

## **Multi-country Consortium Comes Together to Launch Pan-European Payments Pilot for EU Digital ID Wallet**

**September 14, 2022** – A new multi-country consortium of Europe’s most trusted identity experts has today announced its proposal to deliver a large-scale, cross-border payments pilot strongly aligned with the aims of the European Commission’s EU digital identity wallet program. Six countries (Denmark, Germany, Iceland, Italy, Latvia and Norway) are part of the consortium, led by [NOBID](#) (Nordic-Baltic eID Project). The consortium’s proposal will bring to life the most widely used of the European Union’s priority use cases for the wallet – payments.

All the countries in the consortium have well-established digital infrastructures. Under NOBID’s leadership following its successful harmonisation of several national eID programs comprising tens of millions of European citizens, the group will collaborate to show how payments and ID can be combined effortlessly, across borders and in multiple currencies. The consortium is being actively supported by leading digital government agencies, banks, enterprises and technology providers and will leverage the mature digital identity infrastructures of the six respective nations.

The EU digital identity wallet is a biometrically-secured app that, when it comes into being, will allow citizens across the continent to easily verify their ID, access public and private services and store sensitive digital documents in one place. The consortium’s proposal to be one of four EU digital identity wallet pilots is fully aligned with the EU’s key aims for its digital identity framework overall.

The consortium’s proposal focuses on payments, one of the top priority use cases in the EU’s digital ID wallet vision. Its implementation would leverage existing payment infrastructure to enable payment issuance, instant payments, account-to-account transfers and payment acceptance both in-store and online. It is designed to also complement wider EU plans to empower member states and streamline cross-border payments, such as the European Payments Initiative (EPI) and the Digital Euro. The project has unrivalled support from leaders in banking and payments, including DSGV in Germany, DNB and BankID in Norway, Nets in Denmark, Intesa Sanpaolo, PagoPA and ABILab in Italy and Greiðsluveitan in Iceland.

Technology partners participating in the consortium include Thales, iProov, Signicat, RB, Auðkenni, IPZS, Poste Italiane, Intesi Group, InfoCert, FBK and Latvian State Radio and Television Centre. Merchants that will be testing out the payment solution include Elkjøp in Norway and REWE-group in Germany.

**Tor Alvik, Project Manager of the consortium**, said; “For the EU digital ID wallet to thrive, it needs a reference implementation that sets the bar high. The consortium has all the ingredients for success: multi-nation participation; extensive digital identity experience; a hugely compelling use case and the backing of the best in the banking and payments industry. We are hugely excited to turn the EU vision into a reality and make smoother, more readily available ID services possible for all.”

**Artūrs Toms Plešs, Minister of Environmental Protection and Regional Development in the Republic of Latvia**, said; “Although a natural step forward, the digital ID wallet, no doubt, will expand the pool of possibilities to further improve our digital space and allow new products to be

developed within the whole of the European Union. Additionally, it also aims to improve our access to highly reliable and secure electronic identity attributes and will build upon the ongoing progress with the addition of new commercial services to the range of national e-identification platforms. When it comes to digital identification, this is a next-generation tool.”

**Steffen Sutorius, Director of the Norwegian Digitalisation Agency**, said; “Millions of Norwegians use their eIDs to access thousands of digital services daily. More than 90% of citizens in Norway have access to an eID, which they can use to benefit from public and private digital services via our national ID-gateway. Through our cooperation within the eID field, we have strong ties to the financial sector in Norway. Digital payments have been part of the daily life of Norwegians for years. Leveraging our experience and expertise in this area makes a strong foundation for carrying out a large-scale pilot of the payment use case and the EU Digital Wallet. We are very excited to pilot the wallet and prepare for the next generation of eID.”

**Dr. Joachim Schmalzl, Executive Board Member of the Deutscher Sparkassen- und Giroverband (DSGV or German Savings Banks Association)**, said; “We are very happy to be part of NOBID and to support the ideas behind it. A successful EU wallet and digital identity implementation will be a strong basis for a new European, standardised cross-border digital ecosystem. The German Savings Banks Group, with its 363 savings banks and more than 280,000 employees, works hard to offer comprehensive, up-to-date digital identity and digital payment solutions to its more than 40 million customers. We therefore sincerely appreciate the early testing of the coming eIDAS2 regulation in an EU pilot. This new approach will improve the practical usage and success of new policies.”

**Silvana Filippini, Head of Digital Identity at Department of Digital Transformation at Ministry of Technological Innovation and Digital Transition in Italy**, said; “For the Italian government, the consortium is a great opportunity to highlight part of its digital strategy: digitise payments as a means to accelerate digital transformation of the entire citizen service system.”

**Andri H. Kristinsson, CEO at Digital Iceland**, said “Iceland is a proud co-applicant in the NOBID project. Building a pilot of the EU Wallet with payments as a use case is an exciting yet challenging subject. Iceland has already 95% of the eligible population access to eIDs where both the public and private sector offer services base their services on in the forms of identification and authentication. Electronic payments are also by far the most common form of monetary exchange for goods and services in the country. We therefore see our infrastructure and citizens’ behavior well suited to be part of the next development phase for cross border services, the EU Wallet. We very much look forward to participating in the project.”

**Mr. Ģirts Ozol, Chairman of the Management Board at SJSC Latvia State Radio and Television Centre**, said; “The concept of the European digital identity and the development of the digital identity wallet will mark a turning point for trusted service providers in Europe by unlocking new personalised services that will be developed to be cross-border by default, while at the same time solving some of the challenges that all EU countries are facing in the process of implementing the eIDAS requirements like electronic identification (cross-border), identity matching, and compatibility of different service provider solutions across the EU. The Latvian State Radio Television Center is very proud to be part of the NOBID consortium, and we are looking forward to shaping the further development of the single digital market together with our partners in the NOBID consortium.”

## **Digital Identity in the Participating Nations:**

### **Denmark**

- Denmark has manifested to a digital-first approach and has achieved an eID adoption of more than 90% of their citizens. Millions of citizens access public and private digital services through their eIDs every day.
- Denmark has also been a forerunner in digital payments. Today, millions of Danish citizens and businesses benefit from existing digital payment solutions and infrastructures.
- Recently, Denmark has also launched MittID, which is the next generation eID solution for their citizens.

### **Norway**

- One of the most advanced countries in eID and digital payments. In 2008, the Norwegian ID Gateway was launched and serves as the main connecting hub for all electronic IDs and digital services. This gateway serves more than 90% of all citizens and was used 317 million times in 2021.
- Today, more than 1,000 digital services (public and private) are connected to the ID gateway. Services include applying for school, filing taxes, buying a car, getting married or starting a company.
- Norway is one of the leading countries in digital payments using eID. More than 75% (4.1 million) of Norwegians, for example, use the popular digital payment tool called Vipps.

### **Iceland**

- Ninety five percent of the eligible population (13 years or older) has an eID on a smartphone authentication app or has an eID card, including 75% of over 75s.
- Icelandic eID holders authenticated more than 20 times a month in 2021. eSignature is also widely adopted.
- Forty seven percent of those with a driver's license already have a digital license in their mobile phone wallet, a valid identification method in Iceland.

### **Italy**

- Digital identity in Italy is currently comprised of two separate solutions: The Public Digital Identity System (SPID), which had 33 million users in September 2022; and the Electronic Identity Card (CIE), used by 30.6 million Italians.
- In the last eight months of 2022, SPID was used nearly 675 million times to access online services such as tax services and to access digital Covid certificates.
- The Strategy 'Italia 2026' announced in April 2021 aims at strengthening the uptake of digital identity to reach 70% of the adult population by 2026, in line with EU-wide targets.

### **Latvia**

- From 2023, the Law on Identity Documents will provide eID cards as a mandatory identity document for Latvian citizens and non-citizens over the age of 15, while for those living in foreign countries – from 2025.
- The identity card is an identification tool guaranteed by the state, so citizens can easily, quickly and effectively receive any governmental electronic services.
- During the last 15 years, the eSignature was used over 55 million times and has had nearly 350,000 unique users in the 15 years since launch.

## DSGV in Germany

- DSGV is the largest banking group in Germany, with more than 510 members represented through more than 15,000 branches, covering the full range of financial needs of retail customers and enterprises.
- There are more than 49 million active accounts connected to the members of the Savings Banks Association, handling around €3.38 billion in business volume last year alone.
- Through the multibank-mobile app, Sparkasse, DSGV has delivered an advanced solution to citizens wanting to do their banking on a smartphone – the app was rated best multi-banking app in Germany.

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***About NOBID:*** *The Nordic-Baltic eID project is initiated under the umbrella of the Nordic Council of Ministers. NOBID works to harmonise the eID solutions in eight Nordic and Baltic countries to realize cross-border access to digital services across the region. This collaboration was then extended to collectively adopt the eIDAS regulation.*

*Following the announcement of the call to conduct large-scale pilots of the upcoming EU Digital ID Wallet, NOBID has decided to use its existing infrastructure and collaborative platform to form a strong consortium. In this consortium, we also joined forces with some of Europe's largest economies, Italy and Germany.*