European Digital Identity Framework

Digital identities in finance webinar
28 June 2021
«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 Framework

Obligations on Member States

Better availability of eID via notification requirements and a more efficient management of processes and timelines

- Notification of at least one national electronic identification scheme mandatory
- Requirement to issue a European Digital Identity Wallet under a notified eID scheme (Level “high”)
- Possibility to rely on certification to ensure conformity with the Regulation replacing the process of peer review
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)
The European Digital Identity Wallet

Recognition

Wide recognition in the public and private sectors by means of legal requirements, codes of conduct and follow-up action

- Public Sector
- Private Service Providers requiring Strong User Authentixation (transport, energy, banking and financial services, social security, health, drinking water, postal services, digital infrastructure, education, telecommunications)
- Very Large Online Platforms – wherever authentication is required
- Other Private Service Providers – voluntary codes of conduct
- Commission Assessment 18 months after deployment of wallet
The European Digital Identity Wallet

Data Protection

Full user control and strong data protection safeguards

✓ Issuer cannot Collect Usage Data - unless necessary for wallet operation
✓ Issuer cannot combine identification data with personal data from other services – unless user requests
✓ Physical and logical separation of personal data from any other data
✓ Trust service providers of attributes cannot receive information about the use of the attributes (Article 6a4(g))
✓ Providers of qualified electronic attestation of attributes must provide such services under a separate legal entity
✓ Full application of Regulation (EC) 679/2016 (GDPR)
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Unique identification – Article 11a

Identity Matching issues addressed by compulsory introduction of a unique and persistent identifier

✓ Obligation for Member States to ensure unique identification (“identity matching”)
✓ Obligation for Member States to include a unique and persistent identifier in the minimum data set
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Use Cases

- Using public services such as requesting birth certificates, medical certificates, reporting a change of address, filing tax returns, applying for a student grant etc.
- Opening a bank account, applying for a credit card, registering for a SIM card
- Accessing eHealth records, storing a medical prescription
- Using a Digital Drivers License, a Student ID
- Digital €
- Renting a car by means of a digital key
- Checking in at a hotel
- Proving age
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 ..)

2. Security and Trust
Verifiable as linked to national eID notified under eIDAS

3. Verification against authentic sources (Article 45d)
Verification of the authenticity of attributes against authentic sources – Annex VI

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

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