Regula

Webinar

12 Trends Reshaping Identity Verification in 2026

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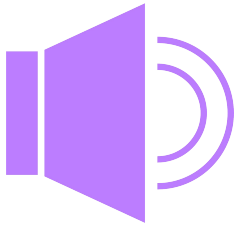
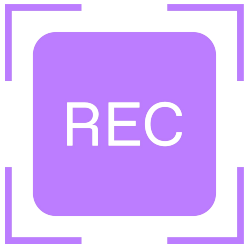


Trouble with audio?
Try dialing in!

Submit your questions
in the Q&A section



We’re recording!
We’ll email you the link

Identity is no longer about who — but about who or what is acting

Forces Shaping IDV

1. Identity verification (IDV) has shifted from background plumbing to the gatekeeper of the modern economy.

2. In 2026, the scope expands further: identity now applies to people, machines, AI agents, signals, and systems.

3. 2025 marked explosive challenges across AI deepfakes, regulatory shifts, and fragmented IDV systems.

4. You cannot transact, travel, or access services without proving identity.

The New Shape of Fraud

Trend #1

Unchecked Autonomy & the Oversight Crisis

Autonomous AI-powered agents — copilots, chatbots, workflow bots

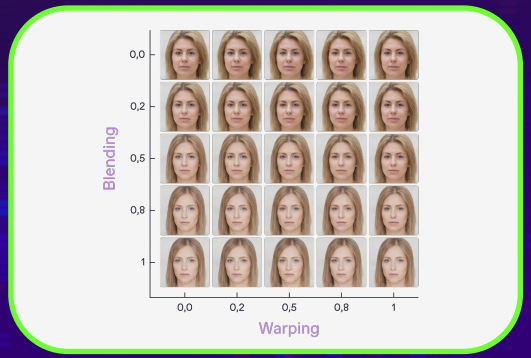
Autonomous AI Agents = New Trust Risks

- Agents initiate actions without oversight
- Accountability gaps emerging
- Human-in-the-loop likely to become mandatory
- IDV must verify machines, not just humans

Trend #2

The Deepfake Factory: Identity-as-a-Service Goes Mainstream

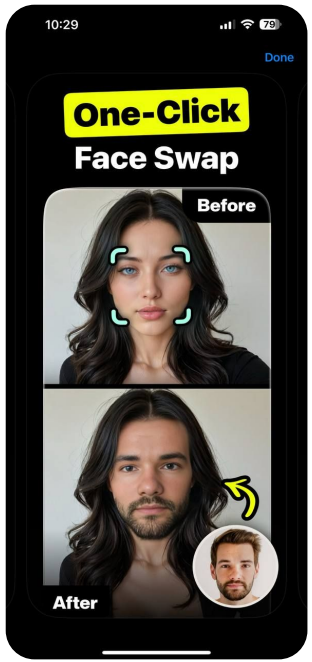
Deepfake



Morphing

Animated face avatars

Why Breaking Biometrics Has Become Easier Than Ever



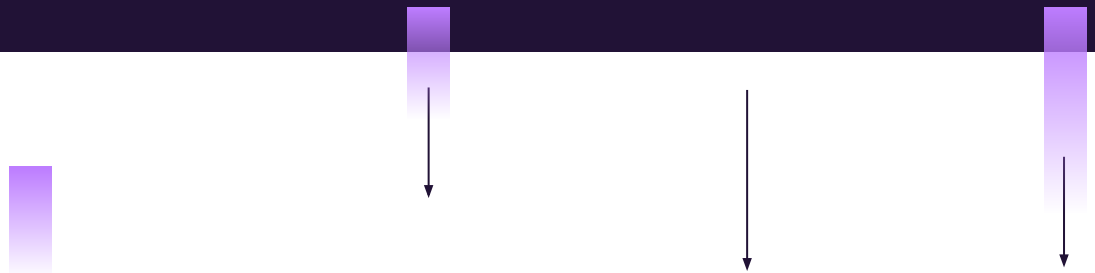
- AI tools now generate spoof videos in seconds
- Attacks don’t need hackers — just Tik Tok tips

Simple presentation attacks like photos, tablets, and basic masks can bypass less secure systems

Key Shifts

Trust moves from perception

(does it look real?)



Provenance

(where did it originate? can we prove that?)

A Critical Step in Combating Deepfakes is Controlling the Signal Source

1. Hardware attestation
2. Metadata origin intelligence
3. C2PA provenance & watermarking
4. “Proof of creation” at capture time

Trend #3

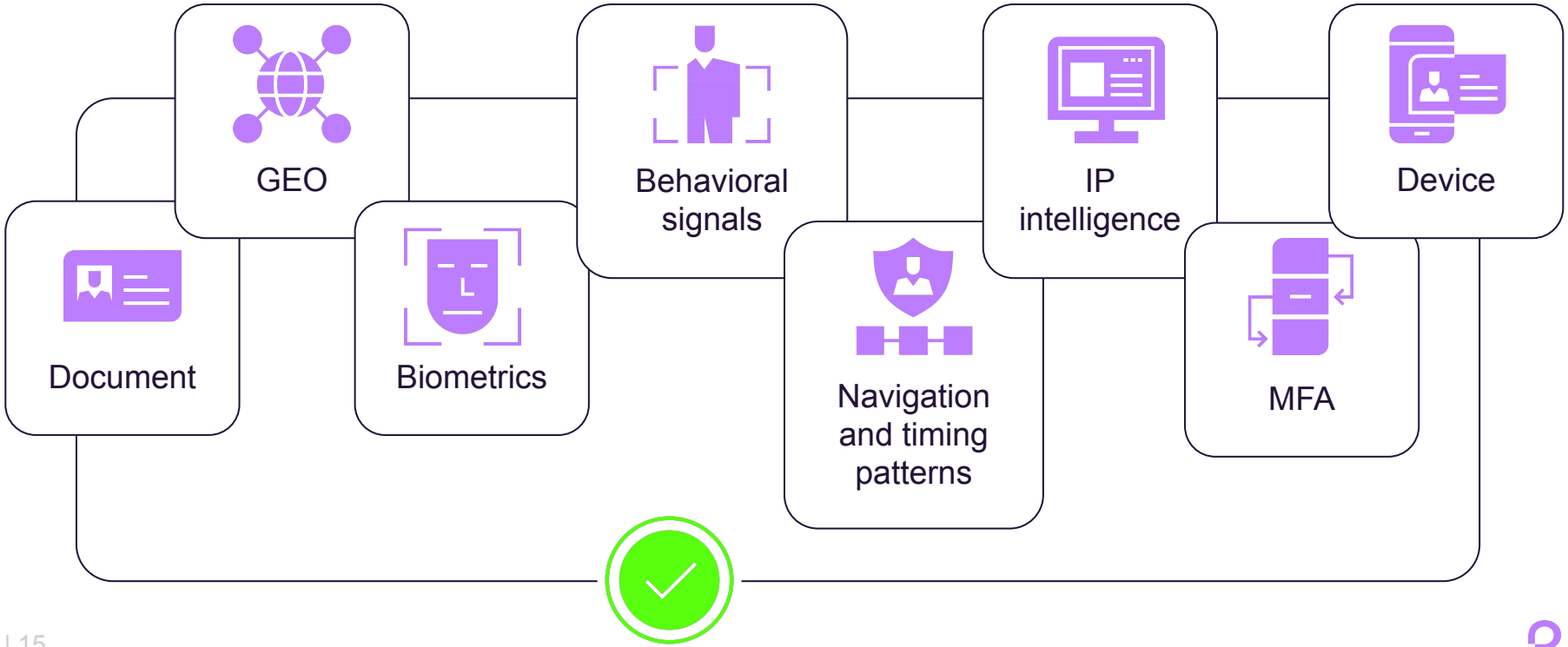
AI Teams for Coordinated Identity Brute-Forcing

- AI agents are coordinating like fraud teams.
- One makes documents, another speaks on video calls, another does social engineering.

Why Do Traditional Checks Fail?

- **Template matching only** – detects format, not intent
- **Basic liveness** – fooled by deepfakes and replays
- **No behavioral analysis** – doesn’t catch robotic/scripted capture
- **No cross-checking** – data inconsistencies go unnoticed

Multi-Layered Approach



The Trust Stack: Regulation & Governance

Trend #4

"By 2027, fragmented AI regulation will grow to cover 50% of the world's economies, driving $5 billion in compliance investment."

Gartner®

**Source: Gartner press release, Gartner Unveils Top Predictions for IT Organizations and Users in 2026 and Beyond, October 2025.*

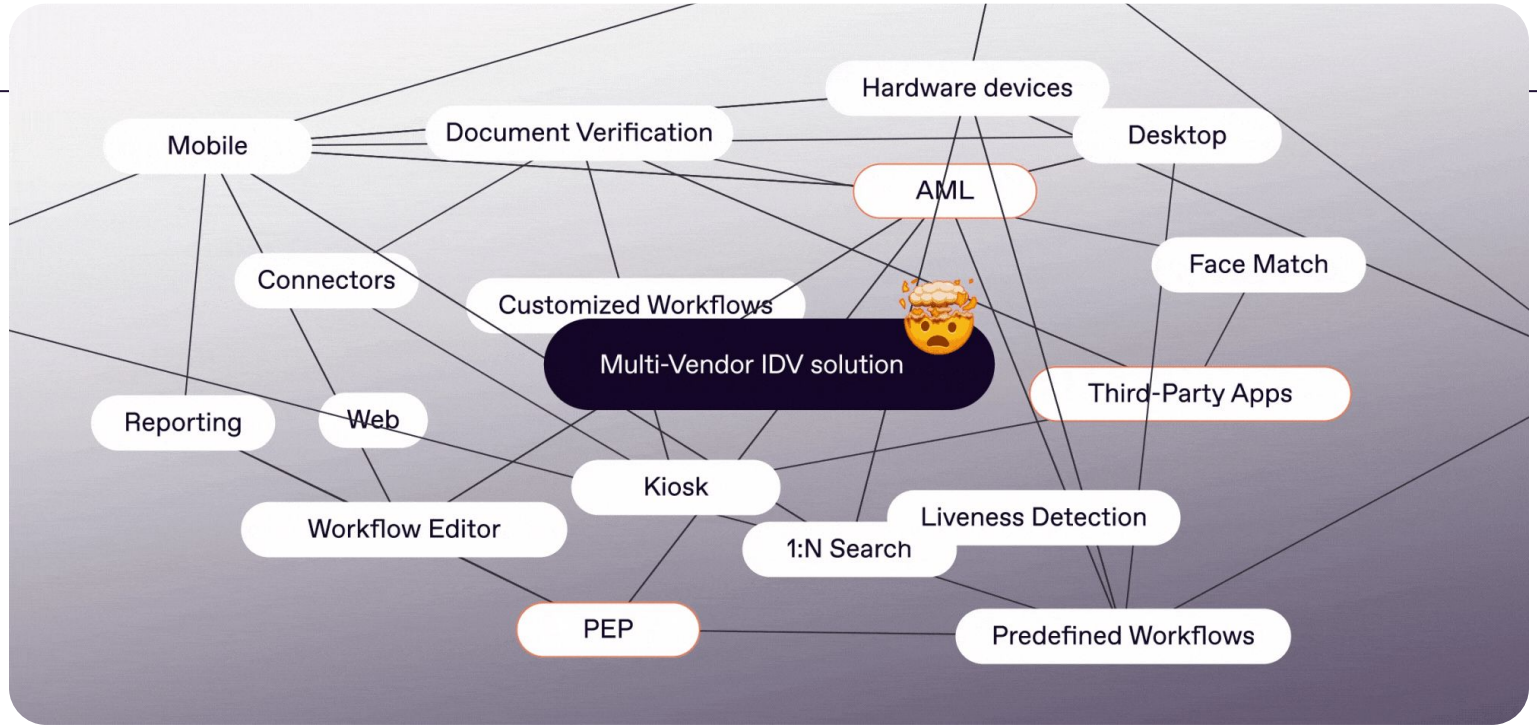
AI Governance Becomes a Core Business Function

- The rise of Chief AI Officers and internal AI audit teams
- Models must be: explainable, auditable, bias-tested, and compliant with strict frameworks
- Non-compliant systems won't just be fined—they can be barred from sectors like finance or travel.

Trend #5

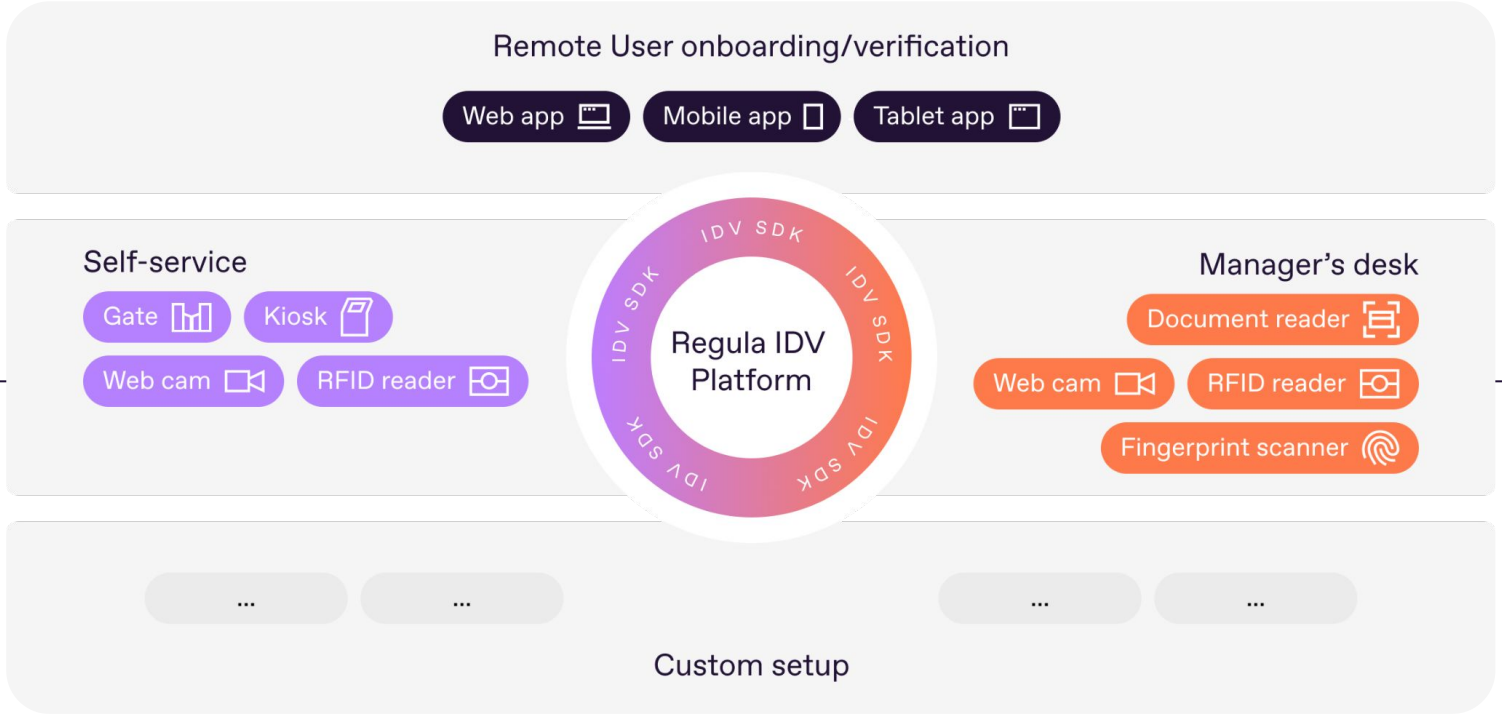
From Patchwork to Platform: The Orchestration Era

Chaos vs. Control in Customer Verification



Any Source, One Platform

Mutual support of all required components to perform the required tasks in all relevant processes



Trend #6

Reusable Identity at the Tipping Point

“Verify once, reuse everywhere”

What Emerges Next

- IDV vendors become continuous trust anchors
- Zero-knowledge reusable credentials
- Wallet-based IDs from banks, telcos, and Big Tech
- Public–private standards race

Challenges

1. Interoperability
2. Liability
3. Trust in issuing parties

Trend #7

Privacy-Preserving Age Checks

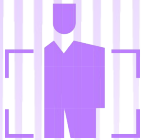
Drivers

- → Legal mandates in UK, EU, US
- → Platforms must verify age of previously anonymous users
- → Age becomes a trust signal

Privacy-Preserving Verification Methods

Zero-knowledge age proofs

Device-stored age attributes



Behavioral inference

Reusable ‘age tokens’ issued by IDV vendors.

Trend #8

The Quantum Countdown

- Adversaries harvesting encrypted data today to decrypt later
- RSA/ECC-dependent signatures will break

IDV Changes

1. Shift toward PQC-compatible algorithms
2. Fully auditable and agile Key management and token generation processes
3. Long-lived credentials (like driver’s licenses, passports valid for 10 years, etc.) must be built to survive the quantum era

Quantum Migration

- Map cryptographic dependencies
- Adopt hybrid post-quantum algorithms
- Ensure cryptographic agility

FORRESTER®

Over 5% of IT security budgets will soon be dedicated to preparing for Quantum resilience

According to Forrester analysts

New Identity Paradigms

Trend #9

Machine Customers & Algorithmic Agents as Verified Actors

AI agents gain autonomy
beginning to participate in the economy

How do you know which actions were taken by a **human** vs. an **AI** delegate?

Early Frameworks Require

1. AI agents might require verifiable credentials AI agents might require verifiable credentials
2. Human accountability chains
3. Tiered permissions for autonomous action

Trend #10

Sovereign ID Clouds & Localized Identity Ecosystems

By 2027, around 35% of countries will be locked into region-specific AI platforms built on proprietary contextual data.

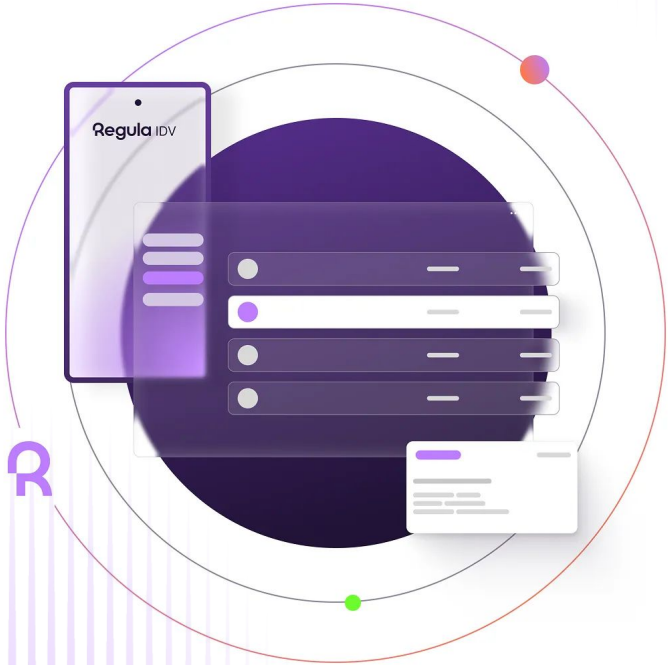
According to Gartner’s “Top Strategic Predictions for 2026 and Beyond,”

Business Implications

- Compliance bottlenecks and Different verification rules
- Cross-border verification failures
- Higher operational costs

Promise to Bridge the Gap

IDV platform



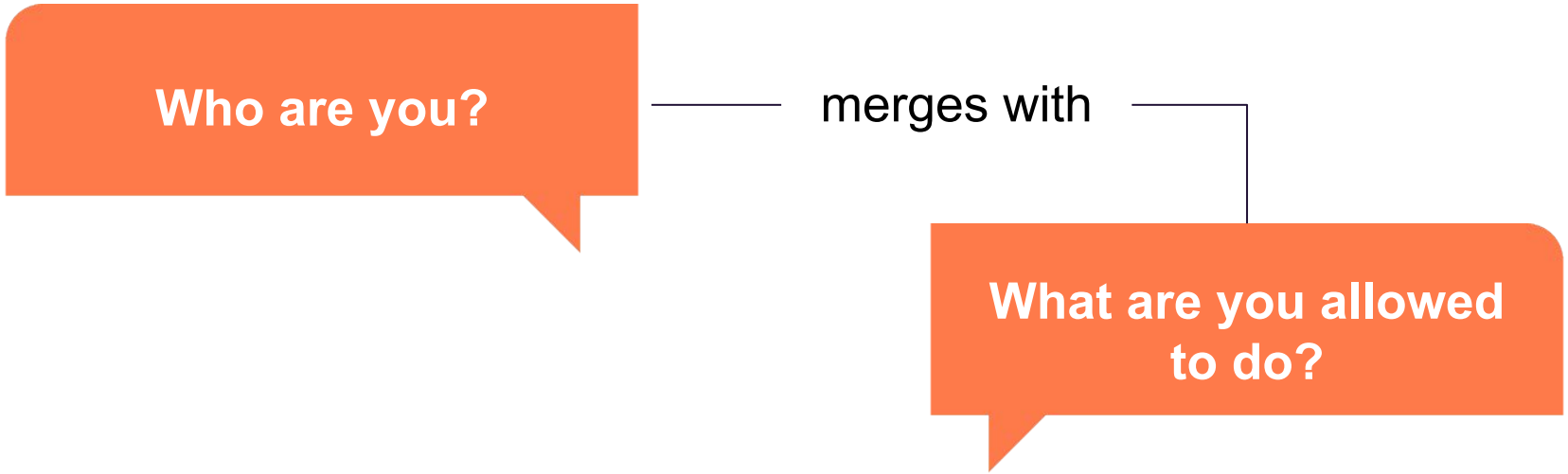
Verifiable credentials

Trend #11

Programmable Money: Digital Currency That Verifies Itself

Over 130 countries are now exploring CBDCs, and many — including China, the EU, India, and Brazil — are testing programmable features such as spending limits, expiration dates, and conditional transfers.

Every Transaction Becomes a Verification Event



The Future of Currency Is Identity-Aware

- Proof of identity must be embedded at issuance and continuously validated.
- Access rights must be linked to biometric or cryptographic proofs
- Zero-knowledge approaches needed to preserve privacy.

Trend #12

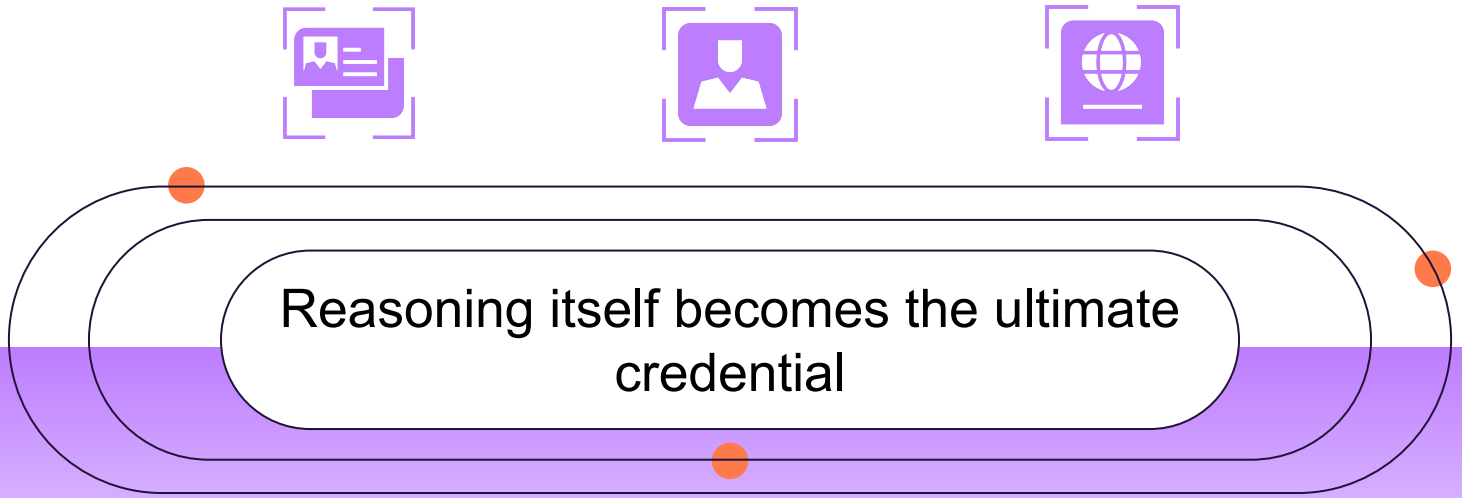
Proof of Reasoning: Verifying the Human Mind

“Thinking” becomes a watermark.

AI-Free Assessments

- Behavioral verification based on reaction time, comprehension, or adaptive problem-solving.
- Dynamic challenges designed to test live thinking, rather than pre-generated responses.
- Role-specific cognition checks in hiring, secure access, or high-risk transactions.

The Future of Verification



Summary

1. Verification shifts from checkpoint – infrastructure
2. Trust becomes programmable
3. Winners will be those who verify deepest, not fastest
4. The hybrid future: human + machine judgment

The next decade isn’t about proving **who people are** — it’s about proving how they think and how their systems behave.

Fraud Is Evolving. Are You?

Questions?

Thank you!

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Regula

Decades of Forensics for Seamless Identity Verification.
Bringing together 33 years of experience in forensics, border control and business, to create industry standards to trust and follow.