

The new european digital identity

Pedro Pernas Ramírez, Land Register of Spain.

The European Commission has announced a regulatory proposal for the development of a European framework for digital identity.

The aim of this proposal is to develop a wallet as a way of identifying users on websites, mobile applications, or businesses. They could also be used to prove that a person has certain attributes (such as age) by restricting the information provided to that which is strictly necessary.

In these wallets, users will choose which aspects of their identity, data, and certificates they share with third parties, and track this sharing.

This proposal, although it does not go as far as the development of European digital identity, is a step in the improvement of electronic identification systems. As the Commission points out, the main innovation is that everyone will have the right to have a European Digital Identity Portfolio that will be accepted in all Member States, although it will not become an obligation. Public services will be required to recognise the European Digital Identity, which will help to ensure that it is also used in the private sector.

The European Digital Identity Portfolio could include public documents (national ID card), private documents (e.g. payslips). This is foreseen in the example examined on the Commission's website for obtaining a bank loan. From the registry point of view, the information that could be provided could include the details of the property over which a security interest would be created (land register or register of movable property) and the details of the company representative (commercial register). It should also be borne in mind that the European Digital Identity Portfolio is expected to cover companies. Information from the Register of Companies or the Register of Real Estate Ownership will be central to the companies' digital portfolios.

Bank loan request using European digital identity.

This initiative can be linked to initiatives launched in the private sector. Thus, the Wallet and Health application developed by Apple or the Google Wallet application allow certain data (mainly credit cards) to be made available for use by users without the need to share the original source. It can also be related to e-government initiatives in Spain such as the *Cl@ve Pin* application developed by the Tax Agency.

It is to be expected that these national applications such as *Cl@ve Pin* will be adapted to the new technical requirements by extending their scope to allow age accreditations, storage of additional information, etc.

It should be noted that there are no plans, at least for the time being, for the Commission to provide digital identities. Nor is there any provision for a European identifier for citizens, although, in my opinion, this European identifier will be necessary in the future for the full development of a Single Market and for the advancement of European citizenship.