The Wallets are Coming!

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Trust in Digital Life – Convergence 2023

What is a wallet?

- **It's an app**
  - Probably a mobile app
  - Could be web-based

- **To manage data**
  - Assets (information, verified attributes, accounts)
  - Transactions (data sharing, disclosure of information, payments)

- **Controlled by a user**
  - Verified identity
  - Identifier (account?)

(Data may or may not be bound to that user/wallet/device)

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Focus today: the European Digital Identity Wallet (EUDIW)

https://www.youtube.com/watch?v=AynHulTaafk

European Digital Identity Wallet

EU Wallet

The Member States are **required** to issue a wallet and identity to all citizens

- All (E)EU residents will have (free) access to a mobile national eID
- With government-grade assurance (identity & wallet-app)
- Usable with public and private service providers
- Across borders
- Extensible with verified attributes from different (qualified) sources
- Enabling use for qualified signatures

This is part of the eIDAS2 regulation

- Regulation will come into force early next year
- Specifications & implementing acts are work in progress
- Target launch by MS 2026/2027 (first deployments in 2025)

EU

European Digital Wallet

START

European Digital Identity Wallet

Wallets need an ecosystem

Collaboration between different actors

Issuer — Data register

Issue Attestations

End-user

Identity wallet
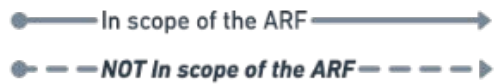
Share Information

Service provider

The ecosystem is more important than the wallet(s)

The European Digital Identity Wallet Ecosystem

Legend

Primary Role — Component — Governance Role

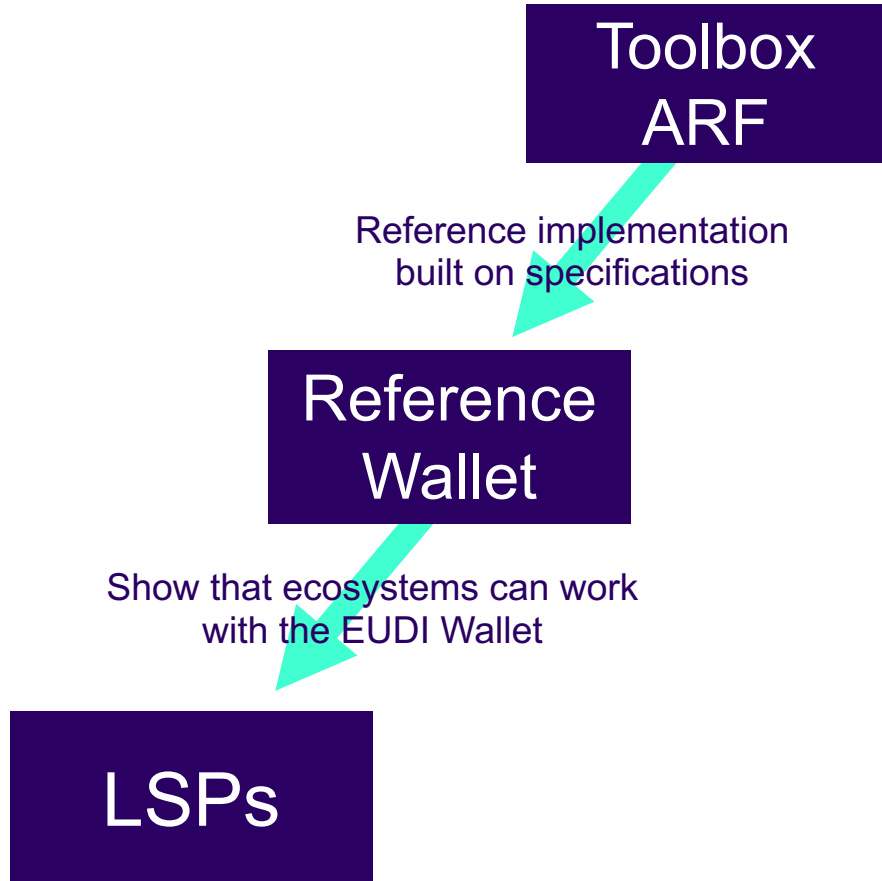In scope of the ARF
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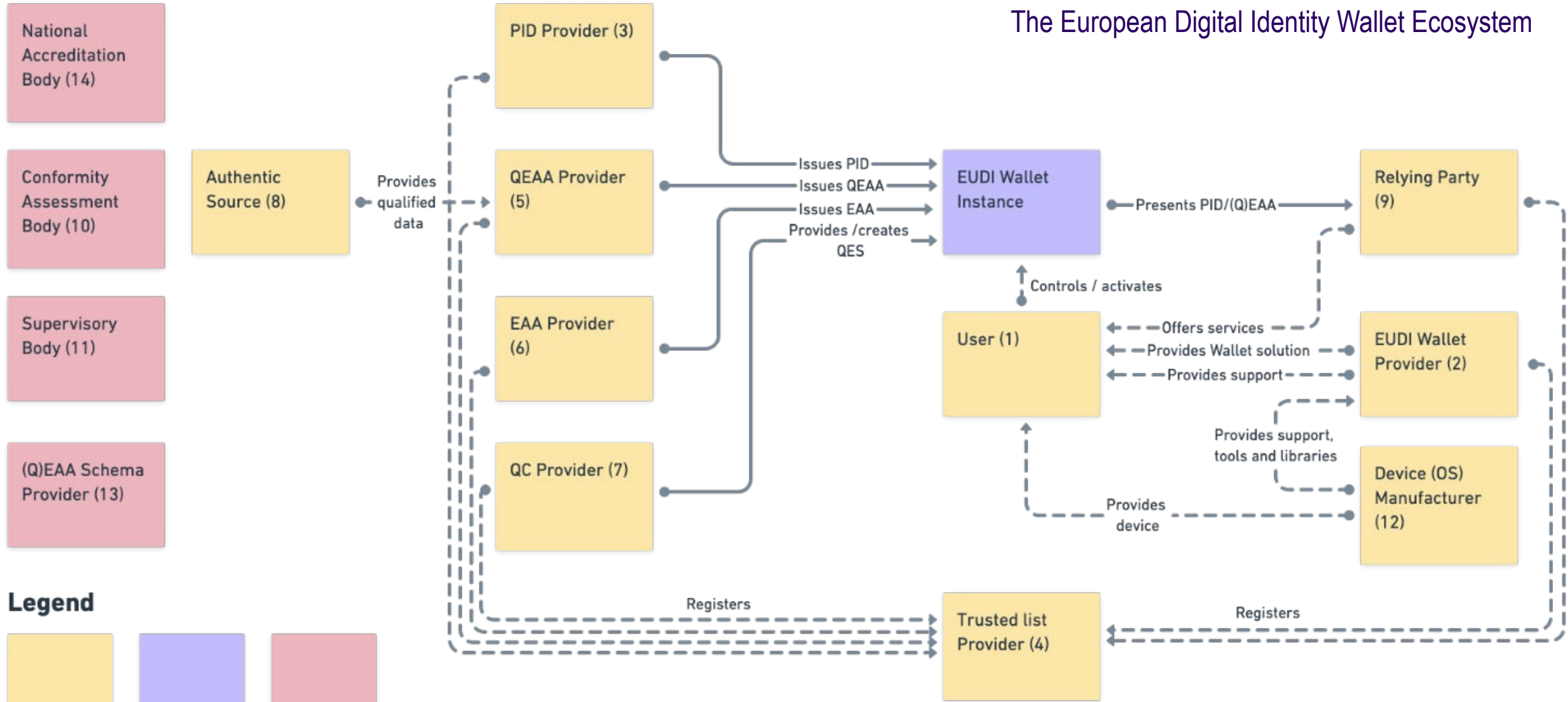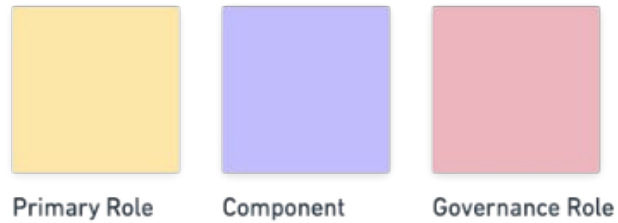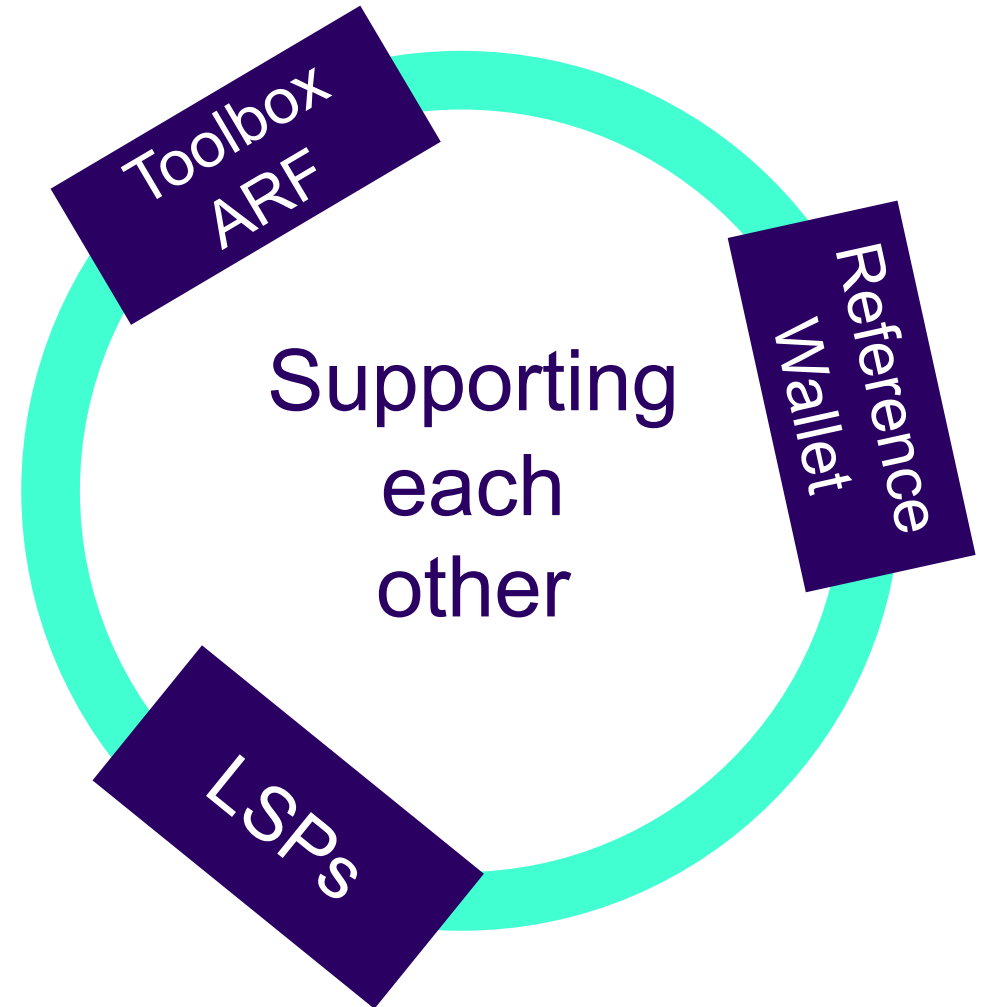
Getting the ecosystem going

- eIDAS2 – coming into force in 2023 (European legislation)
  - Issuing of wallets and identities will be mandatory for Member States
  - Implementing acts - defining all the interfaces, roles and responsibilities (legislation!)

- Specifications and Architecture Reference Framework
  - Specifications are being written by the Toolbox
  - By eIDAS expert group representatives from all Member States
  - Producing epics and Architecture reference framework (ARF) – monthly releases

- Reference Implementation Wallet
  - Open source wallet for Member States ("just add flag")
  - Provided by NiScy, based on the epics from the Toolbox

- Funding
  - Large Scale Pilots – demonstrating ecosystems
  - Other reusable building blocks

Original plan

Toolbox ARF

Reference implementation built on specifications

Reference Wallet

Show that ecosystems can work with the EUDI Wallet

LSPs

Current plan

Toolbox ARF

Reference Wallet

Supporting each other

LSPs

4 Large Scale Pilots (LSPs)

European Identity Wallet Consortium (EWC)

- https://eudiwalletconsortium.org/
- Focus on travel, payments, organisational identity
- Large number of private sector participants

Potential Consortium

- https://www.digital-identity-wallet.eu/
- Many use cases including driving licence, egov
- Most EU governments participate

NOBID Consortium

- https://www.nobidconsortium.com/
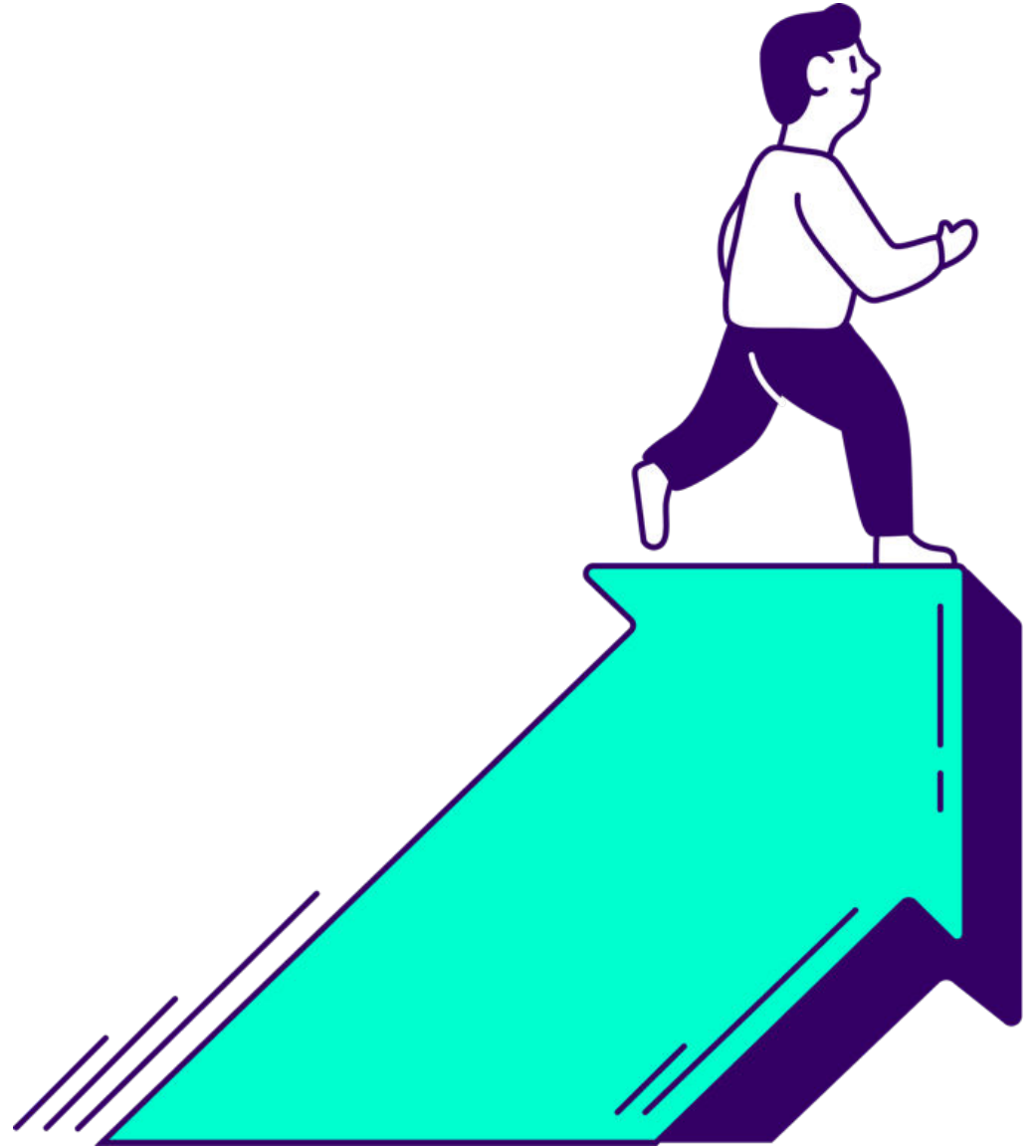- Focus on payments
- Nordic/Baltic & Italian governments

DC4EU

- https://www.dc4eu.eu/
- Focus on education and social mobility
- Governments and educational sector

Focus Signicat in the LSPs

Signing & Sealing

Issuing Attestations

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Brokering to Issuers & Relying Parties
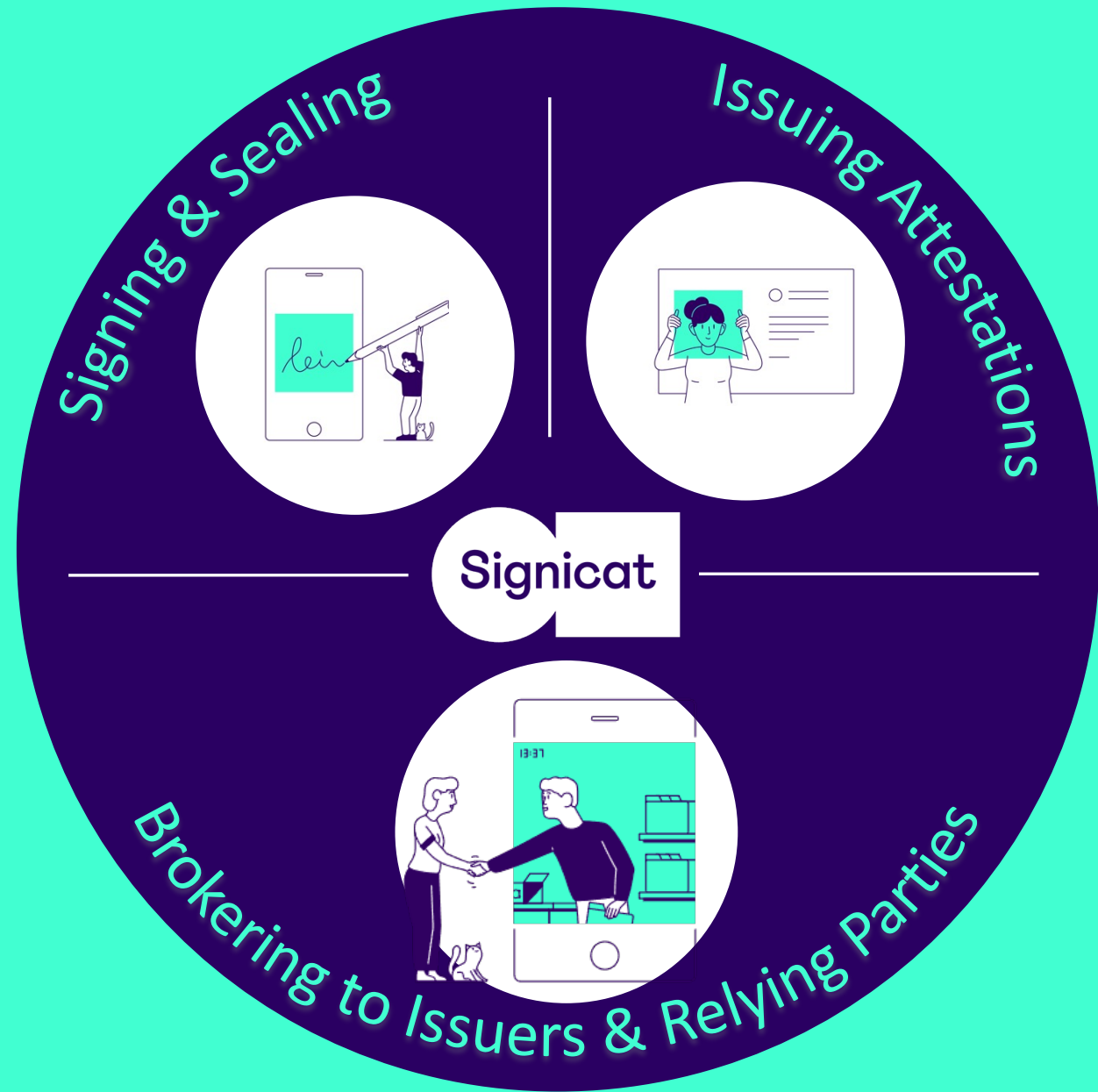
Unlocking all the wallets in Europe

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The future is decentralised

The future is decentralised – SSI promises:

Better security
Anti-tracking – I prevent anyone knowing what I share with whom

Better privacy
Privacy-by-design – I can prove something without revealing other information

User in control
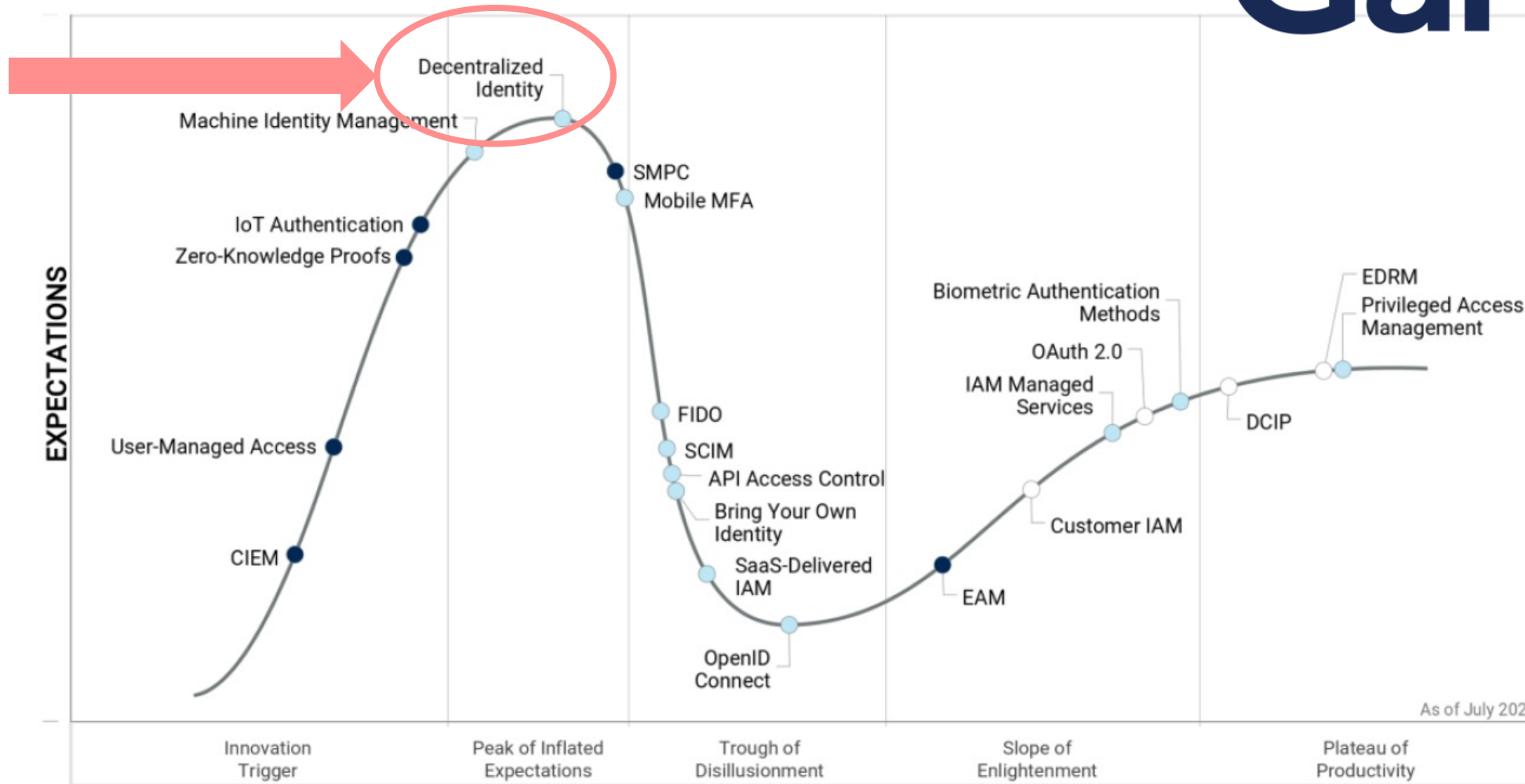No central authority or (vulnerable) data store – I decide about sharing and manage my own data

Usability
Identity wallets provide ease of use for both end-users and service providers

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Analysts

Hype Cycle for Identity and Access Management Technologies, 2021

The future is not just decentralised!

- This brave new world won't overturn the existing one overnight or completely
- Existing solutions will be around for a long time to come
- Players with a firm foothold in both realities are needed

There is a real need for trusted authorities in the ecosystems. Signicat does trust really well!

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Time for some **Q&A**

Identity solutions for a trusted digital world

www.signicat.com