Gataca

THE
EUDI WALLET
FOR THE IGAMING
SECTOR

In collaboration with : INTELIUMLAW

INTRODUCTION

Regulation (EU) 2024/1183, known as eIDAS 2.0 ("**e**lectronic **ID**entification, **A**uthentication, and Trust **S**ervices") is the update to Regulation (EU) No 910/2014.

It entered into force in 2024, establishing a European Digital Identity Framework and making cross-border electronic identification a reality, with a Digital Identity Wallet as a key component.

The EUDI Wallet is a mobile app that EU Member States will offer to citizens, residents, and businesses to store, manage, and share digital credentials to prove their identity online, while maintaining full control over who can access their data.

Private service providers that use strong user authentication for online identification are affected by the new regulation and must accept European Digital Identity Wallets as a valid authentication method.

Therefore, one of the industries impacted by the new eIDAS regulation is the iGaming industry.

This report explores how the introduction of Digital ID Wallets is expected to play a central role in identity verification, regulatory compliance, and cross-border interoperability for the iGaming sector, presenting both opportunities and legal obligations for operators.

> **Disclaimer**:
> This guide is provided for informational purposes only and does not constitute legal advice.

INTELIUMLAW

"The EUDI Wallet marks a turning point in the regulation of iGaming platforms. The prepared report provides gambling operators with legal clarity and a strategic vision for adapting properly to the evolving digital identity landscape. It offers platforms a clear overview of how to shift from fragmented compliance to user-oriented onboarding."
*— **Elena Sadovskaya, iGaming and Blockchain Lawyer***

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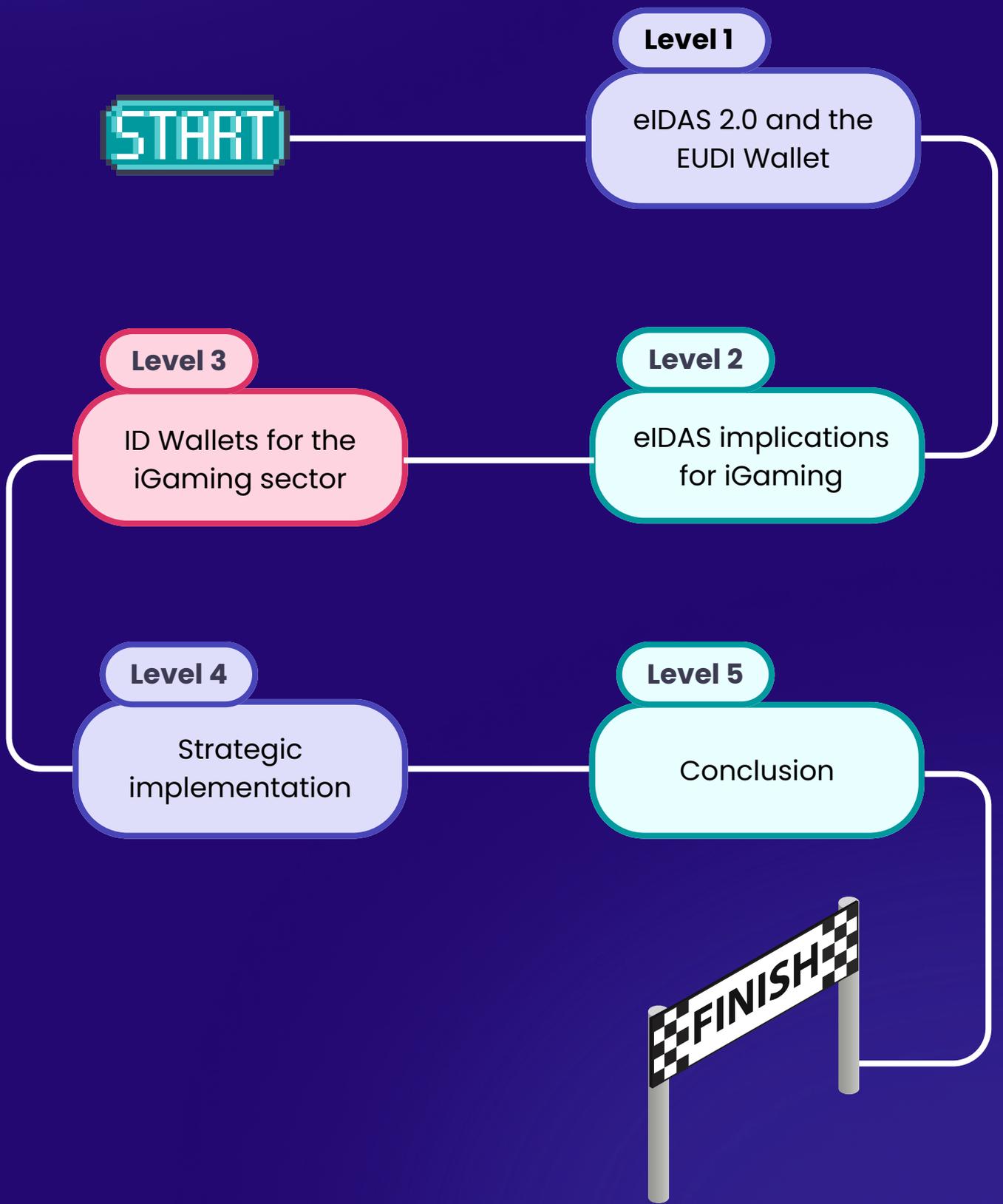
DEFINITION AND SCOPE OF EIDAS 2.0

OVERVIEW

eIDAS 2.0 (Regulation (EU) 2024/1183), adopted in May 2024, updates the original eIDAS Regulation to meet today's digital needs and the demand for secure, reliable electronic identification.

The central reform is the introduction of a European Digital Identity framework, with the European Digital Identity Wallet (EUDI Wallet) as its core component.

The regulation also expands its scope to include more trust services—such as electronic registered delivery, electronic seals, electronic certificates for authentication, and attestation of attributes—and places electronic ledgers under regulatory oversight.

Moreover, eIDAS 2.0 places a strong emphasis on interoperability and security.

It introduces common technical standards to reduce fragmentation, strengthens requirements for cryptographic algorithms and key management, and reinforces data protection measures.

Note: *This report focuses specifically on the European Digital Identity Wallet and its relevance for iGaming operators.*

WHAT IS THE EUDI WALLET?

The European Digital Identity Wallet (EUDI) is a mobile application that the Member States will provide free of charge to their citizens, residents, and businesses to store, manage and share digital credentials.

Examples of these credentials are:

- National IDs
- Driver's licenses
- Proof of legal age ("Over 18")
- Academic diplomas
- Financial or professional credentials

These credentials are issued in a standardized format and digitally signed by authorities and trusted parties (e.g., governments, banks, or higher education institutions) to automatically prove identity online across a multitude of services in a secure, simple and private manner.

It is important to note that the EUDI Wallet is not intended to replace the current digital and physical documents, as its usage is voluntary.

Instead, it provides a portable and convenient digital version of these documents that can be used across all the European Union.

This is possible as EUDI Wallets are built on a common EU technical architecture that ensures interoperability.

Moreover, beyond convenience, the goal of the EUDI Wallet is to increase digital trust and security by giving users full control over what data they share with third parties and the ability to monitor such sharing.

EIDAS IMPLICATIONS TO THE IGAMING SECTOR

Article 5f(2) of the eIDAS 2.0 regulation states:

"Where private relying parties that provide services, with the exception of microenterprises and small enterprises...are required by Union or national law to use strong user authentication for online identification or where strong user authentication for online identification is required by contractual obligation, including in the areas of transport, energy, banking, financial services, social security, health, drinking water, postal services, digital infrastructure, education or telecommunications, those private relying parties shall...accept European Digital Identity Wallets..."

In other words, any private company (excluding small enterprises) that is legally or contractually required to use **strong user authentication for online identification must accept European Digital Identity (EUDI) Wallets** as a login and identity verification method.

Although gambling is not explicitly listed, iGaming operators across the EU are generally under subject to:

- Anti-Money Laundering (AML) regulations
- Know Your Customer (KYC) obligations
- National gambling regulations (e.g., age verification, responsible gaming)

Therefore, iGaming falls within the scope of this provision.

Bottom line:
Operators will need to technically and legally integrate with the EU Digital Identity Wallet infrastructure to:

- Verify identity attributes in the form of Electronic Attestations of Attributes (EAAs)
- Conduct KYC/AML checks
- Authenticate users for account access and financial transactions

INTERSECTION WITH OTHER LEGAL REGIMES

The EUDI Wallet does not operate in isolation. It intersects with and enhances existing regulatory regimes critical to the iGaming sector, including:

REGULATION	OVERLAP WITH EIDAS 2.0 OBLIGATIONS
AMLD	The Anti-Money Laundering Regulation, (Regulation (EU) 2024/1624) explicitly names electronic identification (eIDAS-compliant, like EUDI wallets) as a legitimate and secure method for customer due diligence. Digital Identity Wallets can be used to verify customer due diligence (CDD) elements using Substantial/High assurance credentials.
GDPR	EUDI Wallets are aligned with the principles of data minimization, explicit user consent, enhanced control and revocability, and accountability.
National Gambling Laws	Operators must map Wallet functionality to each licensing jurisdiction's onboarding requirements and may need to combine it with additional local checks.
PSD2 (Payments)	If integrating Wallets for payment initiation, eIDAS 2.0 Qualified Electronic Signatures may be used for strong customer authentication

WHICH COUNTRIES AND SECTORS ARE IMPACTED?

TERRITORIAL SCOPE APPLICABILITY

The eIDAS Regulation **applies directly in all 27 EU Member States and mandates mutual recognition** to ensure that citizens can use their digital credentials to access services in any EU country.

Therefore, it will have the greatest impact on EU licensed operators. However, offshore gambling operators targeting EU users may also be indirectly affected under the Digital Services Act, GDPR or national gambling regulations.

MATERIAL SCOPE APPLICABILITY

Sign Up

Email

Continue

or

 Continue with Apple

G Continue with Google

 Continue with eID/Certificate

 Connect ID Wallet

A. Government Services

If a public sector website (like a government portal) requires to log in using electronic identification, then they must also accept a European Digital Identity Wallet.

For Member States, the clock is ticking: they are required to make at least one EUDI Wallet available by the end of next year. But in reality, the rollout has already begun with many countries actively developing or piloting Wallet implementations.

📍 **Want to know where each country stands?**
Check out our <u>blog article</u> on the latest national ID Wallet initiatives across the globe.

B. Private Companies

This applies if (i) the entity is required to use strong user authentication under European Union or national law or contractual obligations and (ii) it operates within regulated sectors, including in the areas of transport, energy, banking, financial services, social security, health, drinking water, postal services, digital infrastructure, education or telecommunications.

For these companies, although mandatory acceptance of European Digital Identity Wallets for online identification will come into force by 2027, the real pressure point is much sooner, with organizations already testing and implementing digital identity wallets into their systems to gain a competitive edge.

C. Very Large Online Platforms (VLOPs)

Big online platforms (average monthly user base of 45 million in the European Union like Meta, Amazon or Google) must also support EUDI Wallets as a login option.

This could also therefore apply to large online gambling operators, if their total user base across brands and markets meets the threshold.
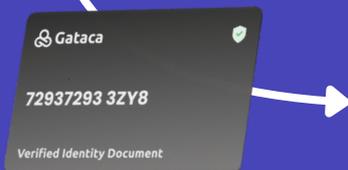
ID WALLETS FOR THE IGAMING SECTOR

HOW DIGITAL ID WALLETS WORK

Issuer

Trusted entity (e.g., government, bank) that signs identity data
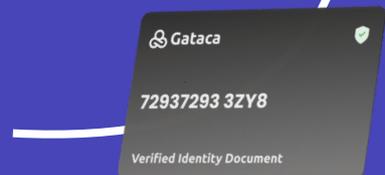
Wallet Holder (Player)

Relying Party/ Verifier

Entity requesting verification (e.g., an iGaming platform)

Issues Credential

Shares credential

& Gataca
72937293 3ZY8
Verified Identity Document

& Gataca
72937293 3ZY8
Verified Identity Document

Trust Framework

Ensures issuer authenticity, data integrity, and cross-border recognition

Getting required credentials

Players can get the required digital credentials from government agencies or other trusted sources like certified providers.

Within the Gataca Wallet, players can complete a **one-time Know Your Customer (KYC) verification** to obtain the credentials needed based on local regulation requirements.

This process takes just one minute.

Once a player verifies their identity, their credentials can be easily shared from their ID Wallet and can be reused across multiple platforms and sectors.

What's more, it works both ways. **If a player has already verified their identity with another service, they can instantly use those same credentials to access your platform, bypassing the need for repeated KYC processes**.

Sharing credentials in one click

Once stored in the ID Wallet, credentials remain accessible only to the player through secure authentication methods like biometrics (fingerprint or face scan) or PIN Code and can be **shared instantly**:

- Scan a QR code – Initiate the credential-sharing request.
- Review credentials – See exactly what information will be shared with the iGaming platform.
- Consent with a tap – Instantly share the credentials.

This process takes just seconds and ensures that every interaction—whether onboarding, signing in, or withdrawing funds—is verified and secure.
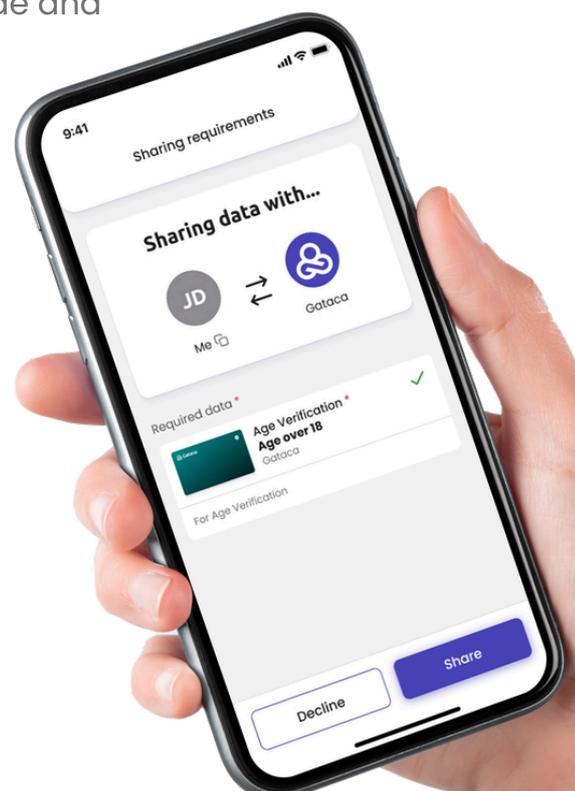
Cryptographic signatures confirm the authenticity of the credentials without requiring manual review or verification from the original issuer.

Moreover, at the same time to ensure compliance with Anti-Money Laundering (AML) regulations and risk management policies, Gataca initiates API calls to third-party compliance services for automated risk screening and AML & sanctions checks.

Revoking access anytime

Players retain full control over their credentials. If they no longer wish to share their information with a service, they can revoke access at any time, ensuring data privacy for players and compliance with data protection regulations for iGaming operators.

SCENARIO A: TRADITIONAL NEW PLAYER REGISTRATION

1 **User Sign-Up**

2 **Manual Data Entry**
Full name, DOB, address, nationality

3 **Document Upload**
Upload photo ID + utility bill

Username

user@gataca.io

Password

****

4 **Backend Verification**
OCR + liveness check

5 **Wait for Approval**
1-48 hours

6 **Game Access**
Post-approval

❌ Risks & Frictions:

- User drop-off (~25–40%)
- High false negative rate on OCR
- GDPR risk (more data collected than needed)

SCENARIO B: WALLET-BASED ONBOARDING

Start onboarding on your site

Scan QR code to connect to Gataca Wallet

Share required credentials for identity verification

One click consent

Instant access to the platform
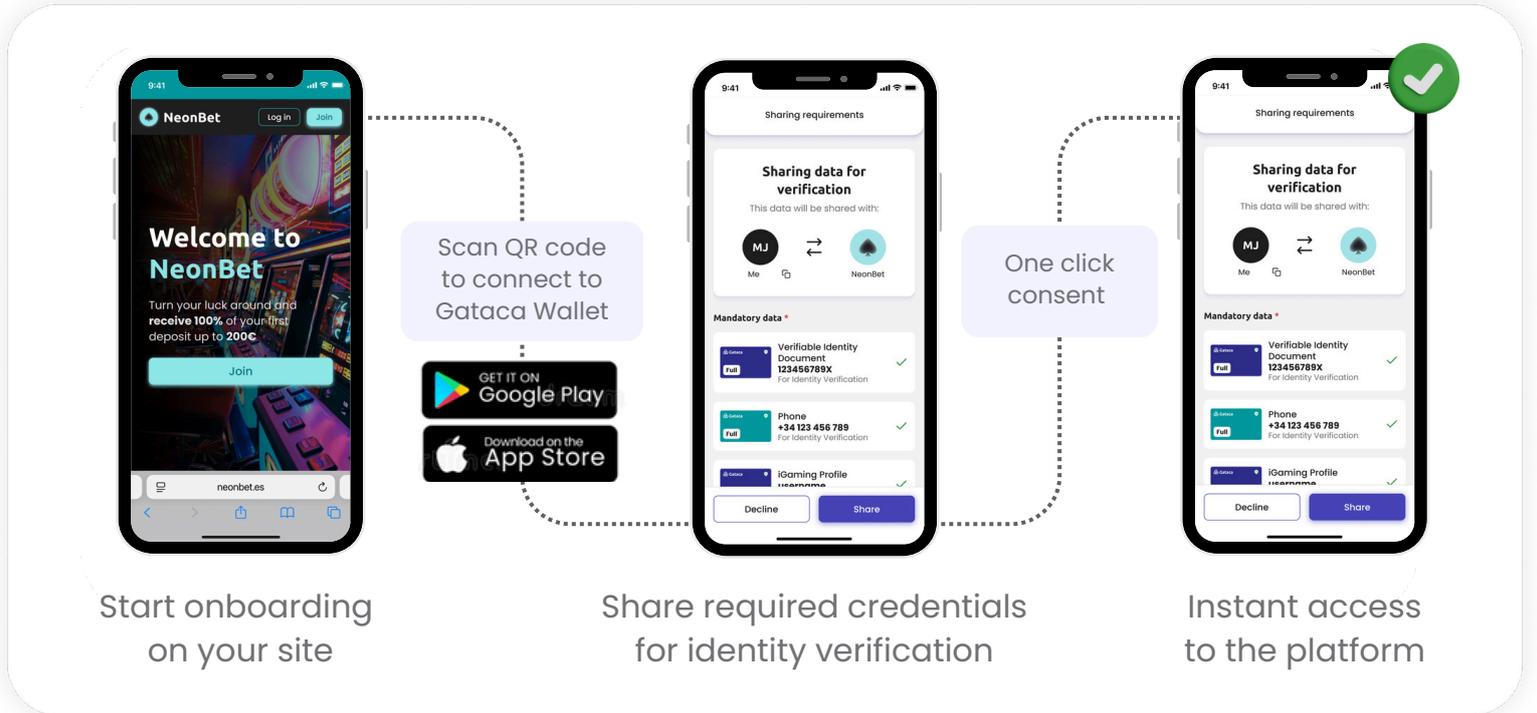
- ✅ **Onboarding time: <10 seconds**
- ✅ **Zero document handling**
- ✅ **Fully traceable consent and data flow**
- ✅ **Verified source (e.g., government ID or certified provider)**

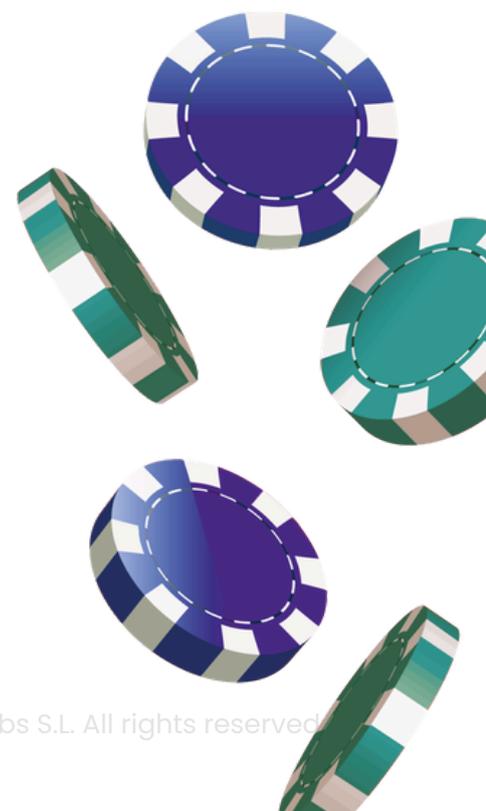Check our demo on how would be an onboarding with the Gataca Wallet!

USE CASES

USE CASE	DESCRIPTION	BENEFIT
Identity Verification (KYC)	Proof of identity issued by government or certified provider	Meets AMLD KYC obligations with substantial/high LoA
Login & Authentication	Wallet used for strong authentication	Improves account security and reduces account takeovers
Customer Due Diligence (CDD)	User presents verified "18+" attribute via EUDI Wallet	Fulfills AML/CTF requirements; enables risk-based monitoring
Jurisdictional Eligibility	Wallet verifies player's residency or exclusion from blacklists	Avoids cross-border regulatory violations

Beyond iGaming

Once a player verifies their identity and obtains digital credentials, those same credentials can be instantly reused for use cases across other sectors, such as:

- Banking & Fintech – for opening accounts or loan applications
- Healthcare – for accessing medical portals or e-prescriptions
- Education – for verifying academic records
- Telecom & Utilities – for customer identity validation

This creates a network effect as players benefit from a faster, more familiar verification process across all services, and operators tap into a growing digital identity ecosystem, lowering acquisition friction.

Travel · Government Services · Banking · Telcos · eCommerce · Education · Healthcare · iGaming

Gataca

Verified Identity Document
123456789V

PRACTICAL IMPACT OF ID WALLETS IN IGAMING PLATFORMS

CHALLENGE

FRAGMENTED KYC PROCESSES AND POOR UX

Users must re-verify identity for each platform with long and repetitive KYC processes, leading to frustration and churn.

SOLUTION

How ID Wallets are the solution:

ID Wallets eliminate the friction of siloed identity verification by storing verified credentials that can be reused across multiple services.

Moreover, the portability and reusability of the credentials stored in the ID Wallet enhances the user experience, speeding up sign-ups and increasing conversion rates.

RISK OF IDENTITY FRAUD AND ACCOUNT TAKEOVER

Fake, stolen, or synthetic identities lead to bonus abuse, money laundering, and underage gambling.

SOLUTION

How ID Wallets are the solution:

Use of cryptographically signed verified credentials reduces the risk of fake accounts and identity fraud while passwordless authentication methods reduce account takeover risks.

CHALLENGE

COMPLIANCE COMPLEXITY ACROSS JURISDICTIONS

Managing varying regional and local gaming regulations is challenging for operators and increases the risk of non-compliance penalties.

SOLUTION

How ID Wallets are the solution:

ID wallets facilitate automated and cross-border compliance checks, reducing manual workload. Moreover, built-in consent management supports GDPR compliance and auditability.

CHALLENGE

ONBOARDING COST AND OPERATIONAL INEFFICIENCY

KYC is expensive and high volume of identity checks strains operational capacity during peak periods.

SOLUTION

How ID Wallets are the solution:

Automated identity verification with ID Wallets reduces manual review costs and faster onboarding increases customer acquisition rates and operational scalability.

BENEFITS

FOR PLAYERS

- **Convenience** – ID Wallets enable instant online verification with a single click from their phone, eliminating the need for repetitive data entry, document uploads, or awkward selfies.

- **Portability** – Players can store and access all their digital credentials in a single mobile app, removing the need to carry physical documents.

- **Global Recognition** – Verifiable credentials adhere to international standards, ensuring acceptance across multiple jurisdictions.

- **Data Control & Privacy** – Players have full control over their data, choosing what information to share and with whom.

- **Enhanced Security** – Verifiable credentials use cryptographic security to protect personal information, reducing exposure to identity theft and fraud.

FOR IGAMING ORGANIZATIONS

- **Reduced Identity Fraud** – Verifiable credentials use advanced cryptography, allowing operators to verify data authenticity automatically without relying on traditional manual checks.

- **Improved User Experience –** Offering passwordless, instant access to gaming platforms ensures faster onboarding, reducing drop-off rates.

- **Cost Savings** – Automating identity verification lowers operational costs related to KYC compliance, fraud prevention, and data storage.

- **Increased Security** – ID Wallets leverage biometrics, strong encryption, and distributed storage to minimize risks associated with data breaches and identity fraud.

- **Lower Administrative Burden** – ID Wallets simplify compliance and verification processes, reducing paperwork and improving operational efficiency for gaming operators.

STRATEGIC IMPLEMENTATION

BEFORE GATACA

Implementing digital identity wallets for eIDAS 2.0 compliance is a complex, time-consuming process if done on your own:

1. Understand the regulatory and technical landscape
2. Define specific use cases
3. Assess current systems and processes
4. Align stakeholders
5. Choose the right technology partner
6. Implementation plan and integration requirements
7. Test and pilot
8. Launch and optimize

GATACA: A READY-MADE SOLUTION FOR IGAMING

With Gataca, you don't need to navigate frameworks, protocols, or regulatory details.

We offer a turnkey solution built specifically for the iGaming sector, fully aligned with eIDAS 2.0 requirements. No need for deep technical expertise or lengthy setup, just plug in and go.

What you get with Gataca:
- Pre-configured EUDI Wallet integration
- Compliance handled out of the box
- Fast deployment tailored to iGaming workflows
- Ongoing support and updates as regulations evolve

Focus on your business; we'll take care of the identity layer.

CONCLUSION

The eIDAS 2.0 regulation has introduced a unified European Digital Identity Framework with the EUDI Wallet at its core.

For the iGaming industry, this change is not optional, it's a legal requirement. Operators will need to accept EUDI Wallets as a valid method for strong user authentication to remain compliant with EU regulations.

But beyond compliance, EUDI Wallets offer a major opportunity to address long-standing challenges in the sector:
- Fragmented KYC processes
- High onboarding drop-off rates
- Identity fraud and account takeovers
- Costly manual verification
- Compliance complexity across jurisdictions

By enabling instant, secure, and reusable identity verification, digital ID wallets improve user experience, enhance security, reduce operational costs, and simplify compliance across borders.

However, implementing EUDI Wallets independently is complex.

This is where Gataca provides a clear advantage. Instead of building from scratch, operators can leverage a turnkey solution specifically designed for the iGaming sector.

The shift has already begun. Now is the time to act.
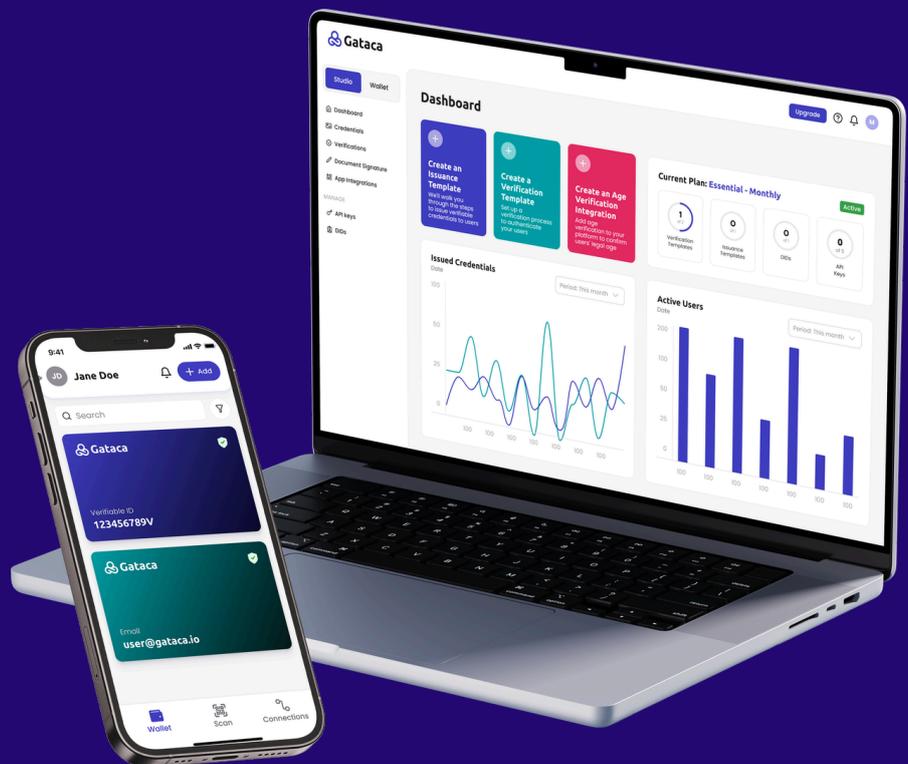
ABOUT
GATACA

Gataca is the #1 platform to interact with ID Wallets.

Corporations and institutions around the globe use Gataca to interact with ID Wallets for compliant identity verification and authentication.

Built on open standards, Gataca provides two core products: Gataca Studio, a cloud platform for managing the issuance and verification of digital credentials and the Gataca app, an ID Wallet enabling users to store and share these credentials to easily authenticate in digital services.

With a presence in Boston and Madrid, Gataca is committed to bringing trust and ease back to every digital interaction through digital identities that are simple, private and secure.

Contact Us

ABOUT
INTELIUM LAW

Inteliumlaw is a law firm focused on providing tailored legal solutions for crypto and iGaming businesses, as well as international business structuring services.

Founded and led by former Big Four legal professionals, Inteliumlaw offers top-tier expertise in business structuring, cross-border transactions, M&A advisory, and the incorporation and maintenance of companies across global jurisdictions.

As trusted legal advisors to numerous well-known crypto and iGaming brands, Inteliumlaw team brings in-depth industry insight that goes far beyond regulatory compliance— encompassing the various intricacies and real-world complexities that define these dynamic sectors.

What truly distinguishes Inteliumlaw is their unwavering commitment to quality, attention to detail, and genuine investment in every client's long-term success.

INTELIUMLAW