

European Digital Identity

13 September 2024



Introducing the EU Digital Identity Wallets

What is EU Digital Identity Wallet?

Identification is how we prove who we are; think of your passport or driver's license. With more and more private and public services becoming digital; a **safe, reliable, and privacy enhancing** means of digital identification is needed for **everyone in Europe**.

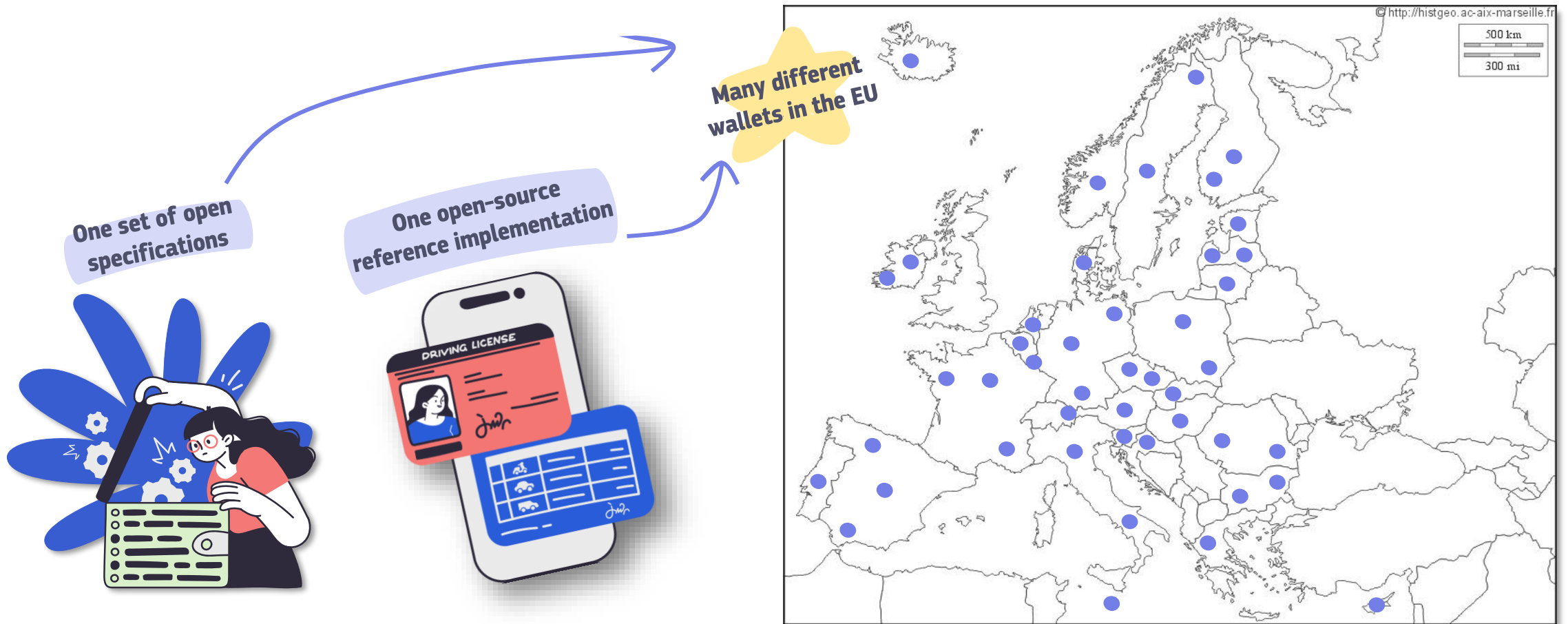
The EU Digital Identity Wallet

- is the **European Commission's response** to the challenges of digital identification.
- will allow you to **securely identify yourself** online when accessing a wide range of public and private services,
- will let you **store, present and share electronic attestations** (which include everything from university diplomas to train tickets).
- will let you **sign digital documents** swiftly and easily
- will be made available in **every EU Member State for all citizens, residents and businesses**.



Open

There will be multiple EU Digital Identity Wallets, all built to a common set of open specifications by the European Commission and Member States. They will be **interoperable**, and both the reference implementation and all European Wallet Apps for consumer devices will be open source.



The EU Digital Identity Wallet benefits



Citizens

- **Easily access public and private services**

The EU Digital Identity Wallet will enable easier access to public and private services, and reduce the time and administrative burden needed to access them.

- **Protect personal data**

The EU Digital Identity Wallet introduces selective disclosure of attributes, and it greatly reduces the chances of your data being used for profiling purposes.



Private Companies

- **Reduce cost of authentication**

The EU Digital Identity Wallet will provide a secure and reliable means to authenticate users that will function across the entire EU, allowing businesses to easily conduct more types of transactions online.

- **GDPR and Cybersecurity compliant**

As the EU Digital Identity Wallet is highly secure and GDPR and Cybersecurity compliant, more sensitive customer transactions can be carried out entirely digitally — creating many new business opportunities.

- **Neutral public sector authentication Solution**

The EU Digital Identity Wallet will be a neutral public sector authentication solution. This means businesses do not need to be dependent on private third party solutions.



Public Administrations

- **Improve security**

The EU Digital Identity Wallet will provide public authorities with a GDPR and Cybersecurity certified wallet that has been tested across Europe

- **Facilitate uptake of digital services**

It will also enable more digital public services to be offered, as 100% of citizens will have access to means of electronic identification with the launch and adoption of the wallet. The wallet's wide range of private sector use cases will help to increase its wider adoption.

- **Enhance fraud prevention**

Adoption of the wallet will enhance fraud prevention. Identity fraud and impersonation will become more difficult once every citizen and resident has access to a secure and private means of digital identification.

Wallet Use Cases in preparation and piloting ..



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.



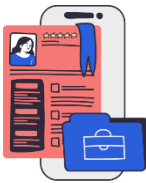
TRAVEL

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.



AGE VERIFICATION

Your wallet can provide proof of age when requested, without disclosing any information about your identity.



CONTRACTS

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

Large Scale Pilots 2023-2025

Regrouping +300 Public Administrations and Companies in EU, EEA and Ukraine



Focus on online and in-store payment functions

PAYMENTS



17 Member States and Ukraine pilot eGovernment access, banking, mobile driving license, ePrescription and identification services for the private sector

MOBILE DRIVING LICENSE

ACCESS GOV SERVICES

OPEN BANK ACCOUNT

HEALTH

CONTRACTS

SIM REGISTRATION



Focus on Travel ID, card-based payments and identification for companies

PAYMENTS

TRAVEL

ORGANISATION ID



Certificates and Credentials for education, work and social security

EDUCATION

SOCIAL SECURITY



Large Scale Pilots 2025-2027

New call for large scale pilots published [EU Funding & Tenders Portal](#) – Deadline 5 November 2024

Wallets for Businesses



Wallets for Travel



Wallets for Payments & Banking



Wallets for Age Verification



Business-to-business and business-to-government scenarios including regulatory compliance, simplification, company registration, and power of attorney

National and Cross-border travel scenarios including local public transport, long-distance travel, shared mobility border control, hotel check-in

Payment and banking scenarios including a standardised process for Know-Your-Customer, Strong Customer Authentication, offline transactions and processes

Privacy protecting Age Verification e.g. for online platforms, issuance of pseudonymous or zero-knowledge proof attestations

The 3 main pillars of the European Digital Identity Framework

To achieve its objectives, the EUDIF was founded on three main pillars:

eID Schemes

- Member states **must notify the European Commission of their eID schemes**, which are then published as trusted and recognised for cross-border use.
- The Regulation **establishes a framework for the mutual recognition** of electronic identification means and trust services across EU member states.
- The Regulation lays down the conditions under which Member States are to recognise **natural and legal persons' electronic identification means** falling under a notified electronic identification scheme of another Member State.
- The eIDAS Regulation establishes **three levels of assurance** (low, substantial and high), and each level has certain **minimum criteria and functional requirements**.

EU Digital Identity Wallets

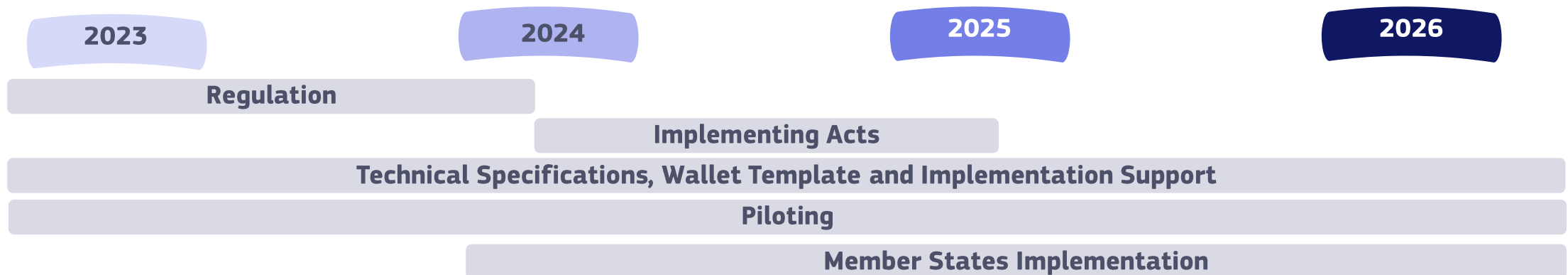
- Every **Member State will offer at least one EU Digital Identity Wallet** under a notified eID scheme, to its citizens, residents and businesses.
- To make wallets work seamlessly across borders, every Member State will rely on a **common set of standards and specifications** to build their wallets.
- These common specifications for the EU Digital Identity Wallet will be **referenced in Implementing Acts** (legislative texts) making them **mandatory** for all wallets across all EU Member States.

Trust Services

- **Trust services refer to a range of electronic services that are designed to provide security, privacy, and reliability for electronic transactions.** The Regulation establishes a general legal framework for the use of trust services.
- Beyond mere identification, the regulation will expand the scope of trust services to include **recording of electronic data in an electronic ledger, the management of remote electronic signature and the creation devices or remote electronic seal creation devices.**
- The EUDIW raises the bar for trust services, **requiring higher assurance levels for digital identity schemes.**

European Digital Identity – Milestones

- **2021 June – Proposal for a European Digital Identity Framework**
- 2021+ ongoing – Expert Group develops Wallet Technical Specifications
- 2022+ ongoing – Wallet Template is developed and updated to support implementation
- 2023 + ongoing – Large Scale Pilots test key use cases and participate in wallet development
- **2024 May – Regulation enters into force**
- 2024 September – New Governance Framework Launched
- 2024 November – First set of Implementing Acts adopted
- 2025 May – Second set of Implementing Acts adopted
- **2026 November – Member States Issue Wallets to Citizens**



Thank you! Questions?

