

iOS 15 will bring US state IDs to Apple Wallet

Article

Apple [announced](#) that its forthcoming mobile operating system will let Apple devices store driver's licenses and state IDs for [participating](#) states to its Wallet app. Consumers will be able to use the digital identity cards, which will be encrypted, at airport security checkpoints and potentially other locations. Apple also bolstered Wallet's technology to improve the experience of storing and using digital keys to unlock cars, homes, offices, and hotel rooms.

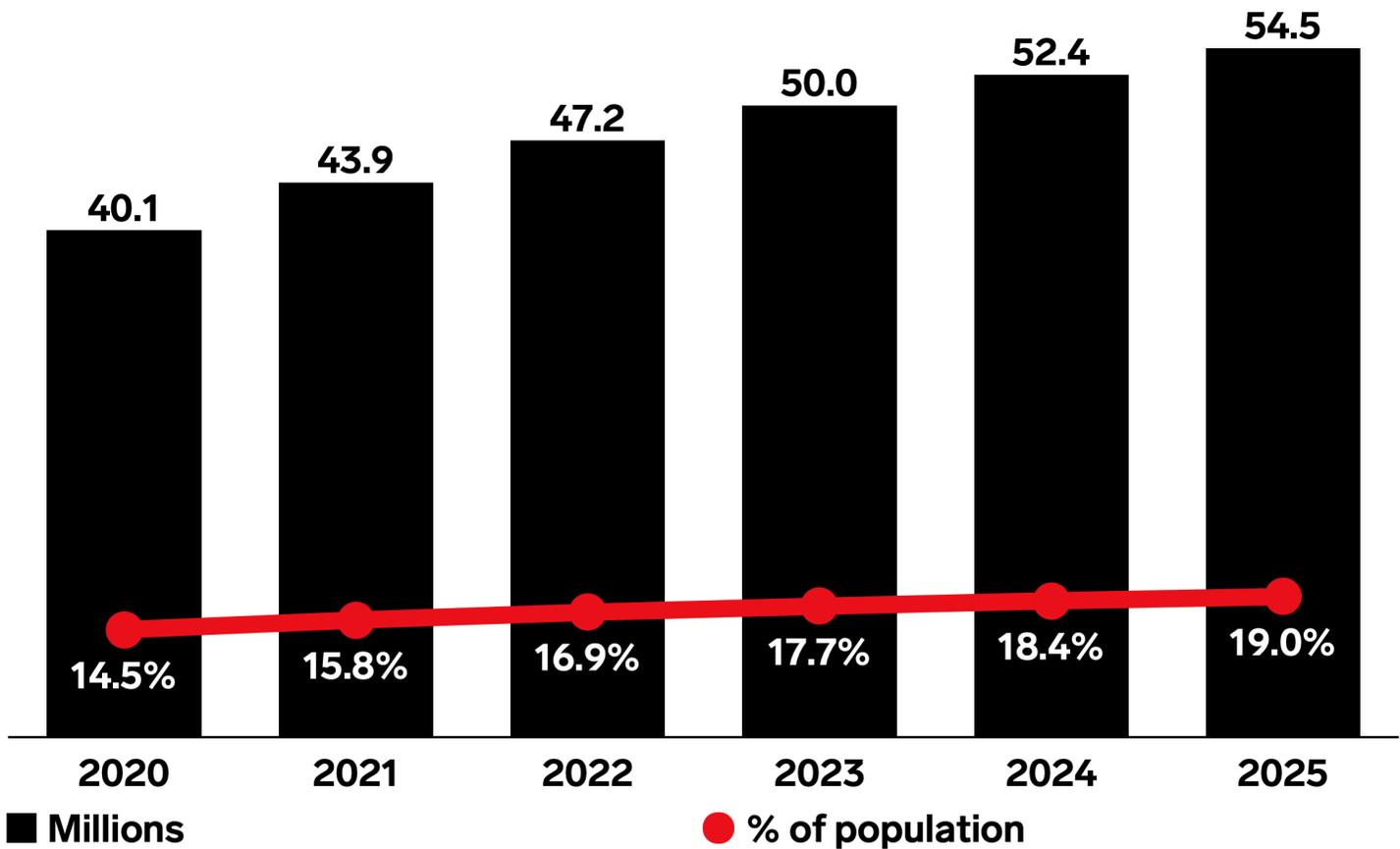
Adding digital IDs may be part of a broader effort to attract users—and spend—by expanding Wallet's and Apple Pay's functionalities.

- **Apple is giving people more reasons to use Apple Pay and its wallet.** The ID card capabilities could appeal to consumers by making it easier for them to present documents when doing things like traveling, bringing users to its wallet more regularly. Meanwhile, Apple is [reportedly](#) developing QR code capabilities for Apple Pay, which would let Apple tap into another contactless payment method and also help users engage with their devices more often.
- **This could bolster Apple Pay's user base and loyalty at a key moment, as regulatory interest could lead to stiffer competition.** Apple Pay is expected to grow its US base from 43.9 million users in 2021 to 54.5 million in 2025, per eMarketer [estimates](#) for Insider Intelligence. Storing important documents could help offset any potential growth stagnation that results from investigations in [Australia](#) and the [EU](#) regarding how Apple restricts near-field communication (NFC) on its devices. If the US takes similar action, it could [lead](#) to other mobile wallets gaining traction on iPhones, making Apple's digital ID and other features more important to building loyalty and differentiating its offerings from competitors.

Apple may also face serious competition from a digital ID wallet being [developed](#) by the EU. The EU's wallet will be able to store documents like driver's licenses and help users take actions like opening a bank account. This may make it harder for Apple's new identification efforts to take off if they're rolled out in the EU because consumers may prefer to store official documents on a government-backed platform. It could face similar difficulties in the US if Washington tried to develop a wallet, but Apple's established relationships with millions of customers and Apple Pay users could help it compete with any federal effort.

Apple Pay Users and Penetration

US, 2020–2025



Note: ages 14+; mobile phone users who have made at least one proximity mobile payment transaction in the past 6 months using Apple Pay. A proximity mobile payment is a point-of-sale (POS) transaction made by using a mobile device as a payment method. Includes scanning, tapping, or swiping a mobile device at the POS to complete transaction; excludes purchases of digital goods on mobile devices, purchases made remotely on mobile devices that are delivered later on, and transactions made via tablets.

Source: eMarketer, March 2021

Methodology: Estimates are based on the analysis of the market presence of major mobile payment players; estimates from other research firms; and consumer smartphone, mobile payment adoption, and retail spending trends.

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