SMART 2016/0084
eIDAS study on pilots for replication of multipliers: supporting the uptake of eIDAS services by SMEs

Validation Workshop, Thursday 24th of May 2018, DG CNECT Beaulieu 25, 1160 Brussels

Workshop Report

Agenda

Time	Topic
9.00 – 9.30	Registration & coffee
9.30 – 9.45	Introduction to the study and presentation of the workshop objectives
9.45 – 10.15	The market analysis of eID and trust services • *Introduction to eIDAS* • *Barriers and drivers of adoption of eID and trust services for SMEs* • *Country analysis, key trends & use cases*
10.15 – 10.45	Presentation of the pilot programme • *The knowledge gap* • *Knowledge and learning programme* • *The eIDAS toolbox*
10.45 – 11.00	Coffee break
11.00 – 12.15	Discussion on SME knowledge areas and business processes relevant for eID and trust services *(break-out & plenary)*
12.15 – 13.30	Lunch
13.30 – 14.45	Discussion on the pilot programme *(break-out & plenary)*
14.45 – 15.00	Coffee break
15.00 – 15.45	Discussion on the SME information campaign • *What will be developed* • *How multipliers can be involved*
15.45 – 16.00	Concluding Remarks

Introduction

The meeting was opened by Alma Joy Ridderhof (European Commission, DG CNECT) who welcomed participants and introduced the study team. This was followed by a tour de table of those present.

Patrick Wauters (Deloitte) introduced the agenda for the day as well as the study objectives, study logic and workshop objectives (Slides 4-6).

The main aim of the workshop was to validate the findings of the study so far and to gather feedback on the initial design of the pilot programme before work commences on implementation.

Market Analysis

An introduction to the eIDAS Regulation, eID and trust services was presented by Marie Eichholtzer (Deloitte). Marie stressed the understanding that eID under eIDAS refers to eID for public services. Regarding the private sector, the Regulation encourages Member States to open up schemes for use in the private sector, although it is not obliged.

The benefits of eID and trust services as well as their relevance for SMEs were also presented (slides 8 - 15).

Q: (to audience) Do you prefer to use the term eID and trust services or eIDAS to refer to the solutions under the Regulation?
It was generally agreed that the term eIDAS was useful since it acts as a "brand" for the different solutions. It was deemed that such a branding would be useful for raising awareness.

The methodology for the market analysis was explained by Ciara Walsh (Deloitte) (slides 16-17). The market analysis focused on 8 Member States (Bulgaria, Denmark, France, Germany, Italy, Netherlands, Poland, Spain) in (mainly) 4 sectors (financial, transport, online retail, professional services). The data collection consisted of desk research, interviews with 42 multipliers and an SME survey with 76 responses.

Key findings of the market analysis and stakeholder consultation were presented (slides 18-27). Ciara highlighted the main finding that awareness and understanding is quite low among SMEs. She also pointed out that while many SMEs indicated that they were not interested in using eID and trust services, most of them were interested in the digitisation of their business. This highlights the "disconnect" for SMEs between digitisation and using eIDAS solutions. The aim of the pilot programme seeks to bridge this gap.

Regarding the market, quantifying the demand side currently has its limitations. However, survey findings indicate that SMEs are most familiar with eID and eSignature. The market analysis also identified the main drivers and benefits for the use of eID and trust services.

Questions & answers:

| Q: What was the geographical balance of the sample in the survey? |
|---|
| A: The survey reached 76 respondents in total. The respondents were relatively balanced among the 8 Member States except for Germany and Denmark where there was a lower response rate. To validate the findings, additional interviews were conducted with multipliers. |

Pilot Programme

Jon Switters (Lisbon Council) presented an introduction to the pilot programme starting with an explanation of how the team identified the "knowledge gap" (slides 30-35). Findings from the stakeholder consultation and market analysis informed SME content needs and format as well as the obstacles and

drivers to be addressed. This analysis was complemented by a mapping of the existing material on eID and trust services, to avoid duplication of efforts. This exercise allowed for the study team to identify the knowledge areas (Figure 1) which form the foundations for the pilot programme design:

Figure 1: Knowledge areas for SMEs
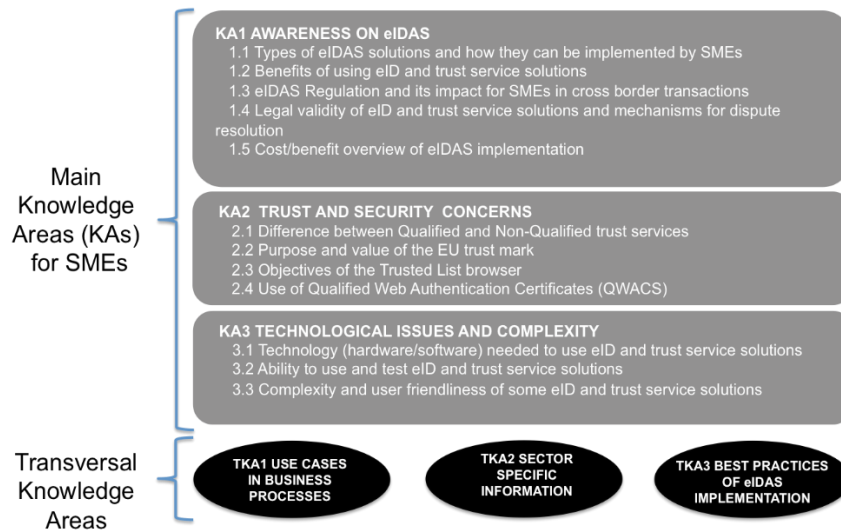
The structure of the pilot programme was then explained (Figure 2):

Figure 2: Structure of the pilot programme
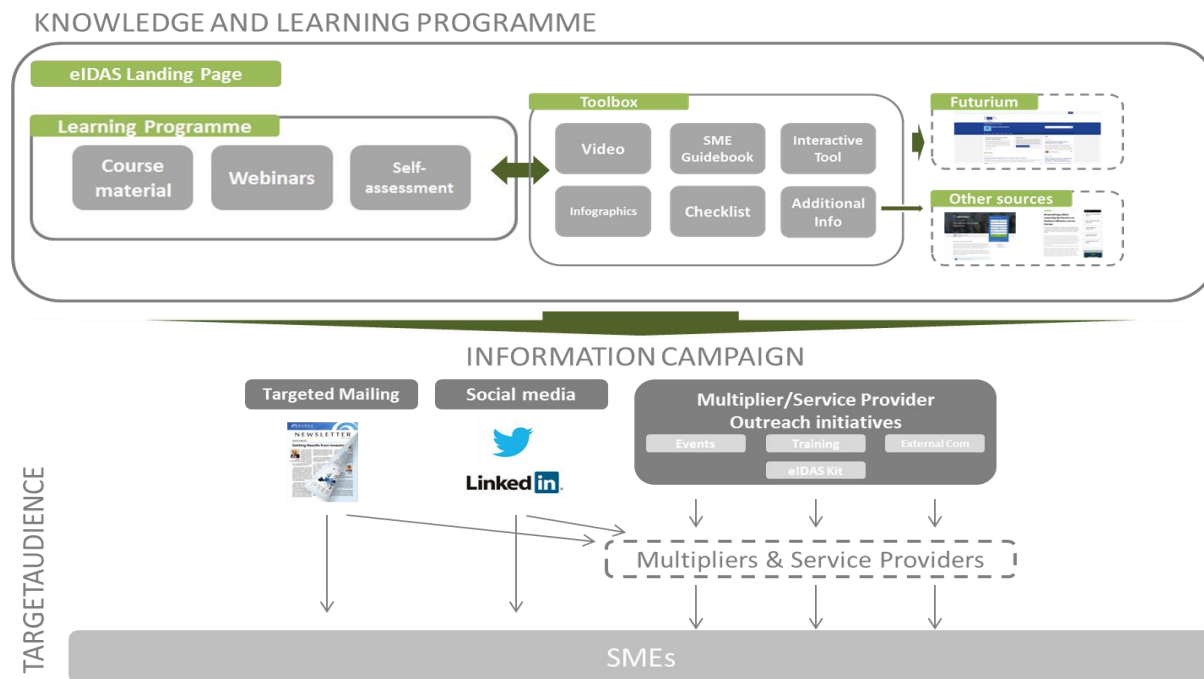
The pilot programme consists of a learning programme, an online toolbox and an information campaign.

LEARNING PROGRAMME (SLIDES 38 – 42)

The learning programme will consist of:

1. **Course material:** A set of training material will form the backbone of the knowledge and learning programme. The training material will also redirect users to the material and tools that have been developed for the pilot programme. It will be structured around the key knowledge areas identified in the previous section
2. **Webinars:** A programme of webinars will be organised to inform SMEs, multipliers and service providers on different topics surrounding eIDAS for SMEs.
3. **Self-assessment tool:** A tool for SMEs to test themselves on the knowledge that they have learnt during the knowledge and learning programme will be included on the landing webpage.

The use of the maturity model was also introduced. The maturity model was created by the study team based on the market analysis and stakeholder consultation. It is used as a tool to inform the design and target audience of each of the pilot programme elements. The figure below shows that the three parts of the knowledge and learning programme target all levels of the maturity model (i.e. from awareness to mastering).
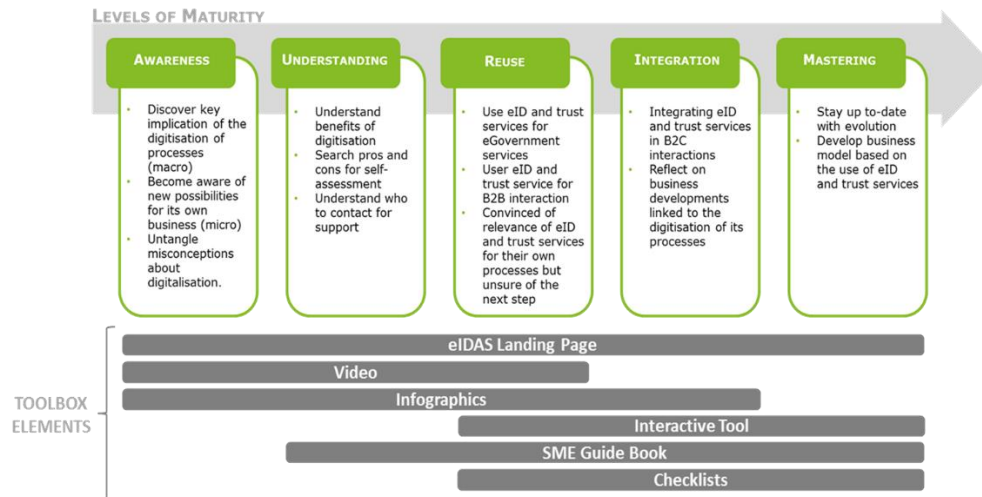
Figure 3: Knowledge and learning programme and the levels of maturity
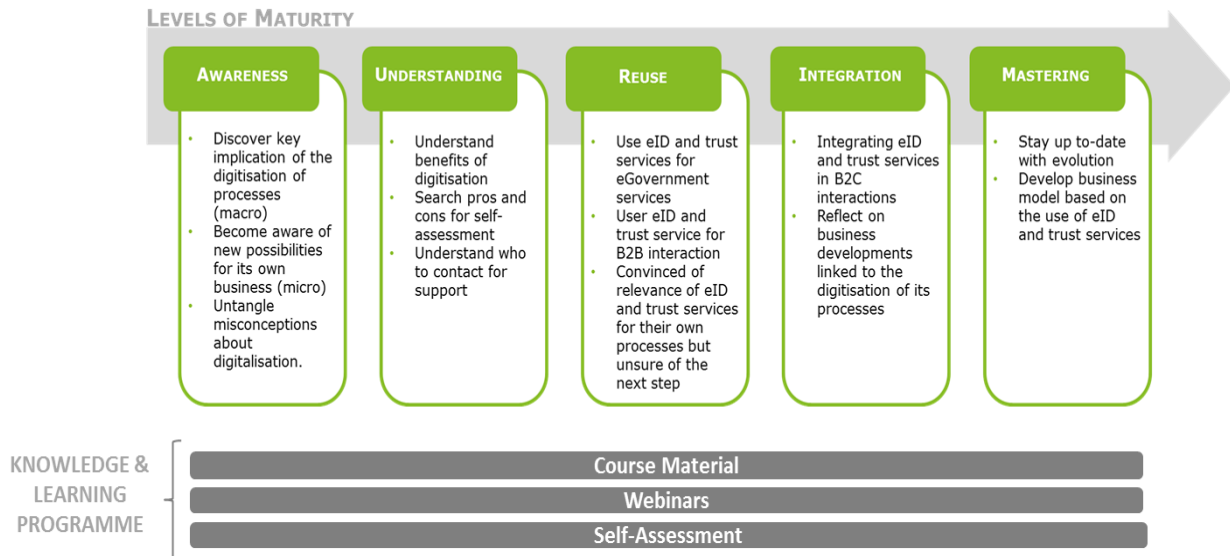
THE EIDAS TOOLBOX (SLIDES 43 – 64)

The eIDAS toolbox is made up of 6 components, focusing on different levels of the maturity model:

Figure 4: the eIDAS toolbox and the levels of maturity

1. **eIDAS Landing page**: The different tools in the eIDAS toolbox will be located on a landing page that will be hosted on the EC's digital single market website.
2. **Video**: A short video will be developed illustrating the benefits of digitalising business processes and the opportunities that eIDAS solutions can bring to SMEs across Europe. A teaser video was shown to the attendees.
3. **Infographics:** A set of infographics will generate awareness about how the eIDAS solutions can be used to the benefit of SMEs when introduced into their business processes.
4. **Interactive tool:** The interactive tool will allow users to test out simulations of eIDAS solutions on the basis of sector-specific use cases.
5. **SME Guide Book:** A downloadable guidebook will be created focussing on the initial steps an SME should take to get started, understand and begin to use eIDAS services. The guide will also build-upon and guide the more "mature" SMEs in the direction of additional information on the integration of eIDAS services into their business processes.
6. **Checklists:** help SMEs to identify which eIDAS solution is most needed by their organisation though a series of questions/checks.

Questions & answers:

Q: Will the materials link to other readily available material online?
A: Yes, the eIDAS landing page will link to other European Commission sources containing relevant information. It will not however, link to materials contained on other websites (e.g. of multipliers in the Member States).
Q: What languages will the materials be available in? The number of languages will ultimately define the scalability of the programme.
A: It is acknowledged that the accessibility of materials for SMEs will depend on the number of languages available. Most of the materials will be produced in English, French, German and Spanish. As this is a pilot programme, the scope and budget unfortunately does not allow for translation into more

| languages. The further development of the pilot would also depend on its success after implementation. |
| --- |
| **Q: Will the website be hosted on the EC (EUROPA) pages? SMEs might not find it very attractive.** |
| A: As this is an EC project, it must be hosted on the EUROPA website. The team are working with developers to make the design as attractive and intuitive as possible, however the study team is restricted to the limitations and style guidelines of the EC. |
| **Q: To what extent is the link made with eInvoicing and PEPPOL?** |
| A: eInvoicing and PEPPOL are not addressed in this project since they are not considered as trust services under the eIDAS Regulation. |
| **Q: Can the materials be reused?** |
| A: Yes. The main aim is that multipliers will disseminate and re-use the information available on the website. Specifically, there will be eIDAS multiplier packs available for download. Multipliers will be encouraged to use the material available at any events that they participate in targeting SMEs, introduce eIDAS-related content into their own knowledge and training programmes and provide links to the toolbox on the websites of their organisations. |

Participant remarks:

1.	The messaging in the toolbox should be provided in a clear, non-technical way that speaks about "business" rather than technology. In this regard, it would be beneficial to focus on how SMEs can go digital through eIDAS solutions highlighting the commercial benefits for them (not the technical ones) i.e. cost savings, gaining efficiencies, extended service offerings, new customer base etc.
2.	Linked to the above comments, attention should also be given to service providers, as they will integrate these solutions for SMEs. SMEs do not need to know the "inner-workings" of eIDAS solutions. The pilot programme should thus target two audiences with different benefits: 1. SME decision maker and 2. Service providers.
3.	The international potential of eIDAS should be taken into account in the campaign. Many international businesses view eIDAS as an opportunity for doing business in the EU. There is currently strong competition from other countries (e.g. China) using similar solutions so it's important for European companies to compete. eIDAS is a good framework to support this as it could offer the possibility of carrying out cross-border transactions outside of the EU.
4.	Regarding the interactive tool: There was a discussion on the overall effectiveness of the tool. The main issue may be that the tool over-simplifies the process. The tool shows a seamless use of the solutions, yet in practice, it may be more difficult to integrate and use (e.g. because of technical complications/complexities). A solution to this could be to instead focus on the concept and aim at clarifying SME understanding of how they can use eIDAS in everyday business through the use of videos. These videos should focus on real-life examples of eIDAS applications for businesses.
5.	For younger generations, videos might be more appropriate than an interactive tool. They do not need nor will use live demos.
6.	One barrier, if businesses attempt to go fully digital, is the legal uncertainty. An example was provided of a business trying to go fully digital in all aspects. However, the initiative was blocked by the legal team since the lack of case law in this area means there is significant uncertainty.

> 7. On top of the four sector-specific infographics, a fifth one that presents eIDAS in a more general way e.g. through its benefits to SMEs should be considered. It would act as an "umbrella" for the other sector-specific infographics.

Break out session #1

Participants were split into groups of three to discuss which of the SME knowledge areas they deemed most important and to discuss their views on where in the business processes eID and trusts\ services could play a role. The reporting back to the plenary of each group is provided below.

Figure 5: Knowledge areas for SMEs
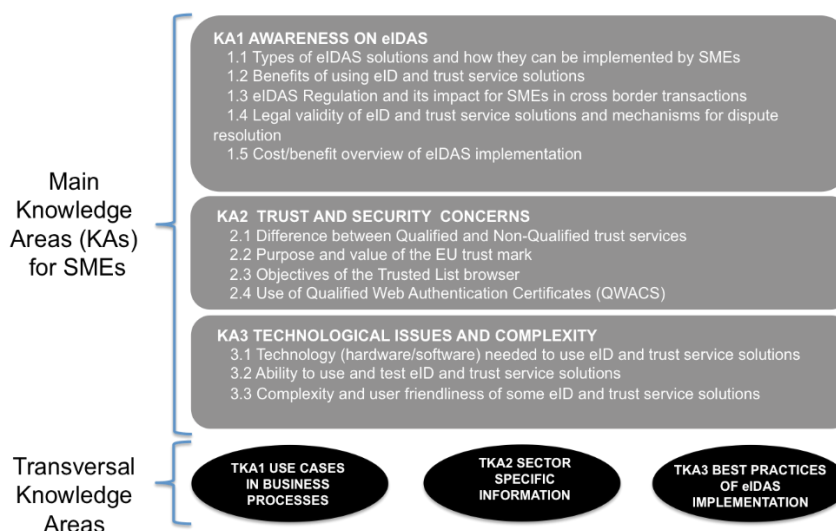
GROUP 1

The top three knowledge areas identified were:

- 1.3 eIDAS Regulation and its impact on SMEs for cross-border transactions:
  - This is particularly important for lawyers to understand the cross-border implications.
- 1.5 Cost/benefit overview of eIDAS implementation:
  - Although quantified cost estimates would not be feasible and could even be misleading as solutions depend on the providers and SME need, the benefits for SMEs should be very clear.
- 3.3 Complexity and user friendliness of some eID and trust service solutions:
  - It is important to be clear about the benefits of eIDAS solutions however, the potential complexities should not be overlooked.

Business process: cross-border purchase of property (contracting between lawyers).

- This business process is relevant for eIDAS because it involves a large transaction at a distance.

- Mainly, eID can be used by lawyers for 'Know Your Customer' (KYC) and vetting clients as this is a requirement before agreeing to act on behalf of a person/business.
- Because of the numerous documents to be signed and shared, eSignature and ERDS can be clearly used at these stages.
- eSeals are also relevant since it is important to carefully protect property documents and ensure their integrity.

GROUP 2

The top three knowledge areas identified were:

- 1.1 Types of eIDAS solutions and how they can be implemented by SMEs
  - o This is the most important as the focus is placed on problems that are (uniquely) solved under eIDAS.
- 3.1 Technology (hardware/software) needed to use eID and trust service solutions
  - o This should also link to the costs involved.
- 1.4: Legal validity of eID and trust service solutions and mechanisms for dispute resolution
  - o Lawyers need to be given the confidence to use and promote the use if eID and trust services. The jurisprudence will develop eventually.

Business process: the purchase of software for a nuclear power plant.

- The process was chosen because it involves a high value, high-risk transaction.
- In addition to using eID to identify the purchaser, eID was identified as potentially useful for the customer to track the status of the delivery, due to the high value and risk involved.
- eSignature and eTimestamp could be used for invoicing and receipt of delivery.
- The team also discussed the potential to apply eIDAS solutions to other aspects relevant for the transaction e.g. VAT. The use of eIDAS could help in ensuring that the parties to a transaction hold a valid VAT number, confirm VAT residency and assist customs officers in their work.

GROUP 3:

The top three knowledge areas identified were:

- 3.3 Usability / user friendliness of the eID and trust service solutions
  - o Not all SME representatives are necessarily concerned about how the solutions work technically – the focus should be placed on the aspects that affect them in their every-day business. Thus, understanding that the solutions are user-friendly should be prioritised.
- 1.2 Benefits of using eID and trust services
  - o By focussing on benefits, it will engage SMEs. These benefits should be highlighted throughout the campaign. This could also include focusing on how the solutions could help SMEs to scale-up.

- 2. Trust and security concerns:
  - There should be a focus on two layers; 1) introduction to eIDAS and then 2) the detailed information; more of a comparative view of using/not using trust services.

Business process: transportation of high value goods across-borders

- The importance of eIDAS for high value and high volume goods was emphasised.
- eSignature was highlighted for use when signing all relevant forms regarding transportation.
- eSeal can be used for the reception of goods as companies cannot use an eSignature.
- eID is useful to identify the person delivering the goods.
- The group mentioned that it should be possible to identify a company through eID before they are even engaged in a business transaction.

Break out session #2

For the second break-out session, the participants were split into two groups to discuss the elements of the pilot programme. The main discussions in both groups are summarised below.

GENERAL REMARKS:

- There should be a differentiation between multiplier messaging and SME messaging throughout.
- There is a need for more information on how the services can be more legally admissible.
- There are some elements of the pilot programme that might simply not be used by SMEs, such as the self-assessment tool.
- The future vision for using eID should be considered by the Commission. By focusing first on eID, the use of trust services will follow.
- For all tools, the extent to which real success stories could be used to demonstrate the benefits should be explored.

Webinars

- The wording used in the webinar programme should be made more clear and consistent.
- The topics should be made more attractive to businesses.
- The sectorial focus is positive for the webinars. However, generic use cases should be added before diving into sectoral use cases.
- The business benefits for multipliers should be emphasised.
- There is a need for more local languages.

Interactive tool

- In general, Group 1 considered the tool to be useful. However, the earlier concerns regarding the reality of the tool were reiterated. It could be misleading for SMEs.
- Group 2 deemed the current approach as not being that useful for SMEs. They mentioned that it would not be used by the SMEs as they prefer other, less time-consuming formats.

- The language used in the interactive tool should not be technical and avoid jargon. Is should be relatable to SMEs that are not experts in the area.
- The possibility to interact with a real user eID could be explored to show the real-life problems that occur.
- A chatroom facility could be added to help deal with SME needs and questions.

Videos

- A Youtube style video should be considered portraying a day in the life of an SME.
- Real life messages/stories should be used and they should be further tailored towards SME business needs. The comments section on youtube could be used to increase the interactiveness of the users.

Infographics

- It is difficult to distinguish initially which sectors the infographics relate to (i.e. the illustrations are small and no overall heading mentioning the sector).
- The information is too dense: too much text is included and the language is too technical.
- It is not always easy to see where the infographics start.
- Streamline language:
  - "fintech" should be "financial"
  - "client" vs "customer"
- Translation into more local languages would be beneficial.
- Too many trust services have been included on some of the infographics (e.g. Transport sector)
- The inclusion of a QR code should be considered.
- There should be one generic infographic as an umbrella to the others. It should cover the general benefits of using eID and trust services i.e. providing answers to the "why" of using eIDAS. The sector-specific examples then constitute the "how".
- Overall the design of the infographics is attractive.
- The infographics should be available for download.
- The infographics should start with actions rather than questions. It will have more impact
- The logos for the trust services should be better differentiated. Currently it is difficult to tell the difference between eSeals and eSignature for example.
- Success stories could be added of SMEs that have implemented this type of solution.

Guidebook

- The book should use more colloquial language and text should be reduced to the minimum.
- The visual layout is positive with a good use of graphics.
- Hyperlinks should be included to other sections of the document.
- Information on digital archiving should be included.
- The document should not be too long.
- However, it should be aimed towards more mature audiences. It should not be used to raise awareness about eID and trust services.

SME Information Campaign (slides 76-83)

In plenary session, Jon Switters described the proposed approach for the information and communication campaign in more detail.

The information campaign is made up of 3 components, focusing mainly on the first two levels of the maturity model:
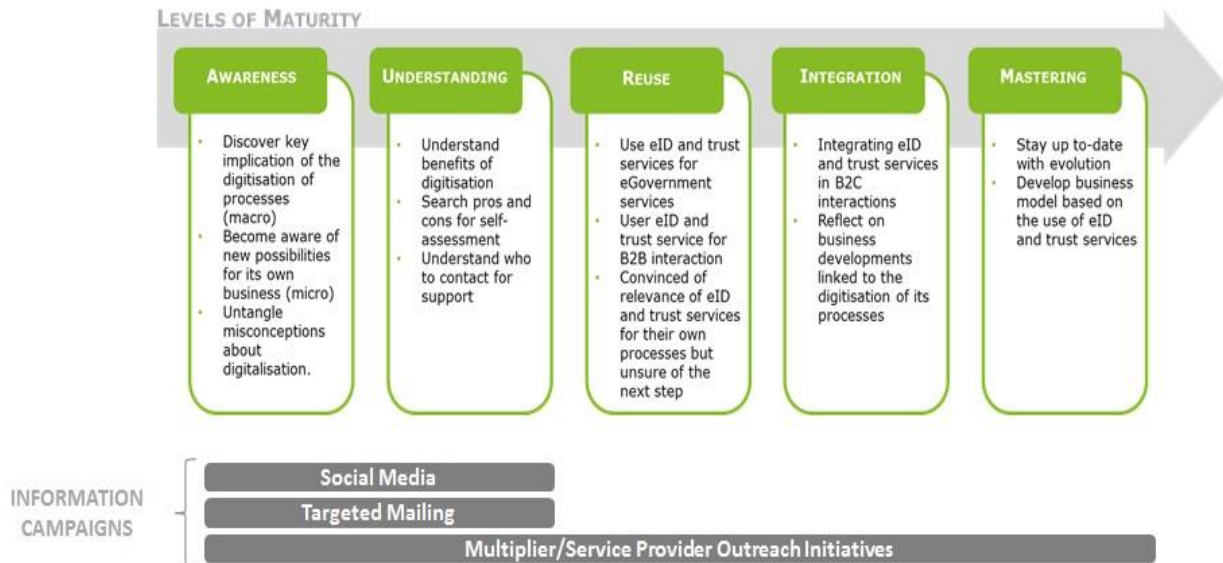
Participant remarks:

1. Training/communication efforts across all layers should be underlined; SMEs do not necessarily have the means to integrate all the eIDAS solutions.
2. The campaign should consider including indirect targets and push people to become champions of eIDAS usage.
3. Starting a campaign in August is not ideal due to the holiday period.
4. There is a need for a summary of the text to be put on the website including bite-sized information.
5. Some multipliers may seek a fee for re-publishing information.

Conclusions

A number of key points have arisen during the workshop, which will be taken into account for the further development of the pilot programme:

- The messaging for SMEs should be clear, use simple language and speak "business not technology". SME owners will rarely integrate IT solutions into their processes themselves and would normally outsource such projects to the experts i.e. IT developers, lawyers etc. However,

they must have some awareness of the different solutions and the benefits of such solutions to initiate the conversation with the experts.

- The pilot should ensure that messages are tailored towards SMEs, emphasising the benefits relevant to them e.g. cost saving, efficiency, new business opportunities etc.
- The scalability of the pilot is a crucial factor. It was acknowledged that eIDAS presents many opportunities for SMEs and if successful, the pilot programme can be truly beneficial to help raise awareness and build knowledge, possibly even worldwide. Its capacity to be further developed and reused is important. The current languages in which materials will be developed is adequate but it would be beneficial to have more in the future, even 3rd country languages. The materials should also be easily downloadable for multipliers to reuse on their own platforms. To ensure that information can be easily updated, it should be technology-neutral.
- The pilot should also try to incorporate future use-cases into the messaging. It is clear that the current use of eID and trust services in SME business processes is low and use-cases have been explored to a limited extent. The pilot should try to encourage SMEs to look further to the future and develop new ideas for using eIDAS in their business and demonstrate that there will be a return on the investment of integrating eIDAS solutions into their businesses
- The content of the pilot should also try to portray real success stories of SMEs using eID and trust services. Further research will be conducted on this.
- Concretely, regarding the tools:
  - The adaptation to the sector-specific processes is useful but it should not outweigh the importance of general messages illustrating the overall benefits to SMEs;
  - The design of interactive tool should be further reflected upon to ensure that it has added-value for SMEs;
  - The usefulness of the self-assessment tool should also be reflected upon.

In the concluding session, participants were informed that the inputs gathered from the day would be analysed and taken into account in the further preparation and design of the materials and tools. A second version of the pilot will be submitted to the Commission at the end of June and on agreement, the development will commence with a view to launching on 6th august 2018. The further participation of multipliers will be sought during this period to support the communication and awareness raising efforts. A final workshop focussing on the results of the pilot will be held in November 2018 and a final report will be published thereafter. Also in the meantime, if stakeholders would have ideas on how to improve the material to be developed they are invited to send their ideas to: beeidas4smes@deloitee.com.

DG CNECT and the study team thanked all participants for their contributions.