mDL Wireframe #3
Flow: Instant approval of account application.

This wireframe describes a representative user journey for a prospective customer applying to open a new financial account and obtaining instant approval when using an mDL for identity proofing. What is described here is not the only way to design the flow for a user's journey. However, this is an example that can be used by financial institutions to adapt as necessary to meet the needs of their own customers and internal IT infrastructure.

Comments on the user journey can be offered at Submit Comments

To review the other wireframes in this project and for more information please visit: Wireframes

NCCOE Bank
(Not a real bank. For demo purposes only)

Checking & Savings   Credit Cards   Investment

🔍 ⊙ 👤 **Sign In**

Find the right account for your needs
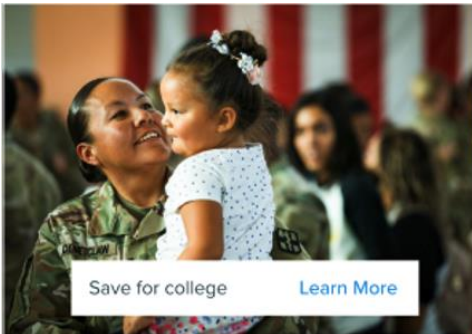
Explore your options and apply for an account today.
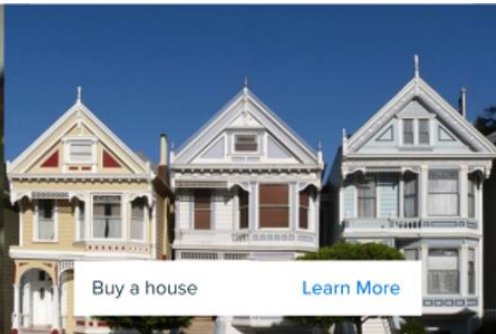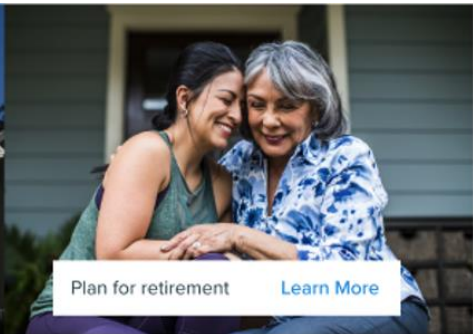We're here to help every step of the way.

Apply for an account

Let's pursue your financial goals

Save for college   Learn More

Buy a house   Learn More

Plan for retirement   Learn More

NCCOE Bank

(Not a real bank. For demo purposes only)

Checking & Savings   Credit Cards   Investment

Sign In

Find an account that fits your needs

We have an account to serve each of your financial goals.
Explore your options and apply for an account today. We're here to help every step of the way.
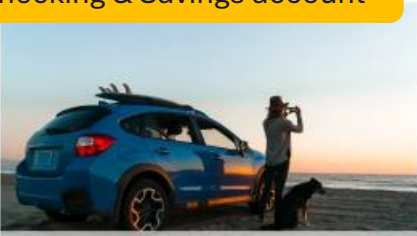
Checking & Savings

Credit

Home Loans

The User clicks to apply for a Checking & Savings account

Investing

Auto Loans

Small Business Loans

See what else we have to offer

NCCOE Bank

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🔒 Secure Page   Help

Before You Apply

▦ What you'll need to apply

Why do we need this information?

- Social Security Number
- Physical Driver's License or mobile Driver's License
  What is a mobile Driver's License?

⏱ Submit your application in just 3 steps

1   **Provide your contact information**

Provide and verify your e-mail address and phone number

2   **Verify your identity**

Begin an application for a new NCCOE Bank account

3   **Review your information**

Review your information and add any additional details

✓   **Submit your application**

Once your application is approved, we'll help you set up online access to your new account.

[Go to Application]

The User clicks to start the application process

Are you already an NCCOE Bank customer?

If you already have an NCCOE Bank account, log in to apply for a new type of account more quickly.

[Log In]

NCCOE Bank

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🔒 Secure Page   Help

Before You Apply

📋 What you'll need to apply

Why do we need this information?

- Social Security Number

- Physical Driver's License or mobile Driver's License

  What is a mobile Driver's License?

⏱ Submit your

> For your own protection and to meet government regulations, financial institutions are required to obtain, verify, and record information about each person applying to open a financial account. We are only able to open accounts for U.S. residents. We also require a U.S. residential street address to complete the application. We require your Social Security Number and a Physical or mobile Driver's License to verify your information.   ✕

1   Provide

Provide and verify your e-mail address and phone number

2   Verify your identity

Begin an application for a new NCCOE Bank account

3   Review your information

Review your information and add any additional details

✓   **Submit your application**

Once your application is approved, we'll help you set up online access to your new account.

| Go to Application | ⟵   The User clicks to start the application process

---

Are you already an NCCOE Bank customer?

If you already have an NCCOE Bank account, log in to apply for a new type of account more quickly.

| Log In |

NCCOE Bank

(Not a real bank. For demo purposes only)

Before You Apply

🖹 What you'll need to apply

Why do we need this information?

- Social Security Number

- Physical Driver's License or mobile Driver's License

What is a mobile Driver's License?

⏱ Submit your

A mobile Driver's License (mDL) is a digital representation of your physical driver's license that can be stored in the digital wallet of your mobile phone. They are issued by your state Department of Motor Vehicles (DMV) and contain the same identifiers as your physical driver's license card (e.g., name, address, date of birth) and your picture that is on file with the DMV. If you have an mDL it will either, be stored in a DMV application or your phone's digital wallet, such as Google or Apple wallet. If you select this option your phone will automatically prompt you to present your mDL.

To find out if your state offers mDLs, see: https://www.aamva.org/jurisdiction-data-maps#anchorformdlmap

(1) Provide

Provide

(2) **Verify your identity**

Begin an application for a new NCCOE Bank account

(3) **Review your information**

Review your information and add any additional details

✓ **Submit your application**

Once your application is approved, we'll help you set up online access to your new account.
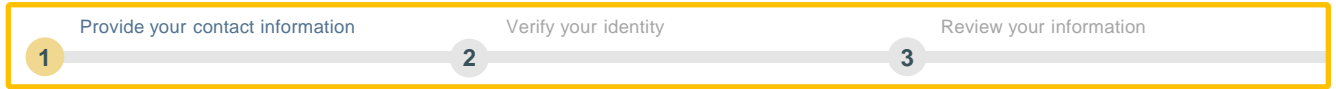
| Go to Application | ← | The User clicks to start the application process |

Are you already an NCCOE Bank customer?

If you already have an NCCOE Bank account, log in to apply for a new type of account more quickly.

| Log In |

NCCOE Bank

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🔒 Secure Page   Help

Application

1 Provide your contact information	2 Verify your identity	3 Review your information

progress bar

How can we reach you?

What is a good email address for us to reach you? We will email you a 6-digit verification code.

jsmith1234wMsWJ19Lc@gmail.com

Next

NCCOE Bank

(Not a real bank. For demo purposes only)

Application

Provide your contact information

1 ──────────

Verify your identity

2 ──────────

Review your information

3 ──────────

How can we reach you?

We've sent a 6-digit verification code to the email address you provided. Please enter the 6-digit code below.

5	3	4	3	9	7

User verifies 6-digit code sent to the e-mail address they provided

Didn't receive a code? Resend

Back	Next

NCCOE Bank

(Not a real bank. For demo purposes only)

🔒 Secure Page   Help

Application

How can we reach you?

What is a good phone number for you? We will send you a text message with a 6-digit verification code to this number.

| United States of America +1 ⌄ | | 1234567890 | ◄── | User enters their phone number, then clicks Next |

Next ◄──────────────┘

NCCOE Bank

(Not a real bank. For demo purposes only)

🔒 Secure Page   Help

Application

Provide your contact information

1 ———————— **2** ———————— **3**

Verify your identity

Review your information

How can we reach you?

We've sent a 6-digit verification code to the phone number you provided. Please enter the 6-digit code below.

| 2 | 8 | 7 | 9 | 1 | 2 |

Didn't receive a code? Resend

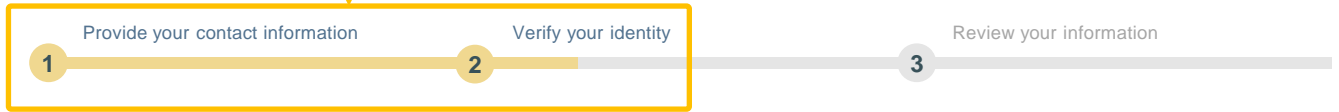User verifies 6-digit code sent to the phone number they provided

Back   Next

NCCOE Bank

(Not a real bank. For demo purposes only)

Application

Progress bar shows the User that they are now on Step 2

Provide your contact information	Verify your identity	Review your information
1	**2**	**3**

Tell us more about you so we can verify your identity

We need some more information about you to assess your application

Let's start with your social security number

⬤⬤⬤⬤⬤⬤⬤⬤⬤

The User enters their Social Security number, then clicks Next.

Why do we need your Social Security number?

Back	Next

The User can click to open a pop-up window with an explanation as to why their Social Security number is needed.

NCCOE Bank

(Not a real bank. For demo purposes only)

🔒 Secure Page   Help

Application

Tell us more about you so we can verify your identity

We need some more information about you to assess your application

Let's start with y⋯

⋯⋯⋯⋯

> All banks must collect and verify information from anyone applying to open a financial account to comply with government regulations. We will use your social security number for this purpose.   ✕

[Why do we need your Social Security number?](#)

Back   Next

NCCOE Bank

(Not a real bank. For demo purposes only)

Application

Provide your contact information   Verify your identity

1 ————————————————— **2** ——————————————

The User will generally be able to select a method for presenting their driver's license

Tell us more about you so we can verify your identity

Now we need some basic information from your driver's license. Please select the method for presenting your driver's license that is most convenient for you.

Present your mobile Driver's License
- When you present your mobile Driver's License, we will verify your identity and fill out your basic information.
    ◦ Please have the mobile device that stores your mobile Driver's License ready.
    ◦ The mobile device needs to have a camera and internet access.
    ◦ How do I know if I have a mobile Drivers License?

We will demonstrate using a mobile Driver's License

The User can click to open a pop-up window that tells them more about the mobile Driver's License.

Upload pictures of your driver's license
- Don't have a mobile Drivers License? We can verify your identity and fill out basic information by reading a photo of your drivers license that you upload.

Manually enter your information
- Manually input your personal information into the application to verify your identity against public records

[Back]   [Next]

NCCOE Bank

(Not a real bank. For demo purposes only)

Application

Tell us more about you so we can verify your identity

Now we need some basic information from your driver's license. Please select the method for presenting your driver's license that is most convenient for you.

> A mobile Driver's License (mDL) is a digital representation of your physical driver's license that can be stored in the digital wallet of your mobile phone. They are issued by your state Department of Motor Vehicles (DMV) and contain the same identifiers as your physical driver's license card (e.g., name, address, date of birth) and your picture that is on file with the DMV. If you have an mDL it will either, be stored in a DMV application or your phone's digital wallet, such as Google or Apple wallet. If you select this option your phone will automatically prompt you to present your mDL.
>
> To find out if your state offers mDLs, see: https://www.aamva.org/jurisdiction-data-maps#anchorformdlmap
>
> ✕

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  - Ple...
  - Th...
  - H...

📓 **Upload pictures of your driver's license**
- Don't have a mobile Drivers License? We can verify your identity and fill out basic information by reading a photo of your drivers license that you upload.

📝 **Manually enter your information**
- Manually input your personal information into the application to verify your identity against public records

[Back]   [Next]

NCCOE Bank

(Not a real bank. For demo purposes only)

Application

Provide your contact information

Verify your identity

Review your information

1 ─────────── **2** ─────────── **3** ───────────

Tell us mo

Now we need
license that is

All banks must collect and verify information from anyone applying to open a financial account to comply with government regulations. We will use your information for this purpose.

Your state DMV will not receive, nor will they have visibility on this transaction. We will only contact the DMV in the case of suspected fraud. For more information on mDLs and how they support your privacy please see NCCOE Bank - FAQ

Do you agree to present your mobile Driver's License to the NCCOE Bank for your account application?

Pr

• V
   t
   ◦ The mobile device needs to have a camera and internet access
   ◦ How

| Disagree | Agree |

After the User chooses to use a mobile Driver's License, they are shown a privacy statement and must click Agree to continue.

Upload pictures of your driver's license

Don't have a Mobile Drivers License? We can verify your identity and fill out basic information by reading a photo of your drivers license that you upload.

Manually enter your information

Manually input your personal information into the application to verify your identity against public records

| Back | Next |

NCCOE Bank

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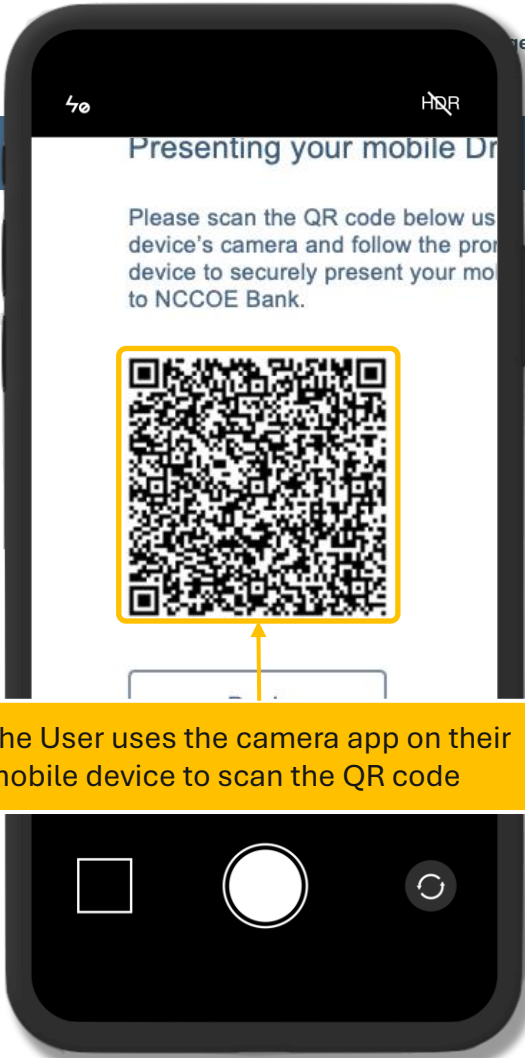
Help

Application

The User is given a message to scan the QR code and follow the prompts on their mobile device to present their mobile Driver's License

1

Presenting your mobile Driver's License

Please scan the QR code below using your mobile device's camera and follow the prompts on your mobile device to securely present your mobile Driver's License to NCCOE Bank.

Back

The User uses the camera app on their mobile device to scan the QR code

(phone screen)

Presenting your mobile Dr

Please scan the QR code below us
device's camera and follow the pror
device to securely present your mo
to NCCOE Bank.

NCCOE Bank

(Not a real bank. For demo purposes only)

ge   Help

Application

Provide your contact information

1 ──────────────── **2**

Verify your identity

Please follow the prompts on your mobile device

Please don't close this window or reload

[QR code]

Back

9:41

< **Present mobile Driver's License**

Loading

Process is loading on the mobile device

NCCOE Bank

(Not a real bank. For demo purposes only)

Help

Application

1 Provide your conta...

The User is shown which mobile Driver's License will be presented

Please f...

Plea...

The User is shown what information will be presented and stored as documentary evidence

...ense

Back

9:41

< **Present mobile Driver's License**

Securely present the driver's license in your wallet to NCCOE Bank

| | U.S. State Driver's License ✓ |

The following information from your mobile Driver's License will be presented to and stored at the NCCOE Bank.

👫 Last Name   ⚖️ Issuing Authority

⭐ First Name   📅 Date of Birth

📍 Resident Address   🪪 License Number

View 5 more ⌄

If you did not intend to present your information to the NCCOE Bank, please "Cancel"

Cancel   **Present License**

The User clicks to present their mobile Driver's License

NCCOE Bank

(Not a real bank. For demo purposes only)

Application

Provide your contact information | Verify your identity

1 ——————————————— **2** ———————————————

ense

ile
mobile
License

Please follow the prompts on your mobile device

Please don't close this window or reload

Back

Face ID

The user is prompted to authenticate biometrically (with Face ID) before the mDL is presented to the NCCOE Bank.

NCCOE Bank

(Not a real bank. For demo purposes only)

Help

Application

Provide your contact information

1

Verify your identity

2

ense

ile
mobile
License

Please follow the prompts on your mobile device

Please don't close this window or reload

[QR code]

Back

Face ID

Once the user has successfully authenticated with Face ID the mDL is unlocked and can be presented to the NCCOE Bank.

NCCOE Bank

(Not a real bank. For demo purposes only)

Help

Application

Provide your contact information

1

Verify your identity

2

Please follow the prompts on your mobile device

Please don't close this window or reload

Back

9:41

< **Present mobile Driver's License**

Presenting mobile Driver's License

The mobile Driver's License is being presented

NCCOE Bank

(Not a real bank. For demo purposes only)

Help

Application

1 — Provide yo—————————————————entity

The User is told that their mobile Driver's License has been successfully presented

Please follow the prompts on your mobile device

Please don't close this window or reload

Back

9:41

< **Present mobile Driver's License**

✓ You have successfully presented your mobile Driver's License to the NCCOE Bank.

Switch back to your computer to finish your application

The User clicks Done

Done

NCCOE Bank

(Not a real bank. For demo purposes only)

Application

Provide your contact information   Verify your identity   Review your information

1 ——————— **2** ——————— **3** ———————
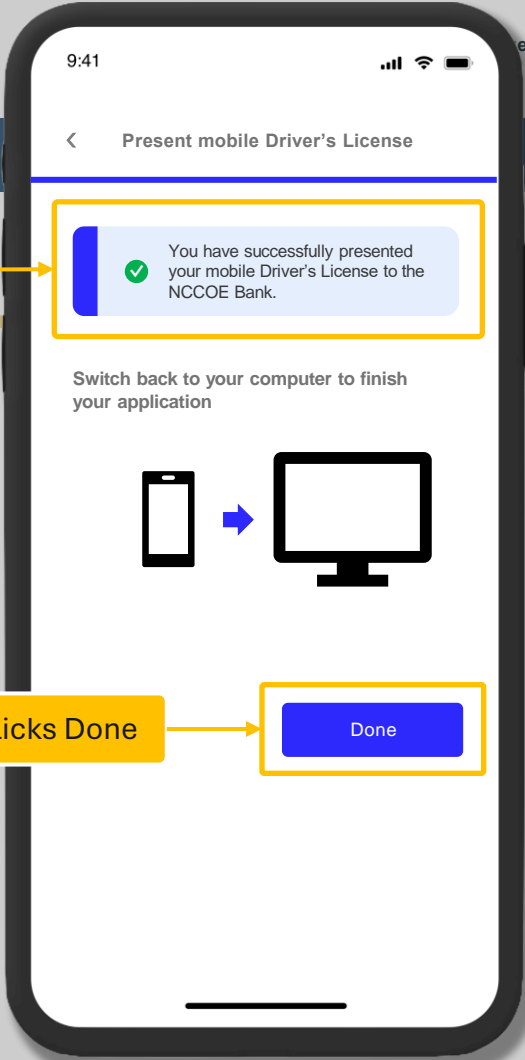
> Progress bar shows the User that they are now on Step 3
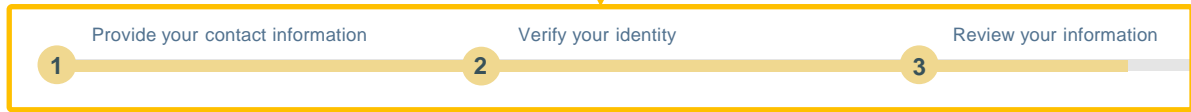
Your Information

Almost done! Please review the information from your driver's license.

> The User is asked to review their information

Legal Name
Jean Tom Smith

Address
123 Main Street,
Apt 101
Somewhere, ZZ, 12345

Date of Birth
01 / 01 / 2001

Driver's License Number
ZZ - 111222333444555666

> These fields cannot be edited

To meet government regulations, financial institutions are required to obtain, verify, and record information identifying each person opening an account. The information used to open your account must match your driver's license.

You can add a preferred name and secondary address, but they won't replace the legal name and primary address on your account.

Add preferred name or secondary address ⊕

> The User can expand this section to add a preferred name or secondary address

[Back]   [Submit]

Date of Birth

01 / 01 / 2001

Driver's License Number

ZZ - 111222333444555666

To meet government regulations, financial institutions are required to obtain, verify, and record information identifying each person opening an account. The information used to open your account must match your driver's license.

You can add a preferred name and secondary address, but they won't replace the legal name and primary address on your account.

Add preferred name or secondary address ⊖

Preferred Name

First Name
| Jean |

Middle Name
| Tom |

Last Name
| Smith |

Secondary Address

Address Line 1
| 456 Broad Street |

Address Line 2
| Apt 202 |

City
| Somewhere |

State
| ZZ |

Zip Code
| 12345 |

☑ If this box is checked, all correspondence, including the debit card, will be sent to the secondary address. Otherwise, all future correspondence will be sent to the address on your driver's license.

| Back | | Submit |

NCCOE Bank

(Not a real bank. For demo purposes only)

Application

| 1 — Provide your contact information | 2 — Verify your identity | 3 — Review your information |

Your Information

Almost done! Please review the information from your driver's license.

Legal Name
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Address
123 Main Street,
Apt 101
Somewhere, ZZ, 12345

Date of Birth
01 / 01 / 2001

We are reviewing your application

Please don't close this window or reload

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You can add a preferred name and secondary address, but they won't replace the legal name and primary address on your account.

Add preferred name or secondary address ⊕

Back   Submit

NCCOE Bank

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Set Up Online Access

Congratulations, Jean! You're approved!!

Thank you for choosing NCCOE Bank!

You will receive your account documents and debit card at the address provided in your application, via U.S. Mail, within 7–10 business days.
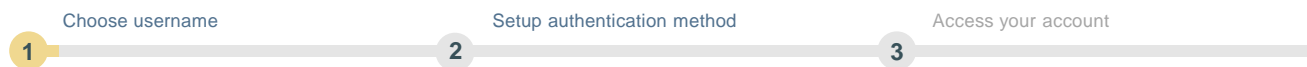
We know you're busy and eager to start using your account. In just a few steps we will help you set up secure online access to your account.

If you'd like to set up online access to your account later, you can follow the link we've sent to your email.

Set up later   Set up now

NCCOE Bank

(Not a real bank. For demo purposes only)

🔒 Secure Page   Help

Set Up Online Access

Choose username	Setup authentication method	Access your account
1	**2**	**3**

Choose username you'd like to use

You can register your online account using the email associated with this account or create a new username.

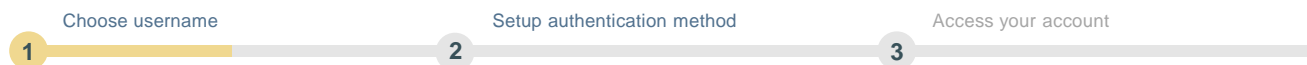**Your email:** jsmith1234wMsWJ19Lc@gmail.com

Use my email on file

Create a new username ← The User clicks "Create a new username"

NCCOE Bank

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Set Up Online Access

Choose username	Setup authentication method	Access your account
1	**2**	**3**

Create username

Create a username for logging in to your online account

jsmith1234wMsWJ19Lc

The User enters a new username and then clicks "Next"

Next

NCCOE Bank

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🔒 Secure Page   Help

Set Up Online Access

Choose username   Setup authentication method   Access your account

1 ———————————— **2** ———————————— **3** ————————

Set up the authentication method for your account

We recommend that you create a **passkey** or **security key** for accessing your online account. Passkeys are more secure than passwords, cannot be stolen by phishing, and do not require you to memorize them.

Create a Passkey
Create a passkey for your account.
Learn more about passkeys

Use a Security Key
Create a password and use a security key as a 2nd factor.
Learn more about security keys

Use an Authenticator App
Create a password and use an app to generate a code as a 2nd factor.
Learn more about authenticator apps

The User selects Create a Passkey and then clicks, Next.

Back   Next

NCCOE Bank

(Not a real bank. For demo purposes only)

Set Up Online Access

Choose username   Setup authentication method   Access your account

1 ─────────── **2** ─────────── **3** ───────────

Set up the authentication method for your account

We recommend that you create a **passkey** or **security key** for accessing your online account. Passkeys are more secure than passwords, cannot be stolen by phishing, and do not require you to memorize them

> Passkeys are designed to be more convenient for users than remembering and typing passwords. Compared to passwords, signing in with a passkey greatly increases security since a passkey is phishing-resistant and cannot be reused at different sites.
>
> FIDO Alliance Guide to Passkeys
>
> ✕

Creat
Create
Learn n

Use a Security Key
Create a password and use a security key as a 2nd factor.
Learn more about security keys

Use an Authenticator App
Create a password and use an app to generate a code as a 2nd factor.
Learn more about authenticator apps

[Back] [Next]

NCCOE Bank

(Not a real bank. For demo purposes only)

Set Up Online Access

Choose username   ...ess your account

1

Set up the authent...

We recommend that you c...
Passkeys are more secur...
to memorize them.

Create a Pass...
Create a passkey f...
Learn more about ...

Use a Security...
Create a password...
Learn more about ...

Use an Auther...
Create a password...
Learn more about ...

Back

Windows Security   ✕

Making sure it's you

Let's save a passkey on this device to sign in to "www.nccoebank.com" as "jsmith1234wMsWJ19Lc@gmail.com".

This request comes from the app "firefox.exe" by "Mozilla Corporation".

Scan your fingerprint

😊   Face

🔘   Fingerprint

⚏   PIN

•••   See other methods

OK   **Cancel**

> Windows suggests creating a passkey on Windows and prompts the User to scan their fingerprint

NCCOE Bank

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Set Up Online Access

Choose username

① ──────────

ess your account

Set up the authen

We recommend that you
Passkeys are more secur
to memorize them.

Create a Pass
Create a passkey f
Learn more about

Use a Security
Create a password
Learn more about

Use an Auther
Create a password
Learn more about

Back

● Windows Security   ✕

Making sure it's you

Let's save a passkey on this device to sign in to "www.nccoebank.com"
as "jsmith1234wMsWJ19Lc@gmail.com".

This request comes from the app "firefox.exe" by "Mozilla Corporation".

    ⫸
    Hello, Jean!

☺ Face

🔯 Fingerprint

▦ PIN

⋯ See other methods

OK   **Cancel**

> Windows indicates to the User that they have successfully authenticated with their fingerprint

NCCOE Bank

(Not a real bank. For demo purposes only)

Set Up Online Access

Choose username   nt

1

Set up the au

We recommend th
Passkeys are more
to memorize them.

Create
Create a p
Learn mo

Use a Security Key

Create a password and use a security key
Learn more about security keys

Use an Authenticator App

Create a password and use an app to generate a code as a 2nd factor.
Learn more about authenticator apps

Back   Next

🛡 **Windows Security**   ✕

Passkey saved

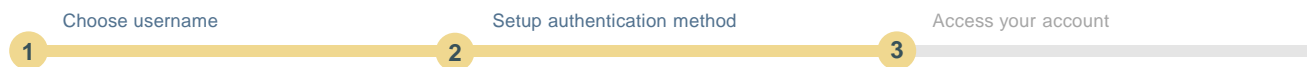You can now use Windows Hello to sign in with your face, fingerprint, or PIN.

jsmith1234wMsWJ19Lc@gmail.com

OK

The Passkey is saved in the Windows device.

NCCOE Bank

Set Up Online Access

Choose username	Setup authentication method	Access your account
1	2	3

Congratulations! You have Enrolled Successfully

You can now proceed to access your account by clicking Continue.

Exit   Go to my account

NCCOE Bank

(Not a real bank. For demo purposes only)

Account Home

Sign Out

Accounts	Transfer	Rewards & Deals	Tools & Investing	Security Center	Help & Support

Hello, Jean

Member since Dec 2024

Contact Information

Update

Email Address	Phone Number	Primary Address	Mailing Address
jsmith1234wMsWJ19Lc@gmail.com	123 456-7890	123 Main Street, Apt 101 Somewhere ZZ, 12345	123 Main Street, Apt 101 Somewhere ZZ, 12345

Accounts Summary

	Current Balance	Available Balance
NCCOE INTEREST CHECKING *1234	0.00	0.00

Current account balance is displayed.

NCCOE Bank

(Not a real bank. For demo purposes only)

Account Home

User clicks sign out button. → Sign Out

Accounts	Transfer	Rewards & Deals	Tools & Investing	Security Center	Help & Support

Hello, Jean

Member since Dec 2024

Contact Information

Update

Email Address	Phone Number	Primary Address	Mailing Address
jsmith1234wMsWJ19Lc@gmail.com	123 456-7890	123 Main Street, Apt 101 Somewhere ZZ, 12345	123 Main Street, Apt 101 Somewhere ZZ, 12345

Accounts Summary

	Current Balance	Available Balance
NCCOE INTEREST CHECKING *1234	0.00	0.00

NCCOE Bank

(Not a real bank. For demo purposes only)

Account Home

👤 Sign In

You are now logged out.

Thank you for choosing NCCOE Bank. We look forward to serving you again soon.