



# eIDAS Regulation (EU) 910/2014

*Boosting trust & security in the  
Digital Single Market*

**eIDAS Trust Services: 6 months on after  
the switch-over**

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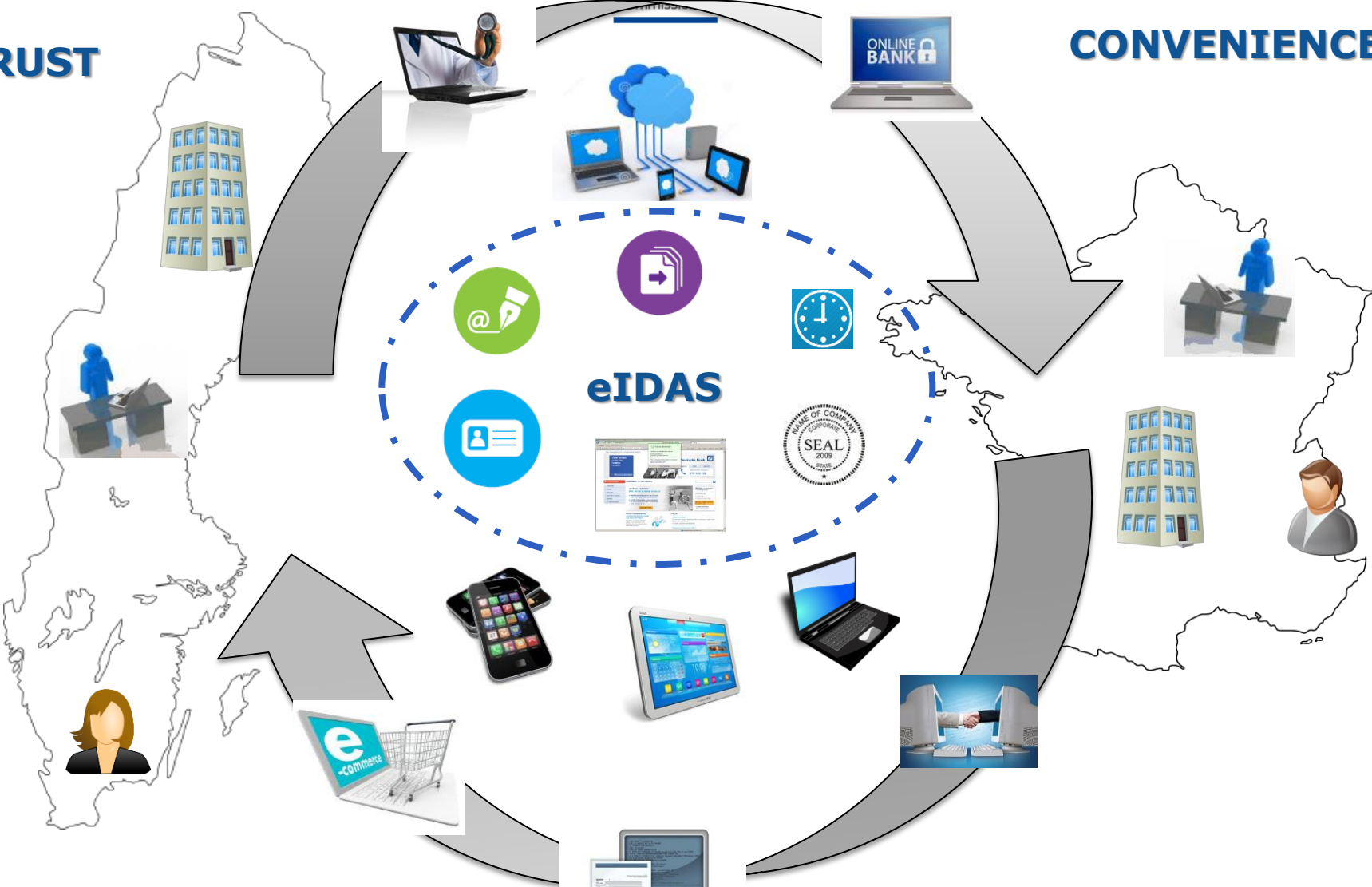
**eIDAS: boosting trust &**



**supporting businesses!**

**TRUST**

**CONVENIENCE**



**CROSS-BORDER**

**SEAMLESS**

**E-INVOICE**

## The eIDAS Regulation provides for eID & TS:

Technological neutrality  
Non-discrimination

Interoperability  
Cross-border recognition

Legal certainty  
Security  
Liability

# eIDAS transformative role: Opportunities for eServices

EU **cross-border market** for banks → potential for business growth across EU

Trusted credentials to **discharge regulatory requirements** (e.g. Anti-Money Laundering, PSD2, KYC...)

**On-line seamless consumer experience** without face-to-face verification

**Verified identities** to check credit rating and contact with public administrations (tax agencies)

**Easier access** to distance credit for consumers

**Opportunities for eServices**

**Lower risk & more convenience** by relying on e-ID and trust services

# Where does eIDAS have an impact?



**UMM&DS** - Uniform User Management and Digital Signatures

**eHGI** - eHealth Governance Initiative

**ECI** - European Citizens' Initiative

**ESSN** - European Social Security Number

**SUP** - Directive on single-member private limited liability companies

**PSD2** - Revised Directive on Payment Services

**AML4** - 4th Anti-Money Laundering Directive

# Promoting eIDAS Regulatory fitness in other sector specific legislations

- **Better Regulation Toolbox (Tool 23: ICT assessment, the digital economy and society) – explicit reference to eIDAS**
- *Close **bilateral cooperation** with other DGs on specific regulatory initiatives*

## Examples relevant to banking and financial sectors:

- Cooperation with FISMA and the European Banking Authority (EBA) on the role of notified eID and trust services to meet the requirements under the PSD2:
  - **EBA discussion paper (of 8/12/15) on strong customer authentication and secure communication under PSD2 - eIDAS is presented as a possible solution**
  - **EBA Consultation Paper (of 12/8/16) on draft regulatory technical standards on strong customer authentication and common and secure communication**
  - **Green paper (of 10/12/15) on retail financial services and related public consultation - eIDAS featured with respect to the cross border benefits of e-signature and eID.**
- Cooperation with JUST on supporting the transposition of the AMLD4 Directive at national level, as well as on the recent proposal to amend AMLD4 (of 5/7/16), in order to ensure consistency with eIDAS.

# EBA Consultation Paper

## Draft regulatory technical standards on strong customer authentication and common and secure communication

### **Article 20**

#### *Identification*

1. For the purpose of identification, payment service providers shall rely on **Qualified certificates for website authentication as per article 3(39) of Regulation (EU) No 910/2014.**

2. For the purpose of this Regulation, **the registration number as stated in the official records according to in Annex IV (C) of Regulation (EU) No 910/2014 shall be the authorization number of the account servicing payment service provider or the payment service provider issuing card-based payment instruments, and the account information service providers and payment initiation service providers available in the public register of the home Member State defined in Article 14 of Directive (EU) 2015/2366.**

# EU e-Government Action Plan 2016-2020. Accelerating the digital transformation of government (COM(2016) 179 final)

## Underlying principles:

Digital  
by  
Default

Once  
only  
principle

Inclusiveness  
and  
accessibility

Openness  
and  
transparency

Cross-border  
by  
default

Interoperability  
by  
default

Trustworthiness  
and  
Security

**References to eIDAS: Policy priority 1** ("Modernise public administration with ICT, using key digital enablers") - actions:

- "Further efforts by all administrations are needed to **accelerate the take up of electronic identification and trust services** for electronic transactions in the internal market [...] actions to **accelerate cross-border and cross-sector use of eID** (including mobile ID) in **digitally enabled sectors** (such as banking, finance, eCommerce and sharing economy) and in the public sector namely on the European e-Justice Portal. The Commission will also explore the need to **facilitate the usage of remote identification and secure authentication in the retail financial services**"
- "The Commission will gradually introduce the 'digital by default' principle when interacting online with external stakeholders, using eIDAS services (in 2018), eInvoicing (in 2018) and eProcurement (in 2019)."



# Stakeholder engagement - eIDAS Observatory

## **Purpose**

- Help **facilitate the use** of cross-border electronic identification and trust services
- Foster **transparency and accountability** by identifying market hurdles and good practices, promoting knowledge-sharing and developing initiatives for innovation
- Contribute to the **enhancement of trust and security** of digital transactions thus to the building of the Digital Single Market
- Act as a **virtual network** of stakeholders to exchange ideas and good practices as well as recommend actions and initiatives to ease the uptake of eID and trust services

## **Launch**

- Officially launched **by VP Ansip** during the event "[A new leap in the eIDAS journey: new trust services for a Digital Single Market](#)" **on 30 June 2016**

## ***Principles applicable to secondary acts***

Adoption of secondary legislation for which no obligation for adoption is set in the eIDAS Regulation would take into account the following principles:

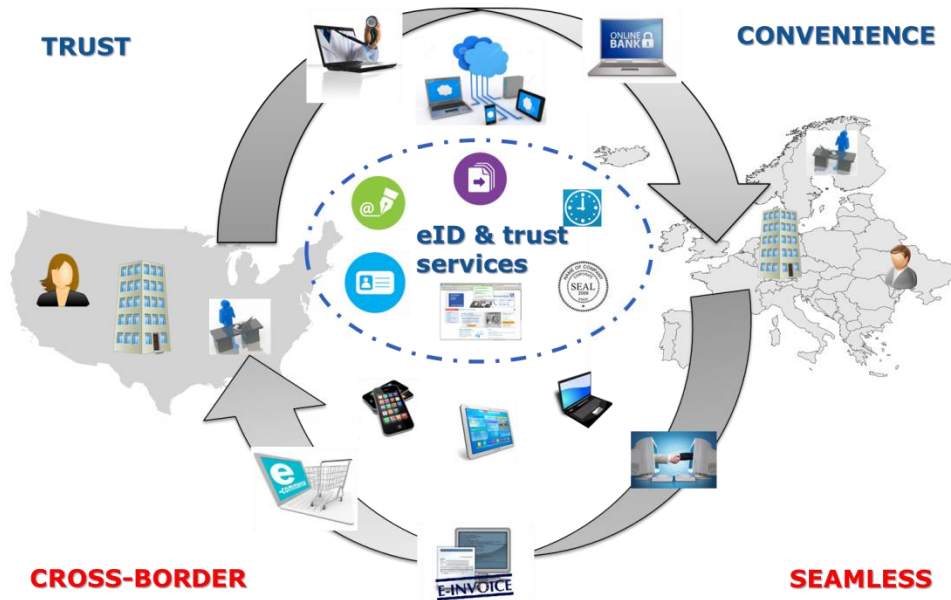
- **Framework consistency**
- **Stakeholders / market needs**
- **Favouring a non-regulatory / co-regulatory approach first**
- **Developments under other Regulatory frameworks**
- **Availability and adequacy of standards & technical specifications**

# eIDAS

## A world premiere!



European  
Commission



In EU we have:

- **World-class hardware, software and service providers, and administrations at the forefront of eGovernment**
- **25 MS have eID means (3 planned) – 15 MS have eID cards (6 planned)**
- **Large Scale Pilot Projects to ensure interoperability**

**EU the first and only region in the world to have:**

- Policy
- Regulation
- Rules
- Technology
- Interoperability infrastructure

## Proposal of few EU Member States to UNCITRAL

- *Joint proposal of the governments of Austria, Belgium, France, Italy and Poland*
- *On Legal issues related to identity management and trust services*
- *Building upon the principles stemming from the eIDAS Regulation*
- *48th session of the Commission (29 June - 16 July 2015, Vienna) – Interregional consensus on the importance of the topic*
- *Set up an informal group of experts:*
  - *To support the Secretariat in preparing legislative proposals in order to start discussions in the Working Group*
  - *Open to all delegations.*
  - *If there is a need to collect additional information, possible organisation of a symposium*
- *54<sup>th</sup> session WG IV in Vienna (Oct-Nov 2016) – Decision to start drafting on IdM and Trust Services*
- *Next session in NY on 24-28 April 2017*

## For further information and feedback

### Web page on eIDAS

<http://ec.europa.eu/digital-agenda/en/trust-services-and-eid>

### eIDAS Observatory

<https://ec.europa.eu/futurium/en/eidas-observatory>

### Text of eIDAS Regulation in all languages

<http://europa.eu/!ux73KG>

### Connecting Europe Facility – Catalogue of Building Blocks

<http://europa.eu/!DN99RQ>

### eIDAS functional mailbox & twitter account

[CNECT-TF-eIDAS-LT@ec.europa.eu](mailto:CNECT-TF-eIDAS-LT@ec.europa.eu)

[@EU\\_eIDAS](https://twitter.com/EU_eIDAS)

