

Towards the European Business Wallet

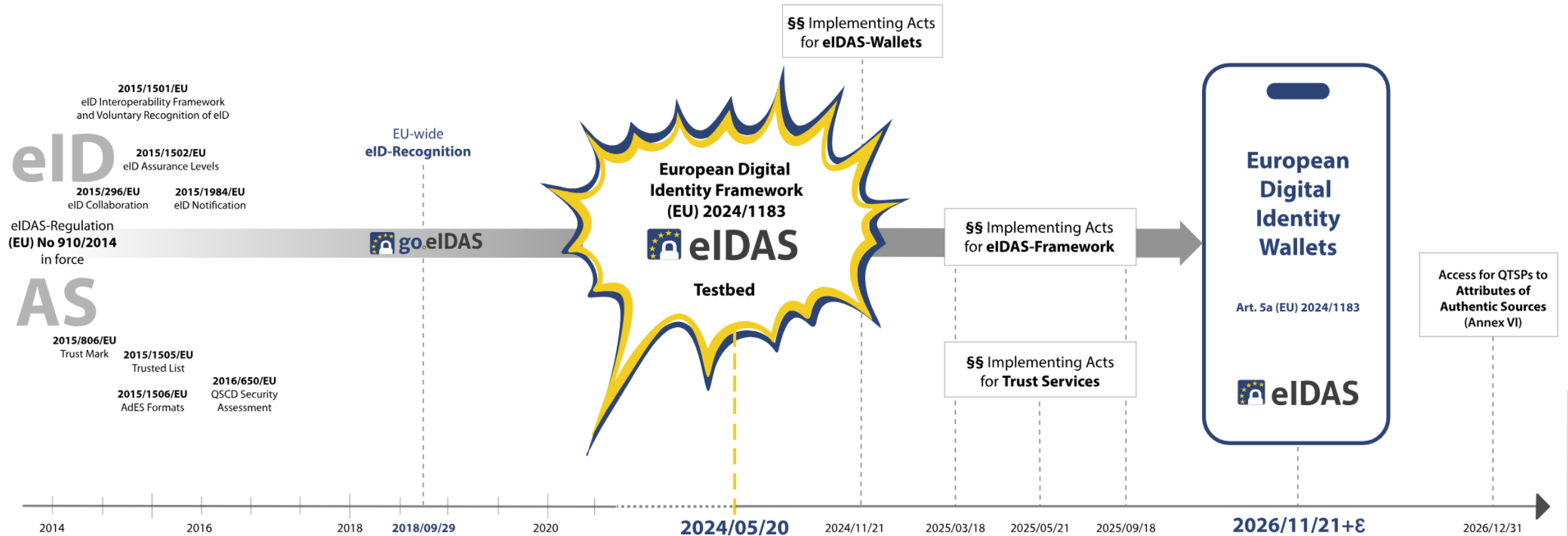
22nd of May 2025

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Steffen Schwalm, Carsten Stöcker

- **European Digital Identity Wallet**
- A Competitiveness Compass for the EU
- Legal Person Identities
- European Business Wallet
- Outlook



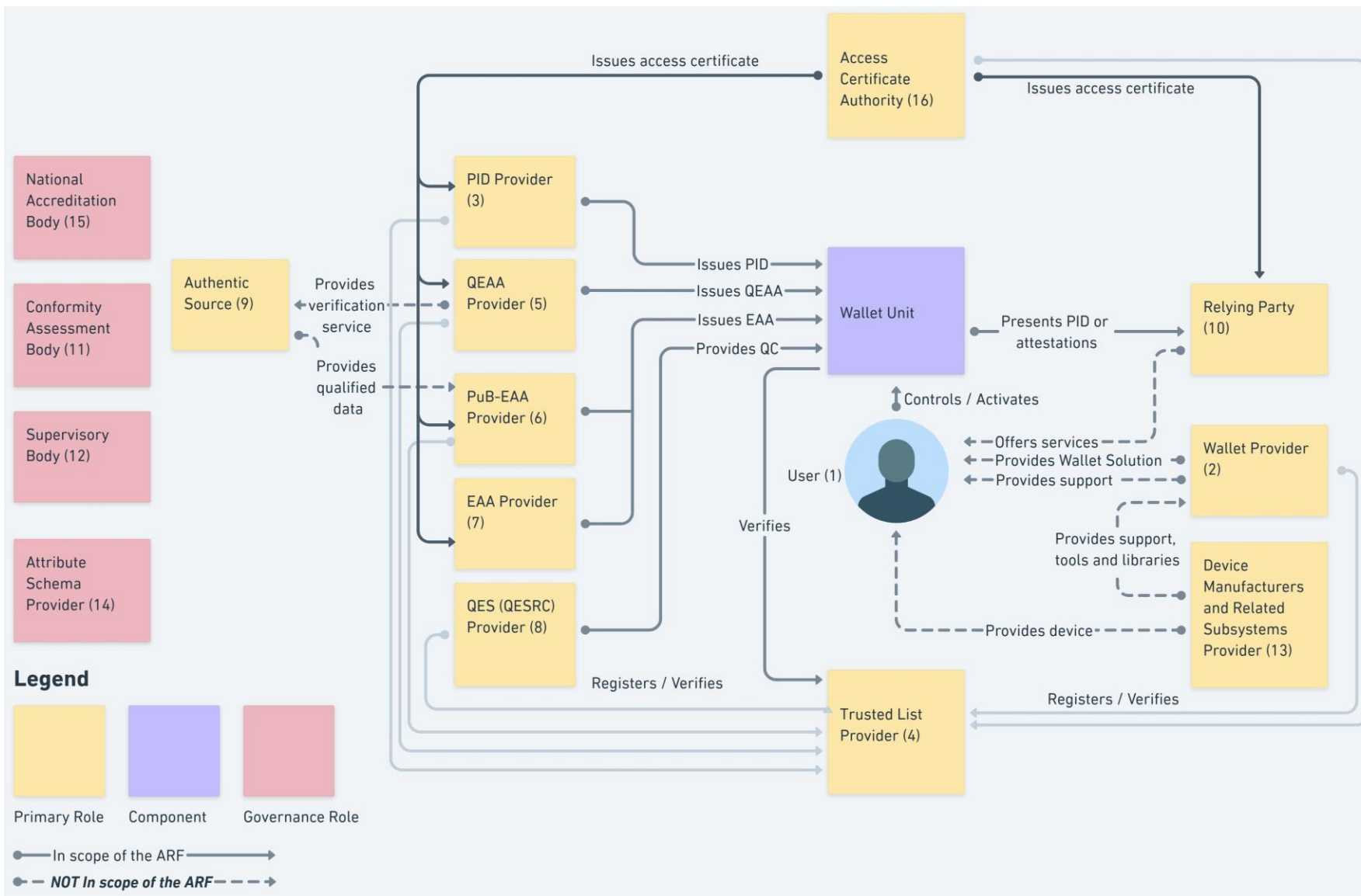
European Digital Identity Wallet (EUDIW)



<https://eID.AS>

<https://go.eIDAS>

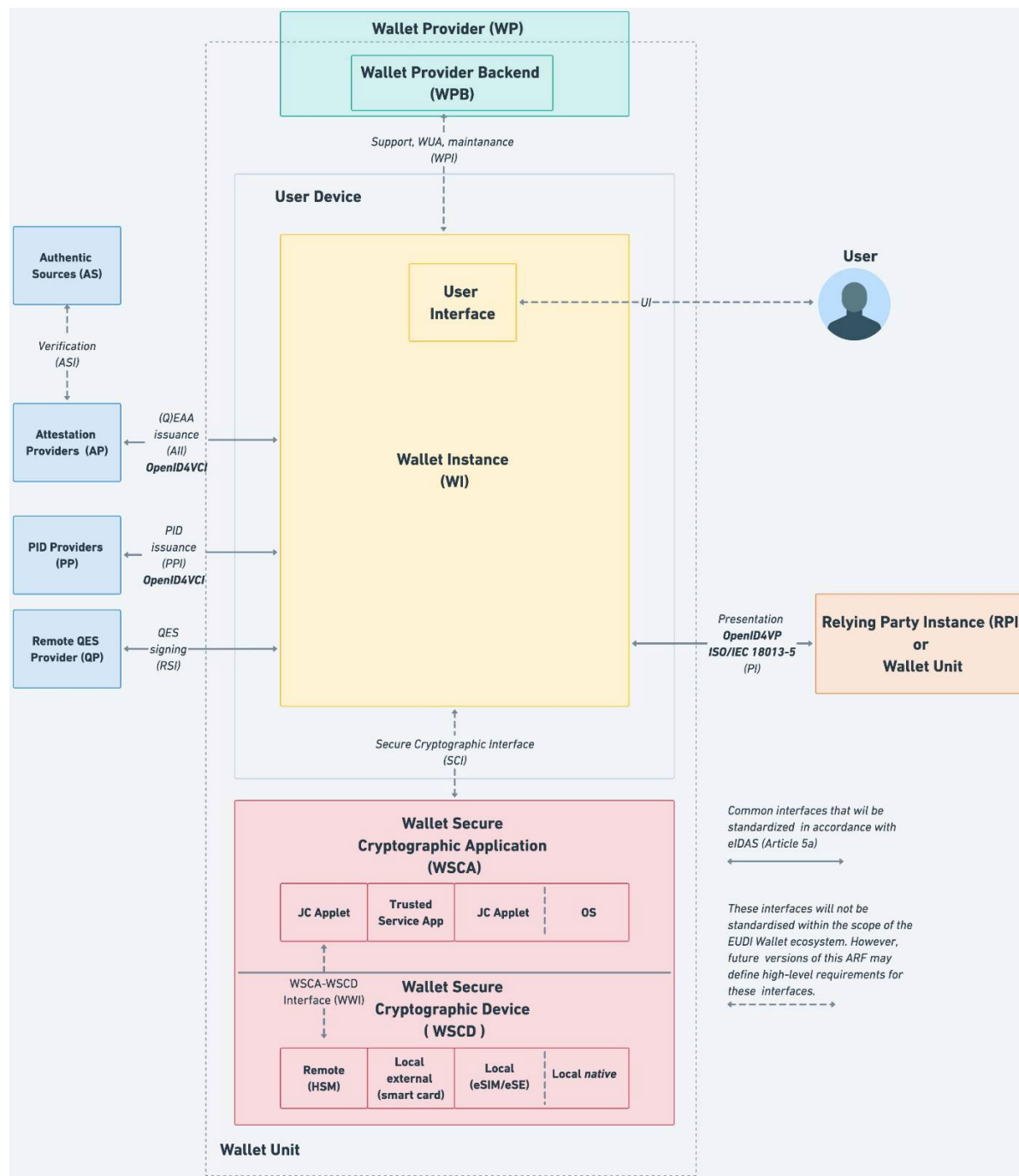
EUDI-Ecosystem



ARF (Figure 1)

Wallet Instance

ARF (Figure 2)



Agenda

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A Competitiveness Compass for the EU



Brussels, 29.1.2025
COM(2025) 30 final

COMMUNICATION FROM THE COMMISSION
TO THE EUROPEAN PARLIAMENT, THE EUROPEAN COUNCIL, THE
COUNCIL, THE EUROPEAN ECONOMIC AND SOCIAL COMMITTEE AND THE
COMMITTEE OF THE REGIONS

A Competitiveness Compass for the EU



EC25c
Politico

Digitalisation will go hand in hand with simplification to reduce the reporting burden.

Companies and public authorities must be better accompanied when it comes to implementing EU legislation through stepped up support, capacity building and technical assistance. Use of digital tools and AI to power simplification efforts at governmental level must be facilitated, with full cross-border interoperability among public sector bodies' solutions such as e-invoicing, e-signature, e-submissions and digital product passport. Wherever possible, reporting must move to digital formats based on standardised data. Building on the EU e-IDAS framework, the **European business wallet** will be the cornerstone of doing business simply and digitally in the EU, providing a seamless environment for companies to interact with all public administrations.

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Simply issue PID to Legal Persons (LPID)?


Natural Person

Data identifier	Definition	Presence
family_name	Current last name(s) or surname(s) of the user to whom the person identification data relates.	mandatory
given_name	Current first name(s), including middle name(s) where applicable, of the user to whom the person identification data relates.	mandatory
birth_date	Day, month, and year on which the user to whom the person identification data relates was born.	mandatory
birth_place	The country as an alpha-2 country code as specified in ISO 3166-1, or the state, province, district, or local area or the municipality, city, town, or village where the user to whom the person identification data relates was born.	mandatory
nationality	One or more alpha-2 country codes as specified in ISO 3166-1, representing the nationality of the user to whom the person identification data relates.	mandatory

[Annex of
\(EU\) 2024/2977](#)




Legal Person



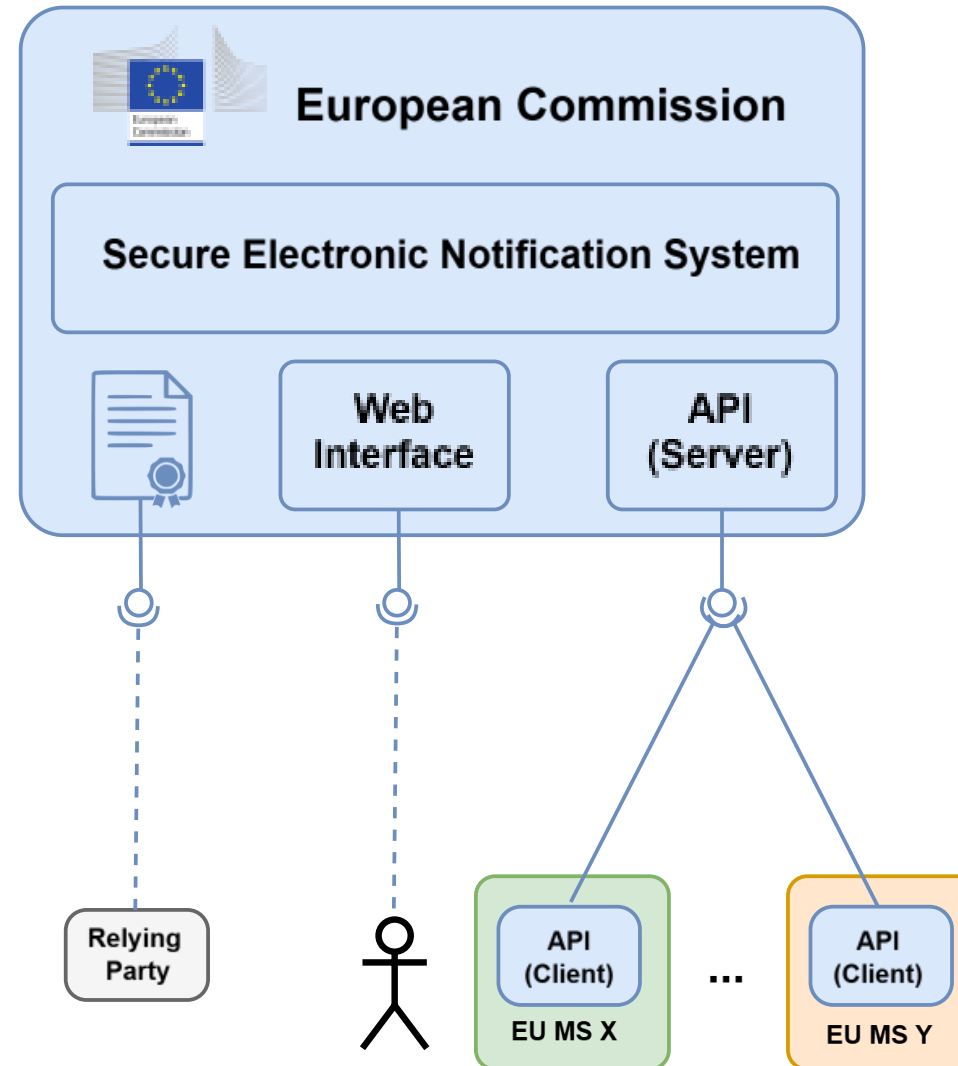
Data element	Presence
current legal name	mandatory
a unique identifier constructed by the sending Member State in accordance with the technical specifications for the purposes of cross-border identification and which is as persistent as possible in time	mandatory

Is there a new Regulation needed?

- “**person identification data**” means a set of data that is issued in accordance with Union or national law and that enables the establishment of the identity of a **natural or legal person**, or of a natural person representing another natural person or a legal person. ([Art. 3 \(3\) of \(EU\) No. 910/2014](#))
- “**electronic identification scheme**” means a system for electronic identification under which electronic identification means are issued to **natural or legal persons** or natural persons representing other natural persons or legal persons. ([Art. 3 \(4\) of \(EU\) No. 910/2014](#)).
- **European Digital Identity Wallets** shall be provided under an electronic identification scheme with assurance level **high**. 
([Art. 5a \(11\) of \(EU\) No. 910/2014](#))

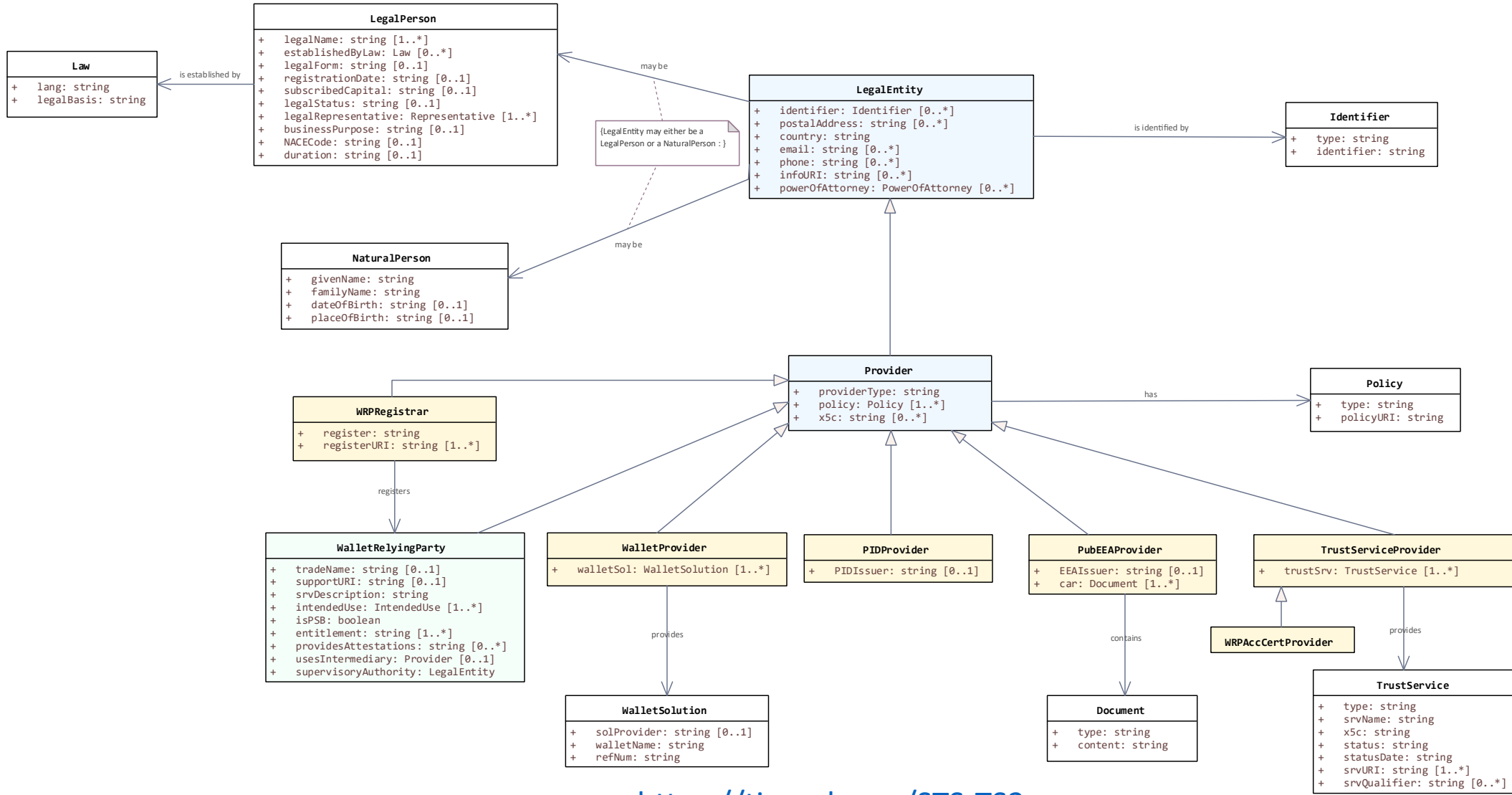
Secure Electronic Notification System (SENS)

Art. 3 (1) of
(EU) 2024/2980

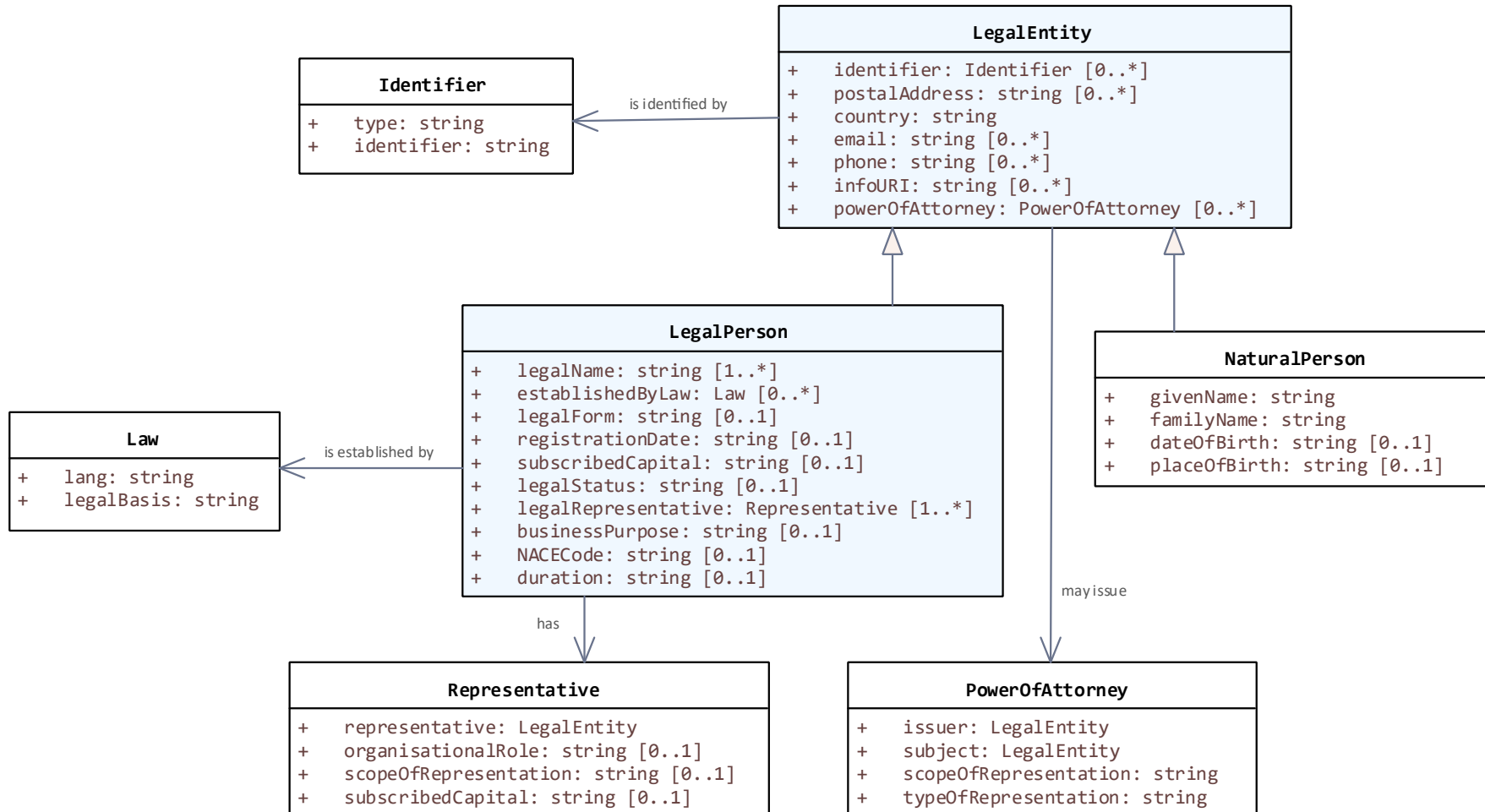


STS-TS2

SENS Data Model



Data Model for Legal Person Identities



Potential Credential Formats

- [X.509](#)
- [SAML v2](#)
- [W3C VCDM 1.1](#) ([jwt_vc_json](#), [ldp_vc](#), [jwt_vc_json-ld](#))
- [W3C VCDM 2.0](#)
- [mdoc \(ISO/IEC 18013-5:2021\)](#)
- [SD-JWT VC](#)
- [SD-CWT](#)
- etc.

Mapping Legal Person attributes to X.509

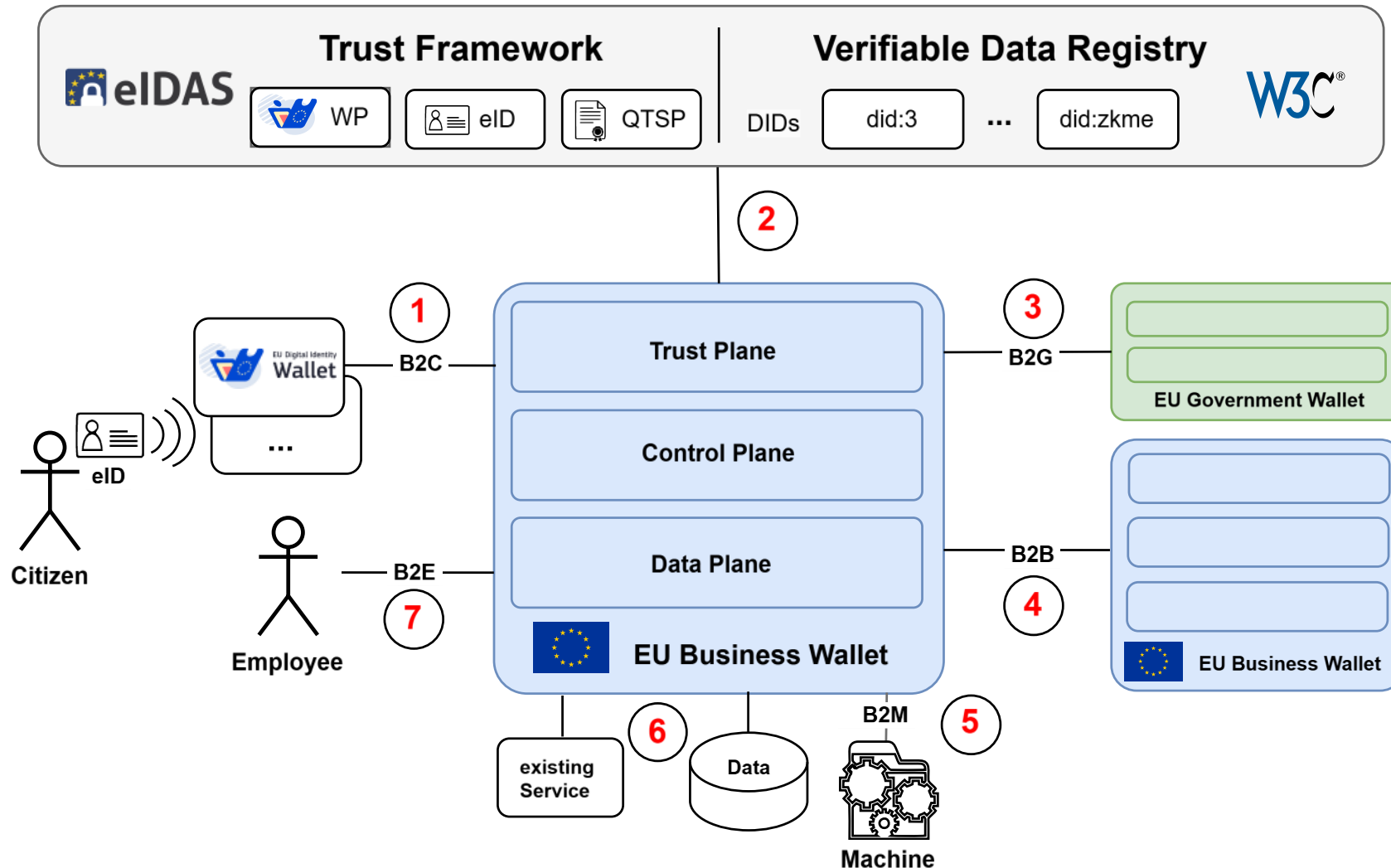
LegalPerson attribute	[X.509] field	Reference(s)
legalName	organizationName commonName	[ETSI EN 319 412-3, § 4.2.1] [ETSI EN 319 412-3, § 4.2.1]
establishedByLaw	QcPSB (esi4-qcStatement10)	[ETSI EN 319 412-5] with CR5
identifier	organizationIdentifier	[ETSI EN 319 412-3, § 4.2.1] and [ETSI EN 319 412-1, § 5.1.4] with CR7, see also Section 2.1.2
postalAddress	postalAddress	[X.520, § 6.6.1]
country	countryName	[ETSI EN 319 412-3, § 4.2.1]
email	rfc822Name	[X.509, § 9.3.2.1]
phone	telephoneNumber	[X.520, § 6.7.1]
infoURI	uniformResourceIdentifier	[X.509, § 9.3.2.1]

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European Business Wallet (EUBW)



Some Use Cases for the EUBW (1)

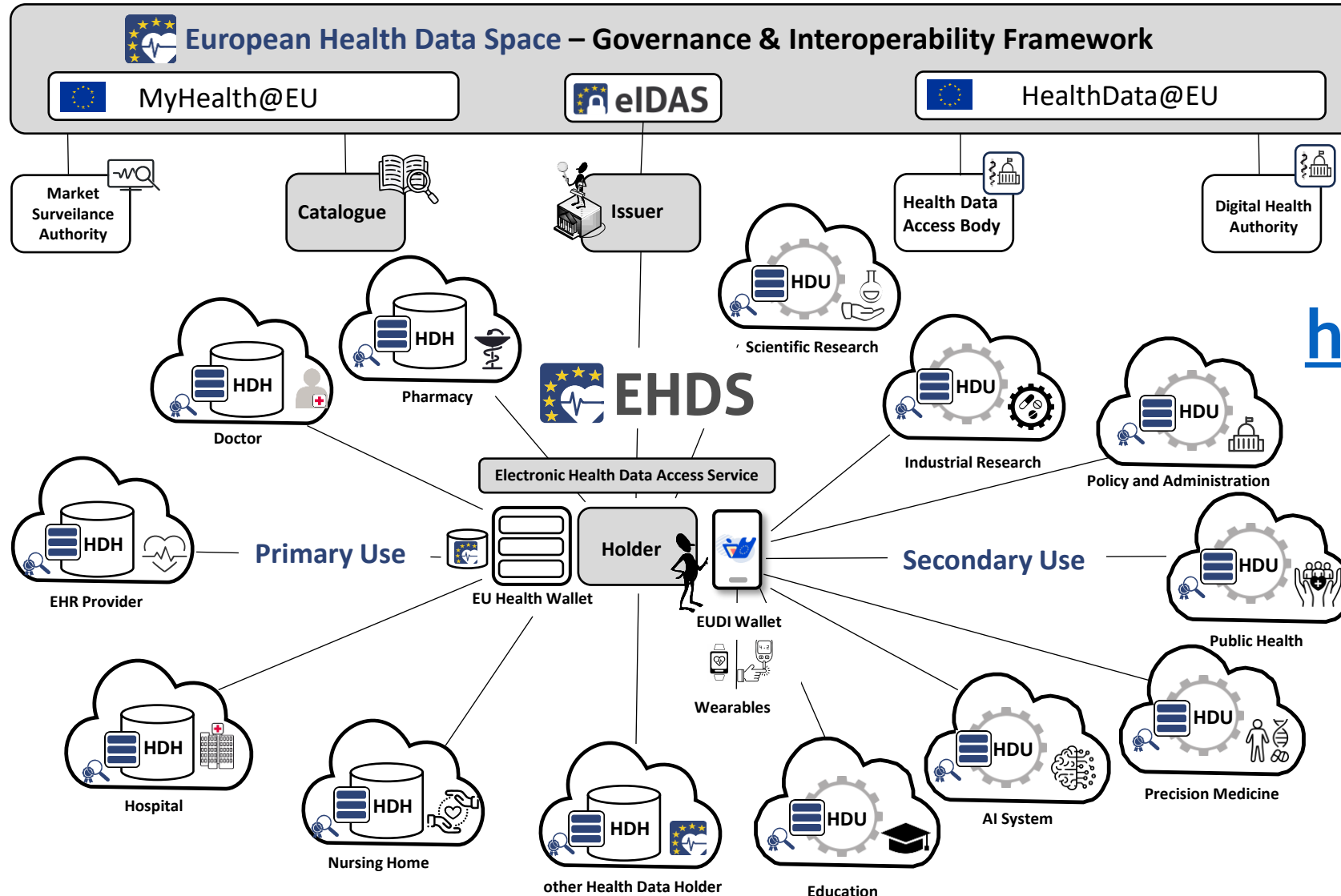
- “**Second Payment Services Directive**” (PSD2) (EU) [2015/2366](#) and Art. 34 of [\(EU\) 2018/389](#) for “**Access to Account**” interface
- “**Anti Money Laundering Regulation**” (AMLR) Art. 22 Nr. 6 [\(EU\) 2024/1624](#) requires “substantial” or “high” for “**Know your Customer**” processes
- “**Energy Labelling Regulation**” [\(EU\) 2017/1369](#) requires in Art. 4 of [\(EU\) 2024/994](#) to use qualified electronic seals for adding data to the “**European Product Registry for Energy Labelling**” (EPREL) data base
- “**Ecodesign for Sustainable Products Regulation**” Art. 11 [\(EU\) 2024/1781](#) requires high level of security and privacy for “**Digital Product Passport**”
- “**Single Digital Gateway (SDG) Regulation**” Art. 13 [\(EU\) 2018/1724](#) requires authentication, identification and signed or sealed documents

Some Use Cases for the EUBW (2)



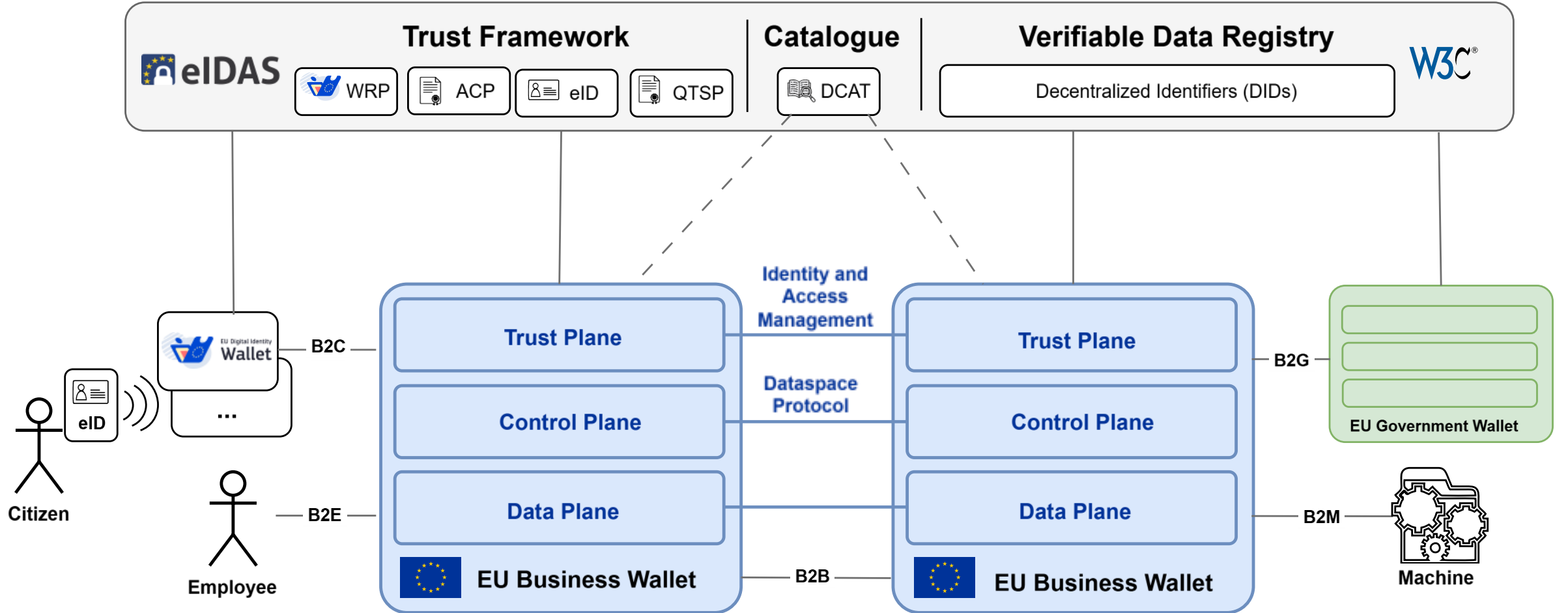
- “European Health Data Space” (EHDS) [\(EU\) 2025/327](#) requires that recognised eID-means according to [Art. 6 of \(EU\) No. 910/2014](#) shall be used by Health Professionals (Art. 12) and Citizen (Art. 16) for health data access.
- “Data Governance Act” [\(EU\) 2022/868](#) introduces in Art. 2 (20) a so called “Secure Processing Environment”, which requires confidentiality, integrity and accessibility of data.
- “Electronic Freight Transport Information” (eFTI) [\(EU\) 2020/1056](#) requires in Art. 4 that information in a machine-readable format shall be made available via an authenticated and secure connection.
- “**électronique Convention relative au contrat de transport international de Marchandises par Route**” ([eCMR](#)) requires advanced electronic seals for electronic consignment notes
- **Dataspaces** in various industries use the Dataspace protocol ([DSP](#)) and require trustworthy authentication, identification and authorization across Europe and beyond
- **Establishing** and successfully running a business in Europe will be substantially simplified by the European Business Wallet

European Health Data Space (EHDS)



<https://EHDS.io>

The EUBW within Dataspaces



Eclipse Decentralized Claims Protocol

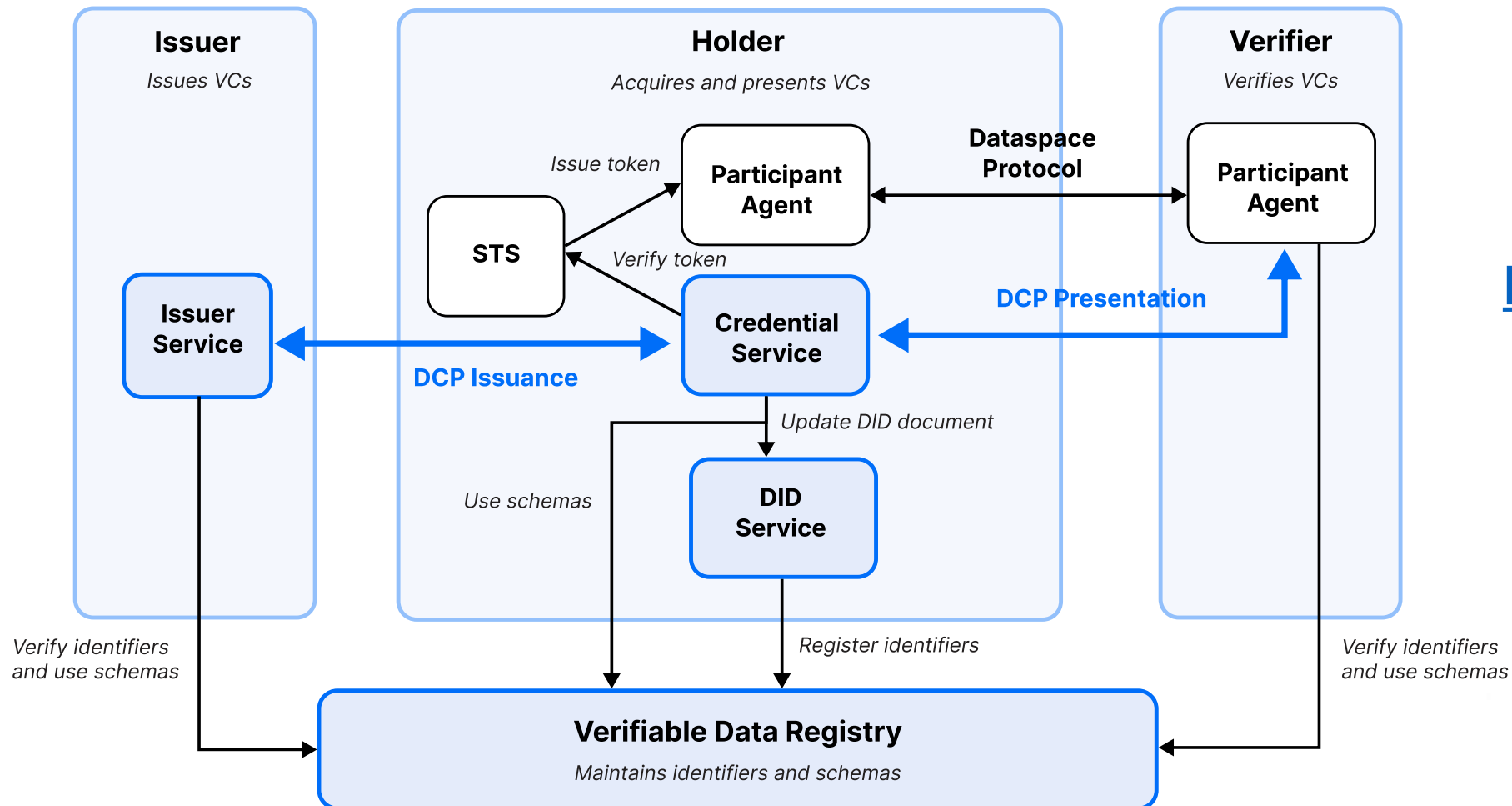
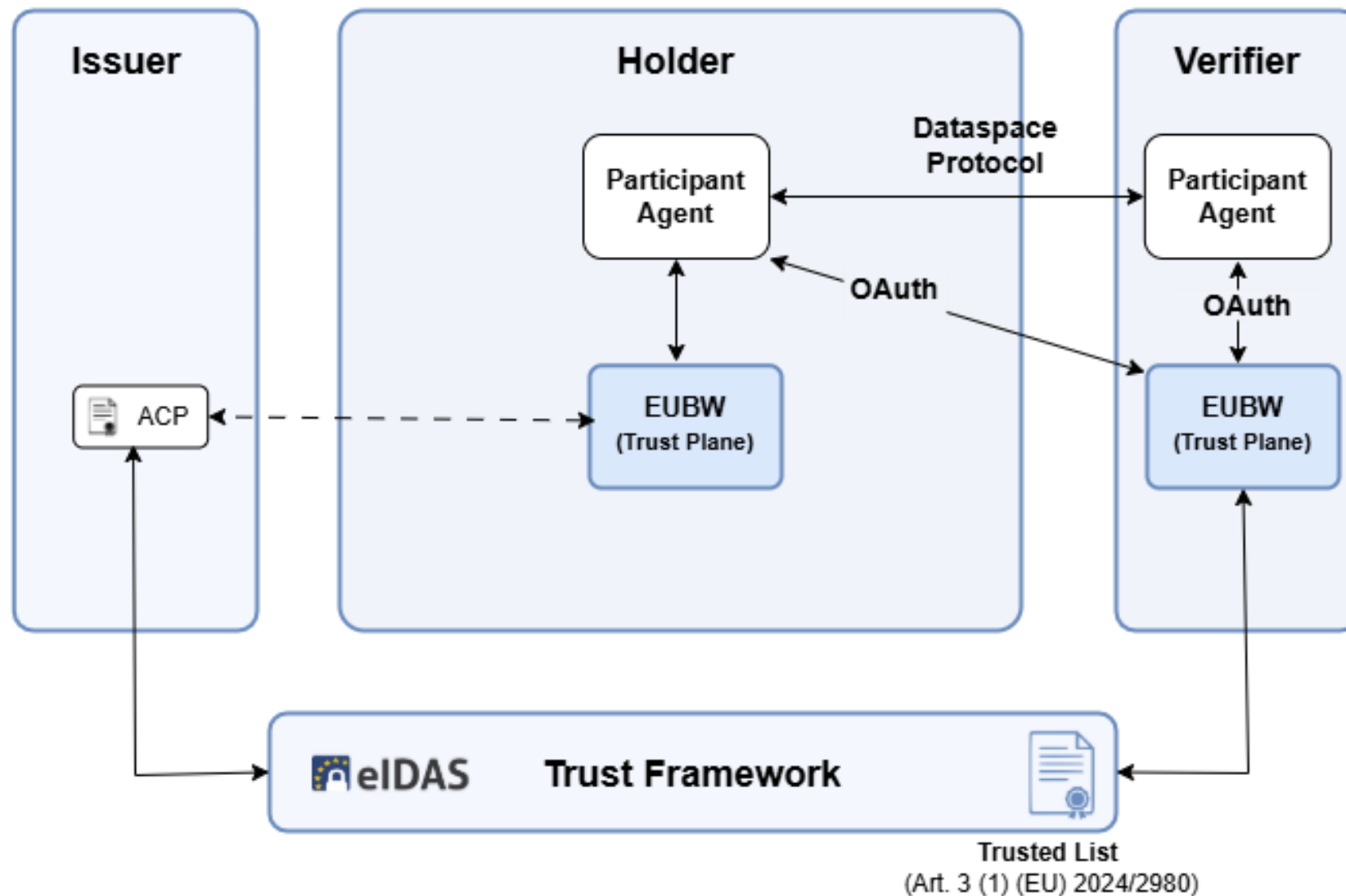


Figure 2 in
[EDCP-v1.0-RC3](#)

Dataspace Access Protocol (OAuth)



Agenda

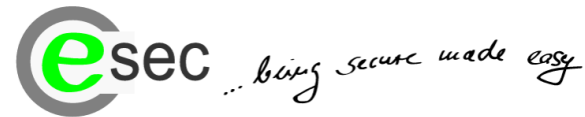
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Summary and Outlook

- European Business Wallet will **substantially** simplify establishing and running a business in Europe
- go.eIDAS e.V. is about to launch the “**EU Business Wallet Initiative**” (<https://github.com/eu-business-wallet>) to incubate and support necessary standardisation initiatives
- Send your **Statement of Motivation** to EUBW@eID.AS until **June 27th 2025**, if you would like to **contribute constructively** to the envisioned task forces focussing on
 - Use Cases and Requirements
 - Legal-Person Person Identification Data (LPID)

Thank you very much for
your kind attention!

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