Empowering Trust in Digital Transactions

Digital Trust Beyond the EU: Armenia's eIDAS-Aligned Digital Trust Ecosystem

16 September 2026 | 18th CA Day | Tallinn, Estonia

imID

10+3=1, Founded: Feb 2024, operational: Sept 2024

Ucom
IDBank
acba
AEB ARMECONOMBANK
team TELECOM ARMENIA
FASTBANK
Ardshinbank
evocaBANK
VIVA
AMERIABANK
INECOBANK
CONVERSE BANK
UNIBANK

What the tech landscape looked like

Adoption public sector only, a few public RPs, main use-case: State Revenue Committee



ID Card

Government issued physical document

- Issued in person
- Plastic card
- Limited use cases

Mobile ID

SIM Based

- Tied to mobile operator
- Works only on SIM
- **Separate instances**

VIVA

18k customers

NIKITA

4k customers

National Certificate Authority

Issues and manages digital certificates

National Legal Framework 2024

Original Law

Law on Electronic Document and
Electronic Digital Signature enacted

- Established legal validity and the PKI trust model
- Electronic documents legally equivalent to paper by using certificate-based cryptographic signatures within a state-recognized PKI trust framework.

2004 — 2017 — 2024 — 2025 — 2025 — 2026 — 2027

Decree 572-N

Use of e-documents and e-signatures
in state bodies regulated

Turn the 2004 legal recognition of electronic signatures into an operational framework for secure, digitally signed interactions with government.

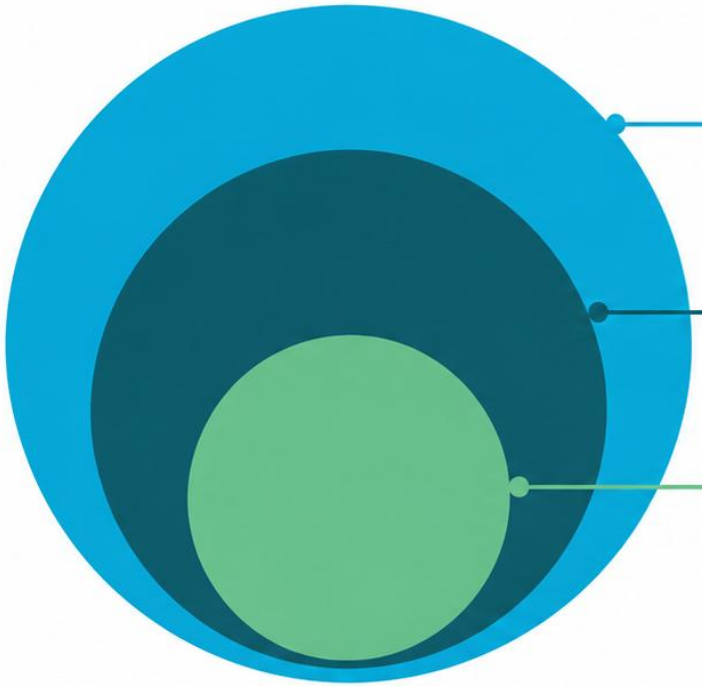
imID was founded

Armenian Government’s vision

- EU standards of digital identification will introduced be in order to create an open electronic identity ecosystem in accordance with the European eIDAS regulation.

- As a result, certified organizations can offer trust and identity services, and the government will perform its regulatory and monitoring function without competing with the private sector.

Market overview



Total Addressable Market (TAM)

10-11 million Armenians around the World

Serviceable Addressable Market (SAM)

2.3 million adult (18+) population of Armenia

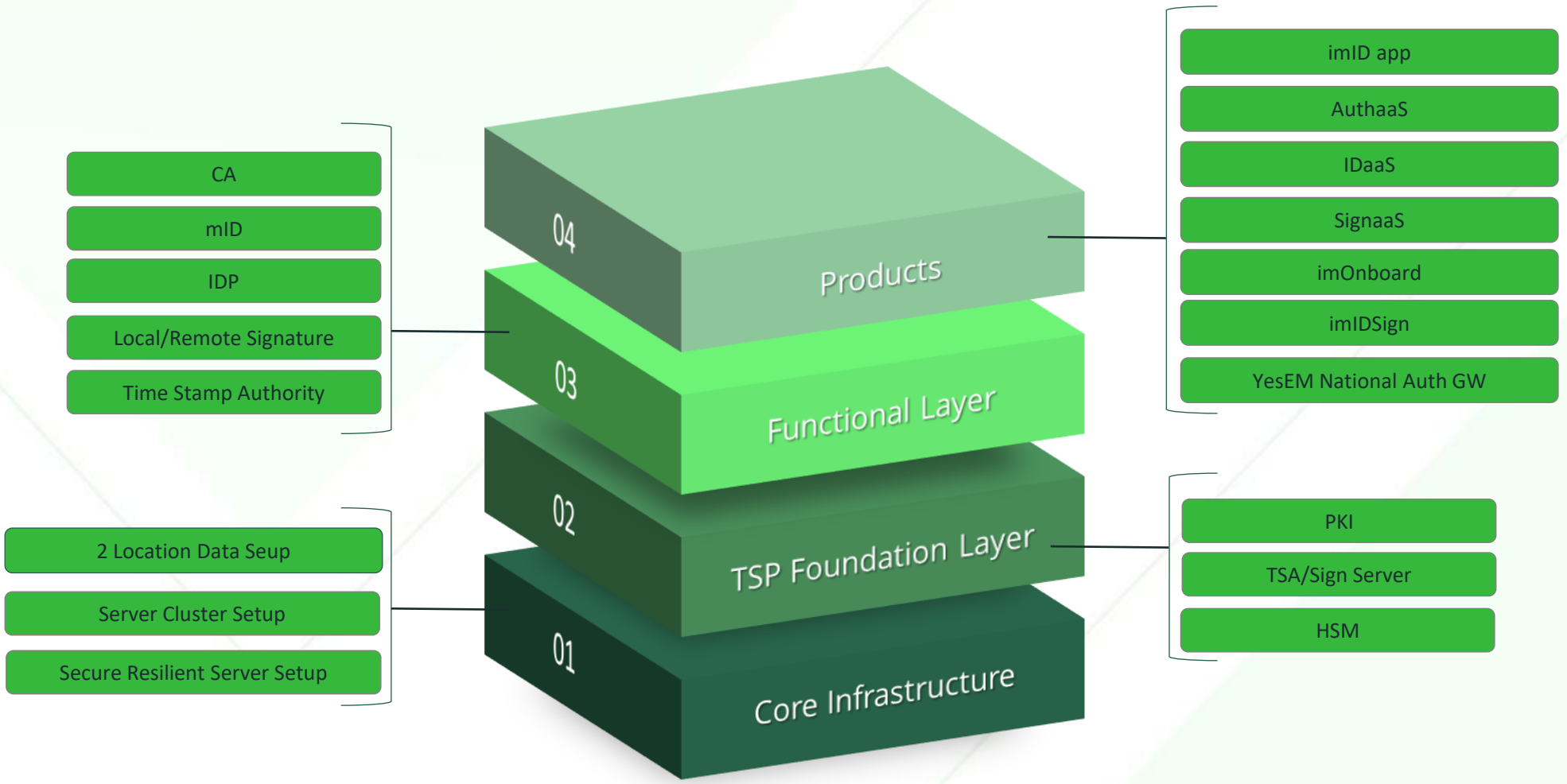
Serviceable Obtainable Market (SOM)

1.5 million economically active residents of Armenia



Our journey began

Infrastructure Deployment (2 Data Centers, HA & Failover)



eIDAS expertise from Obserwatorium

Members of leading national and international organizations related to the development of technology and digital transformation of enterprises and public administration.

OBSERWATORIUM . BIZ

www.obserwatorium.biz

The imID team is supported by a group of experts who guide us through the steps to achieve eIDAS compliance.

1. An onsite **first** workshop was held in January 2025 in Yerevan, followed by a meeting with the regulator (ISAA).
2. An onsite **second** workshop was held in May, 2025, in Yerevan, during which Trusted Roles were trained and appointed. Trusted Roles passed an exam on eIDAS and ETSI standards.
3. Our collaboration continues to date

RA Government Decree No. 1015-N

Original Law

Law on Electronic Document and Electronic Digital Signature enacted

2004

2017

Decree 572-N

Use of e-documents and e-signatures
in state bodies regulated

2024

imID was founded

2025

Decree 1015-N

- CA accreditation framework
- SIM/eSim/Mobile ID. Remote signature creation
- ETSI references
- eIDAS conformity audit requirement

Modernize Armenia’s Certification Authority framework by introducing stronger accreditation, security, financial and audit requirements aligned with international and eIDAS-based trust standards.

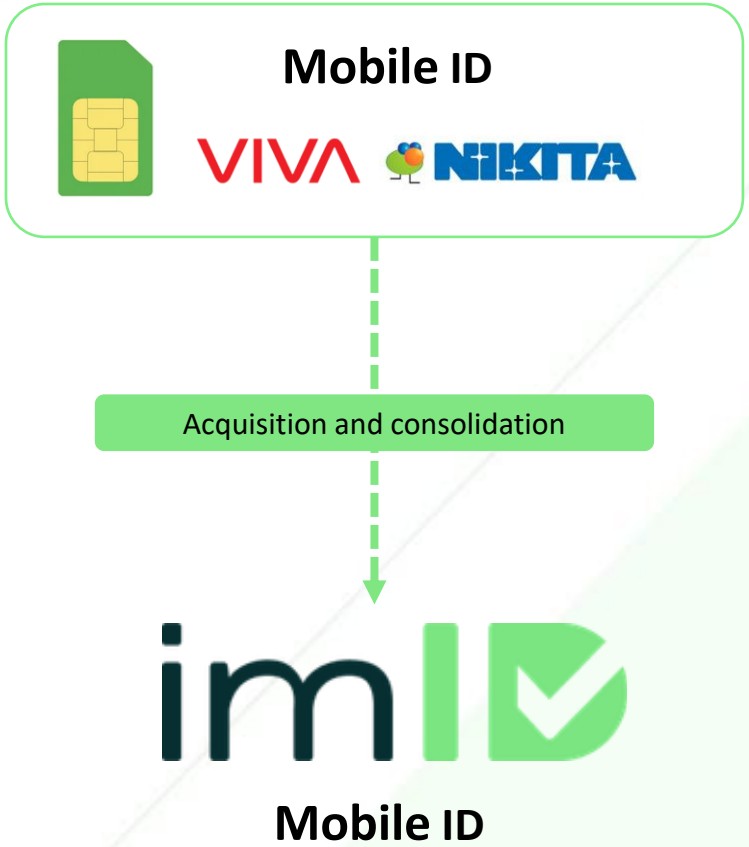
2025

2026

2027

Acquisition of Mobile ID solution from Viva and Nikita

- Completed transfer of Viva and Nikita Mobile ID platforms to imID
- Unified national identity ecosystem under one operator imID
- Strengthened independence and service scalability
- Optimized and service quality upgraded



eSIM launch at 3 Telecos









imID Certification Authority

1. imID Root CA and the CA infrastructure operational
2. Established national trust anchor for all digital signatures and digital IDs
3. Governmental certification of imID CA
4. imID CA Go-Live

CA certification December 2025

CA go-live April 2026

eIDAS Conformity Assessment in progress

1. Qualified Certificate Issuance

Scope: Issuance and validation of qualified certificates for qualified electronic signatures, with in-person identity verification of the subscriber.
Standards: **ETSI EN 319 401, ETSI EN 319 411-1, ETSI EN 319 411-2**

2. Qualified Time Stamp Creation

Scope: Provision of qualified electronic time stamping services.
Standards: **ETSI EN 319 401, ETSI EN 319 421**

3. Management of RQSCD

Scope: Management of Remote Qualified Signature Creation Devices (SAM + HSM).
Registration services:

- Service activation and deactivation through partner banks
- Identity verification and onboarding via the imID application

Standards: **ETSI EN 319 401, ETSI EN 319 411-1, ETSI EN 319 411-2 , ETSI TS 119 431-1**

imonboard

OWN THE OnBoarding.

OWN THE CONTROL.



imOnBoard

OWN THE CONTROL

Control the entire onboarding process. Define and configure every step yourself.

REDUCE HUMAN ERROR

Automate identity verification and minimize manual work and operational risk across every registration point.

VERIFY AT THE SOURCE

Connect directly to any government data source to validate identity documents at the source of truth.

4-EYES, BUILT IN

Enforce dual-control workflows with the Four Eyes Principle embedded directly into the registration mechanism.

SET YOUR OWN RULES

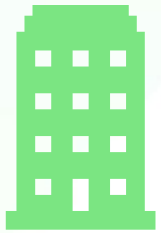
Get fully customizable workflows, integrations, and verification mechanisms matching your regulatory and business needs.

TELLER CERTIFICATION

Build certification into every onboarding step, keeping tellers trained without leaving the platform.

Registration aithorities

1st imID local RA point



imID RA – at Bank



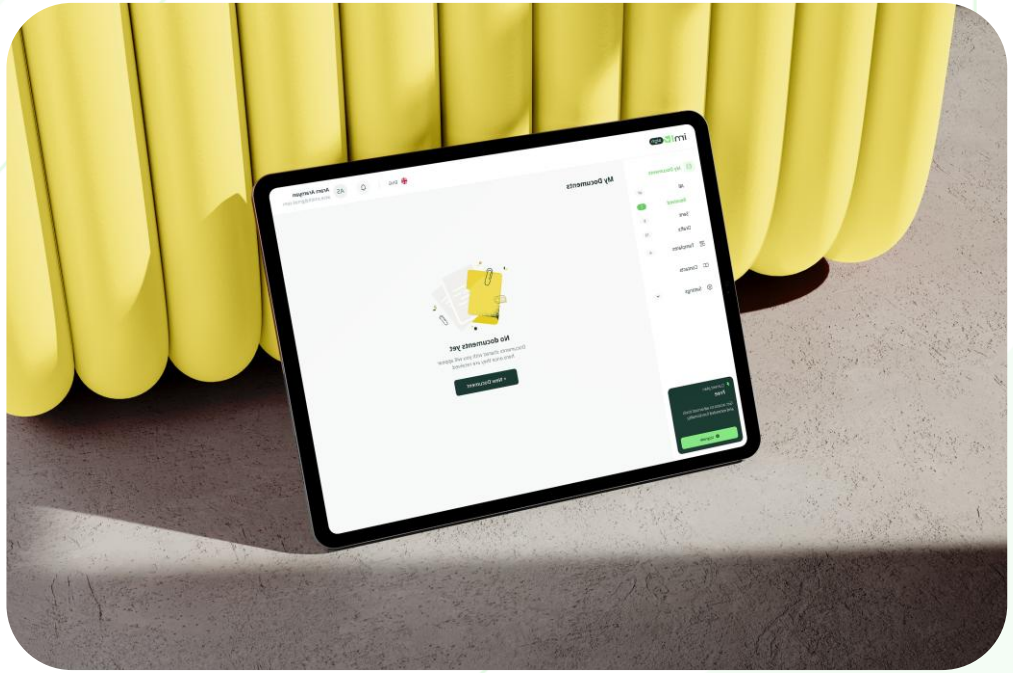
more banks and 2 Telecos are interested

imID app (based on smart-ID, SK-ID Solutions) - Live

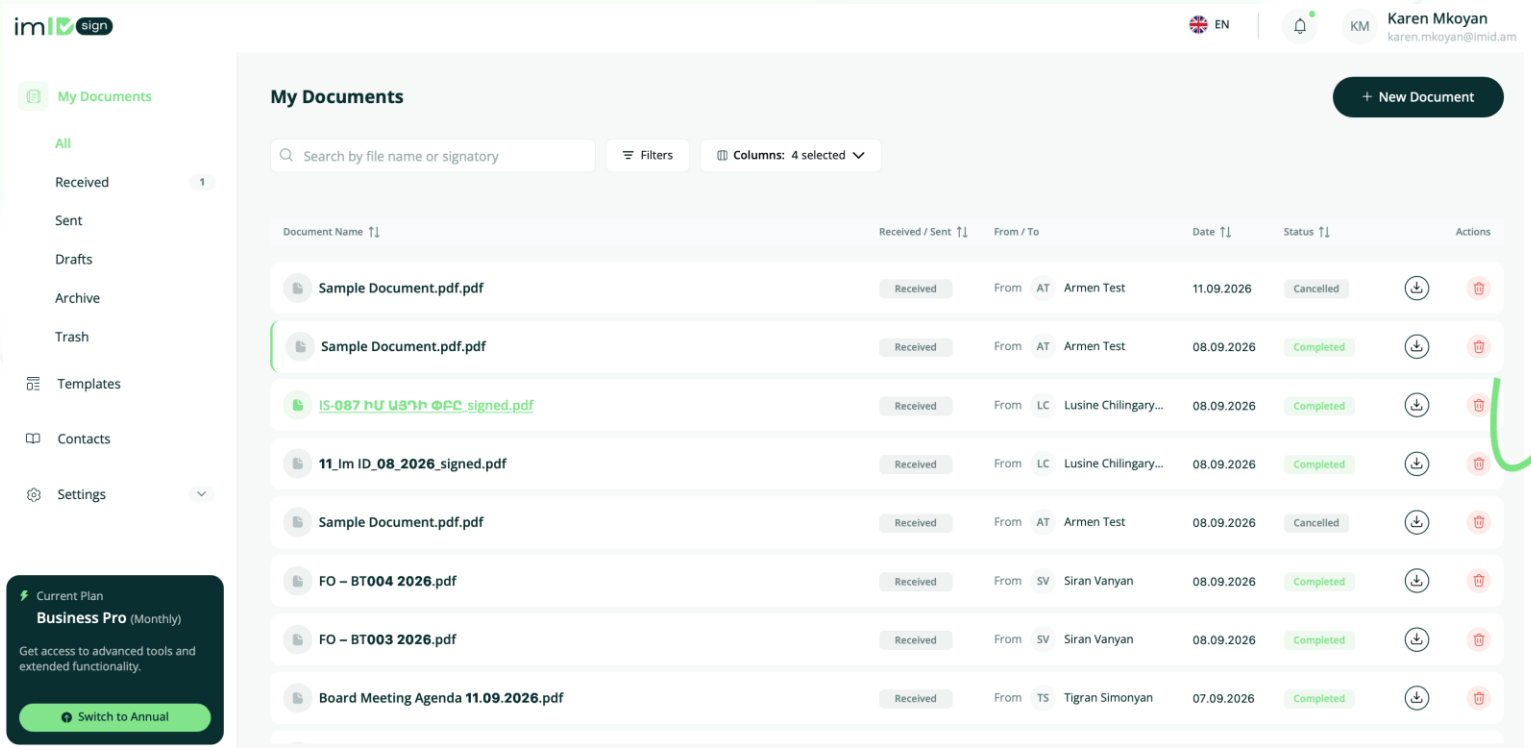


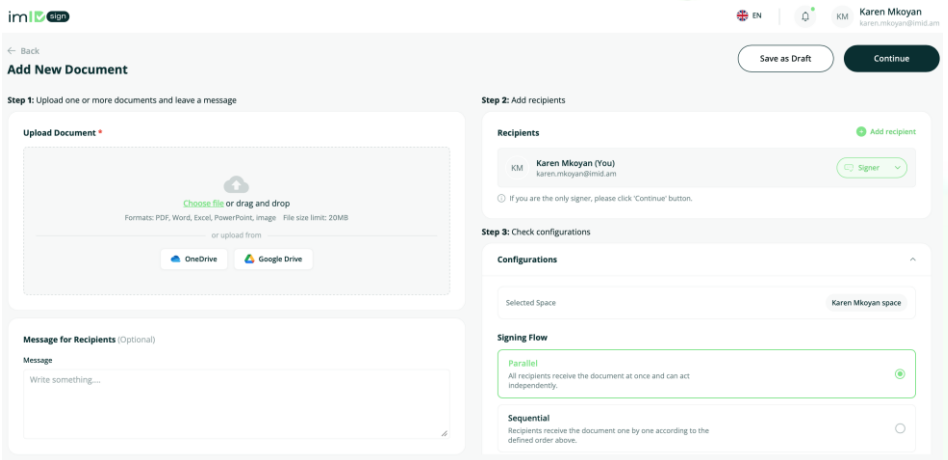
imID sign

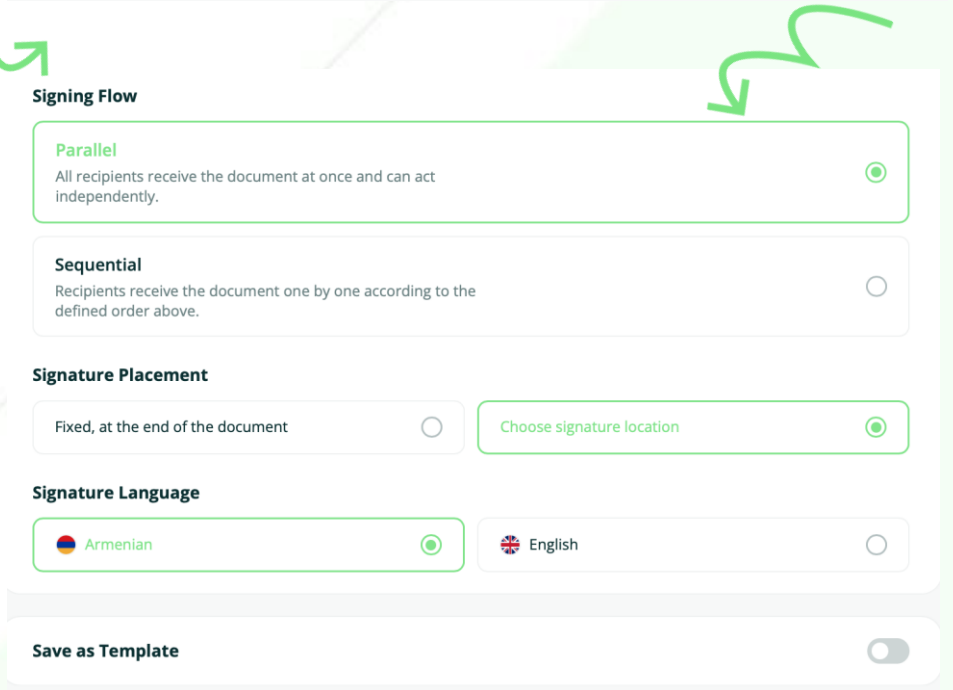
brings document signing, sending and tracking into one platform, helping you work faster, easier and with full control.



imID Sign live







imID imIDsign.am

For You

Upload & automate

Upload documents and manage the entire signing workflow in just one click.

Assign roles

Easily assign each participant as a signer, approver, or viewer.

Customize your signature

Choose the language and position of your e-signature directly on the document.

Share instantly

Generate and share document links with just one click.

Any format, ready to sign

Upload Word, Excel, JPG, and more—imID Sign automatically converts them to PDF.

Sign from your cloud

Upload documents directly from Google Drive or OneDrive.

Legally binding eSignature.
As valid as a handwritten signature.

For Your Business

Get branded



Fully brand their signature page with your **logo, colors and visual identity**. When your customers receive a document to sign, it feels like *their* experience.

Create your team



Invite members, assign roles, share features and track document flows in real time from one unified space.

White-label

Also available as white-label solutions

imID sign | imID onboard

API Services

Identification as a Service

Identification as a Service (IDaaS) provides a secure and seamless way to verify user identities online, enabling businesses to offer trusted access to their services. With multi-factor authentication and compliance with global standards, our solution enhances security while ensuring a smooth user experience.

Authentication as a Service

Authentication as a Service is designed for high-volume, low-cost authentication operations, such as logging into a system, verifying identity, terminal authentication and transaction confirmation.

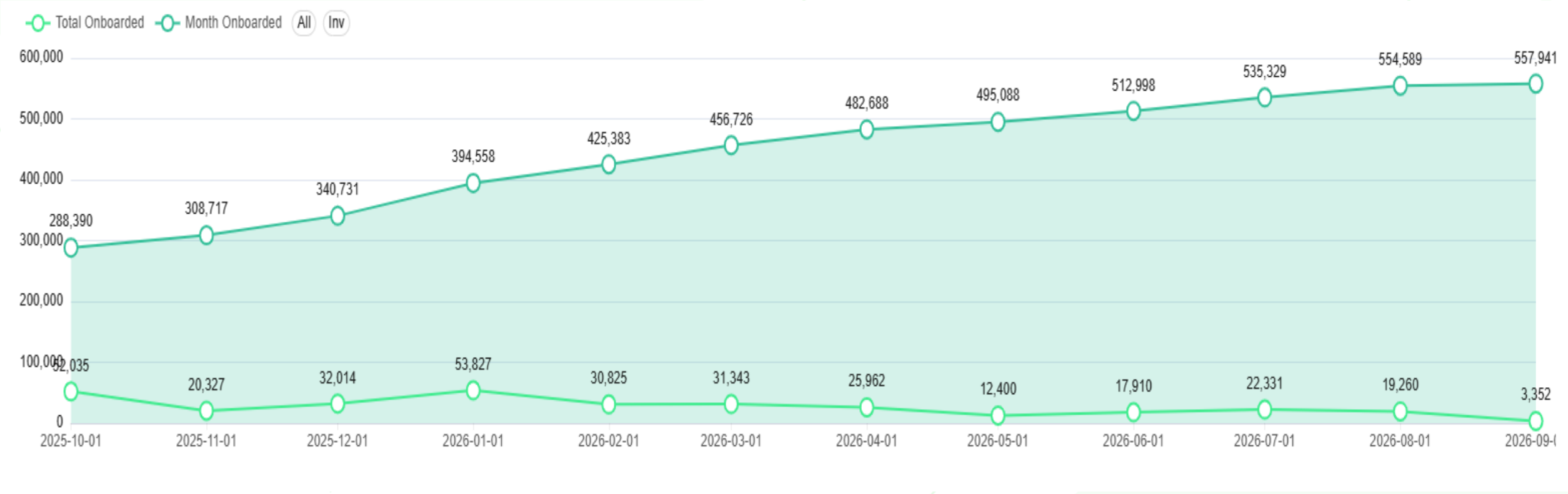
Signature as a Service

Signature as a service solution empowers organizations to execute legally binding electronic signatures with ease. Built on advanced trust service protocols, it enables secure, efficient, and paperless transactions, saving time and resources while maintaining compliance with international regulations.

Customer (RPs) growth

AEB ARMECONOMBANK ՀԱՅԷԿՈՆՈՄԲԱՆԿ	AMERIABANK	evocaBANK	acba	team TELECOM ARMENIA	fastshift
Onboarding in AEB App, Authentication on payment terminals	Onboarding in ameriabank.am and MyAmeria App	Authentication on payment terminals	Authentication on payment terminals	Authentication through IVR	Authentication on payment terminals
EASYPAY	FinBox	idram	IDBank	teamPay	MOBIDRAM
Authentication on payment terminals	Authentication on payment terminals	Authentication on payment terminals		Onboarding in TeamPay App	Authentication on payment terminals
	AcrA credit bureau	tutu	list	cash me	
Authentication, eSignature	Onboarding in Acra.am	Authentication	Onboarding in List.am App, Authentication as a Verified User	Onboarding in CashMe App	

User Statistics



The Ecosystem today

imonboard

imsign



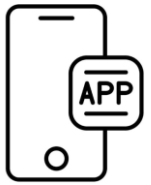
ID Card

Government issued physical document

imID Mobile ID



imID APP



imID CA

Certificate Authority

Issues and manages digital certificates

Toward an eIDAS-Aligned Framework

A new Law on Electronic Identification and Trust Services is in circulation, expected to enter into force in early 2027 - bringing Armenia's legal framework in line with eIDAS, ETSI and international best practice.

Expected entry into force: Early 2027

From an Obsolete Framework to eIDAS Alignment

2004 — Original Law

Law on Electronic Document and Electronic Digital Signature enacted

2017 — Decree 572-N

Use of e-documents and e-signatures in state bodies regulated

2024 — imID was founded

2025 — Decree 1015-N

Accreditation of CAs — first ETSI/eIDAS-oriented logic

2025 — Cybersecurity Law

RA Law on Cybersecurity enacted, reinforcing the trust framework and Cyber requirements for Trust Service Providers

2026 — Draft Law Circulated

New Law on Electronic Identification and Trust Services under review

2027 — Expected in Force

eIDAS-aligned legal framework expected to take effect

Newly Formed Regulatory Body

Information Systems Regulatory Commission of Armenia

Formed in March 2026 by the National Assembly

Regulatory Commission's Mandate

01

Enabling the Digital Economy

Promoting and safeguarding the formation of a unified digitalized environment and digital economy.

02

Policy Coordination

Participating in the development of government policy on cybersecurity, electronic services, digitalization coordination, and the digital economy.

03

Regulating the Identification & Signature ecosystem

Organizing and directing the development of software for identification, digital signature and encryption.

imID and Armenia's Digitalization Agenda

Armenia’s Government Programme 2026-2031

Chapter 3. Human Centric Services and digital transformation

Introduction of a new eID and Trust Services

imID Outlook

From Foundation → Product → Scale

Strategic framing:

- 2025 was the year of building the core and the foundation
- 2026 is the year of products and delivery
- 2027 will be the year of scale.

We are now transitioning from infrastructure readiness to citizen-facing and market-ready products, while maintaining regulatory discipline and long-term trust.



Thank You