



Digital Identity

for All Europeans



EU Digital Identity Wallet

Trust Services and eID Forum



#DigitalEU
#EUdigitalidentity

11 October 2023



“The European Council calls for the development of an **EU-wide framework** for **secure public electronic identification** (e-ID), including interoperable **digital signatures**, to provide **people with control** over their online identity and data as well as to enable access to **public, private** and **cross-border** digital services.”

- European Council Conclusions, 2 October 2020

“ 2030 DIGITAL DECADE TARGET

100 % of Union citizens have access to secure electronic identification (eID) means that are recognised throughout the Union, enabling them to have full control over identity transactions and shared personal data ”

Decision (EU) 2022/2481 establishing the 2030 digital decade policy programme

The EU Digital Identity Wallet



Free use for all citizens

Provided by Member States, all EU citizens may use it for free on a voluntary basis

Accepted throughout the Union

Recognised by private and public service providers (relying parties) for all transactions that require authentication

Secure and privacy oriented

Citizens can control and protect their identity, personal data and digital assets

What can you do with the Wallet?



Identification/ Authentication

Disclose identity data
required for accessing
public and private services
(relying parties)



Store and present attestations of attributes

E.g. present educational
diplomas/reports for
enrolling at university;
present your driving license
for renting a car



Sign/seal electronically

E.g. sign an employment
contract to start a new job;
authorise a payment

Milestones



Legislative Process

Ongoing Co-legislators negotiations

Provisional political agreement on 29 June, revised Regulation expected to be adopted by end of year



Wallet technical specification

First release and continuous updates since February 2023

Latest version of the **Architecture Reference Framework (ARF)** agreed by Expert group in April 2023, regular updates to continue



Wallet Reference Implementation

In development since March 2023

First release of libraries and code to be published soon, to be followed by regular releases based on feedback from pilots and updates to the ARF



Large-scale Pilots

1st of April official launch of 2-years piloting

The 4 LSPs are **working towards first milestones and deliverables**

Some real-life examples



ACCESS GOV SERVICES

Access digital public services (nationally and across borders) by using your wallet to securely identify and authenticate yourself.



MOBILE DRIVING LICENCES

Request a digital version of your driving license. Then always have it ready to share in your wallet.



EDUCATION

Never lose the university diploma you worked so hard for again. Easily store and share your most important education credentials.



HEALTH

Keep your health close at hand. Identify yourself at your pharmacist's and claim your needed prescriptions with just your wallet.



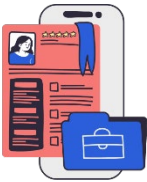
TRAVEL

Store and share key travel documents in your wallet. Prove who you are when booking a hotel online, and then easily check-in once you get there.



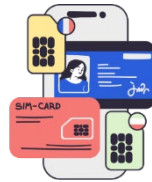
ACCESS SOCIAL SECURITY

Keep tabs on your social security information and use your wallet to access the social security benefits you are entitled to.



ORGANISATION ID

Use your wallet to prove who you work for when meeting new and potential clients.



REGISTER SIM

Registering a new SIM card just got easier. Your wallet lets you quickly identify yourself.



OPEN A BANK ACCOUNT

No need to track down to a bank branch. Verify your identity when opening a new bank account with just your wallet.



PAYMENTS

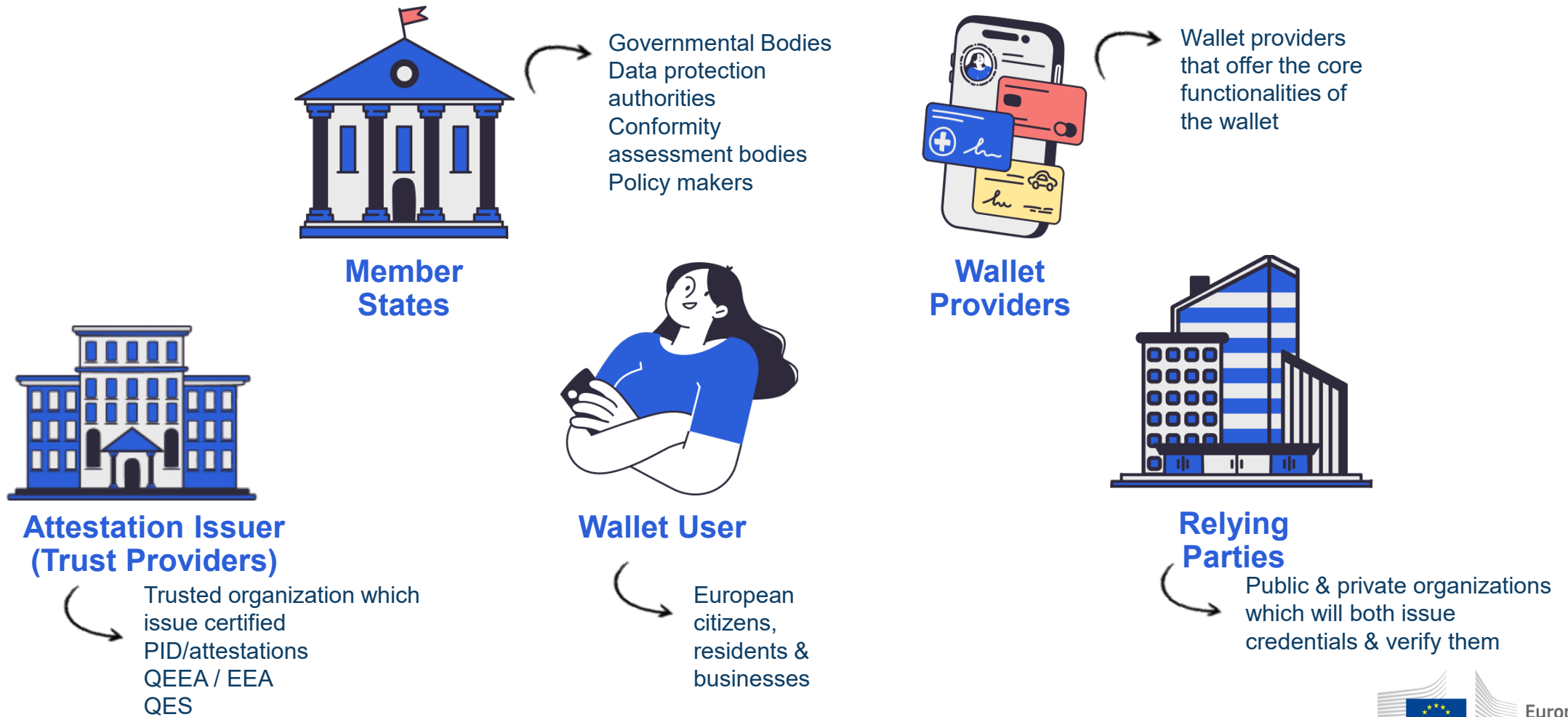
Make your online transactions easier. Use your wallet to identify yourself and authorise payments.



CONTRACTS

Your wallet makes business flow. Sign contracts with just your wallet.

The Ecosystem of stakeholders

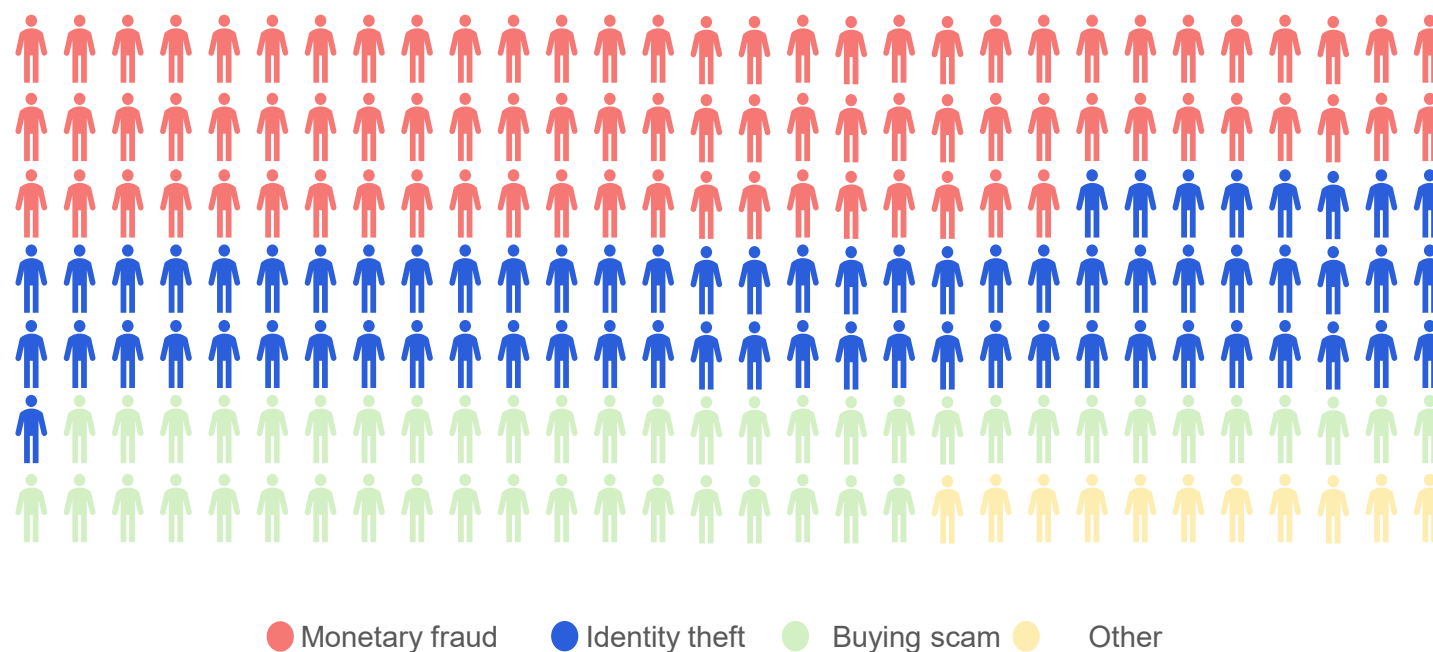


Digital ID against the Data Security challenge

56% of Europeans have experienced at least **one type of fraud** in the last two years

~20% of Europeans have been victims of **identity theft** in the last two years

Experience with fraud in the past two years, by groups of scams and fraud

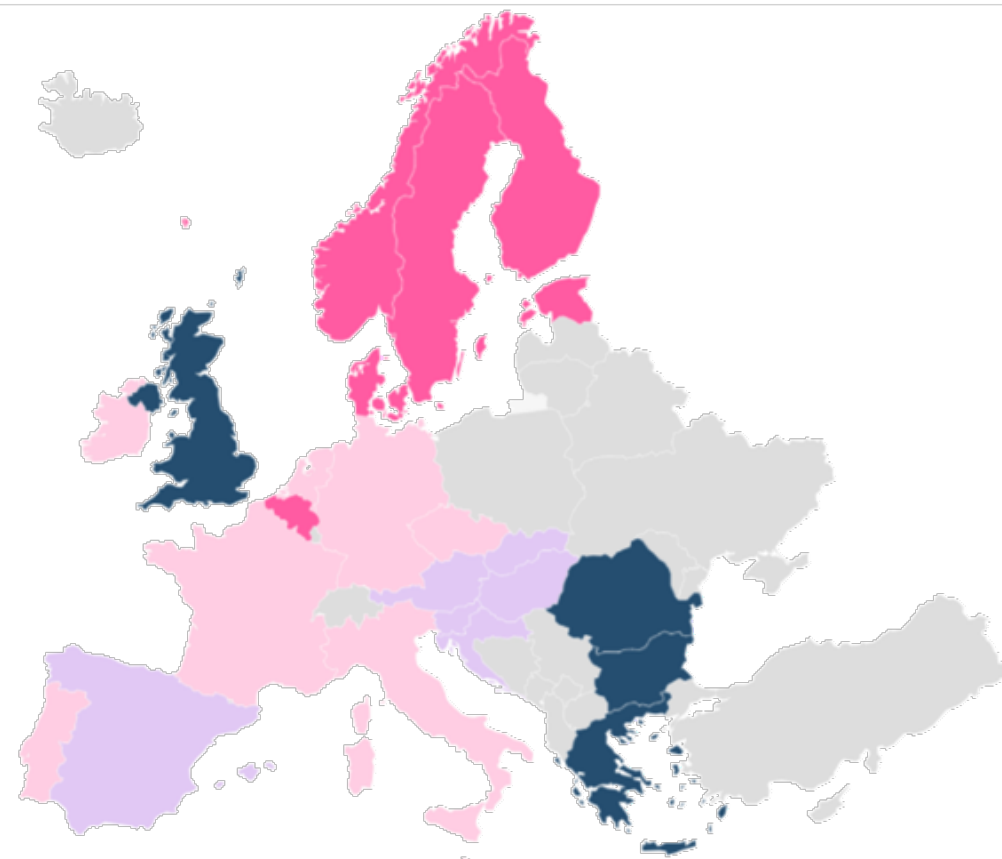


Digital ID against the Data Accessibility challenge

Digital ID development stages from mature to active

6/27 is the number of European countries that have a mature digital ID system, meaning that the penetration rate in the country is over 40% of the population¹ (see graph on the right)

14% of key public service providers across all Member States allow cross-border authentication with an e-Identity system



1. These countries include Belgium (itsme), Norway (BankID), Sweden (BankID) and Denmark (NemID).

The Benefits

Citizens



- Protect personal data
- Simplify paperwork and admin
- Easily access public and private services

Governments



- Improve access to digital services
- Enhance fraud prevention
- Improves security

Relying Parties



- Improve security and privacy
- Reduce cost of authentication
- Avoid relying on competing big platforms

Roadmap

1999 — 2014 — 2020 — 2021 — 2022 — 2023 — 2024 — 2025 — 2026

Legal

Adoption of
electronic
signatures
directive

Legal

Adoption of
the eIDAS 1
regulation

Legal

Public
consultation
on eIDAS
regulation
launched

Legal

Public
consultation
on eIDAS
regulation
launched

Legal

Legislation
progresses
(EP draft
report,
toolbox
process...)

Legal

Legislation
finalization
(trilogues,
regulation
adoption)

Legal

Implementing
Acts
published

Legal

Commission
adopts the
recommendat
ion for a
common EU
toolbox

Technical

Technical
progress
(ARF outline
published,
common
union
toolbox...)

Technical

Technical
progress (ARF
publications,
LSP kick-off,
reference
implement.
MVP, ...)

Technical

Technical
progress (ARF
publications,
LSPs use
cases,
reference
implement.
App)

Technical

First Member
States wallets
made
available

Technical

Wallets
widely
available in
all Member
States

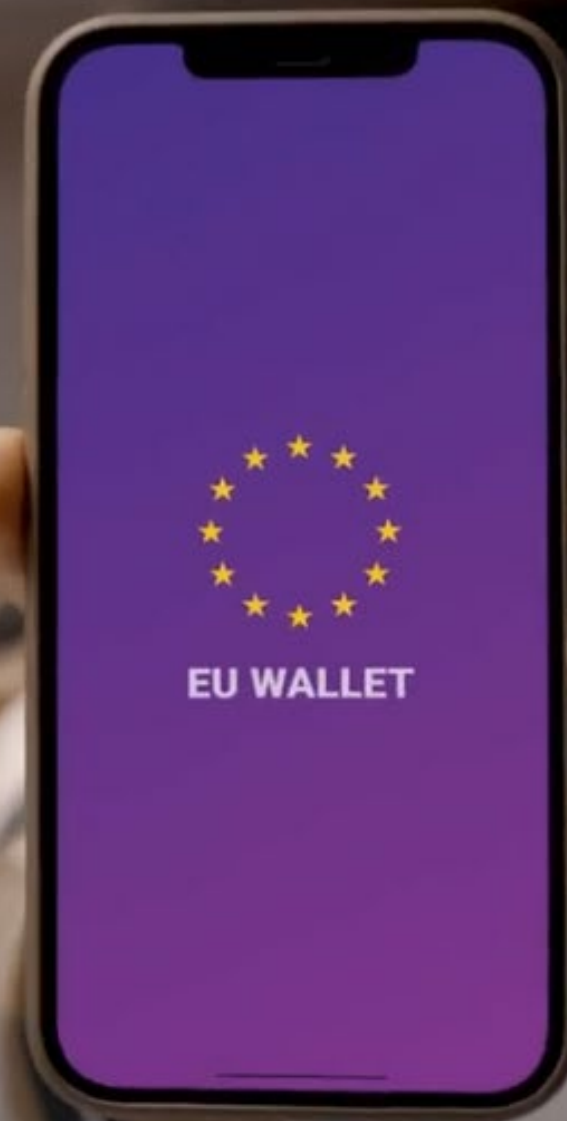


European
Commission

Thank you!

**The European Digital Identity Wallet
is coming**

STAY TUNED



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Four Large-Scale Pilots

20 countries

56 public and 80+ private entities

Use cases:

Electronic Government services, Bank Account opening, SIM registration, mobile driving licence, Remote Qualified Electronic Signature and ePrescription.



19 countries

18 public and 40+ private entities

Use cases:

Digital Travel Credentials, Payments, Legal persons

23 countries

36 public and 40+ private entities

Use cases:

Educational credentials and professional qualifications, Portable Document A1 (PDA1), European Health Insurance Card (EHIC).



6 countries

6+ private and 15 private entities

Use cases:

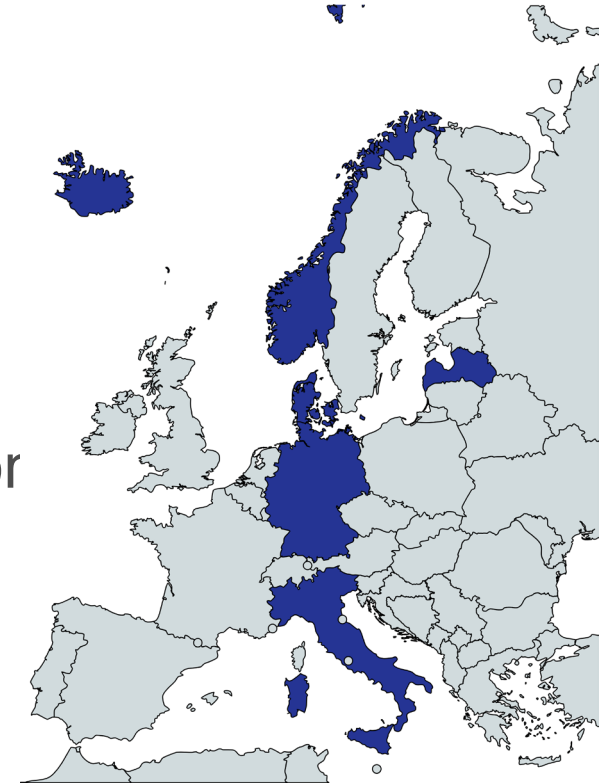
payments use-cases at both a cross-country and cross-sector level with partners coming from both private and public sector

Total budget: >90 Million (50% EU contribution), >250 Participants

NOBID Pilot Project



- NOBID is a pilot project involving 6 member states/EEA countries with 25 entities participating
- Led by Norway
- Focused solely on the payment use-case, primarily for the authorisation of payments in account-to-account transaction
- Iceland is involved in NOBID:



Government of Iceland
Ministry of Finance
and Economic Affairs

GREIÐSLU **VEITAN**

 **AUÐKENNI**



POTENTIAL Pilot Project



- POTENTIAL is a pilot project involving 19 member states and Ukraine with over 140 entities involved
- Co-lead by France and Germany
- Focused on piloting 6 use-cases for the use of the EUDI Wallet



- **Mobile Driving Licences (mDL)** – for online and physical interactions



- **Opening a Bank Account** – to verify a user's identity when opening a bank.



- **SIM Registration** – Wallet to prove their identity in pre- and post-paid SIM card contract registration



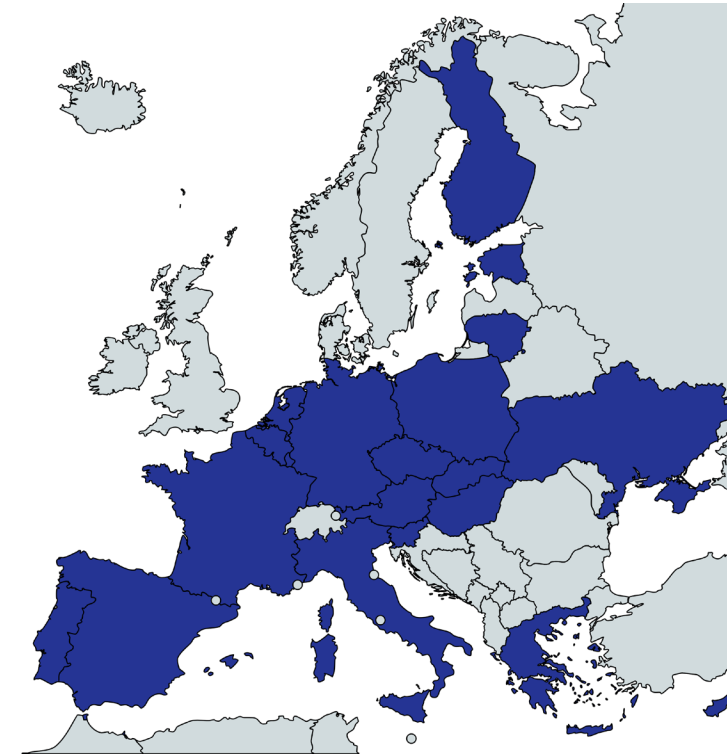
- **eSignatures** - provide a secure digital signature when signing contracts online






- **Accessing government services** – to file taxes or apply for supports

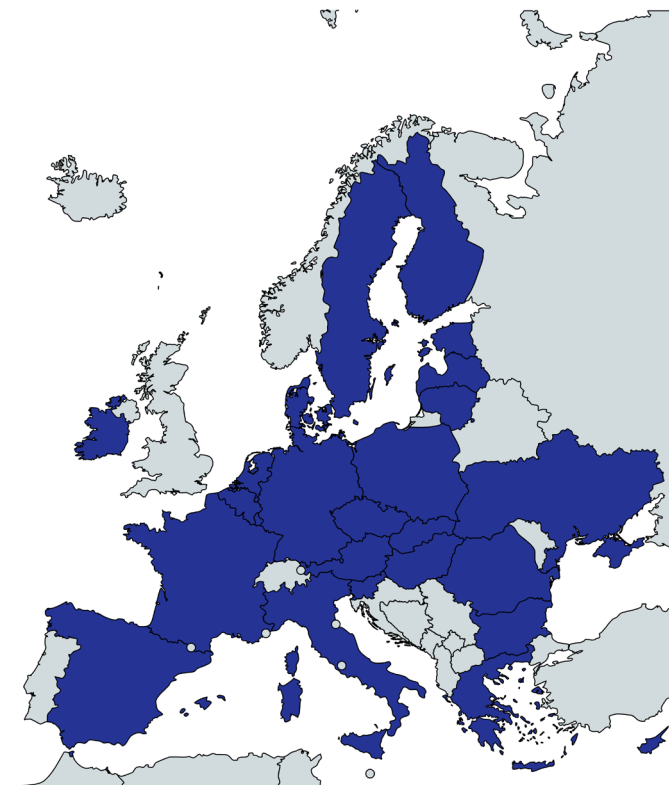


- **ePrescription** – identifying and providing details of prescription to a pharmacies





EWC Pilot Project

- EWC is a pilot project involving 18 member states and Ukraine with over 50 entities involved
- Co-lead by Finland and Sweden
- Focused on piloting 3 use-cases:
 -  Payments - store credentials and facilitate payments in account-to-account and card-based transactions
 -  Travelling – quick airplane boarding and quick border crossings (e.g. by a storing Digital Travel Credentials)
 -  Organisational Digital - business-to-government or business-to-business interactions



DC4EU Pilot Project



- DC4EU is a pilot project with 80 relevant institutions from 22 countries backed by 43 public organizations and 49 private entities.
- Spain is the coordinator of DC4EU
- Focused on piloting 2 use-cases;
 -  **Freedom of Movement** –social security documents such as European Health Insurance Card
 -  **Education/Professional Qualification** – educational qualification or professional

