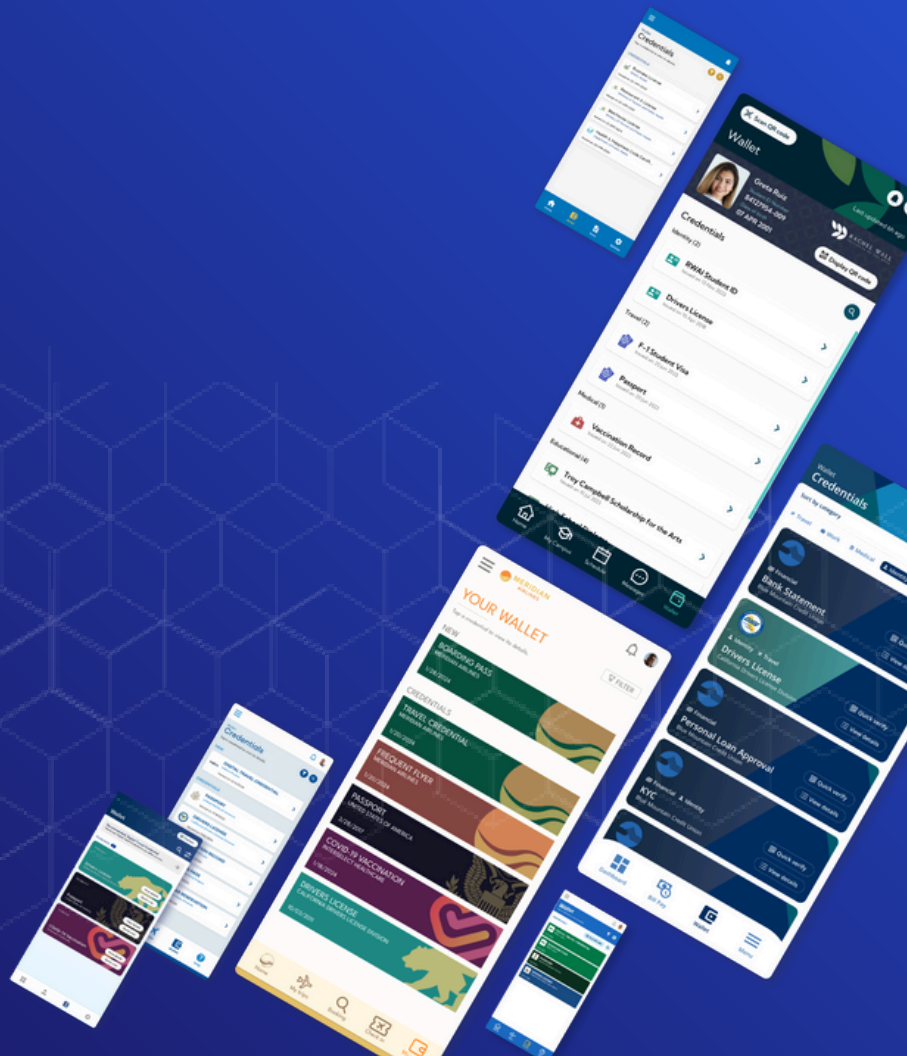




Decentralized Identity The Superpower Every 2026 Budget Needs

September 2025

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Verifiable Credential Superpowers

Verifiable Credentials provide a powerful, cost effective way to authenticate identity and share data, realize efficiencies, improve digital experiences, reduce fraud and increase security and support a better customer experience — all while reducing costs.

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Executive summary

Budgeting decisions for 2026 will be judged on one measure: how well they deliver business value. Leaders will only win budget approval if they can show how their spend will deliver measurable success next year in the most cost-effective way possible. The pressure to cut costs has never been higher.

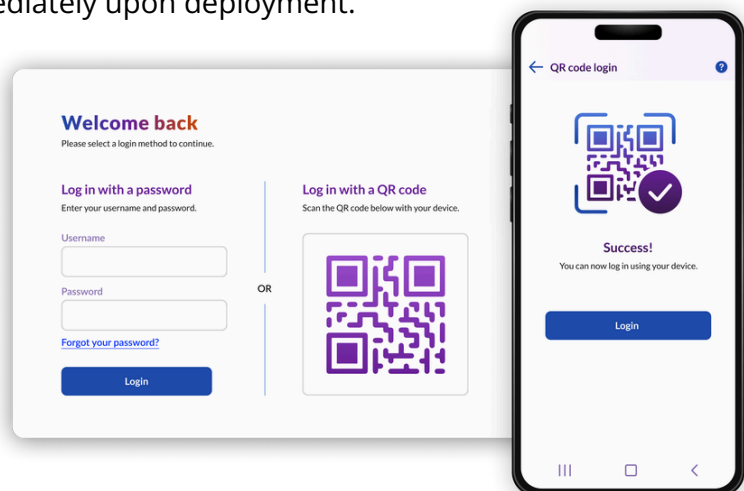
Too often, the status quo approach is to keep doing the same thing with fewer resources, cutting line items instead of adopting new solutions that make operations far more effective.

Decentralized identity and Verifiable Credentials change that equation by directly supporting outcomes that matter: cost effectiveness, reducing fraud, improving customer acquisition, and modernizing public services. These technologies are already proving their value in industries from travel and hospitality to financial services and enterprise operations.

With identity now central to almost every interaction, organizations that adopt this new generation of digital identity technologies gain faster and more efficient authentication, stronger IAM and security at lower cost, simpler compliance with data privacy rules, and an easier path to scale trusted data and trusted identity across markets for new and existing services. And they achieve all of this while spending less and getting more value from limited budgets.

In this paper, we explain why enterprise leaders need to budget for this transformative technology. We give the immediate benefits of this technology, how you can implement it quickly, and why it is critical to get ahead of this era-defining shift toward decentralization.

You'll learn how your organization can leverage decentralized identity and Verifiable Credentials to grow your business, realize it's immediate value, and how to become more cost-effective immediately upon deployment.



Seamless single-sign on with Indicio Proven Auth

Decentralized identity's superpowers save money, cut risk, and unlock revenue

Businesses today are managing an ever-growing number of digital interactions. Every employee login, every partner data exchange, and every customer engagement requires a way to prove identity and trust. The problem is that the technology powering fraud is more powerful than the technology powering authentication.

The legacy systems organizations rely on — username/passwords, stored biometrics, centralized databases — are all vulnerabilities that are easily exploited by brute-force attacks, synthetic identity fraud and generative AI deepfakes, and social engineering scams that are continuously evolving in sophistication. All of which present existential risks to fiscal well-being.

For many organizations, authentication and fraud detection are separate domains rather than integrated in a single platform. This leads to inefficient and ineffective solutions requiring multiple vendors, complexity, and cost.

A recent report by Liminal predicts yearly increasing security budgets and a near doubling in account takeover fraud and card fraud by 2028 with overall fraud losses in the U.S. alone doubling to \$63.9 billion in the same time frame.

Meanwhile, customers and consumers — many of whom are digital natives — expect seamless, frictionless interaction and not ever more time-consuming multifactor authentication.

Organizations face brutal tradeoffs: cater to digital behavior and increase risk or decrease risk but make customers pay in friction and risk losing them.

The common solutions to these problems just accept all these ground rules: let's keep doing the same thing the same way and add a new stack of threat detection services — behavioral signaling, device signaling, location signaling. Let's use good AI to battle bad AI.

Our answer to this is: Why? You don't have to play and pay in this ballpark.

Continuing with outdated identity processes means accepting inefficiency, exposure to fraud, higher compliance risk, and frustrated customers. You don't need to keep paying for legacy systems filled with vulnerabilities.

The pain of staying put is greater than the effort of change — and the reward is a faster, safer, more cost-effective way to build trust at scale.

You can just decentralize your authentication and combine authentication and fraud prevention.

Decentralized identity is a faster, safer, and more cost-effective way to authenticate people and organizations without usernames, passwords, or centralized databases. It works with existing systems, can be implemented quickly, and delivers trusted, phishing-proof interactions that reduce costs, improve security, and streamline digital experiences.

The Verifiable Credential revolution

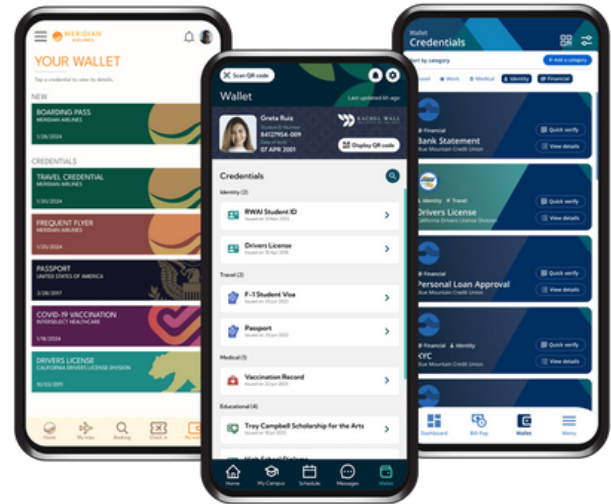
Verifiable Credentials are how decentralized identity flexes its power. A Verifiable Credential is a trusted digital version of something like a passport, driver's license, or employee ID. Instead of carrying paper documents or logging into accounts with usernames and passwords, people can keep these credentials securely on their phone or digital wallet and share them only when needed.

Then, when a holder presents the information held in the credential, an organization can instantly check that it is genuine and hasn't been tampered with, without having to check in with the original source. This is a decentralized identity.

In plain terms, Verifiable Credentials make identity checks faster, safer, and less costly, while giving individuals more control over their personal information.

Where traditional digital certificates focus only on authentication, Verifiable Credentials make identity portable, reusable, and instantly verifiable. This creates value by making systems more efficient. Workflows no longer rely on repeated document checks or storing large volumes of personal data to corroborate a customer or employee inputting access data.

They also reduce fraud by enabling credentials to be bound to individuals in a way that is cryptographically tamper-proof, and can incorporate biometrics that have been authenticated. This closes off common attack vectors like phishing, synthetic identities, and — with an authenticated biometric in a Verifiable Credential — deepfakes.



Indicio provides a customizable, full-featured, white-label digital wallet, Holdr+ or a Mobile SDK to add Verifiable Credential functionality into existing mobile applications.

In addition to people, we can also assign contextual identity to organizations, devices, and even virtual agents by issuing them Verifiable Credentials. A sensor can issue a Verifiable Credential containing the data it has just monitored. An AI agent can be verified as coming from your bank (and your bank can be certain that the AI agent has verified that it's interacting with its legitimate customers).

Once you know who issued a Verifiable Credential, you can decide if you trust that issuer. If you trust the issuer, then you can be certain that the information in the credential hasn't been altered because each data point has been digitally signed; any attempt at alteration will "break" the credential.

Verifiable Credentials drive compliance value by allowing customers to consent to sharing their data and to share that data selectively, easily meeting GDPR requirements for data and purpose minimization.

They also align with emerging digital identity specifications such as the European Union Digital Identity (EUDI) and the International Civil Aviation Organization's Digital Travel Credentials (ICAO DTC), helping organizations navigate new digital requirements, avoid costly penalties, and future-proof their operations.

By creating, sharing, authenticating, and consuming trusted data through the decentralized identity model, businesses simplify operations, cut costs, and strengthen security. They also open new value streams by enabling faster customer onboarding, easier partner integration, and seamless authentication to deliver products and services impossible with legacy systems.

The result is a future-ready foundation for growth, where compliance, security, and innovation move in lockstep to give organizations a decisive competitive edge.

Verifiable Credentials turn identity into something portable, private, and instantly trusted — cutting costs, stopping fraud, and unlocking faster, safer, and more innovative ways for people, businesses, and devices to interact.



How industries are saving time, cutting costs, and reducing risk with Verifiable Credentials

Financial Services

Financial institutions using reusable Verifiable Credentials have reduced onboarding from days to minutes, accelerating both revenue and customer acquisition.

By enabling secure digital onboarding, banks and fintechs are expanding into new regions while addressing emerging threats such as synthetic identities and deepfakes.

These early adopters are cutting costs, improving compliance, and setting new fraud-prevention standards that competitors are being forced to follow.

Travel and Tourism

Travel, including airlines, airports, border agencies, hotels, and tourism providers, has emerged as one of the leading adopters of Verifiable Credentials.

Digital Travel Credentials aligned with ICAO DTC specifications are being piloted to streamline passenger flows and relieve capacity constraints as air travel continues to grow and is expected to double by 2040.

A government-grade digital identity allows every step of the journey to be connected, creating integrated tourist economies and enabling hotels to deliver premium, compliant guest experiences.

At the same time, secure digital wallets with integrated payment reduce fraud risks and make travel safer and more seamless.

Government

Governments are adopting Verifiable Credentials to simplify citizen access to healthcare, tax, and benefits while reducing fraud and administrative overhead.

Mobile driver's licenses (mDLs), organizational identities, and digital business licenses reduce duplication across agencies and make compliance more efficient for both the public and private sectors.

By aligning with global standards such as ISO and eIDAS, governments are meeting regulatory deadlines while building citizen trust in secure, privacy-preserving services and reducing the red tape burden on businesses.

Enterprises

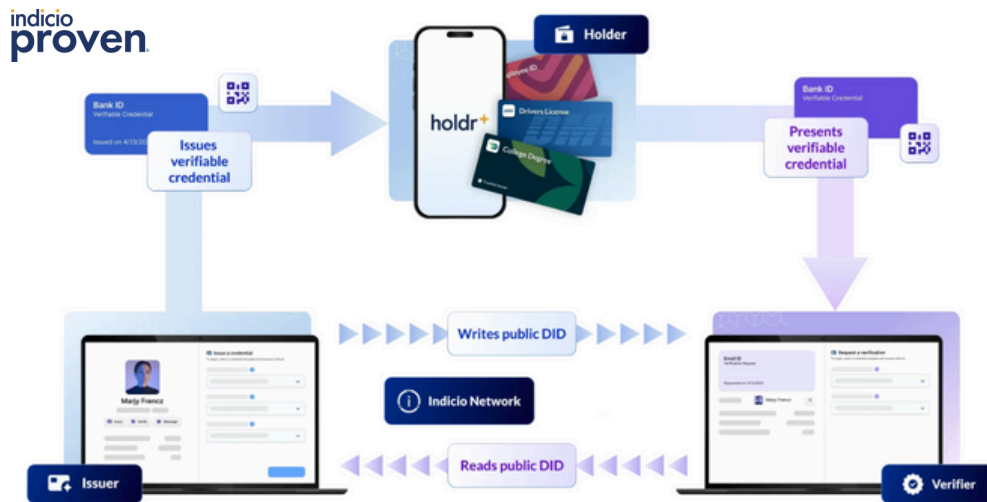
Enterprises are turning to Verifiable Credentials to fight fraud from phishing, invoicing scams, and fake vendors, while also improving efficiency across the workforce. Employees, contractors, and partners can present secure credentials that streamline onboarding and reduce risk without storing sensitive data centrally.

Mutual authentication ensures each party in a digital interaction is validated before data is shared, while governance files and integrations with IAM systems like KeyCloak make identity orchestration straightforward.

For single sign-on, Verifiable Credentials provide portability and flexibility beyond passkeys, allowing organizations to consume credentials from trusted issuers such as passport offices.

Indicio is how identity gets done now

Indicio Proven® is the world's most advanced system for implementing Verifiable Credentials, offering multiple credential types, protocols, powerful governance, global interoperability, a white label digital wallet, mobile SDK, and multiple hosting options — all built on open standards.



Verifiable Credential work flow with Indicio Proven

Creation: A business encodes trusted data into a Verifiable Credential using authenticated documents, biometric verification, or existing data already in their systems. This ensures the source of the data is authoritative and reliable.

Issuance: That credential is issued directly to the person, company, or thing that owns or needs to share the data. For Indicio customers, this usually means their customer, whether an individual or a business, receives a credential they can use instantly and securely.

Storage: The credential is held securely in a digital wallet on a customer's mobile device. With Indicio's Mobile SDK, it can also be embedded directly into our customers' own apps. Users never have to leave the environment they already trust, removing a major barrier for adoption and keeping the experience seamless.

Presentation: Whenever an end user needs to log in or prove who they are, they present their credential to a relying party. The relying party can be the issuer — say, an employer issuing a credential or employees that includes SSO and identity orchestration within the company's system. It can be another business, or a government agency, a partner organization, a financial institution, or any other entity that needs to trust the information. Indicio's solution works across all of these contexts, making credentials useful anywhere trust is required.

Verification: The relying party uses simple software to instantly confirm that a credential came from a trusted source and has not been altered. This software can run in a browser, on a mobile device, within existing hardware, or at a point-of-sale terminal, which means businesses can verify credentials without buying new hardware or replacing their current systems.

Turning digital identity into measurable outcomes

Indicio Proven turns identity into trusted data that is portable, private, and instantly verifiable — without requiring businesses to store personal data or depend on third-party databases. The value goes beyond stronger security and compliance to eliminating the hidden costs of outdated systems.

Increase efficiency by eliminating multiple logins, multi-factor authentication, and data duplication. Customers no longer need to create and remember new accounts for every service, while partners can share verified information instantly and securely. Efficiency improves because data quality is accurate and assured. The combination of authenticated identity, fraud protection, and data quality serve to reduce friction in B2B and B2C interactions.

Reduce fraud with a single, portable, verifiable source of truth that makes identity tamper-proof. Risk is also lowered because the organization no longer serves as the central repository for sensitive data.

Meet global compliance demands by aligning with new frameworks such as EUDI, ICAO DTC, and ISO mDL, which require privacy-preserving, interoperable identity solutions. Verifiable Credentials simplify compliance by embedding trust and selective disclosure directly into the technology.

And the impact doesn't stop there. When applied to everyday processes such as onboarding, invoicing, and vendor verification, Verifiable Credentials deliver tangible benefits that teams feel immediately.

The IAM advantage you've been dreaming of

Managing access to systems, applications, and data is central to enterprise security, yet traditional IAM systems that rely on user-names, passwords, and centralized directories are costly to maintain and vulnerable to attack. Verifiable Credentials remove these points of failure and replace them with portable, cryptographically secure proofs of identity. This means lower IT support costs, cutting licensing fees for legacy IAM tools, streamlining user onboarding, and reducing risk by eliminating the need to store personal data. You can onboard employees, contractors, and partners faster so they become productive sooner, while customers enjoy smoother access that drives higher engagement and loyalty.

Customer example: An enterprise customer had a familiar problem: managing access to dozens of systems across thousands of employees and contractors. Their traditional IAM setup was costing them a fortune, licenses for legacy tools, endless password resets, and onboarding that dragged on for weeks. Worse, storing all that sensitive data made them a constant target for attackers.

They decided to shift to Verifiable Credentials with Indicio Proven. Instead of usernames and passwords, employees and partners can use portable, cryptographically secure proofs of identity.

The change paid off quickly. IT support tickets for pass-word resets plummeted, licensing costs dropped, and new hires were productive in days, not weeks. Contractors and vendors gained the right level of access instantly—without opening new risks.

The real surprise? Our customer's employees and contractors noticed. Smoother, more secure access made their experience better too, and engagement numbers climbed. What used to be a drag on budgets and security is now an advantage that sets this enterprise apart from its competitors.

Faster, frictionless customer onboarding

Every new customer requires verification. Whether proving age, identity, or eligibility, Verifiable Credentials can reuse trusted information instead of re-entering it at every step.

This saves money by cutting the cost of repetitive KYC and AML checks and reducing manual review processes, reduces risk by minimizing data exposure, since credentials are verified without storing sensitive documents, and it creates value by improving conversion rates through smoother sign-ups and purchases.

The result: happier customers who return more often.

Customer example: A global fintech customer of Indicio's was struggling with customer onboarding. Every new account some complex combination of KYC steps: scanning of IDs, uploading documents, waiving photos in front of a web cam, answering questions, and waiting for manual reviews. It was slow, expensive, and worst of all, customers were dropping off before completing the process.

They adopted Verifiable Credentials with Indicio Proven so now, they can instantly verify someone's identity. No photos, no web cams, no lengthy waiting times. What used to take days is finished in minutes.

Immediate impact: compliance costs dropped because repetitive checks were eliminated, and manual review teams were freed up for higher-value work. Customers loved the smoother experience; conversion rates jumped, repeat usage increased. By removing friction, this fintech cut costs and, even better, created loyalty with a faster path to revenue that competitors are still struggling to match.

Turning compliance from cost center to competitive advantage

For most, compliance is an expensive box-checking exercise. Verifiable Credentials provide auditable, privacy-preserving proofs of compliance that can be reused across processes and jurisdictions.

They reduce overhead for staff time and consultancy costs needed to prepare compliance evidence.

They also reduce risk by creating tamper-proof records that stand up to audits and lower the chance of fines or penalties.

They even make money by building trust with regulators and partners, opening doors to new markets and contracts.

Customer example: A financial service customer used to dread audit season. Its compliance team would scramble for weeks, pulling records from different systems, hiring consultants to verify accuracy, and still worry about whether regulators would find gaps. The process was expensive, stressful, and always carried the risk of fines.

They switched to Verifiable Credentials with Indicio Proven. Now, compliance evidence is built into their processes from the start. Every proof is cryptographically secure, privacy-preserving, and instantly auditable. Instead of chasing paperwork, they simply present tamper-proof records that regulators can trust.

The shift saved them thousands in consultancy fees and staff hours and reduced risk and turned compliance into an advantage. Regulators were impressed, partners gained confidence, and the firm was able to expand into new markets faster. What was once a burden is now a competitive edge their rivals wish for.

How industry leaders are already winning with Verifiable Credentials

With 2026 technology budgets under scrutiny, the real test is proving that every dollar spent reduces risk, creates value, and drives growth. The organizations that succeed will be those that find ways to do more with less while building resilience and keeping pace with new and increasing demands.

Verifiable Credentials meet that challenge directly. A decentralized identity model strengthens security and prevents fraud while simplifying operations, lowering costs, and accelerating complex workflows, all while embedding trust into every interaction.

Instead of pouring money into repetitive checks or patching together siloed systems, budgets can be redirected toward expanding services, improving citizen and customer experiences, and unlocking new revenue streams.

Real deployment: travel, immigration, and beyond the border

Airports, airlines, and border agencies face growing pressure to move more travelers faster, without sacrificing security or compliance. Yet today's processes still depend on physical documents that are easy to lose, forge (especially with AI), or slow down at checkpoints.

Sharing passenger data across jurisdictions adds more cost and complexity, since every government uses its own systems and standards. The result is longer lines, frustrated passengers, and expensive inefficiencies for agencies.

Indicio Proven addresses these challenges with the first globally deployed Digital Travel Credentials (DTCs) aligned with ICAO DTC specifications.

Rather than replacing existing systems, Proven integrates directly into current infrastructure, making deployment faster, easier, and less costly. Passengers present only the information required for verification, enabling authorities to process them more efficiently.

The payoff: preauthorized international travel, shorter wait times, reduced error, stronger border security, integrated services, and better, smoother passenger experiences.

Proven is designed for interoperability across borders. A credential issued in one country can be verified in another, reducing friction for governments, airports, and airlines. This same interoperability extends benefits to hospitality providers, making check-in and identity verification more secure and convenient.

By working with governments and travel authorities worldwide, Indicio has already delivered production deployments that prove the value of this approach. With Indicio Proven, agencies can simplify border control and redirect resources to where they are needed, cut operational costs, improve traveler flow, and prepare for the evolving global standards that will define the future of travel.

Real deployment: financial services and instant KYC

Banks, exchanges, and fintechs operate under constant pressure: verify customers accurately, move them through onboarding quickly, and stay compliant with strict AML and KYC regulations — all while keeping costs under control. Yet today's processes are slow, repetitive, and expensive.

Customers are asked to upload documents, show passports over video calls, and go through the same checks again with every institution. These outdated methods frustrate customers, drive up acquisition costs, and leave institutions exposed to synthetic identities, data leaks, and regulatory penalties.

Indicio Proven replaces this cycle with reusable Verifiable Credentials. Once a trusted authority issues a credential, Proven enables any financial institution to verify it instantly — without going back to the source system or paying per-transaction verification fees.

This cuts compliance costs, reduces customer drop-off during onboarding, and strengthens fraud prevention by binding credentials to verified individuals in a privacy-preserving way. Institutions adopting Proven have reduced onboarding times from days to minutes, creating faster revenue growth and higher customer satisfaction.

Proven is built on recognized global standards including W3C Verifiable Credentials, ISO-compliant mobile driver's licenses, and emerging formats such as mDOC and SD-JWT. Its standards-based design ensures interoperability across jurisdictions, which is essential for financial services operating globally.

MONEY 20/20

Indicio is “poised to transform the world of money”

Money 20/20, Amsterdam, June 2025

Proven also balances regulatory requirements for auditability and reporting with the customer's right to control their own data.

With Proven already in production across financial services, institutions gain a proven path to modernize KYC to meet the needs of digital-first finance, cut risk, and accelerate growth — all without rebuilding or replacing existing systems.

Real deployment: government services and public sector modernization

Governments face growing pressure to deliver secure, efficient, and convenient digital services. Yet citizens are still asked to prove their identity repeatedly across tax, healthcare, education, and benefits programs — each managed by siloed systems. This duplication drives up costs, frustrates citizens, and leaves agencies dependent on outdated, breach-prone databases. The result: higher risk, rising expense, and falling trust.

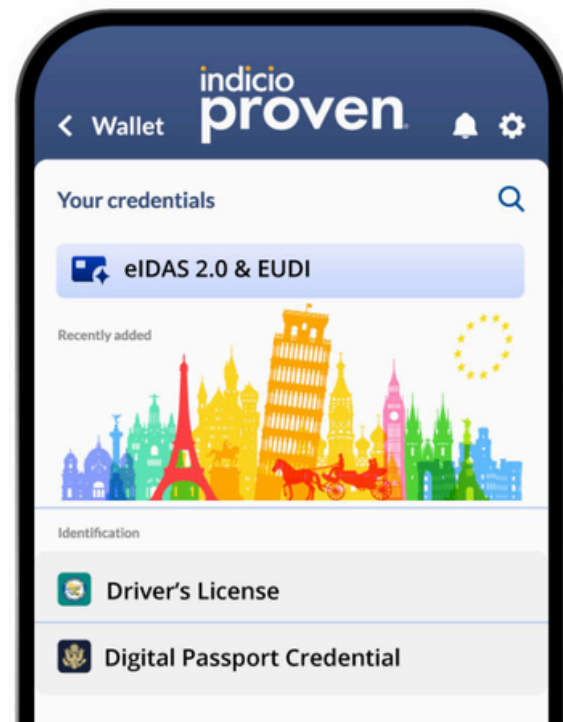
Mobile driver's licenses (mDLs) are emerging as a cornerstone of modernization. Defined under the ISO/IEC 18013-5 standard, an mDL is a cryptographically secure, government-issued credential stored on a mobile device. It can be verified online or offline, making it practical for both dense urban areas and remote regions.

When combined with other Verifiable Credentials in a digital wallet, an mDL becomes the foundation for national ID programs, enabling governments to streamline service delivery while cutting costs.

For 2026 budgets, a strong mDL system with built-in verification is a must-have.

Indicio Proven provides the infrastructure to issue, verify, and manage these credentials at scale. Governments can deploy mDLs and other credentials into interoperable wallets without replacing existing systems, reducing both deployment costs and time.

Proven is designed around global standards — including ISO for mDLs, W3C Verifiable Credentials, and emerging formats like SD-JWT — ensuring alignment with frameworks such as eIDAS in Europe and NIST guidelines in the United States.



Indicio Proven is your gateway to the EU Digital Wallet — and global interoperability.

Verification, a key component to any competent system, is included with Proven and can happen in person or online, preserving flexibility for agencies and citizens alike. This distinguishes Indicio Proven from many mDL deployments, which have been delivered without the capacity for wide verification.

Proven also enables privacy-preserving verification, so citizens only share the data necessary for a transaction. This reduces risk while building confidence in government services. With Proven already in production, governments can meet near-term regulatory deadlines like the EU's 2026 European Digital Identity Wallet mandate while laying a sustainable foundation for future digital transformation.

Real deployment: enterprise fraud reduction and increased security

Fraud is a growing cost center for enterprises. Invoicing scams, phishing, and fraudulent vendors account for billions in annual losses, while breaches linked to compromised access make headlines weekly. At the same time, rigid onboarding and repeated access checks slow down operations, adding friction that drains productivity and limits agility.

Indicio Proven helps enterprises cut these costs by replacing repeated checks and risky central databases with reusable, verifiable digital credentials. Employees, contractors, and vendors can prove who they are, or what they're authorized to do, without exposing personal data. This reduces the risk of fraud, streamlines onboarding, and applies consistent verification across internal teams, external partners, and vendors.

For budget decision makers, the key considerations are speed, cost, and scale.

Proven is built to integrate with existing IAM systems through APIs, meaning you don't have to rip and replace current infrastructure. Whether starting from a proof of concept, a demo environment, or a pilot, Proven provides a direct path to production.

The result: faster onboarding, lower fraud exposure, and a stronger security posture that scales as the enterprise grows.

Verifiable Credentials are no longer a theory, they're driving measurable results today. Early adopters are cutting processing times by up to 85% and slashing costs compared to legacy systems.

Indicio has already delivered production deployments worldwide in travel, financial services, and enterprises. The future is happening now and available today.

Employees save valuable time on every interaction, and deals close faster because they can rely on tamper-proof, biometric-bound credentials instead of risky photo uploads.

The outcome: stronger fraud protection, better data quality, and an efficiency edge that competitors using outdated tools can't match. The business case: lower costs, lower risk, and new growth opportunities.

This is exactly what we are doing at Indicio with our customers today – optimizing digital identity infrastructure for scalability and flexibility is the foundation. It is why Indicio designed Proven with the practical needs of our customers in mind. **Success belongs to those who adopt fastest.**



Adoption happens in phases, making it possible to start small and scale quickly. Begin with a proof of concept or pilot that demonstrates the value of verifiable credentials in a single workflow. Then, expand your infrastructure step-by-step, adding more credential types, enabling cross-border interoperability, or extending to millions of users without requiring costly rework. This phased approach reduces risk, spreads investment across budget cycles, and ensures every stage of deployment delivers measurable value.

No ripping and replacing your existing systems. Indicio Proven slides onto the technologies you already have by adding identity capabilities such as issuing mobile driver's licenses (mDLs), other types of Verifiable Credentials, or enabling biometric verification — whenever you need them. Each deployment sets up future growth, so the same infrastructure that supports an initial demonstration system can seamlessly expand to serve millions of users without requiring a costly restart.

Add Verifiable Credentials to your mobile app with the Mobile SDK, written in React Native and Kotlin for iOS and Android. This means organizations can quickly extend Verifiable Credentials to their current digital identity services, including credential storage, selective disclosure, document authentication and biometric binding, without building new apps from scratch. Indicio's Mobile SDK ensures consistent user experiences, lowers development costs, and accelerates time to market for Verifiable Credential solutions.

Proven is API-driven. This makes it simple to integrate Verifiable Credential functionality into existing processes and applications, reducing the cost of deployment and ongoing maintenance, and freeing up resources that would otherwise be consumed by specialized development or vendor lock-in.

Indicio is invested in your success, making each dollar count. Integration, support, and maintenance are often where costs spiral, particularly when organizations are locked into proprietary systems. Proven is designed to be quickly implemented and easy to maintain. We also provide personal one-on-one support, with white-glove delivery and service to every customer including training workshops with the Indicio Academy.

Get the best of the best, ready to deploy on day one. Indicio has assembled an unmatched ecosystem of partners, including the top providers in document authentication and biometric verification, such as Regula. No other company brings this level of integration to customers. With Proven, these partner technologies are already built in, so organizations can use the trusted tools they know and extend them into the future with portable Verifiable Credentials. The result is faster rollouts, lower costs, and the confidence of deploying the best of the best.

Proven is about lowering costs to give you added flexibility. You get the infrastructure you need to meet today's requirements while preparing for the future keeping the ability to adapt as new regulations, standards, and ecosystems emerge. That means when your peers are scrambling to catch up or locked into systems that cannot evolve, you're the one positioned to deliver more value with fewer resources ahead of your competition. In tough budget years, that difference matters.

A new approach to verifying identity and data

Indicio and Regula are combining decentralized identity technology with advanced document authentication to enable organizations in more than 250 countries and territories to create verifiable digital credentials rooted in authenticated documents and biometrics.

This approach supports:

- Consistent and repeatable KYC and verifiable account access
- Privacy-by-design identity management
- Stronger protection against fraud, synthetic identity and deepfakes
- Compatibility with the EU Digital Identity Wallet framework

The benefits extend beyond faster airport processing or quicker account setup. Governments, financial institutions, and enterprises can issue credentials that are tamper-proof, portable, and instantly verifiable without relying on centralized databases. Biometrics linked to these credentials help counter synthetic identity fraud, while document authentication ensures the accuracy of the source.

Together, these tools make it possible to establish digital trust that is portable and reliable: data that can be trusted immediately, identities that can be confirmed without exposing personal information, and interactions that are both secure and efficient.

The long-term impact is a more resilient global digital ecosystem where people can prove who they are, and where businesses in any context can instantly verify biometrics and documents in one easy-to-adopt system.



How it works

1. Verify once

Prove your identity in seconds with a simple face scan and passport check powered by Regula.

2. Get your credential

Indicio transforms that verification into a tamper-proof digital credential—securely stored on your phone and fully under your control.

3. Use it anywhere

Skip the passwords and paperwork. Instantly prove who you are, anytime, anywhere—fast, private, and trusted.

“Our partnership with Indicio bridges the gap between today’s physical documents and tomorrow’s trusted digital credentials.”

— Ihar Kliashchou, CTO, Regula

Three phases to digital identity success with Indicio Proven

Organizations don't need to commit to a full production deployment on day one.

Indicio Proven offers a structured path that allows you to start small, prove a concept, prove the value, and scale into production with confidence.

This phased approach ensures that budgets are spent wisely, investments deliver measurable outcomes, and each step builds toward long-term efficiency and savings.

PHASE 1

First movers: Launch fast, prove value, and get ahead

Who this applies to:

Organizations that are new to decentralized identity or that have identified a strong use case and want to validate the benefits before making a larger commitment.

How long:

Rapidly complete a proof of concept in weeks.

What Indicio Proven provides:

Demo licences, hosted software components, access to Holdr+ (Indicio's off-the-shelf digital wallet), full access to documentation, and training through the Indicio Academy, along with dedicated support to get you up and running quickly.

Result:

By focusing on integration with your existing IDV or KYC sources, this phase helps you understand how Verifiable Credentials can streamline processes and reduce reliance on repetitive or manual checks.

The immediate business value is proof that decentralized identity works in your environment, allowing you to measure efficiency gains and cost reductions early on.



Indicio is the only company in the decentralized identity space to provide certified training in all aspects of the technology and for all levels of knowledge.

PHASE 2

Game changers: Expand adoption, cut costs, and outperform peers

Who this applies to:

Organizations that have either completed a proof of concept or are ready to scale into a more comprehensive demonstration or pilot.

How long:

As quickly as you need, as long as you want.

What Indicio Proven provides:

Mobile SDK, optional Indicio-provided document authentication and biometrics. Flexible hosting options include on prem, a cloud service provider of your choice, or Indicio-hosted.

Result:

The flexibility in this phase helps position your organization to make a stronger internal business case with an easy to demo system to help you show clear ROI and the savings that efficiency at scale can bring.



Seconds... to cross a border with Indicio Proven in Aruba. Indicio technology can scale from an SME to a national border — from SSO to seamless digital travel. When you use Proven, you don't just get a product, you get the most experienced team in decentralized identity working for your success.

PHASE 3

Market leaders: Scale to millions, set the standard your competitors chase

Who this applies to:

Organizations that are ready to make the move to full production and at the point where cost savings and efficiency gains become transformative.

What Indicio Proven provides:

Licenses for high-volume credential issuance and verification, volume-based pricing, and dedicated integration and support services, a standards-based ecosystem ready for customers, citizens, or partners. Ongoing monthly support ensures continuity and performance as usage scales.

Result:

Full production deployments deliver transformative value with lower operating costs and higher trust in digital interactions.

Lead the market or fall behind

The cost of waiting is no longer theoretical. Technology is evolving, threats are growing more sophisticated, compliance demands are increasing.

Choosing to budget for Verifiable Credentials in 2026 is not just about meeting regulations or defending against fraud. It is about positioning your business to lead in an economy that rewards speed, security, and trust.

Organizations that are investing in Verifiable Credentials today are already shaping the rules of the game.

Indicio is your partner in success

Our customers love working with us. We know this technology is a game-changer and we are there to help you win — every step of the way.

We'd love to show you how our Verifiable Credentials work and talk about how they can work for you.

Whether it's a demo or a free architectural workshop, 2026 begins now. Contact us.

Sales@Indicio.tech
[Join our mailing list](#)

