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# Navigating uncertainty

Towards the new ecosystem for digital identity in Norway and the EU

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What is Stø and BankID?



Development of the wallet.



Concerns about EUDI wallet.





## BankID

- eID LoA High since 2004 & QTSP for QES, TS
- 95 % adoption rate
- Used 211 times a year per user on average
- > 1 billion transactions a year in total



## BankAxept

- National payment scheme since 1990
- 3 out of 4 in-store payments through BankAxept
- > 1.6 billion transactions a year in total
- Transactions worth 575 billion NOK / 60 billion EUR

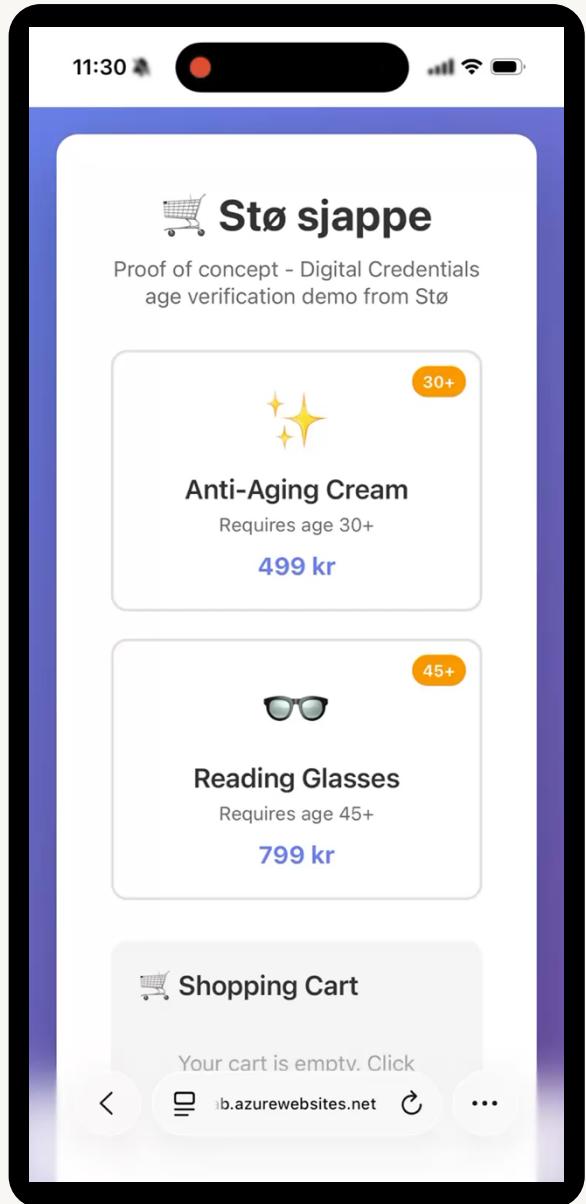
Are we solving a solved  
problem?

Our mission is to contribute to a  
frictionless society, through strong  
trust and great user experiences.

# We want to...

-  Deliver an inclusive eID for all
-  Handle and store credentials
-  Help our users cross-border SIGN
-  Provide cross-ecosystem UX
-  Enhance privacy
-  Prevent fraud (cross border)





## Currently in dev...

-  This is our relying party demo store running in the browser (one-channel).
-  User buys an item with age limitation.
-  Checks out.
-  Provides ID and payment in one single transaction.



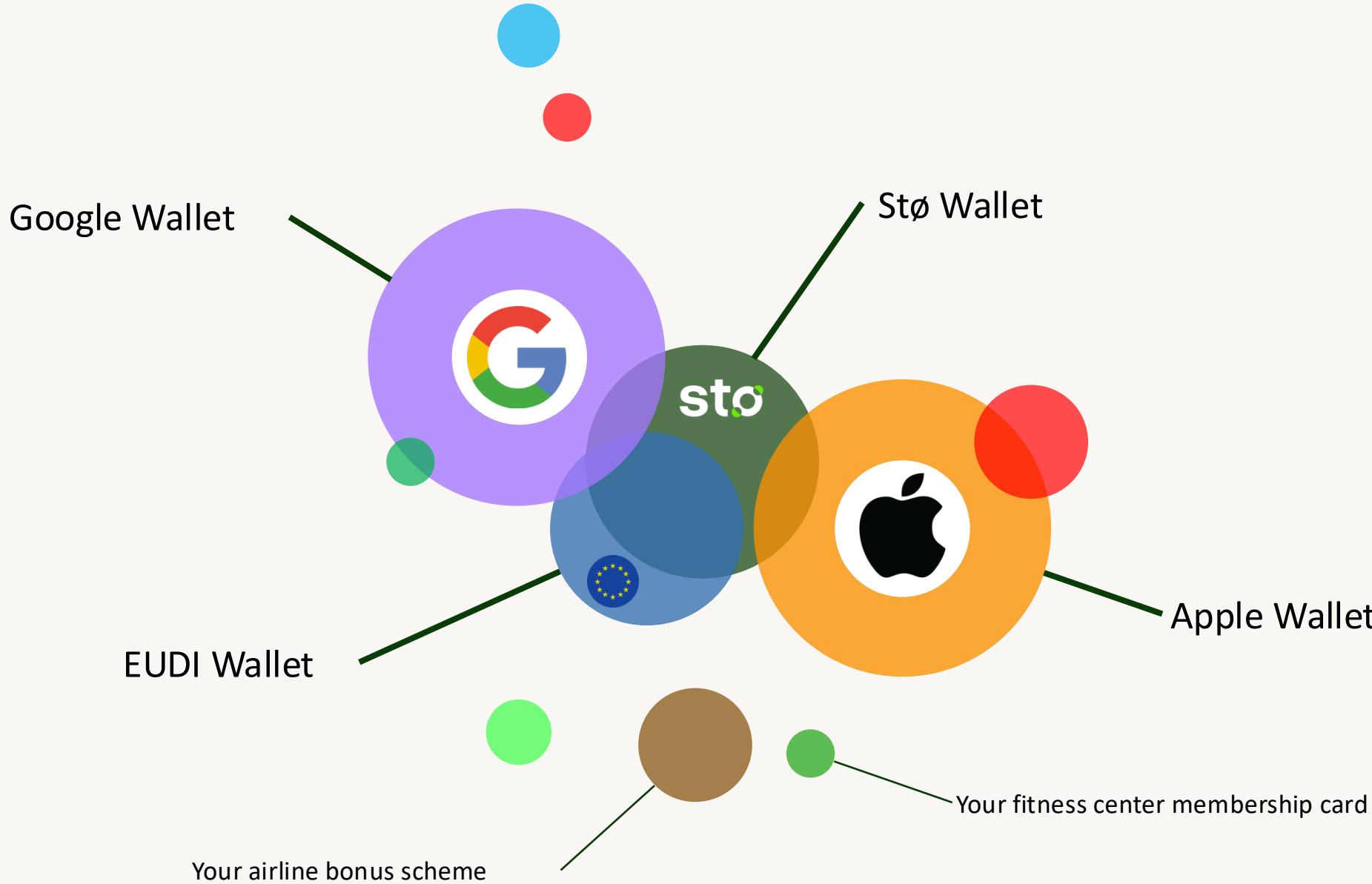
Is it possible to unite  
several ecosystems?

# Stø's concerns about eIDAS in Norway

-  Will there be a public developed wallet and eID, or will the government re-use existing market solutions?
-  Will there be a scalable and attractive business model?
-  Will there be freedom to innovate for market actors?
-  Will there be room for proprietary add-ons like anti-fraud systems or payments?

# What is the Stø way to the wallet?

-  The public wallet must be a supplement, not a substitute for existing solutions.
-  Public and private solutions must co-exist in the ecosystem.
-  Public-private cooperation has been «The Norwegian Model» and must be continued.
-  The PID provider and the wallet provider does not have to be the same entity.
-  A pure public model will prevent innovation and reduce interest from market actors.





## Martin Koksrud Bekkelund

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# Thank you for attending!



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