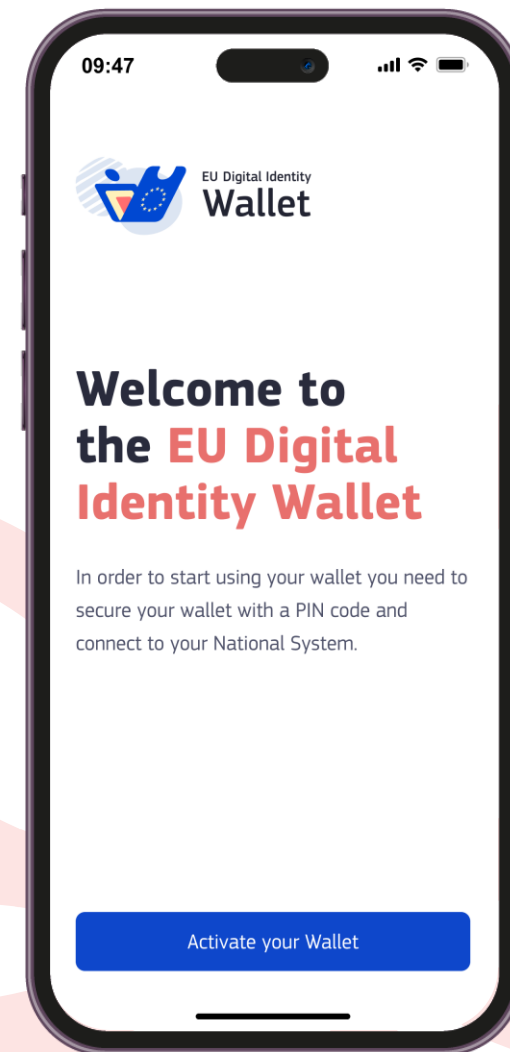


European Digital Identity Wallets

Digital Wallet Seminar – October 16th 2025
Outlook on the European Digital Identity



Characteristics of the EU Digital Identity Wallets

What is the EU Digital Identity Wallet?



Free to use for all EU citizens

Provided by Member States, all EU citizens may use it for free on a voluntary basis



Accepted throughout the Union

Recognised by private and public service providers (relying parties) for all transactions that require strong authentication

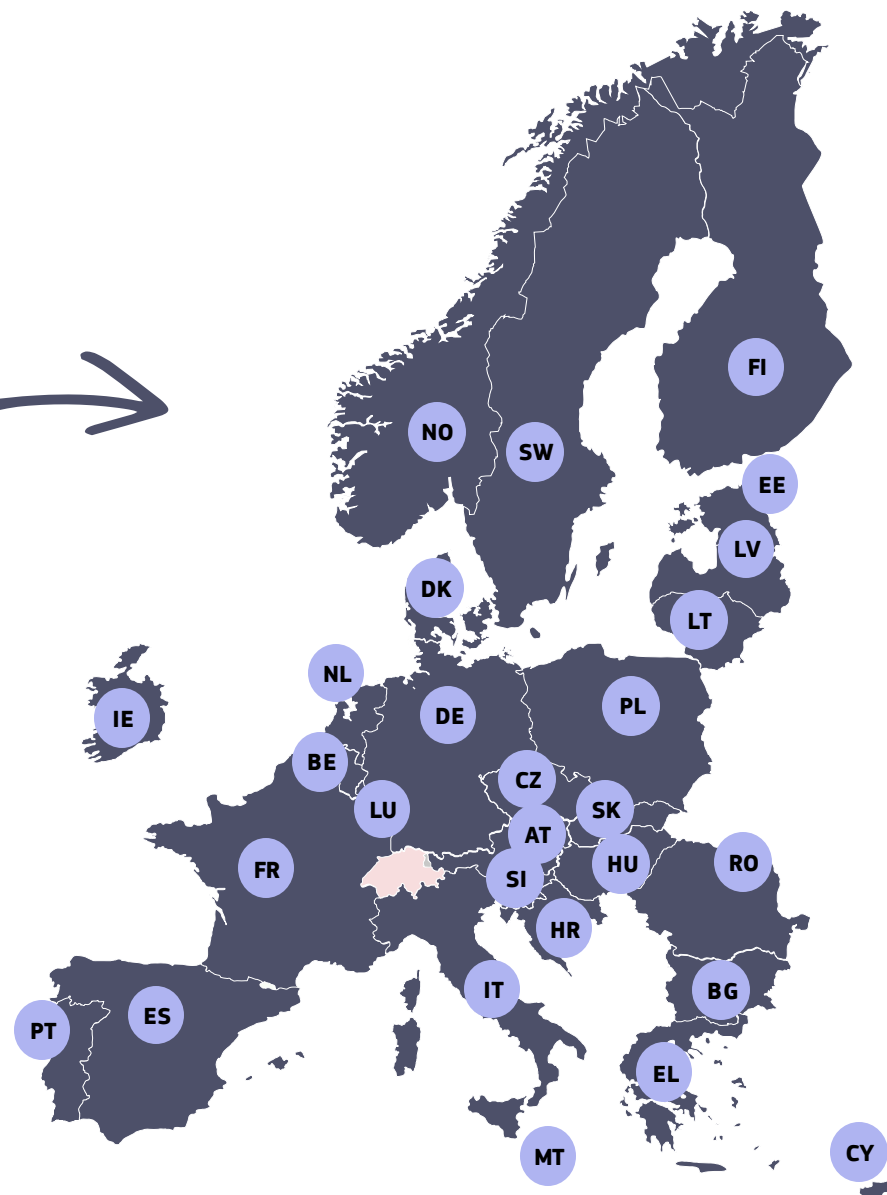


Secure and privacy oriented

Citizens can control and protect their identity, personal data and digital assets

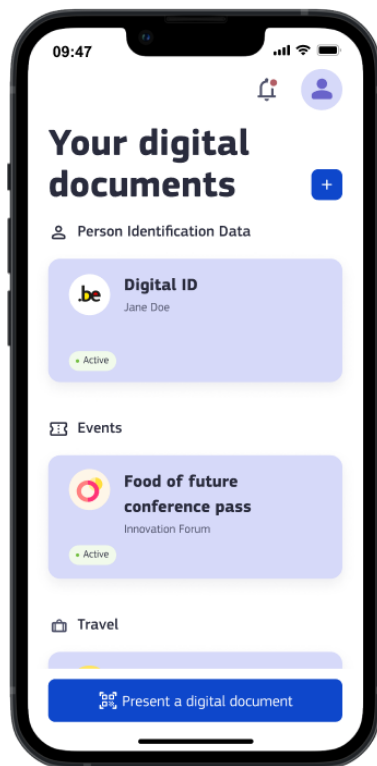
Wallet Issuance end 2026

*“To ensure that all citizens in the Union have secure, trusted and seamless cross-border access to public and private services, while having full control over their data, **each Member State shall provide at least one European Digital Identity Wallet [by December 24 2026].**”*

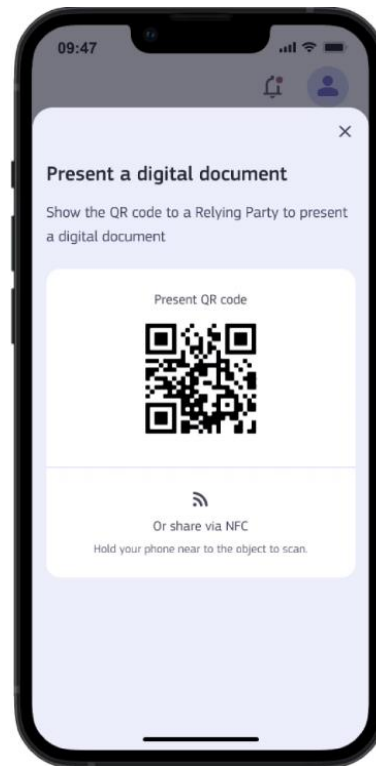


Functions of the EU Digital Identity Wallets

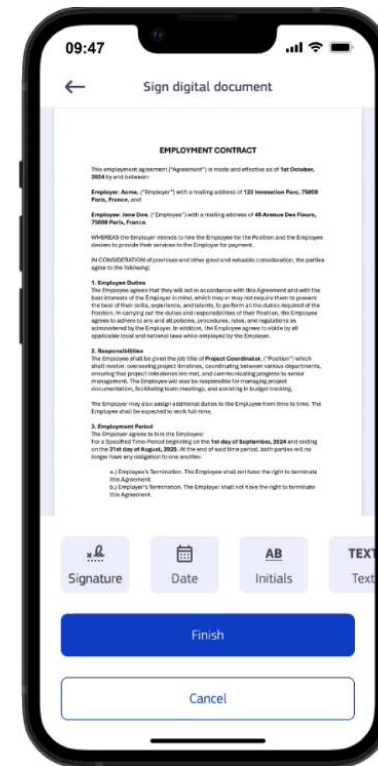
Establishment of a digital public infrastructure



Identification & authentication



Store & present attestations of attributes



Sign & seal electronically

Milestones

State-of-play



Legislative Process

Regulation In Force and Majority of Implementing Acts (IAs) adopted

Entry into force of the Regulation on 21 May 2024.

25 Implementing Acts have been adopted since November 2024 setting out the core functionalities, trust framework, and certification requirements for EUDI Wallets. The remaining Acts focused on trusts services are under discussion.



Wallet technical specifications

Mature stage with ARF 2.6 published on 13 Oct – Completion end 2025

All Wallets will rely on common technical standards and specifications, which are laid down in **the Architecture Reference Framework (ARF). ARF v2.6 Released this week.** It is foreseen to complete the ARF by the end of 2025.



Wallet Reference Implementation

Production Ready release at end 2025

Iterative release of libraries and software components leveraged by member states for their wallet development.

Several Member States base their national wallet development on the reference implementation or on components thereof.

Production-ready release end 2025 (issuance of ID, identification, authentication, sharing of attributes ..)

Milestones

continued



Large-Scale Pilots

First Round completed, Second Round (Business, Travel, Payments ..) started, New Call in October preparing Issuance in 2026

Between Q2 2023 – Q3 2025, **4 pilot projects** piloted the Wallet (11 use-cases, 350 entities). New pilots started focusing on **the European Business Wallet, payments, and travel**.

New call to be launched in October 2025 to support wallet development, certification and rollout of MDL infrastructure.

Combined investment of over **150 MEUR** from member states and the Commission.



Certification

National Schemes First Priority
CSA Scheme under Preparation

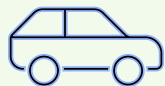
Wallets must be **certified against security and functional requirements**. For the cybersecurity part, a dedicated CSA scheme for the Wallet is being developed by ENISA. In parallel, Member States are developing national certification schemes to certify their Wallets.



Standardisation

Standardisation roadmap to support EUDI
Wallets – completion end 2025

Established **Standards & Technical Specifications (STS) Roadmap** and **structured bilateral exchanges with** ETSI, CEN, ISO, W3C, IETF, ISO, OpenID foundation, CSC, FIDO and others



Use-cases

Development of manuals and
Mainstreaming of Wallet – “Wallet by
Default”

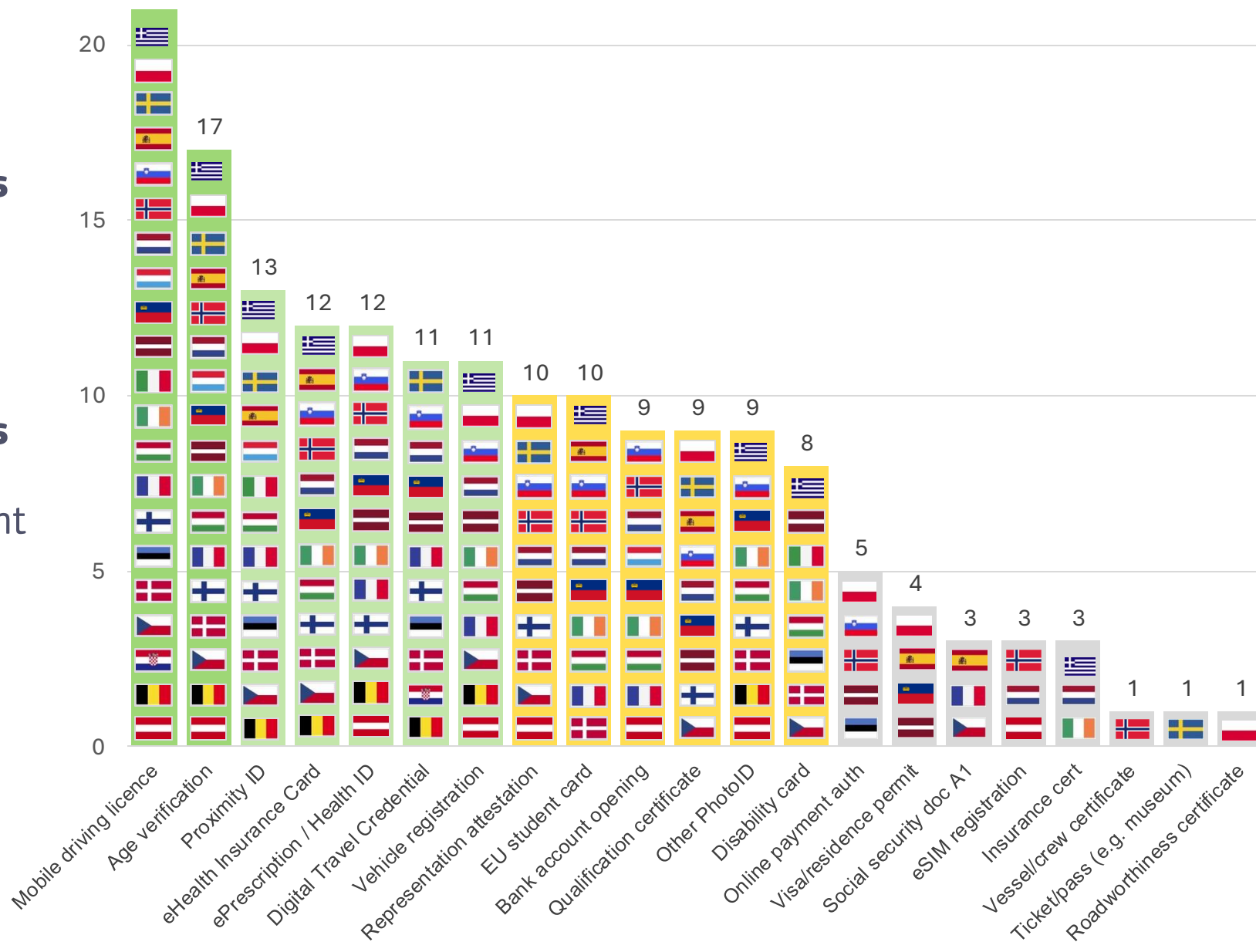
Use-case manual published (mobile driving licenses)

Horizontal Engagement - Wallet by Default

Use-Cases – Member State Priorities

Strong use case groups:

- **Identification documents** (mDL, Proximity ID, DTC, Other PhotoID)
- **Driving** (mDL, vehicle registration)
- **Access to online services** (age verification, representation, bank account opening, online payment auth)
- **Health** (EHIC, ePrescription or Health ID)



EUDI Wallets are a Digital Public Infrastructure (DPI)

Public value needs public-grade infrastructure: interoperability and high assurance level

Europe's Next digital decade runs on identity and Identity runs on hardware.

Digital wallets must provide secure key custody, transport of verifiable attestations, and consistent policy enforcement with auditable guarantees

Software alone is not enough against rooting, cloning, and exfiltration

Secure Hardware for tamper-resistant custody and root of trust.

EUDI Wallets are a Digital Public Infrastructure (DPI)

Public value needs public-grade infrastructure: Secure Elements

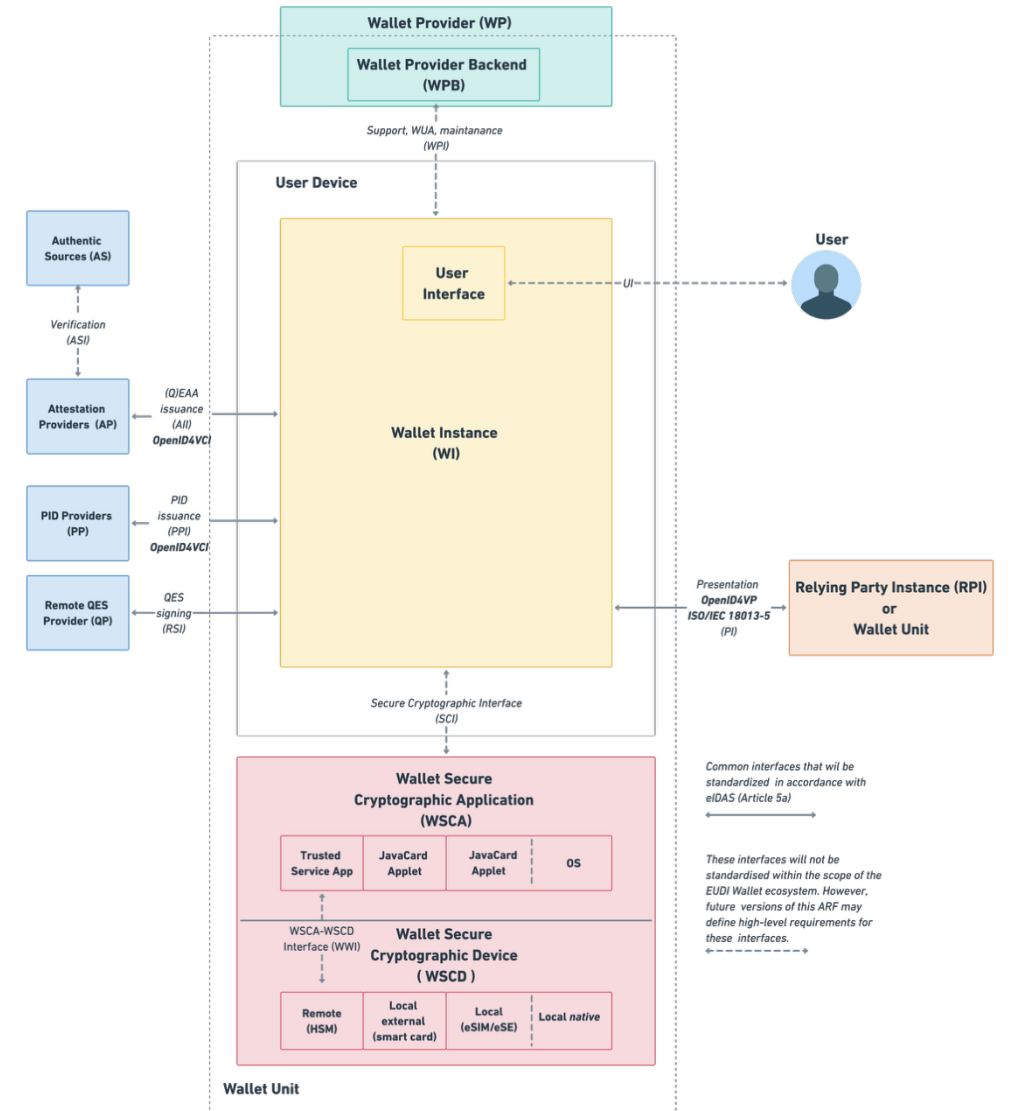
"Identity theft is not a joke"

Key Protection, tamper-proof hardware where private keys never leave.

Device Binding, identities anchored to a physical root of trust.

Policy Enforcement, PIN/biometrics, rate-limits, lifecycle in hardware.

Attestation & Auditability, measurable assurance (labs, profiles, test suites).



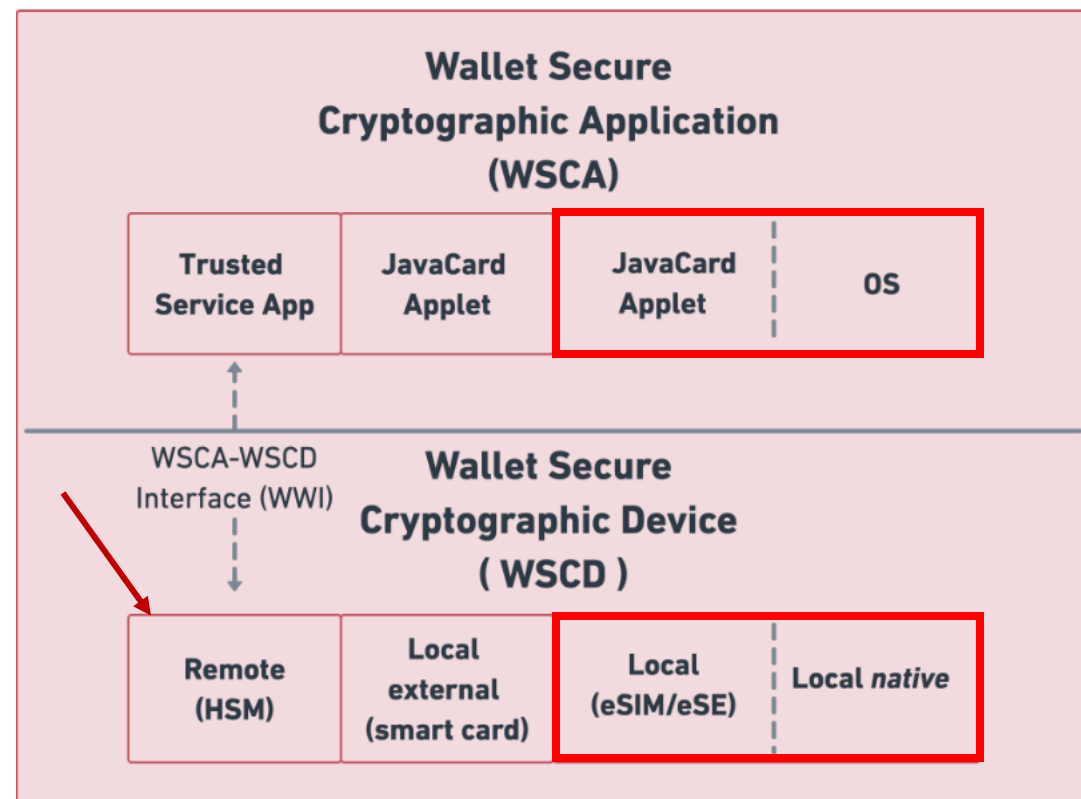
Reality check

Fragmentation and availability

Availability: SE presence and features vary by OEM/model; platform hooks are inconsistent.

Access & Control: access rules and app-binding remain heterogeneous; some behaviour is vendor-dependent.

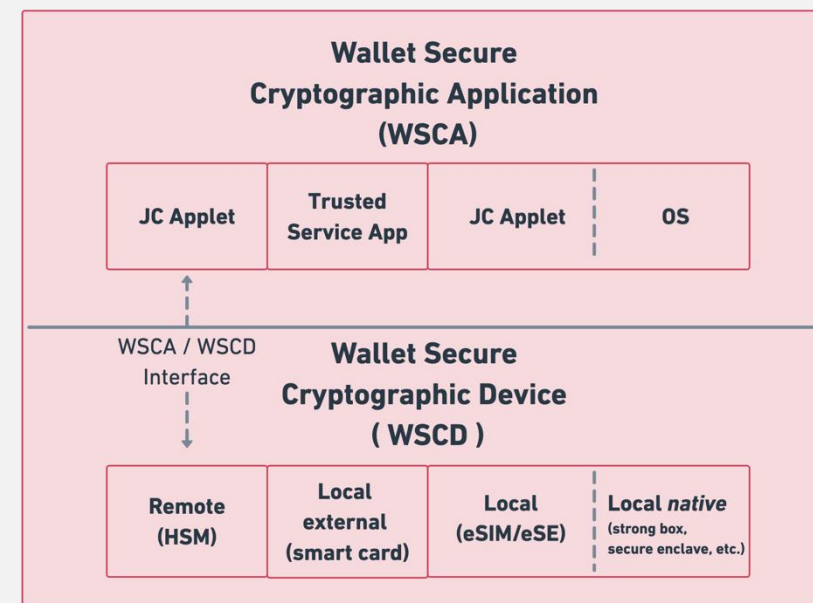
Certification pathway: strong for components; end-to-end wallet certification is still being built.



CIR 2024/2981 calls for the establishment of a subgroup to agree on a joint roadmap for access to secure elements

Commission Implementing Regulation (EU) 2024/2981:

(8) Fully mobile, secure and user-friendly wallets are supported by the availability of standardised and certified tamper-resistant solutions, such as embedded secure elements, external devices such as smartcards, or embedded SIM platforms in mobile devices. It is important to ensure the timely access to embedded secure elements for national eID means and wallets and to coordinate efforts by Member States in this area. The European Digital Identity Cooperation Group established pursuant to Article 46e(1) of Regulation (EU) No 910/2014 ('Cooperation Group'), should therefore **establish a dedicated subgroup** for this purpose. Consulting relevant stakeholders, **this subgroup should agree on a joint roadmap for access to embedded secure elements** to be considered by the Commission for the review report on the Regulation (EU) No 910/2014. In order to facilitate the uptake of the wallet at national level, the Commission should furthermore, in cooperation with Member States, develop and continuously update a manual for use cases as part of the Architecture and Reference Framework.



Source: <https://eu-digital-identity-wallet.github.io/eudi-doc-architecture-and-reference-framework/>

The Regulation requires gatekeepers to provide free and effective access to hardware and software features

Regulation (EU) No 910/2014

Article 12b

Access to hardware and software features

Where providers of European Digital Identity Wallets and issuers of notified electronic identification means that act in a commercial or professional capacity and use core platform services as defined in Article 2, point (2), of Regulation (EU) 2022/1925 of the European Parliament and of the Council (7) for the purpose or in the course of providing European Digital Identity Wallet services and electronic identification means to end-users are business users as defined in Article 2, point (21), of that Regulation, **gatekeepers shall in particular allow them effective interoperability with, and, for the purposes of interoperability, access to, the same operating system, hardware or software features.** Such effective interoperability and access shall be allowed free of charge and regardless of whether the hardware or software features are part of the operating system, are available to, or are used by, that gatekeeper when providing such services, within the meaning of Article 6(7) of Regulation (EU) 2022/1925. This Article is without prejudice to Article 5a(14) of this Regulation.

EUDI Wallets are a Digital Public Infrastructure (DPI)

Building the Path Ahead

Europe has a strong heritage and deep expertise in secure hardware, from chip makers to accredited labs. Let's build on this foundation to:

- Opening certifiable applet ecosystems (Identity, CBDC, QES)
- Standardising Secure Elements and access APIs
- Building a shared roadmap and governance framework
- Signalling market direction, one coordinated European path for OEMs and chip makers

EUDI Wallets are a Digital Public Infrastructure (DPI)

Reclaim your secure element

Europe is a regulatory powerhouse, yet too often a digital infrastructure taker.

In the value chains of digital identity, payments, and data exchange, it can start to reclaim its place in the stack, beginning from the secure element and building upward.