ID4D
IDENTIFICATION FOR DEVELOPMENT

# Get to know ID used across borders in the European Union

## An ID4D Webinar Series

## A European Framework for Decentralized Digital Identity Wallets

# The European Digital Identity Framework

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# Agenda

1 The state of play

2 The European Digital Identity Framework

3 New Trust Services +

4 Next steps

# The state of play

# Challenges to the cross-border use of national eIDs

## Four factors hindering cross-border authentication under the eIDAS Regulation

### Coverage

19 notified eID schemes (7 mobile-based) by 14 Member States - 59% of EU-27 population has access

### Acceptance

67% of EU-27 MS can accept notified eID schemes (node with receiving capacity). Among 7 key public services for cross-border users, only 14% offer eIDAS authentication / EU-27

### Usage

Between 100 and 30 000 successful cross-border authentications a year compared to millions at domestic level

### User friendliness

No common user interface, redirections in the authentication process and denial of service

# Market and technological developments

## Developments in the private sector and society also challenge the current status quo

### User demands and expectations

Users want high speed, secure authentication services that protect their personal data:

- 63% want a **secure single digital ID** for all online services that gives them control over the use of their data
- 72% want to know **how their data are used** when they use social media accounts

**Private sector** organizations also want versatile, secure and trustworthy identification solutions for their users

### Role of online platforms

Platforms are playing an important role in electronic identification.

Their market position is a challenge to **data control and user choice.**

### Technological change

Users increasingly demand **mobile identification**

**Self-sovereign ID** is a growing trend promising to put users in control of their identity data

> “*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**

## The Digital ID Act – Adopted 3rd June 2021

# 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** and make their notification mandatory for Member States

### 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 and various attributes/credentials, based on common standards

### 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).

# Strengthen the national eIDs system under eIDAS

## Building on the foundation established by the eIDAS Regulation

1

### Security and trust

National legal eIDs will remain anchors of the new ecosystem

2

### Improve supply

Provide an obligation for Member States to notify national eIDs to the Commission and therefore enable their citizens to use them in other EU countries

3

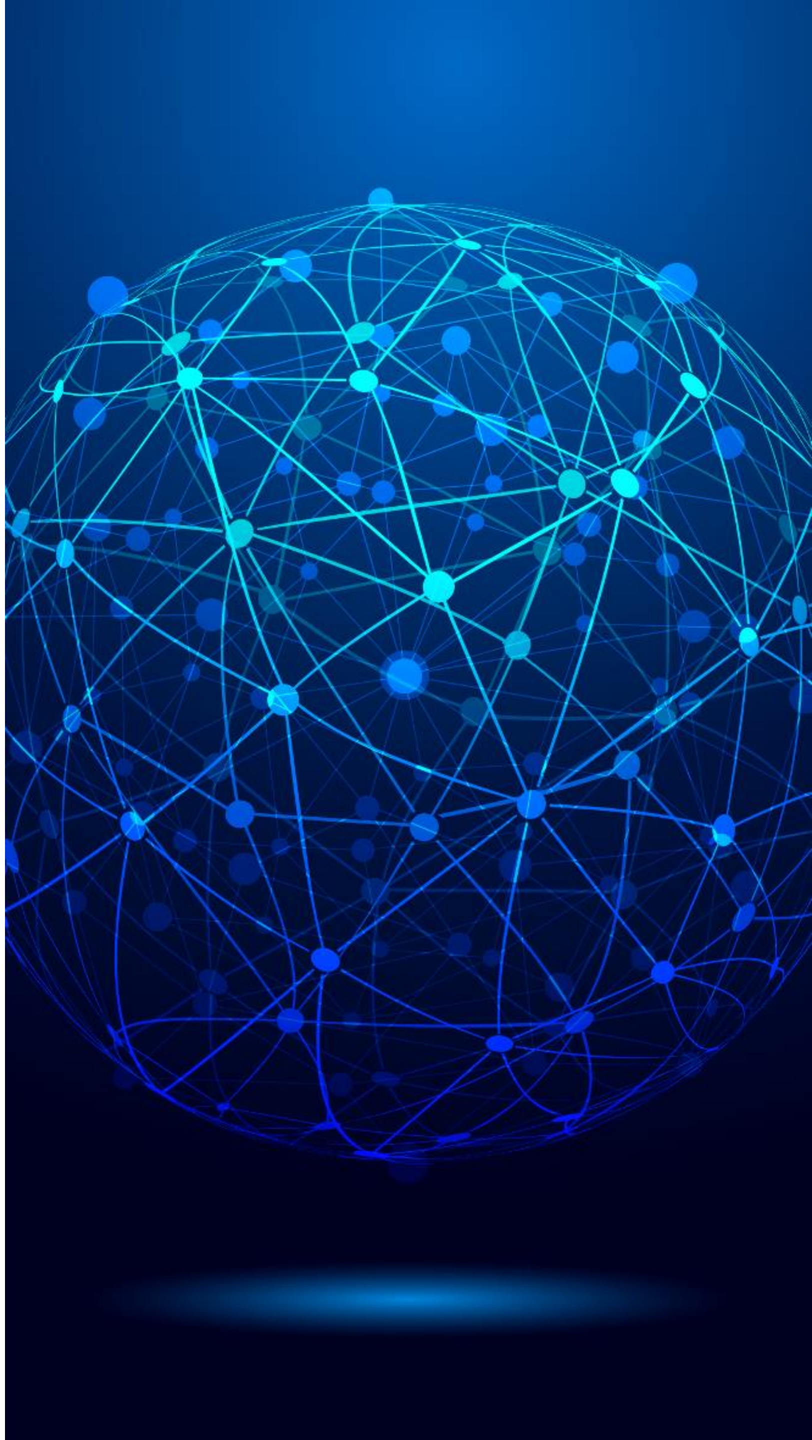
### eID mutual recognition procedure

to be streamlined to reduce burden on Member States

4

### Identity data

Expansion of the minimum set of identity data to be shared over the eIDAS Nodes (currently first name, family name, date of birth and gender)



# User-Controlled Digital Identity – Personal Wallet

## Improved user experience and use cases

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 and Credentials

Credentials such as driving license, university diploma, professional accreditations can be linked to the user identity.

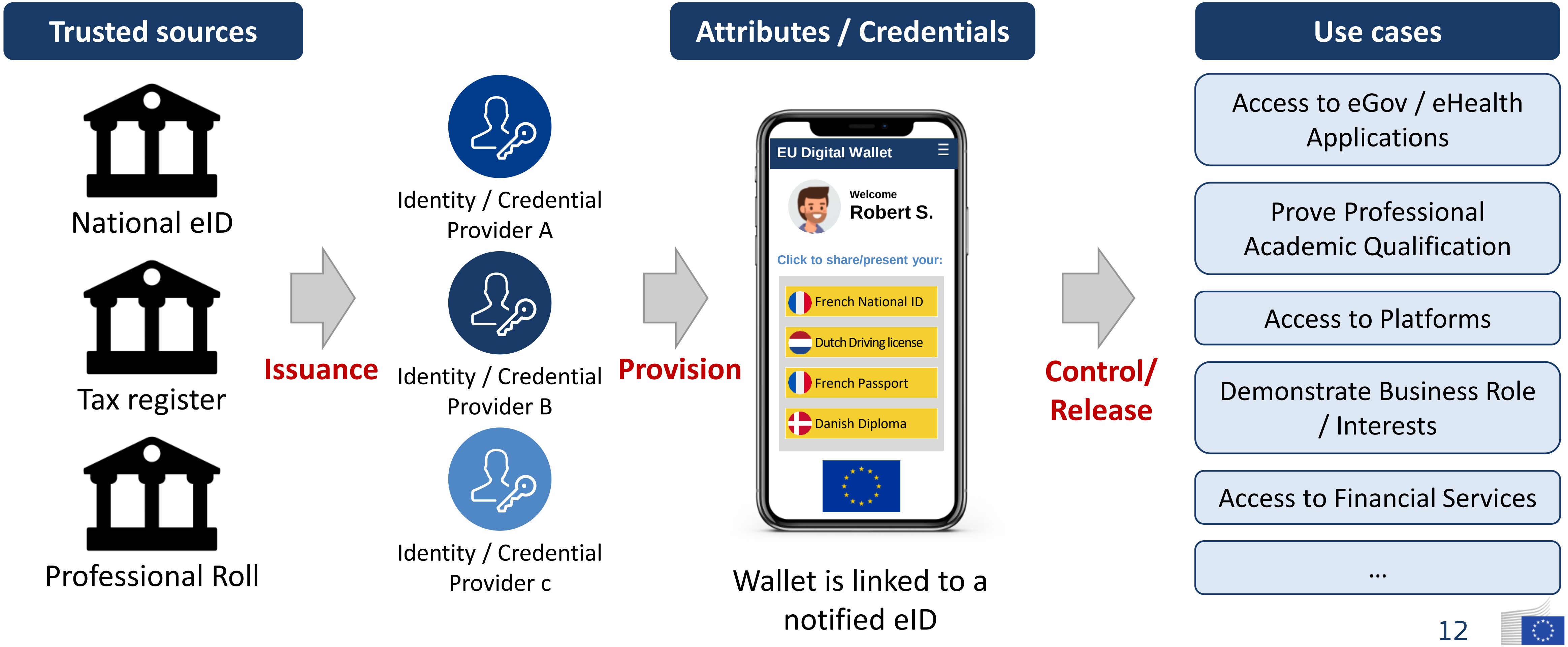
Users are able to manage both their identity credentials and legal eID together

3

### Possible Use cases

- *Opening a bank account*
- *Filing tax returns*
- *Providing your age*
- *Renting a car*
- *Numerous digital public services*
- …

# Possible Implementation Model for a future European Digital Identity ecosystem



**Trusted sources**

National eID

Tax register

Professional Roll

**Issuance**

Identity / Credential Provider A

Identity / Credential Provider B

Identity / Credential Provider c

**Provision**

**Attributes / Credentials**

EU Digital Wallet

Welcome
Robert S.

Click to share/present your:

- French National ID
- Dutch Driving license
- French Passport
- Danish Diploma

Wallet is linked to a notified eID

**Control/ Release**

**Use cases**

- Access to eGov / eHealth Applications
- Prove Professional Academic Qualification
- Access to Platforms
- Demonstrate Business Role / Interests
- Access to Financial Services
- …

# Example of the EU Digital COVID Certificate

## A first use of verifiable credentials at the EU level

### Definition of a minimum data set (person identification, vaccination/test information, metadata) for:

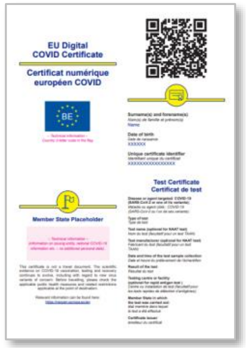
- Proof of vaccination
- Proof of recovery from COVID-19
- Proof of test result

### Creation of a trust framework

- Support the verification of certificates;
- Design possible solution while complying with EU data protection legal framework and implementing its data protection principles

1 Data about the vaccination is stored in a <u>national</u> database (e.g. immunization registry)

2 A certificate is issued in paper or digital format and the QR code is digitally signed by the issuing authority



EU Digital COVID Certificate

Certificat numérique européen COVID

BE

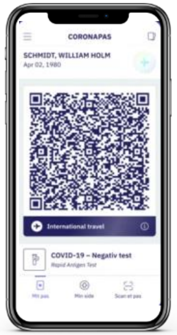
Surname(s) and forename(s)
Nom(s) de famille et prénom(s)
Name

Date of birth
Date de naissance
XXXXXX

Unique certificate identifier
Identifiant unique du certificat
XXXXXXXXXXXXXXXX

Test Certificate
Certificat de test

Member State Placeholder



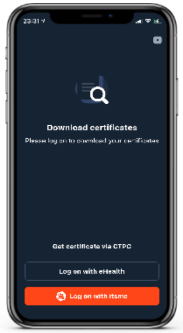
CORONAPAS

SCHMIDT, WILLIAM HOLM
Apr 02, 1980

International travel

COVID-19 – Negativ test
Rapid Antigen Test

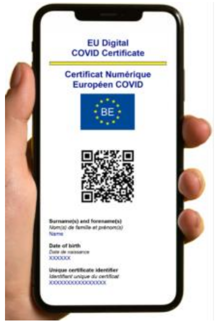
3 Citizen stores the certificate on the device (e.g. personal wallet)



Download certificates

Please log on to download your certificates

Get certificate via CTPC



EU Digital COVID Certificate

Certificat Numérique Européen COVID

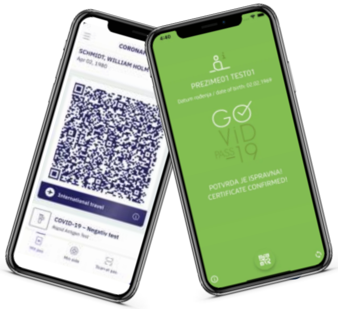
BE

Surname(s) and forename(s)
Nom(s) de famille et prénom(s)
Name

Date of birth
Date de naissance
XXXXXX

Unique certificate identifier
Identifiant unique du certificat
XXXXXXXXXXXXXXXX

4 Citizen presents her/his certificate to a verifier (Signature is checked in the EU public key Đirectory)



SCHMIDT, WILLIAM HOLM
Apr 02, 1980

International travel

COVID-19 – Negativ test

PREZIME01 TEST01

Datum rođenja / date of birth: 02.02.1969

POTVRDA JE ISPRAVNA!
CERTIFICATE CONFIRMED!

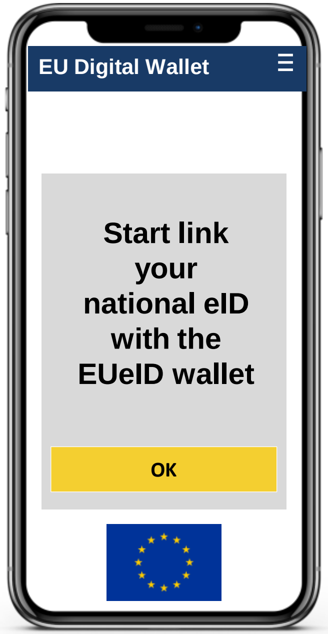
# The European Digital Identity Wallet

## Requirements

- ✓ Shall be issued by Member States (under a notified scheme) – publication of lists
- ✓ Harmonization based on standards and common technical framework, certification and conformity assessment
- ✓ Assurance level High – Security
- ✓ Sign by means of qualified electronic signatures

# Onboarding of citizens to a Digital wallet (possible implementation)

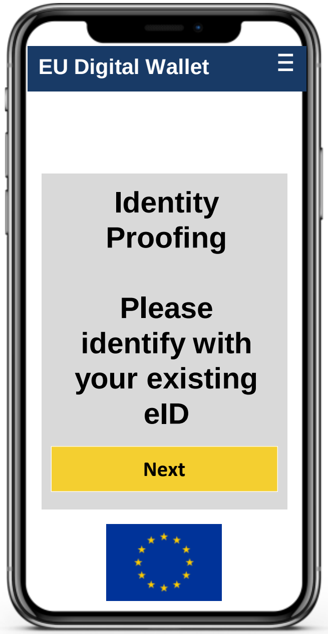
## 1. Initiate


EU Digital Wallet

Start link your national eID with the EUeID wallet

The individual select the notified eID to which he/she wants to link its wallet

## 2. Identify

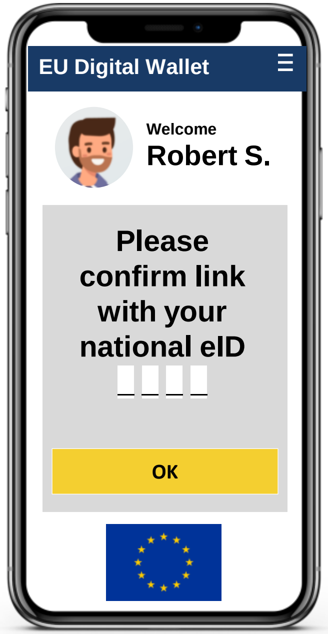

EU Digital Wallet

Identity Proofing

Please identify with your existing eID

Identity proofing to the wallet provider with an existing notified eID

## 3. Authenticate

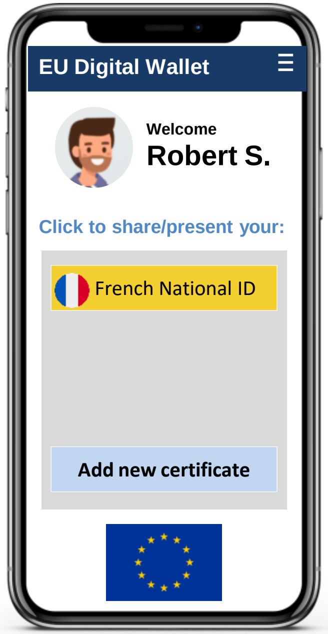

EU Digital Wallet

Welcome
Robert S.

Please confirm link with your national eID

The individual is asked to authenticate (e.g. PIN code or biometrics)

## 4. Use


EU Digital Wallet

Welcome
Robert S.

Click to share/present your:

Now the user may request other credentials linked to this identity and use them with service providers

# Where I can use the EU Digital Identity Wallet

## 1

### Online public services

## 2

### Private relying parties

Required by law to use strong user authentication or where required by contractual obligation including in the areas of transport, energy, banking and financial services, social security, heath, drinking water, postal services, digital infrastructure, education or telecommunications

## 3

### Very large online platforms

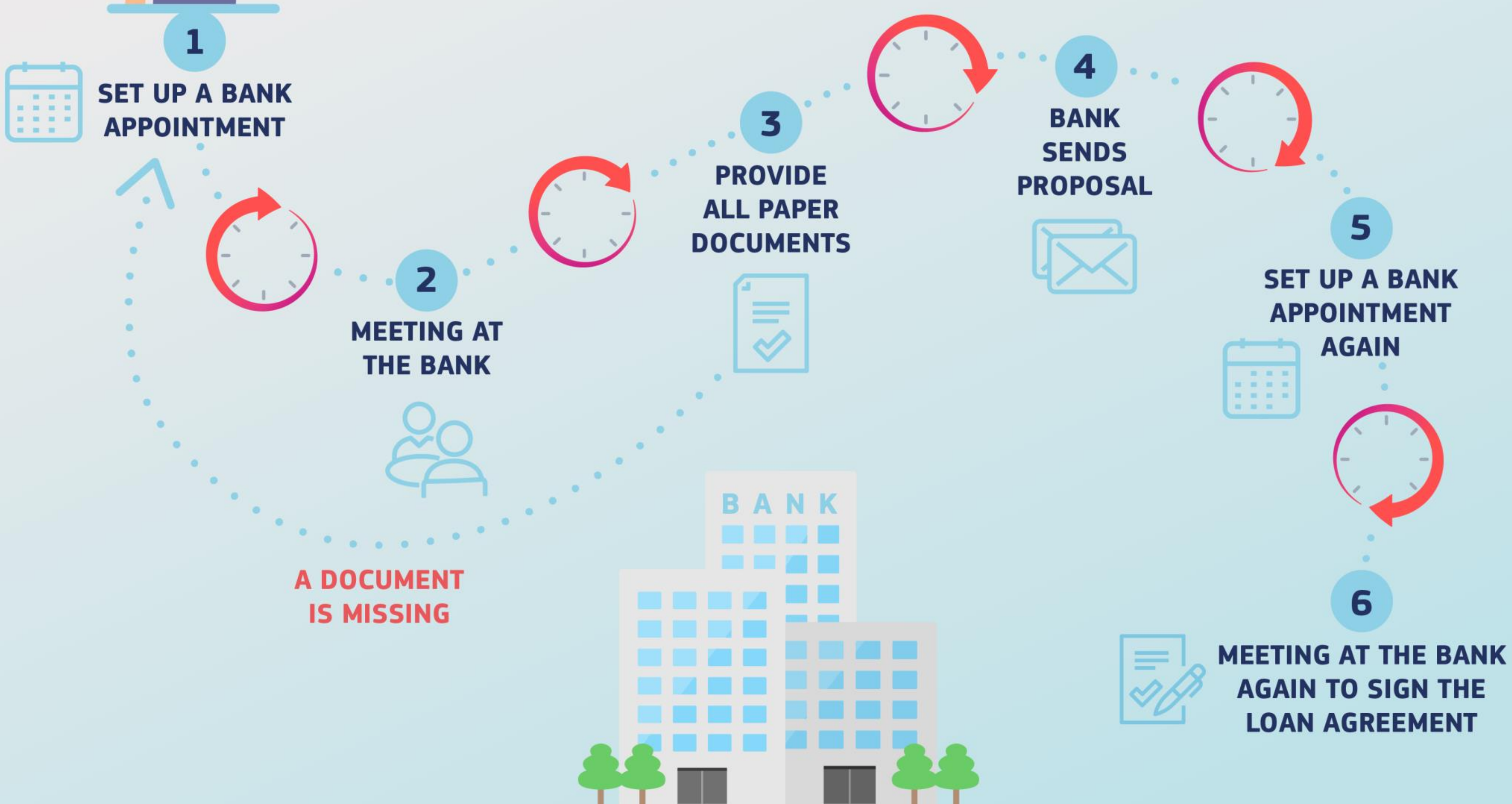
*In accordance with the DSA Regulation – if requested by the user*

## 4

### Other service providers relying on electronic identification services

The Commission shall encourage and facilitate the development of self-regulatory codes of conduct

# Apply for a bank loan
*before*



1 SET UP A BANK APPOINTMENT

2 MEETING AT THE BANK

A DOCUMENT IS MISSING

3 PROVIDE ALL PAPER DOCUMENTS

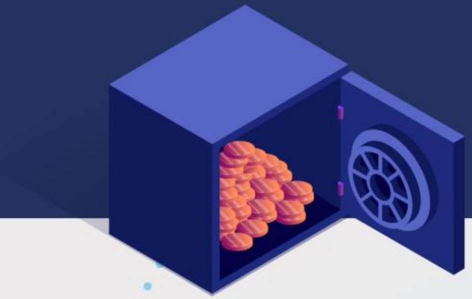
4 BANK SENDS PROPOSAL

5 SET UP A BANK APPOINTMENT AGAIN

6 MEETING AT THE BANK AGAIN TO SIGN THE LOAN AGREEMENT

# Apply for a bank loan

*after*



1

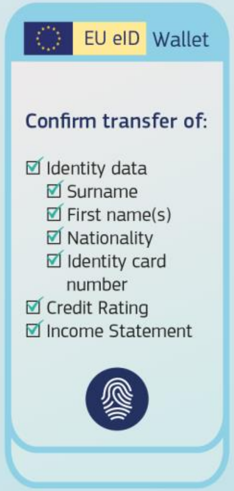
THE USER HAS ALL HIS DOCUMENTS IN HIS PERSONAL DIGITAL WALLET, FROM NATIONAL IDENTITY TO INCOME STATEMENT.

2

HE SELECTS ONLY THE REQUIRED DOCUMENTS ASKED BY THE BANK FOR THE LOAN APPLICATION AND SENDS THEM EASILY IN FULL SECURITY.

3

THE BANK RECEIVES THE DOCUMENTS ELECTRONICALLY. IF A DOCUMENT IS MISSING, IT IS ONLY ONE CLICK AWAY FOR THE USER. THE APPLICATION IS READY TO CONTINUE.



EU eID Wallet

Confirm transfer of:

☑ Identity data
- ☑ Surname
- ☑ First name(s)
- ☑ Nationality
- ☑ Identity card number

☑ Credit Rating
☑ Income Statement

BY USING THE EUROPEAN DIGITAL IDENTITY, THIS PROCESS IS STREAMLINED AND MORE TIME EFFICIENT

# Private Sector as Provider of identity-linked services – electronic attestations of attributes

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

Verification of the authenticity of attributes against authentic sources – Annex

4

## Legal value

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 recognized as a qualified electronic attestation of attributes in any other Member State

5

## Separation

Functional and structural separation of data

## Additional trust services +

# New eIDAS Qualified Trust Services

+ strengthening use of existing service

1

**Qualified electronic archiving services**

2

**Electronic ledgers**

3

**Qualified service for the management of remote electronic signature creation devices**

4

**QWACS – recognition by web browsers**

# Unique Identification

1

### Ensuring unique identification

When the Wallet and notified means are used for authenticaiton

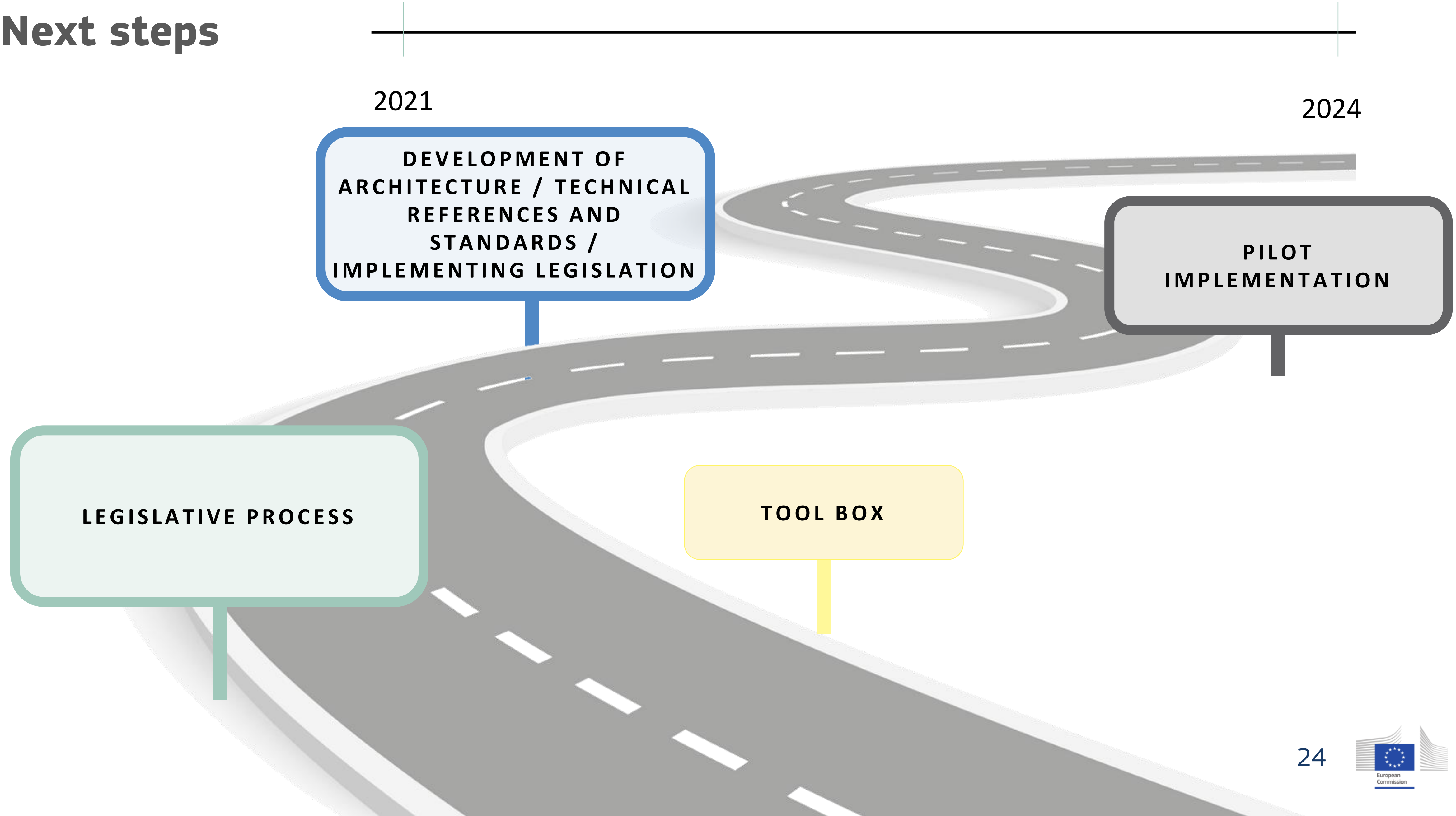
2

### Record matching public sector

Where identification is required by law

## Next steps

# Next steps



2021

2024

DEVELOPMENT OF ARCHITECTURE / TECHNICAL REFERENCES AND STANDARDS / IMPLEMENTING LEGISLATION

PILOT IMPLEMENTATION

LEGISLATIVE PROCESS

TOOL BOX