

# **Identity Wallet**

# **Workshop**

## **Group 9 - Ideation phase**

IUT de Lannion / BUT MMI 3

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# Summary

- 「 Context
- 「 Benchmark
- 「 Documentary research
- 「 Current usages / Pain points
- 「 Hypothesis & Opportunities
- 「 Concepts :
  - *Finger Card*
  - *ID Health Wallet*
  - *Family Wallet*

# How to create an Identity Wallet that will be useful and secure ?

- What ?** Store administrative documents in one place, it helps gather and secure documents such as identity card, driver's licence, certificates and more
- Who ?** Onfido, European commission, BUT MMI
- Why ?** With the rapid evolution of digital technologies there is a growing need to secure our identity and simplify access to online service
- When ?** In less than 5 years
- Where ?** Worldwide, focusing in the European Market
- How ?** Mobile, physical or hybrid solution

# Benchmark & Existing

## Mobile wallet app



**Apple - Wallet** : payment card, loyalty card, ID, transport ticket, boarding pass, ticket for event, student card, car and house keys.



**Google - Wallet** : payment card, loyalty card, gift-card, transport ticket, numeric pass based on a QR code or barcode.



**Samsung - Wallet** : PIN code, biometric data, payment card, passwords, digital keys, loyalty card, tickets, boarding pass, transport tickets

## External company solution



**Tencent - Ecard** : payment, transport, identity, healthcare, access control, functional offline.



**Thales - ID wallet** : reminder (meeting, vaccination, etc...), ID verification, administrative manipulations, taxes payment, healthcare, control on personnal data, ID, QR code to prove majority.



**Paypal app** : payment methods, transfer to contact, private messaging, cash back.

## National solution



**France identité** : one-use ID check, single account to access + than 1400 services, check only one ID information (age, etc...), driving licence.



**E-Estonia** : payment, online vote, online sign, medical informations, e-Residency, e-Prescription, ID, healthcare, taxes payment.



**EUDI Wallet** : digital documents (education, health, travel), connect to nationnal identity system, dashboard (payment and services history), ID, share by QR code or NFC, control the information shared.

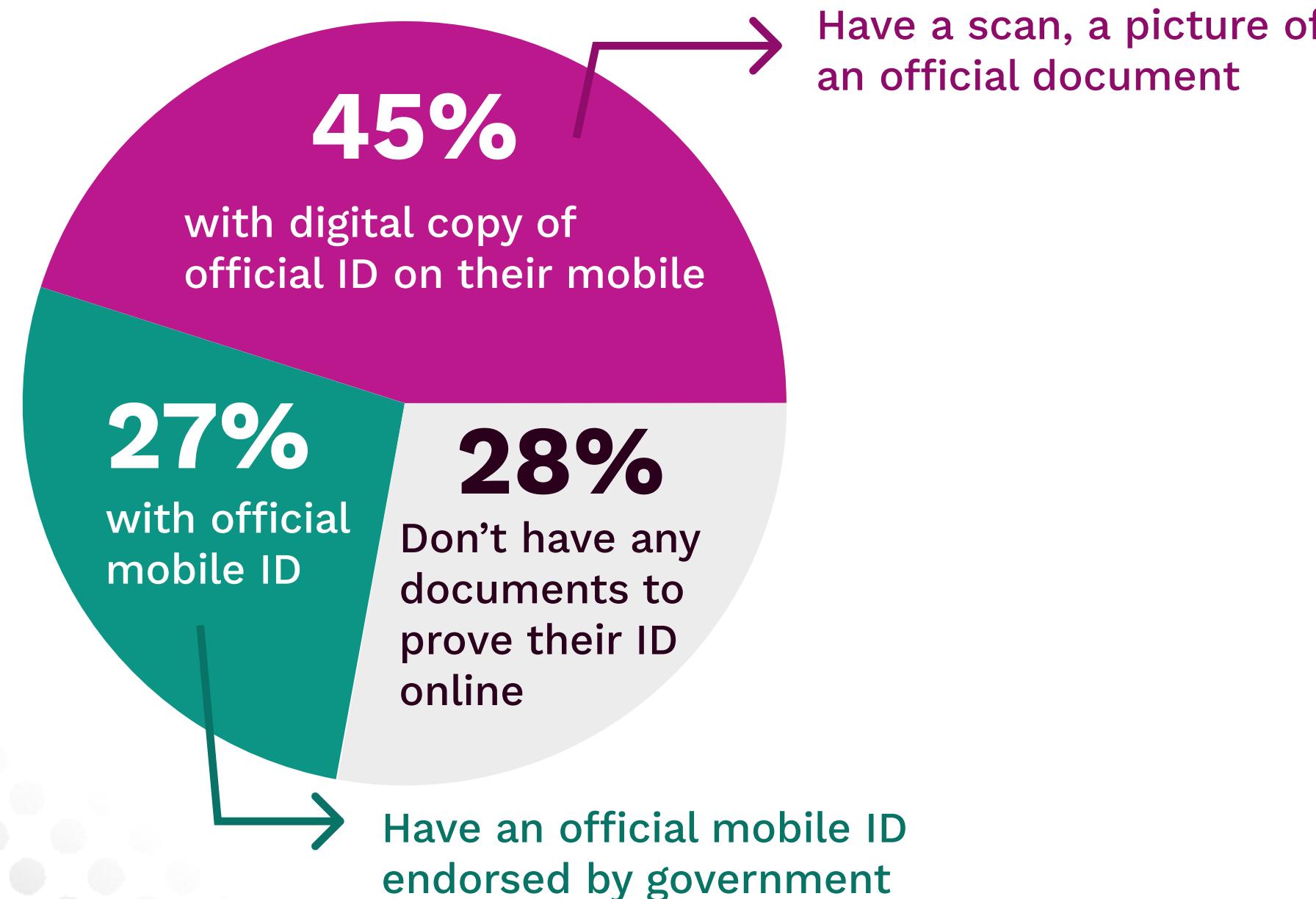
# Documentary research

You can see more of our research in the annexes

Kind	Comments	URL
Article / Social / Technology	<p>The EU Digital Identity Frame work Regulation: The European commission invested €46 million from the <b>Digital Europe Programme</b> to <b>develop a mobile app</b> to identify European citizens to public and private services, all over Europe. The goal is that every membre of EU offer at least one <b>EU Digital Identity Wallet</b> to all Citizens et residents by 2026</p>	<a href="https://ec.europa.eu/digital-building-blocks/sites/display/EUDIGITALIDENTITYWALLET/The+Digital+Identity+Regulation+Enters+int+o+Force">https://ec.europa.eu/digital-building-blocks/sites/display/EUDIGITALIDENTITYWALLET/The+Digital+Identity+Regulation+Enters+int+o+Force</a>
Article / Law	<p>The system failed to ensure proper identification of individuals before any authentification, including <b>strong authentication</b>.</p> <p><b>The four WSIS laws governing Digital Identity</b> : A general law on the new rights that people enjoy because of developments in today's digital society / A law on the protection of personal data / A law on the legal organization of electronic transactions / A law on cyber security . Cybercrime. (EU and African union)</p>	<a href="https://www.sofrecom.com/en/news-insights/the-legal-framework-for-digital-identity.html">https://www.sofrecom.com/en/news-insights/the-legal-framework-for-digital-identity.html</a>
Article / Security	<p><b>Top problems of centralized digital identity management systems</b> : Increased risk of <b>data breaches</b> / compliance issues / High costs / Lack of flexibility / limited interoperability / Customer trust issues</p> <p><b>Individuals</b> : Lack of privacy / Limited control over personal data / Single point of failure / <b>Poor user experience</b> / Inability to use data across multiple platforms</p>	<a href="https://www.dock.io/post/digital-identity">https://www.dock.io/post/digital-identity</a>
Contender's website / Technology	<p><b>The Match-on-card</b> :</p> <p>Smart card that capture a <b>user's fingerprint</b> : the user's live biometric data is <b>captured (scanned) and compared</b> directly on the card with the stored template.</p> <p>This on-card matching process ensures that the biometric data never leaves the card (<b>highly secure and private method of authentication</b>)</p>	<a href="https://id3technologies.com/fr/carte-biometrique/">https://id3technologies.com/fr/carte-biometrique/</a>
Article / Economic / Legal	<p>Europeans pays a lot of <b>taxes</b></p> <p><b>Social security</b> systems, <b>Education</b> Grants, Birth, Marriages, <b>Certificates</b>, ...</p> <p>Earned income with <b>childrens</b></p>	<p>How is the informations transmitted from person to person ? Such as a mother to a children for social security, husband to wife, ...</p>
Article / Health	<p>One-health is a concept of <b>unifying human health, animal health and environnemental health</b>, take advantage of the similarities between this three preview to make progress</p>	<a href="https://www.euronews.com/business/2024/02/06/where-in-europe-do-people-pay-the-highest-taxes">https://www.euronews.com/business/2024/02/06/where-in-europe-do-people-pay-the-highest-taxes</a>

# Current usages & Pain points

50% of EU Citizens are able to prove their identity digitally



40% of Europeans have already experienced difficulties of proving their identity

## TOP 3 difficult situations

- 34%** Renewal of ID doc (ID, Pass, DL, ..)
- 30%** Buying something of high value
- 29%** Applying for financial services



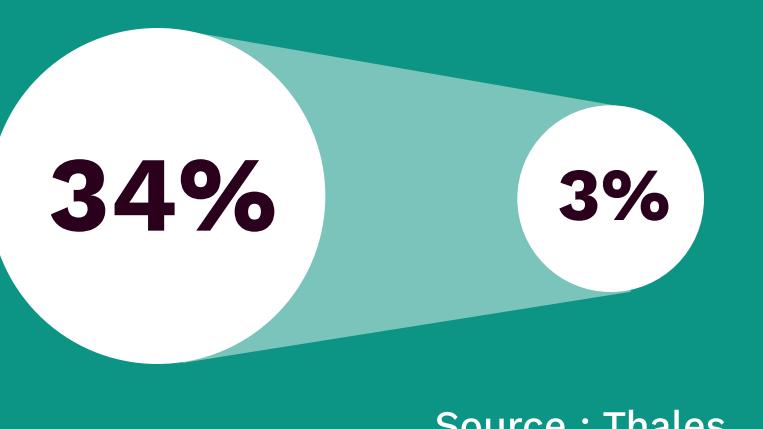
## Pain points

60% of participants testing Digital Identity Wallets reported difficulties with new terminology (DID, credentials, ...)

Low adoption of Self-Sovereign Identity concepts : lack of explanation

## Digital eases the pain

Digital format is the best pain reliever, pain drops to 3-5%



## Current use cases

Bank / Securing services / Taxes / Health / Driving licenses / ...

## Projects already existing

DECIDE, mGov4EU, ONCE and all the ones in the benchmark

# Hypothesis & Opportunities

## User Understanding and Accessibility

A lack of clear explanations and intuitive interfaces is a key barrier to the adoption of Digital Identity Wallets

## Expand Use Cases Beyond Current Domains

Include areas like education credentials, professional certifications, and real estate transactions to increase user reliance on digital solutions

## Focus on Security and Privacy

Strengthen encryption and transparent data management to address security concerns, building user trust and ensuring compliance with EU regulations

## Drive Cross-Border Interoperability

Enable the Identity Wallet to function across EU member states for seamless access to services

## Use of a physical object to materialize an ID wallet

Allow users to have a physical object to simplify the interactions with their information without the need to have an internet connection

## Market Segmentation and Tailored Solutions

For different demographic groups, such as young tech-savvy users, seniors, and those with limited access to technology, the will increase the system's inclusivity

Focusing on usability for different user segments will ensure widespread appeal

## A One-Health wallet

Connecting all the health informations in a one-health place.  
For animals, environment and human.

## Family documents that are rarely shared

Give independence to children and share documents to a whole family without disturbing each members

## What we need to be careful on

European norm and laws

Individual countrys norm and laws

Security of data hosting

Cyber security of our softwares

People behaviors

# Our concepts

*Lola Navarro, Bertille Flohic, Evan Quedec, Maël Provot*

# 1

**Simplify the verification and the management of the identity informations for citizens through a smart-card interacting with a managable app.**

**Solution : Finger Card**

Inspiration :  
*The smart-card  
EU Digital Identity Framework, RGPD  
Biometrics Measurements*

# Idea Number 1 - Finger Card

Concept

A mobile app connected with a smart card, stocking all the identity info of someone and managing and changing all your information.

The inscription on the app consists of a few steps (a short video/document scanning/national ID (In France: France Connect)).

The card can be used with a **fingerprint**. When you want to prove your age, your identity, your bank account, and so on, you enter **your card into a machine, and then you unlock it with your fingerprint**. Then the machine has all your information (the machine is used and unlocked by the citizen, and he can choose what information he can give to the other person).

The fingerprint scan is directly on the card and not on the machine.



## Positives points

- Privacy control
- Easy to use
- Hybrid solution
- Always have this object on us
- The finger print scan is on the card so the machine won't break easily

## Negatives points

- Not so accessible for invalid people, we could find biometrical alternatives such as physiologic or behavioral measurements.
- You can lose the card (but no one can use it, except you)

# Idea Number 1 - Finger Card

Uses cases

“

## Use case - Ordering a beer with the card

Bertille wants a beer in a pub, but she looks really young, so the waitress asks for her age. The waitress picks the “birth date” input on her biometrical machine and gives it to her. Bertille takes her FC (finger card) out of her pocket and clicks on the “I accept” button on the machine. Then she inserts her card into the machine and presses her fingerprint on the card (by putting her fingerprint on the fingerprint scanner of the card, the card activates and scans the fingerprint and gives the information to the machine). The waitress can now see that she is older than 18 (depending on what she configured on the app before, if she chose to show her full birth date or only say if she's old enough or not). Now the waitress can give back the FC to her and serve her the beer.

“

## Use case - Festival / Party

Thomas is a young guy who just discovered the identity wallet and the finger card. He registers on the app, and after putting in all his info and proving that he is him, he finally orders the finger card.

After some days, he finally received it. He modified and added access to his documents by configuring and blurring the information he didn't want to see. In this, he configured the access to his birth date to “never be shown” and to just give the info if he's 18 enough.

He can now go peacefully to the party, and if he needs to show his ID, he can either use the app or use the finger card (previously configured) to prove that he's “old enough” without saying his specific birth date to the bouncer.

“

## Use case - Passport at customs

Michel, a French citizen, wants to see his daughter in London; she has been working there for 2 years. He takes the Brittany Ferry and arrives at 2 PM at the port where the customs is. The customs officer asks for his passport to enter the English territory, so he takes the verification machine and clicks on the passport button, then he gives the machine to Michel. Michel clicks on “I agree” and inserts his FC into the machine; he puts his finger on the card, and his passport is showing on the machine's screen. The customs officer can check Michel's passport and let Michel enter the territory to see his daughter.

”

”

# 2

**Generalize editable health-related files for citizens,  
in order to be used by healthcare professionals,  
and (useful) for emergency situations.**

**Solution : ID Health wallet**

**Inspiration :**

*One-Health, My Health Space, The Digital Pet  
Certificate, Microchip*

# Idea Number 2 - ID Health wallet

## Concept

A complete ID Health wallet on your phone, used for medicine. With other functionalities about sports, diet, the environment, and animal health in a single app.

The register needs **three steps**: Affiliate national medical system, Take a photo from the app to confirm and activate biometric and face ID recognition.

The main use is the **ID Healthcare booklet**, accessible anytime by the user and accessible with consent by a doctor:

Doctors have access to patient information in **their area of expertise**. If he needs more information, the **patient had to consent** by a biometric validation on a **machine especially for doctors** (specific face ID or vocal validation otherwise).

Assured by legal representatives responsible for **minors or animals**.

There are other functionalities for each domain, relatable to health.



### Positives points

- Hybride consent
- Healthcare booklet for child and animals
- Lot of domains usefull
- Informations goes faster for emergency
- Recomendation about your health

### Negatives points

- Lot of solutions already exists, complicated to generalise it
- Booklet only accessible with phone or computer

# Idea Number 2 - ID Health wallet

Uses cases

“

## Use case - Bob consultation

Bob has a stomachache; he registers his symptoms on the app. The app recommended to him to go to the doctor; it gave him a generalist doctor, Mr. Nurse, his localization, and a timing for an appointment. Bob decides if he goes or not.

In time, Bob goes to the doctor; Mr. Nurse asks to have access to the ID Health booklet, and Bob consents by a biometric validation. The doctor checks his historic. If he needs to see other sections, Bob has to consent by biometric. He sees what the doctor sees. Mr. Nurse can start his consultation.

At the end, the doctor put the process of the consultation in the ID Health of Bob, and he had to consent to the text registered. The doctor put the prescriptions too; Bob can use his ID Health wallet to buy drugs after. All the sections are mentioned by Mr. Nurse.

After buying drugs, Bob can go back to the resume of his consultation on the app and see all what they were talking about.

”

## Use case - Car accident

A car accident has been detected in a specific area; Sam is the emergency doctor for this case.

They travel to the accident. He turned his ID Health booklet to an emergency mode (accessible because he's an emergency doctor). This mode got a specific recognition for the ID Health booklet of the victim: it used localization; it detected the ID Health booklet in an area.

The recognition works; the victim is recognized. It's Anne, an old lady. Sam has all access to her booklet because she set up all access for this type of situation before. Anne has diabetes, bone issues, and some allergies to drugs.

With this information, Sam supposes that she probably had her bones broken in the accident. He tried to be cautious to take her off her car.

Sam can adapt his support in the ambulance with all the information he got in her ID Health booklet.

”

”

## Use case - Patrick the dog

John sees his dog Patrick has lacked energy for a long time. He supposed that he had a problem. He put all the information he has in the ID Health booklet of his dog. The app suggested to him to go to veterinary.

When it arrives, the vet takes the dog's ID Health booklet, validated by the owner. The vet has access to the booklet of Patrick (because it's a veterinary), so he can start the consultation.

At the end, the vet put the result of his diagnostic and prescription; John can now buy the drug for Patrick with his ID Health.

”

# 3

**Stock and link all documents of a family to simplify, empowers children and avoid disturbing parents for small activities.**

Solution : Family wallet

Inspiration :  
*Taxes in EU and in US*  
*Accessibility Identity Wallet*  
*Key insight into user experience*

# Idea Number 3 - Family wallet

Concept

A family-shared identity wallet to facilitate access to necessary information inside the family (such as certificates that the parents have for their children...)

All the documents linked to mutual insurance allow a smooth transition when the children turn 18.

A new child is automatically added to the system if the parents are, and when the child turns major, the parents receive a notification with all the procedures for the child to have his own account.

## Positives points

- Autonomy
- Easy transition when the child turns 18
- Easy to use

## Negatives points

- When children and parents are not friends
- Don't think about orphans



# Idea Number 3 - Family wallet

Uses cases

“

## Use case - School inscription

A 16-year-old young guy wants access to his documents for the inscription for his next year's school. As his mother already gave him access to the family ID wallet, he opened the app and searched for the document he wanted. He then downloads the pdf by scanning his face (the app recognizes that it's the son and accepts the interaction). He can now give the administrative paper to his school without asking his mother for that.

”

“

## Use case - A child turns 18

The young man is finally 18; he can now have full access to his own documents. By completing a simple questionnaire, the app switches all his document information from the family account to his new personal account; his personal account can still be linked to the family account if he decides to.

”

# Sum up

All concepts

## Finger Card

Imagine a card connected to a mobile app that has all your information. You can easily prove with your card and your fingerprint who you are anytime and anywhere. Moreover, with the app you can manage and change your information easily and quickly. Moreover, you can block some of your information when you want to control your privacy.

## ID Health wallet

Access your health wallet when you want, use it for symptoms, take appointments, make it visible to doctors with your consent, recap consultations, and pay for your prescriptions... All of this for you, your child, or your animal. Viable for emergency situations. Use this app for other functionalities about sports, diet, and the environment.

## Family Wallet

Get a common health and administration assistant for all the family members for an easier gestion.

Also get the possibility to leave the family group when turning 18 or sooner for special reasons.

Be fully independant with your family certificates

As a team we would like to work on the first concept (Finger Card), we think that is the best concept and we already have an idea to film and to promote the concept.

# THANK YOU

# Credits

## Benchmark / Concepts' creation

Lola Navarro

Evan Quedec

Bertille Flohic

Maël Provot

## Thank you to

Grégoire Cliquet    Simon Horswell

Anne Pullen    Ben Gatehouse

Vincent Guillevic

# Annexes

## Benchmark

Competition on the wallet market :

### Apple wallet

- Credit card
- Fidelity card
- ID card
- Transport ticket
- Boarding pass
- Ticket for event
- Student card
- Car and house keys

### Google wallet

- Credit card
- Fidelity card
- Gift-card
- Transport ticket
- Numeric pass based on a QR code or barcode

### Thales

- Usefull reminder (meeting date, vaccination ect...)
- ID verification with photo
- Administrative manipulations (ex : report loss of an ID)
- Pay taxes
- healthcare

- Keep control on personal data
- ID and driving licence
- QR code to prove majority

### France identité

- One-use ID check
- One account to acces to more than 1400 online services
- Prove identity or only some attributes (age, etc..)
- driving licence

### E-Estonia

- Payment
- Online vote
- Online sign
- Access medical informations
- e-Residency (access to all services without being on Estonian territory)
- e-Prescriptions
- ID
- Healthcare
- Pay taxes

### Tencent

- Payment
- Transport
- Identity
- healthcare

- can work offline
- access control

### PayPal

- Payment methods
- Transfer to contact
- Private messaging
- Cash back

### Samsung

- Security
  - PIN code
  - Personal biometric data
  - Tokenization
- Payment cards
- Passwords
- Digital keys
- Loyalty cards
- Tickets
- Boarding passes / Transport tickets

### EUDI wallet

- Digital documents
  - Education
  - Health
  - Travel
- Adding others digital documents (random services who needs identity)

- Connect to national identity system
- Dashboard
  - Historic dated
    - All services interacted with
    - Each individual transactions you made with every service provider
- Present digital documents for services providers
  - Prove your identity
  - Share
    - QR code
    - NFC
  - Control what you share
    - Prove privacy attribute (ex : show <25y, no birth date...)
- Stop processing at any moment
- Free

### Marché des portefeuilles mobiles

- PayPal Holdings Inc
- Barclays Plc
- Google LLC
- Société American Express
- Inc J.P. Morgan Chase & Co
- Groupe Vodafone PLC
- Groupe des services financiers de Ant
- First Data Corporation (Fiserv)
- Amazon.com Autres
- Banque ICICI limitée
- Apple Inc.

# Annexes

## Benchmark

- Visa Inc
- 1 97 Communications limitée
- AT&T Inc.
- Tencent Holdings Limited
- Mastercard Incorporated



Attribut du rapport	Détails
Année de base:	2022
Portef Size in 2022:	USD 318.5 Billion
Période de prévision:	2023 to 2032
Période de prévision 2023 to 2032	18.5%
CAGR:	
2032Projection de valeur:	USD 1.95 Trillion
Données historiques pour:	2018 - 2022
Nombre de pages:	272
Tableaux, graphiques et figures:	313
Segments couverts:	Type, propriété, technologie et région
Facteurs de croissance:	<ul style="list-style-type: none"> <li>Propriété étendue des smartphones</li> <li>Vers des paiements sans contact</li> <li>Commodité et accessibilité</li> <li>Élargissement du commerce électronique et des achats en ligne</li> </ul>
Pièges et défis:	<ul style="list-style-type: none"> <li>Problèmes de sécurité</li> <li>Acceptation commerciale limitée</li> </ul>

Global Mobile Wallet Market Share, By Technology, 2022



# Annexes

## Documentary Research

N°	Type	URL	Comment														
01	Article / technology	<a href="#">IN GroupeEvolution of digital identity and mobile identity wallet - I...</a>	Talking about different technology used for a digital identity like : e-signature / biometric digital ID system / QR Code / e-ID Cards / Public Key Infrastructure (PKI) / digital identity wallets . The Extended Monaco Program														
02	Article / Technology	<a href="https://ingroupue.com/news/principality-monaco-in-groupe-is-deploying-digital-identity-system/">https://ingroupue.com/news/principality-monaco-in-groupe-is-deploying-digital-identity-system/</a>	The Extended Monaco Program - MConnect a platform for centralizing identities and connecting them with both public and private services.														
03	Article / Social	<a href="https://ec.europa.eu/digital-building-blocks/sites/display/EUDIGITALIDENTITYWALLET/The+Digital+Identity+Regulation+Enters+into+Force">https://ec.europa.eu/digital-building-blocks/sites/display/EUDIGITALIDENTITYWALLET/The+Digital+Identity+Regulation+Enters+into+Force</a>	The EU Digital Identity Frame work Regulation: The European commission invested €46 million from the Digital Europe Programme to develop a mobile app to identify European citizens to public and private services, all over Europe. The goal is that every membre of EU offer at least one EU Digital Identity Wallet to all Citizens et residents by 2026														
04	Article / law	<a href="https://www.signaturit.com/blog/what-defines-your-digital-identity-and-what-legal-rights-are-associated-with-it/">https://www.signaturit.com/blog/what-defines-your-digital-identity-and-what-legal-rights-are-associated-with-it/</a>	Laws to protect the honor of a physical person														
05	Article / Law	<a href="https://www.sofrecom.com/en/news-insights/the-legal-framework-for-digital-identity.html">https://www.sofrecom.com/en/news-insights/the-legal-framework-for-digital-identity.html</a>	The system failed to ensure proper identification of individuals before any authentication, including strong authentication. the four WSIS laws governing Digital Identity : A general law on the new rights that people enjoy because of developments in today's digital society / A law on the protection of personal data / A law on the legal organization of electronic transactions / A law on cyber security . Cybercrime. (EU and African union)														
06	Scientist article / Politics	<a href="https://arabcenterdc.org/resource/identity-politics-2-0-cyber-geopolitics-and-the-weaponization-of-social-media/">https://arabcenterdc.org/resource/identity-politics-2-0-cyber-geopolitics-and-the-weaponization-of-social-media/</a>	All issues about a digital politic identity, talking about some false attacks on social media. Propaganda with the extreme-right.														
07	Article / Politics	<a href="https://www.nextgov.com/digital-government/2024/09/why-digital-identity-should-be-priority-next-president/399458/">https://www.nextgov.com/digital-government/2024/09/why-digital-identity-should-be-priority-next-president/399458/</a>	Why digital identity should be a priority for the next president														
08	Article / Security	<a href="https://globalcybersecuritynetwork.com/blog/protecting-your-digital-identity-strategies-and-tools/">https://globalcybersecuritynetwork.com/blog/protecting-your-digital-identity-strategies-and-tools/</a>	use strong password / using tools like VPN and antivirus / enable two-factor authentication (2FA) / Stay vigilant against phishing scams / Limit personal information shared / Make Digital Identity Protection a Continuous Effort / Essential tools for digital Identity Protection														
09	Article / Security	<a href="https://www.dock.io/post/digital-identity">https://www.dock.io/post/digital-identity</a>	Top problems of centralized digital identity management systems : Increased risk of data breaches / compliance issues / High costs / Lack of flexibility / limited interoperability / Customer trust issues Individuals : Lack of privacy / Limited control over personal data / Single point of failure / Poor user experience / Inability to use data across multiple platforms														
10	Article / Accessibility	<a href="https://dap.berkeley.edu/learn/what-digital-accessibility">https://dap.berkeley.edu/learn/what-digital-accessibility</a>	Accessibility : Perceivable / Operable / Understandable / Robust														
11	General article	<a href="https://www.thalesgroup.com/en/markets/digital-identity-and-security/government/inspired/biometrics">https://www.thalesgroup.com/en/markets/digital-identity-and-security/government/inspired/biometrics</a>	Biometrics measurements : Physiological : Face, Fingerprint, Hand, Iris, DNA Behavioral : Keystroke, Signature, Voice														
12	Blog / external website of a contender	<a href="https://id3technologies.com/fr/carte-biometrique/">https://id3technologies.com/fr/carte-biometrique/</a>	The Match-on-card : Smart card that capture a user's fingerprint The user's live biometric data is captured and compared directly on the card with the stored template.  This on-card matching process ensures that the biometric data never leaves the card (highly secure and private method of authentication)														
13	Specific article and vidéo	<a href="https://cheqd.io/blog/how-to-make-digital-identity-more-inclusive-and-accessible/">https://cheqd.io/blog/how-to-make-digital-identity-more-inclusive-and-accessible/</a>	Issues related to digital identity accessible and inclusive : - Active internet connection - Not having a phone or a good-enough device - Inclusive font - Biometric algorithm (fingerprint) for colored people - Invalid people														
14	General Article	<a href="https://www.consumerfinance.gov/consumer-tools/guide-to-filing-your-taxes/">https://www.consumerfinance.gov/consumer-tools/guide-to-filing-your-taxes/</a>	It is indeed important to consider all of these points For the US in example : Earned income tax credit if you have children They can pay online but also in person.														
15	General Article	<a href="https://www.euronews.com/business/2024/02/06/where-in-europe-do-people-pay-the-highest-taxes">https://www.euronews.com/business/2024/02/06/where-in-europe-do-people-pay-the-highest-taxes</a>	Europeans pays a lot of taxes - Social security systems - Education Grants - Birth - Marriages, .. - Certificates  Earned income with childrens														
17	Specific Article	<a href="https://www.scribe.com/eu-digital-identity-wallet">https://www.scribe.com/eu-digital-identity-wallet</a>	Cross-border identity wallet  Variety of technologies : card readers, mobile apps, SIM-based solutions, NFC, One Time Passwords (OTP), PIN by SMS, in-person video conferencing, ..  Digital identity adoption : According to the European Commission, "only about 60% of the EU population in 14 Member States are able to use their national eID cross-border" and "only 14% of key public service providers across all Member States allow cross border authentication with an e-identity system" There's a lot of work to be done in order to reach the vision of a pan-European solution, some countries still struggle with adoption rates.														

# Annexes

## Documentary Research

18	General Article Health	<a href="https://www.service-public.fr/particuliers/vosdroits/F36151?lang=en">https://www.service-public.fr/particuliers/vosdroits/F36151?lang=en</a>	<p><b>My Health Space</b></p> <p>Users can :</p> <ul style="list-style-type: none"> <li>- Block access to healthcare professionals</li> <li>- Hide documents of your choice</li> </ul> <p>The Shared Health Record (<b>DMP</b>) is a secure storage space for your health data.</p> <p>DMP allows you to store and share health documents with the professionals of your choice.</p>
19	General Article Health	<a href="https://industriels.esante.gouv.fr/en/products-services/my-health-space">https://industriels.esante.gouv.fr/en/products-services/my-health-space</a>	<p><b>My Health Space - 4 features</b></p> <ul style="list-style-type: none"> <li>- A secure health messaging system to confidentially receive health documents</li> <li>- An improved version of the Shared Medical Record (DMP) to store and share health documents: Prescriptions, treatments, test results, medical history, hospitalisation report, vaccination</li> <li>- A health calendar to keep track of medical appointments, reminders and dates of key exams (check-ups, mammograms, vaccinations, etc.)</li> <li>- A catalogue of eHealth services listed by the government</li> </ul>
20	Infographic Health	<a href="https://gsma.my.site.com/mwcoem/servlet/servlet.FileDownload?file=00P6900002qX1RsEAK">https://gsma.my.site.com/mwcoem/servlet/servlet.FileDownload?file=00P6900002qX1RsEAK</a>	<p><b>The digital pet certificate</b></p> <p>The pet microchip is connected to a <a href="#">CodeCrain Certificate</a></p>
21	Specific Blog Health	<a href="https://www.dogstrust.org.uk/dog-advice/health-wellbeing/essentials/microchipping">https://www.dogstrust.org.uk/dog-advice/health-wellbeing/essentials/microchipping</a>	<p><b>The Microchip in the UK</b></p> <p>A microchip is a small electronic chip which is implanted under the dog's skin and contains a unique number that can be read by a scanner.</p> <p>The dog owner's contact details relating to each number are logged on a central database, so should the dog ever go missing or be stolen it can be scanned by the authorities and returned to his owner swiftly and safely.</p> <p><b>How to update the infos ?</b> Online, by telephone or by post</p> <p><b>How long does it last ?</b> Up to 25 days</p>
22	Specific article Data & User	<a href="https://www.thalesgroup.com/en/markets/digital-identity-and-security/government/EU-ID-wallet-survey-insights">https://www.thalesgroup.com/en/markets/digital-identity-and-security/government/EU-ID-wallet-survey-insights</a>	<p>50% of EU Citizens are able to prove their identity digitally → 45% : Have a scan, a picture of an official document → 27% : Have an official mobile ID endorsed by government</p> <p>40% of Europeans have already experienced difficulties of proving their identity</p> <p><b>Top 3</b></p> <ul style="list-style-type: none"> <li>34% Renewal of ID doc (ID, Pass, DL, ..)</li> <li>30% Buying something of high value</li> <li>29% Applying for financial services</li> </ul> <p><b>Digital eases the pain</b> Digital format is the best pain reliever, pain drops to 3-5%</p>
23	Scientist Article	<a href="https://dl.gi.de/server/api/core/bitstreams/675a91e0-5d5d-426d-9620-7d7ed978163a/content">https://dl.gi.de/server/api/core/bitstreams/675a91e0-5d5d-426d-9620-7d7ed978163a/content</a>	<p>Les DIW permettent aux utilisateurs de gérer leurs identités et d'accéder à des services tout en préservant leur vie privée.</p> <p>Projets pilotes : DECIDE, mGov4EU, ONCE), avec des retours sur l'expérience utilisateur dans des scénarios réels</p> <p><b>Domaines actuels d'usage :</b> ouverture de comptes financiers, connexion sécurisée à des services(content).</p> <p><b>Études utilisateurs :</b> 60 % des participants testant les DIW ont des difficultés avec la nouveauté des terminologies (ex. DID, credentials) et les QR codes pour l'authentification. Faible adoption des concepts SSI (Self-Sovereign Identity) à cause d'un manque d'explications claires et de pédagogie(content).</p>
24	Information article Health	<a href="https://www.inrae.fr/alimentation-sante-globale/one-health-seule-sante#:~:text=One%20Health%2C%20une%20seule%20sant%C3%A9,de%20la%20mondialisation%20des%20%C3%A9changes.">https://www.inrae.fr/alimentation-sante-globale/one-health-seule-sante#:~:text=One%20Health%2C%20une%20seule%20sant%C3%A9,de%20la%20mondialisation%20des%20%C3%A9changes.</a>	<p>One-health is a concept of unifying human health, animal health and environmental health, take advantage of the similarities between these three purview to make progress</p>

# Annexes

## *Report of the interview / Scope of Work*

**Date :** 12-09-2024 11:30am

**Onfido :** Simon Horswell, Ben Gatehouse, Vincent Guillevic (at the end)

Enable people to open an account remotely

**Mission :** They power, secure and inclusive relationships between businesses and their customers around the world

**Process :** Whichever service we apply to (hotel, banking, flight, ...), do it digitally and remotely via any device

Provide a platform to facilitate all of this

Check identity without any effort

Flexible, configurable no-code with studio plateforme

Companies can organize and change the process to verify and supply

**Fields :** bank / investment compagnies / gaming / gambling / travel / healthcare / service

### The check list

- See all different products that already exist in the market
- Make researches over the use of new technologies, political, technical, social issues ...
- Imagine three ideas of an identity wallet (hybride solution)
- Be careful of different rules on countries about security like RGPD (Mainly focus Europe), the final objective is to expand internationally
- Insist on how the people gonna be able to interact with the service (Management of changing infos on documents, access, verify, ...)
- Think about the initial on boarding
- Choose the experience of the consumer over the choice of the technology (They'll consider everything we propose)
- The concept should be pragmatic and realistic → Something that could developed and launch in production
- Check the usage of the use case for invalid situations
- Imagine some real use cases needing the technology
- Explore to improve the existing identity wallets

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### **More explanation**

Establish thanks to a short video and identity documents, that the user is a real person (who exist)

### **How to ensure security with physical objects?**

When creating the account :

- Verification process : Selfie to check if the person is an existing person

After creating :

- Re-verification every time we have to use a document : facial scan, finger print, ...

Processus :

- Take all security pass from others apps
- Give ID document especially for the app

### **Biggest challenge ?**

Usable in one space, across the origines that we can use it worldwide

How can you create a value proposition and introduce it in the market place

Behaviors of customers