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TIIME Unconference

EUDI Wallets

What to expect?

11 February 2026

Esther Makaay

VP, Digital Identity
@Signicat

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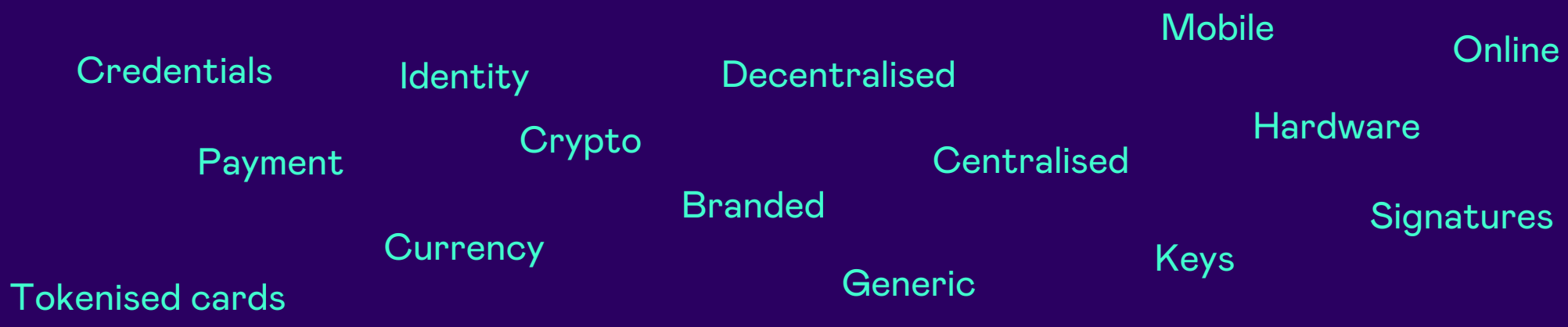
Wallets in Context

Wallets cover a very broad area



75+ wallets are listed in the Open Wallet Foundation

Big Tech	Payment/Crypto	Organisational	Smaller initiatives
• Google (Pay)	• Amazon	• iGrant.io	• Datakeeper
• Apple (Pay)	• AliPay	• Lissi	• Yivi
• Samsung	• Paypal	• Meeco	• wwWallet
• WeChat	• Zengo	• IDunion	• Digidentity
	• Trust Wallet		

This list is not exhaustive. Sorry to the many brands not mentioned here.

Wallets are part of a natural evolution

From Siloed Accounts

- Unlinkable, but also unscalable

To Federated Identity

- Reusing identities, introducing privacy hot-spots

And attribute-based credentials

- Highly valued, but not extensible

To the need for Self-Sovereign Identity

- Awarding user-centrism and limitless extensibility

And solutions for (federated) data-sharing and -access

- Which need governance and frameworks

Wallets are the current next step

They can solve some key issues

- Binding of a user to an identity and attributes
- Access to many types of data from different sources

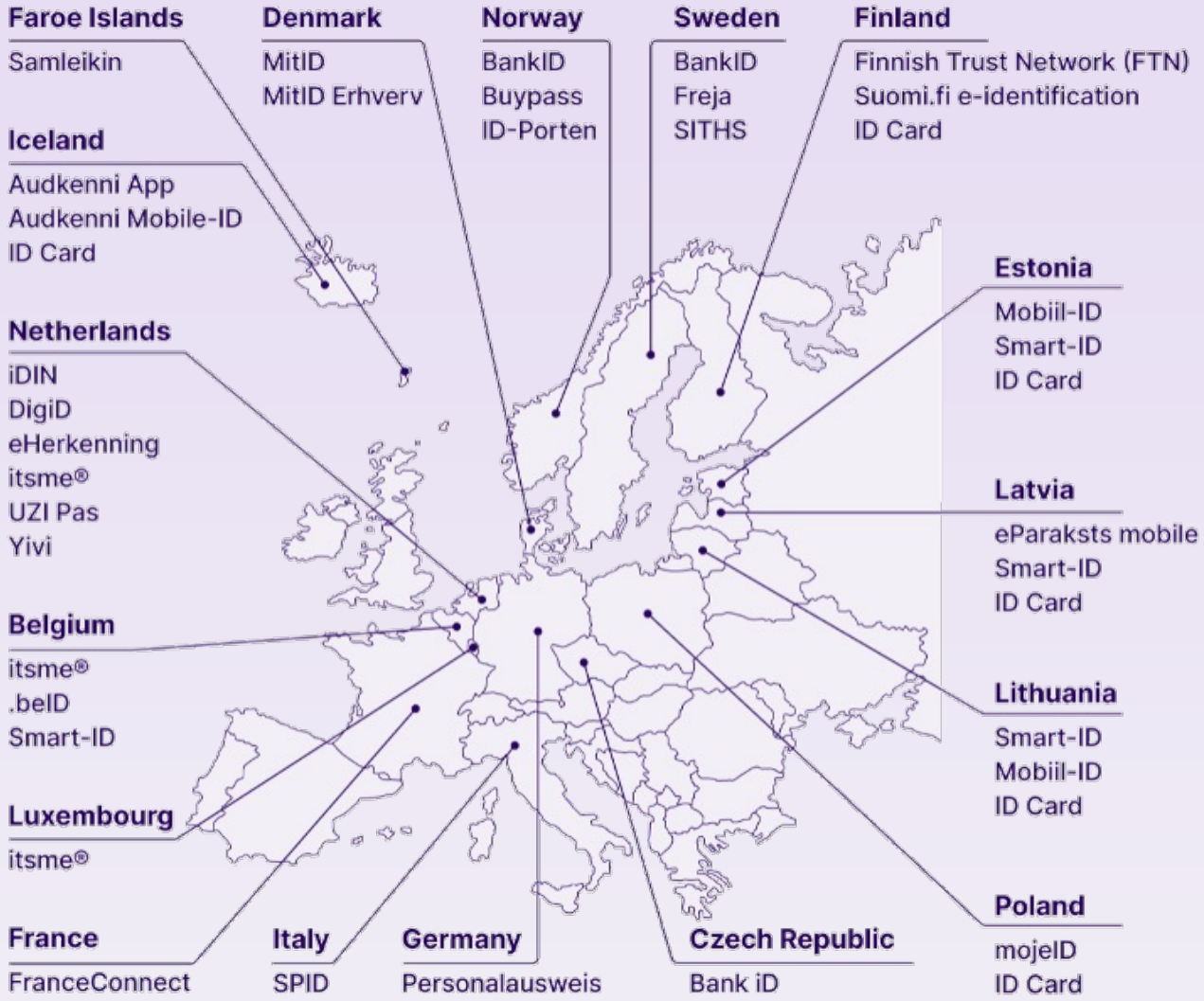
But over-arching identity issues remain

- The need for governance and a trust framework
- Binding identity to identifiers on assurance levels
- Determining assurance levels across sources
- Linking identities across domains
- Interoperability (on many more aspects than before)

And existing solutions are going to stick around

eID Landscape in Europe

- 2000 – European eIDs have been around since the beginning of this century.
- 2017 – eIDAS gave a big impulse to national eIDs.
- 2026 – Member States prepare wallets.
- 2027 – EUDI Wallets will join the landscape. First deadlines for mandatory acceptance.
- 2030 – Expected convergence of national eIDs as part of the Wallet infrastructure. Wallets will be certified on a European level.
- And beyond
  - National eIDs and EUDI wallets will exist next to each other
  - Member states may link or integrate their existing eIDs into wallets
  - eIDAS notified schemes will be used to store PID in the EUDI wallet



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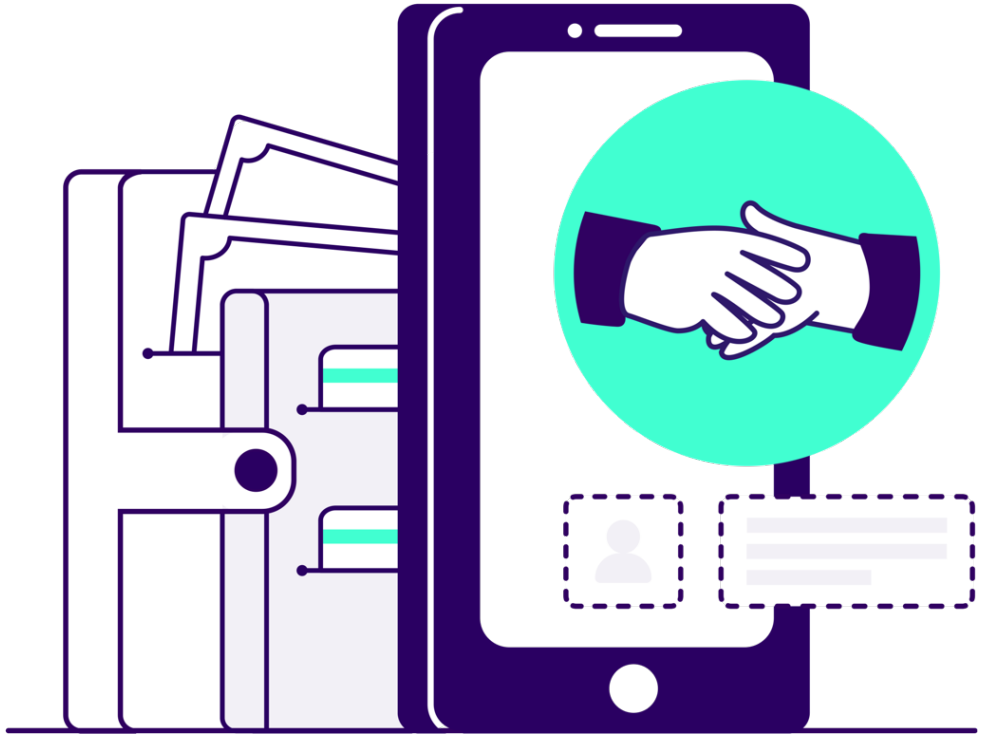
European Digital Identity Wallet



EUDI Wallet

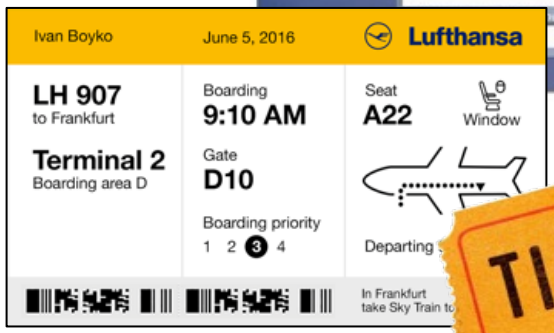
The Member States are **required** to issue a wallet and identity to all citizens

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

This is part of **eIDAS**:

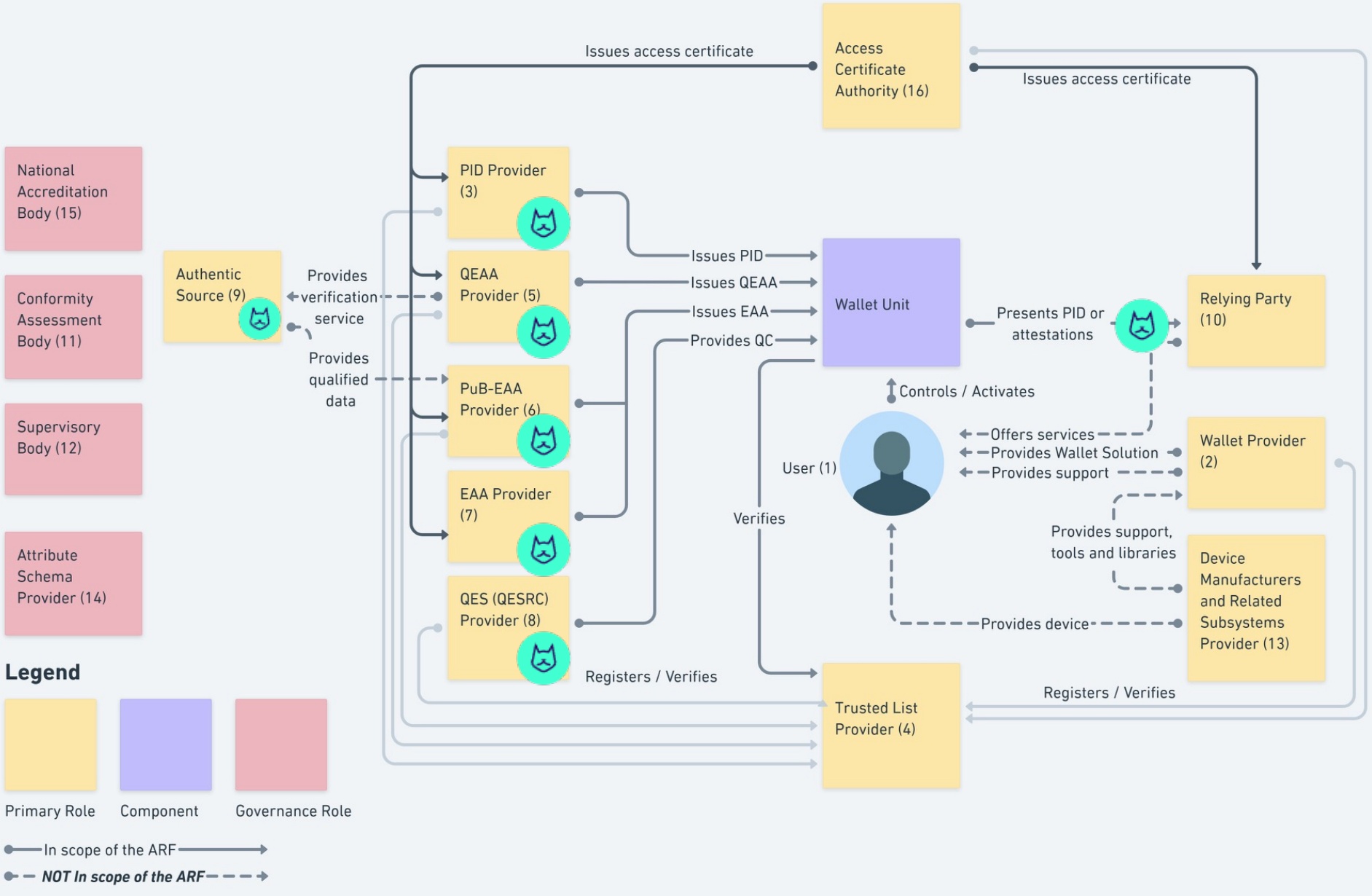
- A European regulation that covers eIDs and trust services
- Amended version of eIDAS covers the mandatory provisioning of the EUDI wallets (next to the usage of national eIDs across borders) and new and updated trust services

National PID (core identity attributes)



The European Digital Identity Wallet Ecosystem

Areas where Signicat will have a role



Getting the ecosystem going

Amended eIDAS Regulation and Implementing Acts

(common law in all Member States)

Legislation

ARF (Architecture Reference Framework)

Reference Implementation Wallet

Specification

Large Scale Pilots:

- EWC
- Potential
- NOBID
- DC4EU
- WE BUILD
- Aptitude

Demonstration

Legislation

Next to its core legislation, eIDAS currently covers:

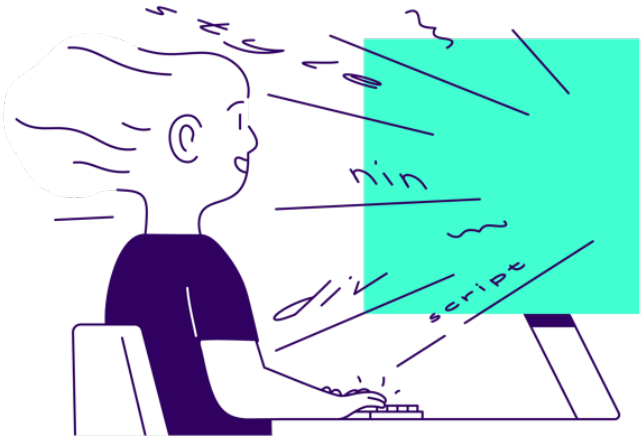
- 33 Implementing Regulations (CIR)
- 26 Draft Implementing Regulations
- 6 Implementing Decisions (CID)
- Updates & public consultations on the CIRs

National policies on:

- Certification schemes (including wallets, PID and onboarding)
- Relying Party Registration

Non-harmonised requirements from overlaps with:

- NIS2, DORA, DSA, DMA, AMLR, CRA



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Specifications

ARF planned to be frozen in iteration 3

- Current version: 2.8.0 (2 Feb 2026)
- 1 discussion topic still open: Zero-Knowledge Proof
  - Pseudonyms and DC APIs open for further discussion
- Over 200 referenced standards, many still being developed
  - ISO (38), CEN (24), ETSI (72), W3C (11), OIDF (7), IETF (24), CSC (3), EC (18), ENISA (5), GSMA (1), Global Platform (7), BSI (3), Eurosmart (2), FIDO (3), IANA (1), NIST (1)
  - Probably more: https://cre8.github.io/eudi-nexus/

https://eudi.dev/2.8.0/

Use Case Manuals

EC is publishing use case manuals. Next to PID and mDL, there are now manuals for:

- eSignature
- identification in proximity scenario
- Online payment authentication
- Age verification
- Digital Travel Credential (DTC)
- European Parking Card (EPC)
- European Disability Card
- ePrescription
- European Health Insurance Card (EHIC)

https://ec.europa.eu/digital-building-blocks/sites/spaces/EUDIGITALIDENTITYWALLET/pages/896827987/Use+case+manuals

1st Round of Large Scale Pilots (LSPs)

Co-funded by the European Union

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

Some highlights from EWC

Co-funded by the European Union

Payments

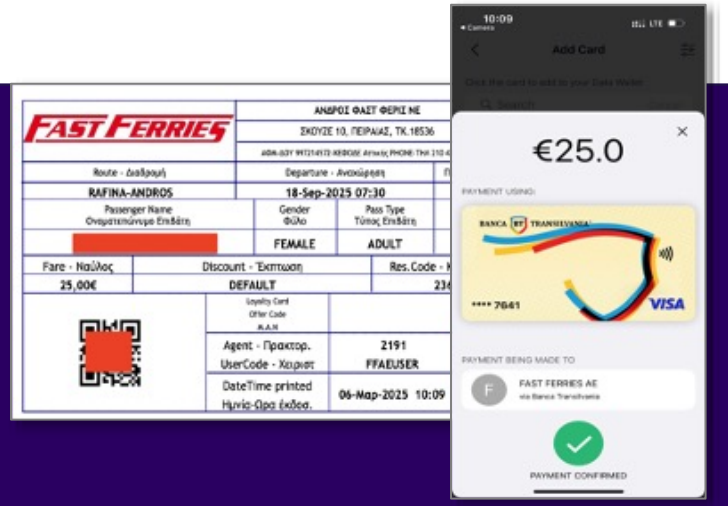
- Actual payment in production piloted in March
- Very positive survey results on user acceptance
- UX/UI improvements required

Travel

- Automated check-in to a hotel in Benidorm in production in October
- Reducing hotel check-in times from 15 to 2 minutes
- Over 70% of the test users agree that EUDIW makes traveling easier

Adoption

- EU-wide communication is needed on the benefits of eIDAS (targeted at different market sectors)
- Current expected adoption is 29%
- Barriers are UI/UX, privacy and security, trust



https://ec.europa.eu/digital-building-blocks/sites/spaces/EUDIGITALIDENTITYWALLET/pages/920064565/LSP-EWC

2nd Round of Large Scale Pilots (LSPs)

Co-funded by the European Union

WE Build Consortium (WBC)

- https://www.webuildconsortium.eu/
- Led by KVK NL (Dutch Chamber of Commerce), supported by the Dutch Ministry of Economic Affairs.
  - Co-Lead: Bolagsverket (SE)
- Focus on organisational identity through 3 groups of use cases (business, supply chain, payments). It will also cover natural persons and their interactions.

Aptitude

- https://aptitude.digital-identity-wallet.eu
- Led by French governmental organisations
- Focus on travel, payments and vehicle registration

Start August 2025
(end Sept 2027)

Where the LSPs were after 1st year

MIND THE GAP

Scalability issues remain yet unresolved

What is being communicated

MVP ---------- Final Product

Where the 1st LSPs ended

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EUDI Wallets – Only One Year to Launch

Where are the Member States at?

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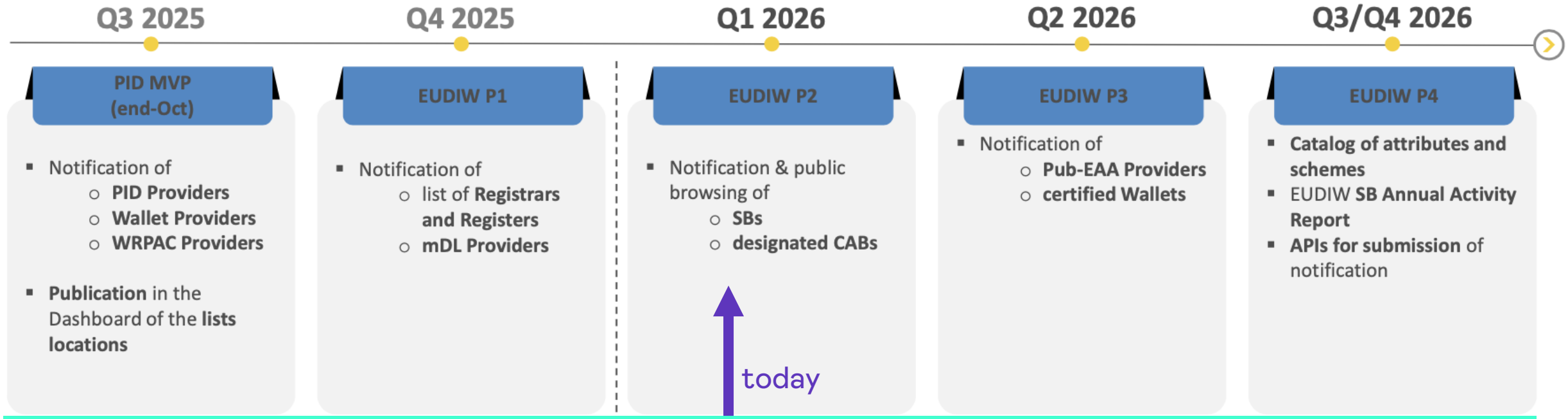
https://www.signicat.com/blog/eudi-wallets-only-one-year-to-launch

Timelines

- May 2024 – eIDAS2 coming into force
- 2024-2025 – 24 Implementing Acts (Regulations) published (and 19 draft IAs)
- 2025 – Current LSPs wrap up, new LSPs kick off
- 2026 – Standards “finalisation”, a few more IAs expected and 1st batch updated
- Dec 2026 – MS MUST provide at least one EUDI Wallet (EEA will get 1 year extra)
- July 2027 – AMLR coming into force
- Dec 2027 – Regulated industries MUST accept the EUDI Wallets

Roadmap to achieve the technical and operational interoperability

Actions the build the European Trust Services Infrastructure in order to support the Wallet ecosystem



- We're clearly running behind
- This doesn't show the actions that come before 'notification'

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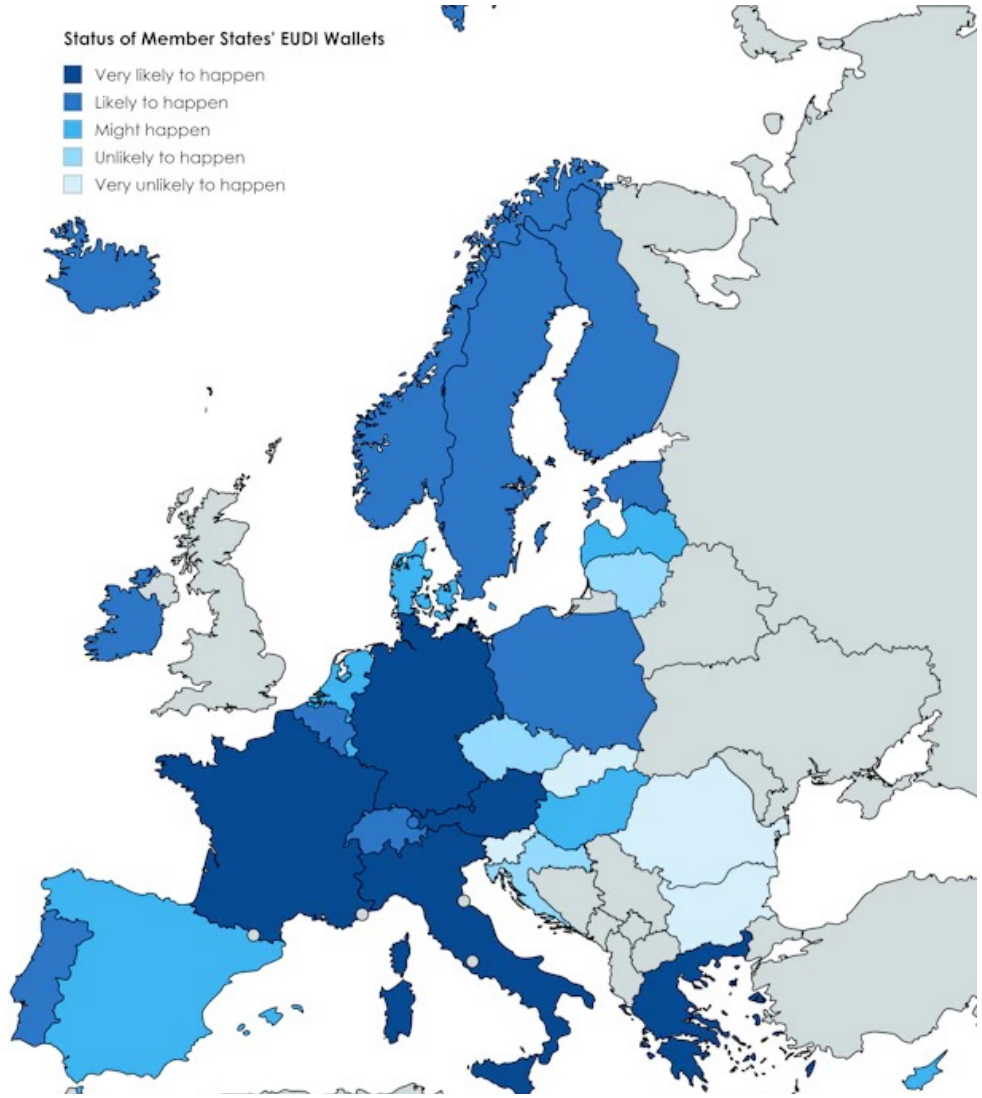
Source: DIGIT presentation at ENISA TS and CA Forum 24 September 2025

Wallet status across Europe



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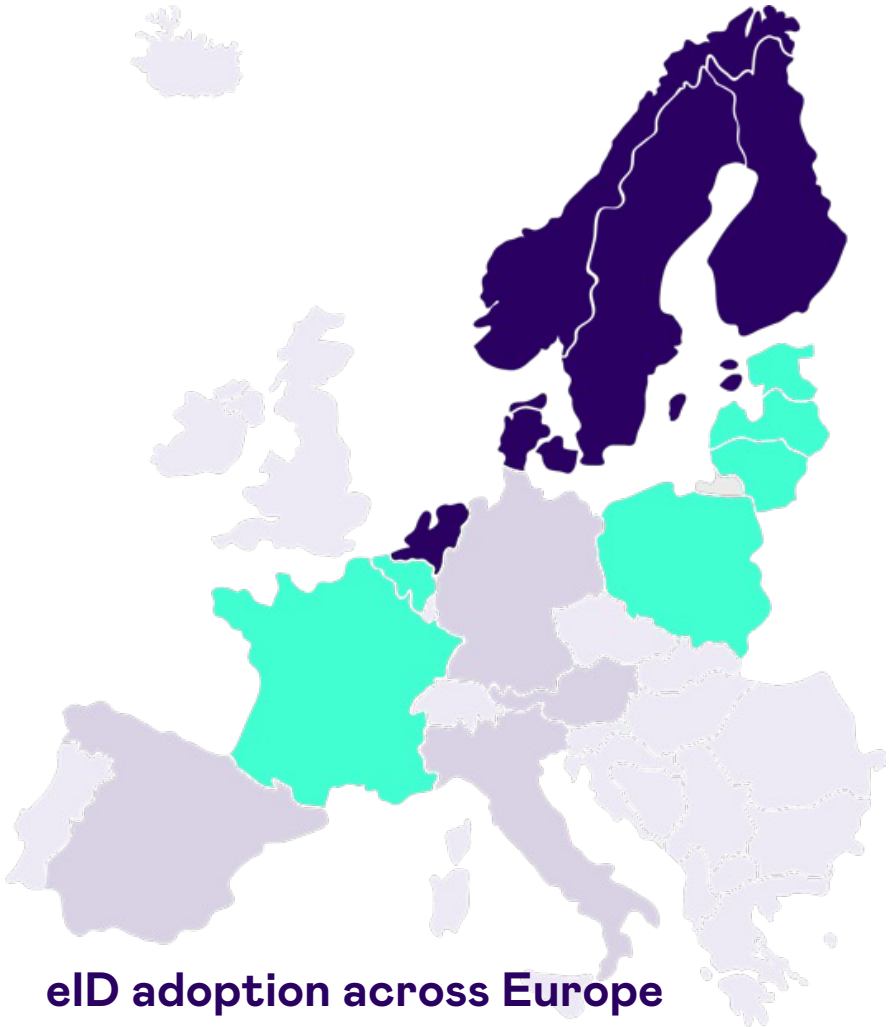

eID adoption across Europe

"The State of Digital Identity in Europe 2024 – 2025"

How many wallets will there be?

- At least 1 in each Member State
- 6 of them announced “open certification”
- Dozens of “wild wallets” aligning to the ARF
- Commercial apps announcing “integration” of “EUDI wallet capabilities”
- Some eager 3rd countries wanting to play

- PID will only be issued in a certified wallet of the issuing country

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Data and functionalities

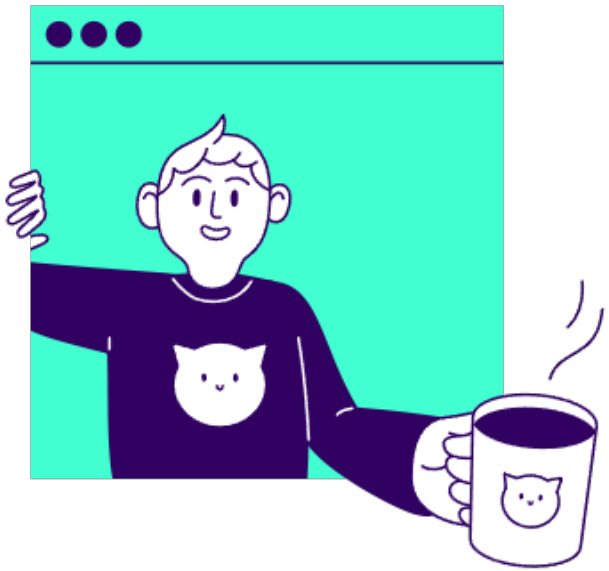
- Which governmental data will become available?
- Will governments designate authentic sources?
- What governmental data would we need for our use cases?

- Will all EUDIW support all functionalities in the ARF?
- How many “flavours” will there be?

- What are the timelines for full compliance?
- What are the consequences for mandatory acceptance?

Do we really want private sector in?

- Hard business case for all ecosystem participants
  - But commercial ones really need one
  - Especially (Q)EAA issuers and QTSPs
- Barriers to engagement with EUDIW
  - Mandatory Relying Party registration
  - Registration as issuer (including navigating attestation schemes, rulebooks and catalogues)
- Impressive requirements for issuers all around
  - Steep and costly for QTSPs, but little less for non-qualified
- Liability is insufficiently addressed
  - Especially on governmental services and data
- Private sector issuers might not be supported everywhere from the start



High-frequency (everyday) usage will be a hard sell

Business Wallets & Legal Identity

Business Wallets (EBW)

Business Wallet definition

- Not mobile (cloud, shared, on-premise)
- All roles (holder, issuer, verifier)
- (Semi-)automated exchange of attestations
- Integration with other systems (internal and external)

What are core elements and what is extended functionality?

~~Legal PID~~ EBWOID

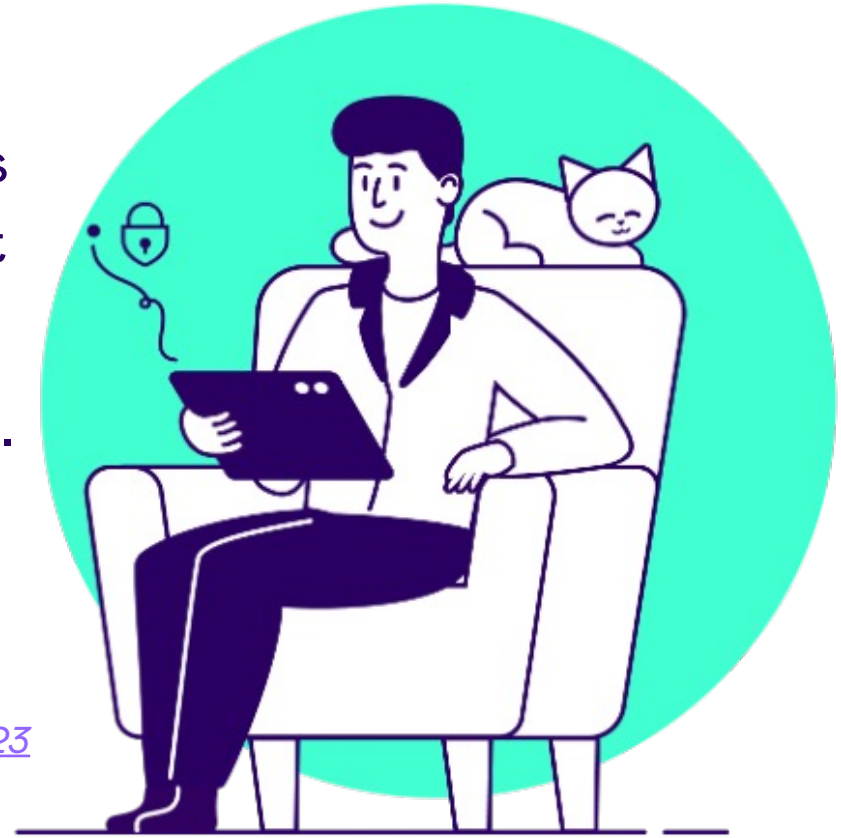
- An organisation is not a physical entity
- Registration of organisations differs per country (and is very locally legislated)
- Hard to find commonalities in registration data elements
- Lots of different identifiers (Tax registration, VAT, LEI, BRIS, EORI, and many others)

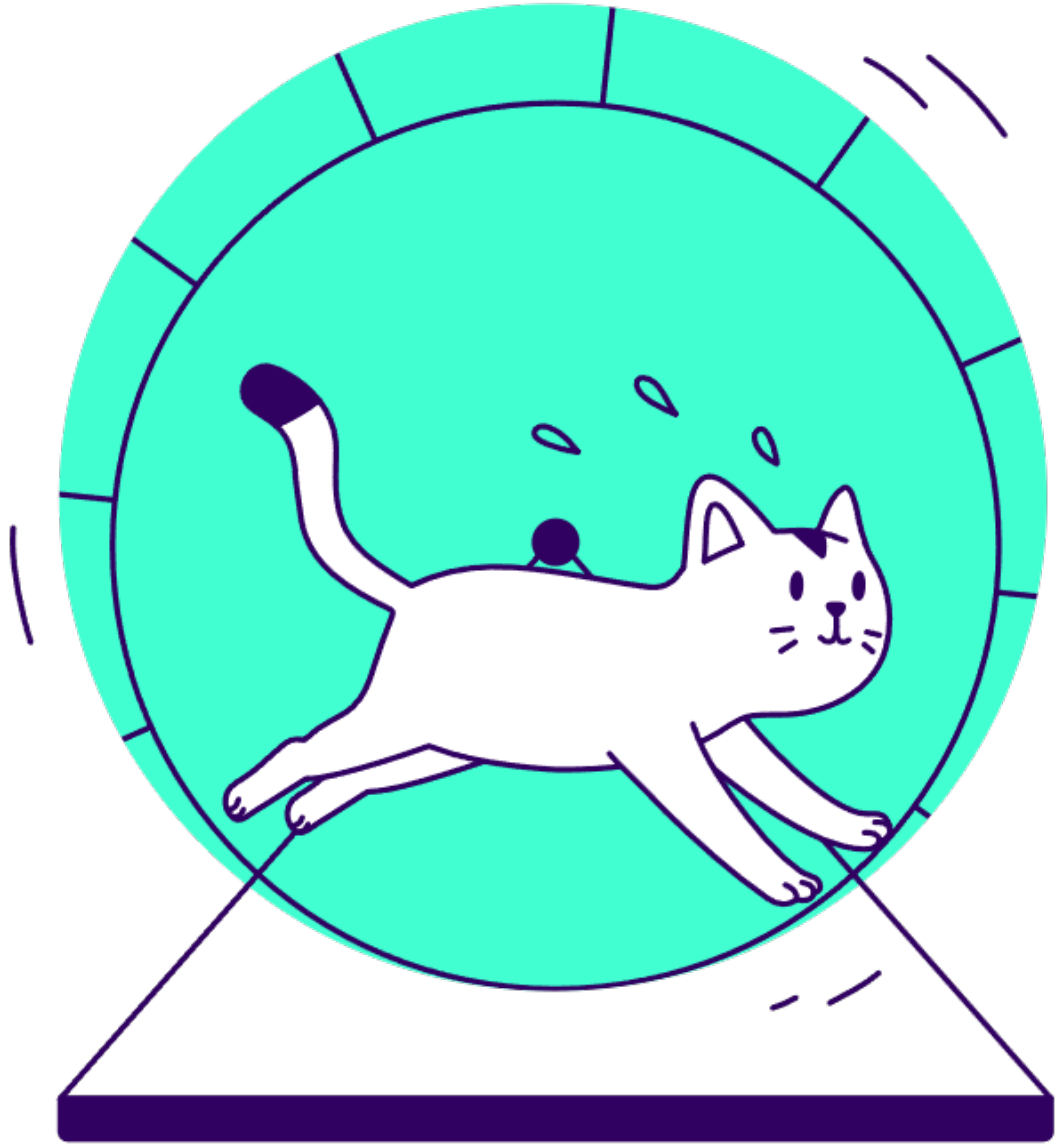
Proposed legislation on Business Wallets (published 19 Nov 2025):
https://digital-strategy.ec.europa.eu/en/library/proposal-regulation-establishment-european-business-wallets

Discussions on the edge of the ecosystem

- **ZKP** is very much needed to guarantee untraceability and unlinkability
- **Phone-home** is still a presence in many implementations (and standards), including revocation-approaches (but maybe not always unnecessary)
- **Inclusivity** is threatened by ‘sole control’ requirements. There’s a thin line between assisted usage and coerced/active fraud.

see this paper by Marte Eidsand Kjørven
https://www.sciencedirect.com/science/article/pii/S2212473X25001075?ssrnid=5238470&dgcid=SSRN_redirect_SD





Run & Have fun today!

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