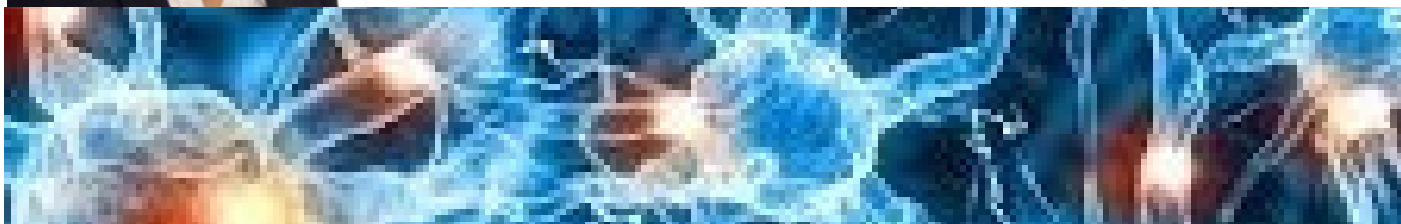




# Parole Libre & Liberté Vraie

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## The Digital Identity Wallet in Luxembourg in 2026 (POTENTIAL Project)

Luxembourg deployed the digital identity wallet in 2024 under the aegis of the European Commission (EC): POTENTIAL Pilot Project.

In June 2024, the Minister of Digitalization, Stéphanie Obertin, announced the abandonment of the initial national digital wallet project (the Luxembourg e-wallet that was being prepared by the State Information Technology Center (CTIE)), in order to focus exclusively on the European Digital Identity Wallet (EUDI Wallet), as dictated by the revised European eIDAS 2 regulation. Work on the technical specifications (the ARF - Architecture Reference Framework) is accelerating.

This wallet will be completely free, secure, and interoperable (recognized in the 27 Member States).

During this period, more than 140 organizations from 19 member states and Ukraine validated the use of the wallet in six key areas:

**online government services, opening bank accounts, SIM card registration, electronic driving licenses, qualified electronic signatures, and electronic prescriptions.**

In total, more than 1,300 tests and over 1,000 successful transactions, including 249 cross-border ones, have been carried out, confirming technical feasibility and providing essential information for policy development and governance.

By December 2026, each Member State should deploy a national EUDI portfolio.

The CTIE actively tested the integration of the wallet with existing services, ensuring that the tool is technically ready to interact with the public and private sectors, including the banking sector through the Association of Banks and Bankers, Luxembourg (ABBL). The ABBL works actively with the Ministry of Digitalisation and the CTIE to prepare the Luxembourg financial center for this transition through several concrete use cases.

### Remote account opening

Allow a client to open a bank account in a few clicks in a 100% secure way, without sending document scans or doing tedious video face-to-face.

### The simplification of KYC (Know Your Customer)

The mandatory process of customer identity verification by banks will become instant and reusable thanks to the certified data from the wallet.

### The sharing of bank statements

Banks will be able to issue digital attributes directly into your wallet (such as an IBAN certificate or proof of solvency).

### The principle of data minimization (Selective Disclosure)

The wallet will generate a cryptographic proof indicating only "Over 18: YES," without revealing your first name, last name, or exact date of birth.

### QEAA (Qualified Electronic Attribute Certificates)

The regulation creates a legal framework for trusted third parties (universities, government agencies, banks) to inject certified digital certificates directly into your wallet, with the same legal value as an officially stamped paper document.

By the end of 2027, the "obligated stakeholders" in the private sector, that is, banks, insurance companies, telecommunications, transportation, energy, healthcare, as well as very large online platforms like Amazon, Google, Meta, etc., will be required to accept the EUDI Wallet as a means of authentication and identity verification.

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Source: [https://gouvernement.lu/fr/actualites/notes\\_actualites/communiqués/2025/11-novembre/27-potential-digitalisation-ctie.html](https://gouvernement.lu/fr/actualites/notes_actualites/communiqués/2025/11-novembre/27-potential-digitalisation-ctie.html)

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