

Personalised and privacy friendly services with the

EUDI wallet

Opportunities and challenges of the EUDI wallet in public services

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READING GUIDE: *this is an English summary of the original Dutch white paper. The full length version of this paper (in Dutch) can be found [here](#). Results are based on desk research and interviews with multiple Dutch public sector service providers. Although the interviews were focussed on the chances and challenges related to the implementation of EUDI wallets in the Netherlands, we believe most results are applicable to public service providers in other member states as well.*

Management Summary

Public service providers in the Netherlands are following the arrival of [European Digital Identity](#) (EUDI) wallets with growing interest. Wallets give citizens the ability to securely manage, store and share their electronic identity and personal data under their own control.

The revision of the European [eIDAS regulation](#) requires public service providers to accept EUDI wallets as a means of digital identification and authentication by the end of 2026. Several public service providers are already testing the functionality of wallets. For instance, the [municipality of Nijmegen](#) uses Yivi. There are, however, significant differences in adoption between service providers.

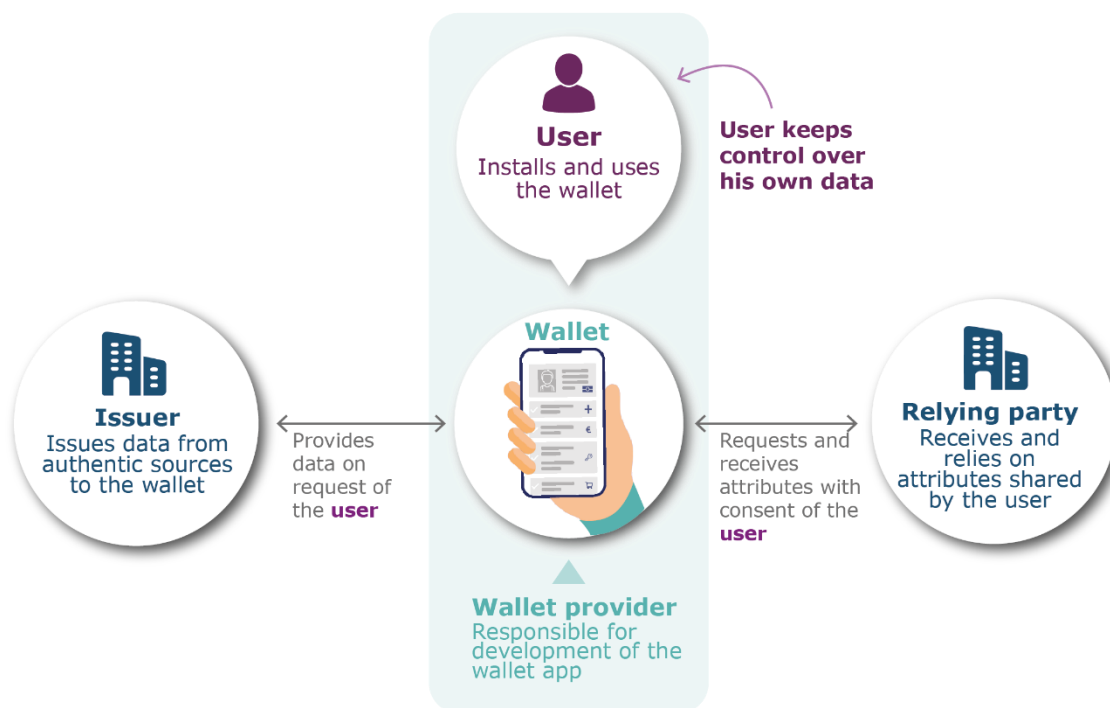
Opportunities: In addition to the mandatory acceptance, there are significant opportunities when using the EUDI wallet to share verifiable data. During interviews with seven Dutch public service providers, multiple opportunities were mentioned, such as personalised and proactive services, and the rollout of new use cases that previously were not possible. The use of wallets in public services also offers possibilities for data minimisation, risk minimisation, and more efficient digital services.

Wallets explained

Wallets often come as a smartphone app, where the user can store and manage their digital identity and other personal data. Data is stored in the wallet in the form of attributes. These are verifiable sets of data: think of your name, date of birth, diploma, or even something as simple as a loyalty card.

Wallets fit well into the European data strategy, where citizens (and businesses) have privacy and control over their own data. They are mentioned in the [Dutch work agenda for Value-Driven Digitalisation](#) as a means of realising the ambition that everyone has control over their digital life.

Roles as service provider: Starting from the end of 2026, public sector service providers are obliged to accept the EUDI wallet as a means of identification and authentication. Additionally, service providers can voluntarily issue or accept attributes in their services. The key roles are clarified in the image below.



About this research: Due to the legislative obligation to accept EUDI wallets, service providers will need to assess the impact on their services. This research examines the necessary (pre)conditions for successfully implementing wallets and how they can best be used to improve personalised services and address the societal challenges within this domain.

Getting started: If you want to act within your organisation and gain more control over developments related to EUDI wallets, you can take the following steps.

- Explore what wallets as a technology and concept mean.
- Assess the impact of wallets on existing services.
- Gain insight into the playing field, relevant stakeholders, and partners.
- Test wallets within concrete use cases and pilots.
- Explore the impact on the organisation's existing systems.

The EUDI wallet is a complex development, and not all details have been finalised, but the interviewed service providers all recognise the significant impact it will have on their services. As the obligation will come into effect at the end of 2026, it is important to start preparing now. This gives you the opportunity to timely assess the impact and gain valuable experience with this new technology. Now is the right time to get started.

Conclusions and recommendations

The EUDI wallet is still in active development. Nevertheless, it is already clear that the impact of the wallet on service providers in public sector will be significant. Starting from the end of 2026, they will be obliged to accept the wallet for identification and authentication as a relying party. Additionally, service providers can voluntarily issue or use attributes in their services. Due to the obligation, public sector service providers will need to assess the impact of the EUDI wallet on their services. During the interviews, experts from public sector service providers mostly focussed on the opportunities the wallet presents, including more efficient service delivery, personalised and proactive services, and the rollout of new use cases that were not possible before. All of this is made possible because verified data is made available via the wallet which is under the user's full control.

The research and interviews highlight several points of attention for a successful implementation of the EUDI wallet. These are outlined below.

Collaboration as a prerequisite

The success of the wallet is not a technological challenge, but an ecosystem issue. The added value arises when other parties also participate in this ecosystem. A shared trust system, along with (technical) interoperability, is essential. Collaboration alongside national and European frameworks is crucial. It is recommended to start conversations within (and outside) your sector about how you want to leverage the wallet's potential. For example, at existing round tables or working groups.

Need for support

The EUDI wallet ecosystem is complex. The success of the wallet depends on broad acceptance, but it is still unclear exactly what exactly is expected of service providers. Implementation requires significant effort from public service providers to be ready on time. There is a need for strategic guidance and implementation support. Service providers in the Dutch public sector are looking to the relevant ministries, as well as umbrella organisations like the one for municipalities.

Communication to build support

EUDI wallets are a complex concept and new to many end users. They will need guidance when the EUDI wallet arrives. Communication, public campaigns, and support at the national level are crucial to build and maintain trust among citizens.

Within their own organisations, professionals will find that EUDI wallets are a new concept for many colleagues. Colleagues will need to be prepared for the introduction of renewed services utilising wallets. They should be informed about how wallets will impact interaction patterns and data flows in their services.

The importance of starting now

The EUDI wallet is a complex development, and not all details are finalised yet, but the interviewed service providers see the wallet as having a significant impact on their services. Therefore, it is important to start assessing the impact on your own organisation in a timely manner. Now is the time to get started.

But how can you do this in the right way? In the next section, we provide some practical guidance for organisations.

Successfully implementing EUDI wallets

Do you want to start within your organisation to gain more control over developments regarding EUDI wallets? There are various big and small steps you can take. But where should you begin? And what steps should you take to ensure a successful implementation? Below you will find practical tips and tools.

Explore wallets as a concept

Explore what the wallet means as both a technology and a concept. Determine which roles you need or want to fulfil in the wallet ecosystem. It is important to involve users within your organisation in this process. This could be done through an (internal) white paper or briefing, or by inviting an expert. Also, consider how you want to use the wallet: do you only want to meet the minimum legal requirements, or do you want to further explore how the full potential of EUDI wallets and data sharing can be utilised?

Tools: White paper, training, or masterclass

Explore the organisational impact on existing services

From an organisational perspective, think about the impact of the wallet on your services. For example, look at how user interactions might change with the use of the wallet. Also, consider how your processes could change now

that you have verifiable data at your disposal. This could for example reduce the chance of errors and fraud.

Tools: Service blueprint

Gain insight into the ecosystem

Which parties need to be involved in cooperation? Who are the owners of key data sources? Who will primarily be the relying parties? Map out which agreements and integrations you need for implementing wallets in your services.

Tools: Ecosystem mapping

Test wallets within concrete use cases

You can already start experimenting with existing wallet providers, for example, through a pilot or a test environment. This can be done on a small scale, but you can also seek collaboration with partners within and outside the government. It is important to think about which data sources should issue attributes to the wallet for a successful use case and involve them (if possible) in the pilot. When selecting the right use cases, consider factors like user hurdles, staff hurdles, fraud risks, and the number of involved parties.

Use cases with the greatest impact are often the most politically sensitive. If your organisation is not yet familiar with wallets, it is recommended to start small, first proving the technical functionality before scaling up to more impactful use cases.

Tools: Use case canvas, demos

Explore the technical impact on existing systems

Explore the impact of using wallets on existing systems in your services. Do this across different architecture layers. By testing internally, you will uncover (internal) requirements and side effects. Use this to assess the impact. Determine if you can or need to adjust your systems, or if you should engage with your suppliers.

Tools: Service blueprint, (Enterprise) architecture model

About InnoValor

With over 10 years of experience, we are experts in responsible digital innovation. Our specialists combine in-depth knowledge and practical experience to investigate complex digital technologies and challenges and provide advice on their impact. We work for various large clients in the public sector, where we contribute to sustainable and future-proof digital innovation.

Our services focus on researching and advising on digital innovations at both sectoral and organisational level. By doing so, we support organisations to make well-considered choices in a rapidly changing technological landscape. We do this in various phases by researching, designing and organising.

Digital identities and personal data management (PDM) have been part of our expertise since the beginning of InnoValor Advies. We conducted research for the Dutch national PDM program, the Dutch Blue Button initiative and work on a [national ID wallet innovation project](#). We also organised training courses and workshops at various public service providers. In addition, we are founding members of the international NGO [MyData](#) and are actively supporting their mission.



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