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Trends in Digital Identity 2023

eIDAS 2.0 and EUDIW, opportunities and challenges for private companies

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Intesa, a Kyndryl Company

Intesa is a Kyndryl company specialized in digital solution design and delivery to support the digital transformation of business processes. From data exchange and collaboration portals to document management, from various electronic signature solutions to tracking of goods and certification of deliveries, from electronic invoicing to legal archiving of documents.

Starting from Italy, Intesa offers its solutions on a global scale, providing digital and consultancy services to organizations all over the world.

+300 Experts

+4.000 Customers

+35 Mln Turnover

+10 Mln Active QES Certificates

+10 Bln Annual documents processed

+500 Active Digital Transformation projects

eIDAS Qualified Trust Service Provider

AGID Qualified Trust Service Provider

POTENTIAL European Consortium for Digital Identity
EC Large Scale Pilot

spid
SPID Service Provider

Cie ID
CIE Service Provider

Digital identities and centralized/federated identities

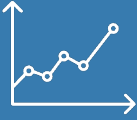Why use it and why Italy is a success story?

1

35 million users own them
(with actual adoption close to 100% in some demographic groups*)

~70% chooses SPID over other identification methods

2

Service Providers benefit from this

1. Better conversion rate in the onboarding phase (+35% vs. other methods, -60% of the time spent**)
2. Lower direct and indirect management costs

3

Network effect & flywheel

Thanks to the network effect, the value increases according to the number of other actors present

Sources: * Data from the Milan Polytechnic Observatories; **Intesa Service Provider and CA data, processing about 500k identification sessions

Opportunities for private companies – on paper..

1

New Use Cases thanks to attributes from qualified sources

2

Better UX and conversion rates

3

New revenue streams

4

Lower direct and indirect management costs

Open points and assumptions:
- significant points of the eIDAS regulation currently in the trilogue phase (privacy and free of charge QES)
- implementation standards (>5 different standards)
- individual country decisions (implementing acts, wallet providers?)
- incentives for users and RP (considering the «voluntary basis» adoption)
- private companies role (business model)

Evolution of SPID users
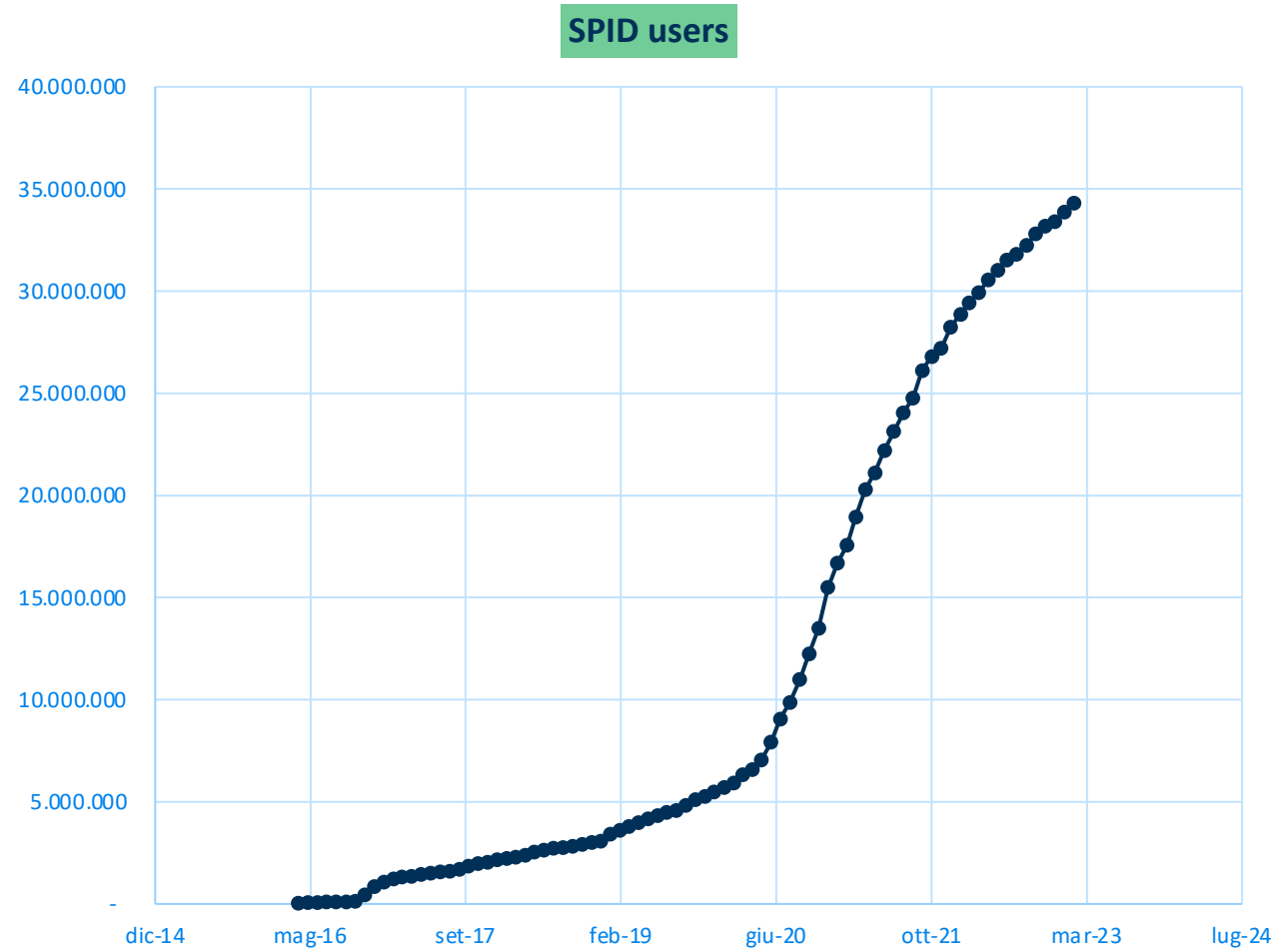
The growth of SPID and the variables to consider for adoption

SPID users

Evolution of SPID users

The growth of SPID and the variables to consider for adoption

A. Growth was strongly influenced by pandemic and government initiatives (green pass, cashback, bonus). Accesses with SPID in 2022 are approximately 1 billion (vs. 20 million with CIE, ratio 1:50, approximately 28 accesses/year/user)

B. Assuming the same frequency of use, it is probable that the active users of the CIE are around 1 million, equivalent to the SPID users of January 2017 (5 years ago, ignoring the effects of the pandemic and bonuses)

SPID users

From 2023 to 2017

Covid and green pass

Mandatory PA login
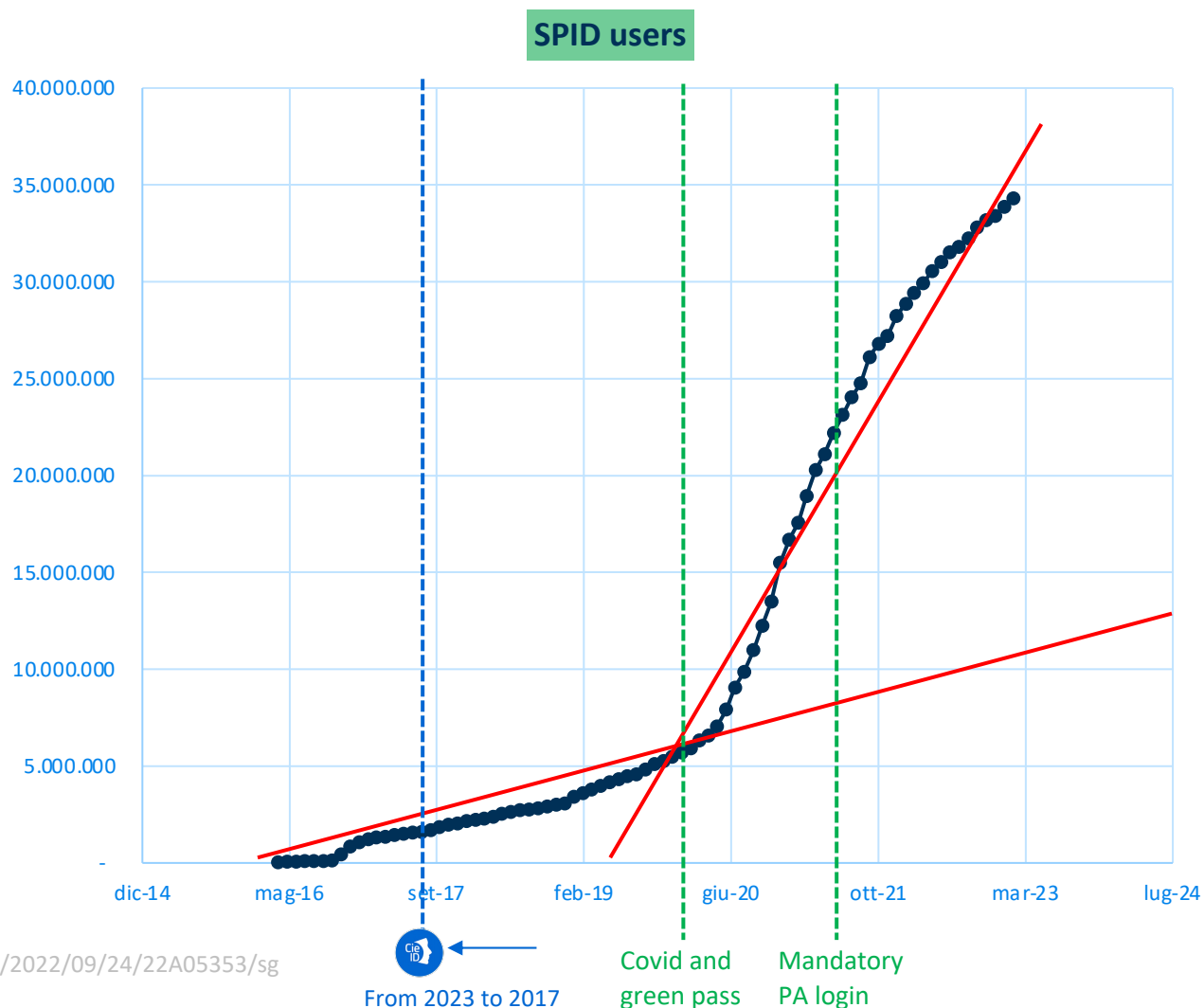
Identity Provider	2022 Market share*
Poste	82,53%
Infocert	3,83%
Lepida	3,82%
Aruba	3,64%
Namirial	2,91%
Sielte	2,43%
Telecom Italia	0,50%
Register	0,29%
~~Intesa~~	~~<0,2%~~
TeamSystem	<0,2%
Infocamere	<0,2%
EtnaID	<0,2%

Market share public/semi-public operators: ≈ 87%

Evolution of SPID

Other considerations:

- Business model – still waiting after 6 years…

- Maintenance – over 42 notice («Avvisi») and 2 DPCM

- OIDC Fed 1.0 – after 6 years, potentially impacting 20.000 RP

- Attribute Authorities – since 2018…

- eIDAS login integration – who?

- Responsibilities – still waiting AML harmonization

….and SPID has a fraction of EUDIW complexities

Is it the right time for a new digital identity scheme? Spoiler: is not just a matter of technical standard…

Expected timeline & adoption

Now	2024	2025	2026	2027	2028	2029	2030

AS-IS | Short term

To-be | medium-long term

spid
- ~35Mln registered users
- 1Bln yearly/access (50x CIE)

Cie ID
- New L1 (LoA Low) - L2 (LoA Substantial)
- New service providers aggregator role
- ~35Mln registered users
- 20mln yearly/access (2% vs. SPID)

Digital Wallet

Implementation/piloting phase

- eIDAS 2.0 trialogues
- Toolbox/ARF
- Reference Implementations
- Large Scale Pilots (including Potential and Intesa)
- IT wallet (?)

→ **POTENTIAL**
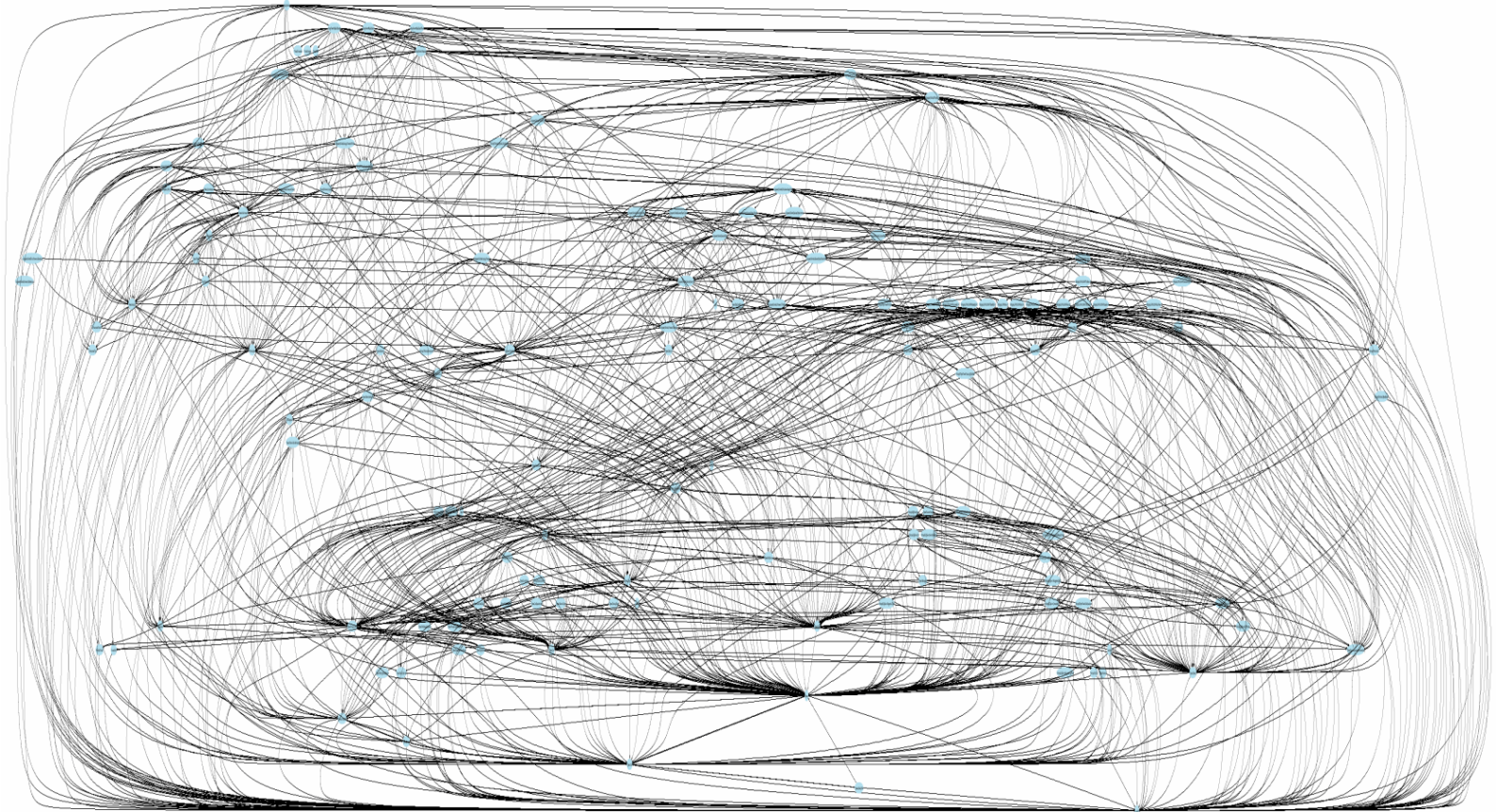European Consortium
for Digital Identity

Adoption phase
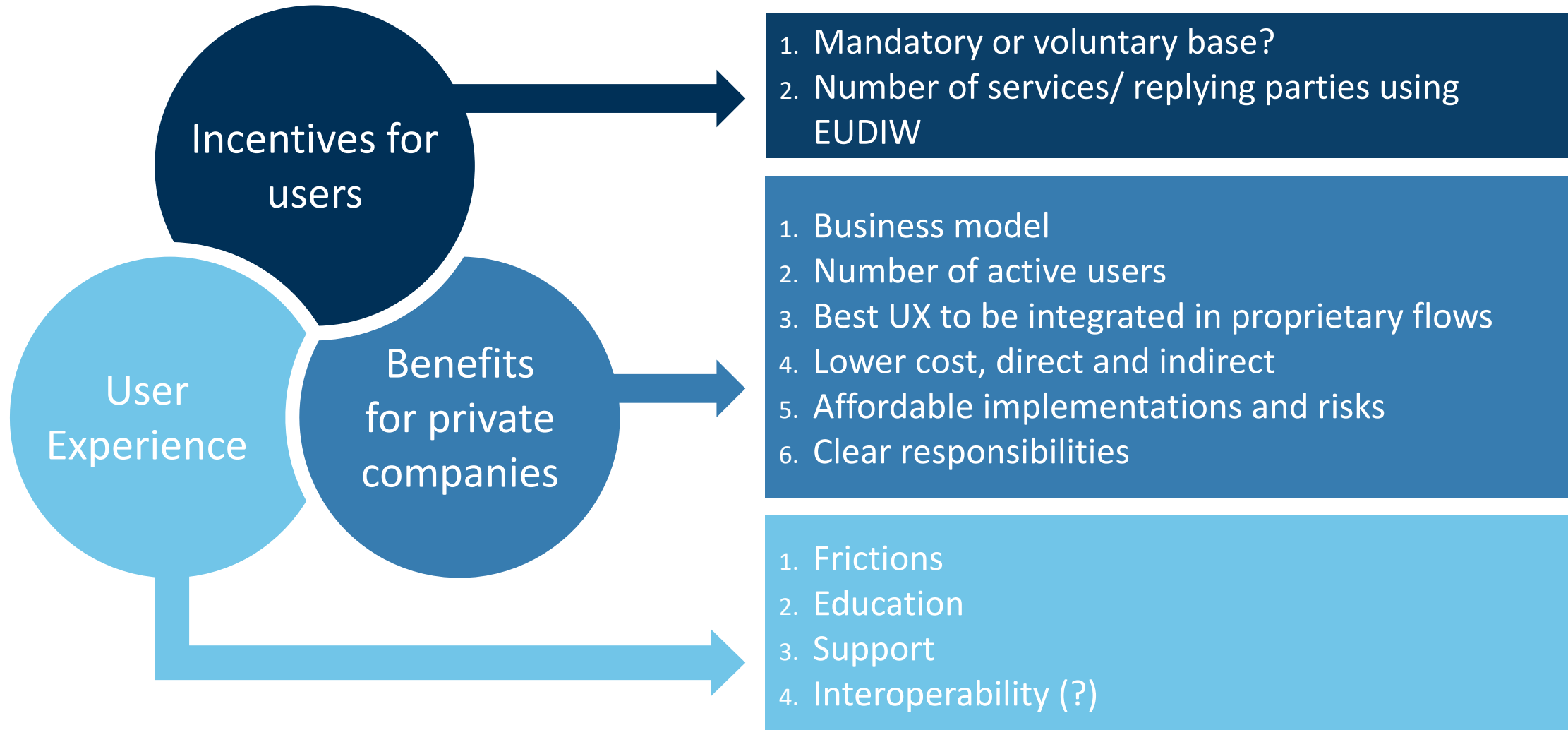0 to 600 mln users

80% EU citizens

- eIDAS 2.0 trialogues
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Mapping dependencies….

Flywheel effect for users and private companies – main variables to be considered

Incentives for users

1. Mandatory or voluntary base?
2. Number of services/ replying parties using EUDIW

Benefits for private companies

1. Business model
2. Number of active users
3. Best UX to be integrated in proprietary flows
4. Lower cost, direct and indirect
5. Affordable implementations and risks
6. Clear responsibilities

User Experience

1. Frictions
2. Education
3. Support
4. Interoperability (?)

Is it the right time for a new digital identity ~~scheme~~ revolution?
Yes, but..

Ideas + Execution = Success

Thank you

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