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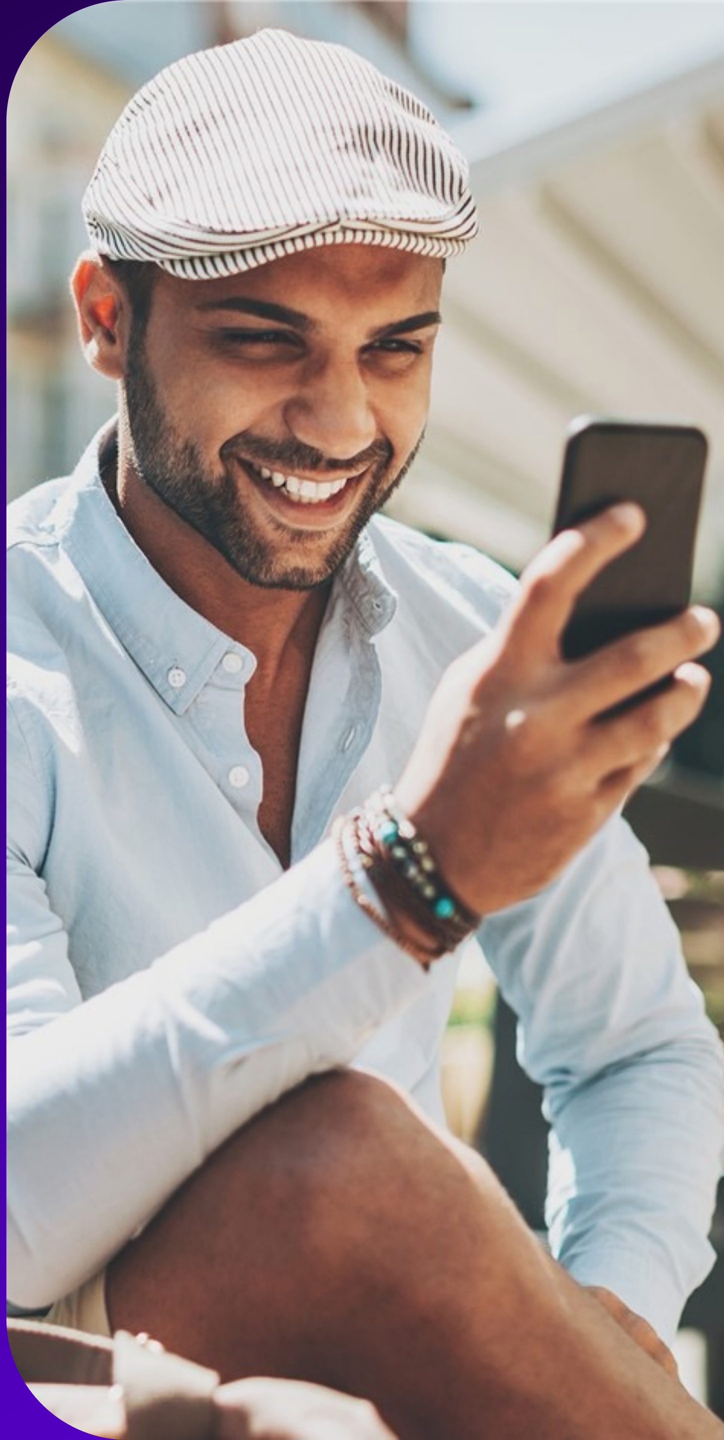
For European Digital Identity

Co-funded by the European Union

APTITUDE



March, 2026

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The APTITUDE consortium

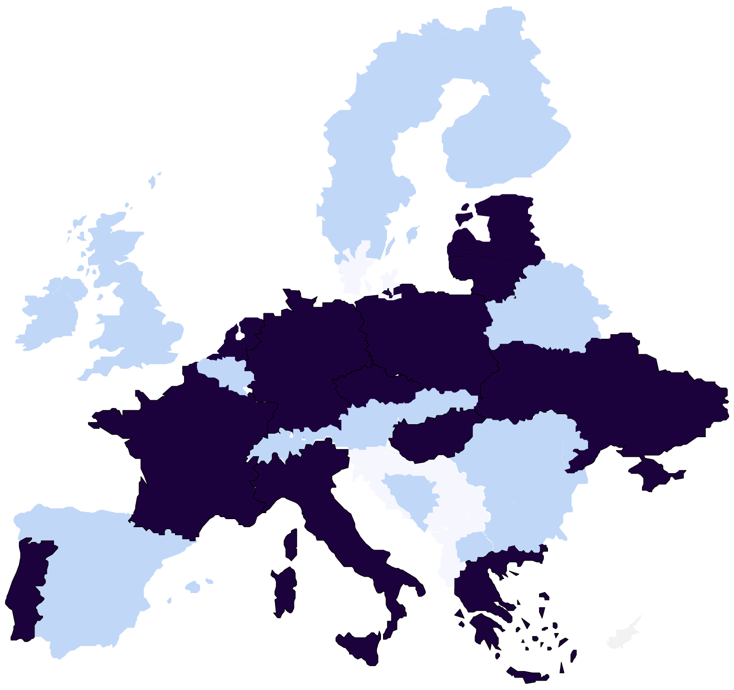
Understanding APTITUDE, its use cases, and its workplan

APTITUDE : A Large-Scale Pilot mobilizing partners across Europe

13 Countries represented

FR CZ DE EL HU IT EE

LT LV NL PL PT UA



141 Public and private partners

Ministries, state operators, research centres, major companies and start-ups acting as wallet issuers, credential issuers, and relying parties

38 Observers

Entity external to the Consortium with a recognized advisory role in the project.

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A consortium built around different Work Packages

Coordination

Coordinateur (COO)
France Titres – Agence Nationale des Titres Sécurisés

Overarching Work Packages

- **WP1** – Project Management and Coordination – France Titres – Agence Nationale des Titres Sécurisés
- **WP2** – Technical Standards and Specifications – Poligrafico e Zecca dello Stato Italiano
- **WP7** – Compliance, European Values and Civil Society – Institut Mines-Télécom
- **WP8** – Dissemination & Communication – grnet

Use-cases Work Packages

- **WP3** – Digital Travel Credentials (DTC) – France Titres – Agence Nationale des Titres Sécurisés; IN Groupe
- **WP4** – Tickets & Check-ins – grnet
- **WP5** – Mobile Vehicle Registration Certificate (mVRC) – COI
- **WP6** – Wallet for Payment and Banking – Finanzgruppe Deutscher Sparkassen- und Giroverband

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Four use cases around mobility and payment

WP3 — Digital Travel Credentials (DTC)

France Titres — IN GROUPE

Manage the issuance and revocation of DTCs via the EUDI Wallet in coordination with national issuing authorities and national printers for use cases related to border control.

WP4 — Tickets & Check-ins

grnet

Simplify the traveler journey for tickets and check-in at hotels, transportation (air, rail, road, maritime), and tourist sites. Integrate student cards to benefit from dedicated fares.

WP5 — Mobile Vehicle Registration Certificate (mVRC)

COI

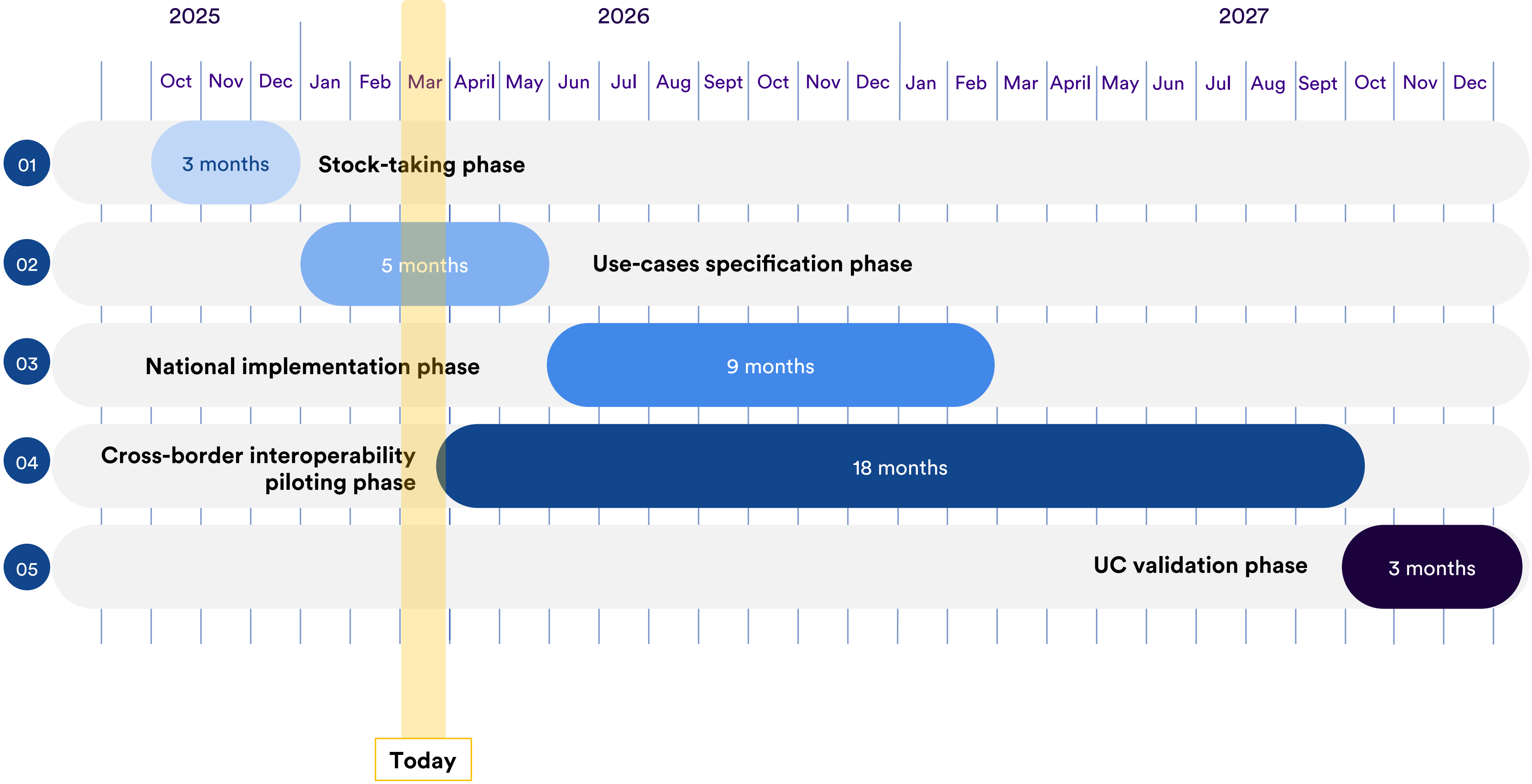
Pilot the use of the mobile Vehicle Registration Certificate (mVRC) to demonstrate its ability to be shared among multiple drivers, whether for personal vehicles, rentals, or shared mobility solutions.

WP6 — Wallet for Payment and Banking

Finanzgruppe Deutscher Sparkassen- und Giroverband

Enhance the wallet to integrate banking and payment functionalities: secure online transactions through payment and strong customer authentication (SCA).

A unified workplan with distinct phases



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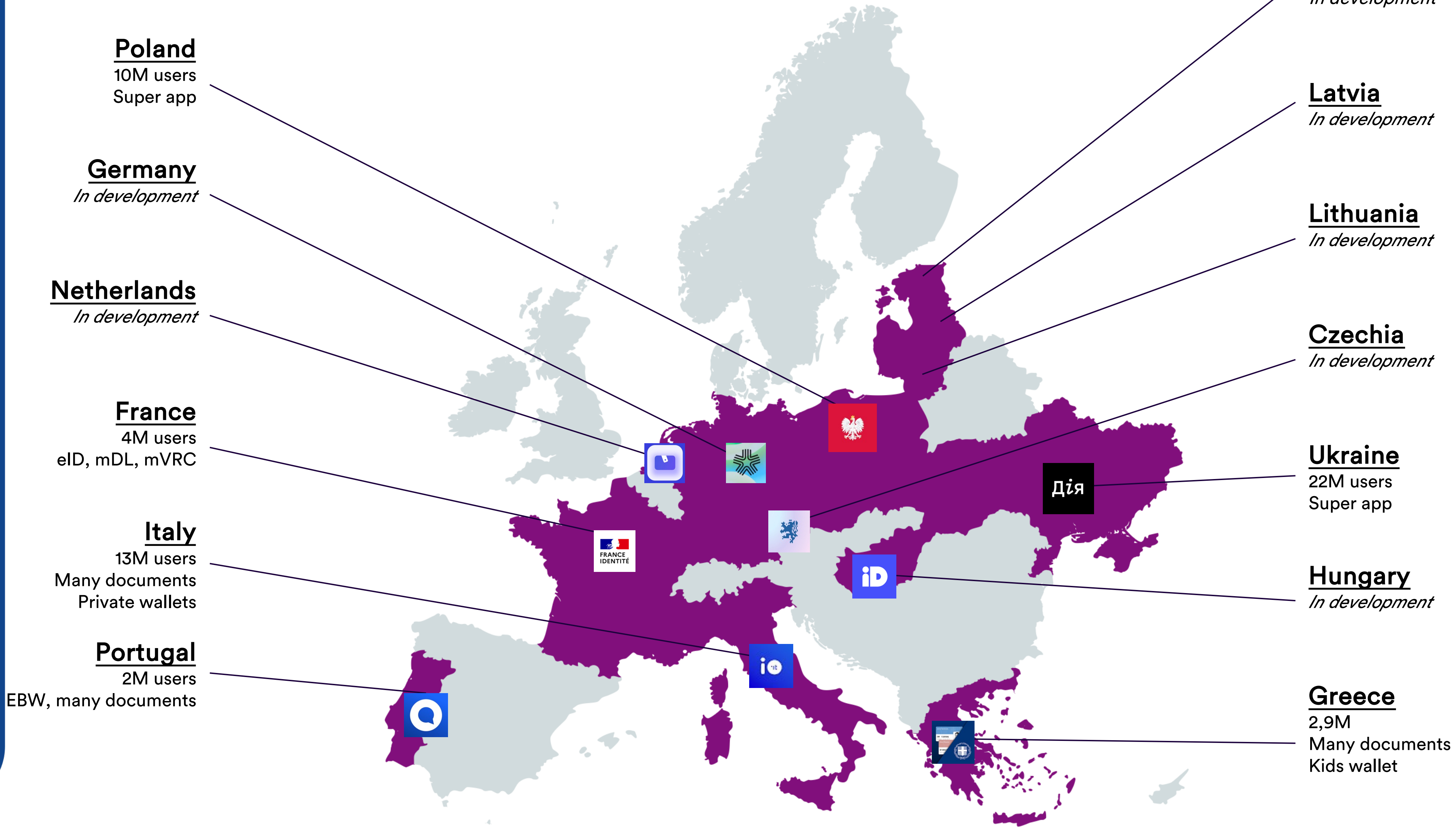
European overview of wallets



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Streamlining traveller's experience with the EUDIW

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A broad coalition of public and private entities in WP3 to streamline border crossing

EUDIW Providers

France Titres
grnet
YOUNIQX
DIGITÁLNÍ A INFORMAČNÍ AGENTURA_
pagoPA
COI Centralny Ośrodek Informatyki
arte AGÊNCIA PARA A REFORMA TECNOLÓGICA DO ESTADO
Ministry of Digital Transformation of Ukraine

Border authorities

MINISTÈRE DE L'INTÉRIEUR
Liberté Égalité Fraternité

National printers

BUNDESDRUCKEREI
IPZS
IRN instituto dos registos e do notariado
Ministero degli Affari Esteri e della Cooperazione Internazionale
INCM IMPRENSA NACIONAL CASA DA MOEDA
IN GROUPE

Technology providers

sopra steria
TOPPAN
TOPPAN Security
IN GROUPE
amadeus
SITA
THALES
ARICOMA

Travel operators

GROUPE ADP
GETLINK
Lufthansa
AÉROPORT MARSEILLE PROVENCE
aena

Others

IATA
ΕΛΛΗΝΙΚΗ ΔΗΜΟΚΡΑΤΙΑ
Υπουργείο Ψηφιακής Διακυβέρνησης

FR DE EL
CZ IT NL
PL BE PT
AT UA ES

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A broad coalition of relying parties in WP4 to develop travel facilitation use cases

Wallet Issuers

- France Titres – Agence Nationale des Titres Sécurisés
- pagoPA
- grnet
- Ministerie van Binnenlandse Zaken en Koninkrijksrelaties
- VSSA – Valstybės skaitmeninių sprendimų agentūra

Credential Issuers

- ird – Informatikos ir ryšių departamentas prie Lietuvos Respublikos vidaus reikalų ministerijos

Relying parties

- Crédit Mutuel ARKEA
- EVIDEN
- Atos
- Piraeus
- euroinfo
- GYSC
- IN Groupe
- Fraport
- TOPPAN – TOPPAN Security
- Groupe ADP
- Fast Ferries
- Giovanti travel …just a ticket away
- ΠΑΝΕΠΙΣΤΗΜΙΟ ΑΙΓΑΙΟΥ
- TKC
- Trenitalia – Gruppo Ferrovie dello Stato Italiane
- AVRA
- Politecnico Milano 1863
- ΥΠΗΡΕΣΙΑ ΠΟΛΙΤΙΚΗΣ ΑΕΡΟΠΟΡΙΑΣ
- NEC Nijmegen
- Lietuvos viešbučių ir restoranų asociacija
- Lufthansa
- enzosystems
- CHECK.

Technology provider

- Chain4Travel
- IT
- IDnow.
- amadeus
- iDAKTO
- THALES
- FASTID
- inverid – Creators of ReadID
- Rockwood Digital Europe
- ubiqu
- XLINQ – Delivering. Software. Faster.

Others

- IATA
- ΕΛΛΗΝΙΚΗ ΔΗΜΟΚΡΑΤΙΑ – Υπουργείο Ψηφιακής Διακυβέρνησης
- ICTU

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Demonstrating the EUDIW potential to store credentials relevant for travel use cases

Core identity data

- Person Identification Data (PID)
- Photo ID
- Digital Travel Credential

Travel credentials

- Traveler’s tickets / boarding pass
- Disability/Accessibility card
- Travel authoritization
- Lounge access credential
- Airport employee access credential

Student mobility credentials

- European Student Card
- Diploma

Hospitality credentials

- Hotel booking confirmation
- Digital room key

WP3 and WP4 will pilot a diverse set of experimentations around travel scenarios

WP3

Border crossing

- *EU citizen travelling inside Schengen area*
- *EU citizen departing from the Schengen area*
- *EU citizen arriving inside the Schengen area*
- *EU citizen arriving outside the Schengen area*

WP4

Seamless travel

- *Identity verification beyond border crossing*
- *Eligibility based pricing*

Hotel check-in

- *Seamless hotel check-in*
- *Integrated airport to hotel experience*

Student mobility

- *Student entitlements and facility access*
- *International student mobility*

Envisioning concrete use cases within APTITUDE

Streamlining passenger flows in airports

Imane is French, and a frequent flyer. She's flying from Paris to Athens.

Booking and checking into a hotel

Ali is French, and going to hotel in Greece for the holidays.

Enabling international student mobility

Lin is a French student going to Quebec for a semester abroad.

With ongoing work on APTITUDE WP3 and WP4, the France Identité app will **pilot identity verification for all three use cases.**

Streamlining passenger flows in airports

Imane

Pre-trip

At home, in France Identité, Imane scans her passport to **request the issuance of her DTC.**

She authenticates herself and her DTC is issued and **stored in her France Identité app.**

She **books a flight** from Paris to Athens in the airline app.

She **associates her flight ticket and her DTC** which is is sent to the airline and border authorities.

On the day of the trip

Imane **presents a credential** combining her identity data and boarding pass and **proceeds to baggage drop.**

Imane **presents her DTC to border authorities,** and proceeds with border crossing

Imane presents a credential combining her identity data and boarding pass and proceeds to **board her flight.**

Streamlining passenger flows in airports

Imane

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Imane **presents her DTC to border authorities**, and proceeds with border crossing.

Imane presents a credential combining her identity data and boarding pass and proceeds to **board her flight.**

Booking and checking into a hotel

Pre-trip

Ali **books a hotel online.**

He checks-in online, associating his hotel booking and identity data. He **authenticates himself on France Identité.**

Ali **stores the check-in proof** and identity data in his EUDIW and issued a digital room key.

On the day of the trip

On site, **Ali skips the manual check-in** and directly proceeds to his room.

To access his room, **Ali taps his phone against his room door.**

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Pre-trip

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Payment experience with the EUDIW

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A broad public-private coalition in WP6 to streamline payment and banking capabilities

Banks and financial services

- Finanzgruppe Deutscher Sparkassen- und Giroverband
- INTESA SANPAOLO
- BNP PARIBAS
- Crédit Mutuel ARKEA
- SOCIETE GENERALE
- CRÉDIT AGRICOLE
- GROUPE BPCE
- BPER: Banca
- LA BANQUE POSTALE
- Banca Sella
- ING
- SEB
- BANCOMAT
- Bank Polski

Administrations and public services

- France Titres – Agence nationale des titres sécurisés
- ama – Agência para a Modernização Administrativa
- HELLENIC REPUBLIC – Ministry of Digital Governance
- ΠΑΝΕΠΙΣΤΗΜΙΟ ΑΙΓΑΙΟΥ – UNIVERSITY OF THE AEGEAN
- Дія
- grnet
- COI – centralny ośrodek informatyki
- Ministerstwo Cyfryzacji
- Valsts digitālās attīstības aģentūra

Payments, fintech, and financial infrastructure

- SIBS
- ingenico
- pagoPA
- WORLDLINE
- lusopay
- Krajowa Izba Rozliczeniowa S.A.
- blik
- Bank iD
- bizum
- epi
- etonec

Technology companies

- adorsys
- ARICOMA
- Netcetera
- Giesecke+Devrient – Creating Confidence
- Multicert – We certify the world
- fime
- GAIYO
- Deutsche Telekom
- BLOCKCHAIN HELIX
- talao
- Ve

Consulting and other services

- EURO INFORMATION
- sopra steria
- Rockwood Group
- TRENITALIA
- FAST FERRIES
- Fraport
- ABI Lab
- FÉDÉRATION BANCAIRE FRANÇAISE
- nomadic labs

Demonstrating the eudiw's potential to enable banking and payment use cases

Issuance of a SCA attestation

Definition of the process enabling the EUDI Wallet to issue an SCA attestation in full compliance with PSD2/PSD3 requirements.

Payment authentication and authorization

Implementation of SCA to validate payment transactions, incorporating dynamic linking and ensuring the security and integrity of all transaction data.

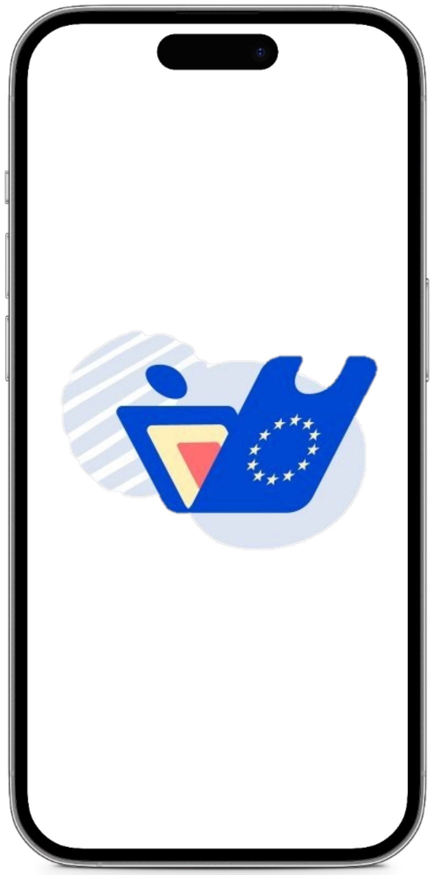
Secure access to online services

Using the wallet as a robust authentication method for logging into banking applications and online services.

Remote validation of sensitive actions

Securing high-risk operations (e.g., limit changes, adding beneficiaries) by applying SCA and integrating fraud- or risk-detection mechanisms.

SCA via the EUDIW: A tool for security, trust, and frictionless user experience



Sovereign, high-assurance SCA

An SCA mechanism grounded in a certified identity wallet, combining biometric security with state-grade cryptography. This approach delivers a level of trust and assurance that conventional solutions (OTP, SMS, or banking apps) cannot achieve.

Radically simplified user experience

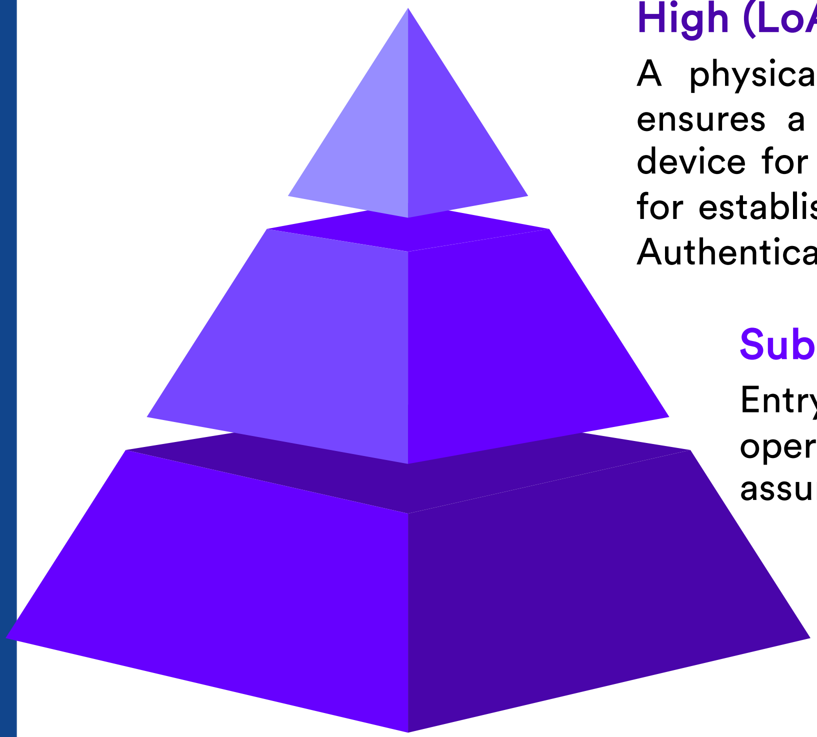
Sensitive operations can be validated with a one-tap confirmation: no codes to re-enter, no additional friction, seamlessly integrated into the majority of user flows, including login, transfers, and high-risk transactions.

European interoperability and immediate scalability

An authentication solution fully aligned with eIDAS 2.0, enabling broad adoption across banks, PSPs, and online services without the need for fragmented local or proprietary solutions.

Applying security levels to banking use cases

The EUDIW is not intended to replace all existing SCA methods. Its purpose is to provide a flexible reassurance framework, calibrated to the required level of security: from basic to the highest assurance levels.



High (LoA 3)

A physical gesture or device-bound interaction ensures a strong link between the user and the device for critical operations. This level is suitable for establishing a robust form of Strong Customer Authentication.

Substantial (LoA 2)

Entry of a code or PIN for sensitive operations requiring a higher degree of assurance.

Low (LoA 1)

Simple confirmations or lightweight interactions for low-risk operations.

The flexibility of the EUDI Wallet allows banks to select the appropriate reassurance level based on the criticality of the operation and the issuing bank's security requirements.

THANK YOU!