

certSIGN®



EU Digital Identity  
Wallet





certSIGN

**TRY IT NOW!**



EU Digital Identity  
**Wallet**



# Agenda

1. European Digital Identity Wallet (EUDIW) Framework
2. How to use EUDIW in financial sector
3. EUDIW pilot for education

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1. European Digital Identity Wallet (EUDIW) Framework
2. How to use EUDIW in financial sector
3. EUDIW pilot for education

## eIDAS Regulation

**Regulation (EU) No 910/2014** of the European Parliament and of the Council of 23 July 2014 on electronic identification and trust services for electronic transactions in the internal market and repealing Directive 1999/93/EC

- Electronic Signature
- Other trust services
- Electronic identification

**Regulation (EU) 2024/1183** of the European Parliament and of the Council of 11 April 2024 amending Regulation (EU) No 910/2014 as regards establishing the European Digital Identity Framework

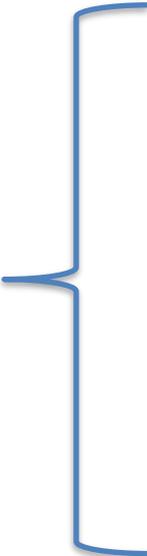
- Digital Identity
- EUDIW – European Digital Identity Wallet
- Identity Attributes
- Electronic Attestation of Attributes (EAA)
- New trust services

# EUDIW entry into force

**Issuance**

**December 2026**

**Usage by**



- public services
- transport, energy, banking, financial services, social security, health, drinking water, postal services, digital infrastructure, education or telecommunications
- very large online platforms

**December 2026**

**December 2027**

## EUDIW & Financial sector

**AML Regulation (Regulation (EU) 2024/1624** on the prevention of the use of the financial system for the purposes of money laundering or terrorist financing)

- Secure remote or electronic identification and verification of prospective and existing customers
- Facilitate the remote performance of customer due diligence
- Use the identification solutions as set out in Regulation (EU) No 910/2014

**10 July 2027**

## Where to use EUDIW?

- European Digital Identity Wallet for Natural Persons
- European Digital Identity Wallet for Legal Persons
- Present identity attributes
- Authentication
- Create Qualified electronic signature/ seal
- Payments
- ...

# Where to use EUDIW?, cont.



## Bank / Insurances

- Strong customer authentication (EAA / 100x)
- Payments (QEAA / 100x)
- Proof of insurance (QEAA / 5x)
- Authentication call center (EAA / 5x)



## Telecommunication

- Sim card application (PID, QEAA / 0,3x)
- Authentication call center (3x)



## Facility management / Rentals

- Access management (EAA / 200x)
- Physical access (EAA / 400x)



## Public sector

- Municipality datacard (QEAA / 20x)
- Season tickets (EAA / 20x)
- Social pass (EAA / 20x)
- Leisure pass (EAA / 20x)
- Fishing license (QEAA / 10x)
- Instructions on infection protection (QEAA / 5x)
- Permission for street musicians (QEAA / 50x)
- Itinerant trade allowance (QEAA / 50x)
- Volunteering card (QEAA / 10x)



## Commerce / retail sales

- Customer card (EAA / 50x)
- Discount voucher (EAA / 10x)
- Checkout/ payments (QEAA, 100x)
- Customer onboarding / registration (10x)
- Age verification (QEAA / 5x)
- Product warranty (EAA / 10x)



## Education

- Pupil IDs (EAA / 25x)
- Student IDs (EAA / 50x)
- E-Learning Certificates (EAA / 5x)
- Library card (EAA / 10x)



## Traffic / Public transport

- Season tickets public transport (EAA / 200x)
- Ticket booking (EAA / 25x)
- Cars/ Scooter rental (PID, QEAA / 4x)



## Logistic / Supply Chain

- Organisation Identity (ODI, QEAA / 50x)
- Masterdata management (ODI, QEAA, EAA, 50x)
- Supplier onboarding (QEAA, EAA, 50x)
- CO2 - evidence (EAA / 20x)
- Product pass (EAA / 400x)



## Work

- Employee identity card (EAA / 200x)
- Access Management (EAA / 400x)
- Passwordless login (EAA / 1.000x)
- Password reset (EAA / 3x)
- Proof of profession (QEAA / 10x)
- Qualifications / trainings (QEAA, EAA / 5x)



## Tourism

- Check-in (PID, QEAA / 5x)
- Cure & guest card ((Q)EAA / 5x)
- Hotel-/ room card (EAA / 14x)
- customer card (EAA / 5x)
- Travel voucher (EAA / 3x)



## Media / Social Media

- Passwordless login (EAA / 300x)
- Customer onboarding (EAA / 10x)
- Age verification (PID / 4x)



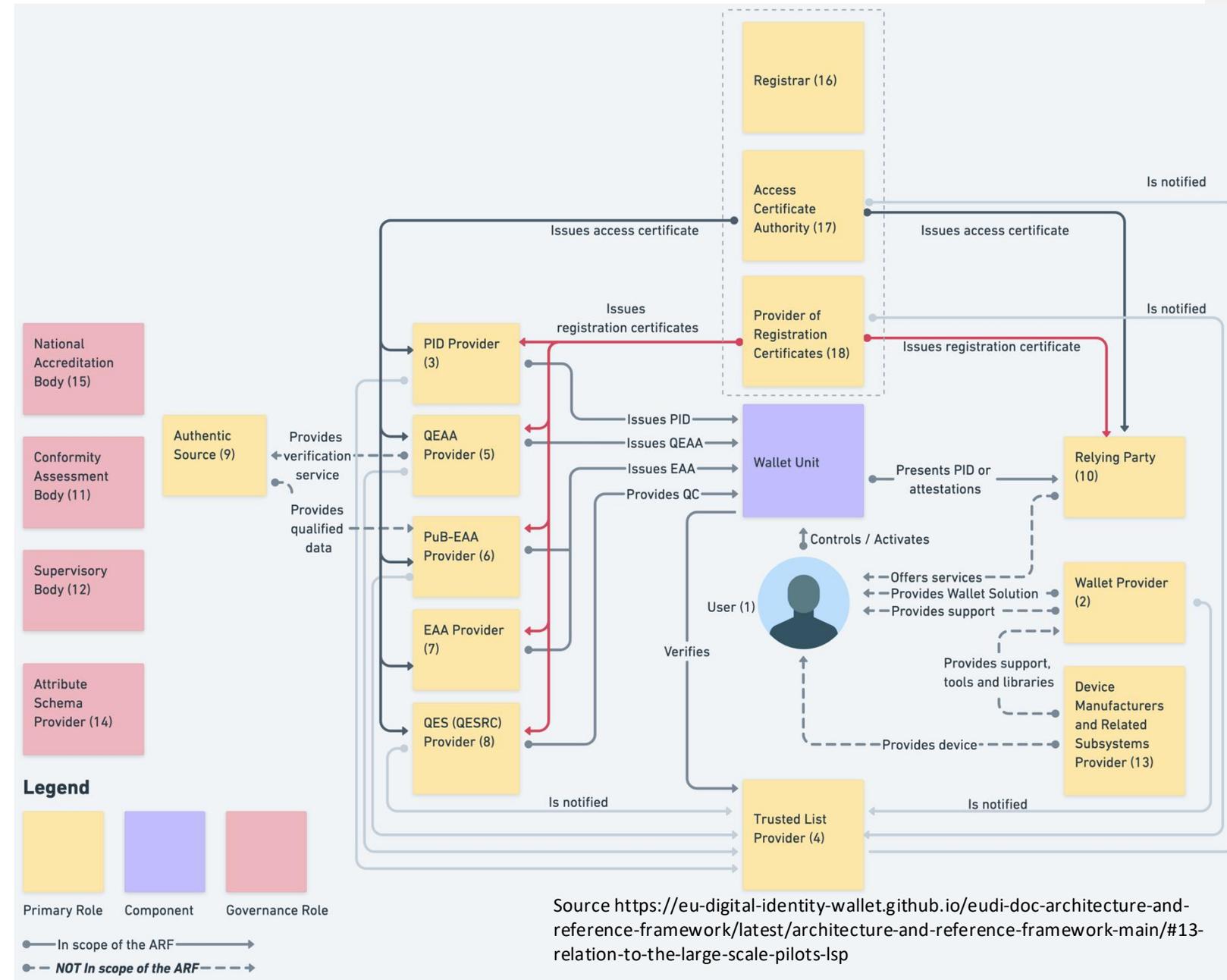
## Leisure

- Membership pass (EAA / 50x)
- Access management (EAA / 50x)
- Event tickets (EAA / 20x)
- Playing-/start allowance (EAA / 20x)

- **Authentication** to public / private services (including SCA for payments)
- **KYC/Onboarding** (banks/telecom/utilities/...).
- **Attributes sharing** (PID, diplomas, mobile driving license - mDL, IBAN, power of attorney, etc.).

# European digital identity framework

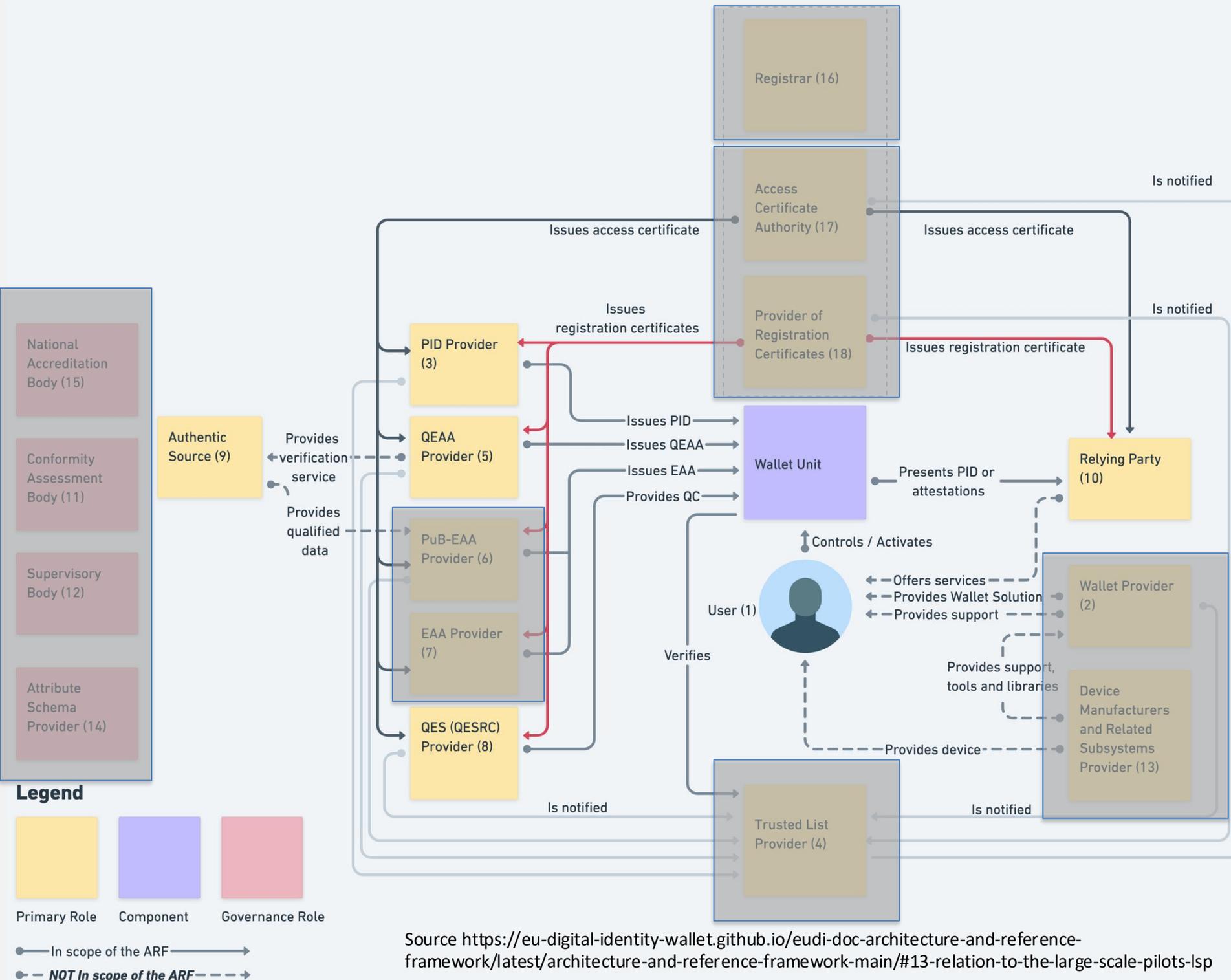
- **Legal:** eIDAS Regulation and Implementing Acts
- **Technical:**
  - Architecture and Reference Framework (ARF)s
  - Standards:
    - ETSI (European Telecommunications Standards Institute)
    - CEN (European Committee for Standardization)
    - CSC (Cloud Signature Consortium)
    - OpenID
    - ...
  - Reference implementation for EUDIW
- **Pilot projects – how to use EUDIW**
  - Large Scale Pilots (LSP) - finalised
    - DC4EU
    - EWC
    - POTENTIAL
    - NOBID
  - Large Scale Pilots (LSP) - current
    - WeBUILD
    - Aptitude



# Wallet ecosystem – working environment

## certSIGN:

- Created the core infrastructure to allow running a pilot with third parties
- Wallet: reference wallet and a private wallet
- PID: certME identity solution from certSIGN
- QEAA, QES: certSIGN
- To be onboarded:
  - Authentic sources
  - Relying parties

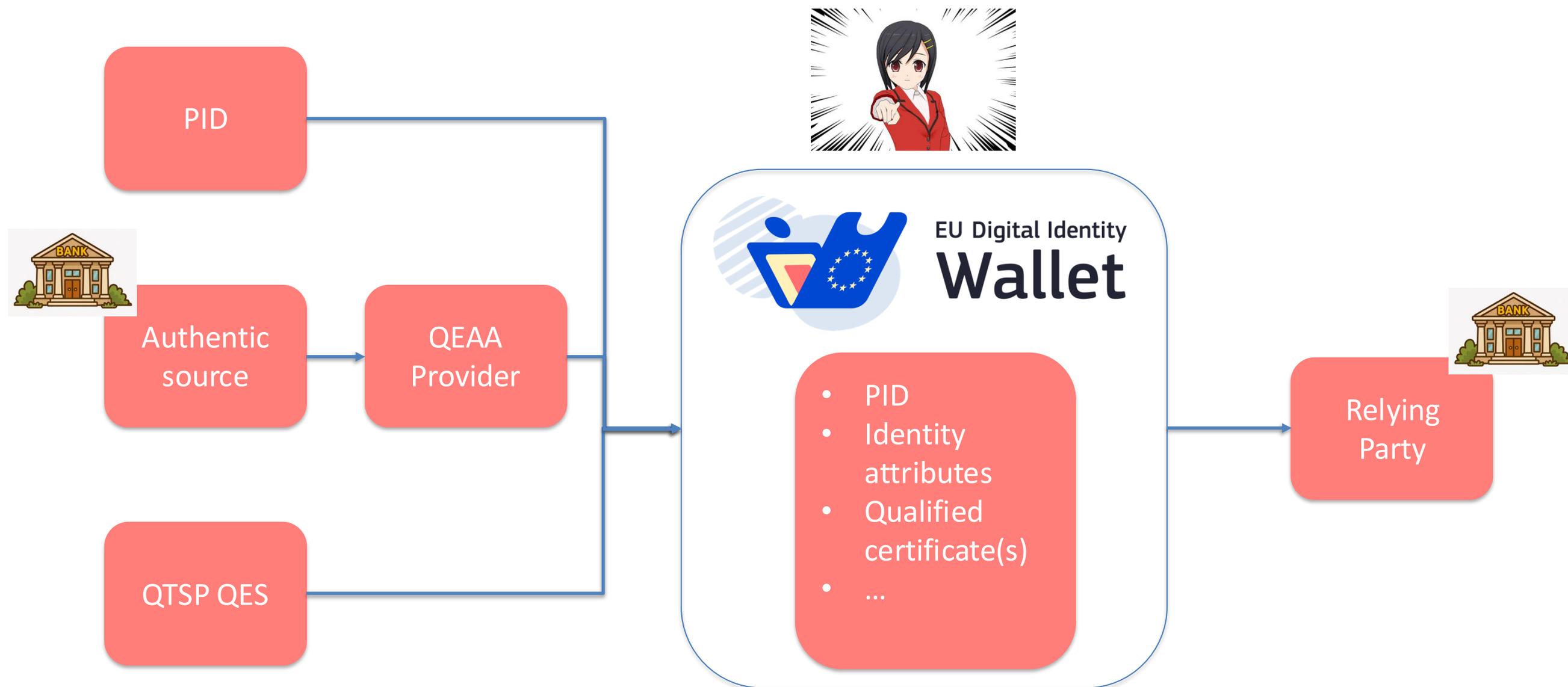


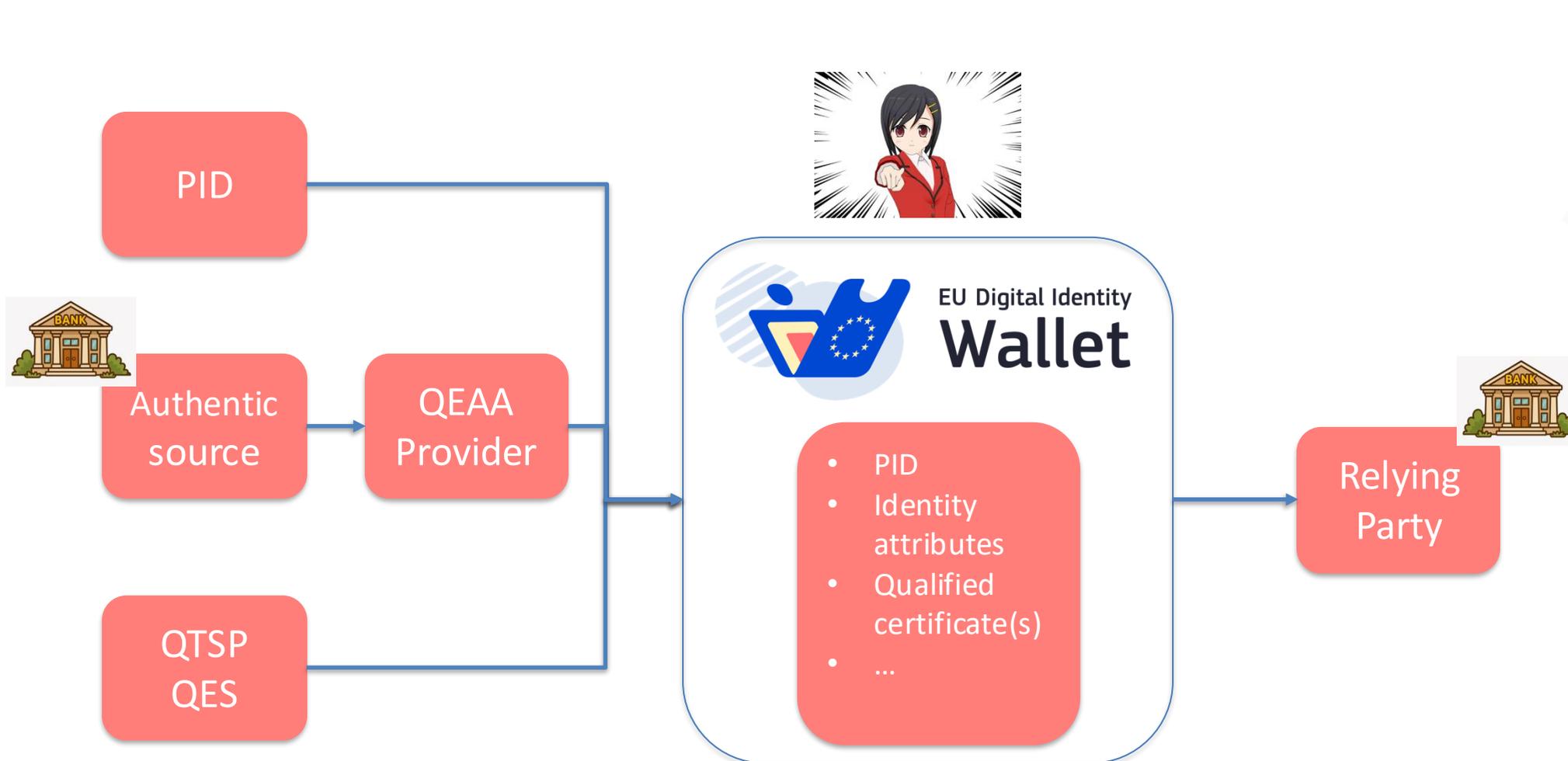
Source <https://eu-digital-identity-wallet.github.io/eudi-doc-architecture-and-reference-framework/latest/architecture-and-reference-framework-main/#13-relation-to-the-large-scale-pilots-lsp>

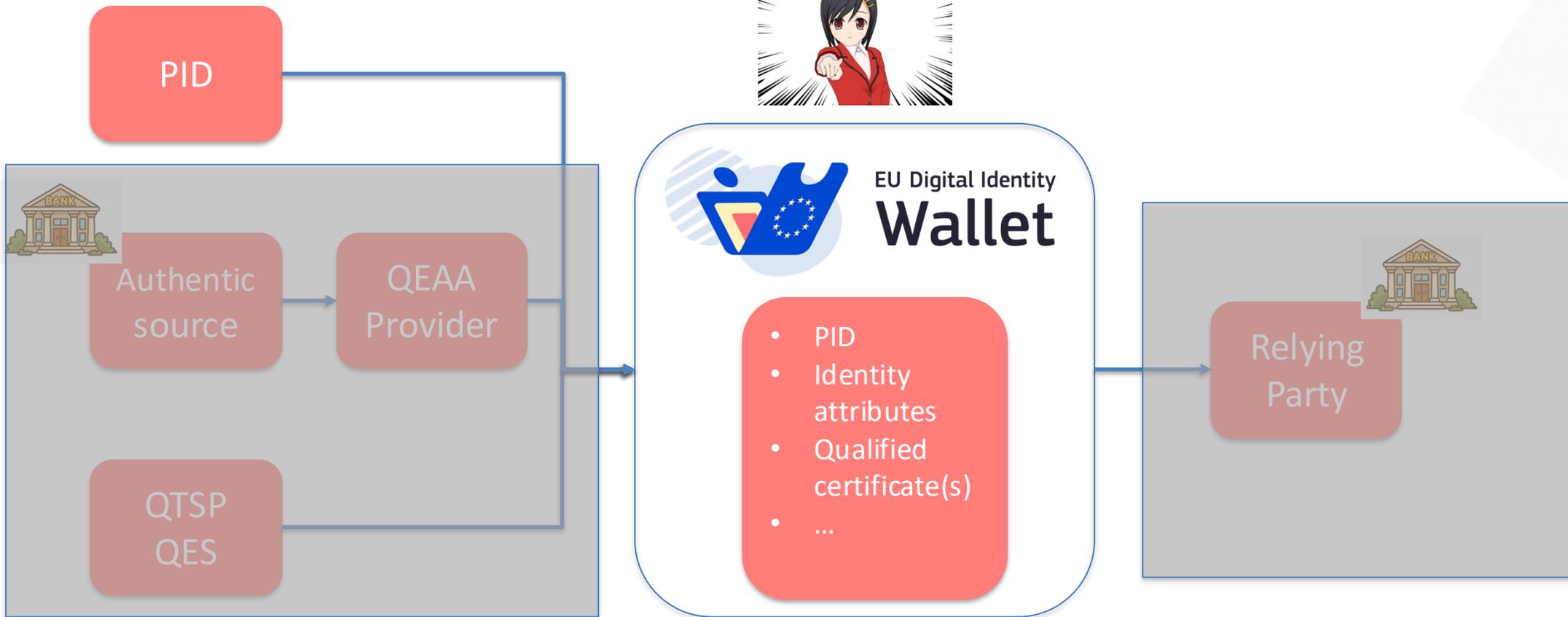
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## Wallet ecosystem – working environment, snapshot



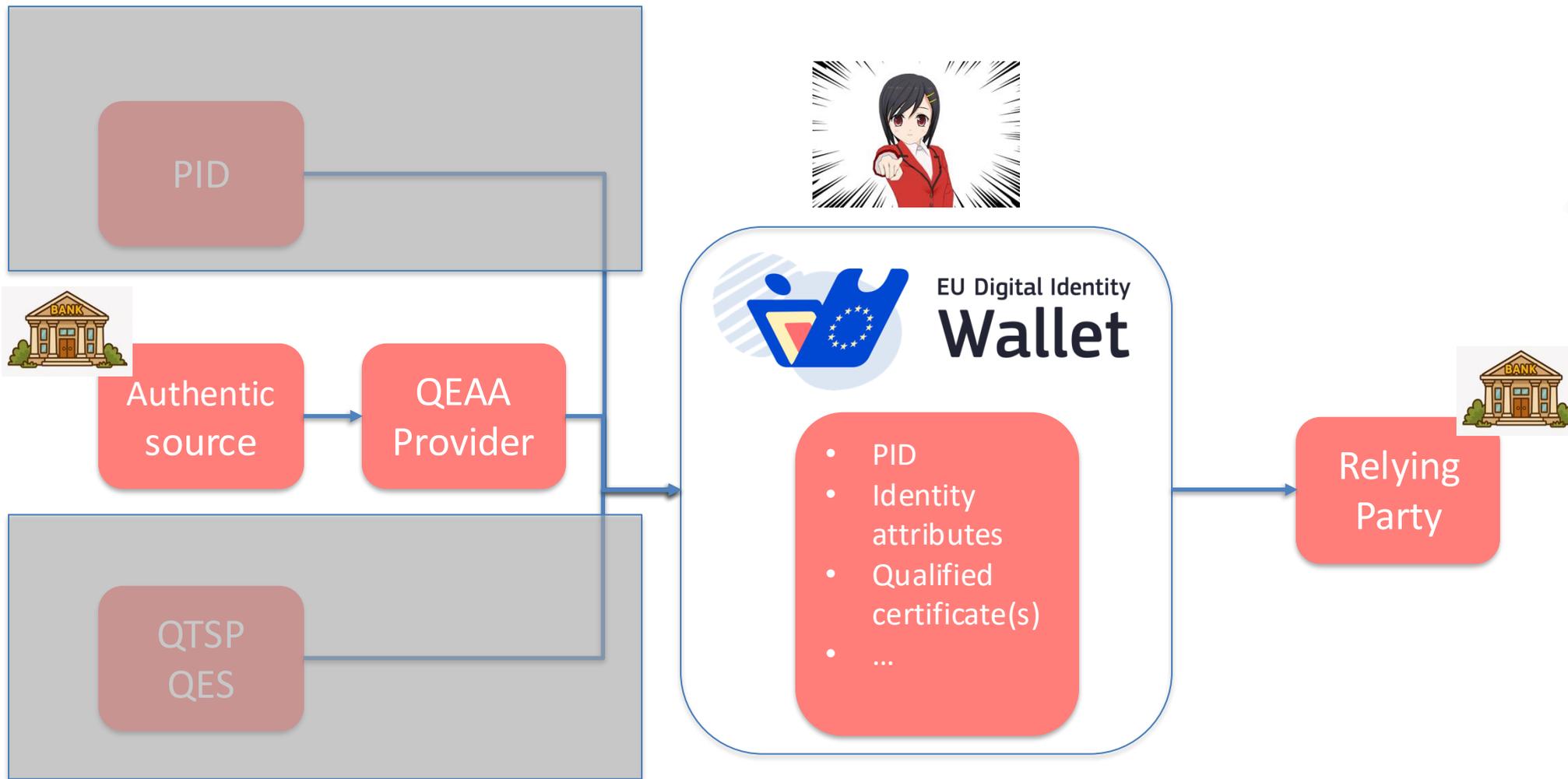




### 1. Install wallet and obtain PID

- Wallet App
- PID Provider

One time configuration!



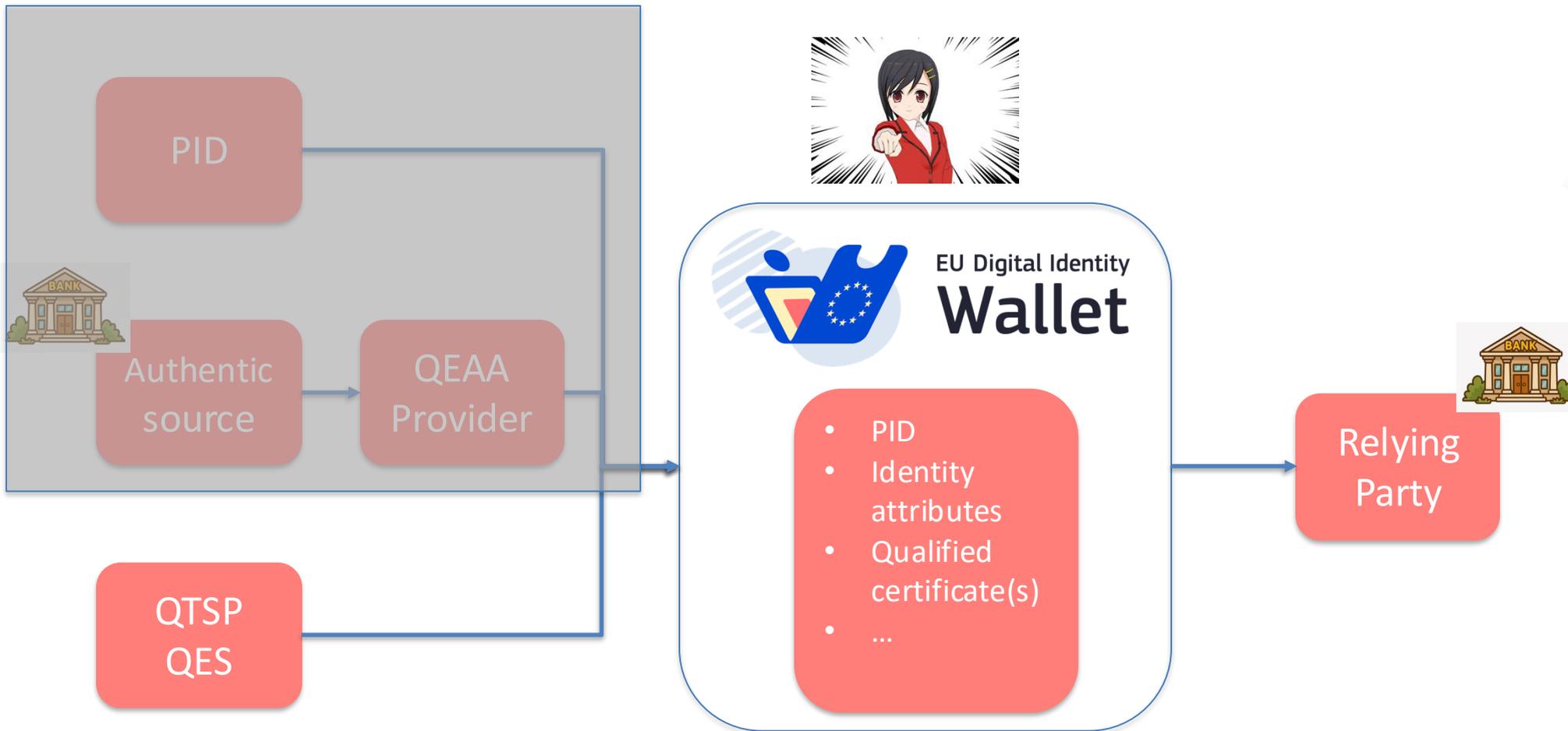
### 1. Install wallet and obtain PID

- Wallet App
- PID Provider

One time configuration!

### 2. Bank Account Opening

- Banking application
- KYC
- Open account and issue IBAN



| 1. Install wallet and obtain PID  | 2. Bank Account Opening   | 3. Apply for a loan   |
|---|---|---|
| <ul style="list-style-type: none"> <li>• Wallet App</li> <li>• PID Provider</li> </ul> <p>One time configuration!</p> | <ul style="list-style-type: none"> <li>• Banking application</li> <li>• KYC</li> <li>• Open account and issue IBAN</li> </ul> | <ul style="list-style-type: none"> <li>• Banking application</li> <li>• Qualified electronic signature</li> </ul> |



# 1. Install wallet and obtain PID (Personal Identification Data)



**certSIGN. PID Provider Emulator**

**EU Digital Identity Wallet**

Your digital identity, secure and accessible anywhere in Europe. Identify yourself, sign documents and access public and private services.

**Already have the EU Digital Identity Wallet app?**

Activate it now and get your digital identity using one of the means provided below.

Activate it now and get your digital identity using one of the means provided below.

**Self-Issued PID**

Excellent for testing

PID without any identification necessary

Provide your own personal data

No reliance on third-parties

[Get PID Now](#)

**PID using certME©**

EIM with Substantial LoA



**Add credential**

Do you want to accept the credential?

**CertSIGN** Contact is verified

**Personal Identification Data**

Family Name

Given Name

Date Of Birth

Birth Place

Nationality

Show all

Please enter your one-time password

3697





## 2. Bank Account Opening



**B Demo Bank**

Your Digital Bank for a Brighter Future

Manage your money anywhere, anytime with secure digital banking.

[Get Started Become Our Customer](#)

[Learn More Regarding the Wallet](#)

**certSIGN**

IBAN

**Info**

Credential  
IBAN  
Issuer  
CertSIGN  
Issued at  
11:55 AM  
Valid from  
11:54 AM  
Valid until  
10/8/26

Family Name  
Doe  
Given Name  
Joe  
Date Of Birth

**B Demo Bank**

**My Account Details**

|                |  |
|----------------|--|
| Full Name      | Joe Doe  |
| Date of Birth  | 1986-07-11   |
| Place of Birth | Bucharest  |
| Nationality    | ROU  |
| Address        | Calea Pandurilor Nr. 3, bl. X, sc. 1, ap. 3, Bucuresti |
| Email          | joe@doe  |
| Phone          | 0733000000   |
| IBAN           | RO28XDFG2361748285798                                  |
| Account No     | AC850612   |
| Currency       | RON  |
| Balance        | RON0.00  |
| Issued By      | Demo Bank  |



Identification with PID

Add financial attributes (i.e. IBAN)





### 3. Apply for a loan

Qualified electronic signature



**B Demo Bank**

**My Account Details**

|                |  |
|----------------|--|
| Full Name      | Joe Doe  |
| Date of Birth  | 1986-07-11   |
| Place of Birth | Bucharest  |
| Nationality    | ROU  |
| Address        | Calea Pandurilor Nr. 3, bl. X, sc. 1, ap. 3, Bucuresti |
| Email          | joe@doe  |
| Phone          | 0733000000   |
| IBAN           | RO28XDFG4427513493143                                  |
| Account No     | AC791596   |
| Currency       | RON  |
| Balance        | RON0.00  |
| Issued By      | Demo Bank  |

[Take Out a Loan](#)

**B Demo Bank**

**Please fill in the loan request form**

**Full Name**  
Joe Doe

**Email**  
joe@doe

**Select IBAN**  
RO28XDFG2361748285798

**Select Loan Amount**  
1,000 RON 10,000 RON 20,000 RON

[Apply for a Loan](#)



loan-e6de744c-d66...

**Loan Application**

**Section 1: Applicant Information**

Full Name: Joe Doe  
Date of Birth: 1986-07-11  
Address: Calea Pandurilor Nr. 3, bl. X, sc. 1, ap. 3, Bucuresti  
Email: joe@doe

**Section 2: Loan Information**

IBAN: RO28XDFG4427513493143  
Requested Amount: RON1,000.00

Signed by  
**Joe Doe**  
at 8/10/2025 5:20:47 PM

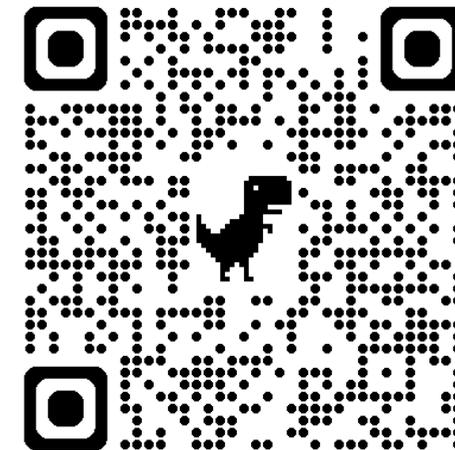


## Conclusions

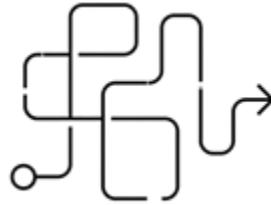
- Test environment available now
- Pilot program with certSIGN
  - ARF Compliant wallets
  - APIs for integration
  - Authentic source issuing attributes
  - Customizable deployment scenarios:
    - Intermediate relying party
    - Relying party



**now!**



# Specialised solutions for regulated organisations to implement EUDI Wallets



## Before working with certSIGN

- No clear roadmap to EUDI Wallet compliance
- Complex and fragmented regulatory landscape
- High internal effort for integration and testing
- Constantly changing EU requirements
- Limited access to proven expertise
- Uncertainty around long-term scalability



## After working with certSIGN

- + Aligned roadmap tailored to regulations
- + Quick setup via API Connectors
- + Built-in eIDAS & ARF compliance
- + Ready-to-use flows reduce project effort
- + Trusted experts from EU pilot teams
- + Scalable setup for cross-border use cases

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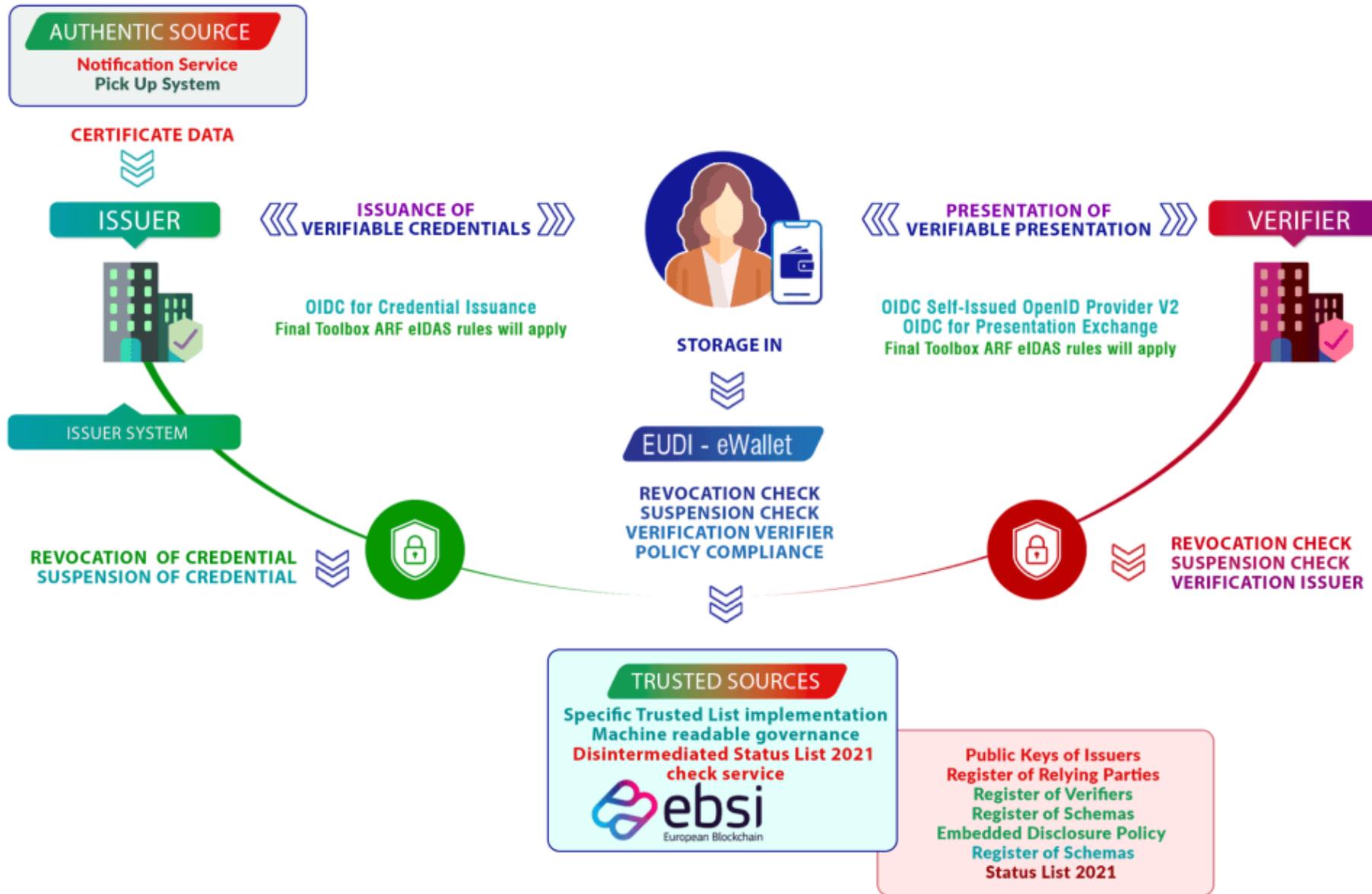
## **EU approach for using EUDIW in education – DC4EU**

# Digital Credentials For European Union – DC4EU



- DC4EU aims to apply the European Union’s eIDAS trust framework focusing on the education and social security fields.
- The Consortium
  - Over 80 relevant institutions
    - 43 public organizations
    - 49 private entities
  - 22 countries
- **Education domain:** DC4EU investigates the issuance of educational credentials and professional qualifications in the education sector

# DC4EU – The Education Domain



certSIGN contribution:

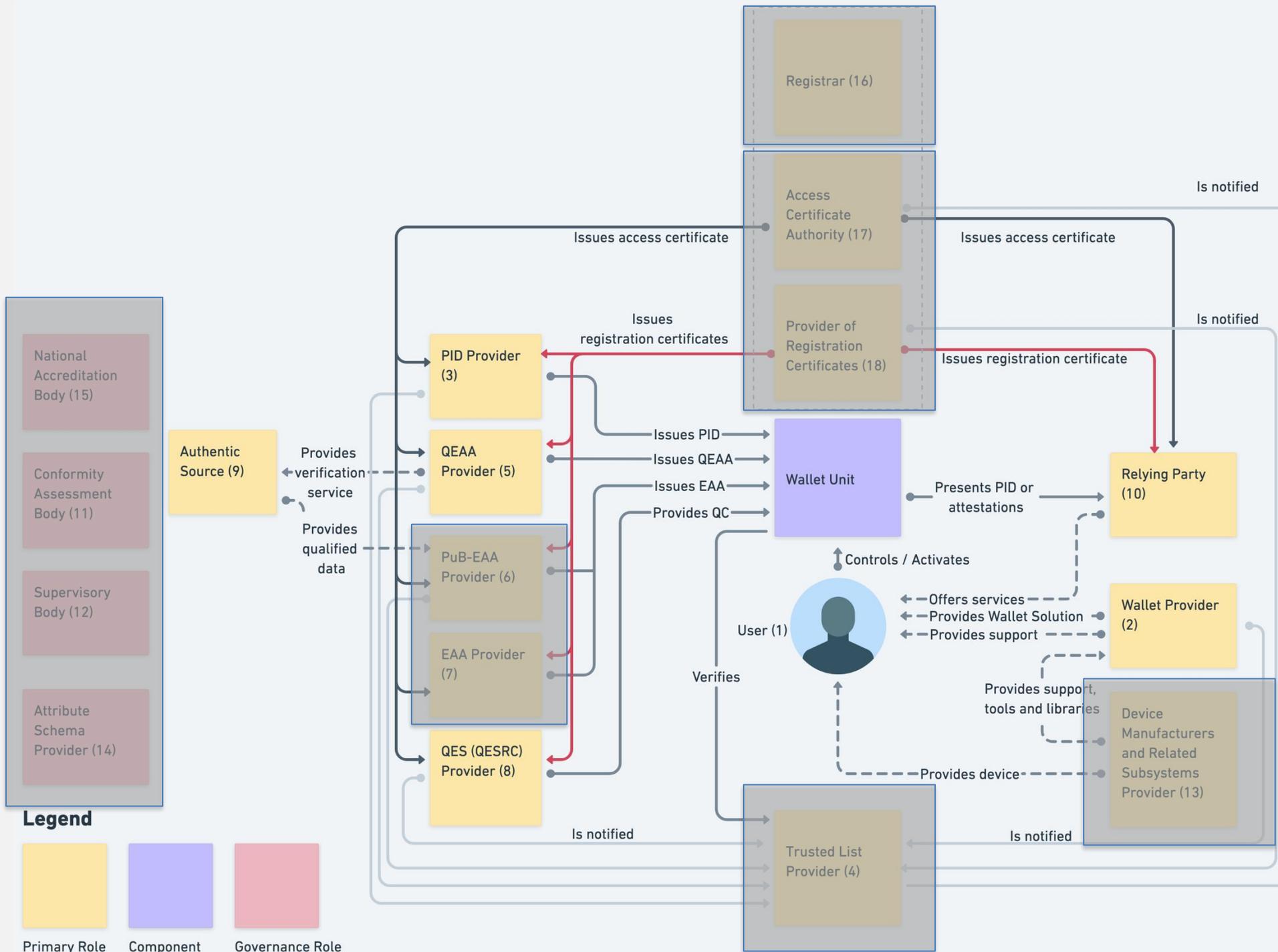
- Architecture
- On-boarding procedures
- Deployment of PKI and trusted lists

## certSIGN's experience from a Large Scale Pilot

1. Fluid legal and technical ecosystem
  1. eIDAS and implementing acts not ready
  2. ARF under construction
  3. Standards under construction
2. Difficult to run pilots without clear benefits for participants.
3. Outcome of the project interesting as research (combination of EBSI and PKI) but were not directly applicable in real life deployments, compliant with eIDAS Requirements
  1. Last mile PKI deployment to pilot the results
4. Grow step by step: build small components than can be used. Extend later.

# Wallet ecosystem – working environment

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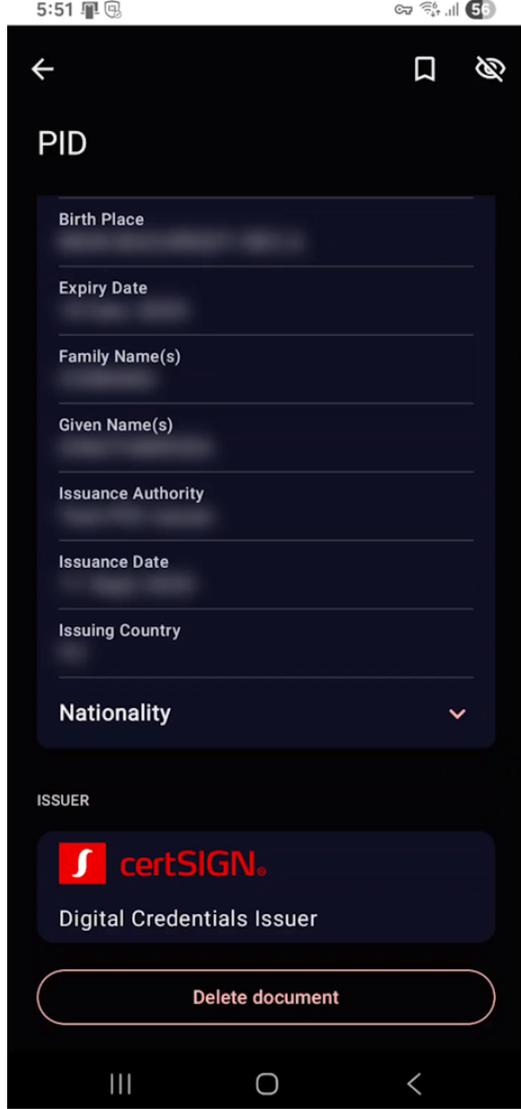
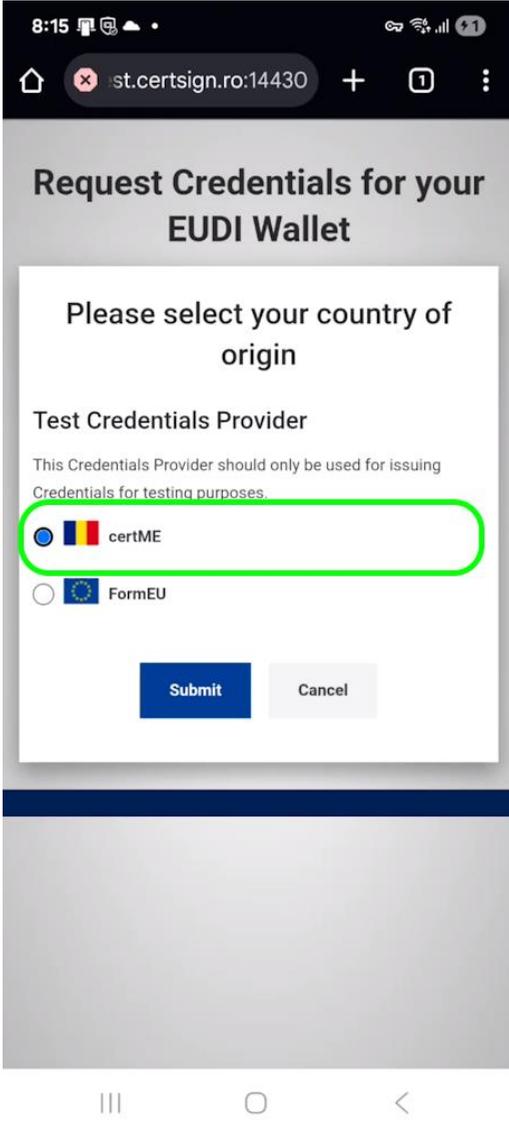
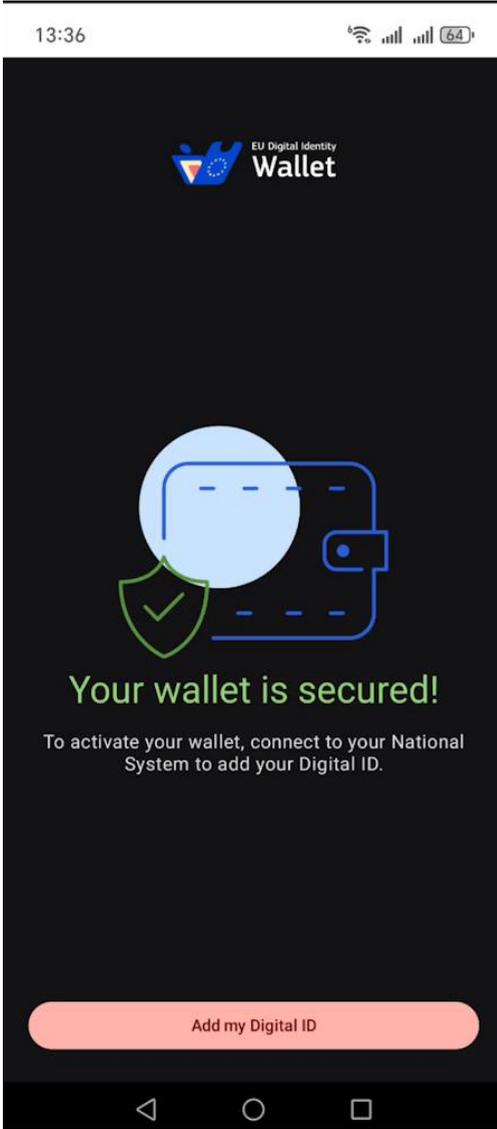
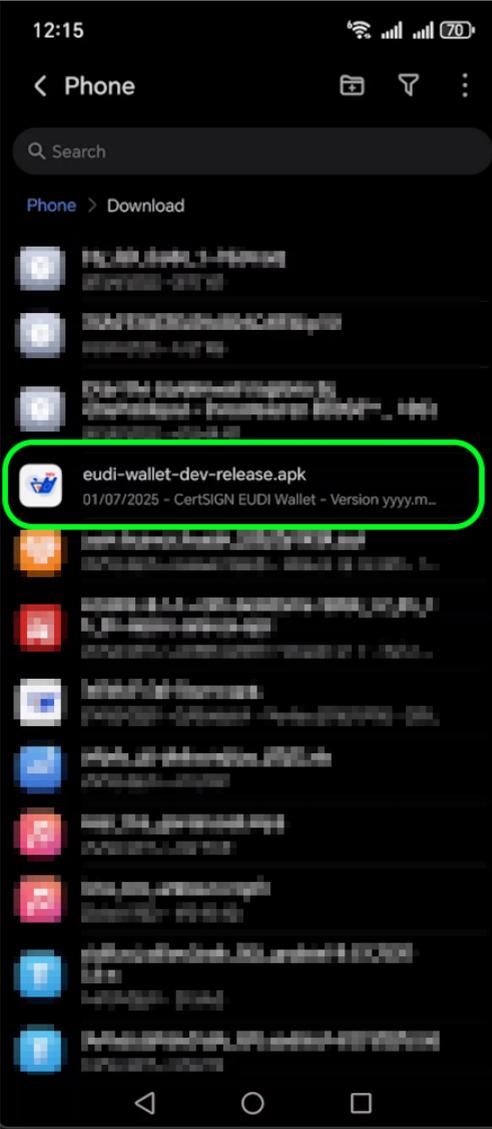
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## Onboarding actors – how to convince third parties to join?

- What are the benefits?
  - Legal compliance is important but does not make a project sexy
  - Real use cases, to solve the pain
  - Competition / fame: “we are the first doing this!”
  - Curiosity
- Universities are a good candidate
  - Expertise from DC4EU
  - Real life use cases
    - Student onboarding
    - On-line authentication
    - Physical access to campus facilities
    - Access to medical services
    - Free public transport (on the roadmap)
  - Influence in local communities → More relying parties

# How it works – set-up



# How it works – obtain attributes

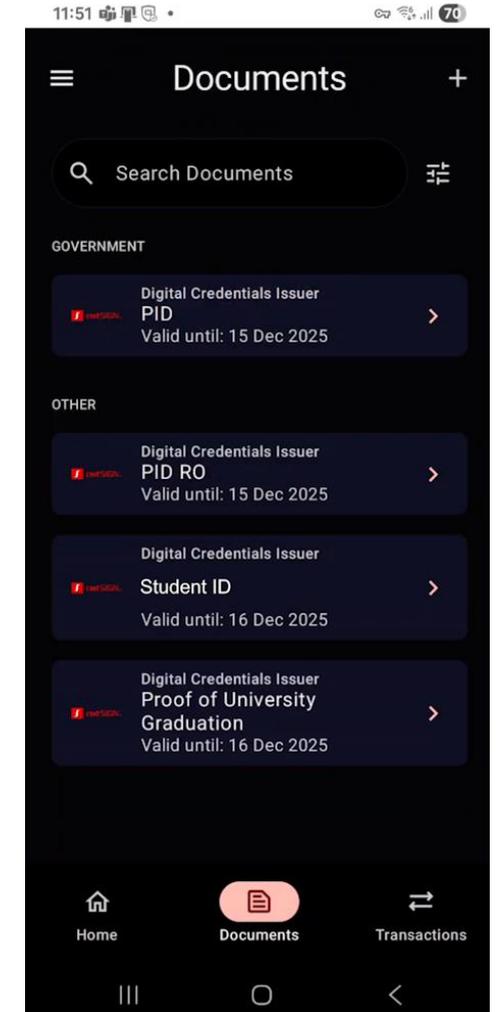
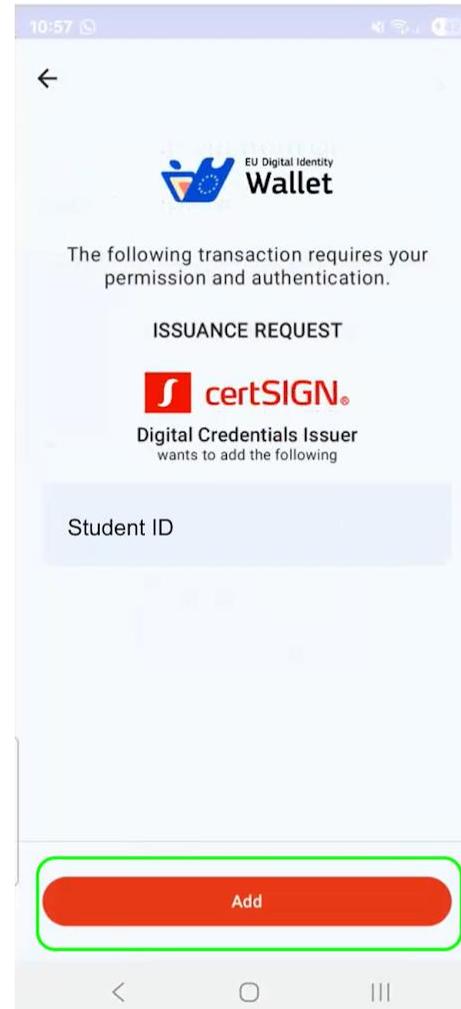
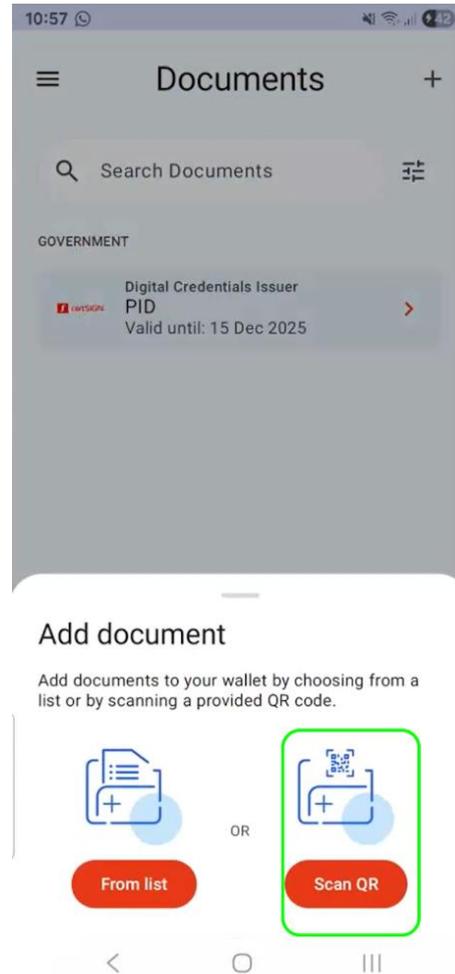
## Request Credentials for your EUDI Wallet

### QR Code

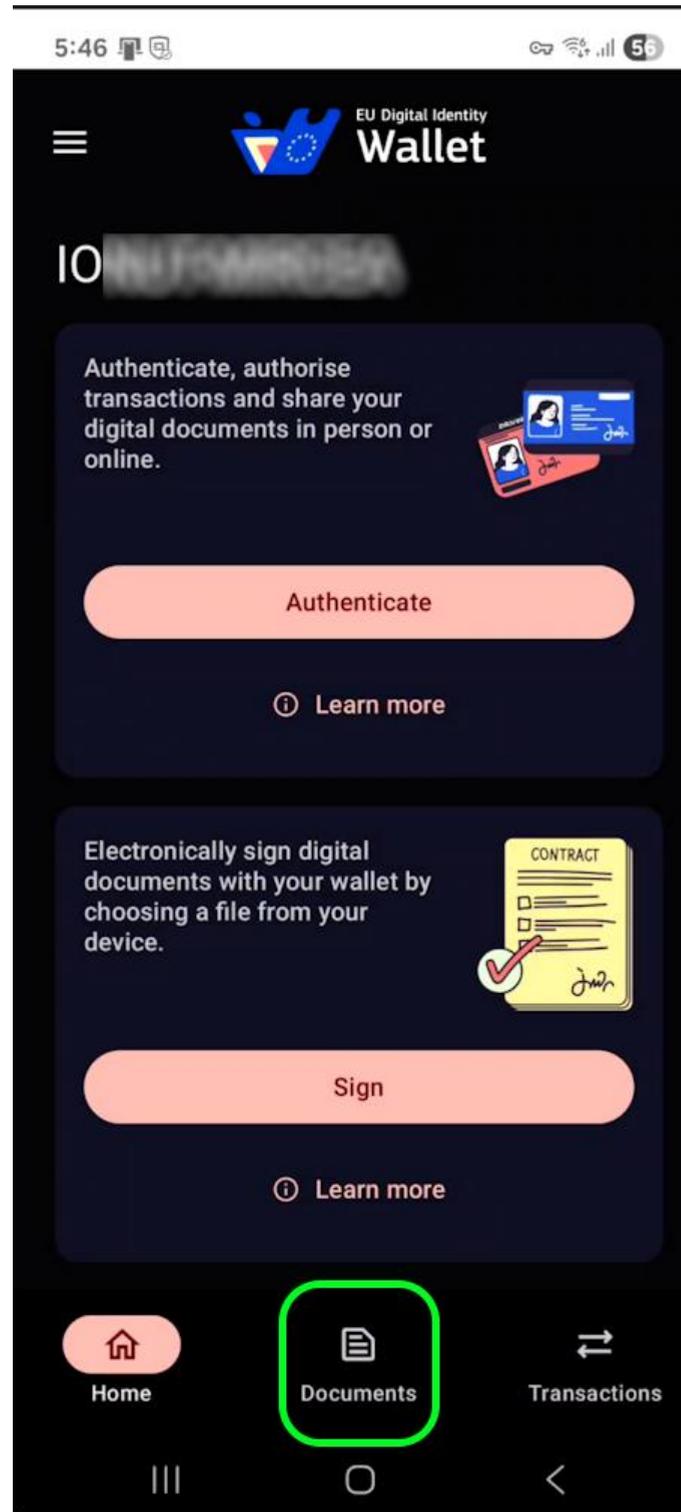


Scan the QR Code with your phone's camera app or click Request to be redirected

Transaction Code   
[Use Wallet Tester](#) [Use EUDIW Back](#)



# Functional EDIW. Start using it!



# Challenges and next steps

## Challenges

- Deploy the infrastructure, make it work and stable
- Convince the actors
  - Slow start. From “Who else is doing it?” to “I want to be the first!”
- Identify relevant use cases
  - What we had in mind
  - What the Universities needed
- Demo environment, not “the real EUDIW”

## Next steps

- Deploy the project for real students
- iOS version of the wallet
- Extend
  - Use cases
  - Functionalities
  - Integration with QTSP services



Portofel European pentru Identitate Digitală (EUDIW)

# Portofelul European pentru Identitate Digitală (EUDIW)

Identitatea ta digitală, sigură și accesibilă oriunde în Europa. Te identificezi, semnezi documente și accesezi servicii publice și private.

[Înscrie-te la DEMO](#)

## Ce este EUDIW?

Portofelul european pentru identitate digitală (EUDIW) este un instrument menit să revoluționeze modul în care cetățenii și întreprinderile Uniunii Europene (UE) interacționează cu serviciile digitale. Ecosistemul în care acesta operează oferă un cadru sigur, interoperabil și care respectă confidențialitatea asociată identificării digitale și accesul la servicii de încredere în toate statele membre ale UE.

## Ce poți face cu el?

EUDIW, utilizat în mod normal ca o aplicație instalată pe telefon, este conceput pentru a fi folosit atât de persoane fizice, cât și juridice din întreaga Uniune, este un mijloc de identificare electronică care permite autentificarea și partajarea datelor legate de identitatea lor, precum și a altor categorii de atribute electronice atestate, așa cum reglementează Regulamentul eIDAS.

Astfel, cu titlu de exemplificare, utilizarea EUDIW permite persoanelor să dovedească anumite atribute de identitate, cum ar fi: vârsta (de exemplu, peste 18

More about EUDIW?



<https://www.certsign.ro/ro/produse/identitate-digitala/portofel-identitate-digitala/>





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