



European Digital Identity Framework

Digital identities in finance webinar

28 June 2021

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)

Drivers of Change

- **User expectations:** convenience, control over data, etc.
- **Market demand:** more digital services and need for secure authentication
- **Member States:** Development of ID platforms / wallets
- **Demands from other policy areas:** finance, transport, health ..

The ambition: Towards a European Digital Identity



Universally Available
all EU citizens and
businesses may use it on
a voluntary basis



Universally Useable
recognised by private and
public service providers
for all transactions that
require authentication («
EU single-sign-on »)



**Protecting Personal
Data**
users are able to take
control of their identity
and the disclosure of
personal data/attributes

European Digital Identity – 3 Pillars

Strengthen the national eIDs system under eIDAS

- Improve effectiveness and efficiency of mutual recognition of **national eID** and impose their mandatory notification on Member States

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).

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

The European Digital Identity Wallet

Key Requirements

The European Digital Identity Wallet will be issued in a harmonised framework based on common standards

- ✓ Obligation on Member States to issue (Article 6a1)
- ✓ Ensuring secure, trusted and seamless access to services (Article 6a1)
- ✓ Ensuring that users can identify and request, obtain, store and combine attributes (Article 6a1)
- ✓ Shall be issued by Member States (under a notified scheme) (*Article 6a2*)
- ✓ Harmonization based on standards and common technical framework, certification and conformity assessment (Article 6c)
- ✓ Sign by means of qualified electronic signatures (*Article 6a3(b)*)
- ✓ Assurance level High (*Article 6a4(c)*)
- ✓ Free of charge (*Article 6a6*)



Strengthening Trust Services

- Level playing field – Harmonisation of supervision and conformity assessment
- Harmonisation of remote identity verification
- Recognition of QWACs - Ensuring the protection of consumers, article 45 has introduced an obligation on the providers of web browsers to accept QWACs and display identity information about the entity behind a website in the browser environment.
- Alignment with the rules applicable to Network and Information Security (NIS/2)



Adding New Qualified Trust Services

Answering to market demands for new trust services

1

Attestation of Attributes

2

Electronic ledgers

3

Qualified service for the management of remote electronic signature creation devices

4

Qualified electronic archiving services



Attestations of Attributes

Provision of Identity-linked services

1

Creation of a new market

Providing a legislative framework and common standards for private and public providers of attributes, credentials and attestations (e.g., driving license, university diploma, professional accreditations ..)

3

Verification against authentic sources (Article 45d)

Verification of the authenticity of attributes against authentic sources – Annex VI

2

Security and Trust

Verifiable as **linked to national eID** notified under eIDAS

4

Legal value (Article 45a)

Not be denied legal effect and admissibility as evidence in legal proceedings solely on the ground that it is in electronic format

Shall have the same legal effect as lawfully issued attestations in paper format

A qualified electronic attestation of attributes issued in one Member State shall be recognised as a qualified electronic attestation of attributes in any other Member State



Next Steps

- **Cooperation for a common Toolbox** (September 2022) – agree with Member States technical architecture, references and standards
- **Pilot Implementation** (2022/2023) – multicountry pilots to support dialogue on architecture and standards (DEP, RRF supported)
- **Implementing Acts** (entering into force of Regulation + 6 months) – set architecture and reference standards for wallet and new trust service
- **Deployment of Wallets** (entering into force of Regulation + 12 months)
- **Assessment of availability / usability of wallet** – Art 12b (deployment of wallets + 18 months)

Thank you



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