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Exploring integration complexity of  
different multi-national eID  
authentication solutions in the EU private  
sector

Master's Thesis (24 ECTS)

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# Exploring integration complexity of different multi-national eID authentication solutions in the EU private sector

## Abstract:

Many interpreting program languages are dynamically typed, such as Visual Basic or Python. As a result, it is easy to write programs that crash due to mismatches of provided and expected data types. One possible solution to this problem is automatic type derivation during compilation. In this work, we consider study how to detect type errors in the WHITESPACE language by using fourth order logic formulae as annotations. The main result of this thesis is a new triple-exponential type inference algorithm for the fourth order logic formulae. This is a significant advancement as the question whether there exists such an algorithm was an open question. All previous attempts to solve the problem lead to logical inconsistencies or required tedious user interaction in terms of interpretative dance. Although the resulting algorithm is slightly inefficient, it can be used to detect obscure programming bugs in the WHITESPACE language. The latter significantly improves productivity. Our practical experiments showed that productivity is comparable to average Java programmer. From a theoretical viewpoint, the result is only a small advancement in rigorous treatment of higher order logic formulae. The results obtained by us do not generalise to formulae with the fifth or higher order.

## Keywords:

List of keywords

## CERCS:

CERCS code and name: <https://www.etis.ee/Portal/Classifiers/Details/d3717f7b-bec8-4cd9-8ea4-c89cd56ca46e>

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### Lühikokkuvõte:

One or two sentences providing a basic introduction to the field, comprehensible to a scientist in any discipline.

Two to three sentences of more detailed background, comprehensible to scientists in related disciplines.

One sentence clearly stating the general problem being addressed by this particular study.

One sentence summarising the main result (with the words “here we show” or their equivalent).

Two or three sentences explaining what the main result reveals in direct comparison to what was thought to be the case previously, or how the main result adds to previous knowledge.

One or two sentences to put the results into a more general context.

Two or three sentences to provide a broader perspective, readily comprehensible to a scientist in any discipline, may be included in the first paragraph if the editor considers that the accessibility of the paper is significantly enhanced by their inclusion.

**Võtmesõnad:**

List of keywords

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# 1 Introduction

## 1.1 Motivation

With the emergence of COVID-19, work from home has rapidly grown in popularity. It has been especially noticeable in the IT industry. This phenomenon has led some businesses to transition to operate fully remote [1], allowing for potential customers, clients, and employees to operate with the companies' IT systems from all around the globe.

Identity verification is a significant roadblock when establishing a remote work policy. In some managerial businesses, such as logistics, it is essential to assure the authenticity of persons signing in to perform their duties. Traditionally, as work was always on-premises, it was easy to verify the identity with the help of an ID Card or equivalent and physical verification. With the constraints of operations being fully remote, companies can no longer perform such a check.

Establishing identity online for potential employees and clients is not the only use case for digital identity. Organizations such as the British Council employ privacy undermining practices. They require their customers to submit a photocopy of their identity document for verification purposes [2]. This process is a significant privacy concern since anyone could replicate the uploaded document. Having no agency over their documents is of great concern for the end-users, and they would be reluctant to use the company services. Replacing the document upload with a digital signature check is a more secure and trustworthy way of performing business.

After the EU introduced the eIDAS regulation, an alternative method for identity verification became available. All EU member states are mandated to implement an eID solution in their country and recognize other countries' eID solutions [3]. Each eID solution comes with an identity certificate and means to prove it by signing a challenge via public-key cryptography. Because of this regulation, it is now possible to obtain a persons' legal identity with trustworthy means.

Particular risks exist that businesses must be aware of before integrating an eID authentication service. There are no comprehensive resources outlining the obstacles and costs of implementing eID authentication in the private sector. Lack of information makes it difficult to assess risks and estimate the resources required [?]. Unknown risks are an excellent deterrent for innovation and make companies reluctant to use new technologies. Proper research into this subject may lead companies to take risks associated with implementation and kickstart the mainstream adoption of eIDs in the private sector.

Cite

## 1.2 Research Problem

The main goal of the thesis is to investigate if the advantages provided by eIDs are sufficient to warrant adoption in the free market and to shine a light on the costs associated with implementation. From this goal, the extracted research question is as follows:

**What is the best eID authentication option available for an Estonian EU targeting enterprise for use in their Web-based Single Sign-On (SSO)?**

The research question can be refined further into additional sub-questions:

- What advantages do eIDs provide?
- What technological risks companies must address to implement the solution?
- What privacy considerations must companies take when processing user data?
- What are the categories of eID authentication solutions?
- What are the different eID authentication options available to Estonia's private sector?
  - What risks the eID provider transfers?
  - What is the market reach (in countries) of a given solution?
  - Where are the weak points in the protocol used? How should a company assess them?

Maybe it would be good to change to "is the market ready"

QESD vs. middle-ware

## 1.3 Scope and goal

In the thesis, there will be some assumptions in place about the company wishing to implement eID authentication:

- Company in question already uses an HTTP-based SSO (in the cloud or on-premises);
- Company is willing to spend money for operational costs;

## 1.4 Contribution

The thesis aims to fill the research gap for the use of eID in the private sector. There is some research about connecting eIDAS nodes, but the focus was to connect eIDAS nodes of other countries and not connect customers to the eIDAS infrastructure.

\* The two researches done about the private sector focused on only the eIDAS implementation. \* Development cost analysis is ignored. \* No instructions as to how



to properly connect to eIDAS node for businesses. \* No research has been done on the development costs on any of the Estonia's eID authentication methods.

This thesis aims to fill the gaps by providing implementation instructions and comparison of 4 eID providers: Estonian ID-card, Smart-ID, Dokobit, and eeID.

**Structure of work** The document will consist of the following main chapters:

ISO standard to pick trust level for if companies even need it

What are different options in eIDAS, e.g. what is a QESSD

What are the differences between primary services and middlemen, advantages disadvantages

What are the weakpoints in the company structure

What is the research model?

Findings about ID Card, Dokobit, and eeID

Non web-based SSO?

Ponder about the advantages of middleware pseudominization? Say instead of personal code you get some arbitrary ID that matters only in the system

## **2 Background**

### **2.1 eID**

In Estonia, digital identity has been around for over 20 years [4]. The Estonian government has loaded all identity cards issued with certificates enabling cardholders to identify themselves digitally. Compare the speed of adoption to Romania, where the first easy access to eIDs came in the form of new chip ID cards in August of 2021 [5].

Estonia's early adoption of eID, the political focus on digital government, has led to over 89% of internet users accessing the e-government, landing it the first place in the EU [6]. The 20 years of easy access to an eID has led to a stark difference to Romania, where only 16% of internet users access the government services online.

Depending on the country a company would like to access the market, eID sign-in may confuse the potential clients. Early adopters must be aware of the widespread adoption of the eID infrastructure.

In different countries, the eID solution may vary wildly. There can also be more than one eID solution in a singular county.

### **2.2 eIDAS**

The eIDAS regulation [3] provided the groundwork for recognizing the signatures issued by other EU countries by imposing strict liability and mutual-recognition requirements. The regulation introduced the concept of a Trust Service Provider (TSP), which allowed relying parties to have a trust anchor. Each member state maintains a list of TSPs, where each TSP is certified to perform specific tasks, such as timestamping or issuing signing certificates. The regulation also requires member states to establish eID systems, if they haven't already, and make them able to be integrated into a federal system.

The regulation was the basis for creating the eIDAS node network [7]. These nodes connect across country borders, allowing users to authenticate with the eID of their home (eID issuer) country in the host (current residence) country. The eIDAS authentication protocol redirects the authentication requests to the appropriate country, federating the identification process. For the institutions trying to target the EU market, this provides a significant advantage since access to one node would mean access to all nodes in the EU.

The main issue private companies will encounter is the highly restricted access to any nodes. The eIDAS network is only concerned about connecting countries. To allow access to the web would be up for the member state to decide.

## 2.3 eID widespread adoption

### 2.3.1 eID adoption in Estonia and Lithuania

On the surface, Estonia and Lithuania have the exact eID solutions - Bank Link, ID card, Mobile-ID, and Smart-ID. However, even with the same infrastructure, we see many inconsistencies even in the case of just these two countries.

Consider Lithuania. It is possible to connect from a centralized website <https://epaslaugos.lt> to access the public sector services [8]. Here it is possible to sign in via bank link, ID card, and Mobile-ID. Smart-ID is not part of the list. Although most banks support sign-in via three major eID providers, including Smart-ID, some listed banks like PaySera provide significant security concerns. With that bank, it is possible to access the e-government services with only email, password, and a 2FA code sent to the registered person's phone number. For this reason, Estonia's Information System Authority has taken steps to deprecate bank link [9] from use in TARA. In Estonia, all three major authentication options, ID card, Mobile-ID, and Smart-ID, are available to access the e-government.

source:  
I did it  
myself  
02-27

### 2.3.2 eIDAS notifications in Estonia and Lithuania

For countries to communicate through the eIDAS node network, countries must notify the European Commission about what eID authentication methods they could provide [3]. Other countries can then use these methods to authenticate foreign citizens into their public services.

In the case of Estonia, the country has notified the European Commission about its Smart card and Mobile-ID authentication methods [10]. Smart-ID is not a permitted method of authentication in the context of eIDAS. In Lithuania's case, only the Smart card solution is allowed - no mobile sign-in methods have been notified [10].

Estonia and Lithuania have shown a gap between what countries consider to be a secure and trusted source of eID and what they are willing to be held liable for in the context of eIDAS.

## 2.4 eID providers in Estonia

Applied Cyber Security Group of the University of Tartu maintains a list of e-services [11] that uses at least one eID authentication method in Estonia. The following authentication methods were listed: Bank Link, ID-card, Mobile-ID, Smart-ID, TARA, and HarID.

### 2.4.1 Bank link

Banks have initially created this authentication method to provide close integration with e-commerce providers to receive risk-free payments [12]. Over time it saw an

additional use case - secure and trustworthy authentication method for the public and private services [13]. Over time researchers found that the protocol used was extremely insecure [14]. From March of 2021, RIA has disabled the use of bank link to access public services [9], which accounted for only 1 percent of all authentications.

Due to the lack of security auditing required to satisfy eIDAS, poor market reach, and no support from the government, this authentication method will not be discussed in the scope of this thesis.

## 2.4.2 ID-card

Id cards are the most popular way to access their eID in Estonia, primarily due to the legal requirement of having one. Chapter 2 of the Identity Documents Act [4] requires all EU, not only Estonian, citizens residing in Estonia to hold an ID card, with which they could access public services online. Interestingly, this requirement caused the government to issue more ID cards than there are people in Estonia [15, 16].

There are no variable costs to allow a person to log in to websites with their ID card. For this authentication method, no per-transaction fees exist, as the certificate validity service (OCSP) [17] can be queried for free.

An end user's computer can extract an authentication certificate from their ID card with the help of special software distributed by the government [15]. This certificate, once on the computer, can be sent to the private company's authorization server with Client Certificate TLS option [18] natively or with the use of specialized helper library [19], using standard REST calls.

Qualified trust service provider for Qualified Certificates for e-signatures installs the certificates in ID-cards [20], which ensures a high degree of certainty about the identity of person authenticating.

Why  
does this  
matter?

A significant advantage of using a decentralized eID infrastructure, such as the ID-card authentication, is that there are no middlemen in the process, allowing companies to skip going into expensive contracts with an eID service provider.

## 2.4.3 Mobile-ID

Five years after SK ID Solutions introduced ID cards for use in Estonia, they have developed a mobile phone-friendly way to access the users' eID for use in Estonia and Lithuania [21]. SK achieved it by extending the functionality of SIM cards to make them mimic the functionality of ID cards.

The price of using Mobile-ID for the service provider varies based on usage, starting from 10 euro per month (10ct per request) to costing over 5 000 euro, where the effective cost is under 1ct for request [22]. For the end-user, mobile operators can charge an additional fee for the use of this service [23].

Accepting Mobile-ID would allow companies to access the markets of two countries: Estonia, and Lithuania, as the technical implementation is identical.

Qualified trust service provider for Qualified Certificates for e-signatures installs the certificates in a particular variety of SIM cards, capable of supporting Mobile-ID [20], which ensures a high degree of certainty about the identity of person authenticating.

Explain why companies should not consider this protocol in the protocol choice section.

#### 2.4.4 Smart-ID

Smart-ID is the latest and fastest-growing way of accessing citizens' eID, working in all 3 of the Baltic States [24]. The protocol utilizes mobile phones as authentication, similar to Mobile-ID. Unlike Mobile-ID, it does not require specialized external hardware [25]. The authentication process is handled by combining the eID server and the end user's smartphone. Despite that, it still passed the eIDAS compliance audit for the requirement of ensuring signature private key is "with a high level of confidence under sole control" of its owner [26]. After passing the audit, Smart-ID was recognized as a QSCD, allowing it to create QES in 2018 [27].

The price of using Smart-ID for service providers, much like Mobile-ID, varies based on usage, starting from 50 euros per month (10ct per request) to over 20 000 euros, where the effective cost is under 1ct for request, based on the total amount of transactions performed within a month [28]. For users, unlike Mobile-ID [23], there are no telecommunication operators involved, and there are no costs associated with using Smart-ID.

Implementation of Smart-ID would allow users to access the markets of three countries: Estonia, Latvia, and Lithuania.

Qualified trust service provider for Qualified Certificates for e-signatures users their data centers to hold part of the private key and certificate used to authenticate users [20], which ensures a high degree of certainty about the identity of person authenticating.

#### 2.4.5 TARA

TARA is Estonia's primary gateway for authentication to public services [29]. TARA provides the ability for users to sign in with any of the three primary eID methods of Estonia and with the eID schemes of other EU member states. The ability to authenticate with the systems of other countries is of particular interest, as it also doubles up as the official eIDAS node of Estonia [29].

Estonian Information System Authority intends to limit the use of TARA to public services only [30].

Technical implementation for the consumer, unlike Mobile-ID and Smart-ID, will be much easier to implement, as it uses the well-adopted protocol of OpenID Connect

[31, 32].

It is worth mentioning while the underlying authentication methods have received proper eIDAS auditing and are backed by a qualified trust service, this and all of the following authentication methods have not been audited in compliance with eIDAS.

Unlike the eID providers backed by a Trust Service Provider, TARA acts as only an authentication service. It would not be able to provide means of signing documents [31]. If the business is considering expanding to allow for online digital signing, an infrastructure like TARA will unlikely be a great choice.

#### **2.4.6 eeID**

Estonian Internet Foundation created eeID service for the exclusive purpose of bringing eID authentication to the private sector [33]. It is a clone of TARA without it being Estonia's gateway for the eIDAS node network. The similarities mean that all points outlined to TARA apply to this service too.

The service is new, does not have pricing tiers, and currently asks for 9ct per successful authentication request [34].

The vision of the said service is to allow users to access the markets of all EU countries. Currently, there are only fourteen countries with notified eID authentication methods [10]: Estonia, Germany, Italy, Spain, Belgium, Luxembourg, Croatia, Portugal, Latvia, Lithuania, Netherlands, Czech Republic, Slovakia, and Denmark.

Does it  
work?  
Have to  
wait as  
much as  
I can

#### **2.4.7 HarID**

Estonian Ministry of Education and Research created this service for the youth of Estonia to access different educational institutions across Estonia [35]. ID cards are only legally required to be held by citizens over the age of 15 [4], so everyone under would have been unable to access their school system. HarID accepts TARA authentication methods with the addition of username & password. This authentication method is held exclusively for the education sector and will be skipped over in this thesis.

#### **2.4.8 Dokobit**

In the initial list of services using eID in Estonia [11], one service stands out - Dokobit [36]. They provide services comparable to eeID in that they aggregate different eID methods of Estonia (ID-card, Mobile-ID, and Smart-ID) and other countries. The primary difference between the authentication providers is the multi-national implementation goal - Dokobit relies on integrating each country's system individually. In contrast, eeID depends on using the framework of the eIDAS infrastructure [33].

Pricing for Dokobit varies drastically, and the provided prices for the Baltic States [37] start at 50 euros per month (7.1ct per request), going down to 4.2ct per request at

500 euros per month.

Dokobit supports 11 countries: Estonia, Italy, Spain, Belgium, Latvia, Lithuania, Finland, Norway, Iceland, Poland, and Portugal [36].

UAB Dokobit is a trust service provider for Qualified validation of qualified e-signature. It means the service itself does not provide Digital Signature certificates, but eIDAS considers the results of validation of signatures trustworthy [20].

## 2.5 Authentication and eID and QSCD

Maybe find a better spot for this section

Fact check?

The requirements for Estonian ID cards make a clear distinction between "ADF AWP" and "ADF QSCD" applications. Both software applications are loaded onto the smart card; however, only the QSCD application, guarded by PIN2, can create QES. Implication here is that for authentication with an ID card, a QSCD is not used.

Fundamentally, the only legal guarantees provided by eIDAS require the use of QSCD [3], and for authentication this process, this device is not used [38]. It is up to the relying party to trust the authentication certificate and signature associated with the authentication challenge. This technicality affects business in only the document signing part of the business - using encryption or authentication certificates does not provide the necessary legal guarantees.

Similarly, when using a third-party provider such as TARA (eeID) or Dokobit, the new eID provider acts as a new trust anchor. Companies must consider the risks of using such providers, as adding any middleware increases the attack surface on the company.

### 3 Related Work

#### 3.1 National e-ID card schemes: A European overview

In 2008, researcher Siddhartha Arora investigated different uses of eID in Europe [39].

The published technical report leads us to believe that at the time, the eID technology was still in its infancy, and the concept of eID was tied to it being linked to a physical ID card.

Paper references that eID cards offer three forms of information security functionality: identification, authentication, and signature (see table 1).

Table 1. Forms of information security functionality provided by eID [39, 40]

Identification (I)	A can prove to B that he is A, but someone else can not prove to B that he is A.
Authentication (A)	A can prove to B that he is A, but B can not prove to someone else that he is A.
Signature (S)	A can prove to B that he is A, but B can not prove to himself that he is A.

The idea of splitting functionality into identification, authentication, and signature can be verified today in Estonian [38], and Lithuanian [41] ID cards. In these cards, there are two certificates — one for client authentication and the second for digital signature.

These authentication and identification certificates are not encrypted, and can anyone with the correct tools can read them from the ID card. Signed documents also have a copy of the certificate attached. These certificates identify a person, but due to ease of replication, the recipient should not trust the sender's certificate because there are no guarantees that the certificate belongs to the sender.

The authentication and signing certificates require their respective keys to perform asymmetric cryptographic operations. In theory, it is possible to sign documents with the authentication certificate; however, the verification software will reject such signatures because the certificate's purposes would not include digital signature.

The paper mentions Austria wants to have multiple sources of eID, not limit themselves only to one card. Many countries followed suit, and in Estonia, there are three primary sources of eID. In France, a source of eID doesn't even come from an ID card [42].

The paper's conclusion emphasizes the importance of the eID itself, not ID cards. The EU took this path when implementing the legislation for eIDAS, which allowed easier integration of infrastructure member states already had in place.

Maybe  
move  
this out?



### **3.2 The Austrian eID ecosystem in the public cloud: How to obtain privacy while preserving practicality**

This paper explores what information the Austrian government stores on the issued identity documents and what operations the documents can perform [43]. Researchers identified four types of functionality: identification and authentication of Austrian citizens, qualified electronic signature creation, encryption and decryption, data storage. This functionality matches Estonia's ID card.

Paper presented an interesting issue - Austria does not allow a person identifying code (CRR number) to be "used directly in e-Government applications due to legal data protection restrictions." Austria has created SourcePIN, where it is possible to create different ones for each service trying to access it [43, 44].

The paper's main contribution to the thesis is to remind that even though technological barriers are crumbling, there might still be legal obstacles to overcome. Austria is currently not part of the eIDAS node network, and it would be an excellent opportunity for further research to investigate what information Austria's eIDAS node provides.

The big concern of the study is that everything goes through one single source of trust, which does not scale well. If many people wanted to use the system, it would quickly become a bottleneck. Moving many essential components to the public cloud can alleviate the problem.

### **3.3 Secure cross-cloud single sign-on (SSO) using eIDs**

The idea behind this paper seems to be very close to what I am trying to do. Researchers explore the possibility of users using an SSO system to log in via their eID instead of the traditional username/password authentication method [45]. As means of doing so, they explore the capabilities of the STORK framework and other frameworks seen in previous references. The STORK framework is the predecessor to eIDAS [46].

The idea of the STORK framework is that any EU citizen should be able to use their eID issued by their home country to authenticate with services in other countries. An example of an activity would be opening a bank with an Italian ID card. The paper suggests extending the framework to support federation so private business identity providers can use the security options provided by eIDs and not store weak passwords.

The paper shows a proof of concept prototype usage for bringing STORK to support SSO. Emphasis was given on the backward compatibility, not to require any breaking changes to an existing STORK protocol.

Researchers found that one SAML protocol, however similar they may be, is not compatible with one another. The consumer company wishing to implement the proposed protocol will have to make an adapter to implement different ID providers, such as STORK and Google. Ultimately it is an acceptable compromise.

### **3.4 Electronic identity verification: personal data protection challenges and risks**

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