MINDSHARE26

CYBERSECURITY LEADERSHIP FORUM

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Europe’s business wallet as a strategic enabler for the single digital market

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EVIDEN

AGENDA

1. Introduction
2. The technical framework
3. Interoperability
4. Legal framework
5. Agenda

The opportunity: trusted cross-border transactions

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The Business Wallet turns compliance artifacts into reusable digital primitives

From paperwork to programmable trust trust

1. **Company identity**

   Verified legal-person identity linked to authoritative registers.

2. **Representation rights**

   Mandates, roles and powers of attorney become machine-readable.

3. **Secure data exchange**

   Official documents, attestations and notifications mov securely.

Less paperwork.
More certainty.
Faster scale.

The technical framework: a trusted transaction fabric

Not one wallet app — a harmonised stack of standards, APIs and trust services

Reference stack

Authoritative sources	EUID, business registers, public directories
Wallet & credentials	legal-person ID, attributes, revocation
Authorisation layer	roles, mandates, powers of attorney attorney
Trust services	QES/QSeal, timestamps, delivery
Interoperability layer	common protocols, APIs, conformance
Operational model	OnPrem, Cloudbased, Mobile (for small enterprises)

Design principle

Conformity first, vendor choice second.

The wallet market only scales if every component can be verified, revoked, logged and audited across borders.

Interoperability is the adoption bottleneck

A Business Wallet must cross legal, semantic and technical borders at once

Three bridges must align

01	**Semantic**	same meaning of company data, roles and attributes
02	**Technical**	common APIs, formats, protocols and test suites
03	**Governance**	supervision, liability and trusted directories

A wallet without interoperability is just just another portal.

Legal framework: acceptance creates the network effect

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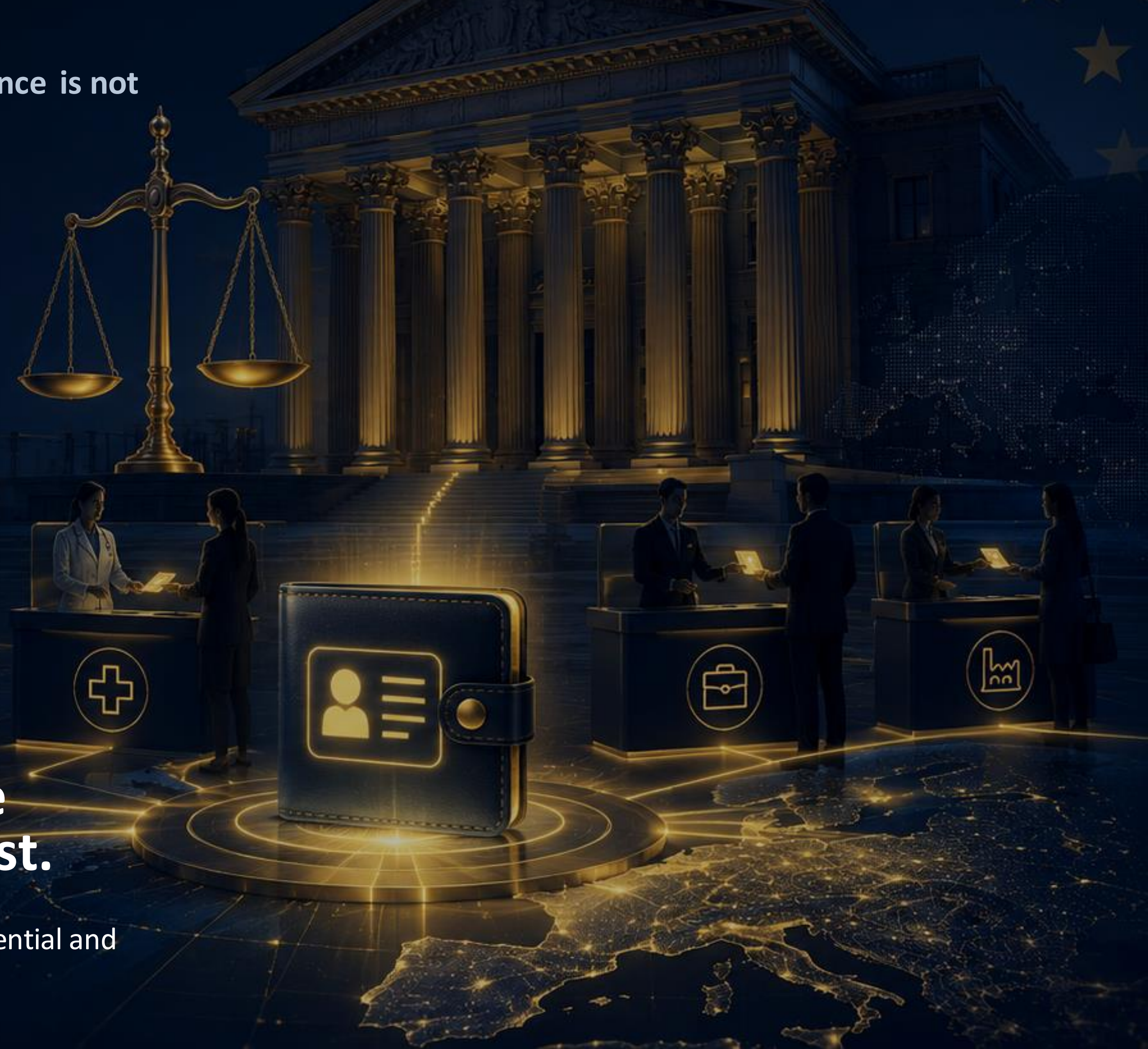
Voluntary organizational use is acceptable; optional acceptance is not

Minimum legal package package

✓	**Same legal effect**	wallet acts equal lawful paper / in-person acts
✓	**Public-sector duty**	authorities accept core wallet functions
✓	**Targeted private acceptance acceptance**	phase in regulated and high-friction sectors
✓	**Clear liability model**	issuers, wallet providers, relying parties, supervision



Mandate acceptance where friction is highest.

That is the difference between a useful credential and market infrastructure.

How to make it succeed: mandate the rails, compete on the trains
the trains

A practical 36-month executive agenda

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Treat the Business Wallet as transaction infrastructure — not a mobile app.
app.

The winning model: mandatory acceptance in public services and selected regulated ecosystems, plus competitive provision of wallets and value-added services.

2026

Standards & pilots

ARF reuse, open APIs, conformance labs

2027

Public services

core B2G procedures accept wallets

2028

Sector rollout

regulated use cases, supply-chain data

2029

Cross-border default

wallet-ready as normal business channel

Sources: European Commission proposal (19 Nov 2025); Council general approach document 7659/26 (22 May 2026); European Parliament Legislative Train 02/2026.

European Business Wallet

From digital (legal) identity to digital business infrastructure

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