



# The Road to EIDAS 2.0 Payment Wallets

An example implementation of a European Union Digital Identity Wallet

OIX Workshop  
29th March 2022

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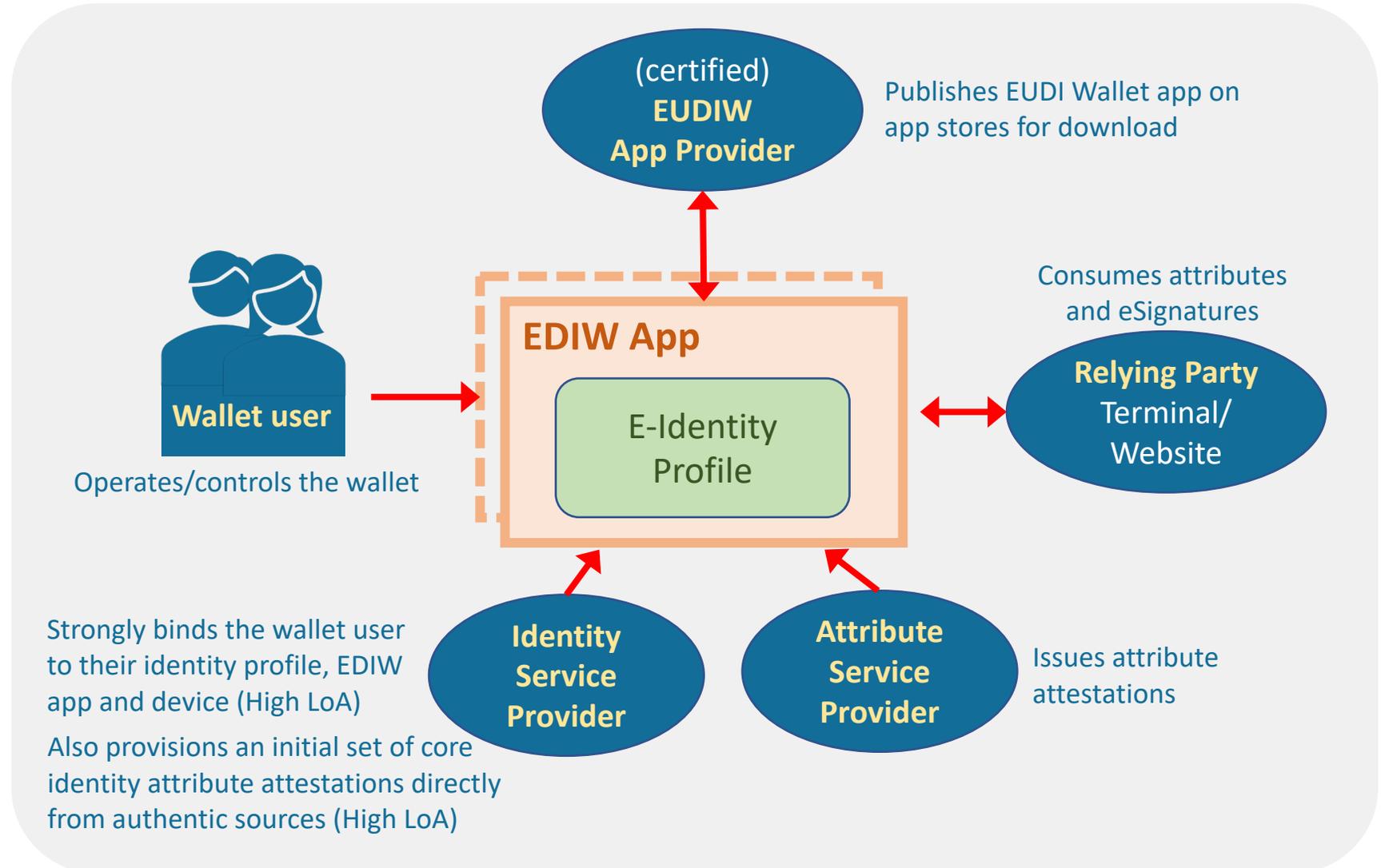
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# EUROPEAN UNION DIGITAL IDENTITY WALLET



## Digital Identity: 5 Main Actors

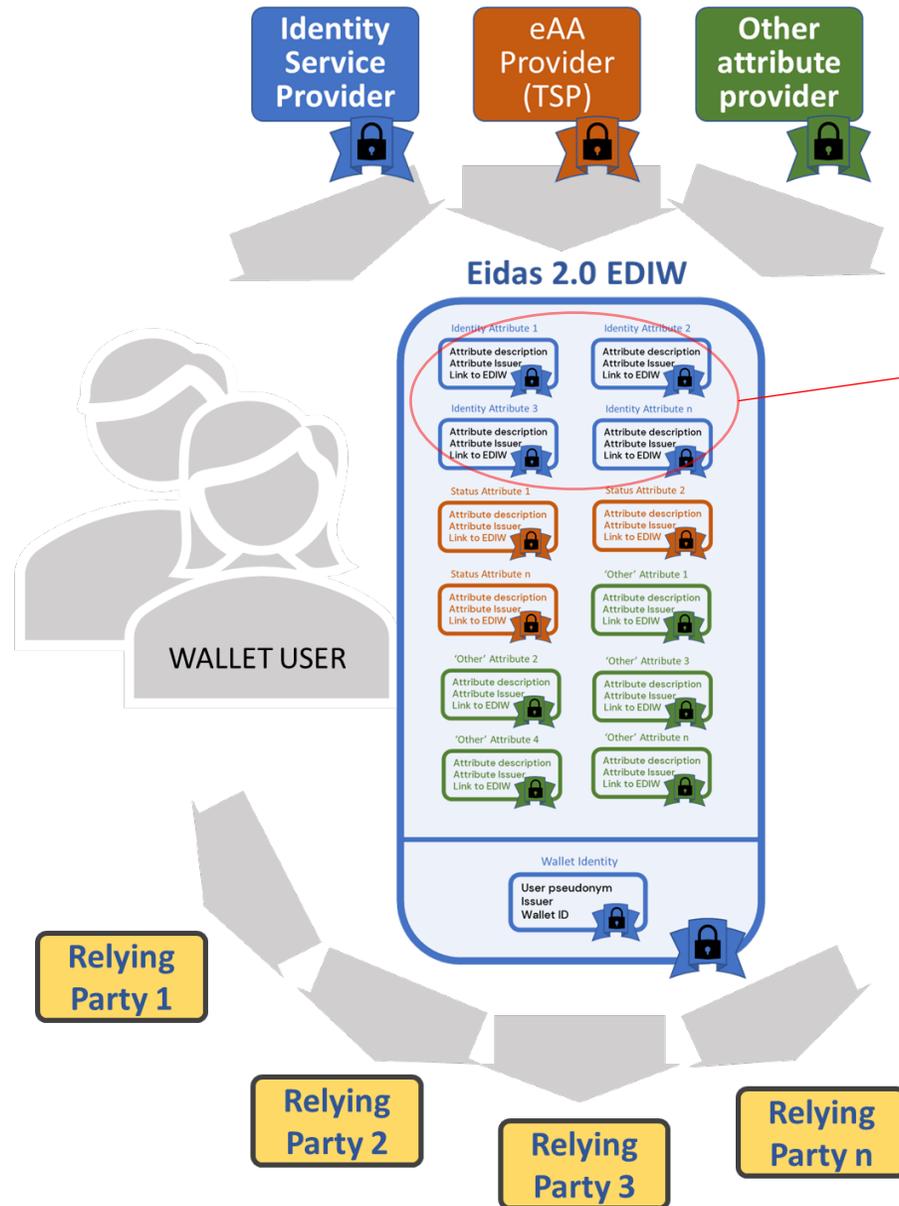
All the actors operate autonomously within the trust framework. No contracts are required!



# To meet CDD, the EUDIW presents a user's Core Identity Attributes

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## CUSTOMER DUE DILIGENCE



Core Identity Attributes	CDD
Forename	required
Surname	required
Date & Place of Birth	required
Nationality	required
Residential Address	required
Occupation	required if available
Tax Identification Number	required if available
Legal Entity information including Identifier (LEI)	required if applicable

### FATF Recommendations 2021

CDD requirements also applies to the following non-financial businesses and professions:-

- Casinos
- Real estate agents
- Dealers in precious metals/stones
- Lawyers, notaries, other independent legal professionals and accountants
- Trust and company service providers



# DEMO 1

[link to demo](#)



## A person remotely opens a new bank account online

1. A person visits the New Bank website to open an account.
2. New Bank displays a list of attributes that are required for it to perform Customer Due Diligence (CDD).
3. The person reviews the Terms & Conditions.
4. Then clicks Confirm.
5. And a QR code is displayed.

**New Bank**  
Open New Account

In cooperation with

Demo Go Back

To open your new account you need to provide the following attributes to enable us to perform KYC.

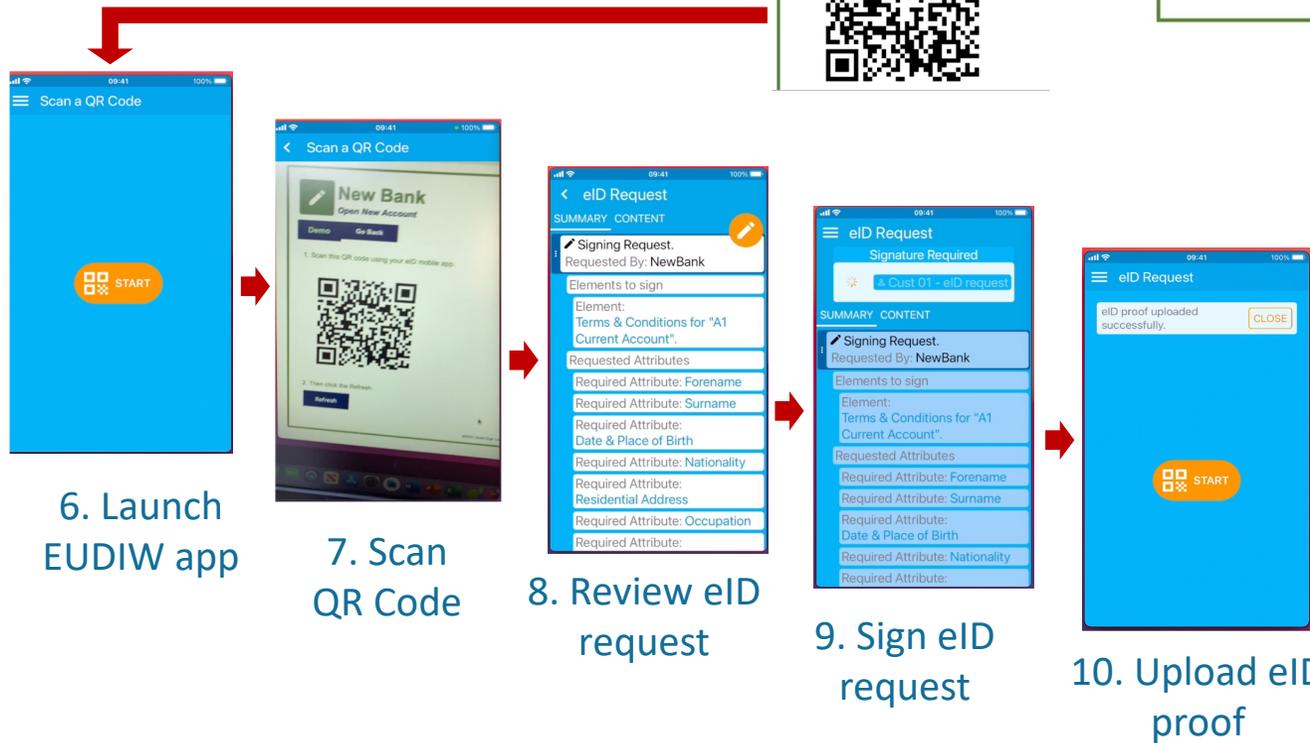
Forename	(required)
Surname	(required)
Date & Place of Birth	(required)
Nationality	(required)
Residential Address	(required)
Occupation	(required if available)
Tax Identification Number	(required if available)
E-Mail Address	(optional)
Cellphone Number	(optional)

Please read the [Terms and Conditions](#) for "A1 Current Account"

I have read the Terms & Conditions and I am happy to share the above attributes.

Confirm

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**New Bank**  
Open New Account

Demo Log Out

Request a copy of your new account contract (signed proof)

Email:  Send

Select an attribute you wish to display

Forename
Surname
Date & Place of Birth
Nationality
Residential Address
Occupation

Select

Thank you. Your new account request is being processed.

<https://qsbttemp.firebaseio.com>

```
{ "surname": "Adams" }
```

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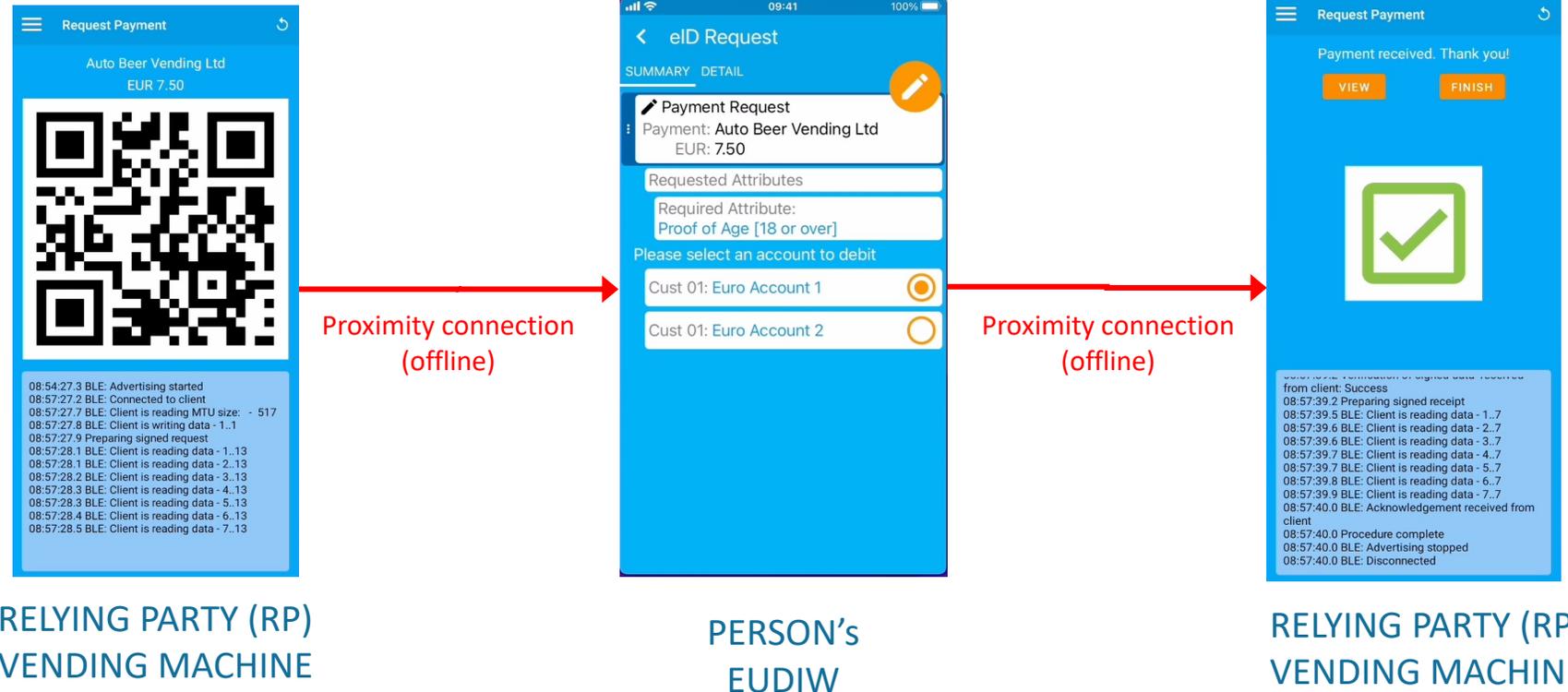
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## DEMO 2

[link to demo](#)



# Offline Payment: Purchase alcohol, providing proof of age



### Why is offline important?

- Not everybody has a data plan on their phone.
- Cannot guarantee network reception always everywhere.
- In mass gathering scenarios, can't assume all phones will have a connection.

### Examples of offline use cases

- Digital Travel Pass
- Digital Health Pass (Covid-19)
- Digital Driving License
- Payments at a POS (Apple Pay works offline)
- CBDC (cash like)

# AML Funds & Crypto Transfer Requirements are challenging for PSPs

The EUDI Wallet provides the solution

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## AML REGULATION

Consider the following two scenarios:

- A person visits a Bureau de Change kiosk to exchange cash (any amount) e.g., from \$ to €.
- Or a person visits a money transfer website (amount > €1,000).

Before the Payment Service Provider can initiate the transaction, they must obtain and verify the attributes listed below.

	Attributes required [For transfer of funds & crypto assets]	Payer PSP must verify	Must be supplied [Within EU]	Must be supplied [Outside of EU]
Payer	Payment Account Number or Unique Transaction Identifier	> €1,000 or Cash	With transfer	With transfer
Payer	Name	> €1,000 or Cash	On request	With transfer
Payer	Legal Entity Identifier (if applicable)	> €1,000 or Cash	On request	With transfer
Payer	Address	> €1,000 or Cash	> €1,000 On request	> €1,000
Payer	Official Person Document Number	> €1,000 or Cash	> €1,000 On request	> €1,000
Payer	Customer Identification Number or Date and Place of Birth	> €1,000 or Cash	> €1,000 On request	> €1,000
Payee	Payment Account Number or Unique Transaction Identifier		With transfer	With transfer
Payee	Name		On request	With transfer
Payee	Legal Entity Identifier (if applicable)		On request	With transfer

Especially beneficial for customers who visits a kiosk or website once, never to return!

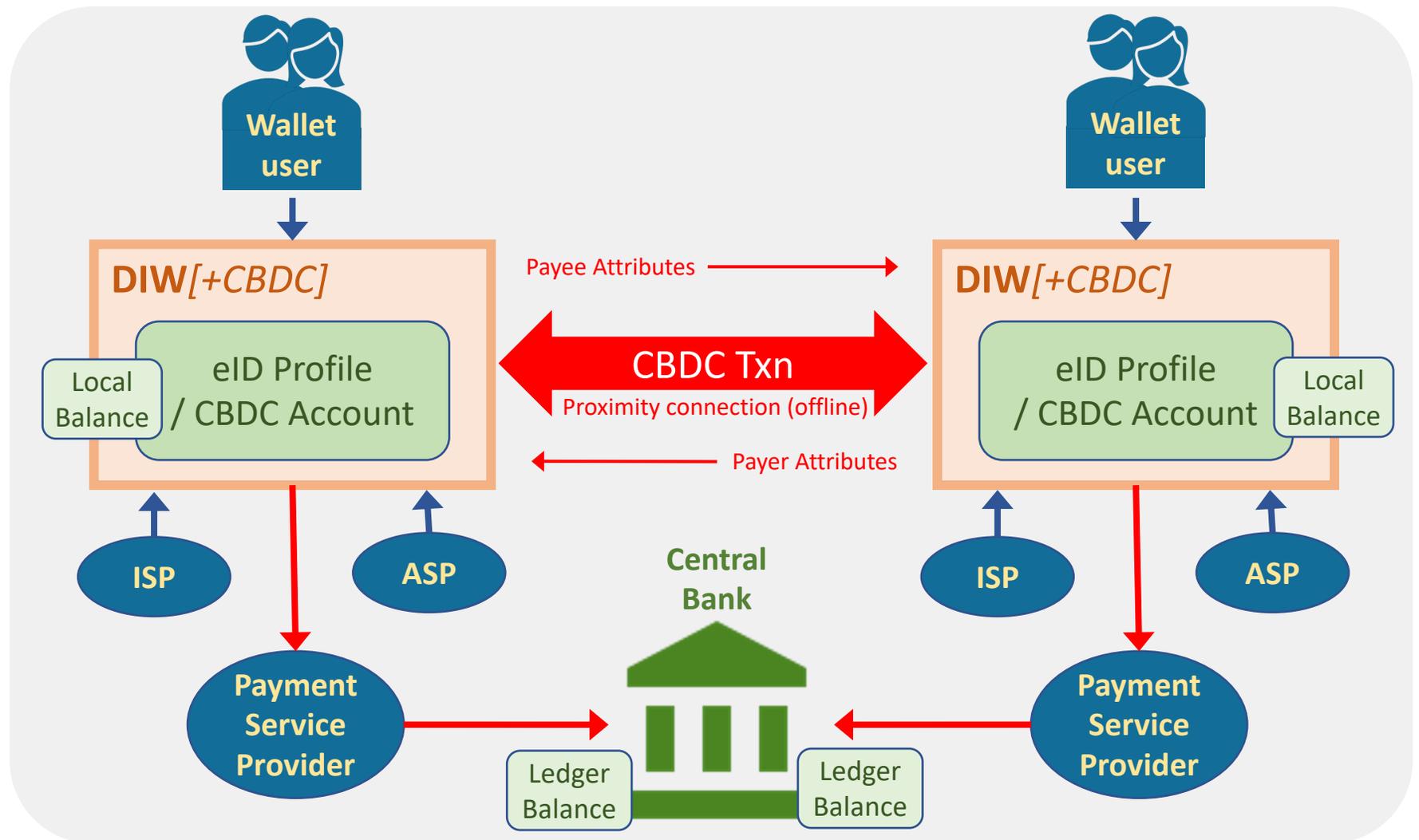


# Digital Identity is fundamental for Central Bank Digital Currencies.

A CBDC wallet can be viewed as an enhanced Digital Identity Wallet (DIW).

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## A COMBINED WALLET



Attribute exchange (verifiable offline) can help 'cash like' CBDC transactions meet AML requirements. Whilst maintaining user privacy.