

TDI 2026

Round Table

The Wallet Revolution: Redefining Digital Interaction Through EUDIW and EUBW

Moderator: Gianluca Dotti

Panelists



Alessandro Bazzolo

InfoCamere



Luigi Castaldo

Namirial S.p.A.



Francesco Vetrano

Intesi Group S.p.A.



InfoCamere: Trusted Business Data for Digital Services

Digital innovation company of the **Italian Chambers of Commerce**

Italian Business Register

QTSP: digital signatures and timestamping

SPID digital identity provider

Active in **EWC** and now in **WE BUILD**



**Our role is to make trusted business data usable
in digital services for companies.**

Round 1

Large Scale Pilots



Question to...

Alessandro Bazzolo



About the **EWC** Large Scale Pilot:

- *How did InfoCamere contributed to the identification of legal entities within the Wallet?*
- *What was the most demanding challenge for business data interoperability across borders?*



Organizational identity is not PID at company scale

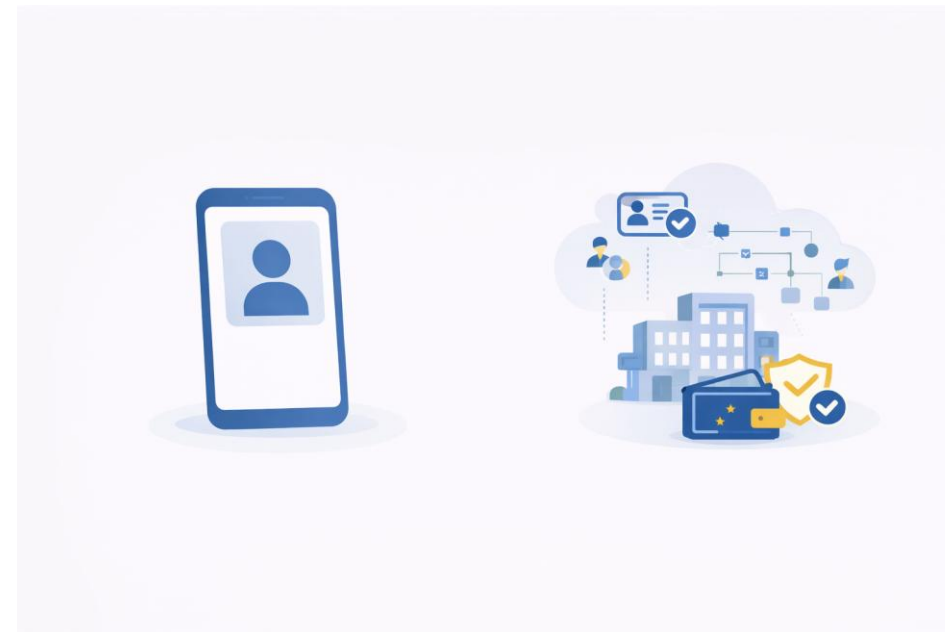
EWC helped test the first assumptions

The same wallet model does **not** fully fit both persons and organizations

Personal wallet: typically device-centric

Business wallet: likely more cloud-based

Needs to support **delegations, mandates, representation, controls**



A business wallet needs its own model, lifecycle, and trust logic.

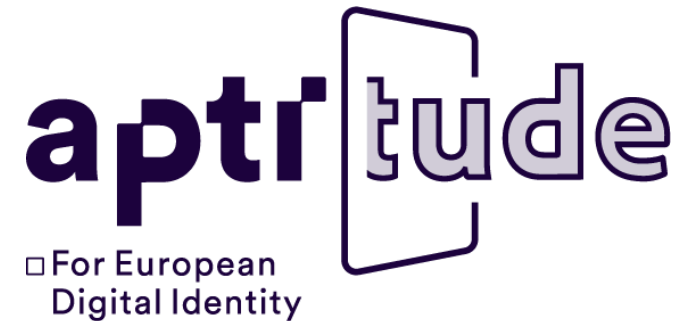
Question to...

Luigi Castaldo



About the **APTITUDE** Large Scale Pilot:

- *What is the main goal of the project?*
- *How is Namirial contributing?*
- *Which aspects do you find most challenging?*



Co-funded by
the European Union



Namirial involvement in APTITUDE

WP2: technical specifications and infrastructure

WP2 objectives

Technical specifications definition

Based on requirements from use cases and continuously aligned with relevant standards

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Components & Infrastructure deploy

Design, implement and operate an interoperable cross-border trust infrastructure and components

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Interoperability testbed management

Define and implement an interoperability and compliance testbed

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Architectural Orchestration

Offer technical counseling, architectural orchestration, and infrastructural services

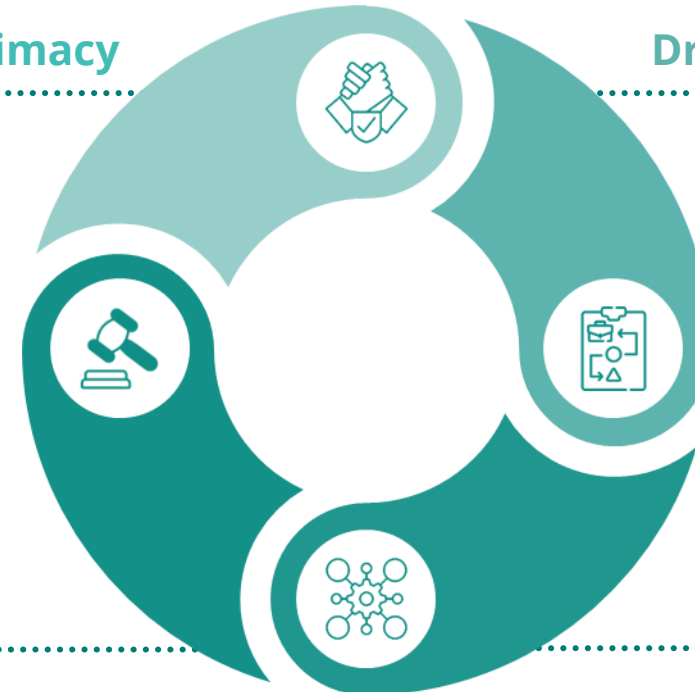
Trusted ecosystem building blocks

United for legitimacy

.....

Driven by reality

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Set the trust

.....

Prove it works

.....

Question to...

Francesco Vetrano



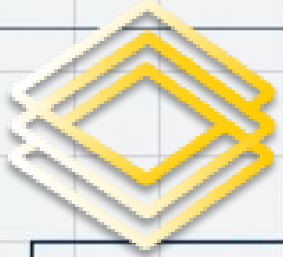
About the **WE BUILD** Large Scale Pilot:

- *What is the central mission of the project?*
- *What is Intesi Group's role in this Consortium?*
- *What do you see as the most demanding aspects so far?*



WE BUILD
CONSORTIUM





WE BUILD
CONSORTIUM

Prototyping a Continental Ecosystem

180+

Participating Organizations

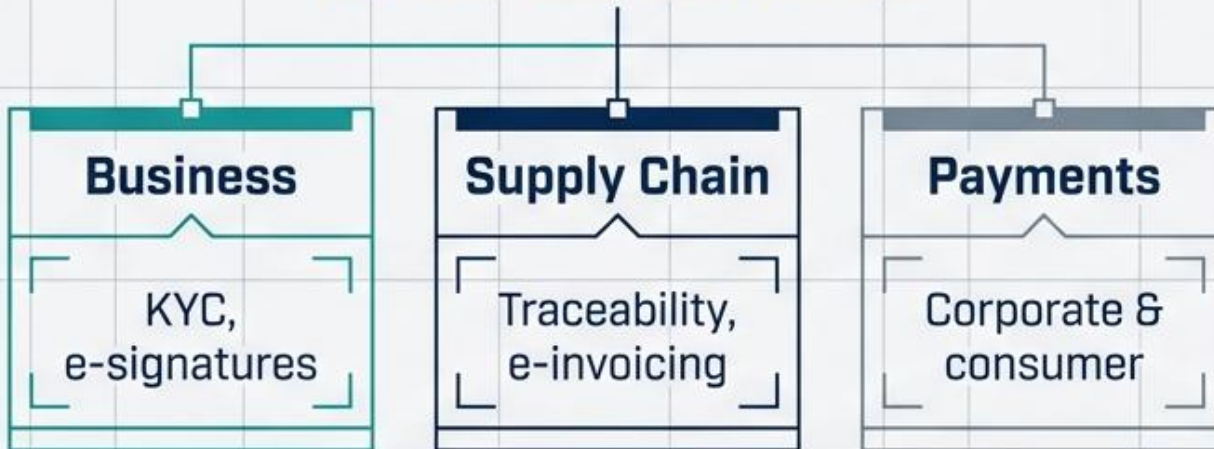
30

Different Countries

50+

Distinct Credential Attestations

Core Test Domains



QTSP Tech Provider

Delivering core eIDAS components: electronic signatures, seals, timestamps, and cryptography.

Use Case Co-Designer

Architecting concrete business scenarios, specifically business onboarding and document signing.



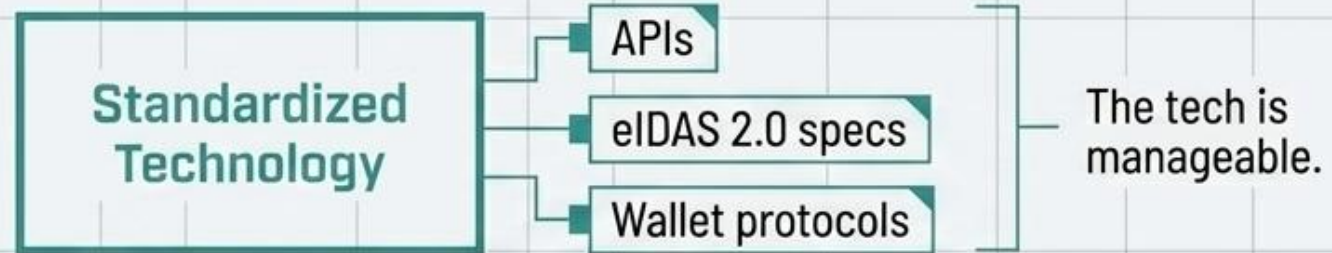
QEAA Provider

Emitting the critical Qualified Electronic Attribute Attestations (roles, signing powers, qualifications) into the wallet.

Dissemination Lead

Leading Work Package 6 (WP6) to drive European promotion and adoption.

The Interoperability Iceberg



The Surface



Round 2

Challenges and Open Points



Question to...

Alessandro Bazzolo



InfoCamere acts as the Authentic Source for business data.

- *What are the primary challenges in ensuring technical interoperability and legal recognition by foreign Relying Parties?*



● Cross-border recognition starts from a minimal core

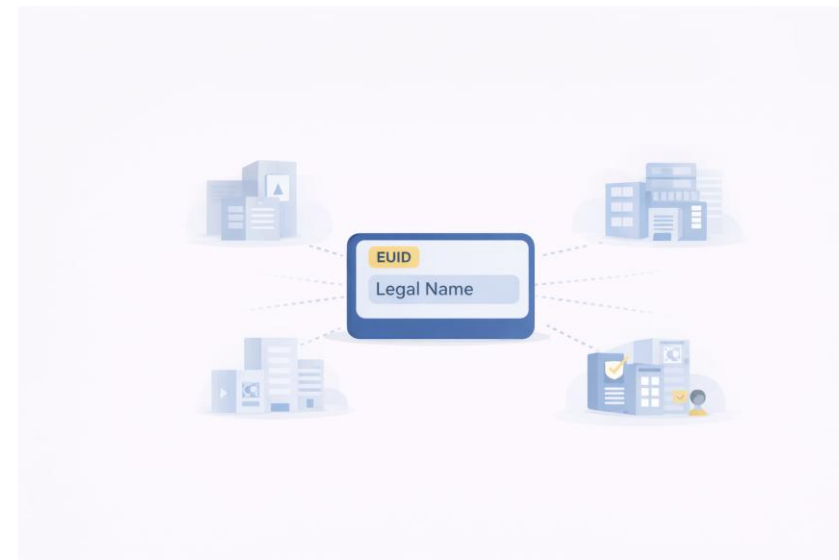
Business data is structured differently across Member States

The challenge is not only **technical** interoperability

It must also be **semantic** and **legal** interoperability

Core credential should stay **simple and minimal**

Start from **EUID + legal name**



**The simpler the core credential,
the easier the cross-border recognition.**

Question to...

Luigi Castaldo



Ensuring long-term sustainability of the EUDI Wallet ecosystem is fundamental.

- *What models can ensure the ecosystem remains viable and cost-effective in the years to come?*
- *How does the introduction of the European Business Wallet change this economic equation?*



Question to...

Francesco Vetrano

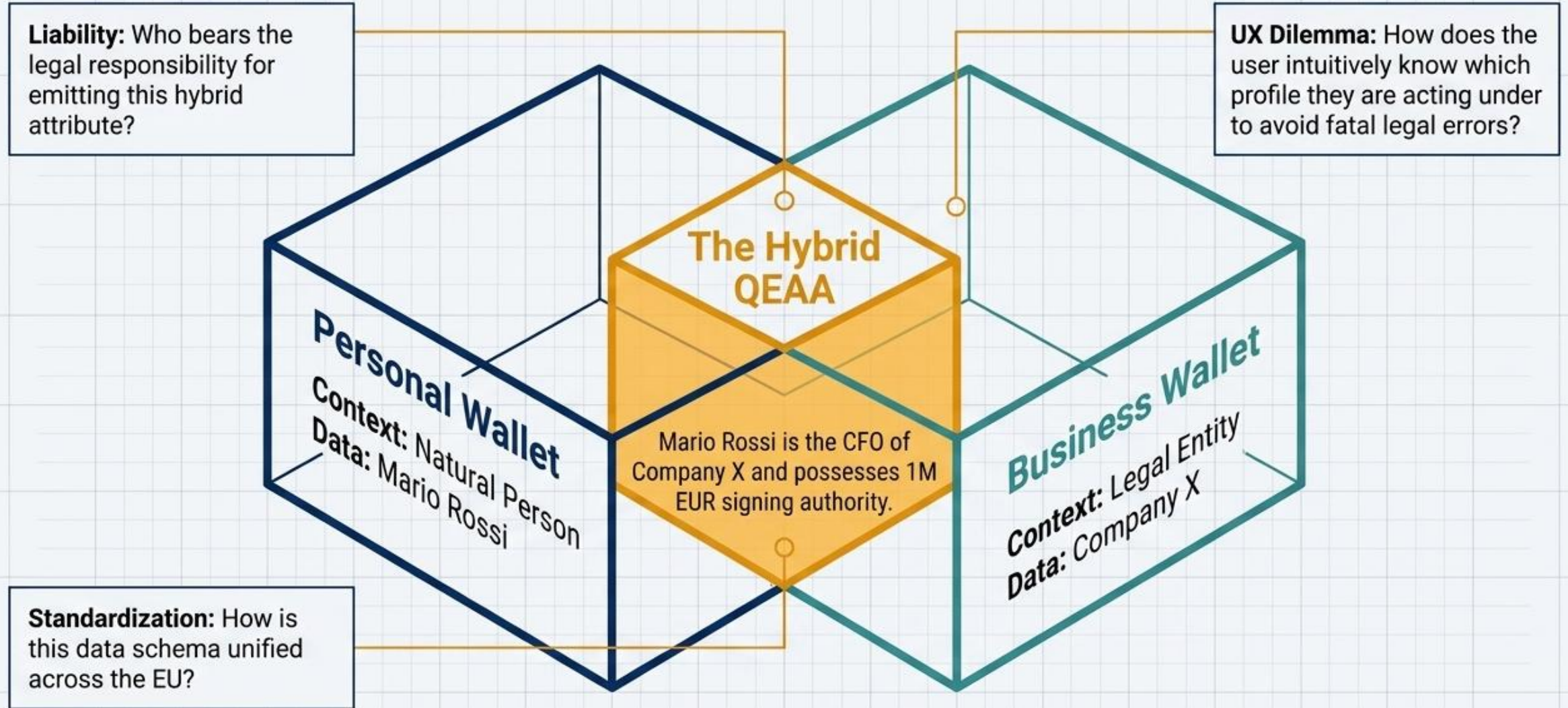


While the EUDI Wallet empowers citizens, the European Business Wallet automates B2B processes.

- *What are the main challenges in ensuring that the two wallets interoperate securely and remain economically sustainable?*



The True Value lies in Hybrid Attributes



Round 3

Use Cases



Question to...

Alessandro Bazzolo



One of the most anticipated features is the use of the Wallet by legal persons.

- How will a company representative use their digital identity?*
- Can you describe a scenario where the European Business Wallet reduces the administrative burden?*

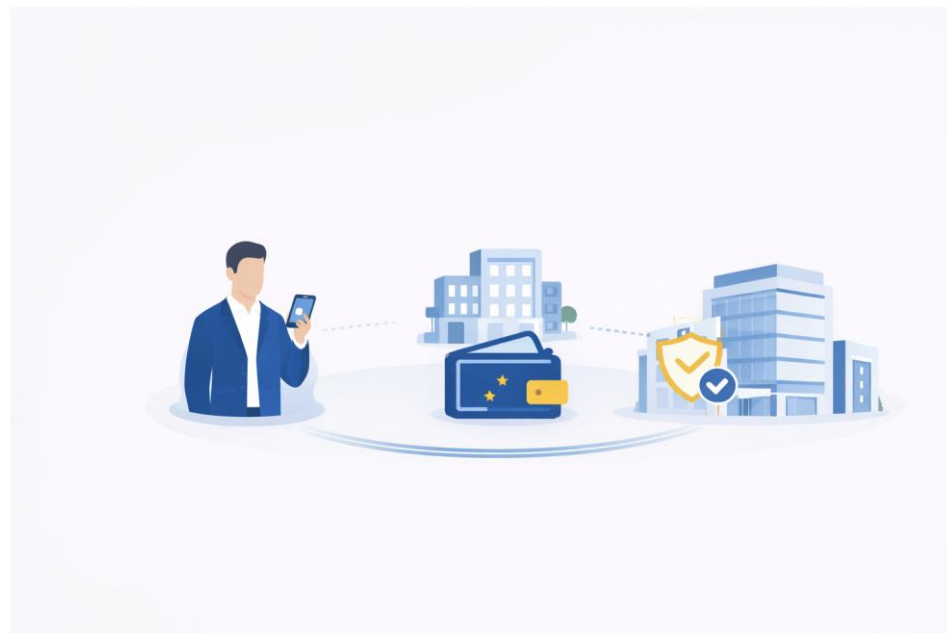


● A practical use case: opening a company bank account

Today: onboarding is still document-heavy and partly manual

Tomorrow: use of personal EUDI Wallet + Business Wallet

Trusted evidence from the Business Register / Authentic Source



**Less paperwork, fewer manual checks,
faster cross-border onboarding.**

Question to...

Luigi Castaldo



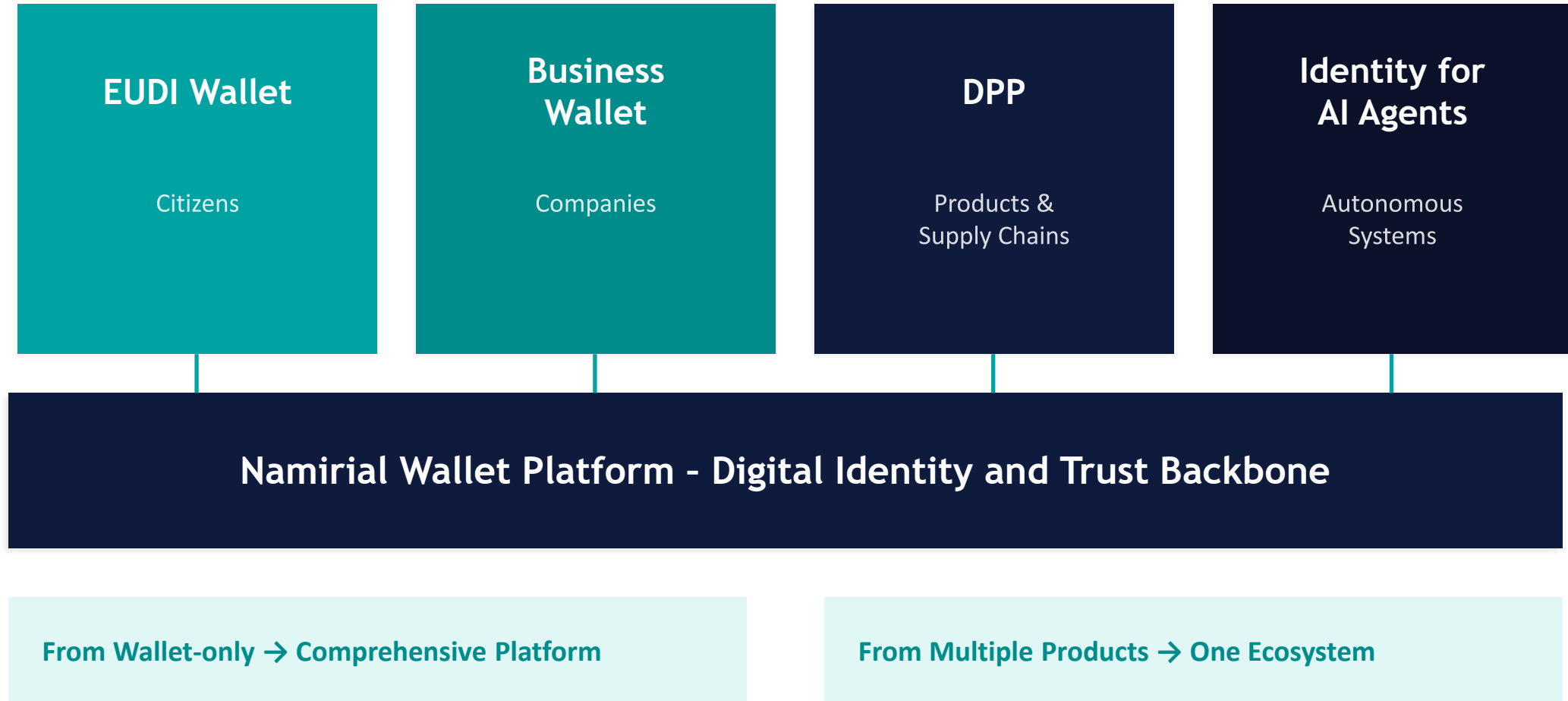
Namirial plays a key role in the trust services landscape.

- *How does Namirial contribute to the evolution of digital identity in Europe?*
- *Which key capabilities, innovations or strategic areas are you focusing on moving forward?*



Namirial Wallet - Evolution

A platform designed as base layer for all identity-related initiatives



Question to...

Francesco Vetrano



- *How do you see the EUDI Wallet, perhaps in coordination with the European Business Wallet, transforming the customer onboarding process?*
- *How can citizens and organizations leverage this to make verification faster and more secure?*



The Onboarding Paradigm Shift

The Legacy Burden

Cost: 23-45 EUR per client.

Speed: 45 minutes to several days.

Friction: 35-50% drop-off rates.

Method: Repetitive data entry, manual document verification, high fraud vulnerability.

The EUDI Reality

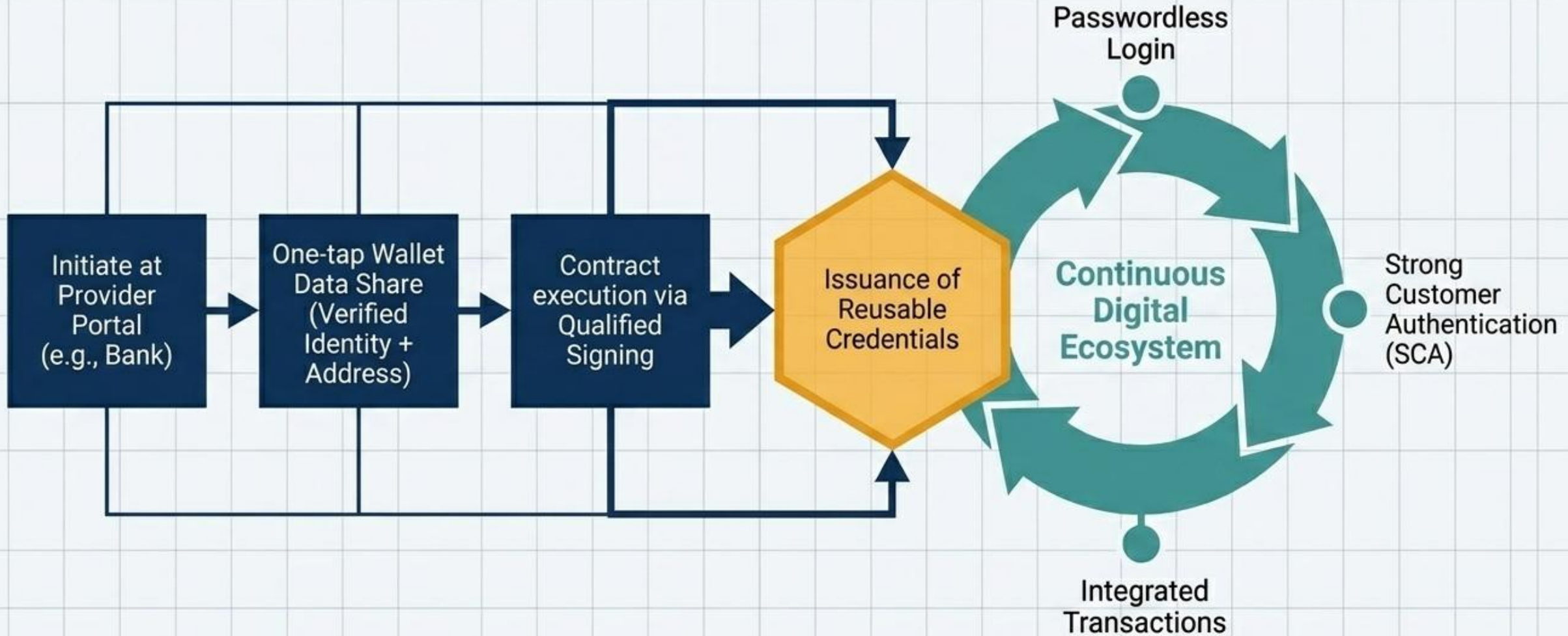
Cost: Drastically reduced operational overhead.

Speed: Near real-time verification.

Friction: Seamless, fluid user experience.

Method: Cryptographically verifiable credentials, no manual document uploads.

Onboarding as a Continuous Gateway



Round 4

Evolution of Specifications



Question to...

Alessandro Bazzolo



Representing an Authentic Source, your role is to provide the data for the Wallet.

- *How do you manage the mutability of these specifications?*
- *What strategies do you use to ensure InfoCamere is ready to be aligned with the evolving standards?*



How do we stay aligned with evolving standards?

The maturity level is still different

The **ARF** addresses the wallet for natural persons

The **EBW** is at an earlier stage

LSP are where stakeholders test and align

Continuous coordination with
European business registers



**Stay engaged. Stay aligned.
Contribute early.**

Question to...

Luigi Castaldo



- *How is your team navigating this high rate of change?*
- *What strategies do you use to ensure your solutions remain compliant even when the underlying specifications are still shifting?*

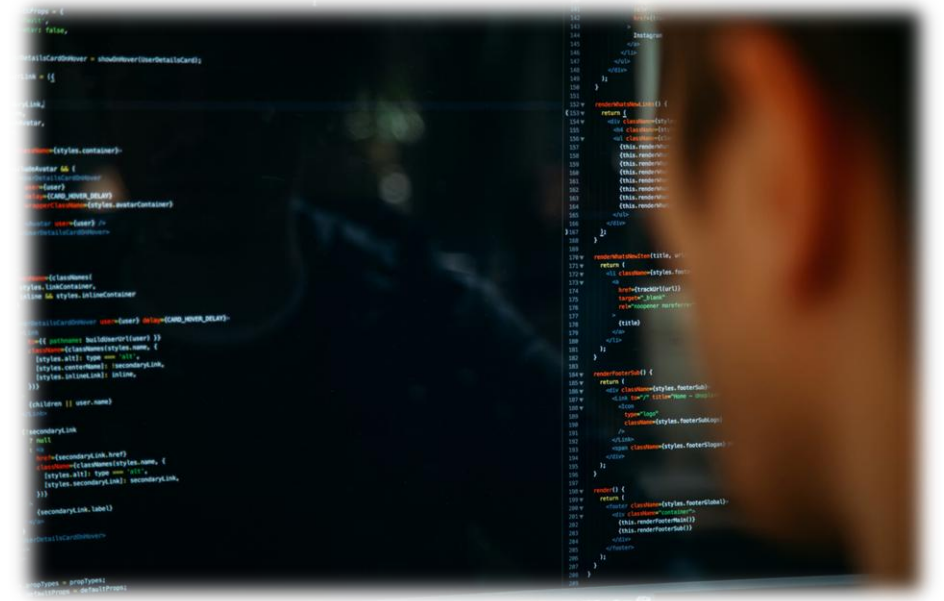


Question to...

Francesco Vetrano



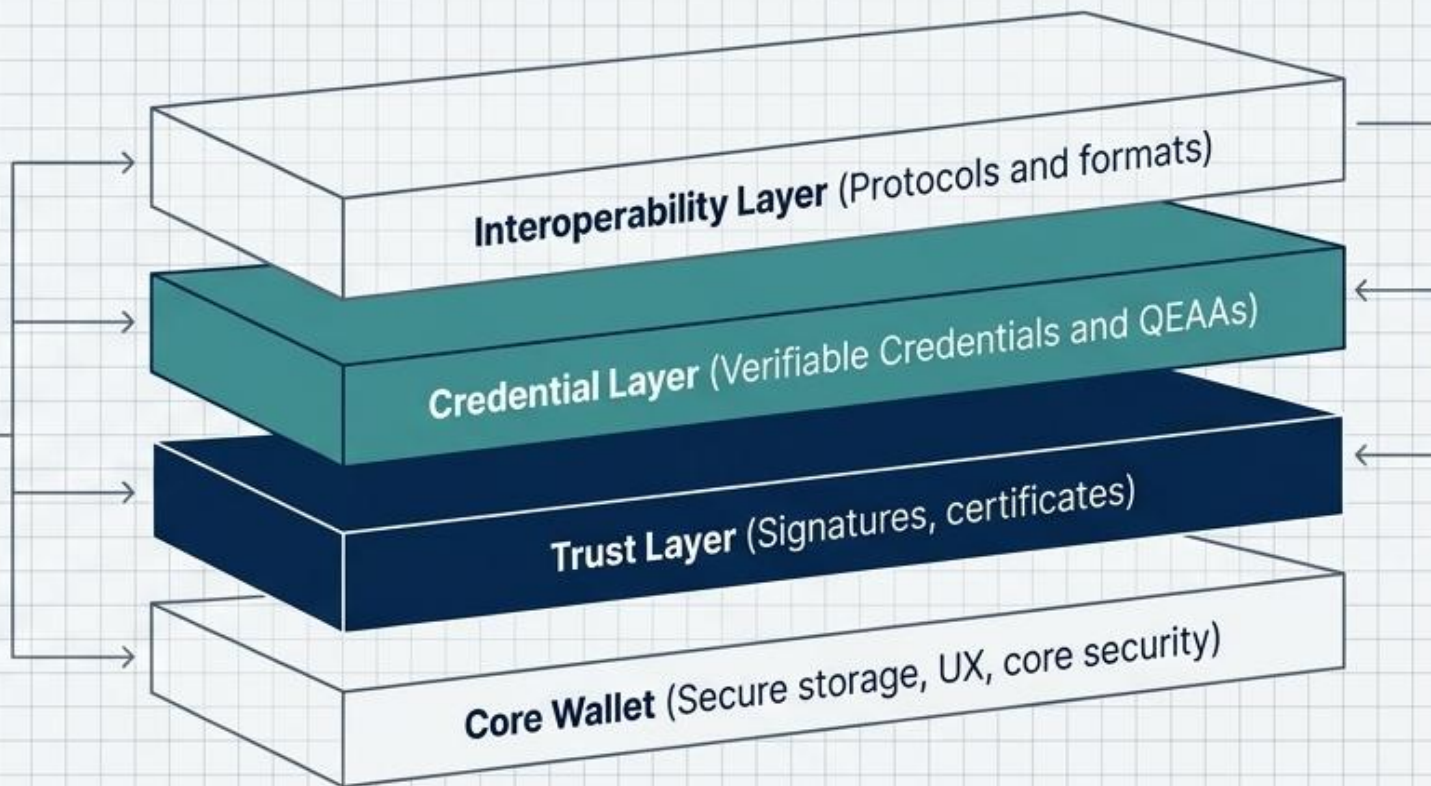
- *How do you manage the impact of breaking changes on development?*
- *How do you strike a balance between maintaining project timelines and adapting to these evolving standards?*



Decoupling the Monolith



Legacy Monolith



Interoperability Layer (Protocols and formats)

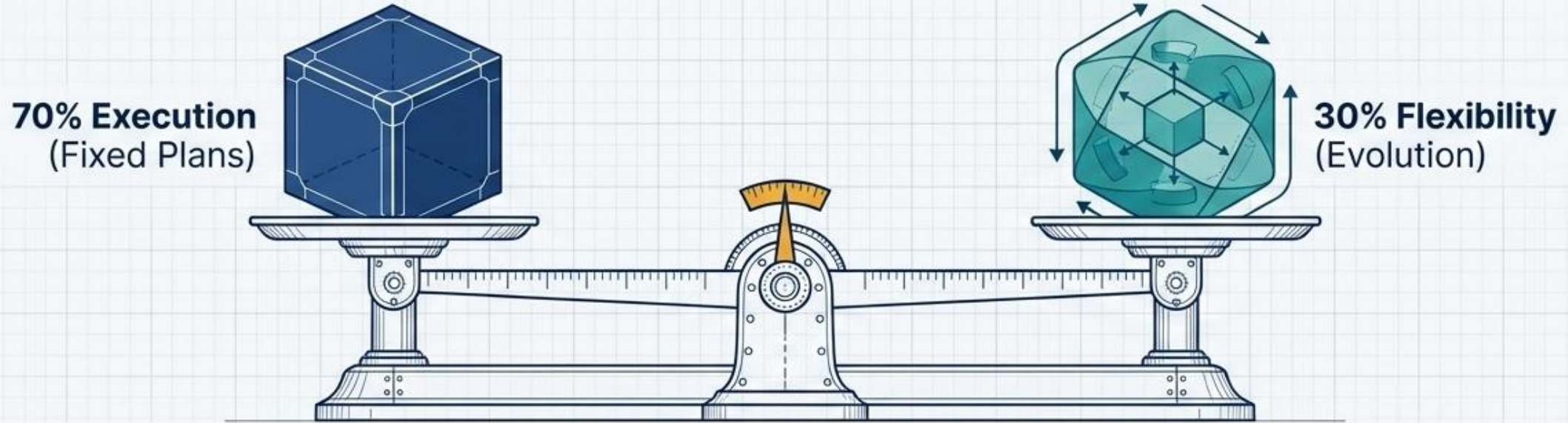
Credential Layer (Verifiable Credentials and QEAs)

Trust Layer (Signatures, certificates)

Core Wallet (Secure storage, UX, core security)

API-First Modularity: If a format standard changes, isolate and swap a single microservice without rebuilding the entire architecture. This reduces rework downtime by up to 50%.

The Agile-Regulatory Framework



In the EUDI ecosystem, the winner is not the one who perfectly implements today's standard...

...it is the one who architects a system modular enough to survive the standards of tomorrow.

Tech is easy -> Governance is hard -> Modularity is the only viable defense.

Thanks to our panelists!



Alessandro Bazzolo

InfoCamere



Luigi Castaldo

Namirial S.p.A.



Francesco Vetrano

Intesi Group S.p.A.



Thanks to our moderator!



Gianluca Dotti

