



# European Digital Identity Framework



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# Increased coverage, acceptance, usage and user friendliness



## Coverage

Member States will be obliged to issue the wallet according to common European standards and specification



## Acceptance

Online public services and numerous private sector services requiring a high level of assurance, very large online platforms + codes of conduct



## Usage

Increased cross-border authentications, issuing and verification of electronic attributes and electronic signature capabilities



## User friendliness

A common user interface, no need for redirections in the authentication process and denial of service

# 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**, e.g. by optional certification, and make their notification mandatory for Member States



### User Controlled Digital Identity – Personal Wallet

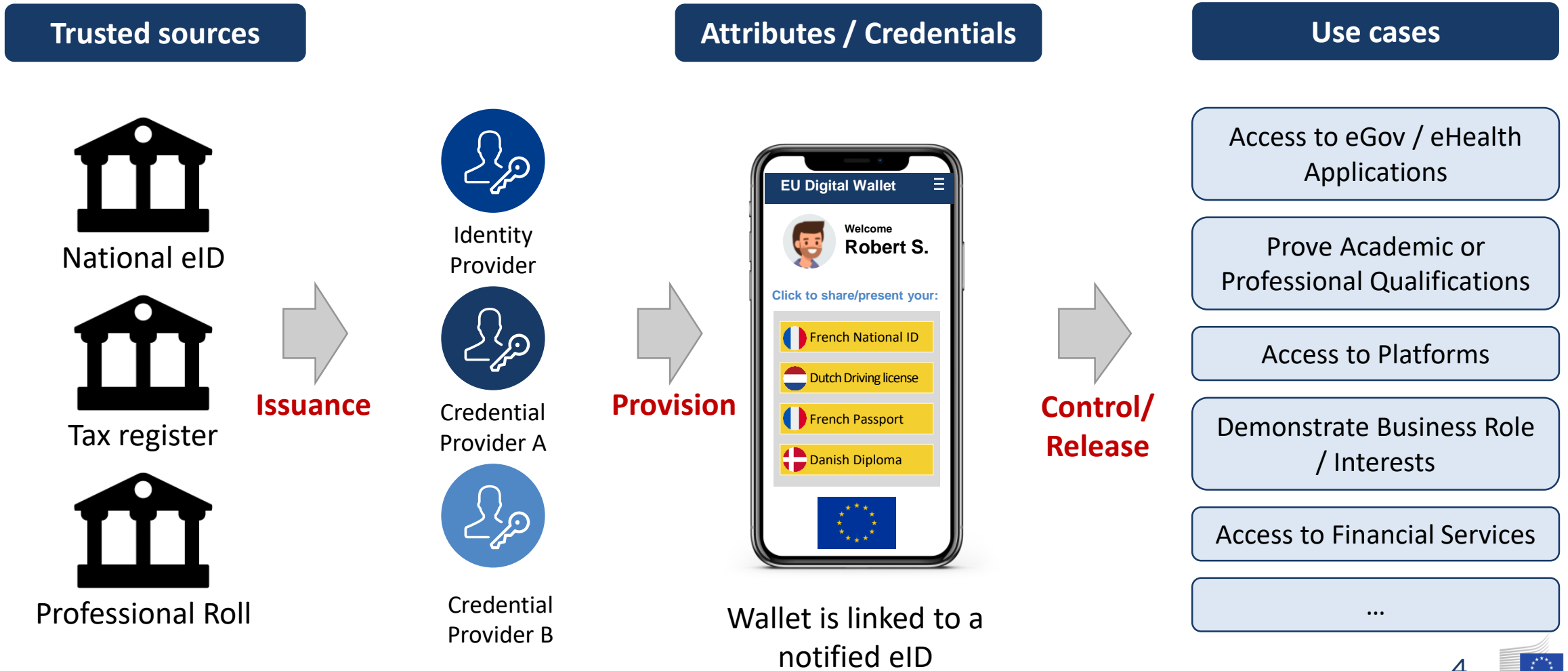
**European secure trusted “digital wallet” app** on mobile/smartphone allowing the storage and use of identity data and various attributes/credentials, based on common standards, under the sole control of the user,



### Regulating Private sector providing identity-linked services

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

# The future European Digital Identity ecosystem



# The European Digital identity Wallet

## The user perspective

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### 1

#### User Control

The provision of a personal wallet:

- *Improves user-choice*
- *Improves user-experience (including mobile experiences)*
- *Supports data control*
- *No tracking*
- *Supports portability*

### 2

#### Linking Identity to Attributes and Credentials

- *Credentials such as driving license, university diploma, professional accreditations can be linked to the user identity and issued to the Wallet*
- *Users are able to manage both their identity credentials and legal eID together*

### 3

#### Use Cases

- *Authentication,*
- *Electronic signature,*
- *Opening a bank account,*
- *Filing tax returns,*
- *Proving your age*
- *Renting a car*
- *Numerous digital public services*

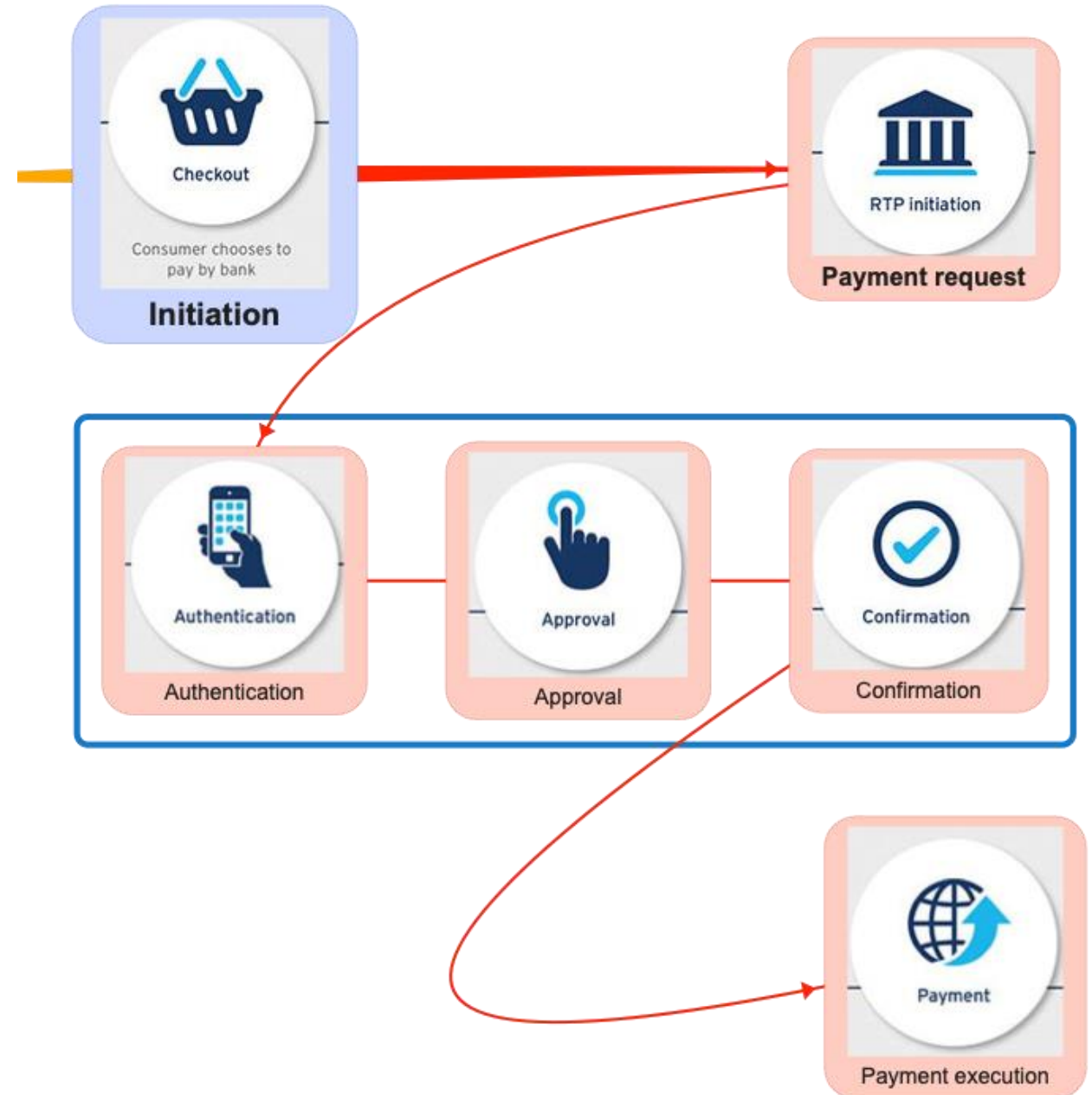
# Why a EUDI wallet with payments?

## Objectives

- The paradigm is a move to an identity based ecosystem.
- Payment is a key part of most wallet ecosystems.
- Will provide convenience and value to end users
- Will strengthen security and sovereignty.
- Support for the digital euro.
- Support for the retail payment strategy and the digital finance initiatives.

# High level criteria's for the Payment Wallet

- Open to all the EU financial institutions.
- Tenancy model.
- Minimum impact on the key parts of the ecosystem.
  - Payment rails reused and unchanged.
  - Limited to key scope. Not taking over the primary customer dialogue.
- Based on *Payment request* logic.
- Inherent support of SCA and transaction linking

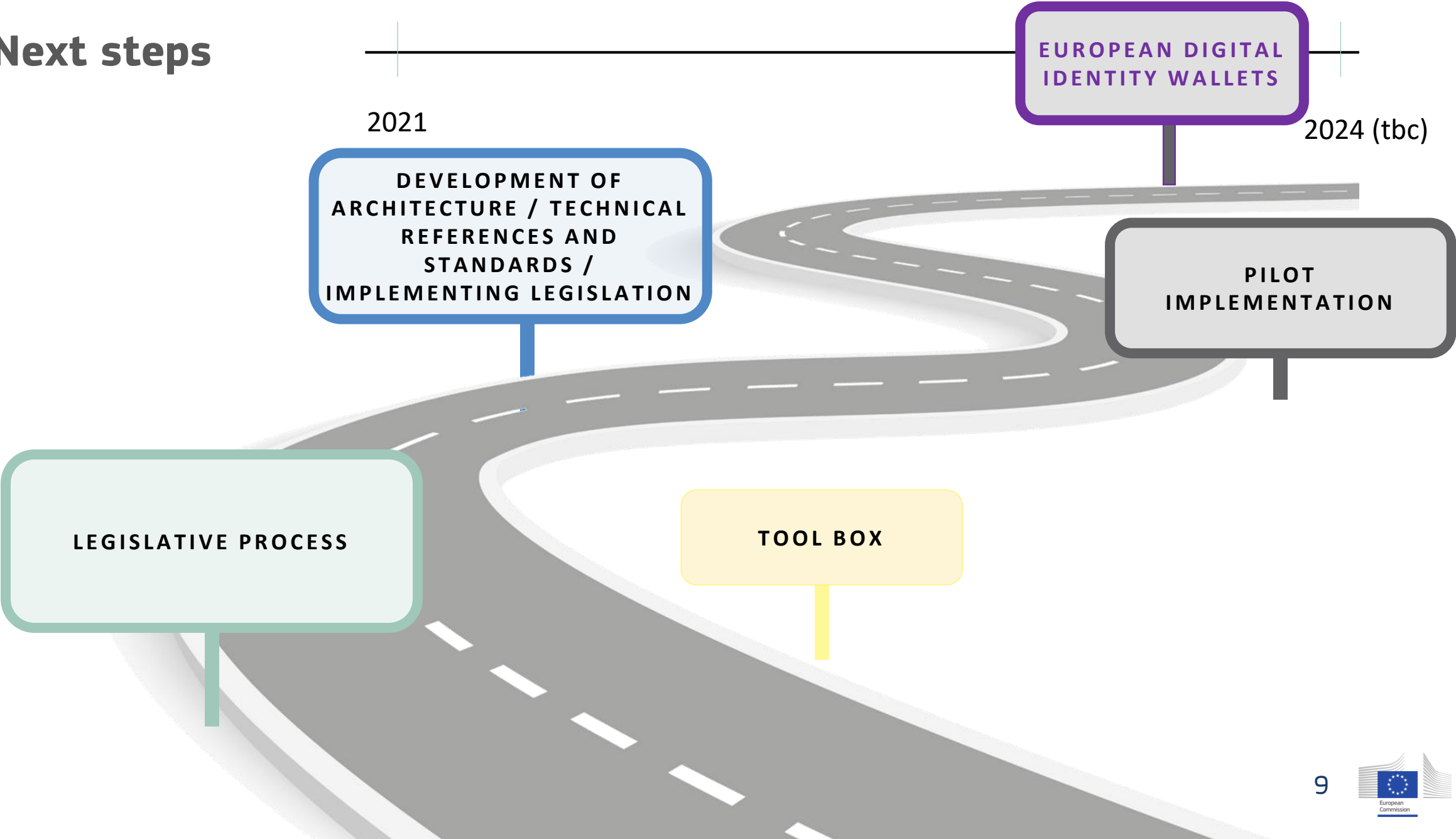


# The EUDI wallet will bring benefits to all the stakeholders of the payment ecosystem

Consumers	Merchants	FS Industry	Regulatory
<ul style="list-style-type: none"><li>✓ The EUDIW supports a wide range of Use Cases.</li><li>✓ Harmonized through Europe.</li><li>✓ Under the user's control.</li><li>✓ Additional attestation can be used to facilitate business process.</li><li>✓ Facilitated access to the services made available from all the EU FIs.</li></ul>	<ul style="list-style-type: none"><li>✓ Build on existing trust model.</li><li>✓ Opportunity for innovative digital services.</li><li>✓ Identification rooted at the root of trust, the member states.</li><li>✓ One single digital market.</li><li>✓ Support alternative payment options.</li><li>✓ Facilitated access to the services made available from all the EU FIs.</li></ul>	<ul style="list-style-type: none"><li>✓ Enabler for innovation.</li><li>✓ Optimization of current investments.</li><li>✓ Trust ensured by the states.</li><li>✓ Counterpart information available from the states and other trusted sources</li><li>✓ Facilitates opening of one digital market.</li></ul>	<ul style="list-style-type: none"><li>✓ Fits retail payment and digital finance strategy.</li><li>✓ Updated payment means.</li><li>✓ Foreseen support for digital Euro.</li><li>✓ Potential to reduce fraud and strengthen AML efforts.</li></ul>



# Next steps



# Thank you

[European Digital Identity | European Commission \(europa.eu\)](#)

[Register of Commission expert groups and other similar entities \(europa.eu\)](#)



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