



Digital Identity

for All Europeans





#DigitalEU #EUdigitalidentity



Disruptive innovation Conference, Reykjavík

21 September 2023

# European Digital Identity Wallet Vision





## The ambition: Towards a European Digital Identity







## Free to be used by all citizen

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



## Functions of the EU Digital Identity 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



## What can you do with the EU Digital Wallet?

The EU Digital Identity Wallet will simplify your life and protect your data. It will also improve security and flexibility for governments and businesses when carrying out transactions online. Discover some examples of how it can radically simplify your day-to-day life.



#### **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.



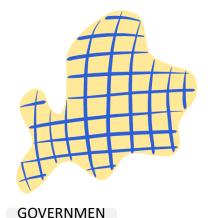
## The benefits

How will citizens, governments, relying parties and society benefit from the wallet? Discover the many benefits of the EU Digital Identity Wallet



#### **CITIZENS**

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



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

TS

 Cost and efficiency gains through a single set of specifications



#### RELYING PARTY

- Improve security and privacy
- Reduce cost of authentication
- Protect business information from (competing) platforms



#### Society

- More transactions conducted fully online
- Resources can be allocated elsewhere
- New business opportunities
- Economic Growth



## One set of standards. Many different wallets.

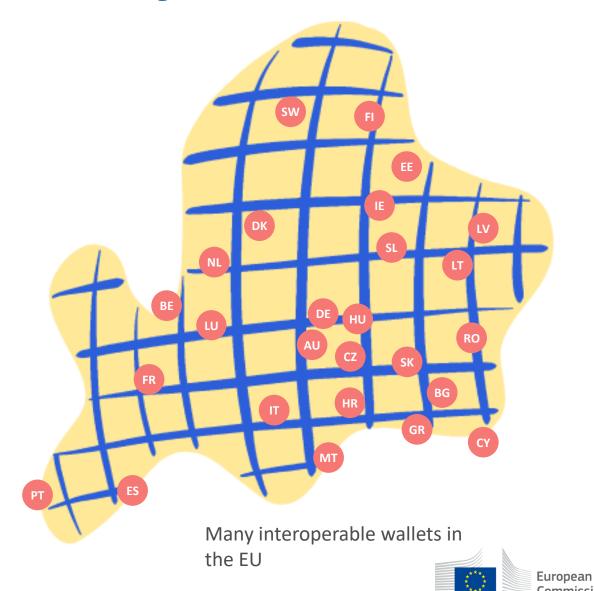
There will not be one EU Digital Identity Wallet, but many, built to one set of specifications, developed and agreed by Member States in close cooperation with the European Commission.

All Wallets will be interoperable and work seamlessly across borders and services.





One set of specifications



# Development of EU Digital Identity Wallet Process



## Four parallel work strands



Legislative Process

Negotiation of the proposal for the revision of the **eIDAS regulation** underpinning the EU Digital Identity Wallet Regulation

Wallet Technical Specifications Member States and the Commission working on a common toolbox consisting of an architecture and reference framework, common standards and specifications, guidelines and best practices for the EU Digital Identity Wallet

Large-scale Pilots

Grants under the Digital
Europe Programme for large-scale pilots
around use-cases for the EU Digital Identity
Wallet

Wallet
Reference
Implementation

A **reference implementation** of the EU Digital Identity Wallet based on the technical specifications agreed by the toolbox.



## Milestones

## **Legislative Process**



Ongoing Co-legislators negotiations



## Wallet technical specification

First release and continuous updates since February 2023





In development since March 2023

## **Large-scale Pilots**



1st of April official launch of 2-years piloting

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

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

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

The 4 LSPs are working towards first milestones and deliverables



## The Architecture and reference framework

- The latest version of the ARF represents consensus regarding the fundamental elements necessary for developing an EUDI Wallet prototype
- The architecture is a moving target due to the legislative process still on going
- The document is open and shared on <u>github</u> to collect feedback from stakeholders
- New releases of the ARF with additional specifications will be published on a regular basis

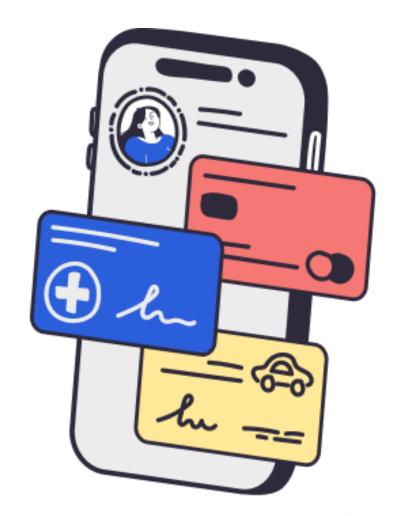




## Reference Implementation

## **Objectives**

- The Commission is providing a reference technical infrastructure to support interoperability and implementation of the EU Digital Identity Framework to be tested in the large-scale pilots
- It will publish open-source code for iOS and android devices to demonstrate the feasibility of the specifications
- The Commission will provide to support to Member States and other stakeholders in developing, implementing and scaling up the EU Digital Identity Framework





## 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.

#### 23 countries

36 public and 40+ private entities

#### Use cases:

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





#### 19 countries

18 public and 40+ private entities

### Use cases:

Digital Travel Credentials, Payments, Legal persons





### 8 countries

6 public and 15 private entities

#### Use cases:

payments use-cases at both a crosscountry 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









## 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



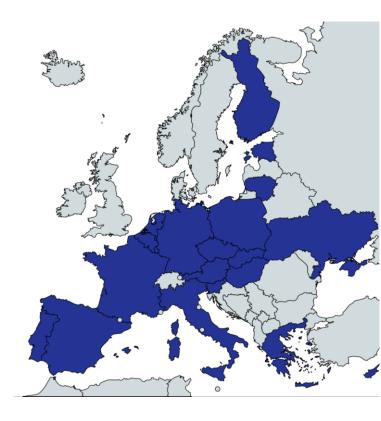
**eSignatures** - provide a secure digital signature when signing contracts online



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

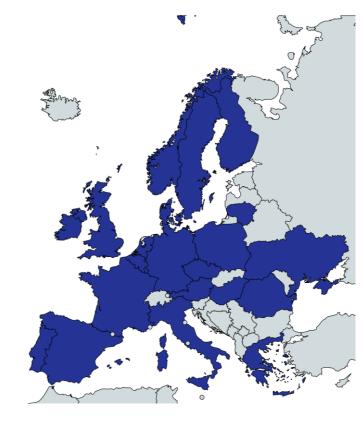




## DC4EU Pilot Project



- 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







## **Further Information**



## **Further Information**

On the Commission Proposal

https://commission.europa.eu/strategy-and-policy/priorities-2019-2024/europe-fit-digital-age/european-digital-identity\_en

• On the Toolbox Process

https://digital-strategy.ec.europa.eu/en/policies/eudi-wallet-toolbox



https://ec.europa.eu/commission/presscorner/detail/en/ip\_23\_3556











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# Thank you!

## The European Digital Identity Wallet

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is coming
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