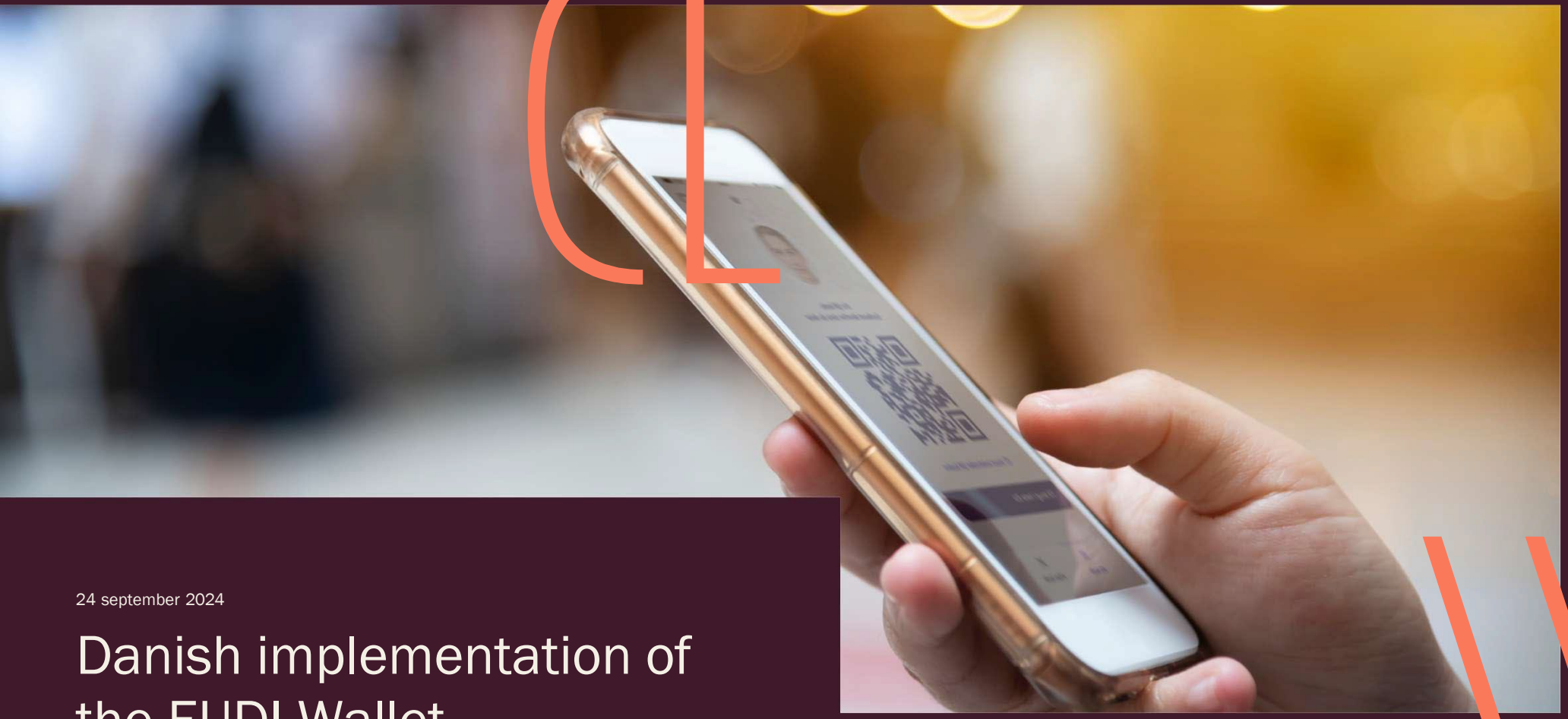
Agency for Digital Government

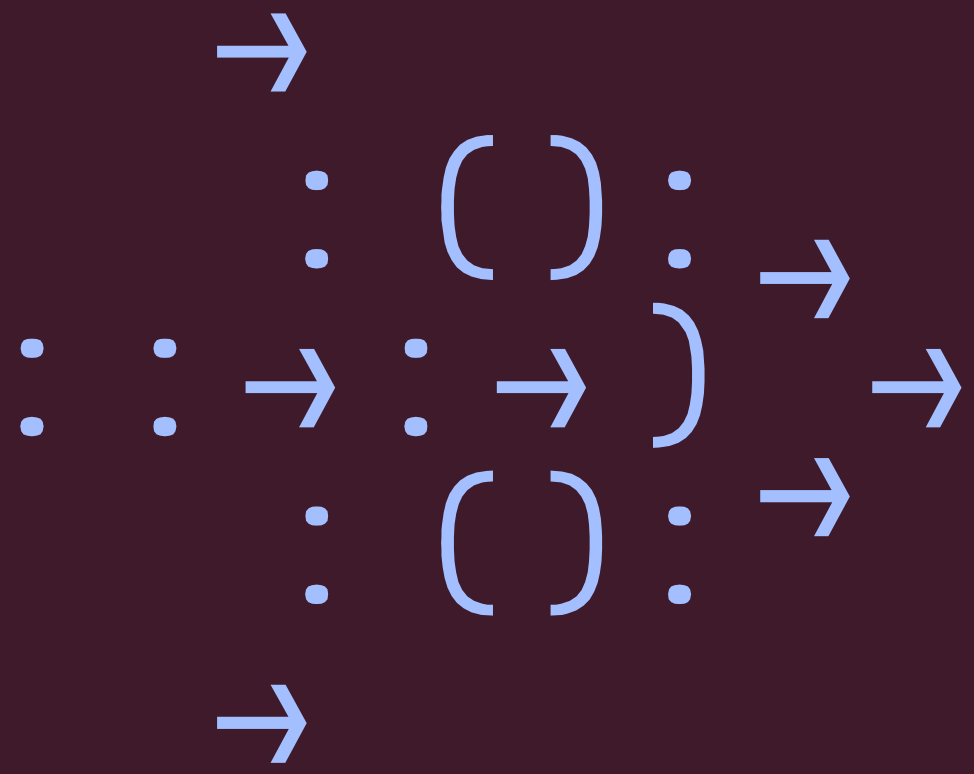


24 september 2024

Danish implementation of the EUDI Wallet

Agenda

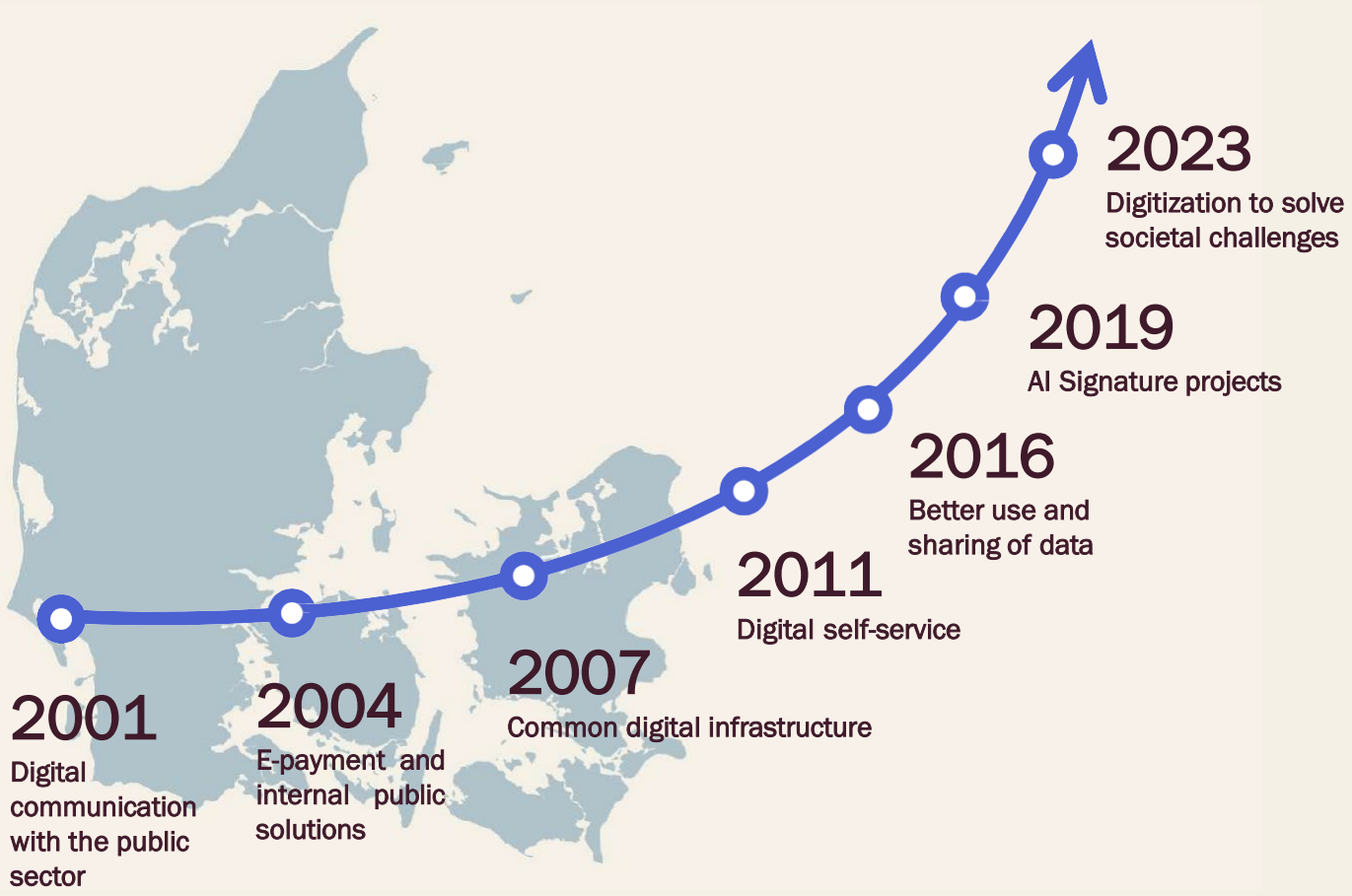
1. About Danish Agency for Digital Government
2. European Digital Identity Wallet in Denmark
3. Challenges and Learnings
4. Key Takeaways



About Danish Agency for Digital Government

Denmark – A Digital Frontrunner

- Consistently top-ranked in international surveys on public digitization
- Small homogeneous society - population of approx. 6 million
- High level of digital skills



Denmark’s experience with MitID offers valuable insights as we face the development of the EUDI Wallet

MitID – the national Danish eID solution

+ 5.4 million
active users in Denmark, assurance level substantial

95% of the Danish population of 13 years and above uses MitID

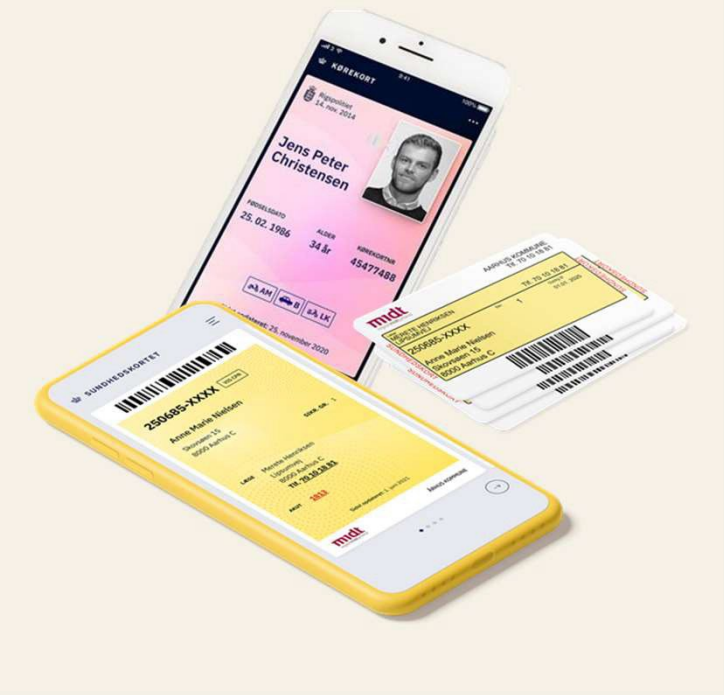
~0.5 billion transactions a year in the public sector alone

Widely used in the private sector for strong customer authentication

A user-friendly and secure digital identity solution with widespread adoption.

Denmark currently has no wallet app, but have developed individual app solutions for specific use cases

Two separate apps for mobile driving license and health card

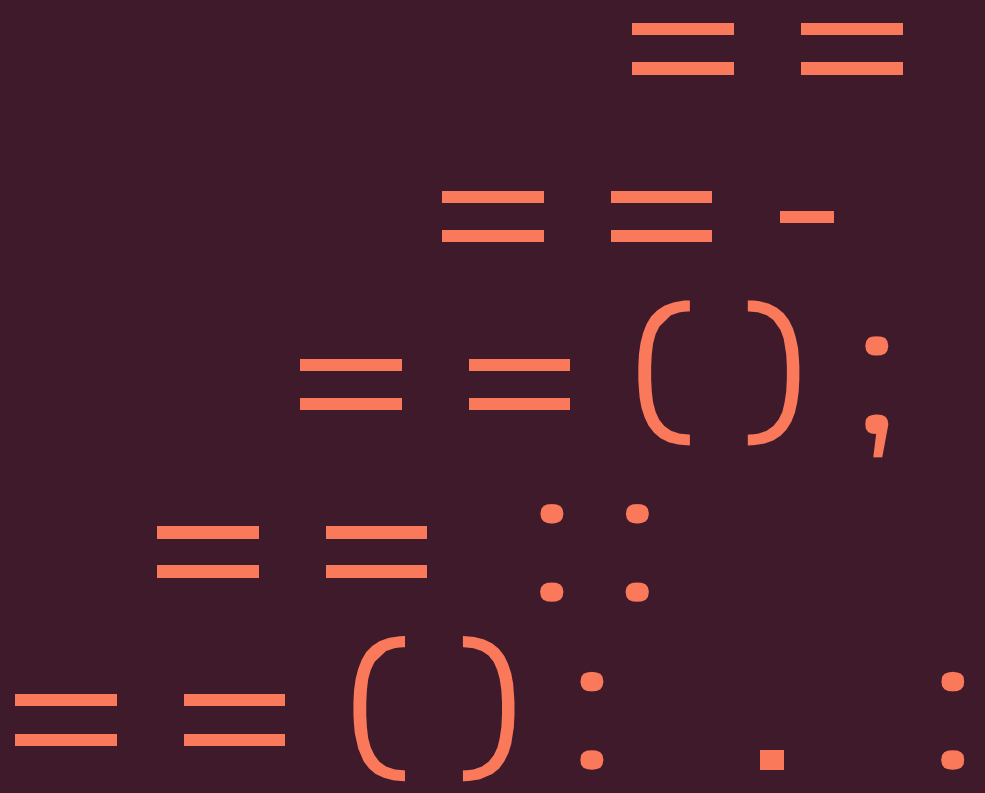


The driving license app

- a voluntary supplement to the physical driving license in Denmark.
- The app functions as a valid driver's license, but the physical card must be used abroad.
- Requirements: Valid Danish driving licence, MitID and passport.

The Danish health insurance card app

- Voluntary digital supplement to the national Danish health insurance card.
- Valid documentation of the resident’s right to receive healthcare in Denmark
- Equal to the physical health insurance card



European Digital Identity Wallet in Denmark

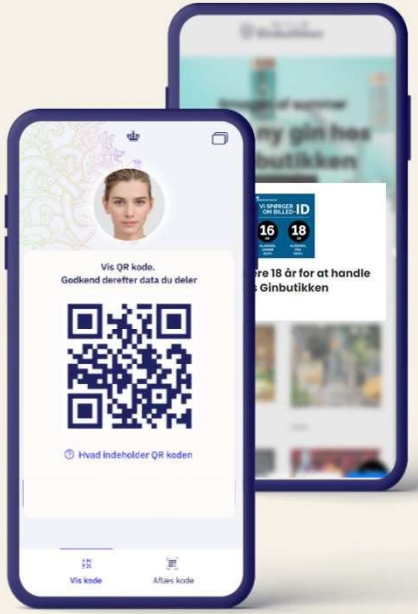
European Digital Identity Wallet in Denmark

A stepwise approach

Step 1:

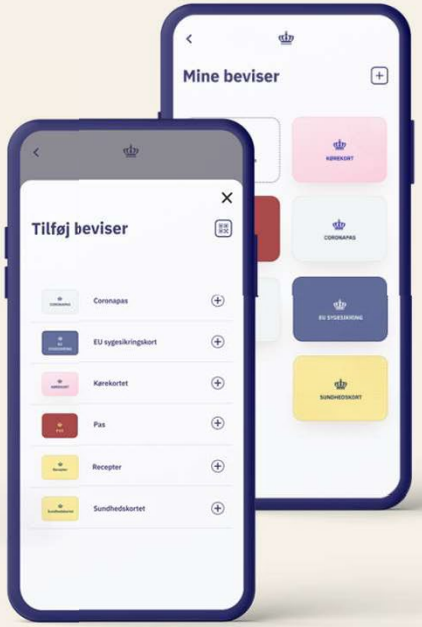
A digital ID app for national use

Enabling age-verification in proximity and online scenarios



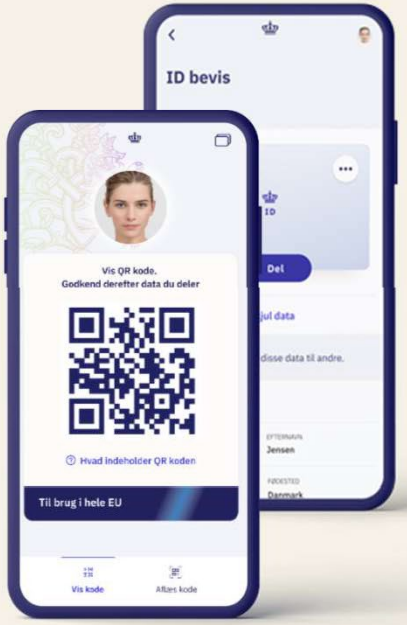
Step 2:

Additional attestations for national use



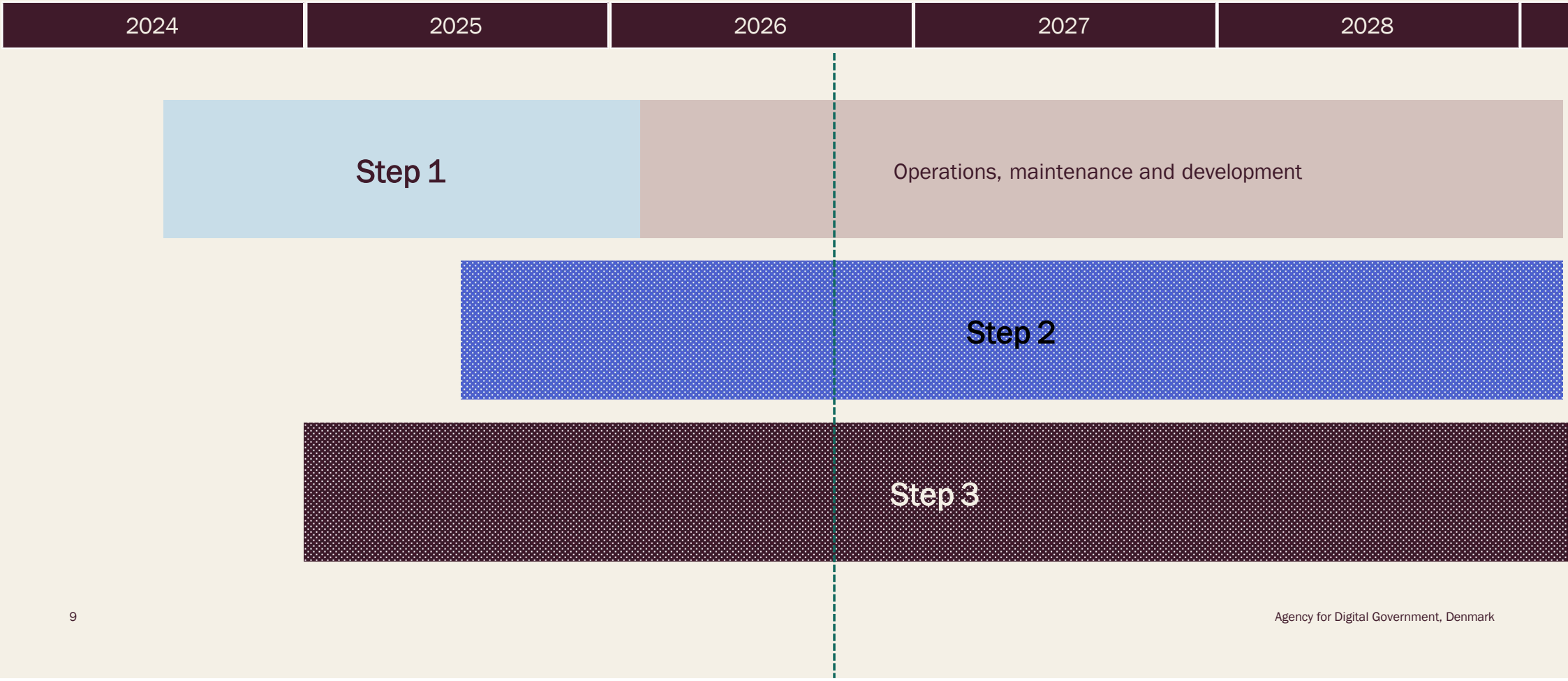
Step 3:

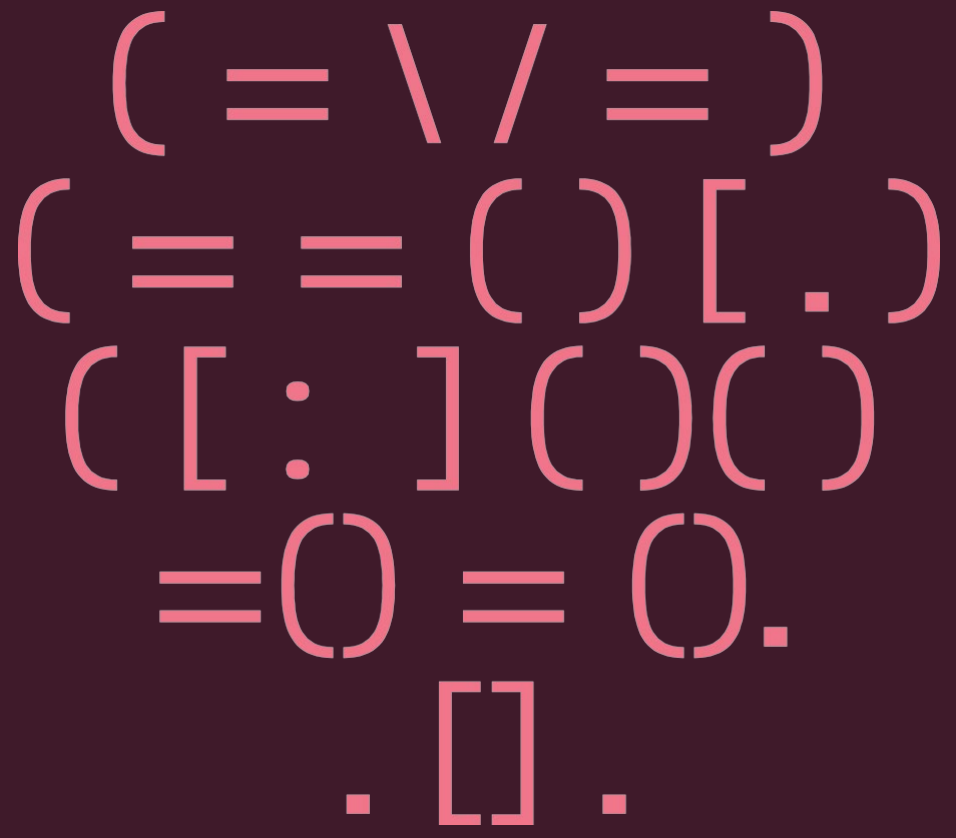
Certified DK EUDI Wallet for use across the EU



Danish EUDI Wallet implementation

Expected timeline





Challenges and learnings

What happens if we don’t solve remote identity proofing?

What happens if we require secure external hardware to use the EUDI Wallet?

PENGE

Efter afsløring af sikkerhedshuller: Banker forlænger tidsfrist for at skifte til MitID

Bankerne giver nu 15 dages ekstra betænkningstid til kunder, der i den kommende tid bliver flyttet over på MitID.

Samfund · Opdateret: 5. jan. 2022 · Gem artikel

Danskere raser: Nu indrømmer de

Digitaliseringsstyrelsen indrømmer, at det er forvirrende for borgere at skulle anvende både NemID og MitID, fordi sidstnævnte stadig ikke virker i mange situationer. Her er forklaringen

DEN DIGITALE UNDERKLASSE

Danmarks første digitaliseringsminister måtte selv gå den tunge vej til Borgerservice for at få MitID

Vi skal lære af borgernes bøvlede vej fra NemID til MitID, siger Marie Bjerre. Digitalisering må ikke afføde øget social ulighed, siger hun i sit første interview som ny minister.

Kristeligt Dagblad

DANMARK | 29.08.22 KL. 12:04

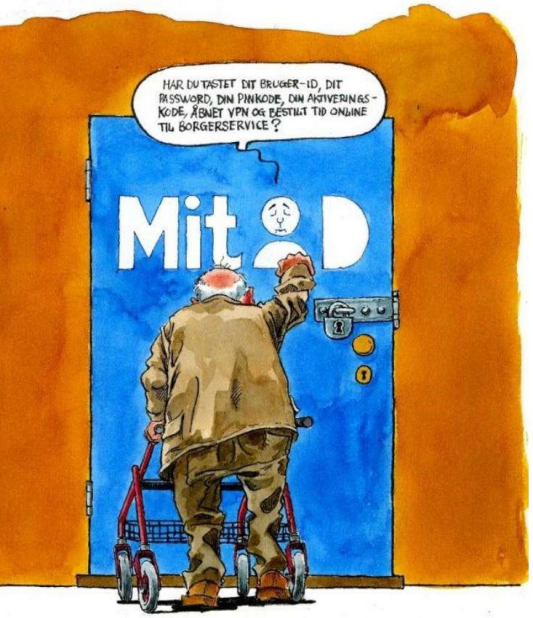
Ghita Nørby har opgivet digitaliseringen: Noget væsentligt mellem os er gået tabt

Som mange andre danskere er Ghita Nørby blevet hægtet af den digitale omstilling. Hun skammer sig ikke, men gruer over, hvor vi som samfund er på vej hen

ØSTJYLLAND

MitID giver kolossal travlhed i kommuners borgerservice: 'Jeg har ikke oplevet lignende i mine 15 år her'

Flere østjyske kommuners borgerservice melder om lange ventetider for at få hjælp til skiftet fra NemID til MitID.



Omkring 25.000 uden MitID smides af netbank tirsdag

1. nov 2022 kl. 13.00

Arkiv. Mange borgere mangler stadig at komme på MitID. Foto: Olafur Steinar Gestsson / Ritzau Scanpix

Mest sete p

Pia Kjærsgaard kalder MitID "et overgreb på borgerne"

27. okt 2022 kl. 16.38

Pia Kjærsgaard erkender, at langt de fleste er kommet med på den digitale udvikling, men mener stadig, at det bør være frivilligt, om man vil have digitale løsninger. Foto: Lotta Lemche / TV 2

Trods overgang til MitID fastholdes høj digital tillid

Ny rapport viser, at det fortsat er tre ud af fire borgere, der har tillid til offentlige digitale løsninger.

DK fraud experiences with national eID MitID

We have no knowledge of technical security breaches or vulnerabilities (e.g. automated remote identity proofing) of MitID that have enabled fraud and identity theft.

But we have experienced significant fraud attempts via different types of phishing

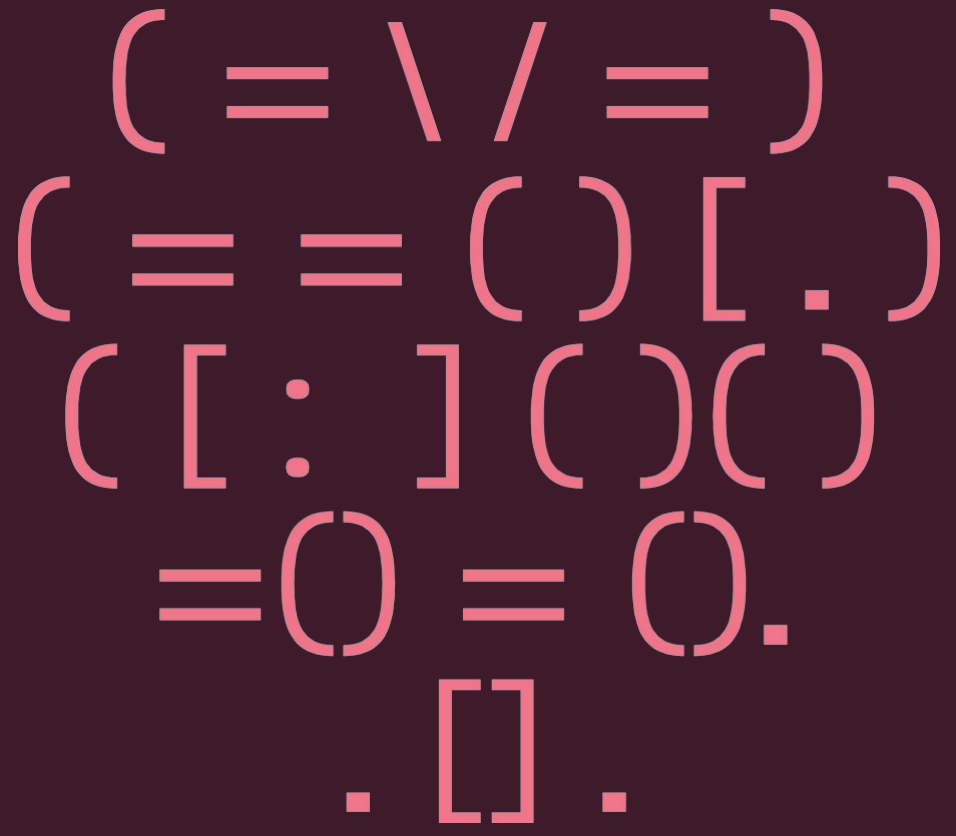
Fraudsters' creativity knows no limits!

Phishing attempts are sophisticated and creative

- Phishing attempts may last several hours across different channels
- The main goal for fraudsters is financial gain and we see almost no other fraud scenarios – e.g. no widespread identity theft
- Many people involved, playing different roles

The best targets are fragile individuals

- Technically inexperienced
- Low language skills
- Lack of understanding of bureaucracy and government institutions
- The more dialogue a given user has with public authorities, the easier it is to believe that a phishing attempt *also* is from a government authority



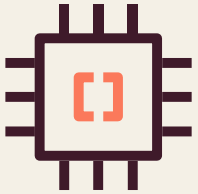
Key takeaways

Denmark’s perspectives on EUDI Wallet implementation

A holistic approach with security, privacy and usability as equal parameters

Stepwise approach

- Emphasize learning
- Value for citizens in the short term
- Implementing important use cases first
- Ensuring EU alignment and compliance second



Security is not a hardware issue

- The objective for fraudsters is financial gain
- The users are the weakest link, not software or hardware
- Phishing is likely to be the biggest threat

User centricity and ease of use is critical

- External hardware is a bad user experience for majority of users
- Citizens should be able to get the EUDI Wallet in a convenient manner
- The appeal of the solution will drive adoption

Thank you for the floor, any questions?

Mathias Trier Reindel, Agency for Digital Government

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