

mDL Wireframe #2

Flow: Setting up online access after application approval.

This wireframe describes a representative journey for a new customer using an mDL for identity verification when setting up access to their account online after their application to open a new financial account has been approved.

What is described here is not the only way to design the flow for this 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](#)

The applicant receives an e-mail stating that the application previously submitted has been approved. The applicant follows the instructions in the e-mail and clicks on the enclosed link to set-up digital enrollment.

Welcome!



✓ NCCOE Bank <new.accounts@nccoebank.com>

Today at 3:25 PM

To: ✓ Jean Smith

Hello Jean,

Congratulations! Your application for opening a checking account has been 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.

Please copy and paste the following link in your browser to set up online access to your account:

<https://www.nccoebank.com/setup-online-access?token=38w43AsQxec322Jj23Cdr2w>

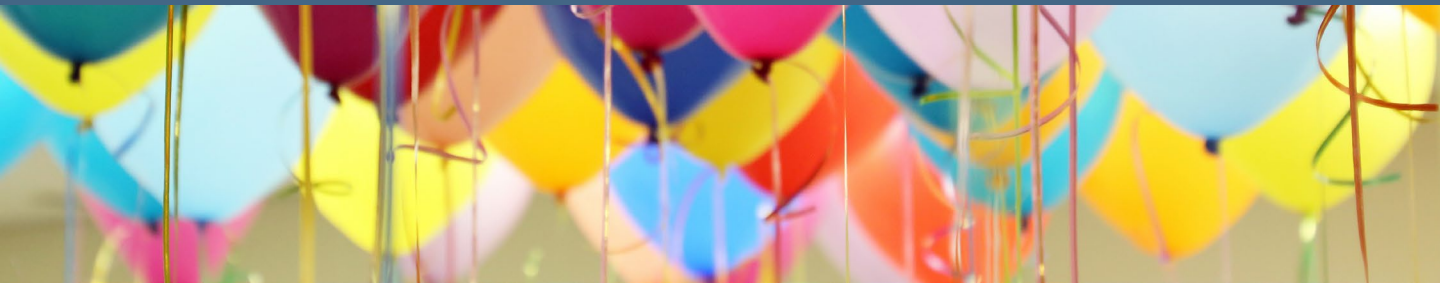
If you prefer, you can also click on the link below to set up online access:

[https://www.nccoebank.com/setup-online-access?
token=38w43AsQxec322Jj23Cdr2w=](https://www.nccoebank.com/setup-online-access?token=38w43AsQxec322Jj23Cdr2w)

Regards,

NCCOE Bank Accounts Team
122 Main Street
Anywhere, VA 22222
(123) 111-2222

Set Up Online Access



Welcome back, Jean!

Thank you for choosing NCCOE Bank!

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.

We'll need to confirm your identity with the mobile Driver's License (mDL) you used when you submitted your application. If you do not have your mDL, you can exit and come back using the link in your e-mail or visit a branch in person.

Exit

Continue

Set Up Online Access

Confirm your identity

Choose username

Setup authentication method

1

2

3

Making sure it's you

For your protection we need to confirm your identity to ensure you are the owner of this account.



Present your mobile Driver's License

- When you present your mobile Driver's License, we will verify your identity
 - Please have the mobile device that stores your mobile Driver's License ready
 - The mobile device needs to have a camera and internet access
 - [Learn more about your mobile Driver's License](#)

Back

Next

Set Up Online Access

Confirm your identity

Choose username

Setup authentication method

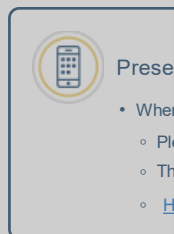
1

2

3

Making sure it's you

For your protection we need to confirm your identity to ensure you are the owner of this account.



You used your mobile Driver's License previously to verify your identity when you applied for this account. X

An 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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Next

Set Up Online Access

Confirm your identity

Verification method

1

Making sure

For your protection
associated with

Present

• When you present your mobile Driver's License, we will verify your identity.

- Please
- The m
- [How c](#)

We will use the information you provide to verify that you are the same person who submitted the online application for this account.

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 only for confirming your identity?

Disagree

Agree

Note that this pop-up text is different from when the user presents the mDL in the Application Flow

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Next

Set Up Online Access

1

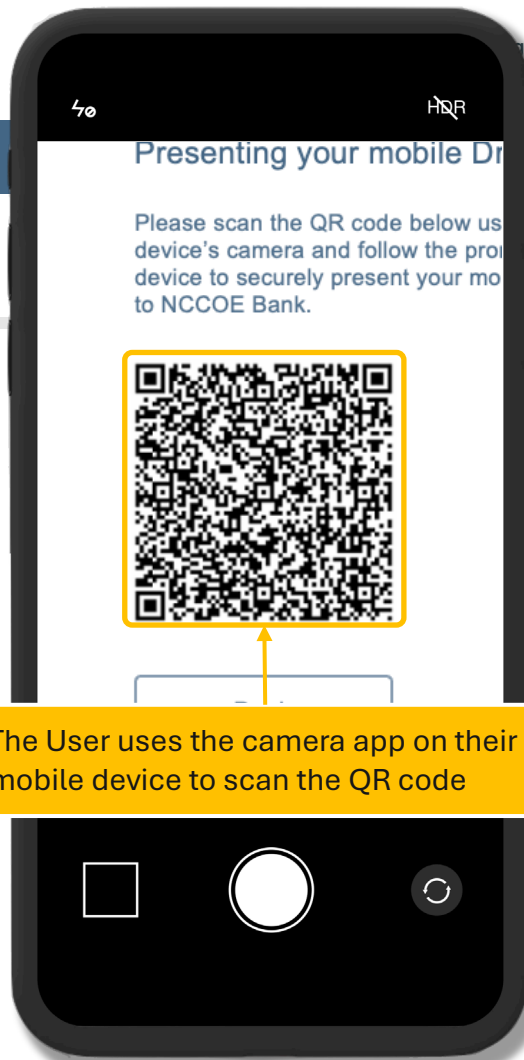
The User is given a message to scan the QR code and follow the prompts on their mobile device to present their mobile Driver's License

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.



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

Set Up Online Access

Confirm your identity

Choose username

1

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



Loading

Process is loading on the mobile device

Set Up Online Access

Confirm your identity

1

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



Please follow the prompts on your mobile device

Please don't close this window or reload

The User is shown what information will be presented to uniquely identify the bank account owner. Name of State where the Driver License was issued and the Driver's License Number

Back

9:41



Help

< 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:



Issuing Authority



License Number

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

Cancel

Present License

The User clicks to present their mobile Driver's License

Set Up Online Access

1 Confirm your identity

2 Choose username



Please follow the prompts on your mobile device

Please don't close this window or reload



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Face ID

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

Set Up Online Access

1 Confirm your identity

2 Choose username



Please follow the prompts on your mobile device

Please don't close this window or reload



Back



Face ID

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

Set Up Online Access

Confirm your identity

Choose username

1

2



Please follow the prompts on your mobile device

Please don't close this window or reload



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Presenting mobile
Driver's License

The mobile Driver's
License is being presented

Set Up Online Access

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

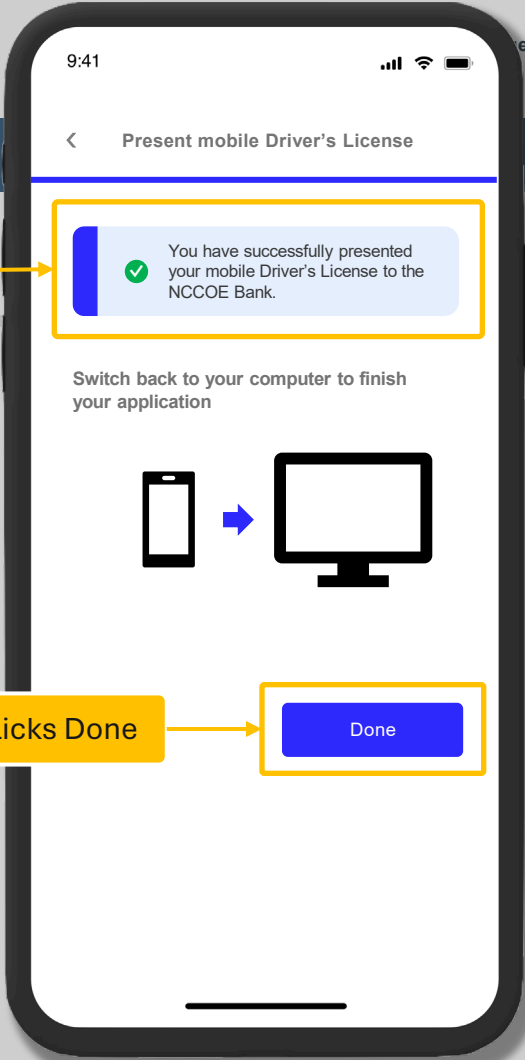


Please follow the prompts on your mobile device

Please don't close this window or reload



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The User clicks Done

Set Up Online Access

1 Confirm your identity

2 Choose username

3 Set up authentication method

Identity Confirmation Successful

Thank you for confirming that you are the account holder by presenting your mobile Driver's License.

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

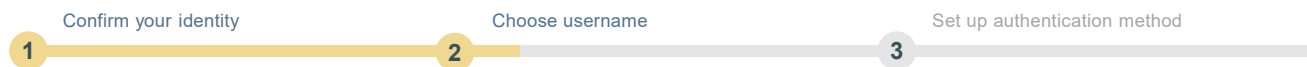
Your email: jsmith1234wMsWJ19Lc@gmail.com

Use my email on file

Create a new username

The User clicks "Create a new username"

Set Up Online Access



Create username

Create a username for logging in your online account

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

Next

Set Up Online Access

1 Confirm your identity

2 Choose username

3 Set up authentication method

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](#)

Back

Next

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

Set Up Online Access

1 Confirm your identity

2 Choose username

3 Set up authentication method

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](#)

Create a

Create a

[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](#)

Back

Next

Set Up Online Access

Confirm your identity

1

Set up the authentication method

We recommend that you use a passkey. Passkeys are more secure than passwords and you don't have to memorize them.



Create a Passkey
Create a passkey for this device.
[Learn more about passkeys](#)



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 authenticator app.
[Learn more about authenticator apps](#)

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

Set Up Online Access

Confirm your identity

1

Set up the authentication method

We recommend that you use a security key or passkey. Passkeys are more secure than passwords and you don't have to memorize them.



Create a Passkey

Create a passkey for your account.

[Learn more about passkeys](#)

Use a Security Key

Create a password for your account.

[Learn more about security keys](#)

Use an Authentication App

Create a password for your account.

[Learn more about authentication apps](#)

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

Set Up Online Access

Confirm your identity

1

Set up the au

We recommend th
Passkeys are more
to memorize them.



Create
Create a
[Learn mo](#)



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 gene
[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.



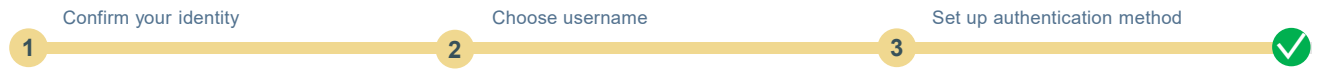
jsmith1234wMsWJ19Lc@gmail.com

www.nccoebank.com

OK

The Passkey is saved in
the Windows device.

Set Up Online Access



Congratulations! You have successfully set
up online access to your account!

Exit

Go to my account

Account Home

[Sign Out](#)

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

NCCOE INTEREST CHECKING *1234	0.00	0.00
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Current account balance is displayed.

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

jsmith1234wMsWJ19Lc@gmail.com

Phone Number

123 456-7890

Primary Address

123 Main Street,
Apt 101
Somewhere ZZ, 12345

Mailing Address

123 Main Street,
Apt 101
Somewhere ZZ, 12345

Accounts Summary

Current Balance

Available Balance

NCCOE INTEREST CHECKING *1234

0.00

0.00

You are now logged out.

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