



EUROPEAN BUSINESS WALLET REGULATION (2025)

A new era for cross-border digital business

Swipe to discover how the EU Business Wallet will transform company operations across Europe





WHAT IS THE EUROPEAN BUSINESS WALLET?

A harmonised, trusted digital tool enabling secure interactions between businesses and public authorities across all EU Member States. Purpose-built for companies of every size.

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THE PROBLEM: FRAGMENTED SYSTEMS COST BILLIONS

30-50

DAYS FOR KYC

Average compliance
processing time in
financial sector

56%

DIGITAL ACCESS

Cross-border public
services available
online

225B

ANNUAL WASTE

Efficiency loss due to
administrative
burden

Manual processes, repeated submissions, and weak interoperability plague EU businesses today.



SIX CORE CAPABILITIES

01

Secure identification

Identify and authenticate the businesses across the EU

02

Digital signing

Sign and seal documents with legal validity via QTSPs

03

Document and data exchange

Transmit and receive documents, notifications and structured data

04

Official notifications

Send and receive official notifications via registered delivery

05

Mandates and representation

Manage mandates and authorised representatives of the organisation

06

Verified identification data

Store and share verified identification data and attestations

NOTE: Interoperability with EUDI Wallets is an implicit capability



WHO MUST ACCEPT BUSINESS WALLETS?

All public sector bodies, including EU institutions, must accept EBWs for identification, signing, and document exchange. Acceptance is mandatory; use by companies remains voluntary.

Authorities must also hold their own Business Wallet to interact with companies digitally.





BUILT ON TRUST: AUTHENTIC SOURCES

Qualified Trust Service Providers (QTSP)

Issue electronic attestations of attributes

Business registers

Official company registration databases

Member state authentic sources

National authoritative systems

European Commission

For EU-level entities and identifiers

All identifications use the European Unique Identifier (EUID) where available.

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EUROPEAN DIGITAL DIRECTORY

A new EU-wide directory lists all economic operators and authorities with Business Wallets. This enables instant discoverability, secure addressing, and frictionless B2G and B2B communication.

Operated by the European Commission.

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EXPECTED BENEFITS: €225 BILLION ANNUALLY

Public sector bodies

- Year 1: €11.8bn net benefit
- Year 2: €18bn net benefit
- Reduced processing overhead
- Digital-by-default services

Companies

- Year 1: €145bn net benefit
- Year 2: €178bn net benefit
- SMEs save €4,000–€42,000/year
- Faster compliance workflows





GOVERNANCE AND OVERSIGHT

EU-based providers only

Must be established in the EU, not controlled by high-risk third countries

National supervision

Conducted by eIDAS supervisory bodies, coordinated with Commission

Trusted list published

Commission maintains official register of certified Business Wallet Providers

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STRATEGIC IMPACT ACROSS EU SYSTEMS

The Business Wallet will become the standard interface for digital interactions, integrating with major EU systems:

- OOTS (Once-Only Technical System)
- BRIS (Business Registers Interconnection System) of interconnected business registers
- BORIS (Beneficial Ownership Registers)
- ViDA (VAT in the Digital Age)
- Digital Product Passports (DPP)
- 28th Regime for EU-wide operations



TIMELINE & NEXT STEPS



Regulation adoption

Legal framework enters into force



Transition period begins

Member States support to the infrastructure



Public bodies comply

Mandatory acceptance capabilities deployed



Full adoption phase

€225bn annual benefits realised EU-wide





THE FUTURE OF EU BUSINESS IS DIGITAL

The European Business Wallet delivers a seamless digital single market, reducing burden whilst enhancing competitiveness, trust and digital sovereignty.

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