Digital ID **Opportunity Zones** in 2026

trinsic

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 300 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?

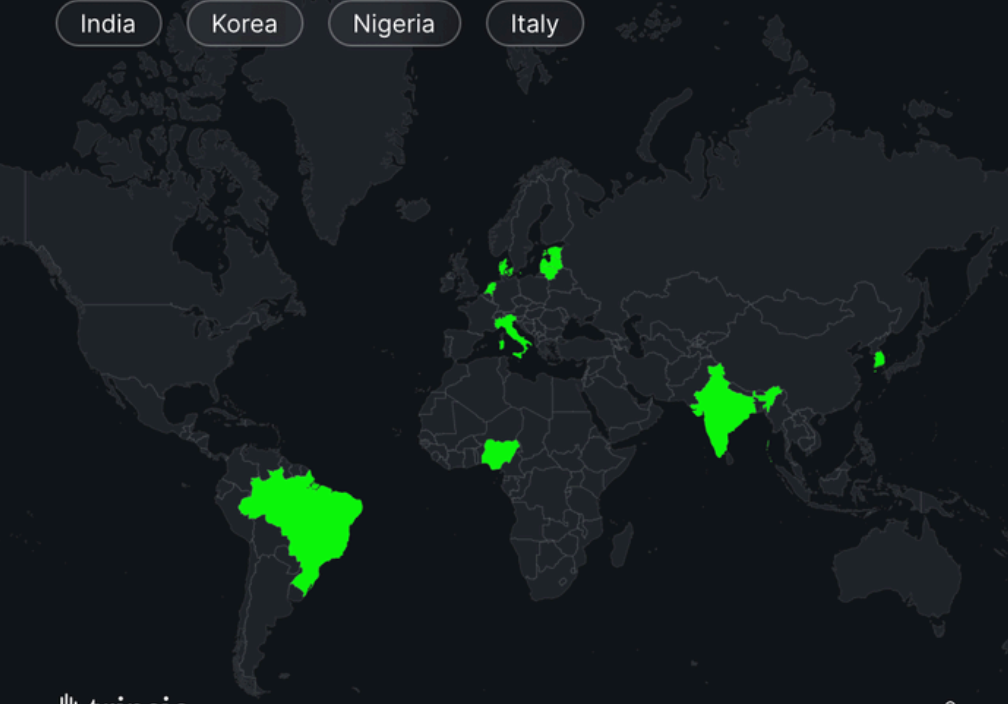
Use case

Generally we're working with companies who have a global footprint 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.

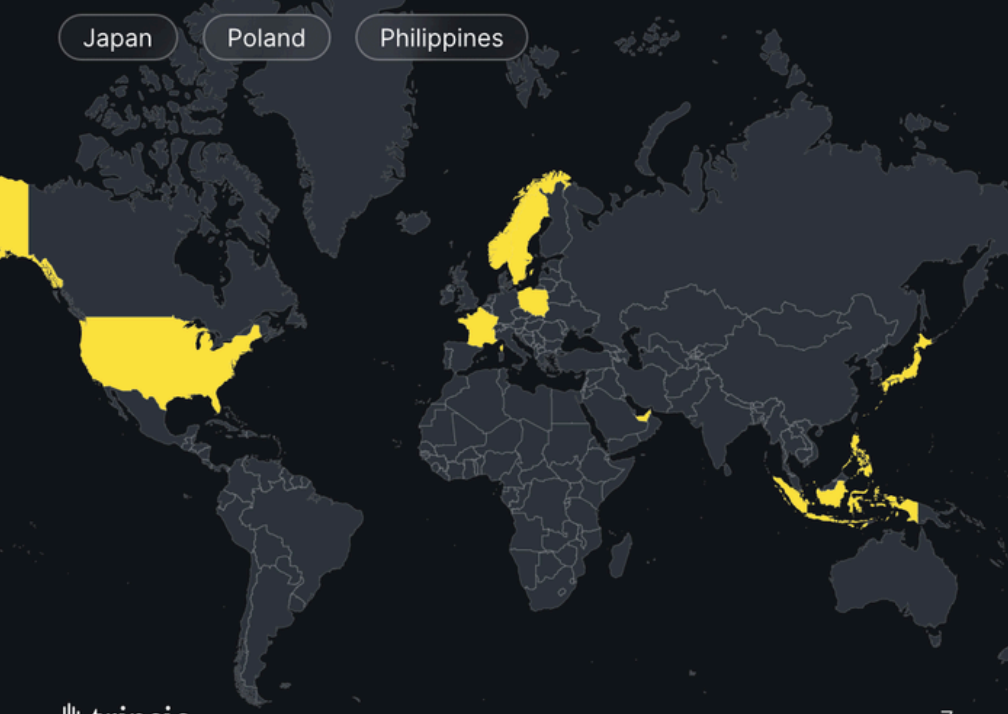
Green Zones

Netherlands | Denmark | Estonia | Latvia | Lithuania | Brazil | India | Korea | Nigeria | Italy



Yellow Zones

USA
France
Sweden
Norway
Singapore
Indonesia
UAE
Japan
Poland
Philippines



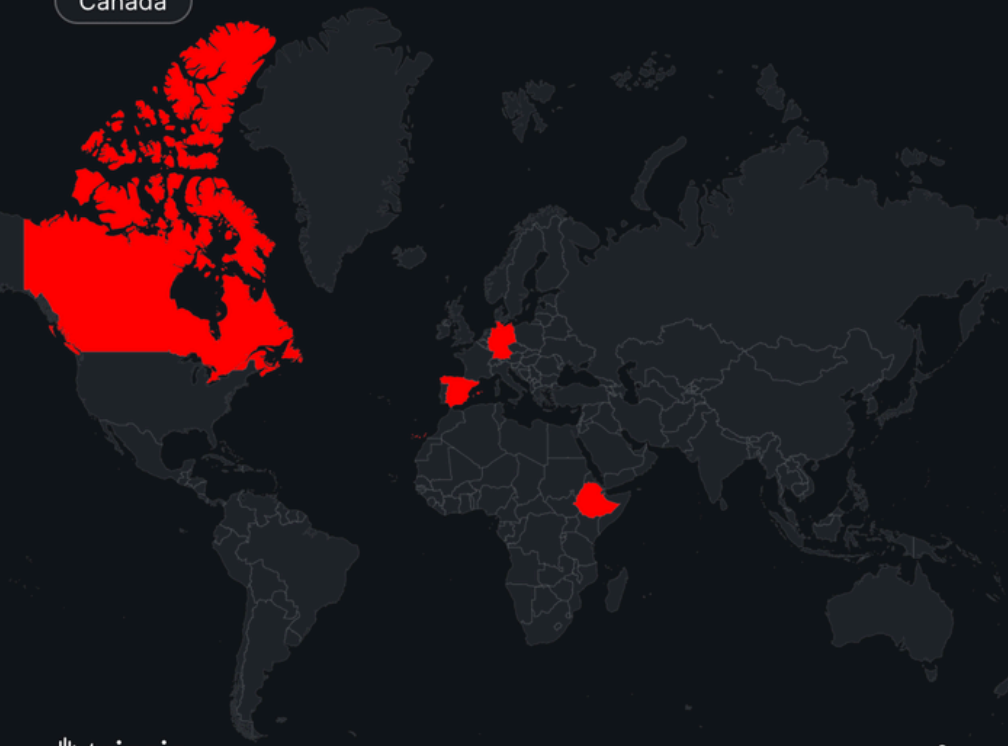
Red Zones

Germany

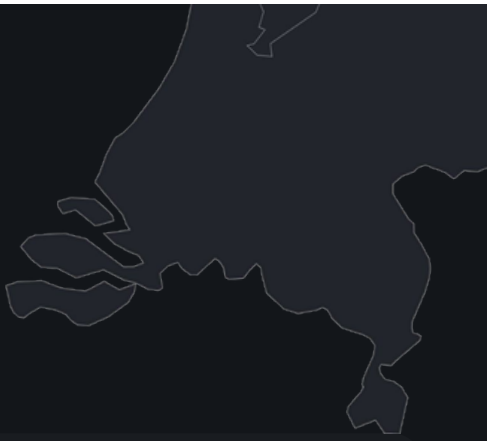
Spain

Ethiopia

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 10 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.

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 3.75 million users across the three countries representing over 75% 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 60 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 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 Digilocker.

Korea

Green Zone | reID

Population: 51.6 million

ADOPTION RATE	Korea's Mobile Carriers have just under 40 million registered users, covering approximately 90% of the adult population. Telco-based identity verification is deeply embedded in the digital ecosystem, where mobile phone registration requires real-name verification by law.
ASSURANCE LEVEL	Korea Mobile Carriers meets a substantial level of assurance as telecoms are legally required to verify subscriber identity at the time of SIM registration.
PRIVATE SECTOR USABILITY	Verification using Korea's Mobile Carriers is widely adopted across the Korean private sector. It is accepted by banks, fintech platforms, insurance companies, e-commerce platforms, and more.
USER EXPERIENCE	The Korea Mobile Carrier verification requires a user to input some data about themselves, which is then confirmed with the carrier network.
REGULATORY OPENNESS	Korea imposes strict requirements around data processing and consent. Thus international companies generally work with local partners to ensure compliance.

Nigeria

Green Zone | eID Database

Population: 179 million

ADOPTION RATE	Nigeria's National Identity Number (NIN) has been enrolled by over 100 million residents as of 2024, though coverage as a share of the total population remains a work in progress. The system is expanding rapidly under government mandate.
ASSURANCE LEVEL	NIN-based verification can include biometric matching (fingerprint and face) against a database, providing a moderate to high level of assurance.
PRIVATE SECTOR USABILITY	NIN is mandated for SIM registration and is growing as a verification mechanism for non-financial services, though integration by private sector relying parties is still maturing.
USER EXPERIENCE	NIN users input ID number and submit a selfie, then data can be matched against the government source to be verified.
REGULATORY OPENNESS	The regulatory environment is broadly supportive of digital identity adoption, though compliance requirements around consent and data handling add some complexity.

Italy

Green Zone

eID App

Population: 59 million

ADOPTION RATE	There are 41 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 significant technical and legal hurdles required for businesses to register as a service provider directly. Certified aggregators, like Trinsic, also exist to make this process seamless.
USER EXPERIENCE	When verifying with SPID, users select their identity provider from a list of locally-accredited providers and complete the verification in the respective application.
REGULATORY OPENNESS	The approval process is time consuming, but is feasible with Trinsic's direct aggregator integration the SPID scheme.

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.

France

Yellow Zone | eID App

Population: 56 million

ADOPTION RATE	France Identité is in active rollout following its national launch in 2023. The app is tied to the physical French national identity card (CNIe), of which over 20 million have been issued with an NFC chip. L'identité Numerique offers widespread adoption with private sector availability now.
ASSURANCE LEVEL	France Identité achieves Level of Assurance High under the eIDAS framework. l'identité Numerique achieves Level of Assurance Substantial.
PRIVATE SECTOR USABILITY	Private sector integration with France Identité is growing due to EUDI integration. L'identite Numerique is the established private sector tool. Broader private sector rollout for France Identité is expected as the identity infrastructure matures.
USER EXPERIENCE	France Identité involves an app-based flow scan of a QR code or deeplink. L'identité Numerique asks the user to their enter SMS number, which then creates a one time code in their app
REGULATORY OPENNESS	France Identité's regulatory use is based on EUDI registrations which are currently under active development. L'identité Numerique is currently open to private sector usage now, with lots of service providers active already.

Sweden, Norway

Yellow Zone | BankID App

Population: 16.2 million

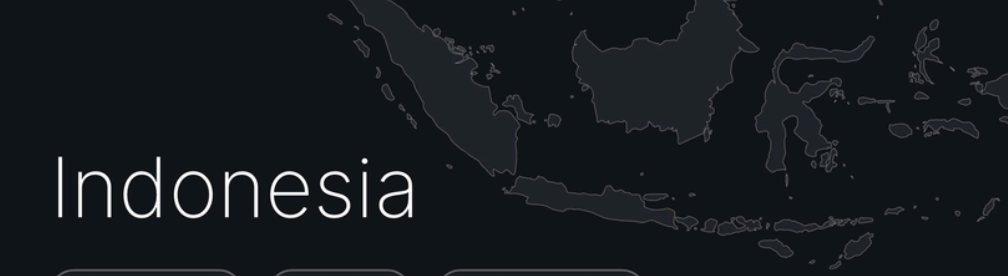
ADOPTION RATE	BankID Sweden has over 99% adoption with Norway having a similar level of near ubiquitous adoption.
ASSURANCE LEVEL	Both schemes accommodate up to LoA High under eIDAS.
PRIVATE SECTOR USABILITY	Private businesses can verify BankID Sweden and Norway, but must then use BankID for all future 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.

Singapore

Yellow Zone | eID App

Population: 5 million

ADOPTION RATE	Singpass has near-universal adoption among Singapore residents, with over 97% adoption rate. The app is used daily across hundreds of government and private sector services, making it one of the most comprehensively adopted digital ID systems in the world relative to its population.
ASSURANCE LEVEL	Singpass supports a high level of assurance through multi-factor authentication combining face verification, PIN, and one-time passcodes.
PRIVATE SECTOR USABILITY	Singpass is widely integrated across the Singapore private sector, including banking, insurance, healthcare, property, and e-commerce.
USER EXPERIENCE	The Singpass app offers a polished, intuitive experience with optional face verification, QR code scanning, and push notifications for authentication. Overall verification flow typically completes in under 30 seconds.
REGULATORY OPENNESS	Singapore's regulatory environment is open and supportive of digital ID adoption. Singapore entity is required for integration.



Indonesia

Yellow Zone | eID App | eID Database

Population: 281 million

ADOPTION RATE	The national ID number (NIK) covers all citizens. Verifies the 16-digit National Identity Number against government records and returns confirmed personal details
ASSURANCE LEVEL	NIK verification vary depending on the additional checks performed.
PRIVATE SECTOR USABILITY	NIK is widely utilized by the private sector including sectors such as banking, fintech, and insurance.
USER EXPERIENCE	NIK requires the user to input some data about themselves into a form. A match against the system of record is then completed against the data. Additionally, the system may incorporate a PIN or password for knowledge-based authentication, along with biometric factors such as fingerprint or facial recognition for inherence, and a cryptographic challenge-response mechanism to ensure secure verification.
REGULATORY OPENNESS	NIK are government systems, Indonesia has shown openness to collaboration with global companies through local partners providing access to APIs and matching flows.

UAE

Yellow Zone | eID App

Population: 8 million

ADOPTION RATE	UAE Pass is the UAE's national digital identity platform, with over 8 million registered users. The system is mandated for access to most federal and emirate-level government services, which has driven rapid and broad adoption.
ASSURANCE LEVEL	UAE Pass achieves a high level of assurance by combining Emirates ID-linked identity, face biometrics, and OTP-based multi-factor authentication. Identity binding is strong, as enrollment is tied to the Emirates ID card.
PRIVATE SECTOR USABILITY	UAE Pass is accepted across a wide range of private sector services, including banking, insurance, healthcare, and real estate. The UAE government has actively encouraged private sector integration, and adoption is growing rapidly.
USER EXPERIENCE	The UAE Pass app provides a streamlined, app-based verification experience with face biometrics and push authentication.
REGULATORY OPENNESS	To submit a request for integration you must login to the developer portal with UAE Pass. Thus, you must have a local entity and local director in order to apply for permission to integrate.

Japan

Yellow Zone | eID Card

Population: 124 million

ADOPTION RATE	With roughly 100 million MyNumber cards issued, digital ID adoption in Japan is nearly universal among internet-using adults.
ASSURANCE LEVEL	My Number Card supports a high level of assurance through PKI-based digital certificates stored on the card's IC chip, combined with a PIN. When used with NFC-enabled smartphones via the My Number app, it provides strong, government-backed identity verification.
PRIVATE SECTOR USABILITY	Private sector integration with My Number-based digital ID is growing following government policy changes that opened the system to commercial applications.
USER EXPERIENCE	NFC-based card reading on smartphones enabling a fully digital verification flow. However, user needs to have a physical card present and remember a dedicated PIN.
REGULATORY OPENNESS	Japan has a list of certified local vendors who integrate with their digital ID infrastructure and international companies generally work closely with a local partner in order to integrate.

Poland

Yellow Zone | eID App | BankID Connection

Population: 30 million

ADOPTION RATE	Poland has one of the most layered digital identity ecosystems in Central Europe, with two main systems operating in parallel: mObywatel, and MojeID.
ASSURANCE LEVEL	The two systems span a range of assurance levels. mObywatel meets eIDAS Level of Assurance Substantial, and MojeID supports Substantial assurance and is notified under eIDAS, making it valid for cross-border use within the EU.
PRIVATE SECTOR USABILITY	Together, these systems cover a broad range of private sector use cases. mObywatel is accepted for identity verification in banking, telecom, and e-commerce, and enables qualified electronic signatures. MojeID is widely integrated for login and verification across both commercial and government portals.
USER EXPERIENCE	mObywatel is an app-based verification, done through QR code scan with PIN to provide authentication. MojeID is a bankID verification where users log into their bank and then consent to share data,
REGULATORY OPENNESS	mObywatel requires a polish entity and polish eID to request integration for organizations. MojeID requires approval from KIR, banking consortium that operates this verification scheme, and they have several use case restrictions.

Philippines

Yellow Zone | eID App | eID Database | eID Card

Population: 91 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.
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.

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	Users must remember and input a government-assigned PIN to complete the flow. This PIN is uniquely used for this verification purposs.
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.

Ethiopia

Red Zone | eID Database

Population: 101 million

ADOPTION RATE	Ethiopia's Fayda national digital ID program, operated by the National ID Program (NIDP), has enrolled over 40 million residents as of 2026 making it one of the largest biometric identity initiatives in Africa. The program is expanding rapidly.
ASSURANCE LEVEL	Fayda captures fingerprint, iris, and facial biometric data at enrollment, enabling high-confidence identity verification when matched against the central registry. The system is designed to support strong biometric assurance for government and regulated private sector use cases.
PRIVATE SECTOR USABILITY	Private sector integration with Fayda is still in its early stages. The government is actively developing APIs and partnerships to expand private sector access, but broad commercial availability remains a work in progress as the supporting ecosystem is built out.
USER EXPERIENCE	User inputs their ID number and the receive one time passcode, and then can consent to share their data.
REGULATORY OPENNESS	Ethiopia's digital identity framework is governed by the National Digital ID Proclamation and related regulations, which are still being operationalized. The regulatory environment for private sector and international use is not yet fully clear.

Conclusion

As 2026 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 50 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