

## eCommerce Signature Cards

# National ID card

## Electronic ID card becomes reality in Europe

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**Abstract:**

Both citizens and enterprises can secure and simplify business transactions using signature cards. Signature Acts provide the legal framework. Whereas in Germany signature cards are mostly issued by the industry, other European governments are more active. Several countries like Estonia and Finland are issuing electronic ID cards to their citizens. Using those cards, public authorities can offer services to citizens easily as well as companies are able to use the national proof of identity for their services (analogue to the conventional passport/identity card).

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## Finland

Since beginning of 2000 electronic ID cards are issued in Finland (at police departments). This national ID card is also an official travel document for Finnish citizens in 19 European countries.



The card is valid for three years and costs € 29.00. Presently, the card can be used for access to online-banking and insurance services as well as further services which are offered by regional administrations. Up to now, round about 10,000 cards are issued.

## Italy

The first Italian national ID card was issued in March 2001. It replaces the existing identity card.



First of all, the cards are issued in the 83 biggest Italian cities. It is expected that after five years nearly 50 million Italians will possess electronic national ID cards and use them for official business among other things.

## Austria

On 20.11.2000, the Austrian government decided to use smart card technology in order to simplify their citizens' official business. The citizen card is based on the national insurance card - which is issued by the national insurance association - and enhanced by the facility to generate electronic signatures. Due to the synergy effect between national insurance card and citizen card savings are possible - especially in respect of the card management. It is considered to use the technology of the citizen card for the

new identity card as well. Thus both the citizen card's functionality for electronic transactions and the functionality of a conventional identity card would be combined.

## Switzerland

The Swiss government has decided to issue the electronic ID card. The justice and police department works on a concept and a draft law for the introduction of this electronic ID card till end 2003. This citizen card should help to push several confidential and binding online applications in Switzerland. The electronic ID card can be used both as a conventional and as an electronic identity card and enables covenant signing. This card will be a pure identity card. Further information like health data will not be stored on the card.

## Applications

Today electronic signatures are already used for a couple of applications. In the next months and years their number will be increasing enormously. The first German projects were realised in the context of the initiative "BundOnline2005" (ELSTER - the electronic tax declaration, e-Vergabe - a platform for tenders, etc.). Until 2005, nearly 400 government services shall be available online. Time-consuming visits to the public authorities will be a thing of the past soon. Other countries are also anxious to offer national services electronically in future. For example, many services in local authorities and at federal level are available and usable via internet in Switzerland. In addition to this, it was possible to conduct the last census "via mouse-click". According to official statements, four per cent of the Swiss population has used this service.

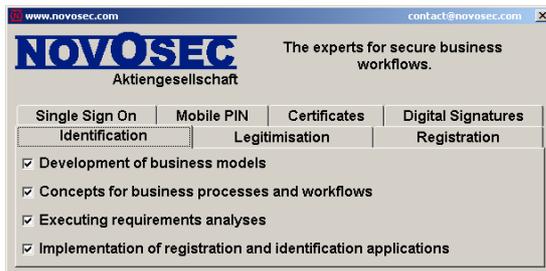
## Conclusion

The usage of electronic signatures can and will simplify the everyday business connections.

Official business can be handled easy and convenient at home. Despite the fact that it doesn't look like this in Germany: The electronic citizen card/national ID card will be used more and more in Europe. Countries like Estonia, Finland and Switzerland are much more developed with regard to this trendsetting business area than Germany. Due to all the good approaches in respect of using the smart card technology for eGovernment in Europe, it can be assumed that the citizen card will also become reality in Germany. Otherwise the listed European countries will increase their advantage over Germany.

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