

UNCITRAL Colloquium

Paperless trade

21 January 2026 Wien

On eIDAS II and business wallets

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Wallet Forum ITU

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Companies Registration

Office

The wallets are the foundational element of a unified and secure European Digital Public Infrastructure.

The key functionalities of the wallets play a central role in providing the required elements of a European DPI:

Identification and authentication



Person Identification Data for natural and legal persons

Verification and authentication of identities

Exchanging data



Securely sharing personal data and attributes

(Qualified) electronic signatures and seals

Facilitating secure payments



Adding payment instruments to the wallets

Performing strong customer authentication

EU Digital Identity framework

Regulation adopted May 2024. Most parts in applies by December 2026

Architecture Reference Framework (ARF) specifies technical implementation requirements to ensure interoperability. Published on GitHub and open for discussions and feedback

 **eIDAS II Regulation**

Legislative text to ensure interoperability and common interpretation

 **Implementing Acts**

 **eIDAS Toolbox (ARF)**

 **Wallet Reference Implementation**

 **Large Scale Pilots**

Open-source code libraries and reference applications which implements the ARF specifications and can be used by Member States and others to build own wallets

Public / private consortiums testing the EU DI wallet for a variety of everyday use cases. Results used to inform the technical specifications (ARF) of the EU DI wallets and to facilitate learnings



Proposal for a regulation on the business wallet

Proposed November 2025

Builds on eIDAS II

Generally not a mobile app

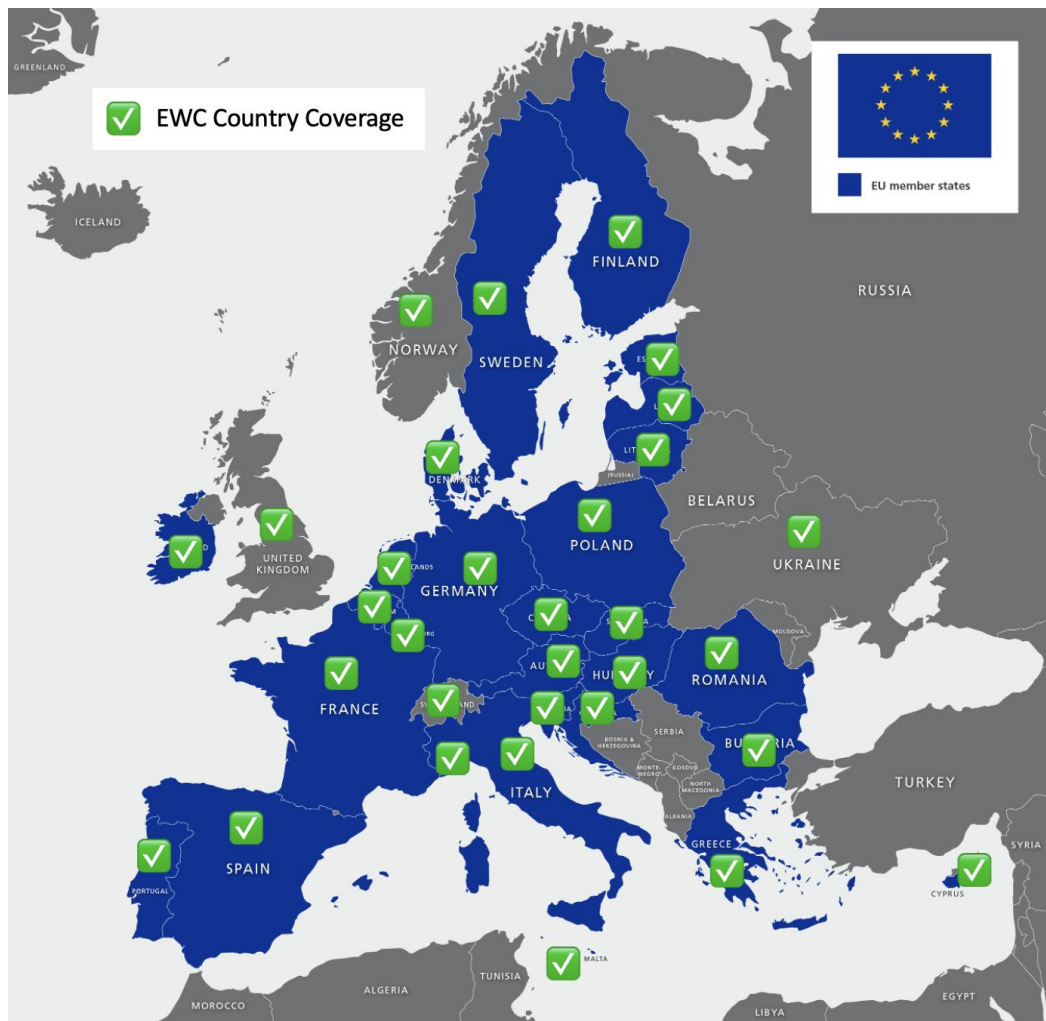
Public authorities must use it when economic operators need to report

Providers of BW must be in the EU

BW can be issued to economic operators outside the EU



Overview of EWC



Use cases in Travel, Payments and Organizational/legal person digital identity

MS-driven but Public-Private to its core

EWC is a cooperation of 88 participating organisations

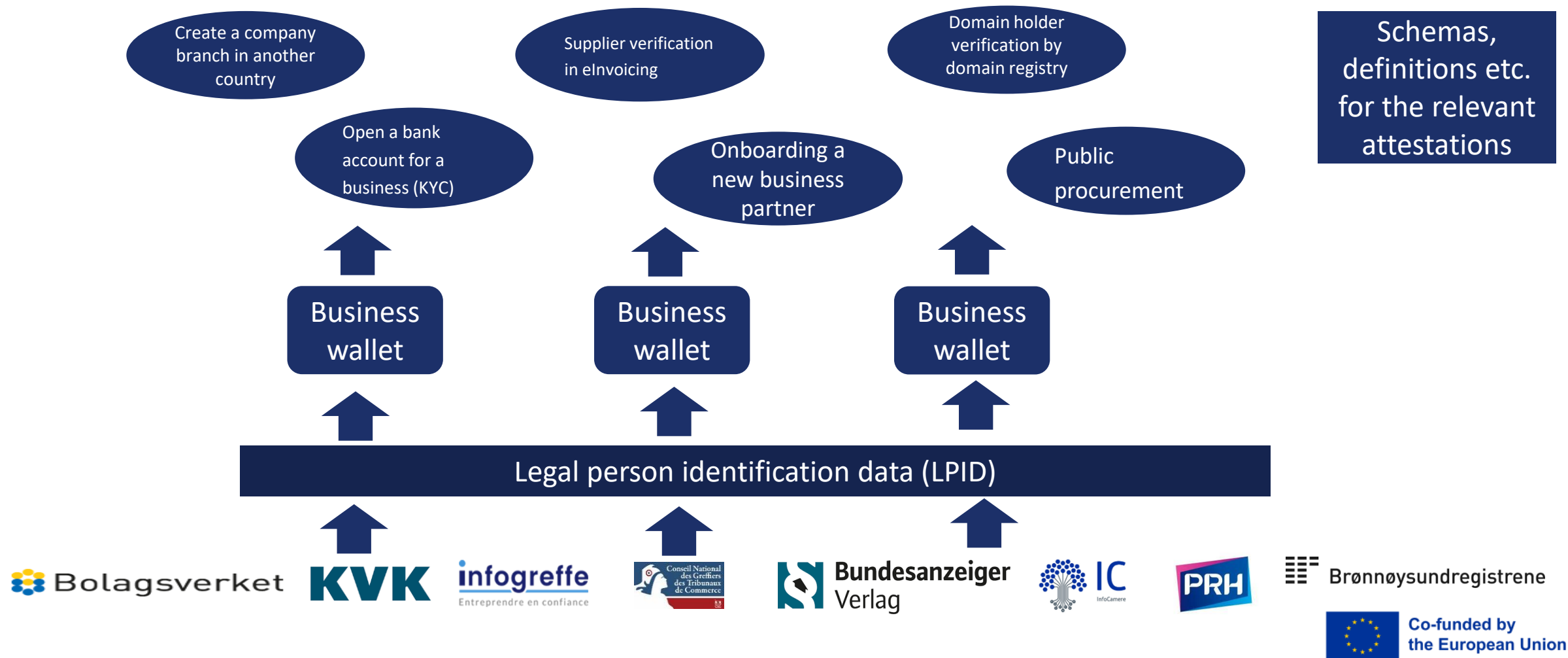
Mainly focusing on remote use of the wallet

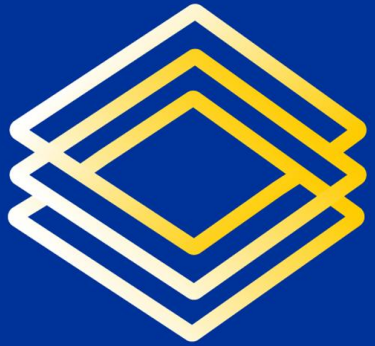
2023 - 2025

88 Beneficiaries and Associated Partners



Legal person wallets = now business wallets





WE BUILD
CONSORTIUM



Co-funded by
the European Union



Participating organisations

= Business Registers

29 countries

Inside EEA

KVK **Peppol** **Trust Agency** **its me** **mastercard**

ANOGO **Bell** **entersek** **Digitidentity** **kiwa** **FORKBOB** **ISHARE** **kpn** **CRENCO** **portbase** **Reconi** **sphereon** **SURF** **Betaalvereniging Nederland**

Compliancy **Gemeente Rotterdam** **Astrolads** **Ledger** **Rabobank** **RDE** **schluss** **Stichting Connect** **THALES** **unifiedpost**

Peppol **Trust Agency** **its me** **mastercard**

ILVO **FRAGOMEN**

DATEV **COMMERZBANK** **Deutsche Rentenversicherung Bund** **GLEIF** **Bundesanzeiger Verlag** **T-Systems** **SPHERITY** **BOSCH** **Finanzgruppe Deutscher Sparkassen- und Giroverband** **Bundesministerium für Digitales und Staatsmodernisierung** **ISSI**

ID union **GOVERNIKUS** **Deutsche Telekom** **DAKOSY** **NIMBUS** **SIEMENS** **Universität Münster** **Deutsche Bank** **NPX** **d-trust**

Digdir **Signicat** **DNB** **Skatteforvaltning**

Brennøysundregistrene **SpareBank** **bank asept**

ABI Lab **ANNC** **IC** **INTESA** **SANPAOLO** **IPZS** **D** **peppol**

PROVINCIA AUTONOMA DI TRENTO **COMUNISTRO MARIO VESILIER** **Banca Sella** **INFOCERT** **IO INTESI GROUP** **APARTAMENTO DE INNOVACIONES DIGITALES** **Trentino Digitale**

Banking & Payments Federation Ireland **Google**

CRYPTOMATHIC

evrotrust

Atos **Registradores de España** **Ejje** **DIGITELTS** **CONSEJO GENERAL DEL NOTARIADO** **SIGPA** **Validated ID** **ee**

CaixaBank **b2brouter** **ALGECIRAS** **CERTICAR** **Gataca** **Redsys** **izertis** **VeriDas**

COMPELLIO **amazon**

ama **Youverse**

idomsoft **E-GROUP**

orange **Business Services** **WORLDLINE** **hopae** **LAPOSTE** **LA BANQUE POSTALE** **IN** **infogreffe** **fime** **MINISTRE DE L'ECONOMIE, DES AFFAIRES FINANCIERES ET DE LA SOUVERAINETE INDUSTRIELLE ET NUMERIQUE**

juhlhet & steruen **INSA** **GEOPOST** **onepoint** **IDnow** **Flowie** **DOCAPOSTE**

Bank iD **ARICOMA**

MBR **mdia**

BANCA BT TRANSILVANIA **certSIGN**

Bolagsverket **BankID** **3IGG** **IDKOLLEN** **iGrantio** **Integrigo** **KIVRA**

tink **yubico** **Skatteverket** **Vetenskapsrådet** **PTS** **SIROS FOUNDATION** **LIU**

SEB

REPUBLIC OF ESTONIA **DIGILOGISTIKA KESKUS**

REPUBLIC OF SLOVENIA **SETCE**

SAMSUNG **Autopay** **IDentonic** **IDENT**

Ministerstwo Rozwoju i Technologii **Authologic**

FAST FERRIES **UNIVERSITY OF THE AEGEAN** **Netsmart** **UNIVERSITY OF PIRAEUS RESEARCH CENTER**

NATIONAL BANK OF GREECE **GU net** **ADACOM** **grnet** **HELLENIC REPUBLIC**

Outside EEA

SBB CFF FFS **SwissSign** **Netcetera**

IDDEEA

VERO SKATT **PRH** **Findynet** **Statistics Finland**

RECEIPT HERO **State Treasury** **Strgl** **CAAS NORDIC**

XR **Raiffeisen Bank International** **Procivis** **Federal Chancellery**

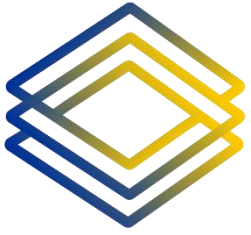
DANUBE TECHCOMB

NETFLIX

VISA **RAIDIAM**

eGov Agency





Overall

- Consortium led by Public Entities (Chamber of Commerce NL, Ministry of Economic Affairs NL, The Swedish Companies Registration Office SE)
- Starting date: 1 September 2025, duration 24 months
- Budget € 26,7 mln
- Leveraging many other initiatives in digitisation in the EU such as eInvoicing, eProcurement, Digital product Passports, tax documents and data spaces
- Some use cases will make use of EUDI Wallets, some of them European Business wallets, some a combination of these two



We Build use cases

Wallets for Business (Business Transactions)

Know your Supplier /
Know your Business

Create Company Branch

Foreign Tax Declaration

Company representative acting on
behalf of Company

Issue Micro-credentials

Business Access to OOTS

Wallets for Business (Supply Chain)

Authentication and Access for
Transport (Ports)

Trusted Data Sharing for Data
Spaces

eInvoicing

Wallets for Payments

Corporate Banking

Business Payments

Consumer Banking

Consumer Payments

Expect to see more pilots with non-EU countries

Pilot with Singapore – Creating a company branch



Business
register



Wallet



Wallet



Business
register

- Mutual authentication
- Natural person wallet, business wallet
- Sharing of attestations such as EU Company certificate
- Proof of representation

Take aways

- Much work on digital wallets have been focused on a natural person and mobile apps. The business wallet changes that.
- eIDAS II + business wallet creates an infrastructural layer for identifying legal persons and smoothens processes to share data (digital documents).
- Very big interest for the business wallets
- A possible foundation for global trade