated in many private sector services like banks and telecom operators.
USER EXPERIENCE	Users verify their identity through a mobile app upon onboarding and then can use the application to present their ID in future interactions.
REGULATORY OPENNESS	While UAE Pass is useful within the UAE, it's difficult for international companies to enable use cases as there is a lengthy approval process to become a service provider requiring local licenses and detailed technical scrutiny making it a difficult geography to launch.

Singapore

Red Zone **eID App**

Population: 5.9 million

ADOPTION RATE	Singpass has 5 million users, covering nearly every eligible adult in the country.
ASSURANCE LEVEL	Singpass is considered equivalent to IAL-2
PRIVATE SECTOR USABILITY	Singpass is widely used for authentication and identity verification across many private sector services in the country.
USER EXPERIENCE	With the Singpass app, users can easily scan QR codes and grant consent to log in to a platform or share data.
REGULATORY OPENNESS	While Singpass is widely adopted in Singapore, in order to become a service provider you must register directly with the scheme and complete a comprehensive approval process for any data you might request. This makes it difficult for service providers or international entities.

Conclusion

As 2025 unfolds, it's clear that the path to digital ID acceptance is no longer theoretical, it's a tangible differentiator adding business value. While initiatives like mobile driver's licenses in the United States, and EU Digital ID Wallets get a lot of attention, there are already many other countries that offer widely adopted, high assurance digital IDs. The world of digital identity is fragmented, and complex, which is why Trinsic is here to help companies start accepting digital IDs with just a few lines of code. With over 40 networks already integrated in our platform, if you're ready to dive into identity acceptance, we're happy to have a call and share our insights about how to get started.

Contact us at trinsic.id/contact