

# The state of digital identity in the Nordics 2021



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# Introduction

**The Nordic countries represent one of the most advanced markets when it comes to the adoption of digital identities in day-to-day life.**

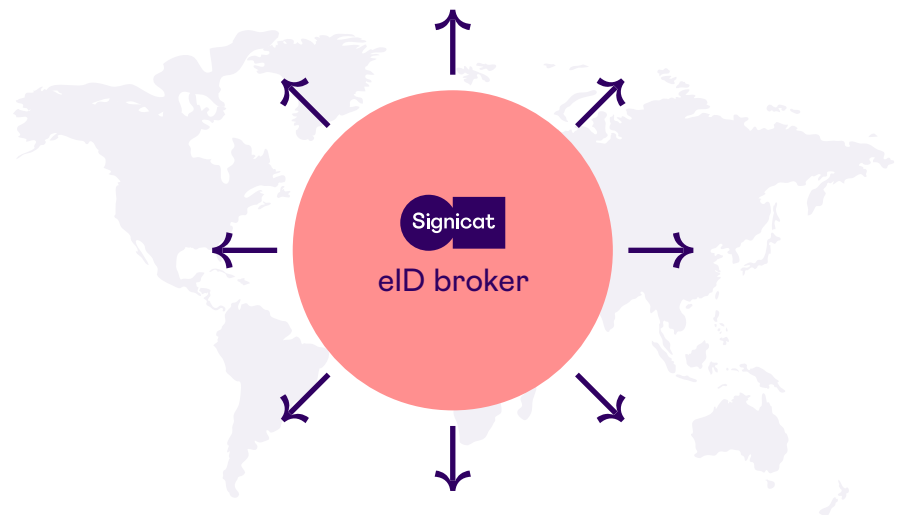
Citizens in these countries are able to conduct day-to-day activities like checking their account balance, do their taxes and book a medical consultation through simple interfaces that are as common as taking the bus. At the same time, the widespread use of digital identity in combination with digital signature solutions allow for efficient and secure handling of high-value transactions like signing a deed for a house, taking out a mortgage, signing a last will and testament or founding a company to name but a few use cases.

While designed to serve the same overarching use-cases, each country has adopted different technical implementations and different governance models when it comes to digital or electronic identity (eID) solutions. Some eIDs are issued by banks, others by governments or even telcos. As solutions are national, the different eID solutions do not currently enable cross-border recognition of national eID schemes, in the case where someone wants to access online services in another country. Providing services across the Nordics (or beyond) will hence require multiple integrations across the different countries or an integration to an eID broker who can facilitate and maintain the integrations to the different solutions.

This report will provide an up-to-date overview of the state of the identity solutions in Finland, Norway, Denmark and Sweden, and assist organisations that need to comply with identification regulations and ensure secure, seamless customer experiences in identifying the right eID setup for their individual needs.

Signicat is one of the leading trust service providers in Europe, and offers one common interface to all Nordic eIDs, in addition to a large number of other eIDs in Europe. This makes it simple for multinational organisations to digitally reach people in multiple countries. This report is catered to companies primarily in regulated industries all around the globe and not limited to the Nordic region. The report provides insight also to other actors such as government agencies.

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**Working as an eID broker, Signicat makes sure that customers only need one supplier to support different eID schemes within or across countries making expansion a seamless experience for Signicat's customers.**

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The eID success story in the Nordic region was possible due to four main factors. First, the strong digitisation agendas from the governments. Second, all citizens have unique national identification numbers and third, the cooperation between the financial sectors and the public authorities catalysing the adoption and use. Finally, there is a high level of trust in the Nordics, between people and between people and authorities.

The Nordic countries have over the past twenty years successfully established eID schemes recognised by both national authorities and private sector service providers. In all the Nordic countries, banks have played a core role in establishing the eID solutions. The banks were the only players outside of government who had already enrolled the majority of their country's citizens in digital solutions by creating online banking. From the initial development starting in the late 1990s, the Nordic eID solutions have evolved into a position as core society infrastructures. The eIDs enable secure and trusted access to digital solutions for the entire economies<sup>1</sup>.

## eID transaction data<sup>2</sup>

Country	Population	Users of eID	Active users	Uses per year	Yearly uses per user
Finland	5,552,000	4,600K	99%	150,000K	133
Norway <sup>3</sup>	5,481,000	4,200K	93%	900,000K	214
Denmark <sup>4</sup>	5,821,000	4,800K	98%	820,000K	171
Sweden <sup>5</sup>	10,118,000	8,000K	95%	5,100,000K	638

1. [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv:OJ.L\\_.2014.257.01.0073.01.ENG](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv:OJ.L_.2014.257.01.0073.01.ENG)

2. [indexmundi.com](http://indexmundi.com)

3. <https://www.nets.eu/solutions/digitisation-services/identification/Pages/BankID-Norway.aspx>

4. [https://digst.dk/media/24563/nemid\\_statistik\\_ekstern\\_rapport\\_juni\\_2021.pdf](https://digst.dk/media/24563/nemid_statistik_ekstern_rapport_juni_2021.pdf)

5. <https://www.bankid.com/assets/bankid/stats/2021/statistik-2021-08.pdf>

From 2017, the EU regulation on electronic identification and trust services for electronic transactions in the internal market (the eIDAS regulation) has provided common rules for all EU Member States, including the non-EU-member Norway through the EEA agreement.

While eIDAS establishes common rules for (qualified) trust services in the EU internal market, eID remains a national competence, where eIDAS only regulates cross-border eID for public services. While eIDAS has had some impact on the eID solutions in the Nordics, the solutions have mainly remained as they were before eIDAS came into play.



# Finland

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→ **Bank eIDs**

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→ **Mobile ID**

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→ **FINeID**

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Finland's eID landscape is highly regulated. The last version of the national eID legislation entered into force late 2019 to form the Finnish Trust Network<sup>6</sup> or Luottamusverkosto in Finnish. eID issuers as well as brokers can only operate subject to compliance audits Finnish Bank eIDs (FTN) and approval by the national supervisory authority, TRAFICOM. Service providers cannot integrate directly to the eID issuers but must integrate through a broker. The broker provides a single interface covering all the eIDs and a one-stop-shopping contract relieving the service providers of the need for direct interaction with the eID issuers. Buy this setup, a system with multiple different eIDs can work smoothly.

The Finnish eID assurance levels are aligned with the levels defined by eIDAS with emphasis on the "substantial" level that is termed "strong electronic identification" in FTN.

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## Bank eIDs

The eID co-operation between Finnish banks started in the mid-1990s with the TUPAS specifications, which in 2019 was replaced by FTN<sup>7</sup>. Today, 10 different Finnish banks issue eIDs that are approved for FTN. A Finnish resident will receive an eID from their bank(s). The eIDs are different in both user experience and technology but FTN requires that a standard interface is offered that brokers can integrate. All bank eIDs are at level "substantial" and can be used for authentication.

## Mobile ID

In addition to the eIDs that Finnish citizens receive from their bank, Mobile ID, *Mobiilivarmenne* in Finnish, is also an eID available in FTN. Mobile ID is offered by the three mobile operators DNA, Elisa, and Telia in co-operation. Mobile ID has been the fastest growing eID in recent years and is now third among the most used eIDs in Finland.

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## FINeID

FINeID was launched in 1999<sup>8</sup> and is issued by the Digital and Population Data Services Agency (*Digi- ja väestötietovirasto* or short *DVV*). DVV is in charge of the Population Information System that comprises public registers (such as the population register), the *Suomi.fi* services (see below), and public services for lifecycle events. FINeID uses smart card technology using the national ID card or health care professional cards as carriers.

FINeID is the only Finnish eID at level “high” and includes QES<sup>9</sup> according to eIDAS. It is voluntary to obtain a national ID card in Finland, and as a personal eID, FINeID has a minimal fraction of the eID transactions in society. Its use in the health care sector is more widespread.

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## Suomi.fi

Although not part of FTN, the *Suomi.fi* e-identification service performs the same tasks as an FTN broker integrating the eIDs from all the banks, the mobile operators, and FINeID. *Suomi.fi* is only available to service providers in the public sector.



It is integrated with the population register and can return a wide selection of identity attributes. The e-identification service is one part of a service portfolio launched and managed by DVV, including also e.g. mandates, lookups in the Finnish population register, and a registered electronic delivery service.

## Challenges and benefits for service providers

Service providers have easy access to Finnish eIDs by integration to a licensed broker. Technically, the service provider will redirect the user to the broker, who will show a menu of the available eIDs (bank eIDs and Mobile ID). The user will select the eID to use and authentication will proceed by activating the user interface for this eID. Finland has previously been a bit behind on the use of eIDs compared to the other Nordic countries but has caught up now. Recently, there has been a large uptake in the use of eIDs outside of the bank and government sectors.

There are currently 7 licensed FTN brokers in the Finnish market. Signicat is one of the major providers of broker services.

In 2020, Finland experienced a big data breach where 60,000 patient records were lost from a psychotherapeutic centre. This has raised awareness of information security and privacy and the practice of using the national identification number as user identity. Currently, FTN authentication always returns the national identity number of the person.

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88%



**A recent report done by the Finnish Transport and Communications Agency, Traficom, which supervises FTN, found that 88% of consumers prefer logging into a service provider using the strong eID if possible because they find it safe and user-friendly.**

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FTN is based on mandatory standards between the eID providers and the brokers. While this facilitates integration, the provided functionality and some prohibitions can also be seen as too low in flexibility. One example is the ubiquitous use of the national identity number as mentioned above. On the other hand, a possibility to convey more user attributes between the eID and the service provider would in many cases be useful. As another example, Signicat is experiencing a high demand for single sign-on solutions across different service providers, but this feature is currently not allowed.

In FTN there is no possibility of displaying a message to the end user informing them of which specific service they are logging into. This can potentially increase the risk of fraud as the user could be tricked into using their eID to log into a website created by hackers believing it is their bank's website.

While the setup with licensed brokers imposes a consistent security level from eID provider through broker to the service provider, the setup creates problems for cross-border use of Finnish eIDs. Even a broker without business in Finland must go through audit and be supervised in Finland to provide access to Finnish eIDs. Meaning a broker in for example the Danish market cannot easily provide access to Finnish eIDs to its Danish customers.

The benefits of the broker model for the service providers can be summed up as follows:

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- ➔ **Only one contract between the service provider and the broker is needed.**
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- ➔ **Only one technical interface between the service provider and the broker streamlines the technical integration and reduces maintenance complexity.**
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- ➔ **The broker will be responsible for implementing any technical changes required by an eID issuer. Adding a new eID issuer is straightforward and requires no changes at the service providers.**
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## The future of Finnish eIDs

The Finnish government plans a new eID solution based on an app that will at least partly replace the current FINeID. This may go live in 2022.

The idea is a wallet-type solution that should be aligned with the upcoming European Digital Identity Wallet. The plan is to issue the new eID to Finnish citizens as well as foreigners living in Finland. A wallet will allow the user to manage their personal information for use of both domestic and cross-border electronic public services.

A new version of Mobile ID will be launched in 2022. This is also an app-based solution, replacing the current version that is based on use of the SIM card in the phone. Partly, the new Mobile ID is a pushback from the mobile operators towards the government's plan.

The eIDAS regulation prescribes a system for "notification" of eIDs that a Member State approves for cross-border use for government services. The proposal for revision of eIDAS simplifies the procedure, but it is still resource demanding. For this reason, the Finnish government has hesitated to notify the FTN-approved eIDs. A possible approach is that only the new app-based solution from the government will be notified.

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## Signicat in Finland

Signicat opened an office in Finland in 2013 and has provided identity services in the Finnish market since then. Today, Signicat is the leading licensed FTN broker covering all the bank eIDs and Mobile ID, but not FINeID. Signicat has an integration to Suomi.fi that can be used by public sector customers.

Since signing is not provided by the Finnish eIDs (except FINeID), an important offering from Signicat is signing as a value-added service to these eIDs.

Signicat further offers identity proofing and information service lookup services in Finland, including lookups in the population and business registers.



# Norway

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→ BankID

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→ Buypass

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→ ID-porten

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In Norway, BankID is the most adopted eID solution. BankID is owned and governed by the banks. The government has decided to accept BankID for public services.

The other main eID provider in the Norwegian market is Buypass, who has a strong position in some professional sectors like health care, accountants, and auditors. Commfides is a small actor also targeting mainly the professional sector and health care. eIDs from Buypass and Commfides are also accepted by the government.

The acceptance criterion for eIDs is self-declaration of conformance to the Norwegian assurance level requirements with acceptance of supervision by the Norwegian Communications Authority (Nkom). Assurance levels are aligned with the eIDAS levels low, substantial, and high. The Norwegian eID market has a light regulation with self-declaration only for eIDs and no formal regulation of the broker role.

Norway is the only Nordic country relying mainly on eIDs at level high. Strategies made jointly by the government and the eID industry in the early 2000s suggested that eIDs should be at this level to be useful for all purposes. The strategies also suggested using qualified certificates, but to not demand QES. Thus, BankID, Buypass, and Commfides offer signatures that are AES with qualified certificate.

However, most services in Norway can be accessed using eID substantial. Only a few tasks require eID high, e.g. health care services and enrolment to financial services.

## BankID

In 1999, the major Norwegian banks agreed to create a common eID solution. BankID was launched in 2004 and today all Norwegian banks are part of the cooperation. While BankID has several issuers, it appears as one eID to both users and service providers. BankID is used by a large number of service providers in all industries.

Note that BankID only has the name in common with its Swedish counterpart; these are completely separate systems. BankID Mobile, which is based on mobile phone SIM cards, was launched in 2009 with Telenor and is now available on SIM cards for all telcos operating in Norway. Users will get a BankID from their bank and can then use the BankID to obtain a BankID Mobile.

Virtually all adult Norwegians have a BankID, and nearly 3 million (population 5,4 million) have a BankID Mobile. BankID Mobile is strongly favoured by users.

For many years, the issuing banks were the commercial actors for BankID (like in Sweden today). In 2014 BankID Norge AS (now part of Vipps AS) was established to take over the responsibility. Sales is delegated to BankID partners with Signicat as the major actor.

Early 2022, BankID will launch a new, app-based eID, see “The future of Norwegian eID” below.

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## Buypass

Buypass is a well-recognised trust service providers for qualified and other certificates for natural persons, legal persons, and web sites (TLS certificates).

From the start in 2001, Buypass has provided smart-card based solutions. The national lottery of Norway (Norsk Tipping) uses Buypass smart cards for their customers.

All primary healthcare medical practitioners and a large part of hospital practitioners use Buypass cards for signing prescriptions and more. The rest of the hospital practitioners use Commfides' services. Buypass also provides app-based solutions.

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## ID-porten and MinID

ID-porten is the authentication portal, what is elsewhere in this report called a broker, for the Norwegian public sector. Almost all public services use ID-porten and use is mandated for government services.

The eIDs from BankID, Buypass, and Commfides are accepted, as well as the government's own eID called MinID. MinID can only be used by public services through ID-porten. MinID was launched as a quick-fix many years ago after unsuccessful negotiations with the eID providers and is now kept mainly because youngsters, that are not of the age required to obtain a BankID, need it for application to high school education.

## Challenges and benefits for service providers

Unlike Finland and Denmark where regulation requires service providers to use a broker, the Norwegian eID market is unregulated. To provide services to the general public, service providers covering Norway needs to integrate BankID and BankID Mobile selecting a BankID partner to buy from. This covers both authentication and signing. An issue is that transaction fees are a lot higher than for eIDs in the other Nordic countries.

BankID fraud is rare, but the ubiquitous use of BankID makes the cases serious. Several cases are reported where a BankID is misused by a spouse or relative. Over years, court rulings decided that the victim is responsible for covering the service provider's losses "since the victim obviously must have acted carelessly" when someone else obtained access to the BankID. Public debate caused a turn in the legal interpretation of these cases, raising the bar on evidence of negligence for the victim to be held responsible.

The revised Financial Contracts Act<sup>10</sup> that is about to enter into force settles this principle in written law. The law limits the responsibility of the BankID holder in cases of fraud unless the bank can provide additional evidence that the person using the BankID was the correct person. This will strengthen consumer protection but implies a higher risk for financial services providers.

The fact that Norway requires eID level high for some purposes causes challenges to cross-Nordic services. A Norwegian financial services provider cannot enrol customers from other Nordic countries because the eIDs used in these countries are at level substantial only.



## The future of Norwegian eIDs

An important organisational change will happen early 2022 when BankID will be separated into a separate legal entity with Vipps AS continuing as a payment service provider.

The current app-solution from BankID is a one-time-password app that substitutes other OTP mechanisms. This app is used by a number of small banks and Norway's largest bank, DNB, has announced support for the app. The next version of the BankID app will change the game. Early 2022, BankID will release what is in practice a new eID in the app. This eID will be at level substantial. The goal is that all Norwegian banks will deploy the app with the new eID. The new eID may over time be used for a vast majority of transactions. Step-up to the "old" BankID will be in the app requiring the user to enter an additional password, using the OTP functionality in the app. Step-up is needed for applications that require eID high, and for signing.

It is assumed that the app-based BankID will replace the existing BankID Mobile that likely will be phased out over time.

The Norwegian Digitalisation Agency has discussed replacement of the existing MinID by an app-based solution. In light of the proposed eIDAS revision and the EU Digital Identity Wallet, they will likely investigate wallet-type solutions in this process.

Late 2020, Norway launched a national identity card. While an eID (apart from the eMRTD digital travel document) on the card had been planned, the launch was eventually without eID. The topic of eID on the card is still subject to discussions.

## Signicat in Norway

Signicat was founded in Trondheim, Norway, in 2006 to commercialise solutions based on BankID. Today, Signicat is by far the largest and most important BankID partner covering also the other eID actors in the Norwegian market and fostering close co-operation with Buypass in relevant areas. Signicat is a frontrunner on new development, such as support for the changes in BankID.

Signicat provides the complete service portfolio to customers in the original home market. A strength of Signicat's offering is providing signing with eIDs that do not have this as a built-in function; this will also apply to the new app-based BankID.



# Denmark

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→ **NemID**

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→ **MitID**

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Digitisation has been a high priority in Denmark since the late 1990s, and in 2001, the government launched the first official digital strategy. The national Danish digitisation strategies have been updated on a regular basis since, and in 2016, Denmark got its fifth strategy, which still applies to this day. Within mid-2022 Denmark will have completed the transition from the old NemID solution to the new MitID. With the introduction of MitID, eID regulation was also changed. The broker role was introduced with requirements for third-party audit an supervision as in Finland, and service providers are obliged to connect to a licensed broker and not directly to MitID. As in Finland and Norway, the government has their own broker, named NemLog-in.

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## NemID

Danish eID solution, NemID, was launched in 2010 and became a frontrunner in the field. As reliable as NemID is eleven years after, the digital environment has changed, and new challenges and needs have emerged. Furthermore, The EU Commission requires all offerings such as NemID which have existed for more than ten years to be put back into competition.

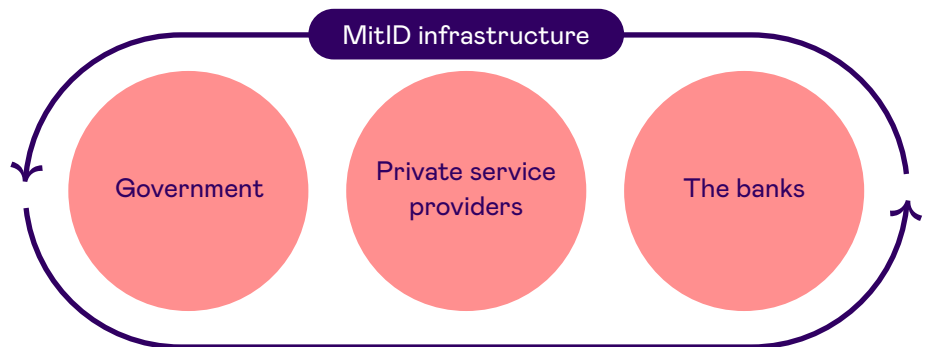
NemID was originally owned by Nets but its infrastructure was acquired by The Danish Agency for Digitization and the Danish banks as a joint ownership to be developed further. A major update and modernisation of the ID solution have been necessary to ensure a secure, user friendly and scalable eID eco system and digital identity infrastructure.

## MitID

As a result of the modernization requirement, Denmark has transitioned from NemID to MitID during the autumn of 2021. Many NemID users have had to re-register by either passport or driving license via liveness detection on an online service.

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**Unlike NemID, the MitID infrastructure consists of one concise system combining government, private service providers and the banks providing greater flexibility for the users.**



## Challenges and benefits for service providers

As the MitID solution is more flexible, it is also customisable and suppliers can build individualised eID solutions for companies to fit specific requirements such as user experience (UX), security levels, collection of risk data, brand support, internationalisation and strategic leveraging.

Kantar/Gallup has performed a survey (commissioned by Signicat, March 2020) finding that even though 72% of Danish companies within the financial sector are aware of the transition from NemID to MitID, only 27% know that they are obliged to choose a broker<sup>11</sup>.

Besides the hurdle of having to change systems, the advantages MitID brings for the private companies are many. MitID simply has more possibilities for Service Providers, e.g. support for single sign-on for multiple online services, and a more advanced infrastructure to create a seamless user experience.

The log-in process requires entering a user name (bruger id) + the MitID App as second factor, so the two factor is in place. Brokers will have access to a feature showing risk attributes per transaction per user such as geo location, IP address, user agent data etc. enabling the broker to build related risk data services. These services enable risk based authentication telling the system when and where the user is based at the time of log-in and creating a more convenient log-in process.

## The future of Danish eIDs

Following the launch of MitID, only certified MitID brokers are allowed to engage directly with the MitID core system in order to reduce the level of risk the system is exposed to. This means more flexibility in the interaction with the core system and that MitID brokers will be able to customise the MitID-solutions.

Ultimately, the shift makes the eID a strategic asset for the financial services providers and private companies in a way that was not possible before.

## Signicat in Denmark

Signicat opened an office in Denmark in 2011 acting as a provider of NemID and in particular of signing services. Signicat was the first actor to obtain a broker certification for MitID and is today guiding all customers safely through the NemID to MitID transition. Signicat aims at providing advanced and value-added broker services covering all functions offered by MitID.

An important value-added offering is signing since MitID itself does not have built-in signing. At present, AES signature level is offered by Signicat. In cooperation with Norwegian trust service provider Buypass, the goal is to provide QES level signatures with MitID mid-2022.

As in all countries, Signicat offers identity proofing and information service lookup service in Denmark.



# Sweden

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→ **BankID**

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→ **Freja eID**

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→ **SITHS**

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In Sweden, BankID has a de facto monopoly on eID for the mass market. BankID is owned and governed by the banks. Freja eID is a runner-up in the market with an additional focus on the professional market. SITHS is an eID used mainly by healthcare professionals.

There are a few other currently marginal actors in the market. The main telco company, Telia, seems to have more or less abandoned their old, smart card based eID. Svenska Pass AB, a subsidiary of Thales, issues eID on the identity cards from the Swedish Tax Authority but with close to zero use. ZealID has an innovative solution, using remote identity proofing with identity documents to onboard users to their app-based eID.

The Agency for Digital Government, DIGG, oversees the approval for the quality mark “Svensk e-legitimation” (Swedish eID). Approval is against the Swedish assurance level framework that has four levels. Only Svenska Pass AB is approved for the highest level 4. BankID and Freja eID+ are approved at level 3, and Freja eID+ and SITHS are approved for organisational eID at level 3. All the approved eIDs are accepted by public services.

The Swedish assurance levels are not aligned with eIDAS, and in fact Swedish level 3 is close to eIDAS high, but not completely compliant.

The Swedish government does not have a common authentication portal like the three other countries. Instead, Sweden specifies a federated eID infrastructure for government in general and for sectors such as health care and education.

## BankID

BankID was created in 2003 in a joint effort between banks and the government. Originally, the solution was mainly for public services but over time the Swedish banks started using BankID themselves. Today, BankID is used by a large number of service providers in many different industries. Virtually all adult Swedes have a BankID.

BankID only has the name in common with its Norwegian counterpart; however these are completely separate systems. BankID technology has evolved over the years from smart cards and file-based via mobile phone SIM solution to the current situation where the majority of transactions are by the BankID mobile app.

Recommended use of the app for web-based services is that the service displays a QR code that is read by the app. This protects against phishing sites that try to intercept authentication. With dynamic QR code, the code changes every few seconds to ensure that the QR code cannot be copied and used by a rogue service.

The company Financier ID-Teknik BID AB is the infrastructure provider for BankID. Service providers need to enter an agreement either with a reseller, e.g. Signicat, or with one of the five banks that are the commercial actors for BankID.

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## Freja eID

Freja eID is an innovative app-based eID solution. Freja has three levels: Basic is linked only to email etc., Substantial is verified by remote reading of identity document, and Plus (eID+) requires physical presence per Swedish eID level 3. Only Freja eID+ is approved by DIGG.



Freja is one of a few eID solutions in the European market that can be used in several countries. Currently, Freja focuses on Sweden and UK. In addition to personal eID, Freja offers employee eID. Freja is slowly but steadily increasing its market share in Sweden.

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## SITHS

SITHS is an employee eID issued by Inera AB, who is owned by Swedish Association of Local Authorities and Regions. Its main use is in the health care sector. SITHS is smart card based but Inera has recently launched a mobile app version that is initiated from the user's smart card. SITHS is approved by DIGG as employee eID.

## Challenges and benefits for private companies

Today, a majority of Swedish service providers use BankID only but Freja eID+ is gaining popularity. To get BankID, the service provider must enter an agreement either with a reseller, e.g. Signicat, or with one of the issuing banks.

BankID has a lock-in business practice that can be controversial. If a service provider enrolls (initial registration) a user by BankID, then the service provider must continue to use BankID for subsequent authentications. Using BankID to issue new authentication means is not allowed.

BankID is perceived as user friendly and has a good track record in security. Attacks to BankID were experienced where the attacker fooled the user into accepting a rogue authentication request in the app. The QR code solution is designed to cope with these attacks, creating a link between the service and the app.

## The future of Swedish eIDs

A core question is if BankID will be able to keep being the leading player in the market or if challengers, Freja eID but also ZeallID and Svenska Pass AB, will manage to grab a larger share of the market.

Freja eID+ is slowly expanding and Freja has quite some innovative features that both users and service providers like, and is thereby influencing customers' expectations for their eID.

Swedish assurance level 3, which most Swedish eIDs adhere to, is in between the eIDAS levels substantial and high. It has been discussed raising the bar slightly and make level 3 compatible with eIDAS high. This is reflected in the Swedish eIDAS pre-notification of BankID and Freja eID+ for cross-border use, where both the levels substantial and high are mentioned.

As in the other Nordic countries, the concept of the EU Digital Identity Wallet that is lifted from the proposal for revised eIDAS regulation, may change the scene completely in the more distant future.

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## Signicat in Sweden

Signicat opened an office in Sweden in 2008, two years after the company was founded, and has since had a strong presence in Sweden. Signicat covers BankID, Freja, and SITHS for authentication and signing.

Signicat further offers identity proofing and information service lookup services in Sweden, including lookups in the population and business registers.

# In conclusion - the future of eID and identity

**The future of eIDs as well as all online interactions will evolve around trust and security as well as privacy and user friendliness. Internationalisation and cross-border transactions will expand and attempts at online fraud will follow.**

The future holds a great focus on decentralised and self-sovereign identities. In 2021, a proposal for a revised eIDAS regulation (informally known as eIDAS 2.0) was launched<sup>12</sup>. eIDAS 2.0 proposes a “European Digital Identity Wallet” that, in addition to authentication and signing, shall allow trusted transfer of other identity attributes and attestations (e.g. driving license or university degree).

Attributes and attestations shall be released under the user’s sole control, and the system is distributed in that the eID does not hold all information, but rather several information sources are used. The proposal is that all EU Member States shall ensure that their residents have access to a free digital identity wallet. The long-term identity focus is enhanced privacy.

The EU Wallet will happen though the suggested timeline of issuing in about two years may be overly optimistic. The initiative may fail, but it may also be a great success, in which case all the traditional eIDs in the market, like those in the Nordic countries, face an uncertain future. Likely, wallets and traditional “one size fits all” eIDs will co-exist for many years.

We do not really know what the EU Wallet will look like, since specification is work in progress. Also, eIDAS 2.0 is a proposal, and the legal text will likely be changed before

approval. Regardless of what happens, the idea of the EU Wallet has brought decentralised and self-sovereign identity from the shades of the research institutes into the spotlight. Signicat is working towards next generation identity.

Both service providers and users will expect more flexible and privacy-preserving digital flows and seamless user experience across public and private services including financial services. User-controlled sharing and reuse of information will be requested.

Choosing the right eID partner is a big decision that will affect a company's competitiveness and ability to thrive in an evolving cross-border digital economy.

Implementing the most user-friendly eID solutions will give service providers the power to handle identification and strong customer authentication in the most efficient, flexible and inexpensive way – turning a challenge into an opportunity.

Another important aspect is the eID partner's track record in delivering solutions to growing companies, especially if a company's growth comes from cross-border business. Having a partner to support an expansion across various markets will allow the company to focus on the commercial implementation of their strategy.



# About Signicat

Signicat is a pioneering, pan-European digital identity company with an unrivalled track record in the world's most advanced digital identity markets. Its Digital Identity Platform incorporates the most extensive suite of identity verification and authentication systems in the world, all accessible through a single integration point. The platform supports the full identity journey, from recognition and on-boarding, through login and consent, to making business agreements which stand the test of time. Signicat was founded in 2007 and acquired by leading European private equity investor Nordic Capital in 2019. It is headquartered in Trondheim, Norway.

For further information about Signicat, please visit [www.signicat.com](http://www.signicat.com)

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