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EUDI Wallets

A Current Outlook

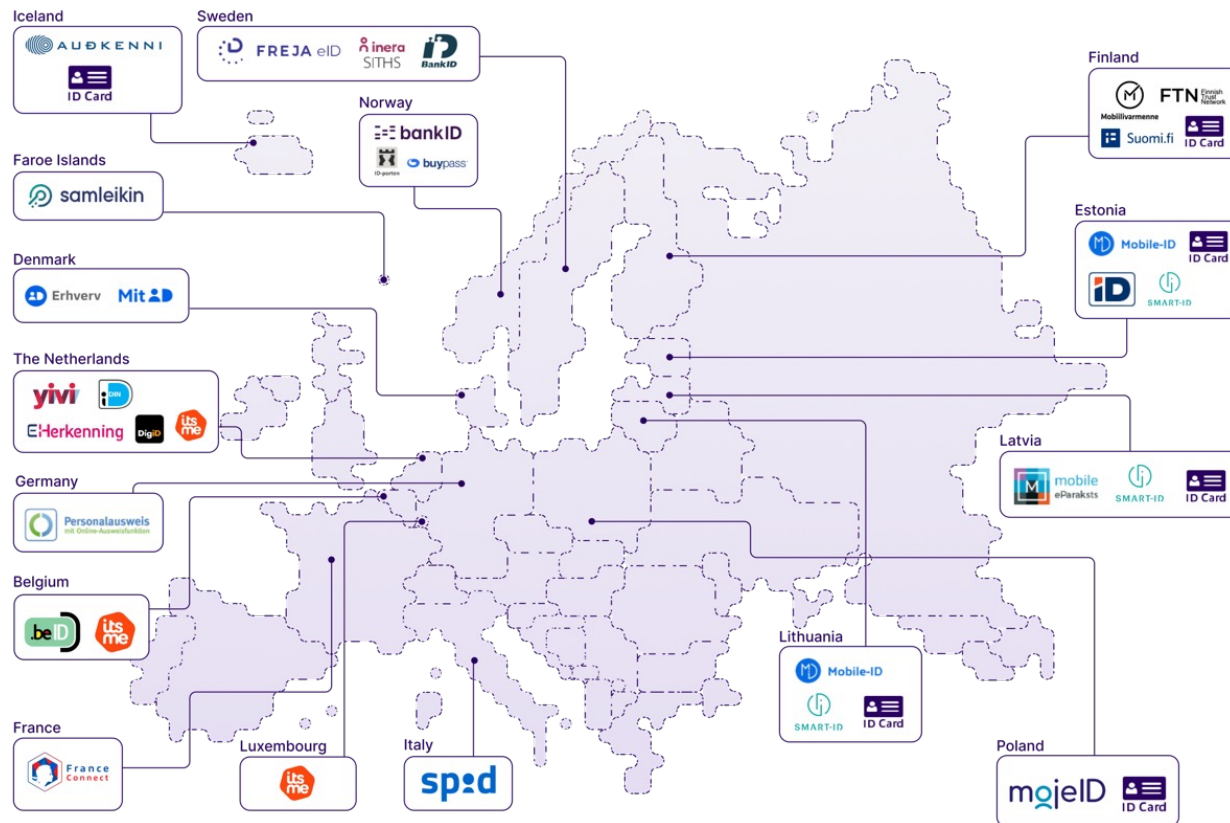12 March 2025 | A Dock Labs Live Event

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European eIDs

eIDs supported by Signicat

→ Electronic identities have been around since **the early 2000s**

→ Used for **authentication**, **onboarding** and **signing**

→ **EIDAS (2014)** gave the first new impulse

→ More eIDs in various stages of development

→ **EU Digital Identity Wallets** are now being developed and tested

Signicat Report "The State of Digital Identity in Europe 2024 – 2025"

eID adoption across Europe

High eID usage rate (85-100%)
- Finland (98%)
- Norway (97%)
- Netherlands (94%)
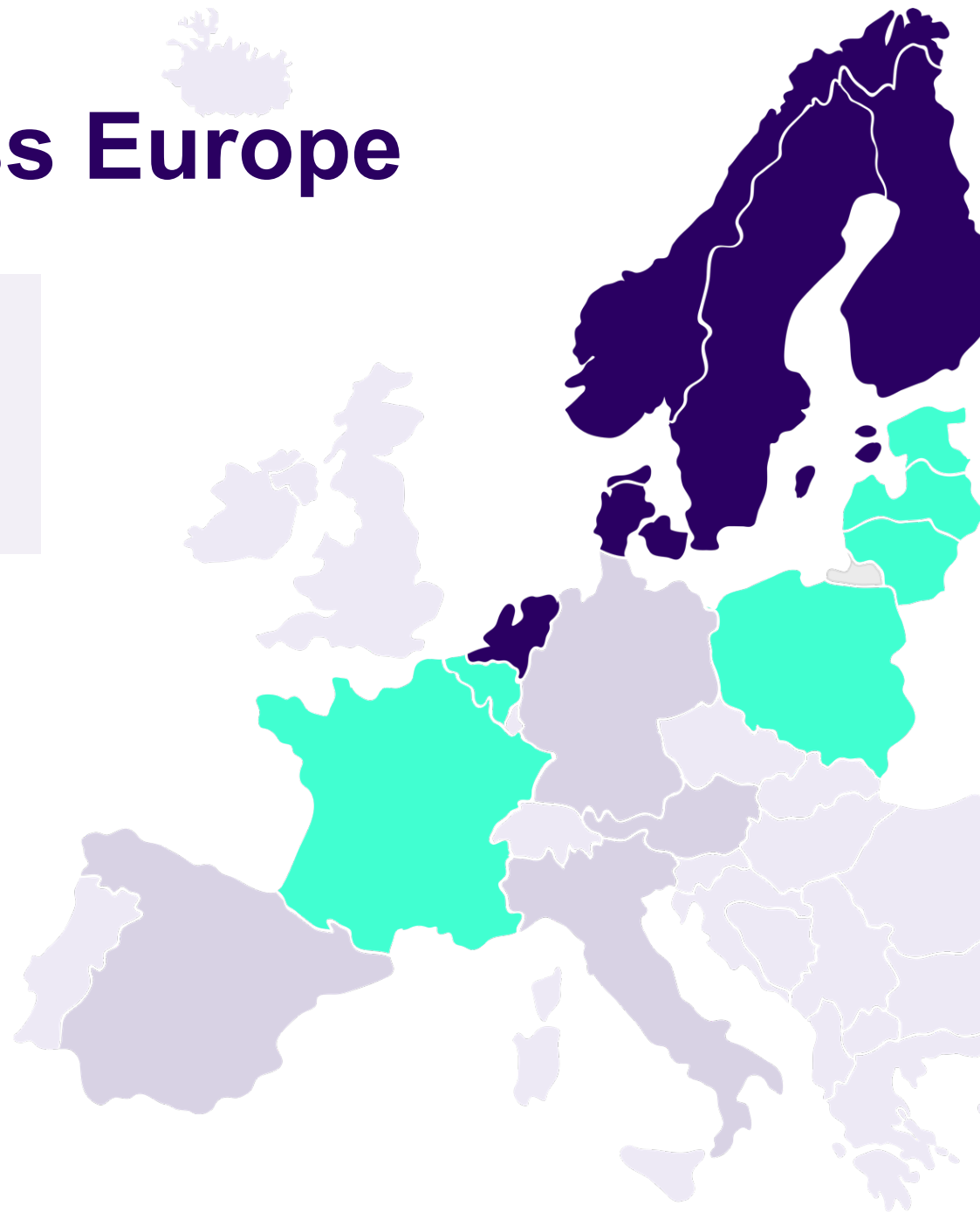- Denmark (90%)
- Sweden (90%)

Low eID usage rate (0-59%)
- Italy (56%)
- Spain (54%)
- Austria (49%)
- Germany (22%)
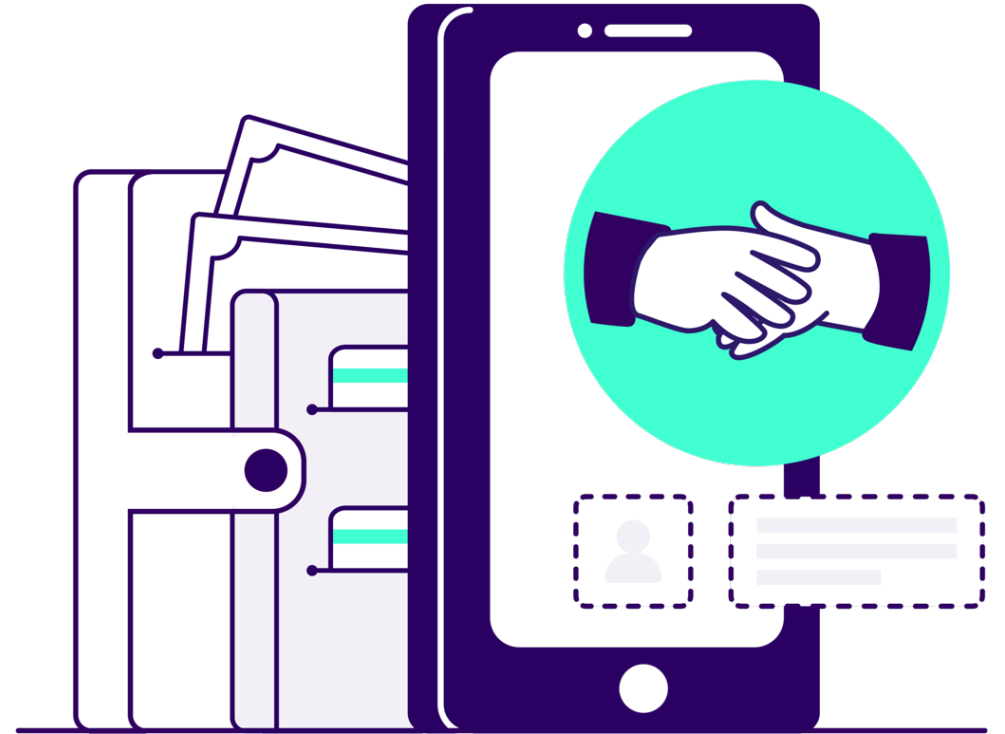
Medium eID usage rate (60-84%)
- Estonia (84%)
- France (79%)
- Belgium (77%)
- Latvia (70%)
- Poland (67%)
- Lithuania (60%)

Signicat Report "The State of Digital Identity in Europe 2024 – 2025"

European Digital Identity Wallet

EU Wallet - Benefits

The Member States are **required** to issue a wallet and identity to all citizens

- All (E)EU residents will have (free) access to a mobile national eID

- With government-grade assurance

- Usable with public and private service providers

- Across borders

- Extensible with verified attributes from different (qualified) sources

EU

European Digital Wallet

START

Planning and uncertainties:

- Specifications are work in progress

- Target launch by MS Dec 2026 (first deployments in 2025)

National PID (core identity attributes)

European Digital
Identity Wallet

This is part of eIDAS

eIDAS is a **European regulation** that covers **eIDs and Trust Services**

eIDAS regulates:
- National digital identities to be used in other European countries
- The acceptance of trust services (e.g. signing and certificates) across borders

New version – eIDAS2
- All countries provide an identity wallet
- More and updated trust services

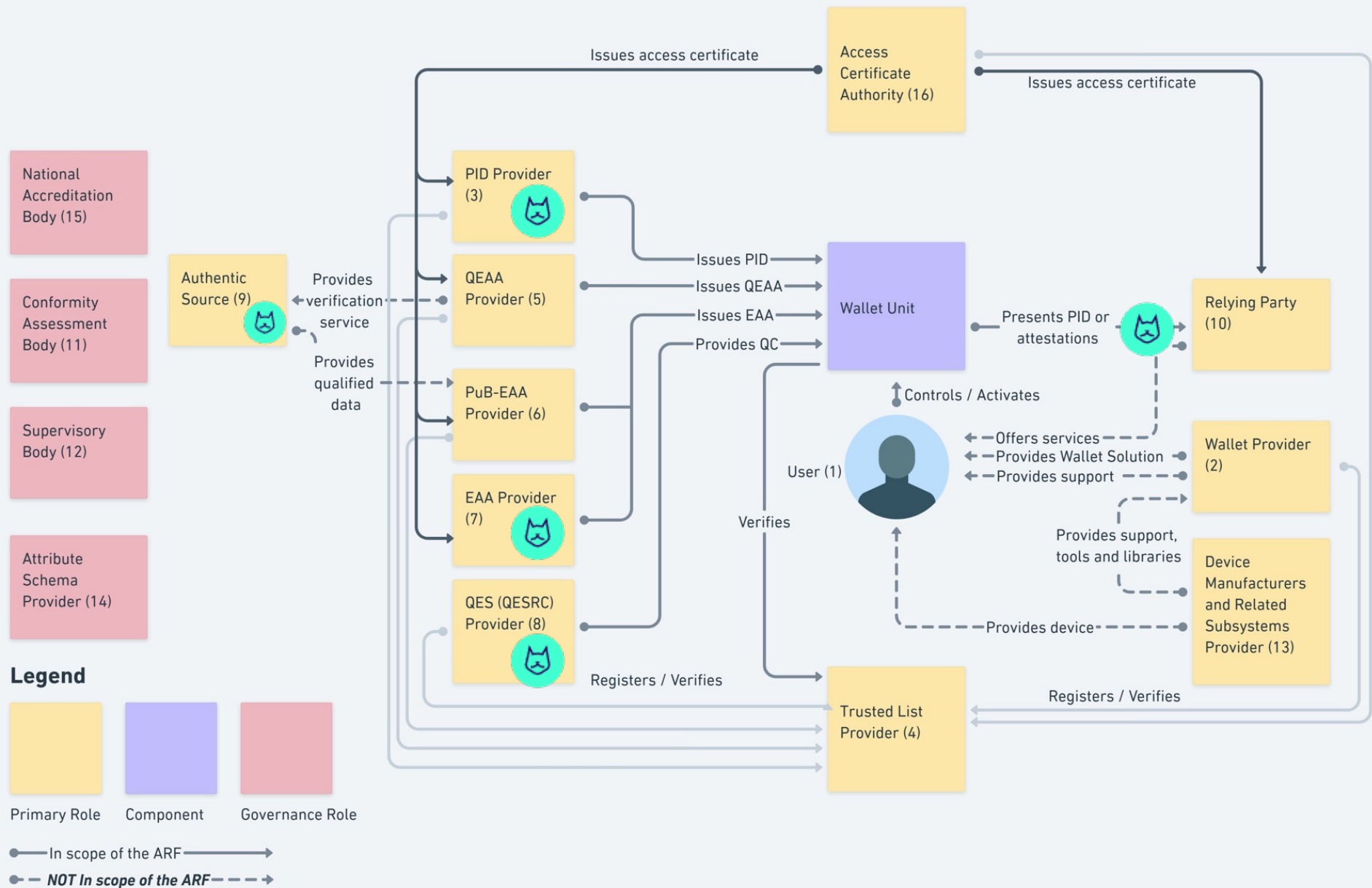Do not call it "eIDAS2" – use "*European Digital Identity Framework*" or "*EDI Framework*"

(but Anything better than "*Regulation (EU) 2024/1183 of the European Parliament and of the Council of 11 April 2024 amending Regulation (EU) No 910/2014 as regards establishing the European Digital Identity Framework*")

EDI Framework legal text: https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=OJ:L_202401183
eIDAS : https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv:OJ.L_.2014.257.01.0073.01.ENG
Consolidated version (not official legal text!): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv:OJ.L_.2014.257.01.0073.01.ENG

The European Digital Identity Wallet Ecosystem

Areas where Signicat will have a role

Issues access certificate — **Access Certificate Authority (16)** — Issues access certificate

National Accreditation Body (15)

Conformity Assessment Body (11)

Supervisory Body (12)

Attribute Schema Provider (14)

Authentic Source (9)

Provides verification service

Provides qualified data

PID Provider (3)

QEAA Provider (5)

PuB-EAA Provider (6)

EAA Provider (7)

QES (QESRC) Provider (8)

Issues PID

Issues QEAA

Issues EAA

Provides QC

Wallet Unit

Controls / Activates

Presents PID or attestations

Relying Party (10)

Verifies

User (1)

Offers services

Provides Wallet Solution

Provides support

Wallet Provider (2)

Provides support, tools and libraries

Provides device

Device Manufacturers and Related Subsystems Provider (13)

Registers / Verifies

Trusted List Provider (4)

Registers / Verifies

Legend

Primary Role

Component

Governance Role

In scope of the ARF

NOT in scope of the ARF

Getting the ecosystem going

Legislation – Revised eIDAS Regulation May 2024 (common law in all Member States)
- Issuing of wallets and identities will be mandatory for Member States
- Implementing acts – defining all the interfaces, roles and responsibilities (legislation!)

Specifications and Architecture Reference Framework (ARF)
- By EDI Cooperation Group with representatives from all Member States

Reference Implementation Wallet
- Open-source wallet for Member States
- Provided by contracted companies ("NiScy") based on the ARF

Testing of ecosystem and use cases
- Large Scale Pilots (LSP) – demonstrating ecosystems
- Other reusable building blocks
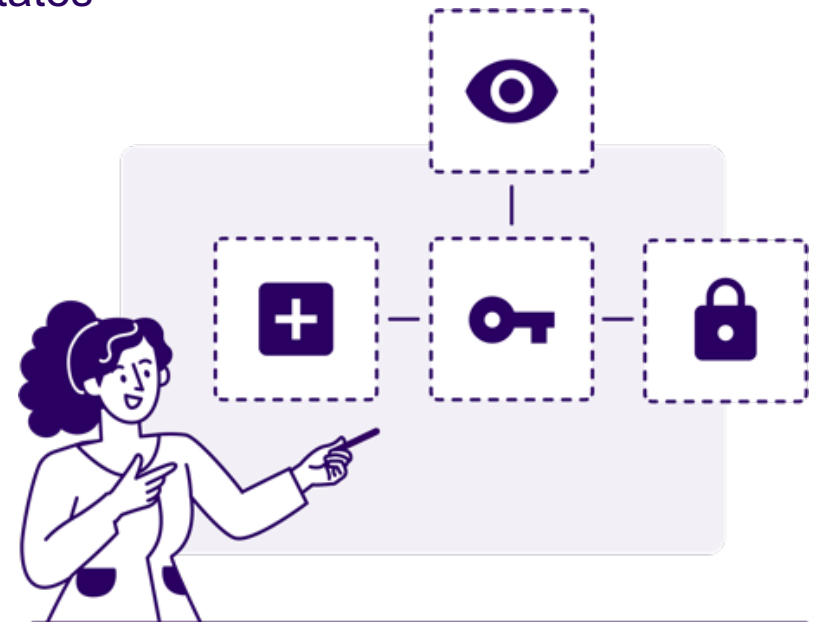
Implementing Acts

- Will be published in three batches: November 2024; March 2025; May 2025.

- Each batch will include references to all Standards and Technical Specifications published and eligible at the time of publication.

- Implementing Acts will be re-opened and updated annually, as needed, particularly when new standards become ready for reference.

First Batch	Second Batch	Third Batch
• Certification • Protocols and interfaces • Integrity and core functionalities • Ecosystem notifications • Person identification data and electronic attestations of attributes	• Verification of electronic attestation of attributes • Cross-border identity matching • List of certified wallets • Security breaches • Registration of relying parties	• Electronic Archiving • Electronic Ledgers • Management of remote qualified electronic signature creation • Validation of advanced electronic signatures based on qualified certificates

Where we're at

- eIDAS revision is out
- ARF 1.6 published
- First Implementing Acts adopted
- Second batch IAs in review
- LSPs in final phase

Timelines

- May 2024 – eIDAS2 coming into force
- July 2024 – New call for LSPs opened up
- Nov 2024 – First batch of Implementing Acts
- Mar 2025 – Second batch of Implementing Acts
- May 2025 – Third batch of Implementing Acts
- 2H 2025 – Current LSPs wrap up, new LSPs kick off
- Dec 2026 – MS MUST provide at least one EUDI Wallet (EEU will get 1 year extra)
- Dec 2027 – Regulated industries MUST accept the EUDI Wallets

2024	2025	2026	2027

Current LSPs → New LSPs →

MAY 2024	**NOV 2024**	**MAR – MAY 2025**	**DEC 2026**	**DEC 2027**
eIDAS amended	First batch of Implementing Acts	Second and third batch of Implementing Acts	MS MUST provide at least one EUDI Wallet	Regulated industries MUST accept the EUDI Wallets
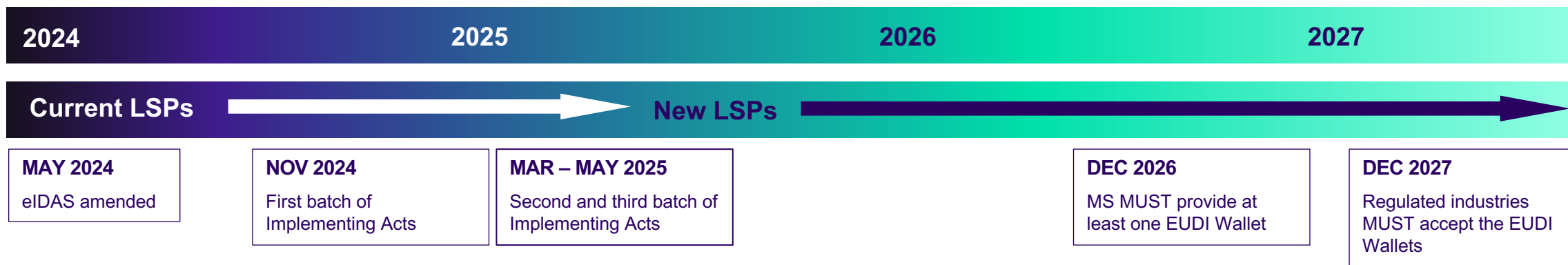
Current Large Scale Pilots (LSPs)

European Identity Wallet Consortium (EWC)

- https://eudiwalletconsortium.org/
- Focus on travel, payments, organisational identity
- Large number of private sector participants

Potential Consortium

- https://www.digital-identity-wallet.eu/
- Many use cases including driving licence, egov
- Most EU governments participate

NOBID Consortium

- https://www.nobidconsortium.com/
- Focus on payments
- Nordic/Baltic & Italian governments

DC4EU

- https://www.dc4eu.eu/
- Focus on education and social mobility
- Governments and educational sector

New Call Large Scale Pilots (LSPs)

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WE Build Consortium (WBC)

- https://www.webuildconsortium.eu/
- Led by KVK NL (Dutch Chamber of Commerce), supported by the Dutch Ministry of Economic Affairs.
  - Co-Lead: Bolagsverket (SE)
- Focus on organisational identity through 3 groups of use cases (business, supply chain, payments). It will also cover natural persons and their interactions.

Aptitude

- Led by French governmental organisations
- Focus on travel and payments

Grant Agreements aimed to be signed mid April 2025

Business focus so far

Payments

- Combining identity-verification with payments drops fraud impressively
- Liability is not addressed

Travel

- Government border control is a closed ecosystem
- Data sharing without typos (self-asserted) is the first goal

Last week EWC had the first real ferry ticket booked and paid for with an EUDI Wallet

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- Data sharing without typos (self-asserted) is the first goal

Organisational identity
- B2B is a huge market, use cases involve data-access and data-sharing
- Governments do not understand organisational identity yet

Governmental use cases
- Primary focus and drivers
- PID (identity), driving licence (mdl) and governmental data sources

We do have some concerns

Mainly based on the legislative requirements

- The wallet landscape will be fragmented
  - Certifications on national level, specific eID schemes
  - And existing eIDs are not going anywhere

- Standards and specifications are limited and fairly immature
  - Interoperability is not easy – there will be a variety

- Legal persons are not broadly understood
  - Legacy handling per Member State

- Focus is on "eID" – data sharing is neglected

- Unnecessarily burdens for private sector and lower assurance use cases
  - No distinction between qualified and non-qualified issuing
  - Only registered relying parties can engage
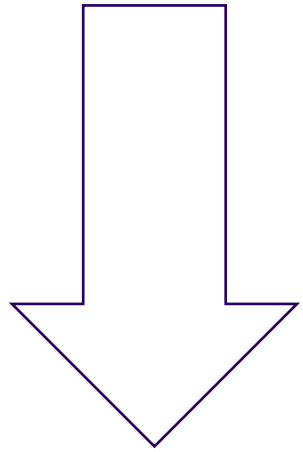 - "Everyday usage" will be a hard sell
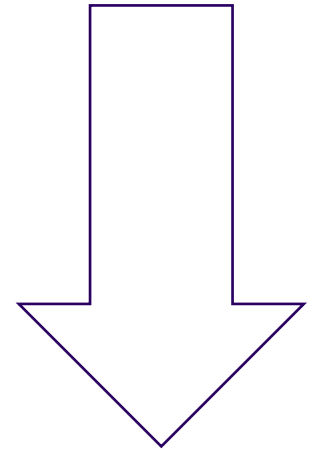
Expectations are sky high

- Verify your identity when opening a new bank account entirely online using just your wallet. Easily authorise payments through your wallet.

- Easily store and share all your education credentials when applying to a new job or university.

- Easily collect prescribed medication at a pharmacy, for yourself or loved ones, even when in another country.

- In a new Member State? Use your wallet to easily verify your identity and buy a new prepaid SIM from a local provider.

- Store your visas, passports and other travel documents in your wallet. Easily check in to flights and hotels.

- Your wallet lets you prove who you work for when completing transactions in a business context.
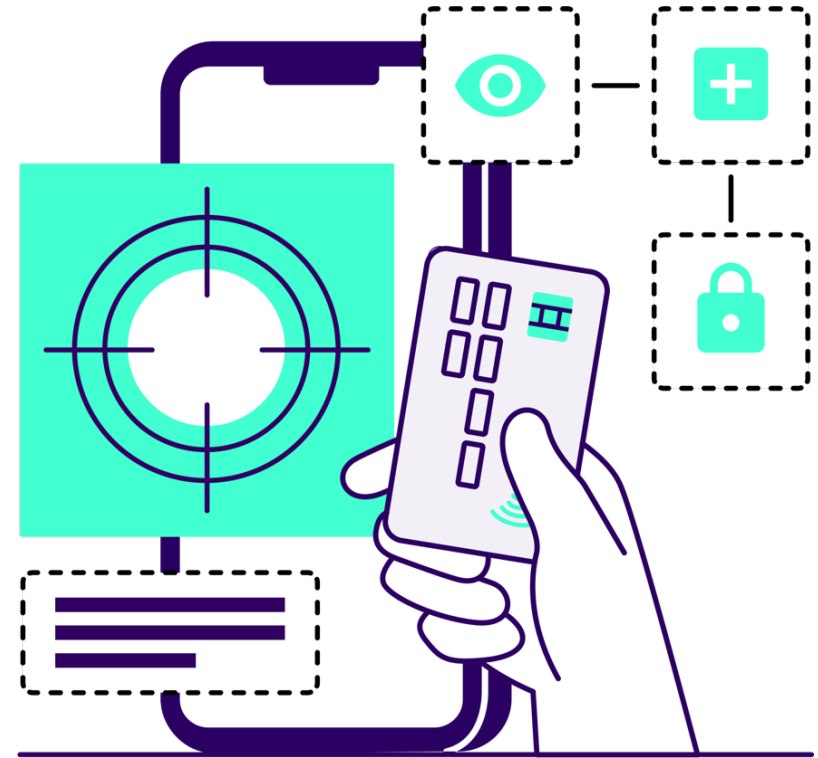
Some optimism

- We will have a LoA high eID in every EEA member state.

- This will be usable by private sector.

- There will be a basis for data-sharing.

- Legislation will be more agile.

The wallets are definitely coming!

Mandatory acceptance for regulated industries

Regulated

- Required by law (national or EU) to use strong authentication for your services.

Acceptance

- You must accept the EU wallets as an option for strong authentication.
- You can still use other authentication means (e.g. your own or other existing solutions) as well.

Exemptions

- Micro- or small enterprises (EU definition)
- Verification and transactions not entailing "authentication"

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Pay attention – Prepare your roadmap

- If you need to be compliant;

- If you want to use the EU wallets as an (additional) authentication means;

- If you're identifying your users and verifying their data;

- If you ask your customers to share documents or send information (via a portal or e-mail);

- If you work with online forms.

Remember – Signicat can support you!

Identity solutions for a trusted digital world

www.signicat.com