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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?

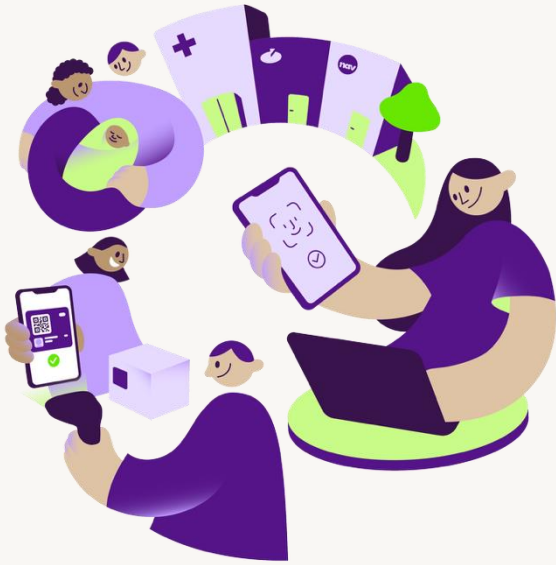


Development of the wallet.



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

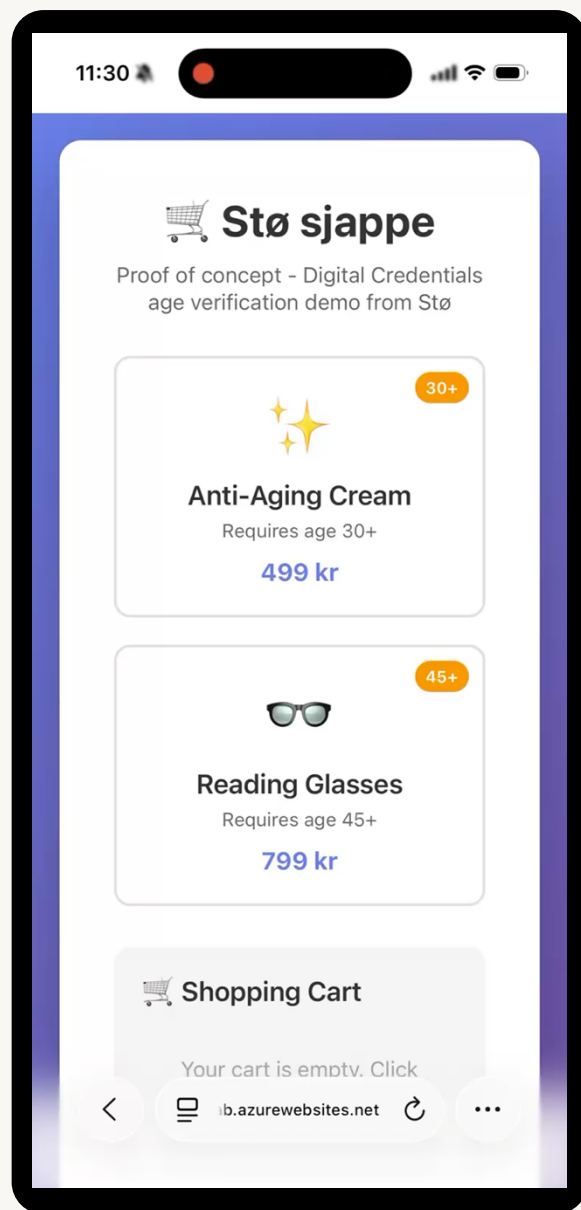


Enhance privacy



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.



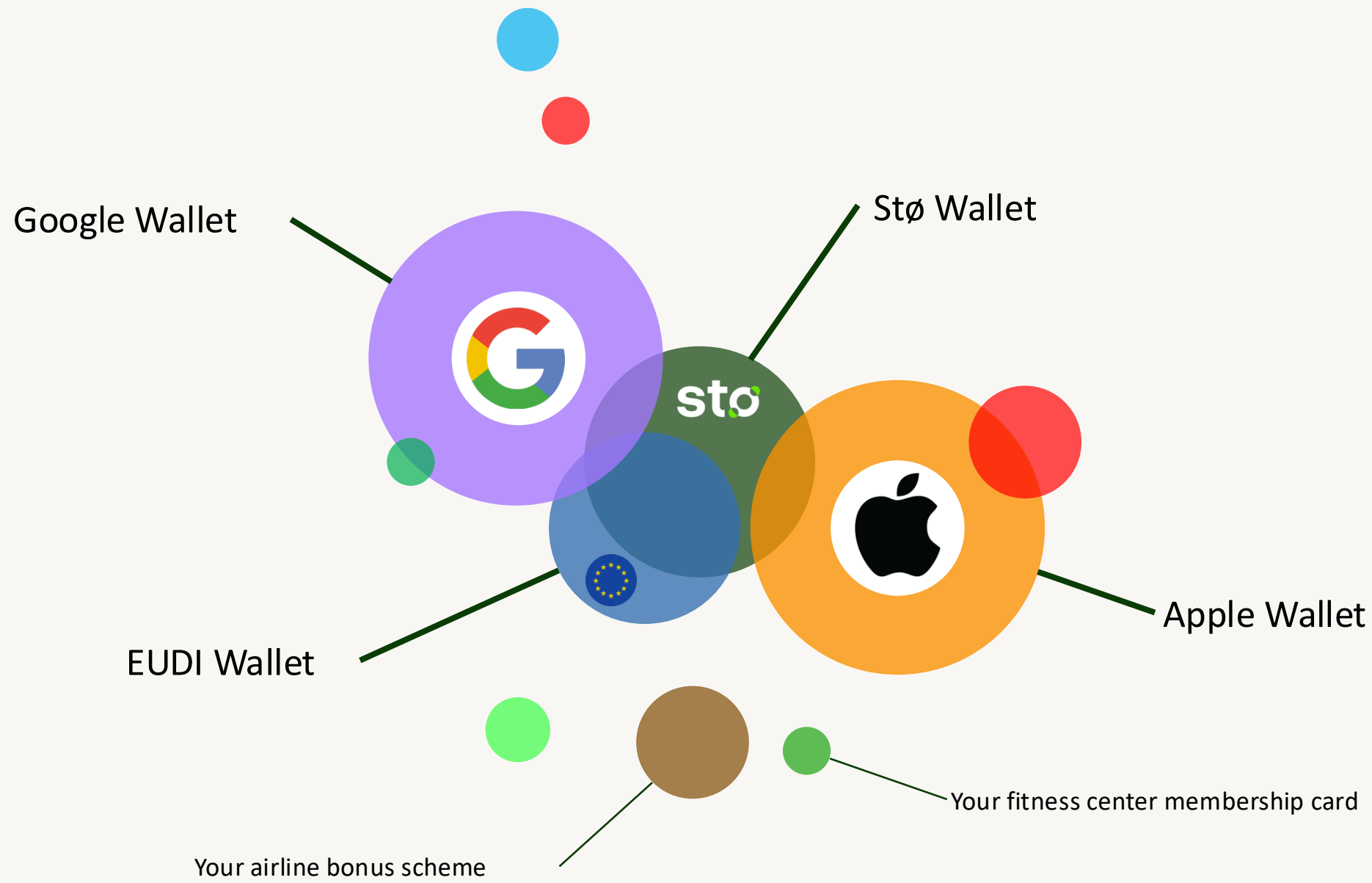
Public-private cooperation has been «The Norwegian Model» and must be continued.



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.






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Thank you for attending!

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