

EUROPEAN BUSINESS WALLETS

Enabling burden reduction
and empowering businesses

Date: 16 June 2025

Time: 9:00 AM - 3:25 PM

Venue: European Solidarity Centre,
pl. Solidarności 1, Gdańsk

Organisers: Centralny Ośrodek Informatyki (COI),
PL Ministry of Digital Affairs

Workshop summary

The Commission's Work Programme includes a proposal on the European Business Wallet for 2025. This will be a targeted proposal, very much build on the existing EU Digital Identity Framework and aiming at unlocking the full potential of its applications for businesses. **This workshop will provide an interactive forum for SMEs to explore the benefits of the EU Digital Identity Framework and in particular the European Business Wallet.** Participants will discuss how the EU Business Wallet and tools such as digital signatures, seals, timestamps, and electronic archiving can alleviate administrative burdens and enhance security in key areas like financial documentation, contract management, and cross-border transactions. **Moreover, the workshop invites SMEs to share their expectations and experiences, highlighting where digital solutions can transform challenges into opportunities for streamlined operations and sustainable growth across the EU.**

Workshop goals

- Creating a platform for discussion between **the Member States, COM, SMEs, and trust service providers.**
- Fostering a shared understanding of the European Digital Identity Framework's potential to drive SMEs' growth and trade by discussing opportunities and challenges of the new ecosystem.
- Defining SMEs' needs and opportunities related to the European Business Wallet including an EU-wide business identity and integrating trust services (e.g., digital signatures, seals, and timestamps) to ease reporting.
- Identifying the costliest processes from an administrative burden perspective for SMEs in the context of the European Business Wallet.
- Developing a list of recommendations for enhancing the efficiency of business processes for SMEs with the use of the European Business Wallet including the best practices and solutions adopted across Europe, including but not limited to those institutions that are at the forefront when it comes to the deployment of digital services.

Workshop agenda

- 9:00 – 9:30**  **Welcome coffee**
- 9:30 – 10:00**  **Opening remarks about the structure of the EU Digital Identity Framework and the upcoming European Business Wallet to ensure that the level of understanding of the policy environment is the same for all participants.**
- **Alina RADU**, Deputy Head of Unit, DG CONNECT.
- 10:00 – 10:20**  **Business applications of the Digital Wallet – a presentation from the EWC consortium on the current developments regarding piloting the business applications of the EUDIW.**
- **David Magård**, EWC Coordinator, Bolagsverket (Swedish Companies Registration Office).
- 10:20 – 10:50**  **Inspirational session presenting Polish digital solution – mObywatel application. Sole proprietorship in the mObywatel and showcasing its potential for secure user identification and document management. Insights for European-level implementation.**
- **Rafał Sionkowski**, Digital Channels Deputy Director, Centralny Ośrodek Informatyki (COI),
 - **Joanna Koczorowska**, Product Development Manager, Centralny Ośrodek Informatyki (COI).
- 10:50 – 11:05**  **Coffee break**
- 11:05 – 12:35**  **Morning workshop for all participants:**
the EU Digital Identity Framework and the European Business Wallet – what it means for SMEs. Why entrepreneurs should care – benefits of the new ecosystem and of the Business Wallet.
- Moderators:**
- **Michał Tabor**, Partner and Board Member, Obserwatorium.biz,
 - **Miłosz Brakoniecki**, PhD, Partner and Board Member, Obserwatorium.biz.

Workshop agenda

About the workshop

An overview of the ecosystem established by the EU Digital Identity Framework and the concept of the European Business Wallet, highlighting its impact on SMEs and digital service providers, including trust service providers. Participants will gain insights into the key regulatory requirements and potential applications of this new framework. The session will begin with opening remarks on the Digital Public Infrastructure established by the EU Digital Identity Framework and its key components, as well as of an overview of the current reflections on the European Business Wallet, ensuring that all attendees share a common understanding of the policy environment. A high-level perspective on the initiative's goals and implementation.

Working in groups. Participants will discuss the following questions:

- What are the most important administrative burdens SMEs are confronted with and how could the European Business Wallet and trust services such as digital signatures, seals, and timestamps alleviate these challenges?
- How can the European Digital Identity Framework help support SMEs in providing their products and services across borders?
- What initial steps and strategies should SMEs adopt to join the EU Digital Identity ecosystem, leveraging the Business Wallet and trust services?

12:35 – 12:55 The blurred frontier of digital wallets.

The EUDI wallet is centred on identity and the attributes linked to that identity. Therefore, the question raised is the following: what should be the limit of the EUDI wallet? In this presentation, we explore how to define a frontier, and consequently, define the business wallet and its components.

Workshop agenda

- **Florent Tournois**, Director of Identity, Trust Services, and Production (DISCOP), French National Agency for Secure Documents (ANTS) under the French Ministry of the Interior.

12:55 – 13:55  Lunch break.

13:55 – 15:25  Three afternoon workshops conducted simultaneously.

Please check the descriptions below.

Afternoon workshops

1. Signing on behalf of a company

Moderators:

- **Viky Manaila**, Trust Services Director, Intesi Group,
- **Michał Tabor**, Partner and Board Member, Obserwatorium.biz.

About the workshop

Explore and discuss the representation of a legal person by a natural one. Leverage the European Business Wallet for the issuance and verification of the power of attorney and power of representation for the signature of a contract on behalf of a company.

Afternoon workshops

2. How to make use of the business wallets when expanding your business.

Moderators:

- **David Magård**, EWC Coordinator, Bolagsverket (Swedish Companies Registration Office),
- **Mikael af Hällström**, Development Specialist, Product Management Unit, Finnish Tax Administration.

About the workshop

Examine how companies can leverage the EU Digital Identity Framework to create a company branch in another EU member state and improve the process to know your customer and supplier. In this workshop, you will learn about work done on these use cases in EWC. We invite you to learn, give examples of hurdles that you experience and discuss on how we can improve the situation for companies in Europe with the use of the business wallets.

3. Foreign Tax Declaration

Moderator:

- **Pasi Sinervo**, Development Specialist, Product Management Unit, Finnish Tax Administration.

About the workshop

Explore how the European Business Wallet can transform taxation by leveraging a communication channel between businesses and public administration and data exchange. Additionally, the use of trust services will be an enhancer of security and credibility.