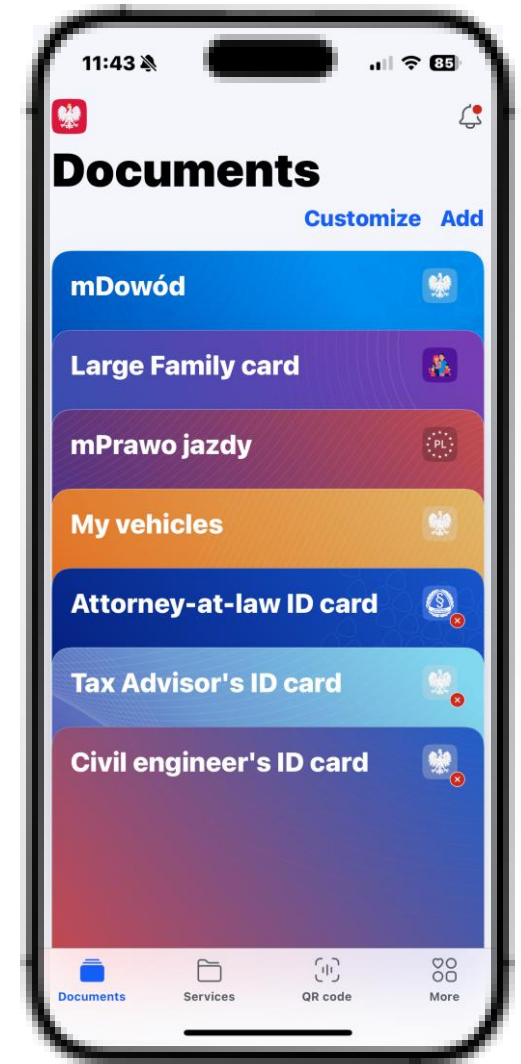




Making Qualified Signatures Available for All

A Market-Driven Model for the EUDI Wallet

Michał Tabor, Obserwatorium.biz



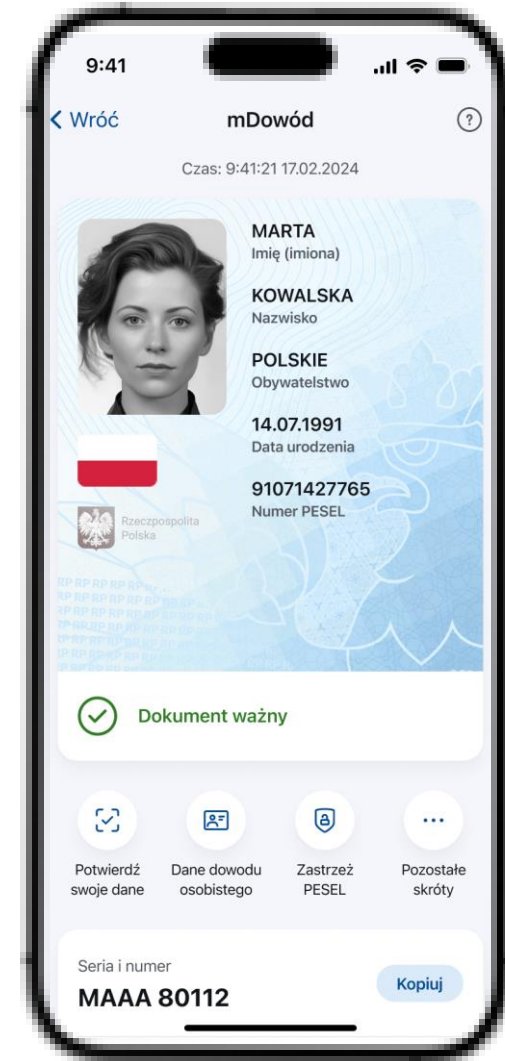
Disclaimer

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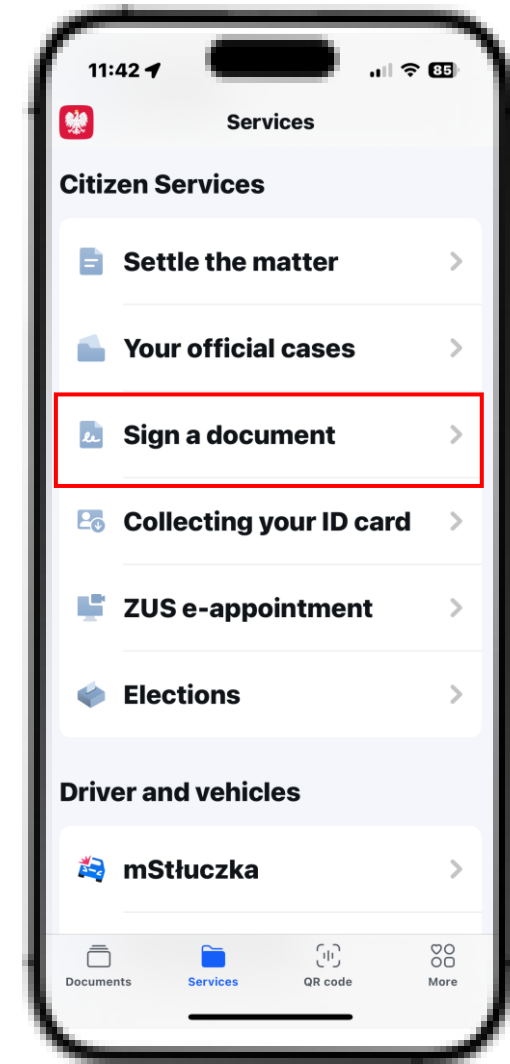
Electronic signature in Poland

- ▶ “Trusted Signature” is server-based, a simple electronic signature available with ID means, and widely accepted in all public services
 - ▶ Bank ID means
 - ▶ Trusted Profile ID means
 - ▶ mObywatel ID profile
- ▶ Qualified signatures used by businesses (5 QTSPs), and widely accepted
- ▶ ID card signature (non-qualified) is used very rarely
- ▶ Wide use of a non-electronic signature form of electronic contract acceptance (acceptance by click)



Sign with the wallet

- ▶ European Digital Identity Wallets shall offer all natural persons the ability to sign by means of qualified electronic signatures by default and free of charge. *Article 5a (5g)*
- ▶ free-of-charge by natural persons is limited to non-professional purposes



Free signature understanding

Free Qualified
Signature - who will
pay for it?

If it is for free how
to finance
innovation?

What is
non-professional
use?

Kill the QES market
by the free GOV
QSignature?

How to charge
professional use?

How to create a
local law to comply
eIDAS

Gratis
Free
Darmowy
Δωρεάν
Gratis
Gratuit
Ingyenes

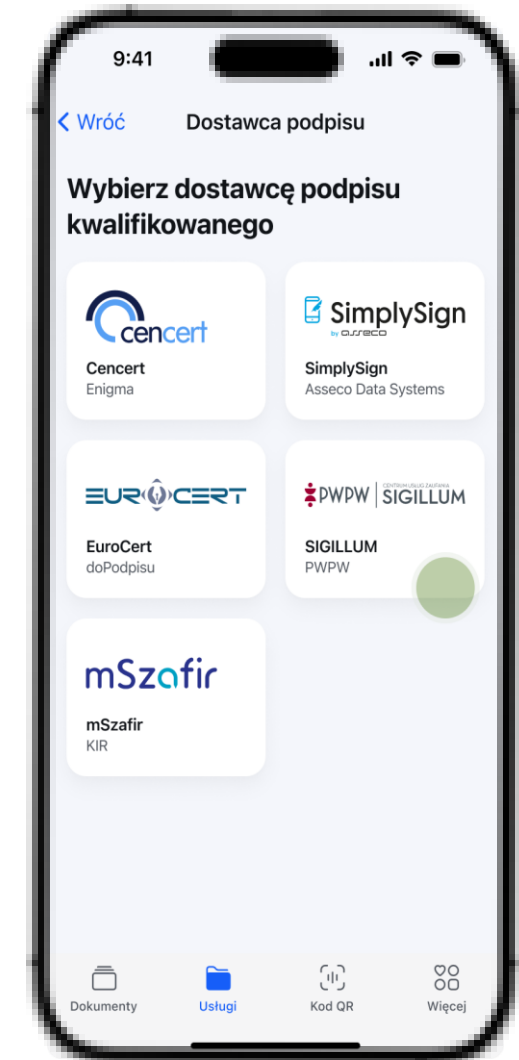
Alternative

- ▶ NATIONAL QUALIFIED CA
 - ▶ Offer QC for free to every citizen and process
 - ▶ Use tax money to kill the QTSP market
- ▶ BUILD SMART MODEL WITH QTSPs
 - ▶ Offer QC for free **to some** transactions
 - ▶ Make business processes to pay for their use
 - ▶ Get tax from QTSP income



Precondition

- ▶ The wallet user is never charged
- ▶ Use-cases
 - ▶ Sign your own PDF – gratis
 - ▶ Sign on request of the business process – paid by the business
 - ▶ Sing on request of public administration – paid by public service
- ▶ Start with the PILOT:
5 Polish QTSPs to deliver QES in mObywatel in Q4 2025



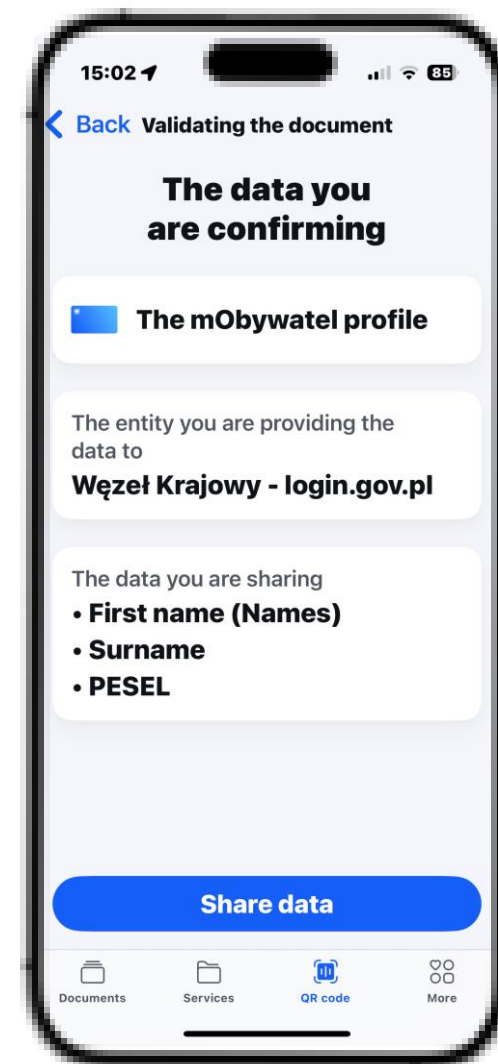
Pilot

- ▶ Remote signature on the fly
- ▶ Short-term qualified certificate
- ▶ Signatory Identification – high-level confidence with the wallet
- ▶ Signature Creation Application provided by each QTSP (QTSP-centric)
- ▶ Only a PDF signature
- ▶ 5 signatures a month (counted by mObywatel)
- ▶ Live launch – October 2025



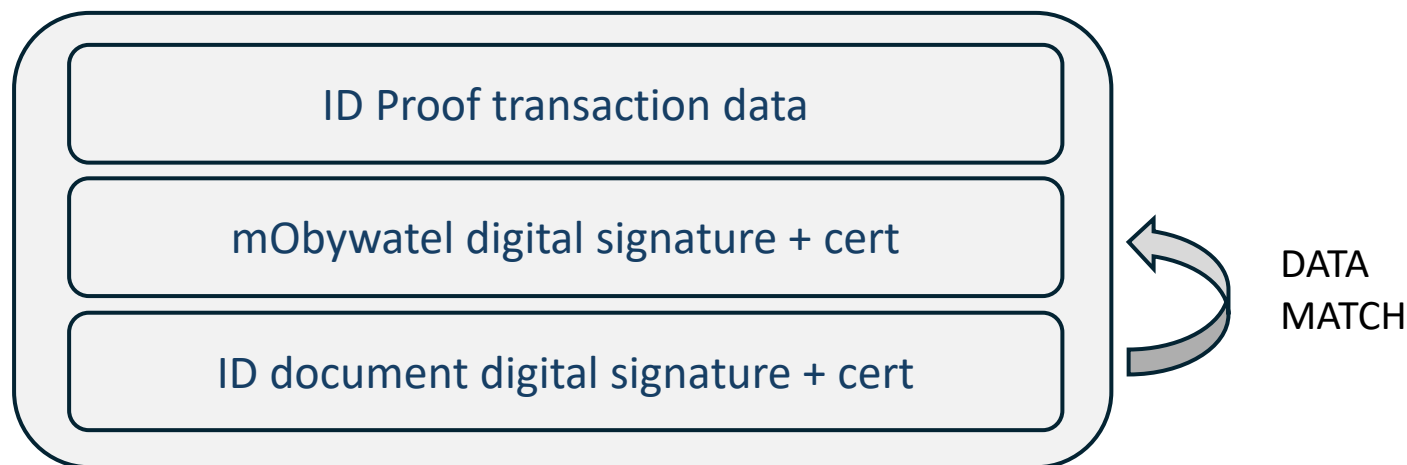
Identity - high level of confidence

- ▶ A wallet is substantial level national electronic identity means
- ▶ ID card – single-factor cryptographic device (proof of presence)
 - ▶ ID card signs data to be presented without PIN
 - ▶ ID card is NFC-enabled
- ▶ Identification data in the ID card and mObywatel are the same
 - ▶ First name (names)
 - ▶ Surname
 - ▶ PESEL



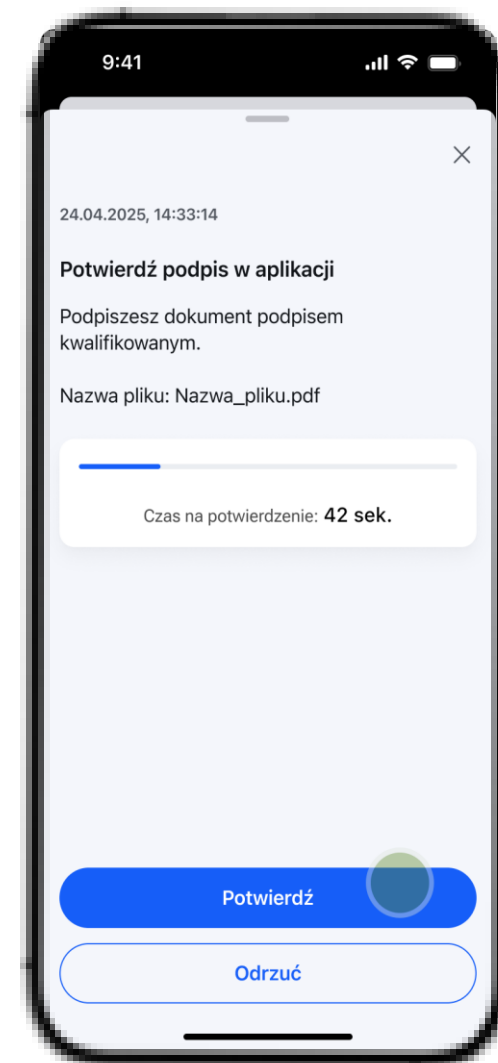
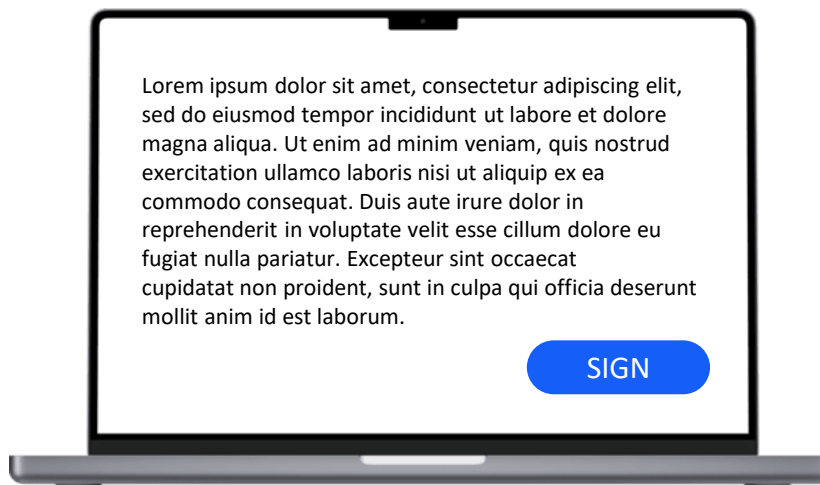
Identity - high level of confidence

- ▶ Combining the same time presentation from the wallet and proof of presence provides a high level of confidence
- ▶ mObywatel ID \leftrightarrow ID Card
(the same time, the same process)
- ▶ ID Proof document signed by both means



Signature acceptance

- ▶ Additional push acceptance in the already opened session (new wallet feature)
- ▶ T&C acceptance with TSP
- ▶ Final signature activation as a part of the signature activation protocol



Wrap-Up

- ▶ 195 QTSPs provide a Qualified Signature now
- ▶ A qualified signature for a natural (private) person shall be free of charge
- ▶ The business should pay for business-driven signatures
- ▶ Private-public dialog enables the market in the process of wallet development

