European Digital Identity Framework

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Increased coverage, acceptance, usage and user friendliness

**Coverage**
Member States will be obliged to issue the wallet according to common European standards and specification

**Acceptance**
Online public services and numerous private sector services requiring a high level of assurance, very large online platforms + codes of conduct

**Usage**
Increased cross-border authentications, issuing and verification of electronic attributes and electronic signature capabilities

**User friendliness**
A common user interface, no need for redirections in the authentication process and denial of service
Strengthen the national eIDs system under eIDAS

Improve effectiveness and efficiency of mutual recognition of national eID schemes, e.g. by optional certification, and make their notification mandatory for Member States.

User Controlled Digital Identity – Personal Wallet

European secure trusted “digital wallet” app on mobile/smartphone allowing the storage and use of identity data and various attributes/credentials, based on common standards, under the sole control of the user.

Regulating Private sector providing identity-linked services

Private providers to offer digital identity-linked services by providing (qualified) attestations of attributes to the wallet following the (improved) rules applicable for qualified trust services (anchored in national eIDs).

The three pillars of a European Digital Identity

The foundation of the new European digital identity
The future European Digital Identity ecosystem

**Trusted sources**

- National eID
- Tax register
- Professional Roll

**Attributes / Credentials**

- Identity Provider
- Credential Provider A
- Credential Provider B

**Use cases**

- Access to eGov / eHealth Applications
- Prove Academic or Professional Qualifications
- Access to Platforms
- Demonstrate Business Role / Interests
- Access to Financial Services

Wallet is linked to a notified eID
The European Digital identity Wallet

The user perspective

1

User Control
The provision of a personal wallet:
- Improves user-choice
- Improves user-experience (including mobile experiences)
- Supports data control
- No tracking
- Supports portability

2

Linking Identity to Attributes and Credentials
- Credentials such as driving license, university diploma, professional accreditations can be linked to the user identity and issued to the Wallet
- Users are able to manage both their identity credentials and legal eID together

3

Use Cases
- Authentication,
- Electronic signature,
- Opening a bank account,
- Filing tax returns,
- Proving your age
- Renting a car
- Numerous digital public services
Why a EUDI wallet with payments?

Objectives

• The paradigm is a move to an identity based ecosystem.
• Payment is a key part of most wallet ecosystems.
• Will provide convenience and value to end users
• Will strengthen security and sovereignty.
• Support for the digital euro.
• Support for the retail payment strategy and the digital finance initiatives.
High level criteria's for the Payment Wallet

• Open to all the EU financial institutions.
• Tenancy model.
• Minimum impact on the key parts of the ecosystem.
  • Payment rails reused and unchanged.
  • Limited to key scope. Not taking over the primary customer dialogue.
• Based on Payment request logic.
• Inherent support of SCA and transaction linking
The EUDI wallet will bring benefits to all the stakeholders of the payment ecosystem

<table>
<thead>
<tr>
<th>Consumers</th>
<th>Merchants</th>
<th>FS Industry</th>
<th>Regulatory</th>
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<tbody>
<tr>
<td>The EUDIW supports a wide range of Use Cases.</td>
<td>Build on existing trust model.</td>
<td>Enabler for innovation.</td>
<td>Fits retail payment and digital finance strategy.</td>
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<td>Under the user’s control.</td>
<td>Identification rooted at the root of trust, the member states.</td>
<td>Trust ensured by the states.</td>
<td>Foreseen support for digital Euro.</td>
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<td>Additional attestation can be used to facilitate business process.</td>
<td>One single digital market.</td>
<td>Counterpart information available from the states and other trusted sources</td>
<td>Potential to reduce fraud and strengthen AML efforts.</td>
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<td>Facilitated access to the services made available from all the EU FIs.</td>
<td>Support alternative payment options.</td>
<td>Facilitates opening of one digital market.</td>
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Next steps

2021

- Development of Architecture / Technical References and Standards / Implementing Legislation

2024 (tbc)

- European Digital Identity Wallets

- Pilot Implementation

- Legislative Process

- Tool Box
Thank you