

Trust in a Digital Society



Update on the eIDAS Regulation

Future Banking
Bucharest (RO), 10-11 May 2018

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eIDAS – The Regulation in a nutshell

2 MAIN CHAPTERS SUBJECT TO DIFFERENT RULES AND REQUIREMENTS

Chapter II

Mutual recognition of e-identification means



Chapter IV

Electronic Documents

Chapter III

Electronic trust services (rules applicable since 1 July 2016)

- Electronic signatures
- Electronic seals
- Time stamping
- Electronic registered delivery service
- Website authentication

eID

17.09.2014

Entry into force of the eIDAS Regulation

29.09.2015

Voluntary cross-border recognition

29.09.2018

Mandatory cross-border recognition

eIDAS: boosting trust & supporting businesses!

TRUST

CONVENIENCE

CROSS-BORDER

SEAMLESS



E-INVOICE

ONLINE BANK



The cross border use of trusted eID gives Europeans a **new freedom**: to rely on the eID they already use at national level and to securely access digital services provided everywhere across the EU.

Mariya **Gabriel**

Commissioner for Digital
Economy and Society

#eIDAS
@eID_EU



Where does eIDAS have an impact?

UMM&DS

Uniform User Management and Digital Signatures

eHGI

eHealth Governance Initiative

ECI

European Citizens' Initiative

ESSN

European Social Security Number

SUP

Directive on single-member private limited liability companies

PSD2

Revised Directive on Payment Services

AML5

5th Anti-Money Laundering Directive (**Agreed on 20/12/2017**)

SDG/OOP

Single Digital Gateway – Once Only Principle in Art. 12

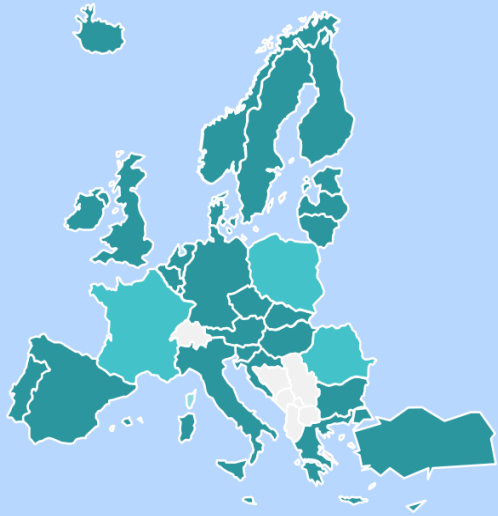


The journey from **paper-based** identification to **electronic** identification was challenging but fruitful.

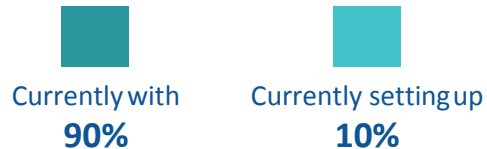


The journey now from **national** to **cross-border** eID is comparable, in terms of effort but also reward.

Countries with eID schemes



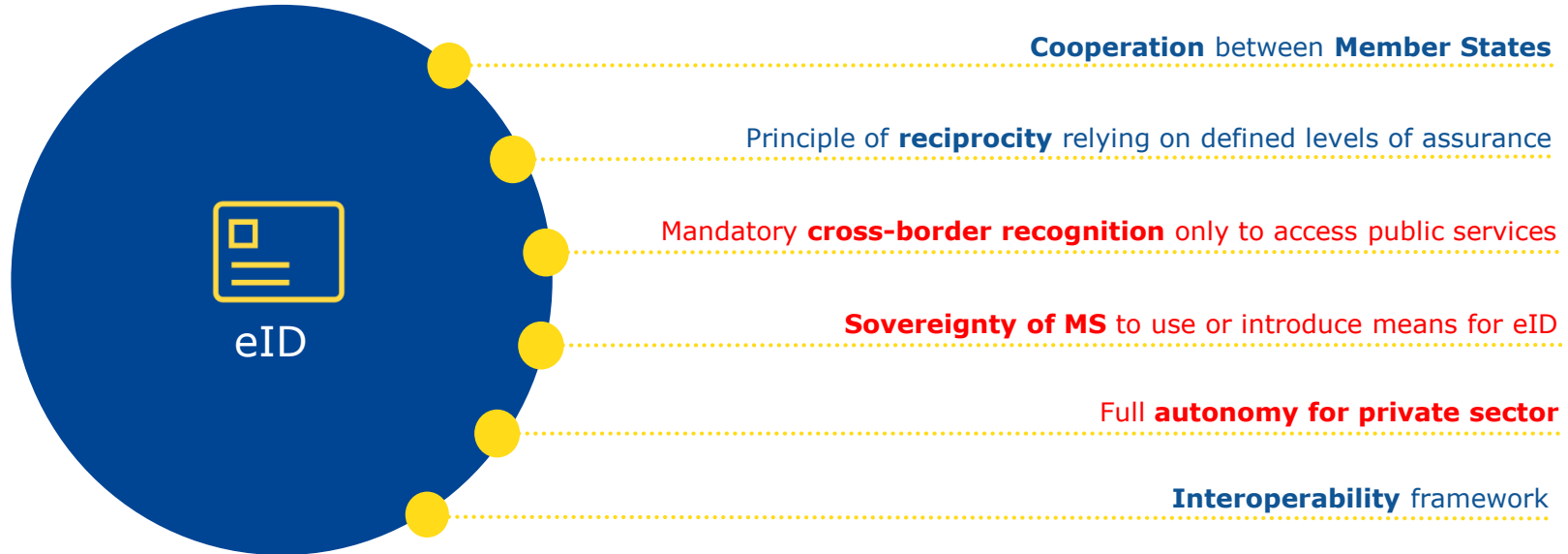
EU MS and associated countries with nationally-issued eID schemes



- Countries with eID schemes:
AT, BE, CY, CZ, DE, DK, EE, ES, FI, HR, HU, IE, IT, IS, LT, LU, LV, MT, NL, NO, PT, RO, SE, SI, SK, TR, UK
- Countries setting-up national eID schemes:
BG, EL, FR, PL

**Information provided by MSs
(as of December 2017)**

eIDAS: Key principles for eID



*The Regulation does not impose the use of eID

How it started and where is it going?

PILOTING

STORK
PEPPOL
SPOCS
epSOS
eCODEX

e-SENS

SCALING UP

REGULATORY

- EU Legislation e.g. eIDAS

DEMAND CREATION

- CEF Work Programmes
- eGovernment Action Plan
- DSM Catalogue of Standards



SUPPLY CREATION

- Grants (subsidies)

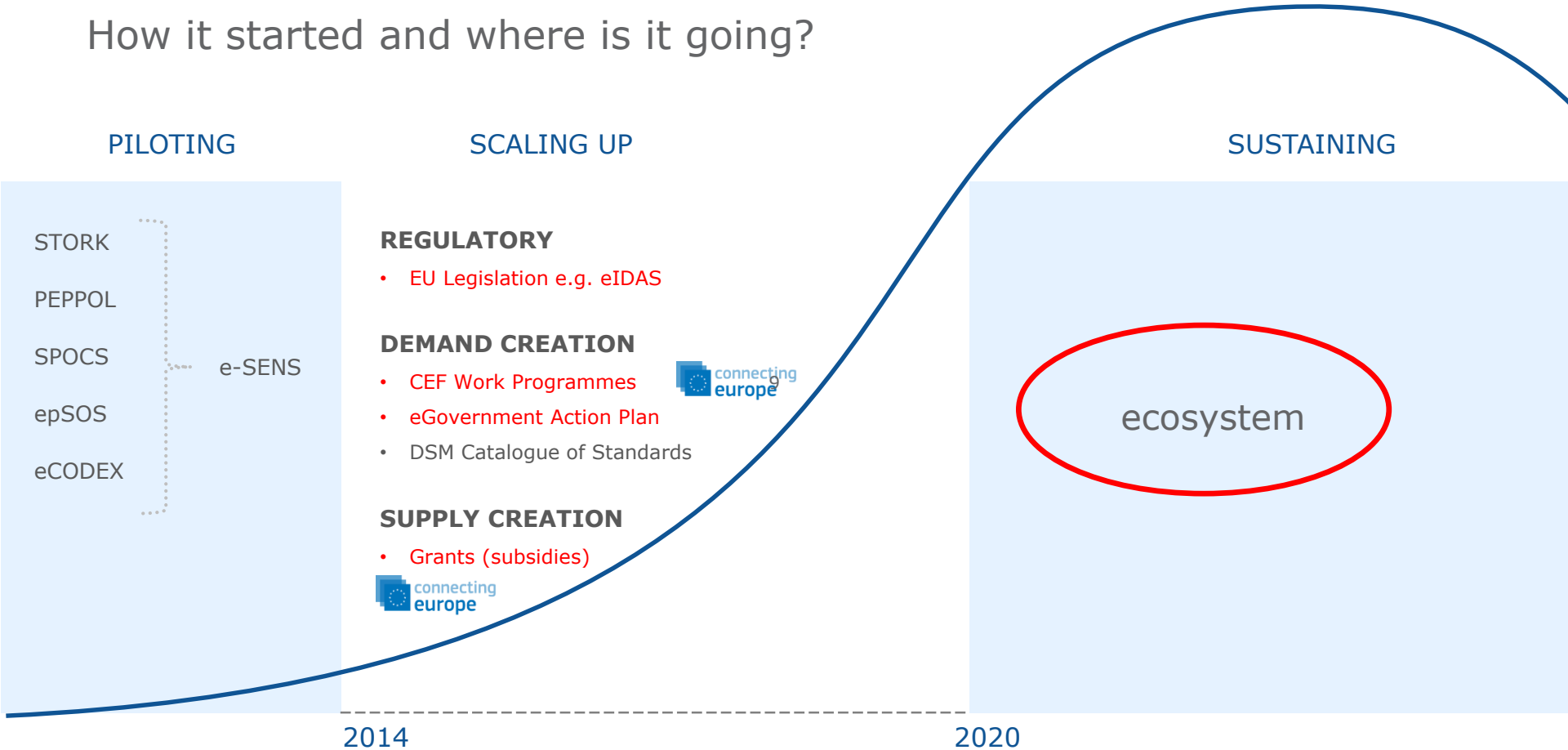


SUSTAINING

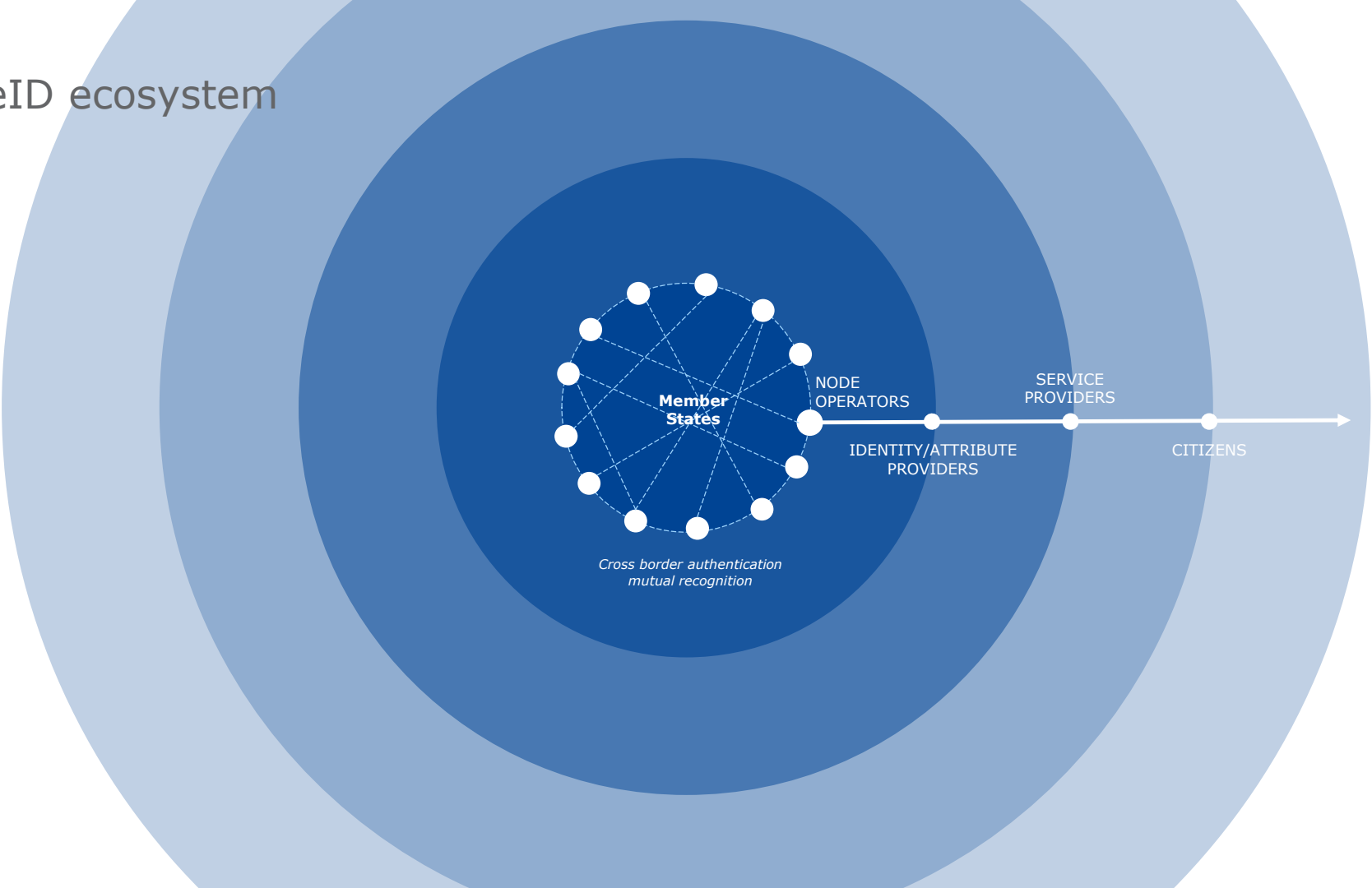
ecosystem

2014

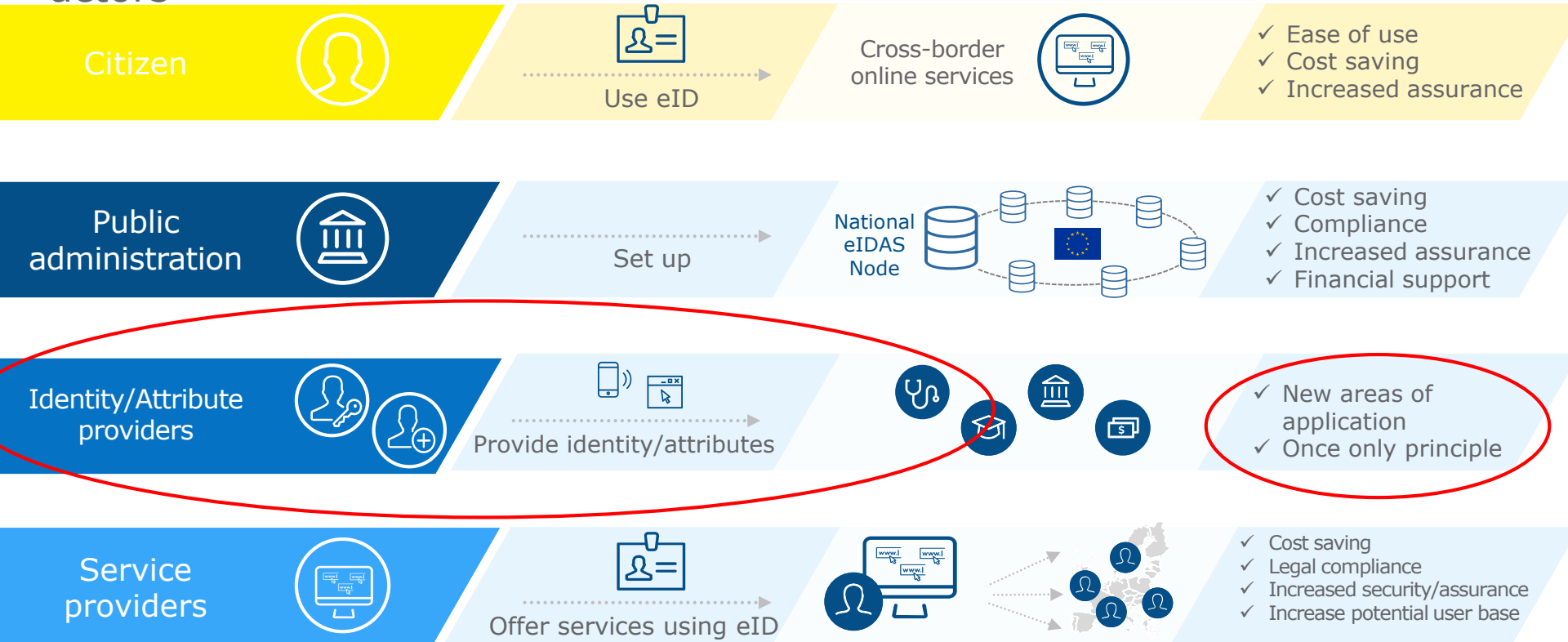
2020



The eID ecosystem



The benefits of interoperable and recognised eID for the different actors



Countries in process of implementing an eIDAS compliant Node

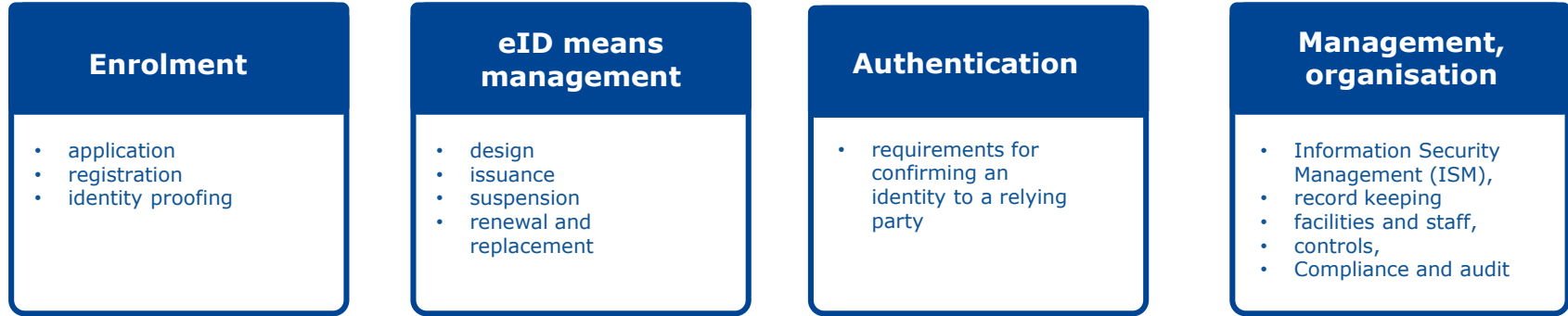
- Countries setting-up an eIDAS compliant Node:
AT*, BE*, CZ*, DE, DK*, EE*, EL*, ES*, FR, HR*, HU, IR, IS, IT*, LT, LU*, LV*, MT*, NL*, NO*, PL*, PT, SI, SK, SE, UK*
- Countries planning national eIDAS Node implementation:
BG, CY, FI, RO, TR

** countries that expressed intent to use CEF eID sample implementation*



Levels of Assurance - (EU) 2015/1502

Elements of Levels of Assurance



An example of differences between LoA: identity proofing

	<u>Level high:</u> substantial plus	<u>Level substantial:</u> low plus	<u>Level low</u>
Physical appearance at registration (including remote or at earlier stage)	<i>Required</i>	<i>Not required</i>	<i>Not required</i>
Verification of identity evidence	<i>Verified possession of valid identity evidence (like photo/bio)</i>	<i>Based on recognised evidence checked to be genuine. No direct verification of identity evidence assumed to be genuine</i>	<i>No direct verification of identity evidence assumed to be genuine</i>

Digital on-boarding

Customer initiates enrolment procedure

Customer accesses bank website → website authentication ensures that website belongs to bank



Notified eID under eIDAS →

1. Identity verification

2. Customer Due Diligence/Business Relationship

3. Check against fraud risk

Minimum data set:

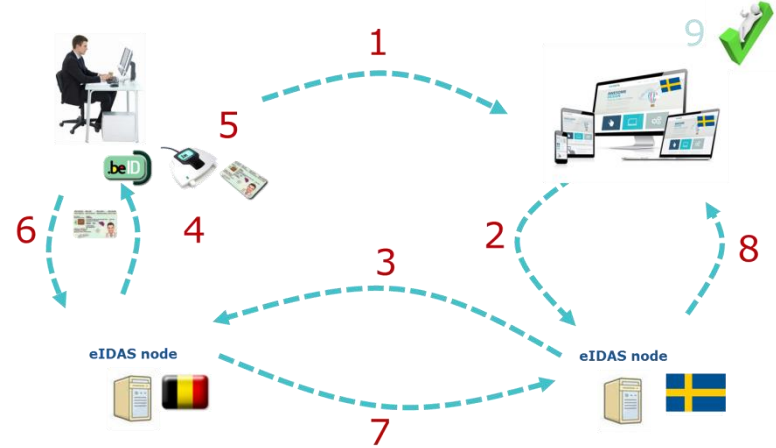
- current family name
- current first name
- date of birth
- unique identifier

Depend on bank/national applicable rules on CDD/KYC

Additional attributes:

- first and family name at birth
- place of birth
- current address
- gender

How cross-border eID/authentication works



Ongoing initiatives

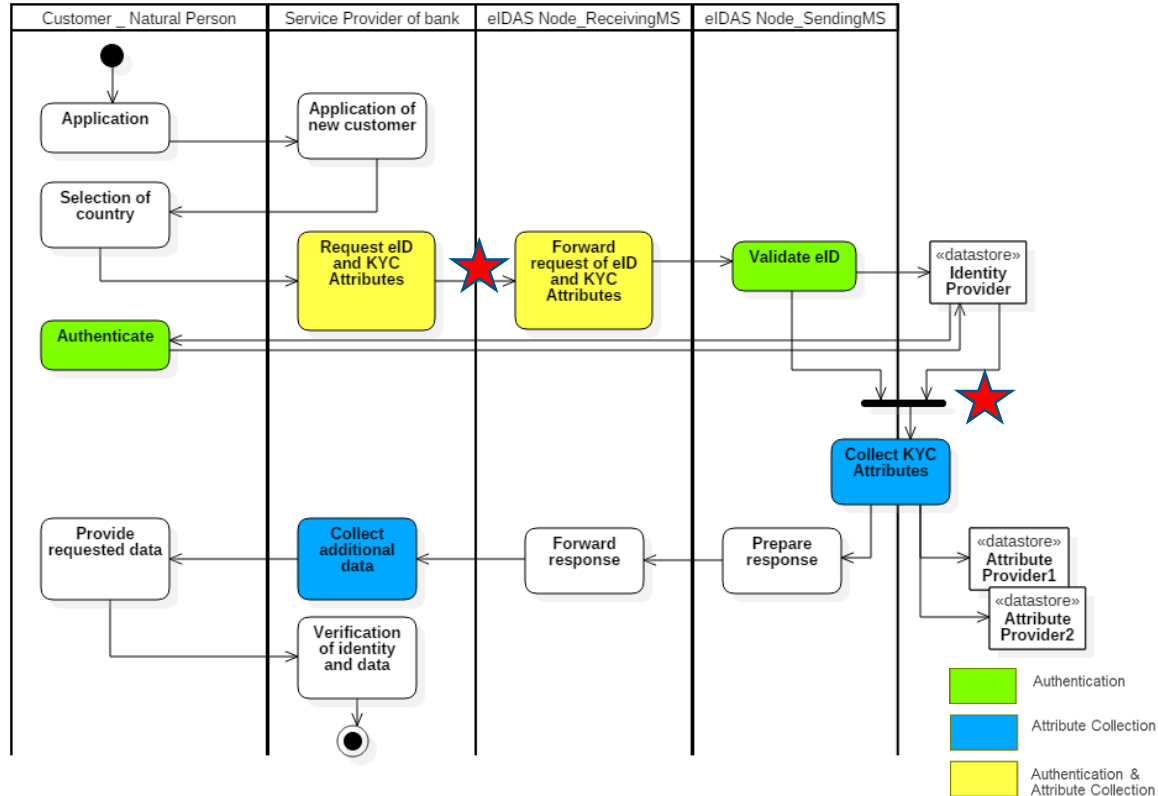
- **CEF Telecom Programme**

- Testing cross-border use of e-ID by banks through the e-IDAS nodes in the context of grants awarded under the CEF eID Call
 - **Open Identity Exchange:** *Project about Opening a bank account with an EU digital identity, financed by 2016 call, started in 2017 and currently ongoing*
<http://www.openidentityexchange.org/opening-a-bank-account-cross-border-id-authentication/>
 - *Call 2018: Deadline for applicants May, 15th*

- **Studies**

- Study on e-ID and digital on-boarding: mapping and analysis of existing bank practices across EU (outsourced to PWC)
 - [Final report published in April 2018](#)
- Definition of Information Systems Architecture solutions that will enable the use of attributes required to support electronic identification by integrating the CEF eID Building Block in the Banking domain (outsourced to Everis)
 - Led by DG DIGIT, running until July 2018

eID in Banking – Potential Information Systems Architecture solution (Everis study)



eID in Banking - Potential attributes (Everis study)

- **Identity Attributes**

- Current Family Name
- Current First Name
- Date of Birth
- Unique Identifier
- First Name at Birth
- Family Name at Birth
- Place of Birth
- Current Address
- Gender
- Country of Nationality
- Email Address
- Occupation (Profession)

- **KYC Attributes**

- Politically Exposed Person (PEP)
- Source of Funds
- Fiscal residence
- Social Security Number

eID schemes notified



 **Germany**

National ID card

40.000.000 registered users

26.09.2017

eID schemes pre-notified

 Italy

 Spain

 Luxembourg

 Estonia

 Croatia

... and **10 more countries** are intending to pre-notify their schemes **by the end of 2018** !



For further information and feedback

Web page on eIDAS

<http://ec.europa.eu/digital-agenda/en/trust-services-and-eid>

eIDAS Observatory

<https://ec.europa.eu/futurium/en/eidas-observatory>

Text of eIDAS Regulation in all languages

<http://europa.eu/lux73KG>

Connecting Europe Facility – Catalogue of Building Blocks

<https://ec.europa.eu/cefdigital>

eIDAS twitter account

[@EU_eIDAS](https://twitter.com/EU_eIDAS)

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