DESCRIPTION OF CROSS-BORDER SCENARIOS FOR ELECTRONIC MANDATE SYSTEMS IN THE EUROPEAN UNION

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1. Introduction

As part of the deliverable from Task #1 (*RPaM-Analysis_and_conclusions_on_EU_eMandate_Systems*), four main Use Cases were identified and described:

- Use Case 0 – Cross-border User eAuthorisation (i.e. on behalf of oneself)
- Use Case 1 – Cross-border Mandatee eAuthorisation
- Use Case 2 – Creation of an eMandate
- Use Case 3 – Delegation of Powers

Taking into account the scope of the project, which is covering the main challenge of cross-border interoperability for eMandates in the European Union, the first 2 Use Cases will be hereby developed and broken down into the different scenarios they entail.

1.1. Use Case 0 - Cross-border User eAuthorization

This Use Case depicts the situation of a User to act on behalf of himself/herself, i.e. a Natural Person is requesting to access a service online on the basis of his/her own Personal Power.

The objective of this project is to trigger eAuthorization in the case where a Natural Person is requesting to access online a service and where this request triggers cross-border exchange of information between the Service Provider System and a system from another MS, for example an eID Scheme or an eMandate Registry.

1.1. Use Case 1 - Cross-border interoperability

This Use Case depicts the situation where a Natural Person is requesting to access a service online, on the basis of a Representation Power, meaning that this person is a "Mandatee" that intends to act on behalf of someone else, the "Mandator" who has the Personal Power.

In order for the Service Provider System to make the decision of whether to grant or reject this eAuthorization, it must be cross-border interoperable with the other system it is exchanging information with.

Interoperability is the "ability of organisations to interact towards mutually beneficial goals, involving the sharing of information and knowledge between these organisations, through the business processes they support, by means of the exchange of data between their ICT systems"[1].

Cross-border interoperability happens when the organisations sharing information and knowledge exist in two different countries.

2. Methodology

For each of the two use cases, we explored all the different cross-border scenarios to identify exhaustively all the cross-border possibilities for exchanging information.

For each scenario, we described it theoretically with scheme and description, attempting to provide examples for both public and private services and involving both natural and legal persons. These

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[1] New European Interoperability Framework. European Commission, 2017. Available at https://ec.europa.eu/isa2/eif_en

examples were inspired by those presented in Mission 1 deliverables and have been improved or enhanced to be more relevant or clear.

In Use Case 1, the two systems (eMandate Registry and eService Provider System) could either
- be in the same Member State A: in this case the cross-border exchange of information would happen only in the case where one of those systems at least need to discover information in systems that are located in another Member State (for example, national base registries)
- be in two different Member States A and B: in this case there is necessarily at least one cross-border exchange of information between the two systems.

Consequently, it is not necessary to introduce more than two locations to define whether the two systems are in the same Member State or not.

Although the location of the Mandator or the Mandatee could be in C or in D (C or D being either a third Member State different from A or B, or the European Commission), this does not modify the analysis. For this reason and for the sake of simplification, we made the choice to introduce as variables only two Member States: A and B (see the section "matrix of scenarios" for Use Case 1).

3. Description of cross-border scenarios for Use Case 0 and 1

3.1. Use Case 0 "Cross-Border eAuthorization of a User with a Personal Power"

Actors
In Use Case 0, there are 2 actors involved:
- A User, who is always a Natural Person, that has a "Personal Power" to act and who is requesting to access online the system of a Service Provider
- The Service Provider System

User

eService Provider

User's nationality
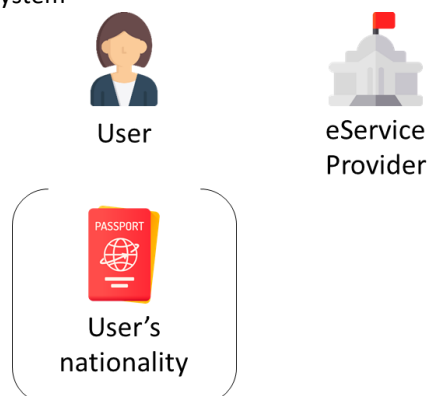
Location of the actors
Both actors could be located either in MS A or in MS B.
There are three possibilities for the User:
- The User is a EU Citizen, National of EU MS X and Resident in EU MS X
- The User is a EU Citizen, National of EU MS X and Resident in EU MS Y
- The User is a non-EU Citizen, Resident in EU MS X
In the case where the User is a non-EU Citizen Resident in a EU MS X, the User might have restrictions to his Personal Power and consequently to the access of certain services in EU MSs.
It is worth noting that for the elaboration of these scenarios, what is important is not the country of Residence of the User, but rather her nationality, as it is the country where the data on the User is probably located.

Matrix of scenarios

Therefore, there are 8 possible scenarios, out of which 4 are repeated scenarios that we don't need to describe.

Scenario nº	User		Service Provider System	Comments
	National	Resident		
0.1	A	A	A	
0.2	A	A	B	
0.3	A	B	A	
0.4	A	B	B	
0.5	B	A	A	Same as scenario 0.4.
0.6	B	A	B	Same as scenario 0.3.
0.7	B	B	A	Same as scenario 0.2.
0.8	B	B	B	Same as scenario 0.1.

Scenario 0.1 (AAA)

A French person, residing in France, is requesting online access to a French Service.

Public Service examples

> *Marie is a French citizen who lives in Paris, France. She needs to request a copy of her birth certificate to the competent French authority. Her birth certificate is stored in France because she was born in a French hospital*

In this case, there is no cross-border exchange of information, because the User's personal information is stored in France, and the French authority storing the User's birth certificate and emitting a copy of it is also French.

Private Service examples

> *Marie is a French citizen who lives in Paris, France. While on a holiday trip to Denmark, she remembered that she needed to submit a copy of her income declaration to the university she is attending in Paris, so they can calculate the amount of yearly fee she'll need to pay.*

In this case there is no cross-border exchange of information, even though Marie is physically in Denmark, because she can log directly into the University system to upload her files from anywhere.

Cross-border exchange of information between systems

In this scenario, all the actors are in the same MS and there is no cross-border exchange of information. This scenario is not relevant for our project.

Scenario 0.2 (AAB)

A French person, residing in France, is requesting online access to a Spanish Service

| COUNTRY A | COUNTRY B |

User — User's nationality — eService Provider

Public Service examples

Bernard is a French citizen who lives in France. He has lived in Spain for the entirety of last year to work on a project in Madrid, where he was regularly employed by a local company. He therefore needs to pay his income tax in Spain for those months. He lost his Spanish residence eID and he can't recover it from abroad, so he needs to access the Spanish tax authority system with his French eID.

In this case, the cross-border exchange of information is between the Spanish tax agency and the French authorities, because the Spanish agency needs to receive a confirmation that Bernard exists as a person and is who he declares to be.

Private Service examples

Valerie is a French citizen who lives in France and has decided to attend a private Business School in Barcelona (Spain) for her Master's degree. She needs to submit her application online and declares that she has successfully graduated from an undergraduate course at a university in France the previous year.

In this case, the cross-border exchange of information is between the private university in Spain and the university in France. The Spanish university needs to validate that Valerie indeed graduated and it needs her grades to place her in a classification of applicants.

Cross-border exchange of information between systems

The System Provider of Member State B, needs to exchange information with the authorities in Member State A to validate that the person exists and to validate other items of information.

Scenario 0.3 (ABA)

A French person, residing in Spain, is requesting online access to a French Service.

COUNTRY A	COUNTRY B

User's nationality

eService Provider

User

Public Service examples

Jacques is a French citizen who has recently moved to Spain for work, where he is now a resident. He needs to pay his taxes for the previous year, when he was still working in France. He needs to log into the French tax administration system and to do so, he uses his French eID credentials instead of the Spanish ones he received when becoming a resident.

In this case, there is no cross-border exchange of information because Jacques can use his French eID even though he is living in Spain, because he is a French citizen accessing a French authority.

Private Service examples

Martin is a French citizen who has recently moved to Spain for work, where he is now a resident. He needs to sell his house in France now that he has a new accommodation in Spain. To do so, he wants to use the services of a French estate agent company, which needs his credentials and proof of house ownership, which he can submit online.

In this case, even if Martin is currently outside of France, he can use his French eID and credentials to request estate agency services.

Cross-border exchange of information between systems

The Service Provider system of Member State A will exchange information with systems in MS A, not in MS B, even if the user is currently living in MS B. Therefore, in this case, there is not cross-border exchange of information.

Scenario 0.4 (ABB)

A French person, residing in Spain, is requesting online access to a Spanish Service.

User's nationality

User

eService Provider
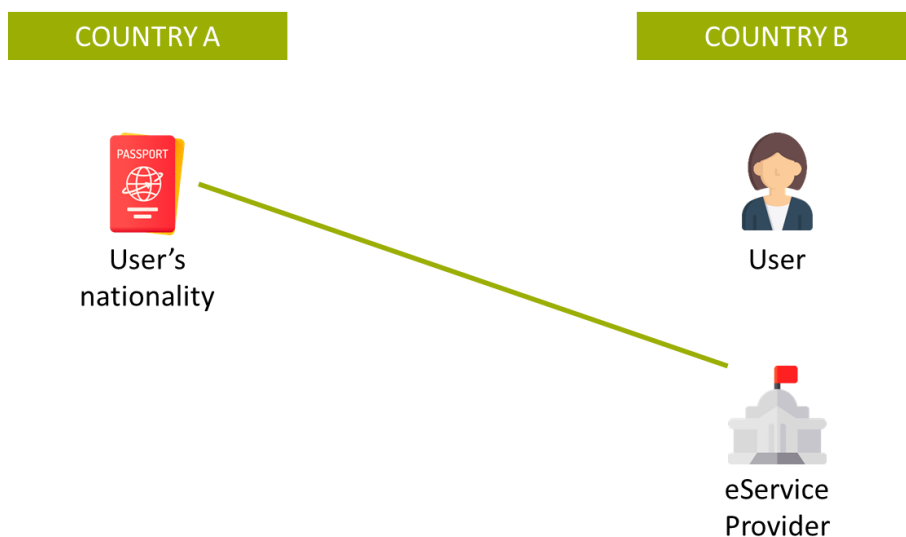
Public Service examples

> *Louise is a French citizen who has been living in Spain for some years. She has decided to buy a car and needs to request a Spanish version of the driving license she got in France several years ago. She will request this service to the Spanish transportation authority, and she gives her French driving license information in order to avoid repeating the necessary exams to obtain one in Spain.*

In this case, the Spanish authority will check, with a cross-border exchange of information the validity of Louise's driving licence in order to issue a Spanish one.

Private Service examples

> *Arturo is a French citizen who now lives in Spain. He needs to open a new bank account in Spain. To do so, he needs to use his French eID because he hasn't received a Spanish one yet because the Spanish immigration office hasn't validated his residence permit yet.*

In this case there is cross-border exchange of information because, even though Arturo is physically in Spain, he doesn't have the Spanish eID necessary to prove his identity yet, so the bank needs to be able to validate his French information instead.

Cross-border exchange of information between systems

The Service Provider System in Member State B might need to exchange information with the systems in Member State A, even though the User is physically based in Member State B, because for a variety of reasons she can decide to use her credentials as a citizen of Member State A instead of her credentials as resident of Member State A.

Conclusions on Use Case 0 cross-border scenarios

Scenario nº	User		Service Provider System	Comments
	National	Resident		
0.1	A	A	A	Since all actors are in MS-A, there is no cross-border exchange of information.
0.2	A	A	B	SP-B requests some data located in MS-A.
0.3	A	B	A	Since User is a MS-A national and SP is located in MS-A, there is no cross-border exchange of information.

| 0.4	A	B	B	SP-B might requests some data located in MS-A, if the national MS B resident ID is not enough.
0.5	B	A	A	Same as scenario 0.4
0.6	B	A	B	Same as scenario 0.3
0.7	B	B	A	Same as scenario 0.2
0.8	B	B	B	Same as scenario 0.1

Out of the eight initial scenarios mapped, four are redundant, and two do not generate cross-border exchange of information.

Only scenarios 0.2 and 0.4 generate cross-border exchange of information between the Service Provider System and a system located in another MS.

3.2.   Use Case 1 "Cross-border eAuthorization of a Mandatee with a Representation Power"

In Use Case 1, there are four actors involved:

Mandator	Mandatee	eService Provider	eMandate Registry
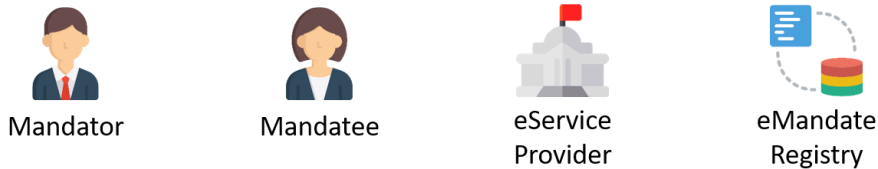
Location of the actors

Each of those 4 actors could be either in MS A or in MS B.

Matrix of scenarios

Therefore, there are 16 possible scenarios, out of which 8 are repeated scenarios that we don't need to describe. In scenarios 1.1 to 1.4, the Service Provider System and the eMandate Registry are located in the same country. In scenarios 1.9 to 1.12, the Service Provider System and the eMandate Registry are located in different Member States.

Scenario nº	Service Provider	eMandate Registry	Mandatee	Mandator	Comments
1.1	A	A	A	A	
1.2	A	A	A	B	
1.3	A	A	B	A	
1.4	A	A	B	B	
1.5	B	B	A	A	Same as scenario 1.4.
1.6	B	B	A	B	Same as scenario 1.3.
1.7	B	B	B	A	Same as scenario 1.2.
1.8	B	B	B	B	Same as scenario 1.1.
1.9	A	B	A	A	
1.10	A	B	A	B	
1.11	A	B	B	A	
1.12	A	B	B	B	
1.13	B	A	A	A	Same as scenario 1.12.
1.14	B	A	A	B	Same as scenario 1.11.
1.15	B	A	B	A	Same as scenario 1.10.
1.16	B	A	B	B	Same as scenario 1.9.

Scenario 1.1 (AAAA)

A French Person uses a French eMandate Registry to create an eMandate and empower another French Person to access online to the system of a French Service Provider.

COUNTRY A | COUNTRY B

Mandator — Mandatee

eService Provider — eMandate Registry
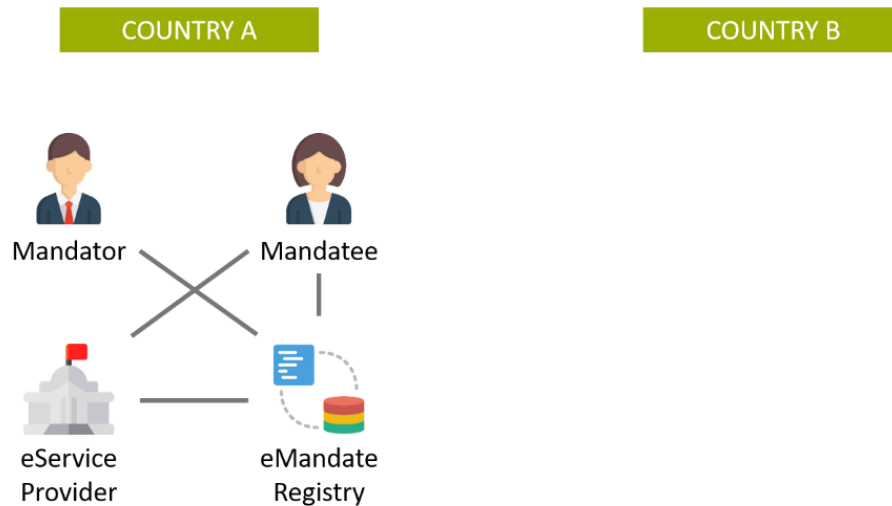
This scenario *a priori* does not imply any cross-border exchange of information. Nevertheless, it is interesting to develop some examples to demonstrate that some situations can convey the false impression that they generate a cross-border exchange of information when it is not the case in reality.

Public Service examples

You were born and lived in Brussels. You now live in Madrid, Spain, and you have lost your ID documents from your country of birth (not your Spanish ID documents). You need to request ID documents from Belgium. You provide a mandate so that someone from your family in Belgium can go through this administrative process for you.

In this case, although you are a Resident in Spain, your Nationality is Belgian and you use a Belgian eMandate Registry to empower a Belgian member of your family to act in front of the Belgian Public Administration. In this case, although you reside and/or work in Spain, all the actors "are in" Belgium. Therefore, the information that needs to be exchanged between systems does not cross any border.

Jack was born in Munich, Germany. At the age of 28 he has moved to Spain where he has lived for the last 30 years. He has been informed that his recently deceased aunt included him in her inheritance will. He is considering setting up a mandate with the family attorney in Germany, using the German system for eMandates, so he can proceed and deal with the entire administrative part of the inheritance.

In this case, you are a German National setting up an eMandate through a German system in order to empower a German attorney to act in front of the German administration. Although you reside and work in another Member State, there is no cross-border exchange of information.

Sophie, 25 years old, born in France and now living in Austria, is requesting a replacement of her French driving license because her current one got stolen. She mandates her father to take care of the administrative procedure.

In this case, Sophie is French and she mandates her French father to act in front of the French Public Administration, using a French eMandate Registry. Although she lives and works abroad, there is no cross-border exchange of information. When she creates an eMandate on the eMandate Registry interface, she provides with data that will be verified against French authoritative sources of information. The eMandate Registry does not need to exchange information with a system that would be in Austria.

You are a French citizen, residing in Belgium. You mandate your father, living in France, to vote in your name during the French national elections.

In this case, although you reside in Belgium, you are a French national and you use the French eMandate System to empower your French father to act in front of the French Public Administration. There is not cross-border exchange of information.

Private Service examples

You are a Danish citizen, on holidays in Portugal. You have been admitted at the hospital in Lisbon because you felt unwell. Before undergoing tests and receiving medicines, you should access your Danish health records. You thus mandate a friend living in Denmark to access it and send it to you.

In this example, you are a Danish citizen travelling in another country, Portugal. You are not a resident nor a worker in Portugal, simply a tourist. You are Danish and you use the Danish eMandate System to empower a Danish friend to access a Danish private service. Despite the fact that you are physically in another MS, there is no cross-border exchange of information between the systems which are all located in Denmark.

Jean is French but is living in Portugal, and he would like to buy an apartment in France. Therefore, he would like to get a loan in a French bank. He mandates a French accountant company to contract and negotiate the loan in France.

In this case, the fact that Jean is residing in Portugal is not relevant, since he is French and all the systems and actors are located in France. Jean's data concerning his identity and his powers are to be discovered by the systems in France.

You are Danish, and although you currently live in Czech Republic you also have a bank account in Denmark. You need to manage it but for medical reasons you cannot do it in this moment. You mandate a Danish Accountant through the Danish eMandate System to manage it for you.

In this case, the fact that you are residing in Czech Republic is not relevant either, since you are a Danish citizen and the systems can discover the data in Denmark.

Cross-border exchange of information between systems
➔ In this scenario, all the actors and systems "are in" the same MS and therefore there is no cross-border exchange of information between systems.
➔ This scenario illustrates clearly the fact that being a resident, a worker or a tourist in another MS is not relevant and does not necessarily generate cross-border exchange of information.
➔ This scenario is close to scenario 1.9 (ABAA) where all actors and systems are in the same MS but the eMandate Registry.

Scenario 1.2 (AAAB)
A French Person uses a Danish eMandate Registry to create an eMandate and empower a Danish Person to access online to the system of a Danish Service Provider. This situation implies that a French Person can use a Danish eMandate Registry to create an eMandate.
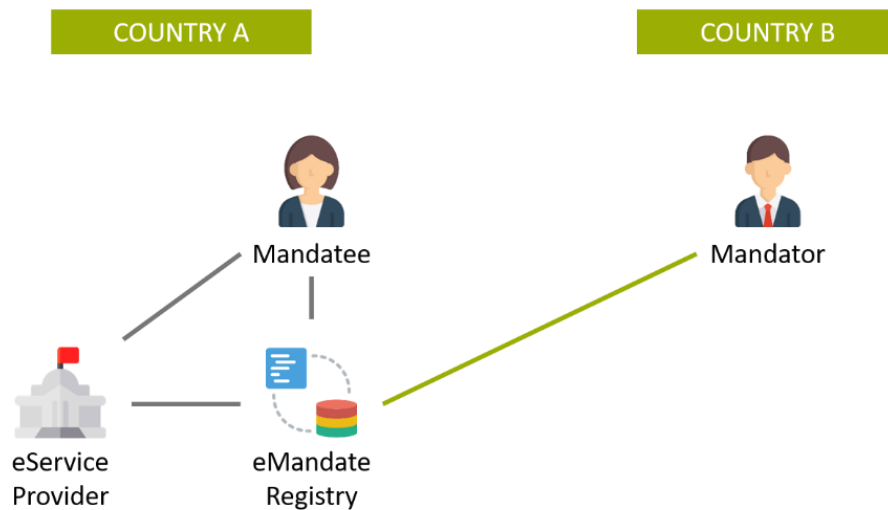
Public Service examples

> *After working in Finland for many years, you are back to Croatia where you were born. You would now like to register for your pension in Finland. You mandate a Finish company to do it for you, using the Finish eMandate System.*

In this case, you are Croatian residing in Croatia, but you used to live in Finland which gives you the Personal Power to access the pension service in Finland. There could be a cross-border exchange of information between the Finish eMandate Registry and Croatia when you create the eMandate and provide identity data, if you no longer have a Finish Resident identity number for example.

> *M. Dupont is French and lives in France but works in Belgium. Using the Belgian eMandate System, he mandates a Belgian accountant recommended by one of his colleagues in Belgium, in order to take care of his income tax declaration in Belgium.*

In this case, there can be a cross-border exchange of information when the eMandate Registry needs to obtain and validate identity data of M. Dupont.

Private Service examples

> *John is English and lives in Portugal. He would like to buy an apartment in France. Therefore, he would like to get a loan in a French bank. He mandates a French accountant company to contract and negotiate the loan with the French bank.*

In this case, the only cross-border exchange of information that could happen is when John creates the eMandate using the French eMandate Registry, knowing that he is not French and does not reside in France. The eMandate Registry would need to obtain and validate information related to John's identity and powers as a Mandator, and this need for this data could generate a cross-border exchange of information between systems.

> *During your student life, you went in Erasmus to Austria. You are now residing in Germany but applying for a job in Austria and the Austrian company would like to see your Austrian academic certificates. You provide a mandate to this company through the Austrian eMandate System so that they can request the necessary documents.*

Same as previous example.

> *You are a French citizen, on holidays in Italy. You are sick and have been admitted at the hospital. You mandate your friend who is an Italian citizen, using the Italian eMandate System, so that he can act in your name as you think he would take better decisions regarding your health.*

Same as previous example.

> *You were born and lived in France until you moved to Austria where you lived in a rented accommodation. You are now back in Paris, France. You have been corresponding with your former Austrian landlord about damages he alleges you caused to the flat you used to live in Austria. He is now suing you for the damage. You require legal aid in Austria and approach an Austrian body to register for help with this problem. You empower an Austrian lawyer to represent you, through the Austrian eMandate System.*

Same as previous example.

> *A Polish company is paying a master in a Polish University for its newcomer employees. A German employee provides a mandate through the Polish eMandate System so that the Polish company can fulfill the required documentation in his name.*

In this case, the Polish eMandate System would need to obtain and check information regarding the German employee's identity and powers, and this data could have to be retrieved cross-borderly if the German employee's "resident" or "worker" data located in Poland is not relevant enough.

> *A Spanish company would like to grow its business and open new shops in Portugal. It mandates a Portuguese lawyer through the Portuguese eMandate System to negotiate and contract the necessary loan with the Portuguese Bank.*

In this case, both users are Legal Persons, the Company being represented by its CEO who could've delegated his/her own Power to employees, and the Laywer being a Natural Person who is a registered "professional representative". The type of representation is L-L. It must be noted that this example is very theoretical and that in reality, it would probably make more sense that the Spanish company uses a Spanish eMandate System to empower the lawyer (scenario 1.10 ABAB).

> *A company located in Belgium mandates another company located in France to authorize the collection of a payment on a regular basis on a bank account located in France.*

Same as previous example.

Cross-border exchange of information between systems

➔ In this scenario, the eMandate Registry that is in MS A could need to obtain information on the Mandator who is a National of MS B, and for this it could need to trigger cross-border exchange of information.

➔ This data needed by the eMandate Registry is related at least to identity and powers information, and could be obtained through eIDAS.

➔ Depending on the situation, if the Mandator, who is a National of MS B, is a resident or a worker of MS A, the eMandate Registry could find enough relevant information at MS-A level and does not necessarily need to exchange information with MS B.

➔ This scenario is very similar to the scenario 1.3. (AABA) where only the Mandatee is from another MS.

A German Person uses a German eMandate Registry to create an eMandate and empower an Austrian Person to access online to the system of a German Service Provider. This situation implies that a German eMandate Registry can recognize a Mandatee from another Member State, for example if the Mandatee is a Legal Person registered in another country.
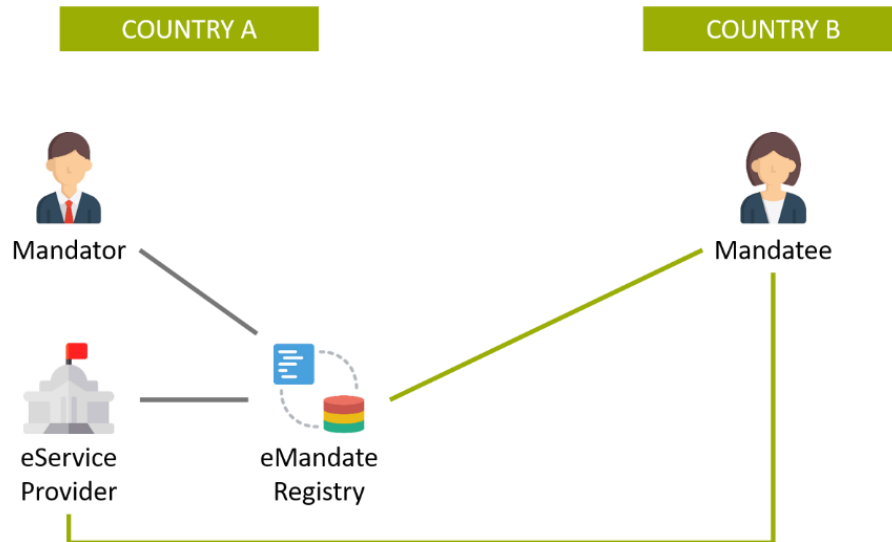
Public Service examples

> *You were born in Cyprus and lived and worked there for a long time, but you now live in Italy. You would like to register for a pension in Cyprus. To do so, you mandate through the Cyprus eMandate System an Italian friend living in Cyprus to do the registration process for you.*

In this case, the eMandate System from Cyprus might need to obtain information regarding the Mandatee's identity and powers that might trigger a cross-border exchange of information with systems in Italy. But it is not necessarily the case, as the Mandatee is a resident in Cyprus and probably has relevant identity information stored in Cyprus systems. It also facilitates the Mandatee's identification on the Service Provider System, as he has resident identity document from Cyprus.

> *Jack was born in Munich, Germany. At the age of 28 he has moved to Spain where he has lived for the last 30 years. He has been informed that his recently deceased aunt included him in her inheritance will. He is considering setting a mandate through the German eMandate System with his Spanish attorney so he can proceed and deal with the entire administrative part of the inheritance in Germany.*

In this case, the eMandate System in Germany would require to obtain and check information concerning the Spanish attorney who is the Mandatee. This could necessitate cross-border exchange of information with Spanish systems, for example to obtain identity and professional certification data.

Private Service examples

> *You were born and lived in Belgium for many years. You now live in Roma, Italy. You have become unwell with stomach complaint that appears to be an allergy. Your Italian doctor wants you to undergo several tests but first wants to access patient summary documents from your country of birth (not your Italian medical documents), to examine your medical records. For that, you provide a mandate for the Italian doctor to access your Belgian health records.*

In this case, there is a cross-border exchange of information at the moment when you create the eMandate and the eMandate Registry needs to validate the data concerning the Mandatee who is in another MS, and when the Mandatee lands on the Service Provider webpage and requests to access, entering some kind of identification data before submitting the eMandate.

> *Jean is French but is living in Portugal. He would like to buy an apartment in France. Therefore, he would like to get a loan in a French bank. Through the French eMandate System, he mandates the Portuguese accountant company he usually uses in Portugal to contract and negotiate the loan with the French bank.*

Same as previous example.

> *You are German, you live in Germany and work in Luxembourg. Using the German eMandate System, you mandate a telecom company from Luxembourg to collect a payment from your German bank account every month for your phone subscription.*

In this case, there is an additional complexity because you are a national and a resident in Germany, but you daily commute to Luxembourg and you are registered as an employee in Luxembourg. The cross-border exchange of information is of the same kind as in the previous examples.

> *In a merger and acquisition process between a company located in Belgium and another company located in France, the Belgian company gives power to the CEO of the French company for all necessary administrative requirements in Belgium, using the Belgian eMandate System.*

In this case, the Mandator and the Mandatee are both Legal Persons, represented by Natural Persons. The cross-border exchange of information is of the same kind as in the previous examples. The eMandate Registry in Belgium might need to acquire information concerning the Powers of the French CEO that are located in France. The French CEO might also need to provide identity documents and professional certifications to the Service Provider System when identifying as a Mandatee, and these data are probably stored in French authentic sources.

> *A company located in Belgium mandates an accountancy company located in France to authorize the collection of a payment on a regular basis from a Belgian bank account, for a Belgian newspaper subscription.*

Same as previous example.

> *A Polish company is paying a master in a German university for its newcomer employees. A German employee provides a mandate through the German eMandate System so that the Polish company can fulfill the required documentation in his name.*

In this case, the Mandator is a Natural Person and the Mandatee is a Legal Person, represented by a Natural Person. The cross-border exchange of information is of the same kind as in the previous examples.

Cross-border exchange of information between systems
- ➜ This scenario is very similar to scenario 1.2 (AAAB) where only the Mandator "is in" a different MS.
- ➜ In this scenario, the eMandate Registry that is in MS A could need to obtain information on the Mandatee who is a National of MS B, and for this it could need to trigger cross-border exchange of information.

➜ This data needed by the eMandate Registry is related at least to identity and powers information, and could be obtained through eIDAS.

➜ Depending on the situation, if the Mandatee, who is a National of MS B, is a resident or a worker of MS A, the eMandate Registry could find enough relevant information at MS-A level and does not necessarily needs to exchange information with MS B (otherwise the Mandator would need to provide references to evidences to be analysed by the Service Provider).

Scenario 1.4 (AABB)

A Portuguese Person uses a Greek eMandate Registry to create an eMandate and empower another Portuguese Person to access online to the system of a Greek Service Provider. This situation implies that a Greek eMandate Registry can recognize a Mandator and a Mandatee from another Member State.
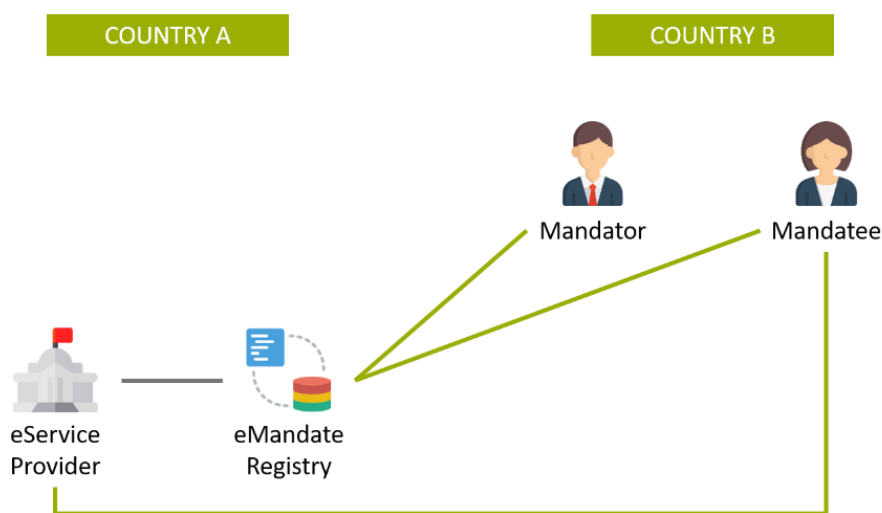
Public Service examples

After working in Finland for many years, you are back to Croatia where you were born. You would now like to register for your pension in Finland. You mandate a Croatian company through the Finish eMandate System to do it for you.

In this case, both the Service Provider System and the eMandate System are Finish so they don't exchange information cross-borderly. The Finish eMandate System would need information concerning the Croatian Mandator and the Croatian company that is the Mandatee in order to validate their identity and powers/mandates. This would require cross-border exchange of information between systems. In this example, as the Mandator has lived in Finland for many years, maybe there still is some kind of "resident" identity data that can be used at the national level by the eMandate Registry. But for the Croatian Company, it is not the case.

Private Service examples

You were born in Italy but you have lived for many years in Belgium. You are now back in your hometown. You have become unwell with a stomach complaint that appears to be an allergy. Your Italian doctor wants you to undergo several tests but first wants to access patient summary documents from your previous years, not your Italian medial document, to examine your medical records. For that, you provide a mandate for the Italian doctor through the Belgian eMandate System so that he can access your Belgian health records.

Same as previous example. When the Italian doctor accesses the service and the eMandate is discovered by the Service Provider System, there is no cross-border exchange of information.

> *During your student life, you went in Erasmus to Austria. You are now living in your hometown in The Netherlands and applying for a job there, and the company would like to see your academic certificates from Austria. Using the Austrian eMandate System, you provide a mandate to this company so that they can request the necessary documents in Austria.*

In this case, the Mandator is a Natural Person and the Mandatee is a Legal Person and both are from the Netherlands. The cross-border exchange of information happens when creating the eMandate using the eMandate Registry in Austria.

> *You were born and lived in France until you moved to Austria where you lived in a rented accommodation. You are now back in Paris, France. You have been corresponding with your former landlord about damages he alleges you caused to the flat you used to live in Austria. He is now suing you for the damage. You require legal aid in France and approach a French body to register for help with this problem. You use the Austrian eMandate System to empower a French Lawyer to help you in Austria.*

Same as previous example, although it doesn't seem to make a lot of sense. You would probably use the French eMandate System to empower the French Lawyer to act in Austria (scenario 1.12 ABBB).

> *A Spanish company would like to grow its business and open new shops in Portugal. Using the Portuguese eMandate System, it mandates its Spanish lawyer to negotiate and contract the necessary loan in Portugal with the Portuguese bank.*

In this case, both Mandator and Mandatee are Legal Persons, represented by Natural Persons. The cross-border exchange of information happens when the eMandate is created, since the Portuguese eMandate Registry would need to find and validate identity and powers information stored in Spain.

> *An Italian company desires to bid for an important government contract that would make the business grow, but it is unsure it has the needed funding to fulfil the contract. Thereby the company is negotiating a loan with a local bank in Belgium, via a mandate with the Italian CEO the company chose as representative.*

In this case, the company and its official representative, the CEO, are both Italian. It doesn't make sense that the Representation Power of the CEO is stored in Belgium, since it is probably located in the Italian Business Register. It would make sense if this CEO himself empowered a Belgian person. This would then become a scenario 1.2 (AAAB) example.

Cross-border exchange of information between systems
➔ This scenario is similar to the two previous scenarios: the eMandate Registry needs to obtain information concerning the identity and the powers of both the Mandator and Mandatee, and this information is located in another MS.
➔ If one of them, Mandator or Mandatee, is or has been a resident in the eMandate Registry country, this might facilitate the process.

Scenario 1.9 (ABAA)
A Polish Person uses a French eMandate Registry to create an eMandate and empower another Polish Person to access online to the system of a Polish Service Provider.

COUNTRY A COUNTRY B

Mandator Mandatee

eService
Provider
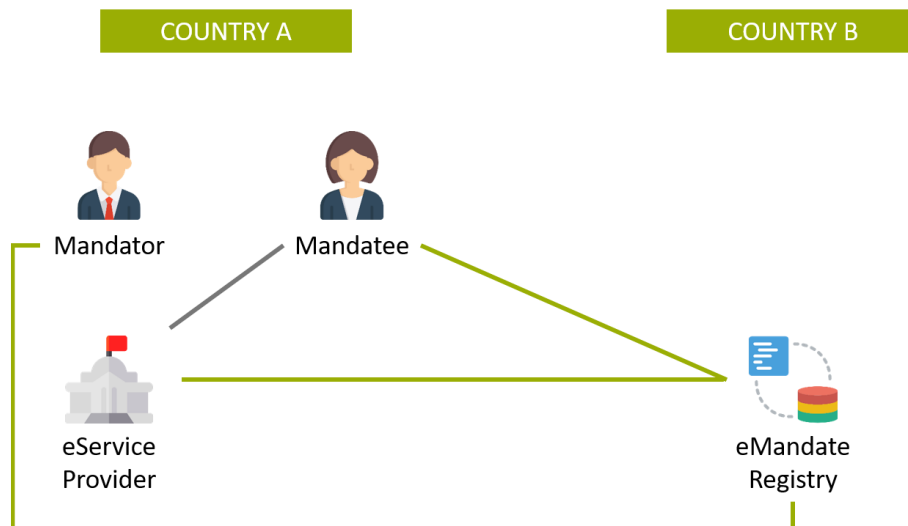
eMandate
Registry

Cross-border exchange of information between systems

➔ This scenario is very theoretical, and could happen if a MS does not have any eMandate System and if there exist an eMandate System in another country or at the European level that can be used by Persons from different Member States.

➔ This scenario is quite similar to the scenarios 1.1 to 1.4 where we imagine that eMandate Systems can be used by Mandators from other MSs to create an eMandate. Those scenarios could happen if the Mandator has been a resident in the country for example.

➔ This scenario could actually describe a situation where a pan-European eMandate Registry would exist. But for data protection reasons, this scenario is not very probable.

Scenario 1.10 (ABAB)

A German Person uses a German eMandate Registry to create an eMandate and empower a Danish Person to access online to the system of a Danish Service Provider. This could happen when a Natural Person makes use of the services of a Legal Person (accountant, lawyer, company, etc.) that is located in another MS but has a unique expertise and international activities. This situation is possible, if the German eMandate Registry allows for the registration of a foreign Mandatee that could be a Danish Legal Person.

COUNTRY A COUNTRY B

Mandatee Mandator

eService
Provider
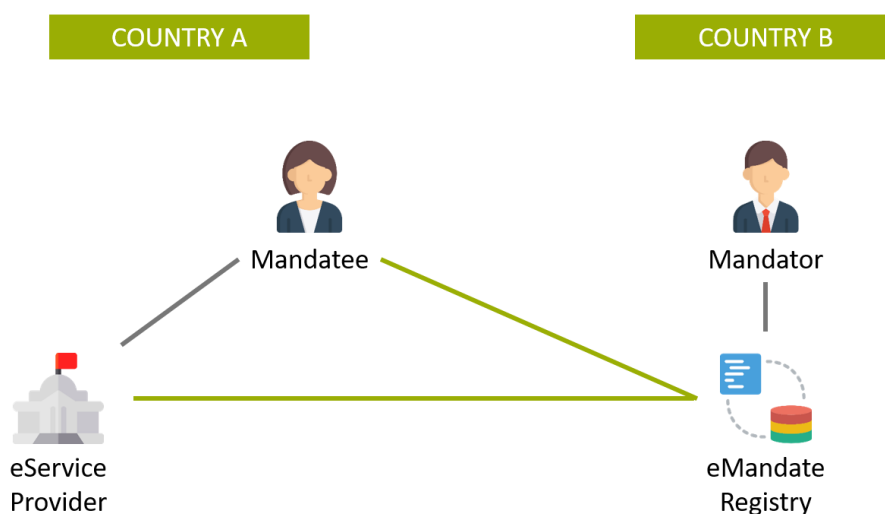
eMandate
Registry

Public Service examples

> *M. Dupont, lives in France but works in Belgium. Using the French eMandate System, he mandates an accountant in Belgium in order to take care of his income tax declaration in Belgium.*

In this case, there are two types of cross-border exchanges. The first one when you create the eMandate and the eMandate Registry needs to obtain and validate identity information of the Mandatee who is from another MS. The second one is when the eService Provider System checks the eMandate that is stored in the eMandate Registry from another MS.

> *After working in Finland for many years, you are back to Croatia where you were born. You would now like to register for your pension in Finland. You use the Croatian eMandate Registry to empower a Finnish company to act in your name in Finland.*

Same as previous example.

Private Service examples

> *You are a Polish citizen, on holidays in Italy. You are sick and have been admitted at the hospital. Using the Polish eMandate Registry, you empower your friend, who is an Italian citizen, to act in your name as you think he would take better decisions regarding your health.*

Same as previous example.

> *During your student life, you went in Erasmus to Austria. You are now back to your hometown in France but applying for a job in Austria and the company would like to see your Austrian academic certificates. You use the French eMandate Registry to provide a mandate to this Austrian company so that they can request the necessary documents.*

Same as previous example.

> *You are from Czech Republic but you also have a bank account in Denmark. You need to manage it so you use the Czech Republic eMandate Registry to mandate a Danish Accountant to manage it for you.*

Same as previous example.

> *Joao, living in Portugal, would like to buy an apartment in France. Therefore, he would like to get a loan in a French bank. Using the Portuguese eMandate Registry, he mandates a French accountant company to contract and negotiate the loan in France.*

Same as previous example.

> *A Spanish company would like to grow its business and open new shops in Portugal. Using the Spanish eMandate System, it mandates a Portuguese lawyer to negotiate and contract the necessary loan in Portugal.*

Same as previous example.

> *An Italian company desires to bid for an important government contract that would make the business grow, but it is unsure it has the needed funding to fulfil the contract. The Italian Company has used the Italian eMandate System to empower its Italian CEO, who himself delegated his powers to some of his*

employees in Italy. This power is transferred to a representative in Belgium who will negotiate a loan with a local bank in Belgium.

Same as previous example.

Cross-border exchange of information between systems

➔ In this scenario, there are mainly two cross-border exchanges of information.
➔ First, when the Mandator creates the eMandate and the e eMandate Registry needs to obtain and validate identity information of the Mandatee who is from another MS.
➔ Second, when the eService Provider System checks the eMandate that is stored in the eMandate Registry from another MS.
➔ This scenario is one of the most realistic ones.

Scenario 1.11 (ABBA)

An Italian Person uses a Belgian eMandate Registry to create an eMandate and empower a Belgian Person to access online to the system of an Italian Service Provider.
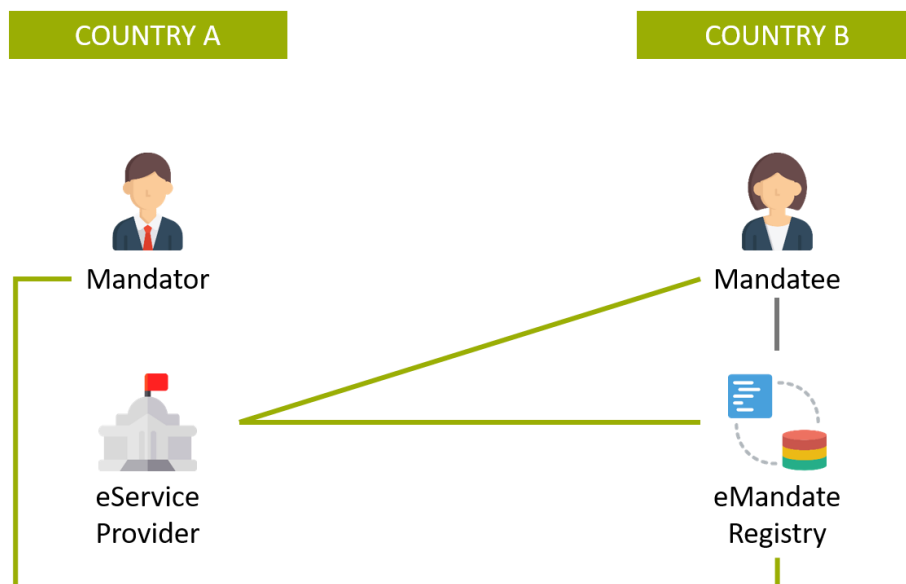
Public Service examples

You were born and lived in Belgium for many years. You now live in Roma, Italy. You have become unwell with stomach complaint that appears to be an allergy. Your Italian doctor wants you to undergo several tests but first wants to access patient summary documents from your country of birth (not your Italian medical documents), to examine your medical records. For that, you provide a mandate for the Italian doctor to access your Belgian health records, using the Italian eMandate Registry.

In this case, there are three types of cross-border exchange of information. First, when you create the eMandate using a foreign eMandate Registry. This eMandate Registry will need to obtain identity and powers information related to the Mandator and this could generate cross-border exchange of information. Second, when the Mandatee lands on the page of the Service Provider, in order to identity and authenticate. And third, when the eService Provider checks the eMandate that is stored in the eMandate Registry of another country.

> *You were born in Cyprus and lived there for many years, but you now live in Italy. You would like to register for a pension in Cyprus. To do so, you mandate a friend living there to do the registration process for you. You use the eMandate Registry of Italy.*

Same as previous example.

> *Jack was born in Munich, Germany. At the age of 28 he has moved to Spain where he has lived for the last 30 years. He has been informed that his recently deceased aunt included him in her inheritance will. He is considering setting a mandate with a Spanish attorney, using the Spanish eMandate Registry, so he can proceed and deal with the entire administrative part of the inheritance.*

Same as previous example.

Private Service examples

> *You are German, live in Germany and work in Luxembourg. You mandate a telecom company from Luxembourg to collect a payment from your German bank account every month for your phone subscription.*

Same as previous example.

> *A company located in Belgium mandates another company located in France using the French eMandate System to authorize the collection of a payment on a regular basis from a Belgian bank account for a Belgian newspaper subscription.*

Same as previous example.

> *A Polish company is paying a master in Germany for its newcomer employees. A German employee provides a mandate using the Polish eMandate System so that the Polish company can fulfill the required documentation in his name.*

Same as previous example.

Cross-border exchange of information between systems

➔ In this scenario, there is a first cross-border exchange of information when you create the eMandate using a foreign eMandate Registry. This eMandate Registry will need to obtain identity and powers information related to the Mandator and this could generate cross-border exchange of information. This is similar to scenarios 1.1 to 1.4 where the Mandator or the Mandatee can be in a different country that the eMandate Registry.

➔ There is a second cross-border exchange of information when the Mandatee lands on the page of the Service Provider, in order to identity and authenticate.

➔ There is a third cross-border exchange of information when the eService Provider checks and validates the eMandate that is stored in the eMandate Registry of another country.

Scenario 1.12 (ABBB)

A Greek Person uses the Greek eMandate Registry to create an eMandate and empower another Greek Person to access online to the system of an Italian Service Provider.
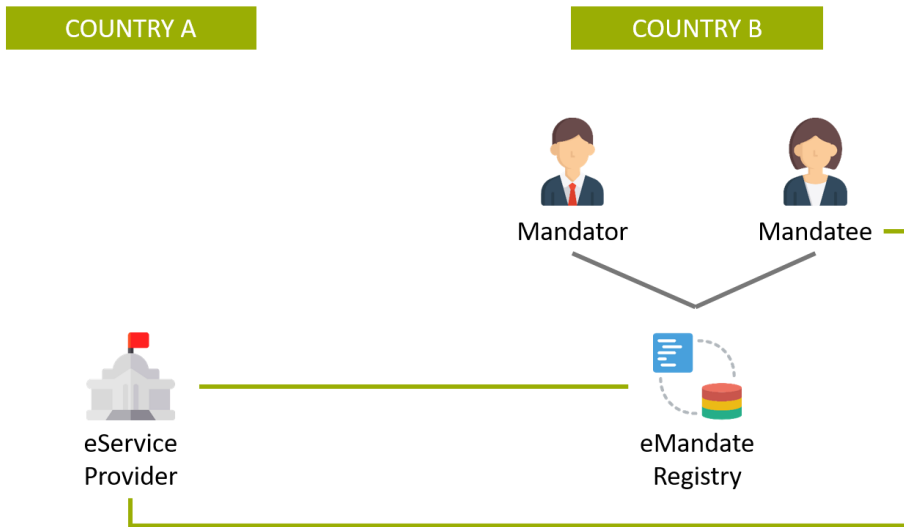
Public Service examples

> *After working in Finland for many years, you are back to Croatia where you were born. You would now like to register for your pension in Finland. You empower a Croatian Company using the Croation eMandate Registry.*

In this case, the cross-border exchange of information happens first when the Greek Mandatee requests access to the eService Provider in Finland, and second when the Finish eService Provider checks and validates the eMandate in the eMandate Registry in Greece.

Private Service examples

> *During your student life, you went in Erasmus to Austria. You are Spanish and are now applying for a job in Spain, and the Spanish company would like to see your academic certificates. Using the Spanish eMandate Registry, you provide a mandate to this company so that they can request the necessary documents in Austria.*

Same as previous example.

> *You were born and lived in France until you moved to Austria where you lived in a rented accommodation. You are now back in Paris, France. You have been corresponding with your former landlord about damages he alleges you caused to the flat you used to live in Austria. He is now suing you for the damage. Using the French eMandate System, you empower a French law firm to represent you in Austria.*

Same as previous example.

> *An Italian company desires to bid for an important government contract that would make the business grow, but it is unsure it has the needed funding to fulfil the contract. Thereby the company is negotiating a loan with a local bank in Belgium. The Company and its CEO are Italian. The Representation Power is located in Italy, and the evidences for the delegation of this power too.*

In this case, the empowerment is a "representation power" that can be materialized in evidences that are not necessary eMandates.

Cross-border exchange of information between systems

→ In this scenario the first cross-border exchange of information happens when the Mandatee requests access to the eService Provider, since the Mandatee must provide identity data that is located in a different MS.

→ The second cross-border exchange happens when the eService Provider checks and validates the eMandate that is stored in an eMandate Registry from another country.

→ This scenario is a very realistic one.

Conclusions on Use Case 1 cross-border scenarios

Those scenarios showed us that there are a maximum of three types of cross-border exchange of information:

- First, when the Mandator creates the eMandate, in the case where the Mandator and/or the Mandatee are from a different country than the one where the eMandate Registry is located (first four scenarios). The information needed relates principally to identity documents and powers. This situation is very theoretical.

- Second, when the Mandatee accesses the eService Provider System, in the case where the Mandatee is from a different country than the country where the eService Provider System is located. The information needed relates principally to identity documents.

- Third, when the eService Provider System asks for and obtains the Mandatee's eMandate and checks it validity, in the case where the eMandate is stored in an eMandate Registry that is in a different country than the one where the eService Provider System is located.

From those three types of cross-border scenarios, only the third is relevant for the scope of this project. For the other two, the information related to the eAuthorisation can be obtained based on the identification of the Natural Persons and do not imply the exchange of eMandates cross-border.

Remarks

- The scenarios clarified the fact that the Mandator or the Mandatee can be nationals from MS A, Resident in MS B, Employees in MS C, and even Tourists simply traveling in MS D. In most of the cases, what matters is their Nationality, although the fact of being Resident or Employee in another MS can entail having a Resident or Employee local data that can be relevant enough to make cross-border exchange of information unnecessary.

- Some scenarios are based on the hypothesis that the Mandator uses an eMandate Registry from another MS. To this date, this situation is a "real-life" situation only if the Mandator is or has been a Resident in the eMandate Registry country and therefore can use it with local identity data. In most of the cases, the Mandator would use an eMandate Registry from his/her own country. These scenarios could also describe a situation, that doesn't exist as for now, where there would be a pan-European eMandate Registry. But for data protection issues, these scenarios are very unlikely to exist.