

Ensuring Trust, Security, Reach and Convenience for the upcoming EUDI Wallet

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The Wallet Era

20+

Digital Identity
Services &
Mobile ID



Utopia vs. Reality – 6 challenges in adoption



ID Wallet - What matters to citizens



CITIZENS

Security vs Convenience

- 1 **Security** (66% selected Security as top 1 or 2 choice)
- 2 **Convenience** (46%)
- 3 **Privacy** (31%)

Source: 2022 Thales Digital ID Wallet EU citizens survey, +1800 citizens in 7 EU countries



Importance of security

is even **stronger +8 pts** amongst
official mobile ID holders
(**74%** vs. 66%)

Security: from edge to core

EUDI Wallet is a key project for the EU. Security will build TRUST to drive adoption



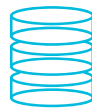
> Mobile SW Security

- ▶ Advanced mobile security
- ▶ e.g. Whitebox crypto



> HSMs

- ▶ Data protection
- ▶ Key management



> eSE

- ▶ eSE (OEM)
- ▶ eUICC (MNO)
- ▶ eUICC (3rd Party w SAM)



> Phygital

- ▶ Security from physical docs
- ▶ Biometrics



Convenience at every step of the chain

Smooth eKYC

It all start with onboarding to the wallet, for which eKYC must be well thought. Harmonisation of the processes across Europe would help to ensure consistency

Multiple Docs Formats

To deliver on its promises, wallets must be multi docs, capable of hosting ID, driver license, next to a diploma, an IBAN, health pass, ...

Flexible Features

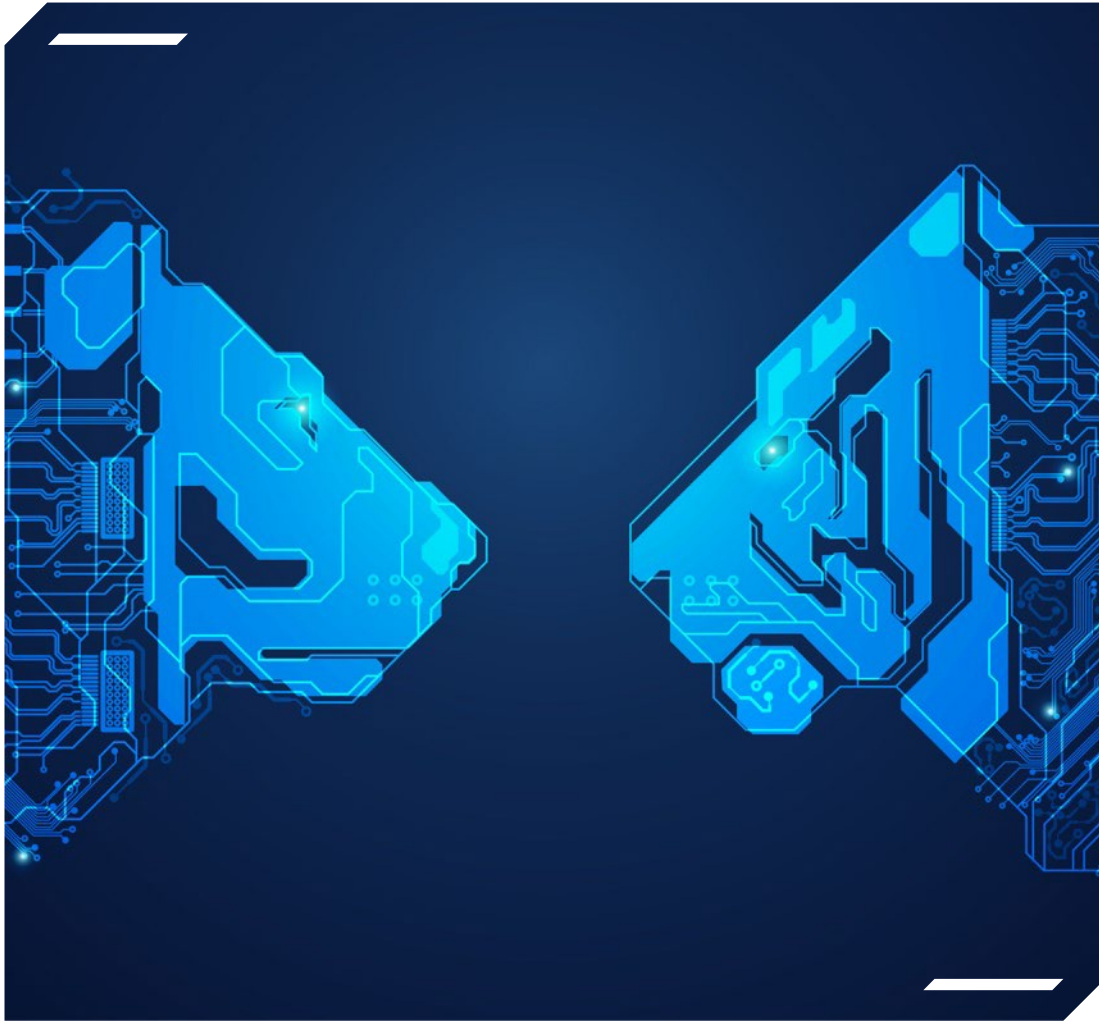
Flexibility when it comes to usage and offer online authentication, identification, ID attribute sharing, online and offline modes, to address any situations and use cases

Multiple Wallets

The EU commission allows for both the public and private sector to position as wallet providers and in addition to this, mobile OEMs are also penetrating the identity wallet market.

To allow citizens the freedom to bring their own wallet, issuers will have to be able to issue digital credentials and provision and manage them into any types of wallet

Interoperability: to address a large variety of use cases



- > **High variety of requirements calling for interoperability across solutions**
- > **Other key factors bringing additional constraints on interoperability**
 - ▶ Maintaining a frictionless user experience regardless of the format or credential standard
 - ▶ Enabling wallet management and life-cycle of digital credentials regardless of the wallet
 - ▶ Interoperability also means EU wallet protocols and flows should be compatible / interoperable with existing infrastructures
 - ▶ Local member state requirements
- > **Favoring international standards and open APIs**

Regulations: Clarity to ensure consistence across all regulations



- > **Complex and fragmented regulatory landscape**
- > **Authorities expected to achieve consistence between regulations**
 - Ensure implementation compliance with the different regulations
- > **Regulations deployment: ramp-up phase required**
 - Allow for progressive returns of experience

**Best way to prove compliance with all commitments:
A clear certification scheme.**

Key Certification Success Factors from an Industry Perspective

Transitional Period

Defining quickly the rules of a transitional period for industry to start immediately with existing schemes, and define a grace period of 2-3 years after EUDI scheme is out

Certify Once

Recognition across EU of national schemes

Certify Fast

Optimize delays and certification costs, and certification valid for multiple platforms

Future Proof

Fair and evolutive certification playing field as security technologies, threats and endpoints evolve

Level of Assurance Business rules

Striking the right balance between LoA and use cases to ensure convenience, which is critical for the wallet success



Thank you

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