



3.2 European Identity Wallet

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Introduction

- Political mandate
- Existing legal framework and its evaluation
- Current situation and new change of context
- The European Digital Framework and the European Digital Identity Wallet
- Next steps
- Political steering
- Q&A

Political mandate



«The Commission will soon propose a secure European e-identity. One that we trust and that any citizen can use anywhere in Europe to do anything from paying your taxes to renting a bicycle. A technology where we can control ourselves what data and how data is used. »
(State of the Union - 16 September 2020)



« The European Council calls for the development of an EU-wide framework for secure public electronic identification (e-ID), including interoperable digital signatures, to provide people with control over their online identity and data as well as to enable access to public, private and cross-border digital services.»
(European Council Conclusions - 2 October 2020)

Current legal framework

➤ Trust services



Challenges to the cross-border use of national eIDs

Four factors hindering cross-border authentication under the eIDAS Regulation



Low coverage

19 notified eID schemes (7 mobile-based) by 14 Member States – 59% of EU-27 population has access



Low acceptance

67% of EU-27 MS can accept notified eID schemes (node with receiving capacity). Among 7 key public services for cross-border users, only 14% offer eIDAS authentication / EU-27



Low usage

Between 100 and 30 000 successful cross-border authentications a year compared to millions at domestic level



Low user friendliness

No common user interface, redirections in the authentication process and denial of service

Market and technological developments

Developments in the private sector and society also challenge the current status quo



User demands and expectations

Users want high speed, secure authentication services that protect their personal data:

- 63% want a secure single digital ID for all online services that gives them control over the use of their data
- 72% want to know how their data are used when they use social media accounts

Private sector organisations also want versatile, secure and trustworthy identification solutions for their users

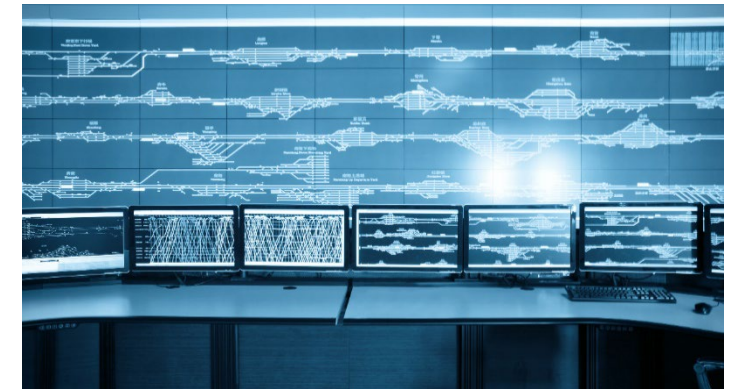


Role of online platforms

Platforms are already playing a large role in the electronic identification domain.

There is a risk of:

- further market dominance
- User lock-in
- Loss of control over data



Technological change

Users increasingly demand **mobile identification**

Self-sovereign ID is a growing trend promising to put users in control of their identity data

The European Digital Identity proposal



Brussels, 3.6.2021
COM(2021) 281 final

2021/0136 (COD)

Proposal for a

REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL

**amending Regulation (EU) No 910/2014 as regards establishing a framework for a
European Digital Identity**

{SEC(2021) 228 final} - {SWD(2021) 124 final} - {SWD(2021) 125 final}

The key principles of the European Digital Identity



Available to any EU citizen, resident, and business in the EU who wants to use it



Widely useable as a way to identify users or to prove certain personal attributes, for the purpose of access to public and private digital services across the EU



Giving full control to users to choose which aspects of their identity, data and certificates they share with third parties, and to keep track of such sharing

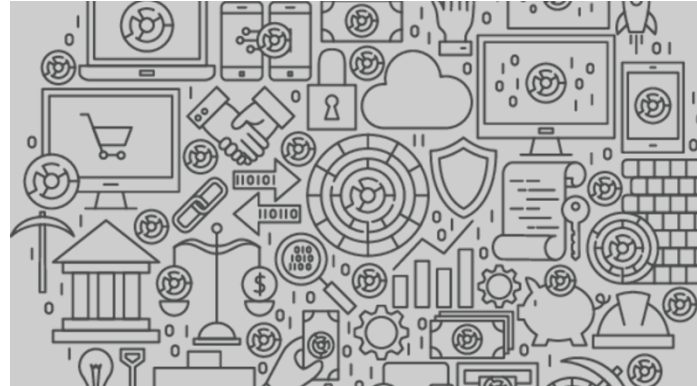
The three pillars of a European digital identity

The foundation of the new European digital identity



Strengthen the national eIDs system under eIDAS

Improve effectiveness and efficiency of mutual recognition of **national eID schemes** and make their notification mandatory for Member States



User Controlled Digital Identity – Personal Wallet

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



Private sector as Provider of identity-linked services

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

The European Digital Identity Wallet

Requirements

- ✓ Shall be issued by Member States (under a notified scheme) – publication of lists
 - ✓ (a) by a Member State;
 - ✓ (b) under a mandate from a Member State;
 - ✓ (c) independently but recognized by a Member State.
- ✓ Harmonization based on standards and common technical framework, certification and conformity assessment
- ✓ Assurance level High
- ✓ Sign by means of qualified electronic signatures
- ✓ Free of charge



Online public services

Very large online platforms

In accordance with the DSA Regulation – if requested by the user

Private relying parties

Required by law to use strong user authentication or where required by contractual obligation including in the areas of transport, energy, banking and financial services, social security, health, drinking water, postal services, digital infrastructure, education or telecommunications

Others relying on third party electronic identification services

The Commission shall encourage and facilitate the development of self-regulatory codes of conduct – possible obligations

Apply for a bank loan

after



Applying for a bank loan is a process that typically includes numerous steps, from setting up appointments and having physical meetings, to collecting and signing all the paper documents - and repeating the operation if documents are missing.

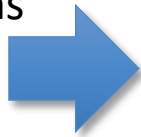
Simplified Wallet Ecosystem

Provides
Wallet



Wallet provider

Provides attestations



Attribute provider

Registers info



User



Provides
attestation

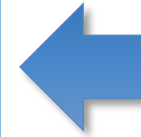


Validity information

Relying party



Checks validity



Next steps

2021

2024

**COOPERATION WITH MS ON
A COMMON TOOLBOX**
**DEVELOPMENT OF
ARCHITECTURE / TECHNICAL
REFERENCES AND
STANDARDS**

**IMPLEMENTING
LEGISLATION**

**PILOT
IMPLEMENTATION**

LEGISLATIVE PROCESS

Implications for the eHealth sector

- Major drawback for using eIDAS cross border authentication in the eHealth sector was only a few Member States notifying eID means. The new regulation will make notification of at least one means of electronic identification mandatory for all Member States.
- Usage of the Wallet required for public services and by private relying parties required by law to use strong user authentication.
- eHealth use cases considered as priority ones leveraged by the recent development of the European Covid Digital Certificate.

Thank you



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