EUROPEAN DIGITAL IDENTITY WALLET: A CONVENIENCE OR A BURDEN FOR MODERN MAN?

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Abstract

Entry into force of Regulation (EU) 2024/1183 of the European Parliament and of the Council of 11 April 2024 amending Regulation (EU) No 910/2014 as regards the establishment of a European framework for digital identity Official Journal of the European Union L, 2024/1183, 30.4.2024 - eIDAS 2) entailed changes in the area of electronic identification. It established the obligation for each Member State to set up a European Digital Identity Wallet, an electronic identification means that enables the user of an application to securely store, validate, and manage the data that identifies them and the credentials of the attributes they possess (Article 2, point 3, letter j, eIDAS 2). The primary objective of this study is to assess the advantages and disadvantages of this technological solution, considering the relevant legal regulations. This will enable us to determine whether the electronic identification means in question will be perceived as a convenience to modern individuals or, conversely, as a burden once it is introduced to the general public.

Keywords: *European digital identity wallet, electronic identification, identity, electronic services*

1. INTRODUCTION

Already 40 years ago, Alaszewski (1985) pointed out that, according to journalists, politicians and scientists, society is in the middle of the third great technological revolution [1]. A lot has changed since then because technological progress constitutes a dynamic phenomenon. What is new at a given time will not be a novelty in a moment because it will be improved or replaced by another invention, technology or innovation. One may even be tempted to say that the so-called new technologies are rarely or only briefly new. Technological development does not always occur with the acceptance of all individuals, but globally changes the environment and conditions in which they function, affecting their way of life and mentality. As a rule, the individual of the 21st century is fascinated by new technologies and shows a tendency to use all digital innovations that appear within his reach. This is because they strive to make their everyday life easier and individual activities more optimal and effective. It aims to deal with matters more effectively and efficiently while saving time. It is becoming increasingly fashionable to leave the house only with a smartphone, which makes it possible, for example, to make a payment or confirm identity or authorisations. For women, mini handbags, which can only hold a mobile phone, are becoming popular. This is undoubtedly confirmed by the fact that nowadays, an indispensable element without which an individual should not leave their place of residence is no longer a traditional wallet with identity documents and means of payment, but a smartphone with installed applications, the functionality of which allows you to make purchases, deal with private and even official matters in contact with public administration bodies. One may be tempted to say that nowadays, an individual leaving home often forgets his wallet or apartment keys more than his phone.

Mobile applications – national identity wallets – have already existed in many Member States. In most cases, they are positively received by individuals because, in addition to the possibility of identifying the individual on various levels and in multiple situations, they guarantee the possibility of using different services provided online. While the present solutions are highly helpful and useful, they are nevertheless insufficient in light of the contemporary individual's increased mobility (undertaken not only for tourism-related purposes but also for educational and professional reasons). Solutions of this kind will become fully effective only when the permissibility of their use is no longer confined to a single State with which a particular legal nexus connects an individual. It is essential that individuals are able to make use of a universal, uniform, and mutually recognized system of electronic identification in each Member State.

Among the reasons for the introduction of the EDIW are the lack of uniformity and shortcomings in the electronic identification schemes offered, the small number of public service providers in the EU that allow cross-border authentication using identification, the need for a secure – one, common electronic identifier for all online services, and the lack of knowledge of users of online services as to the scope of data to be processed (European Commission 2025) [2].

The first attempts to solve this inconvenience appeared a few years ago when the first steps were taken to introduce a secure and electronic digital identity so that every citizen of the Union or its inhabitant could handle their affairs (including official ones) anywhere in Europe - notably outside the borders of their home country. In June 2021, the European Commission published a proposal for the eIDAS 2.0 Regulation, aimed at developing and modifying the existing EU act (Schwalm 2023) [3]. In this case, it is Regulation (EU) No 910/2014 of the European Parliament and of the Council of 23 July 2014 on electronic identification and trust services for electronic transactions in the internal market and repealing Directive 1999/93/EC (Official Journal of the European Union L 257 from 28.8.2014, pp. 73—114 – hereinafter referred to as the eIDAS Regulation). Following this one, some new electronic identification services have been added and addressed loopholes identified throughout the 2014 eIDAS Regulation (Schwalm 2023) [3]. Thus, the turning point in the field of electronic identification was the adoption on 11.04.2024 of Regulation (EU) 2024/1183 of the European Parliament and of the Council amending concerning the establishment of a European framework for digital identity, commonly referred to as the eIDAS 2 Regulation (hereinafter referred to as the eIDAS 2 Regulation or Regulation 1183/2024 - Official Journal of the European Union L, 2024/1183, 30.4.2024). Four pilot financial projects are being implemented by the European Commission to test and confirm the functionality of EDIW, in this case, it concerns Potential, DC4EU, European Works Council, and NOBID (European Commission 2025) [2].

The main objective of this study is to present the essence and function of the European Digital Identity Wallet (hereinafter referred to as EDIW) in the light of applicable legal regulations. Against this background, it will be possible to show the advantages resulting from its very definition and to approximate the disadvantages, invisible to the "naked eye", but possible to derive taking into account the functionality of the technological solution in question and, in particular by relying on the content of the applicable legal regulations. These considerations will be carried out taking into account the point of view of an average individual, not necessarily having specialist technical and technological knowledge but being an equal member of the EU community of the 21st century.

2. THE CONCEPT AND FUNCTIONALITY OF THE EUROPEAN DIGITAL IDENTITY WALLET

Recital 5 of the eIDAS 2 Regulation stresses that it is essential for the modern individual (EU citizens and residents) to guarantee the right to a digital identity that will be under their exclusive control and that will allow them to exercise their rights in the digital environment and will ensure active participation in the digital economy. Establishing a European Digital Identity framework is necessary to guarantee access to public and private online and offline services across the EU to achieve the abovementioned objective. The harmonisation of the current approach to electronic identification is aimed at reducing the risks and costs resulting from the current fragmentation, which results from the use of different solutions in individual Member States or their complete absence (recital 7 of the eIDAS 2 Regulation).

This has led to the need to take steps to establish European Virtual Identity Wallets to reduce the administrative burden, to increase the interoperability of eGovernment services across the EU and at the same time to support the cross-border mobility of citizens, residents and businesses across the Union (recital 11 of the eIDAS 2 Regulation). As indicated by the EU legislator, to guarantee safe, trusted and uninterrupted cross-border access to services provided by public and private entities for all natural and legal persons, each Member State will provide at least one European identity wallet directly, based on its authorisation or independently but at its discretion (see: Article 1 point 5 of the eIDAS 2 Regulation).

Digital wallets will be able to be issued by public authorities or recognised private entities (European Commission 2025)[4].

EDIW is a means of electronic identification (application) enabling the user to securely store and validate person-identifying data and electronic attestation of attributes (various IDs, driving licenses, diplomas, certificates) and secure management of these data and credentials (see: Article 1 point 3 of the eIDAS 2 Regulation EDIW) . As the name suggests, it is therefore an invisible, intangible wallet gathering in one place several documents intended to identify the individual and confirm their rights and properties (e.g., being a parent of a specific child). The technological solution in question guarantees users transparent, friendly, and traceable:

1. securely requesting, receiving, selecting, combining, storing, deleting, sharing, and presenting identification data, as well as in combination with electronic attestation of attributes, authenticating to relying parties online as well as offline;
2. generating pseudonyms and storing them in encrypted form;
3. securely authenticate another person's wallets and receive and share identification data and electronic attribute credentials securely between two EDIW;
4. access to the register of all transactions that have been carried out using the EDIW using the standard management panel;
5. using qualified electronic signatures and qualified electronic seals;
6. retrieve user data and electronic credentials for attributes and configurations;
7. transfer of data from the EDIW.

The EU legislator has guaranteed Member States the right to extend the functionality of the EDIW, including interoperability with existing national electronic identification means (see: Article 1 point 5 of the eIDAS 2 Regulation). It is assumed that in connection with the secure storage and sharing of information, documents and attribute credentials with the use of the EDIW, it is possible to, i.e. open a bank account, confirm age, rent a car, present airline tickets or renew or fill a prescription (European Commission 2025)[5] and the territorial scope of the admissibility of the activities mentioned above will go beyond the borders of individual Member States.

The correct implementation of the general objectives resulting from the very definition of the EDIW as well as the specific objectives is possible if the EDIW is compliant with standard protocols and interfaces; when it fails to provide electronic trust service providers with attributes and any information on the use of these electronic credentials; when it guarantees the ability to authenticate and identify relying parties by implementing authentication mechanisms; when it complies with the requirements for a high level of security, in particular with regard to identity confirmation and verification, management of electronic identification means and authentication; when it implements an appropriate mechanism for informing the user, when it offers free of charge the admissibility of providing electronic signatures to documentation in electronic form; when it ensures that the identification data uniquely and unrepeatably represents its user (see: Article 1 point 5 of Regulation 2024/1183).

3. ADVANTAGES AND DISADVANTAGES OF THE EUROPEAN DIGITAL IDENTITY WALLET

Against the background of all legal regulations relating to the European identity wallet, and in particular, taking into account its definition, it becomes possible to derive the advantages the existence of which is attributed to and anticipated on the side of public entities, digital service providers and society (European Commission 2025)[5]. However, the primary importance is illustrating the EDIW's daily benefits to average individuals. This group includes, first of all, free and voluntary use of the solution in question, high level of security, easily accessible technical support from providers of services available through the EDIW, a guarantee of maintaining control over the use of the EDIW and the data contained in it; covering the EDIW source code with an open-source license. The ease of use attributed to the EDIW and the assumed smooth onboarding related to the use of national electronic identification systems to register in the EDIW are not without significance (European Commission 2025) [4]. Some of these advantages deserve a detailed discussion and special attention.

First, it is necessary to address the issue of the voluntary nature of the EDIW. Although this feature has not been distinguished in the essential catalogue of conditions that should be met for the proper performance of the functions assigned to the EDIW (see: Article 1 point 5 of Regulation 2024/1183), the optional nature of the application is of special importance within the general set of advantages of the technological solution in question. As the EU legislator points out, EU identity wallets will be available in all Member States, but no one can force anyone to use the EDIW. Still, no one will be able to prohibit anyone from doing so. Resignation from their functionality will not lead to any adverse, legal consequences for the individual. Evasion of the use of the EDIW will not deprive the individual of functionalities without which they cannot legally exist in the absence of alternative solutions. By imposing appropriate obligations on Member States, primarily in the form of guaranteeing European digital identity wallets within 24 months from the date of entry into force of the implementing acts to the eIDAS 2 Regulation, the EU legislator has ensured that eligible persons can choose and decide for themselves whether they are ready to use the newly introduced technological solution or quite the opposite. This purely personal right corresponds to the principle of equality in Article 20 of the Charter of Fundamental Rights (hereinafter referred to as the KKP - Official Journal of the European Union C 202 from 7.6.2016, pp. 391—407). It refers to the idea of non-discrimination in Article 21 of the KKP. Article 9 sentence 1 of the Treaty on European Union is not without significance in this regard because: "In all its activities, the Union shall respect the principle of equality of its citizens, who shall receive equal attention from its institutions, bodies, offices and agencies" (Official Journal of the European Union C 202 from 7.6.2016, pp. 15- 368). Under Article 20 of the KKP, everyone is equal before the law, and as follows from Article 1 point 5 of Regulation 2024/1183, natural and legal persons may not be restricted or hindered in any way: access to public and private services, access to the labour market and freedom to conduct a business. In light of the legal regulations, access to public and legal services will be guaranteed to persons who do not decide to use the EDIW using other existing means of identification and authentication. This is especially important from the point of view of those limited in using technology, for whom smartphone technology is limited only to making phone calls and writing text messages. These people, accustomed to the existing legal solutions, are resistant to the so-called technological innovations, mainly due to their ignorance and lack of appropriate skills. The EU legislator, being aware of the differences in the possession of specific digital competencies in individual Member States and between individual Member States' creates a solution to how it can benefit its users, but without making the application obligatory. It does not impose something that not every individual can cope with, that not everyone can agree to, without weakening their position and status as a member of the EU society. EDIW will not eliminate the physical (tangible) documents and attestations of the unit's attributes. The lack of time limits on the use of the EDIW will mean that if an entity does not decide to implement its functionality at the stage of introducing it to the market, it will not be deprived of the possibility to change its approach in the future. After all, it is possible, due to the passage of time, in connection with the increased awareness of individuals as to the benefits that the application of the legal solution in question may bring.

The above-mentioned issue of universality and non-discrimination is even more evident in the further part of Article 1 point 5 of the eIDAS 2 Regulation. As indicated by the EU legislator, the EDIW will also be made available for use by persons with disabilities on an equal basis with other users, following Directive 2019/882 of the European Parliament and of the Council (Directive (EU) 2019/882 of the European Parliament and of the Council of 17 April 2019 on accessibility requirements for products and services, Official Journal of the European Union L 151 from 7.6.2019, pp. 70—115).

Although the EU legislator does not refer to this issue in the wording of the eIDAS 2 Regulation, it should be pointed out that the technical sphere of the EDIW is also important in this matter. Practically, to guarantee universality and equality, the EDIW should not depend on the level of technological advancement of the mobile device on which it can be installed and on which it can operate. If it were to be available only on the latest generation smartphones, it would exclude from the group of potential users those people who, despite a positive attitude towards the EDIW for various reasons, but most often for financial reasons, would not be able to "provide" the right device (Schwalm 2023) [3]. In the face of this, the legally guaranteed voluntary use of the EDIW would only have a potential dimension. Despite the legal assumption that each entity is entitled to the EDIW on the same terms and voluntarily, in reality, it would depend on the assets of a given entity and would be conditioned by its financial condition.

The voluntary use of the EDIW as an advantage of the discussed technological solution is closely related to its free nature. The issuance, use and cancellation of the EDIW is free of charge for a specific group of entitled persons, namely natural persons. Thus, the EU legislator treats natural persons as privileged among all potential users of the EDIW, aiming to overcome any resistance or barriers that could arise on their part in connection with the EDIW's entry into circulation. This type of action by the legislator should be assessed positively. This property, i.e., gratuitousness, is considered an important factor supporting the willingness, increasing the demand for the individual to use what is new and unknown. This assumption should also be considered valid in light of the functionalities that the EDIW will guarantee. The lack of obligation to incur costs and pay fees often overcomes the ingrained reluctance to use certain novelties, regardless of the sphere or area of life of individuals in which these novelties appear. Some individuals are willing to devote their time and incur a particular type of physical or intellectual effort – as long as what they can use is free of charge and can bring benefits. Individuals can be open to changing their current way of doing things when it does not involve financial burdens. The economic aspect – this gratuitousness is of special importance in this respect. Therefore, it might be concluded that technologically advanced units will be willing to use what the state and the law will guarantee them free of charge. Member States are required to provide validation mechanisms free of charge to ensure that the authenticity and validity of European Digital Identity Wallets can be verified to allow users to verify the authenticity and validity of the identity of relying parties (see: Article 1 point 5 of Regulation 1183/2024). In addition, a vital incentive factor, in this case, will also be the possibility of free and default use of a qualified electronic signature outside professional trade. It might be noted at this point that this will lead to greater availability and actual application in the lives of average individuals. The current use of this type of signature in public circulation is payable, which makes it unattractive despite having the valuable property of equivalence in terms of legal effects to a handwritten signature, regardless of the type of relationship in which the legal act is performed, i.e. both in contacts with public and private entities. The issue of its uniqueness, resistance to counterfeiting and, above all, “cross-border character” is also essential.

Another advantage is to guarantee control over the use of the EDIW and the identification and biometric data it contains. This is tantamount to strengthening the individual's position as the owner of specific – often valuable – information for service providers. The Provider will not be able to collect information about the use of the EDIW that will not be necessary for the provision of its services, nor will it be able to combine personal identification data or any other data stored or related to the use of the EDIW with personal data derived from any other services offered by this provider or third-party services that will not be necessary for the provision of the EDIW services. EDIW providers will be able to access specific categories of personal data with the explicit consent of the user, m.in. to ensure the continuity of the provision of services related to the portfolio or to protect the users themselves from disruptions in their provision. This data should be limited to what is necessary for the specific purpose, - see P9_TA(2024)0117 – European Digital Identity Framework - European Parliament legislative resolution of 29 February 2024 on the proposal for a regulation of the European Parliament and of the Council amending Regulation (EU) No 910/2014 as regards the establishment of a European framework for digital identity (COM(2021)0281 – C9-0200/2021 – 2021/0136(COD), Official Journal of the European Union C, C/2024/6771, 26.11.2024). Such actions will only be possible if the user specifically requests it. Personal data related to the provision of the EDIW will have to be logically separated from any other data held by the EDIW provider concerned (see: Article 1 point 5 of the eIDAS 2 Regulation). eIDAS 2 Regulation creates opportunities to provide a European digital identity to each entity in a sovereign way so that everyone (citizen, entrepreneur, public entity) can decide for themselves to whom and which elements of their identity they will share in a general way while protecting their privacy and maintaining "power" over their personal data (Schwalm 2023) [3]. This regulation is closely related to the main principles of personal data protection specified in Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (hereinafter referred to as the GDPR, Official Journal of the European Union L 119 from 4.5.2016, pp. 1—88). In this case, it is about the limited purpose of the processing process and adequacy and minimisation. Under these provisions, personal data are to be collected for specific, explicit and legitimate purposes and not further processed in a manner incompatible with these purposes. The processed data must be adequate, relevant and limited to what is necessary for their processing purposes (Article 5 letter b sentence 1 and letter c of GDPR). In eIDAS 2 Regulation, the legislator clearly emphasised that any processing of personal data by or on behalf of Member States by entities or parties responsible for the provision of the EDIW will have to be carried out under appropriate and effective data protection measures, and compliance with the GDPR will have to be demonstrated.

Control over the use of the EDIW and its data is of particular importance in the face of the often-unaware individuals as to who and what data they share and what risks may result from the excessive dissemination of their data. If this is accompanied by a lack of time or haste, the individual is inclined to make less critical assessments of the legitimacy of providing information about him (Marsman et al. 2024) [6]. Being result-oriented, having the desire to achieve a specific goal in the form of a product or service is conducive to making hasty decisions that may result in severe legal and factual consequences in the future (Marsman et al. 2024) [6]. When users are not aware of this risk or decide to take it because they have no other choice (otherwise, they will not be able to use a particular service or product), they may expose themselves to excessive sharing of information that will not necessarily be used only for the purposes for which it was intended (Marsman et al. 2024) [6]. Modern man is often not perceived as a subject but as a valuable source of information subject to circulation. Personal data is usually sold, thus becoming an essential component of the business model that identifies users operating online as a product (Marsman et al. 2024) [6]. Very often, the use of a specific service available on the Internet requires the individual to provide specific information about himself. Therefore, the commonly created gratuitous nature is illusory because the entity pays its receivables in the form of data concerning it. Importantly, these data sometimes represent a much higher value than the amount of money that could be calculated and collected for the service provided or goods supplied.

Referring to the relative user's freedom to manage the EDIW and its contents, it is impossible to ignore the aspect of guaranteeing individuals the possibility to request the cancellation of the EDIW free of charge, which is not subject to any specific conditions. Just as an entity has the opportunity to make an independent, unrestricted decision regarding the use of the EDIW, it can also withdraw from its functionality at any time without incurring any financial or personal consequences. This guarantee is particularly important, as it can reduce indecision among entities reluctant to approach the new and unknown. Suppose it is possible to waive the use of a particular solution free of charge, which, in the user's opinion, does not bring the desired benefits, or they are not as satisfactory for him as he expected. In that case, he feels less resistance to taking the risk. In accordance with existing legal regulations, this risk may lead to dissatisfaction with the introduced technological solution. It may also (although it is not unambiguous) lead to a negative sense of improper use of time if the use of the EDIW requires theoretical and technical preparation from a specific entity, and the results of using its functionalities turn out to be smaller than initially expected.

Like any newly introduced solution, the EDIW has many features that are considered advantages or benefits. Notably, while these advantages are rather evident because the solution in question is considered through their prism and without them, it would not be applicable; the disadvantages most often appear only in practice, as a result of experience gained and after a certain period. Nevertheless, at this stage, one can see some shortcomings, not necessarily related to the EDIW itself, but to the adopted regulations and the feelings of individuals that appear at a given moment or may appear against their background. This is not facilitated by the implementing acts adopted to the eIDAS 2 regulation. In this case, it is about: Commission Implementing Regulation (EU) 2024/2981 of 28 November 2024 laying down rules for the application of Regulation (EU) No 910/2014 of the European Parliament and of the Council with regard to the certification of European digital identity wallets (Official Journal of the European Union L, 2024/2981, 4.12.2024); Commission Implementing Regulation (EU) 2024/2982 of 28 November 2024 laying down rules for the application of Regulation (EU) No 910/2014 of the European Parliament and of the Council as regards the protocols and interfaces to be supported by the

European Digital Identity Framework (Official Journal of the European Union L, 2024/2982, 4.12.2024); Commission Implementing Regulation (EU) 2024/2977 of 28 November 2024 laying down rules for the application of Regulation (EU) No 910/2014 of the European Parliament and of the Council as regards personal identification data and electronic attestations of attributes issued to European digital identity wallets (Official Journal of the European Union L, 2024/2977, 4.12.2024), Commission Implementing Regulation (EU) 2024/2980 of 28 November 2024 laying down rules for the application of Regulation (EU) No 910/2014 of the European Parliament and of the Council with regard to notification to the Commission in relation to the European Digital Identity Wallet ecosystem (Official Journal of the European Union L, 2024/2980, 4.12.2024), Commission Implementing Regulation (EU) 2024/2979 of 28 November 2024 laying down rules for the application of Regulation (EU) No 910/2014 of the European Parliament and of the Council as regards the integrity and core functionalities of European digital identity wallets (Official Journal of the European Union L, 2024/2979, 4.12.2024). It might be noted that since groups of individuals in individual Member States are sceptical about national mobile applications guaranteeing access to a specific type of public and private services, it is challenging to expect optimism on their part regarding similar legal solutions guaranteed at the EU level. Resistance to what is electronic and reluctance to remember additional passwords or security keys can be considered a significant factor weakening the value of the EDIW from the point of view of their potential users. It is also impossible to remain indifferent to the concerns already present at this stage about the proper security of the technological solution and the uncertainty about guaranteeing adequate resistance to hacker attacks. Since, despite the technical safeguards in place, there are cases of forgery of documents stored in national digital wallets in the Member States, such concerns seem justified. By way of example, in Poland attention is drawn to instances of the falsification and trafficking of counterfeit mObywatel documents. Fraudsters offer such documents for relatively small sums, which results in their clientele including minors who perceive their acquisition as a means of purchasing cigarettes, energy drinks, or alcoholic beverages (Wawrzyniak) [9] (Kania-Kuc) [10].

In addition, it should also be noted that collecting data and documents on smartphones requires special care of the equipment, ensuring its protection against accidental damage, loss, or theft. And this may undoubtedly weaken the potential interest in the EDIW.

The fears and anxieties presented above result not only from the lack of appropriate knowledge and specific skills but also from getting used to the current way of functioning in the country of which the individual is a citizen. If the promised solution is entirely incomprehensible, if it requires learning new patterns of interaction and communication, and if it involves a lot of effort and time, then it might be assumed that the user will not accept it with enthusiasm (Sellung & Kubach 2023) [7]. The technical functionality and the high level of safety provided are insufficient to convince the average unit if they are too complicated for him, not only in theoretical reception but, above all, in practical application (Sellung & Kubach 2023) [7]. This statement has its raison d'être even if these feelings are only subjective. In this sense it is so important (as indicated by the EU legislator) that providers of the EDIW must ensure users with the possibility to quickly request technical support, as well as to report technical problems or any incident negatively affecting the use of the EDIW in an uncomplicated manner. This assurance by the EU legislator is of particular importance and deserves a positive assessment from two perspectives. On the one hand, it will not leave the individual alone in the face of technical problems they cannot cope with due to their low knowledge and lack of experience. On the other hand, it makes the individual a participating entity - having the legitimacy to point out errors and defects noticed during the use of the EDIW. It is worth noting at this point the position of Krauz et. all (2023) [8] according to which increasing the acceptance of digital wallet users requires their involvement in the development of the application or the wallet itself from the very beginning of its operation. This is because the individual is the best "tester" of the EDIW. Over time, it can determine what works well and what works poorly, and above all, it can refer to what is missing to achieve full and perfect EDIW functionality.

4. SUMMARY

The properties presented above undeniably confirm that it is easier to highlight the advantages than some of the shortcomings of the EDIW. This state of affairs does not come as a surprise because, as already mentioned, the legal regulations on which a specific legal solution is based must be formulated in such a way as to confirm the rightness of its establishment. They must present their strengths not only to eliminate possible anxieties or dispel doubts on the part of potential users but, on the contrary, to arouse their desire to take an interest in innovation. Based on the discussed legal regulations, it is possible to create a catalogue of the EDIW properties that determine the benefits of its application. However, in most cases, these assumptions (thesis) require practical verification. The only properties that can be argued to be essential facilities of a potential user, unchangeable and independent of the practical application of the EDIW, are the previously discussed voluntary use of the EDIW and its free nature. The lack of top-down imposition of the legal institution in question and the lack of obligatory use of the EDIW determines the recognition of the EDIW as an essential innovation of a modern entity. This is complemented by the equally important, from the point of view of an average entity, and legally guaranteed lack of the need to pay any fees when deciding to use the EDIW and resigning from its functionality. Therefore, at this stage of the legal regulation of the EDIW and its practical implementation, it can be assumed that the EDIW appears in general terms as a convenience to average individuals and not as a burden on them. It can bring more or less measurable benefits to those who use it. For those who resign from its functionality, the EDIW will not result in any loss. It will not make anything more straightforward, but it will also not make anything more complicated. It will not deprive an individual of any rights and privileges, without which they will not be able to function generally as a member of the society of a given Member State and simultaneously as a member of the EU community of the 21st century.

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13. Regulation (EU) No 910/2014 of the European Parliament and of the Council of 23 July 2014 on electronic identification and trust services for electronic transactions in the internal market and repealing Directive 1999/93/WE (Official Journal of the European Union L 257 from 28.8.2014, pp. 73—114);
14. Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (Official Journal of the European Union L 119 from 4.5.2016, pp. 1—88);
15. Regulation (EU) 2024/1183 of the European Parliament and of the Council of 11 April 2024 amending the establishment of a European framework for digital identity (Official Journal of the European Union L, 2024/1183, 30.4.2024);
16. Commission Implementing Regulation (EU) 2024/2981 of 28 November 2024 laying down rules for the application of Regulation (EU) No 910/2014 of the European Parliament and of the Council about the certification of European Digital Identity Wallets (Official Journal of the European Union L, 2024/2981, 4.12.2024);
17. Commission Implementing Regulation (EU) 2024/2982 of 28 November 2024 laying down rules for the application of Regulation (EU) No 910/2014 of the European Parliament and of the Council as regards the protocols and interfaces to be supported by the European Digital Identity Framework (Official Journal of the European Union L, 2024/2982, 4.12.2024);
18. Commission Implementing Regulation (EU) 2024/2977 of 28 November 2024 laying down rules for the application of Regulation (EU) No 910/2014 of the European Parliament and of the Council as regards personal identification data and electronic attestations of attributes issued to European digital identity wallets (Official Journal of the European Union L, 2024/2977, 4.12.2024);
19. Commission Implementing Regulation (EU) 2024/2980 of 28 November 2024 laying down rules for the application of Regulation (EU) No 910/2014 of the European Parliament and of the Council concerning notification to the Commission concerning the European Digital Identity Wallet ecosystem (Official Journal of the European Union L, 2024/2980, 4.12.2024);
20. Commission Implementing Regulation (EU) 2024/2979 of 28 November 2024 laying down rules for the application of Regulation (EU) No 910/2014 of the European Parliament and of the Council as regards the integrity and core functionalities of European digital identity wallets (Official Journal of the European Union L, 2024/2979, 4.12.2024);
21. Directive (EU) 2019/882 of the European Parliament and of the Council of 17 April 2019 on accessibility requirements for products and services (Official Journal of the European Union L 151 from 7.6.2019, pp. 70—115);
22. P9_TA(2024)0117 – European Digital Identity Framework - European Parliament legislative resolution of 29 February 2024 on the proposal for a regulation of the European Parliament and of the Council amending Regulation (EU) No 910/2014 as regards the establishment of a European framework for digital identity (COM(2021)0281 – C9-0200/2021 – 2021/0136(COD)) (Official Journal of the European Union C, C/2024/6771, 26.11.2024).