



European  
Commission



# eIDAS MADE EASY!

A QUICKSTART  
GUIDE TO ELECTRONIC  
IDENTIFICATION (eID)  
AND TRUST SERVICE  
SOLUTIONS FOR  
BUSINESSES



Digital  
Single  
Market

# HELPING YOUR COMPANY TO

1

Understand the main features of eIDAS.

2

Discover the benefits of electronic identification (eID) and trust services.

3

Identify the step towards implementing electronic identification (eID) and trust service solutions.

Through a set of **easy to understand concepts** and **practical examples**.

# HOW TO USE THIS DOCUMENT

Each section provides easy to understand, bite-size information on electronic identification (eID) and trust services and how they can benefit your business. There are a few things that you should look out for:

**LEARN MORE**

The “**LEARN MORE**” boxes will provide you with links to webpages/resources where you can get more detailed information on as specific subject.

**GET PRACTICAL**

The “**GET PRACTICAL**” boxes will provide you with practical examples of what has been discussed in that chapter.

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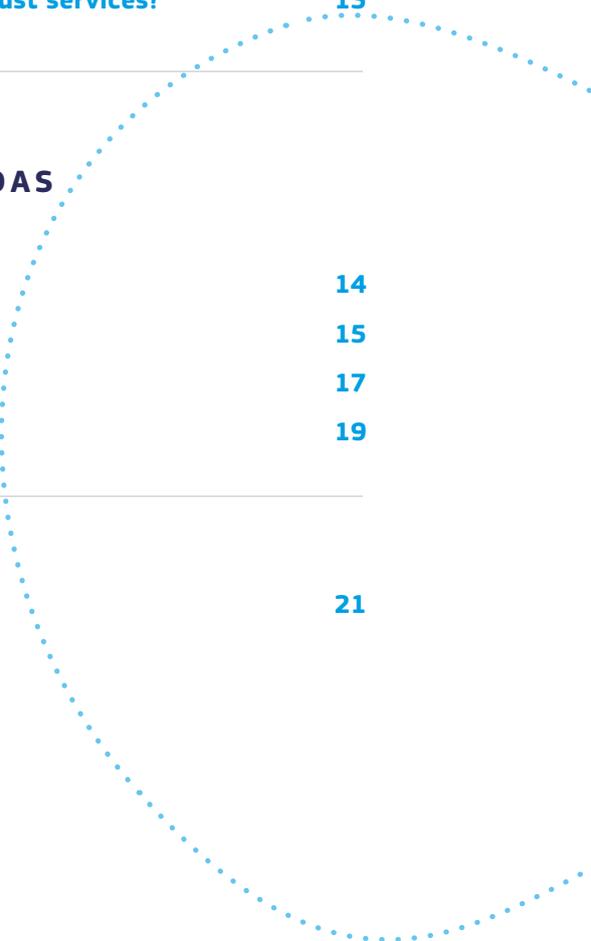
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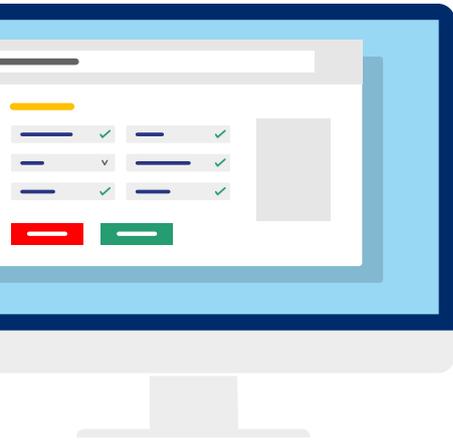
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# CHAPTER 1

## eIDAS IN A NUTSHELL



### 1.1 What is eIDAS?

eIDAS stands for Electronic Identification (eID) and Trust Services (AS). It is a [European Regulation](#), adopted in 2014, that establishes the framework to ensure that electronic interactions between business, citizens and public authorities are safer and more efficient, no matter the European country they take place in.

The eIDAS Regulation introduces one single framework for eID and trust services making it more straightforward to deliver business services across the EU. It promotes interoperability across the 28 EU countries, ensuring that countries mutually recognise each others' electronic identification and trust services across borders.

#### eID and trust services solutions:



[LEARN MORE](#)

[For an introduction to eIDAS and what it means for your business see the introductory video](#)

### 1.2 Why is it important for my business?

The eID and trust services, as included in the eIDAS Regulation, will increase the level of security of cross-border transactions for businesses and offer many other benefits including:

- Less administrative burden in electronic transactions with companies, customers and public administrations
- More efficient business processes and, as a result,
- Significant reduction in costs and increased profits,
- Safer electronic transactions leading to increased consumers' trust and bigger potential consumer base.

Regulation No 910/2014 of the European Parliament and of the Council of 23 July 2014 on electronic identification and trust services for electronic transactions in the internal market and repealing Directive 1999/93/EC, OJ L 257, <http://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32014R0910&from=EN>

**LEARN MORE**

**See how eIDAS could affect your business**

## 1.3 An overview of eIDAS services

Electronic identification or eID, is a way for businesses and consumers to identify who they are (identification process) and prove that they are who they say they are (authentication process), gaining access to services or carry out business transactions more easily.

By September 2018, it will be mandatory for all EU countries to recognise notified eID systems from other countries. (For more information see Section 2).

Trust services are electronic services that aim to increase the confidence of EU citizens and businesses when carrying out electronic transactions, particularly those that take place between business and customers located in another EU country.

Under the eIDAS Regulation trust services include:

- **Electronic signature (eSignature):** is the expression in an electronic format of a person's agreement to the content of a document or set of data. Qualified eSignatures have the same legal effect as hand written signatures.
- **Electronic seal (eSeal):** an electronic equivalent of a stamp that is applied on a document to guarantee its origin and integrity.
- **Electronic Timestamp (eTimestamp):** proves that a document existed at a point-in-time.

Regulation No 910/2014 of the European Parliament and of the Council of 23 July 2014 on electronic identification and trust services for electronic transactions in the internal market and repealing Directive 1999/93/EC, OJ L 257, <http://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32014R0910&from=EN>





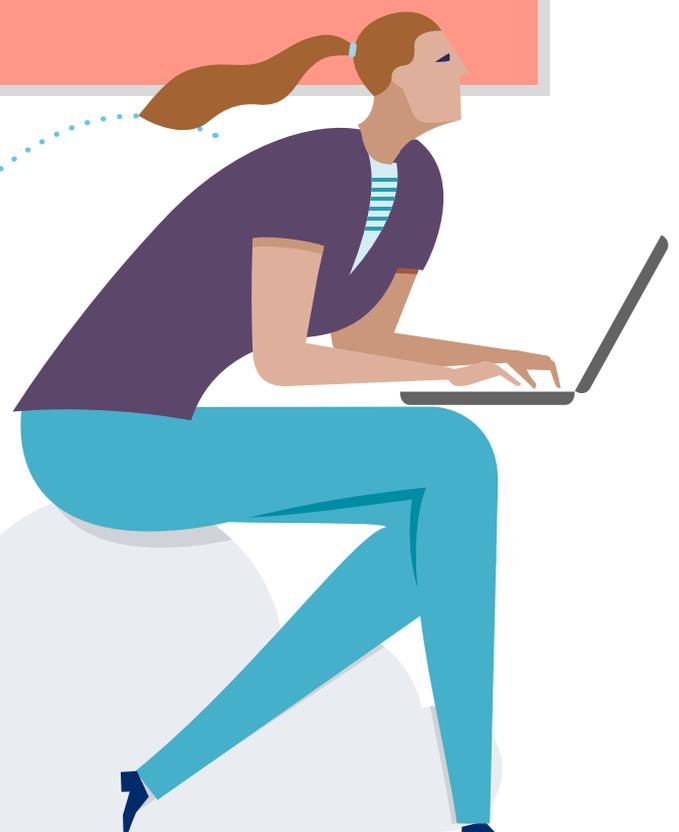
- **Electronic Registered Delivery Service (eDelivery):** a service that permits the electronic transfer of data between businesses, public administrations and citizens. It provides proof of sending and receiving the data and protects against the risk of loss, theft, damage or unauthorised alterations.
- **Website Authentication Certificates (WACs):** electronic certificates that are issued to prove to users (e.g. citizens and SMEs) that a natural or legal person owns a website. They also helped avoid data phishing.

For more information see **chapter 3**.

## GET PRACTICAL

**BEFORE eIDAS:** Imagine you are an online wine retailer based in Germany. During your monthly stock check, the warehouse manager realises that you need to purchase 20 more boxes of wine from a vineyard in France. The vineyard is offering a 25% discount for orders signed before 8pm on Friday. You are on a business trip and are not back to the office until Monday. Due to the need for a physical signature, the order is delayed, your business misses out on the 25% discount and you experiences a heavy administrative workload sending papers back and forth.

**WITH eIDAS:** Imagine the same scenario, but this time you are using a qualified eSignature solution and qualified eTimestamp. Your secretary sends you the purchase order whilst you are on your business trip, you can sign it remotely, apply an eTimestamp to certify the time of signing and send it back to the office electronically. The order is not delayed and you obtain the 25% discount. As you are using qualified eSignature and eTimestamp solutions, the vineyard in France is obliged to accept them as valid.



## CHAPTER 2

# ELECTRONIC ID FOR BUSINESSES



Whilst the focus of this page is on **business to business / business to consumer transactions**, there are also a number of interesting use-cases in a **business-to-government context**.

## 2.1 Electronic Identification (eID) solutions

eID can be used in both business to business and business to consumer transactions. eID provides business with the opportunity to carry out stronger checks on the identity of customers and other businesses. This is of particular use when trading restricted goods (e.g. alcohol) or in high value transactions (e.g. the sale of artwork, transfers of large amounts of money). It also allows businesses to expand their customer base, providing a trusted identification of customers and businesses, in other EU countries.

The use of national eID systems in cross-border business transactions between EU countries depends on the stage of notification by each individual EU member state. Notification refers to the process of selecting, reviewing and adding a national eID system to the network of eID schemes that have to be recognised by other countries. Notification ensures that all notified national eID schemes meet the quality and security requirements established in the eIDAS Regulation.

Under the eIDAS Regulation, all EU countries will have to recognise foreign eID schemes that have been notified to the European Commission and many are already in the process of implementing their solutions. Member States may also notify their national eID schemes but choose not to open these schemes to the private sector, although they are encouraged to do so.

**LEARN MORE**

[Find out if an eID system has been notified in your country.](#)

## 2.2 The benefits of eID solutions

By using eID businesses in Europe can:

- Gain future access to new markets in the European Union through the cross-border identification/authentication of potential customers or clients.

- Save time and therefore money through the rapid and trusted identification of customers.
- Get greater security in your cross-border transactions through stricter identification of customer details (particularly for high value of restricted goods such as alcohol).
- Increase convenience for clients and customers by enabling the reuse of their national ID that they already have.

## GET PRACTICAL

**BEFORE eIDAS:** You are an online wine retailer based in country A. A customer in country B wishes to purchase wine from you. Your company is not using an eID system and so has to rely on the manual insertion of data by the customer. Alcohol is a restricted good, however, your company does not have a trusted means of identifying the customer and cannot prove that they are old enough to purchase this item. Your company is exposed to potential risks of selling alcohol to underage customers.

**WITH eIDAS:** Imagine the same scenario, but this time you are using an eID system on your website as part of the online shop. The customer from country B chooses the wine they wish to purchase. The customer uses their national eID to log in and complete the transaction. Your company is able to check the identity of the customer and see if they are able to purchase the alcohol. You have expanded your customer base and generated more trust in your online cross-border transactions.\*

Footnote: This example is based on a future scenario. The use of national eID systems in cross-border business transactions between EU countries depends on the stage of notification to the European Commission by each EU country. Find out if an eID system has been notified in your country.



## 2.3 What does my business need to do to use eID authentication?

In order to implement an eID system in your company, your business should:

1. Find out if an eID system has been notified in your country.
2. Contact the identity provider to see if the eID system is open for reuse in the private sector.

In many EU countries, e-ID systems consist of plastic eID card with an embedded chip that can be read using a card-reader or chip-reader hardware on a computer.

**LEARN MORE**

**Find out if an eID system has been notified in your country.**

Your business can authenticate customer 's identity digitally by requesting, for example.

- Password or PIN;
- Smart card or phone authentication;
- Unique physical characteristic of the customer (fingerprint, facial recognition etc.)

This is not an exhaustive list. The eIDAS Regulation is technology neutral, meaning that any technology may be used notified by eID systems as long as it meets the requirements established in the Regulation itself.

**LEARN MORE**

To test an eID system in a cross-border business transactions, visit our [eIDAS Interactive Tool](#)

## CHAPTER 3

# TRUST SERVICES FOR BUSINESSES

### 3.1 The benefits of trust service solutions

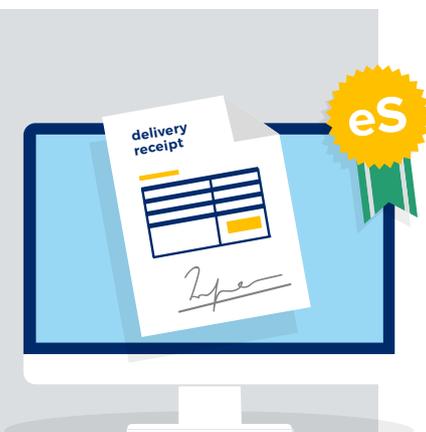
Trust service solutions not only make online business transactions more secure but also can bring several other benefits for your business.

**eSignature** is the expression in an electronic format of a person's agreement to the content of a document.

**REDUCED COSTS AND TIME THROUGH STREAMLINED PROCESSES**

**MORE INNOVATIVE BUSINESS PROCESSES**

**CONVENIENCE FOR BUSINESS AND CUSTOMER**





**eTimestamp** electronic proof that a set of data existed at a specific time.

ENHANCED DOCUMENT TRACKING

GREATER ACCOUNTABILITY



## Qualified Web Authentication Certificate

ensure your website is trustworthy and reliable.

INCREASED CONSUMER TRUST

HELPS AVOID PHISHING, PROTECTING THE REPUTATION OF YOUR BUSINESS



**eSeal** guarantee both the origin and the integrity of a document.

REDUCED COSTS AND TIME THROUGH STREAMLINED PROCESSES

TRUST IN THE ORIGIN OF THE DOCUMENT



## Electronic Registered Delivery Service

protects against the risk of loss, theft, damage or alterations when sending documentation

REDUCED TIME AND COSTS IN DOCUMENT EXCHANGE

INCREASED EFFICIENCY AND TRUST

ENHANCED DOCUMENT TRACKING

## GET PRACTICAL

**BEFORE eIDAS:** Imagine you run a business in Valencia, Spain that specialises in arranging logistics for the transport of goods. A customer in Portugal urgently needs to transport highly valuable artworks from Spain to France within 48 hours and has seen the international transport service offered on your company website. Currently, all contracts drawn up with your carriers require your personal signature before they go out. This requires you to be physically in the office to ensure that the contracts go out on time and there is no guarantee for the recipient of who has signed the document or that the document has not been changed.

**WITH eIDAS:** Imagine the same scenario, however, as owner/manager of the transport company, you have decided that from now on, all important documentation will be signed using your qualified eSignature and sealed using the qualified company eSeal. This will allow you to sign documentation remotely and allow other authorised members of your team to seal documents such as contracts of carriage in your absence. This seal will also guarantee the origin and integrity of the documentation sent by your company, reducing costs through more streamlined processes and generating more trust with your clients.

## 3.2 Qualified Vs. non-qualified solutions

What is the difference between qualified and non-qualified trust services?

### Description

#### QUALIFIED

The term “qualified” is used for those trust service providers who can prove that the trust services provided by them fulfil the requirements laid down in the eIDAS Regulation. Once they have received their qualified status, they are included on the European Commission’s Trusted List Browser and are audited on a regular basis.

#### NON-QUALIFIED

Non-qualified trust service providers often offer solutions that are similar to those offered by qualified trust services providers. They are called non-qualified because they have not gone through the official process to ensure that the services provided by them comply with the requirements established under the eIDAS Regulation. They are not necessarily less trustworthy, but are not guaranteed regulatory oversight by eIDAS. Should non-qualified trust services be disputed in court, it is the judge who will determine the veracity of the solution in question.



## How to distinguish them

European Commission's Trusted List Browser

The qualified trust service provider should identify themselves using the EU trust mark. This trust mark may appear on the company's website so that customers know that the service provider by them complies with the requirements in the eIDAS Regulation and will be recognised by other EU countries.

Furthermore, qualified trust services can be used as evidence in legal proceedings and the liability for any damage caused due to a failure to comply the eIDAS Regulation lies with the trust service providers.

They are solutions that are available on the open market, but are not allowed to identify themselves using the EU trust mark.

**LEARN MORE**

**To choose a trust service provider (qualified or non-qualified) – visit [TRUSTED LIST BROWSER](#)**



### 3.3 What does my business need to do to deploy trust services?

The EU trust mark can be used by those trust service providers who have received the qualified status. It indicates that they provide trust services that fulfil the requirements laid down in the eIDAS Regulation.

When your company has implemented a qualified trust service solution, this symbol ensures that a specific qualified trust service complies with the requirements of the eIDAS Regulation and will be recognised as a qualified trust service in other Member States.

**LEARN MORE**

**To test an eID system in a cross-border business transaction, visit our [eIDAS INTERACTIVE TOOL](#)**

## CHAPTER 4

# eIDAS IN ACTION - APPLYING eIDAS SOLUTIONS IN YOUR BUSINESS

The use of electronic identification (eID) and trust services varies depending on the sector in which they are used.

## 4.1 Financial services sector

The financial services sector is one of the biggest potential beneficiaries of eID and trust services as they can enable significant business opportunities for improved financial services across borders.

The identification, authentication and securing of transactions in the financial services sector are getting highly digitised in order to adapt to an increased demand for online services from customers and to cope with heavier compliance obligations and leverage on-boarding opportunities such as conducting the “Know Your Customer” (KYC) process .

KYC is the process of identifying and verifying the identity of clients (or potential clients). It is carried out by companies to assess the potential risks of a business relationship, such as money laundering activities. Thanks to eID and trust services, as included in the eIDAS regulation it is a process that can be conducted almost entirely online. Furthermore, by digitalising these processes, businesses will be able to focus less on operational optimisation and more on building relationships with their clients.

A summary of the use of the application of eIDAS solutions within the financial services sector can be seen below.



### Business use

General

### eIDAS Solution



### Sector specific applications

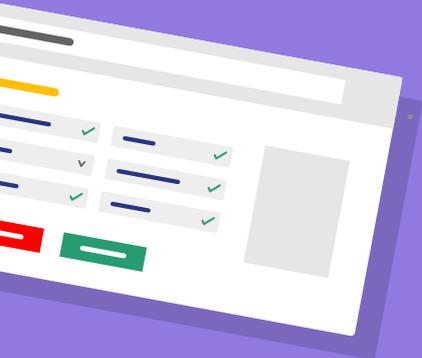
Promote a paperless and electronic process such as “paper free” credit contracts.

More efficient authentication, contracting and signing processes.

Customer onboarding

Getting new customers, whilst complying with industry regulations

Customer relationship management



Qualified website authentication certificate

Increased consumer trust and helps avoid phishing



Electronic identification

Trusted verification of client's identity and financial records, compliance with Know Your Customer and anti money laundering requirements.



eSignature

Remote signing of contractual agreements with more streamlined business processes



eTimestamp

Certification of the time of signing/sealing of contractual agreements for enhanced document tracking and greater accountability.



Electronic Registered Delivery Service

Secure online sharing of contractual agreements with all parties involved reducing the occasions parties need to meet physically, leading to operational efficiency and increased trust.



Electronic identification

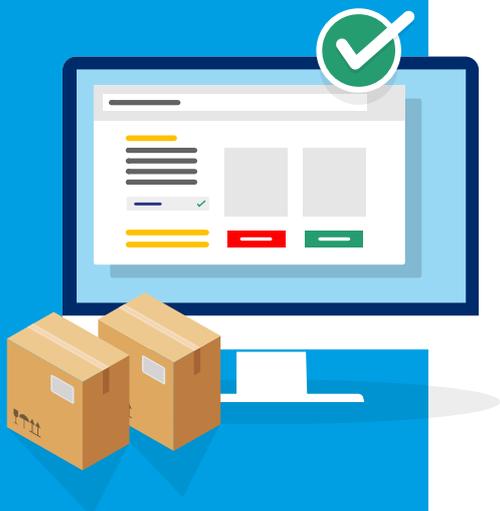
The use of eID allows customers to open and access their bank account remotely.

**LEARN MORE**

**See a practical example of how electronic id and trust services can be used in the [financial services sector](#).**

## 4.2 Online Retail sector

Online retail is undergoing a major transformation in order to adapt to the wave of digitalisation. Businesses must leverage technology by developing creative solutions to attract customers, both by providing better experience and by establishing trust in the customer relationship.



Secure electronic transactions are particularly important for business conducted online, thus the use of trustworthy solutions for electronic identification and trust services is key. The eIDAS Regulation provides a comprehensive legal framework to ensure such trustworthiness and legal validity/certainty across the EU. Examples of the use of eID and trust services in the online retail sector include:

- eID for stronger identification checks on customers purchasing restricted (e.g. alcohol) or high value (e.g. artworks) goods.
- eSignatures and eTimestamps to reduce costs through more streamlined processes and enhance document tracking.
- Qualified website authentication certificates to increase consumer trust in online retail websites and to avoid data phishing.

A summary of the use of the application of eIDAS solutions within the online retail sector can be seen below.

## Business use

General

Getting customers on board digitally

Experience management

## eIDAS Solution



**QWAC** Qualified website authentication certificate

**eID** Electronic identification

**eID** Electronic identification

**eS** eSignature

## Sector specific applications

Businesses benefit from the security (e.g. multifactor authentication) of their customers through eID. Trust services enable the authentication of the customer identity and confirm the purchase of goods online.

Increased consumer trust and helps avoid phishing

Trusted verification of client's identity and financial records, compliance with Know Your Customer and anti money laundering requirements.

Improves operational efficiency by easing the procedure for customers to complete a transaction online.

The expression in an electronic format of a person's agreement to the content of documents such as purchase orders, confirmations and delivery receipts.

Delivery management

**LEARN MORE**



eTimestamp

Certifies the time of signing on a delivery receipt. Enhanced tracking of deliveries.

**See a practical example of how electronic id and trust services can be used in the online retail sector.**

### 4.3 Professional services sector

Professional services (including but not limited to) lawyers, notaries, architects and accountants can benefit from eID and Trust Services through the digitalisation of their business processes in their interaction with other businesses and customers as the sector relies heavily on trust between the different parties involved.

The use of eID and trust services such as eSeals, eSignatures and eTimestamps simplify for businesses time-consuming formal procedures.

eID allows professional services (e.g. lawyers and notaries) to leverage on-boarding opportunities such as conducting the “Know Your Customer” (KYC). KYC is the process of identifying and verifying the identity of clients (or potential clients). It is carried out by companies to assess the potential risks of a business relationship, such as money laundering activities. Thanks to eID and trust services, it is a process that can be conducted almost entirely online. Furthermore, by digitalising these processes, businesses will be able to focus less on operational optimisation and more on building relationships with their clients.

The digitalisation of the sector through the use of eID and trust services will reduce the dependence on paper-based documents whilst maintaining the validity and security of the documents being shared.

A summary of the use of the application of eIDAS solutions within the professional services services sector can be seen below.



#### Business use

General

#### eIDAS Solution



#### Sector specific applications

More efficient processes with a reduced need for face-to-face contact with clients. Strong security and accountability practices and solutions enables to establish trust between all parties. Reduced costs by promoting fully digitalised processes.

Customer onboarding



Qualified website authentication certificate

Increased consumer trust and helps avoid phishing.



Electronic identification

Trusted identification of the consumer across borders to efficiently establish a contractual relationship.

Document management



eSignature

Improves operational efficiency by easing the procedure for customers to complete a transaction online.



eSeal

Remote sealing of documentation with guaranteed authenticity of the sender and the integrity of the information contained.



eTimestamp

Certifies that a version of a document, such as a service contract, existed at a specific point in time.



Electronic Registered Delivery Service

Allows any professional to send important documents reducing the risk of loss, theft, damage or alterations.

Customer relationship management



eSignature

Remote signing of documentation providing convenience for business and customer.



eSeal

Greater trust in the origin of the document such as a sworn translation.



eTimestamp

Greater accountability for delays.



Electronic Registered Delivery Service

Secure online sharing of contractual agreements with all parties involved reducing the occasions parties need to meet physically, leading to operational efficiency and increased trust.

LEARN MORE

See a practical example of how electronic id and trust services can be used in the [professional services sector](#).



## 4.4 Transport sector

In the transport sector, technological solutions, and electronic identification and Trust Services in particular, can assist in safeguarding a secure and seamless business process that eliminates any redundant steps.

Electronic identification and Trust Services ensure a smooth, secure, paperless flow of documents between senders, carriers, suppliers and receivers, which is paramount for orders to arrive on time and avoid delays due to administrative burdens.

Streamlining business processes and improving security and trust

In the case of car-sharing services – and in particular peer-to-peer sharing platforms – electronic identification can be used to prove the identity of the customer, provide a secure log in to the service and enable remote unlocking the car by a customer.

In freight transport and logistics examples include:

- Electronic identification for the trusted identification of customers and clients in other EU countries.
- Electronic registered delivery service for the quick and secure exchange of contractual documentation.
- eTimestamps to highlight accountability should delays occur when different carriers are involved.
- eSeals on important documentation such as contracts of carriage proving their origin and integrity, whilst reducing the dependence on paper-based documents.

A summary of the use of the application of eIDAS solutions within the transport sector can be seen below.

### Business use

General

Customer onboarding

### eIDAS Solution



### Sector specific applications

Remove barriers for intra-EU cross border trade and promote frictionless exchange between trade actors

Enable remote transaction processing and real-time identification.

 Qualified website authentication certificate

Increased consumer trust and helps avoid phishing.

Document  
management



Electronic  
identification

Immediate trusted identification of customers and clients to quickly establish a contractual relationship .



eSignature

Productivity gains due to a decrease in processing time of physical signatures on documents such as purchase orders.



eSeal

Remote sealing of documentation such as contracts of carriage with guaranteed authenticity of the sender.



eTimestamp

Certifies that a version of a document, such as a contract of carriage, existed at a specific point in time



Electronic Registered  
Delivery Service

Send important documents such as purchase orders and contracts of carriage, reducing the risk of loss, theft, damage or alterations.



eSignature

Remote signing of documentation on documents such as order confirmations and delivery receipts.



eTimestamp

Enhanced tracking of deliveries through use on order confirmations and delivery receipts.



Delivery  
management

**LEARN MORE**

See a practical example of how **electronic id and trust services** can be used in the [transport sector](#).

## CHAPTER 5

# WHERE TO GO NEXT?

### LEARN MORE

- **General information:** [eIDAS for business webpage](#)
- **Specific information:** [Trust services and electronic identification](#)
- **To find trusted service providers:** [Trusted List Browser](#)
- **Legal basis:** [Regulation \(EU\) No 910/2014](#)
- **Additional information on levels of digitalisation:** [eGovernment Benchmark Report](#)

### TEST eIDAS SOLUTIONS

Test eIDAS solutions in a simulated environment through our [interactive tool](#) using real life use cases. The interactive tool also provides examples of the applications of eIDAS solutions in different sectors.

### LEARN WHAT eIDAS CAN DO FOR YOUR BUSINESS

Learn more about the different aspects of the eIDAS regulation, the different services available and how they can benefit your business through our [knowledge and learning material](#) including a webinar programme and additional course material.

### JOIN THE DISCUSSION

Discuss eIDAS-related issues with other organisation and like-minded businesses in the eIDAS Observatory.

The [eIDAS observatory](#) is a virtual community of stakeholders that discuss issues related to the uptake of eIDAS solutions to help promote the use of cross-border electronic identification and trust services in Europe.

The Observatory is open to everyone – businesses, individuals and public administrations, and representatives from various different sectors, to promote knowledge sharing and to develop initiatives for innovation. You can also join the discussion through our social media channels:

 @eID\_EU #eidas4smes

 Digital Single Market



