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Delivering a mobile eID for the whole nation
Case study Finland

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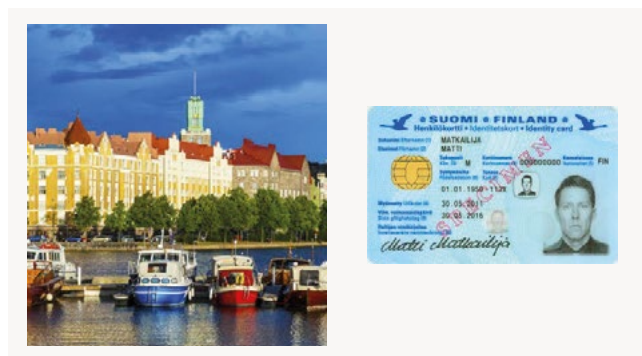
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Mobile Connectivity Solutions

The Finnish eID card, introduced in 1999, was the world's very first national electronic identity scheme. In addition to being a traditional ID card, the citizen ID card provides an online identity. To complement such smartcard based solutions, some countries have launched mobile environment- based services using LinqUs Mobile ID. Finland has been one of the pioneers in the use of Mobile ID too.

Mobile ID for the whole nation

The versatile citizen eID card can be used in various situations, from travel to health care. The identity documents issued to citizens not only have the normal ID functions but also support electronic identity. When citizen eID is deployed, simultaneously enabling citizens to conduct business anywhere and at any time via a mobile device makes perfect sense. Thales Mobile ID has enabled this and brought true mobility to electronic identity.

Electronic ID for the mobile environment

Finland had long used the username+OTP combination Bank ID as an alternative to the smartcard-based citizen eID. When an opportunity arose for a more secure and convenient solution to complement the smartcard based approach, Thales Mobile ID responded to the request with a secure PKI based authentication and digital signing solution. The solution, created around a SIM card which is a temper resistant environment, is also extremely convenient – the user only has to remember a PIN code in order to use the mobile electronic identity for authentication to an online service.

> "Today, more than 250 service providers use Mobile ID to enable access to online services and digital signature, and LinqUs Mobile ID's standard API powered this fast implementation."
>
> **Perttu Hörkkö, ELISA OYJ**

Today, many services, including Finland's e-government services, rely on Thales-Mobile-ID-based strong authentication as an alternative to Bank ID or eID card authentication. The service, known in Finland as the Finnish Mobile Certificate Mobiliivarmenne, is provided by the three Finnish mobile operators, who launched it in 2011 in full co operation with the government. Users can access the service providers transparently, no matter which network operator they use.
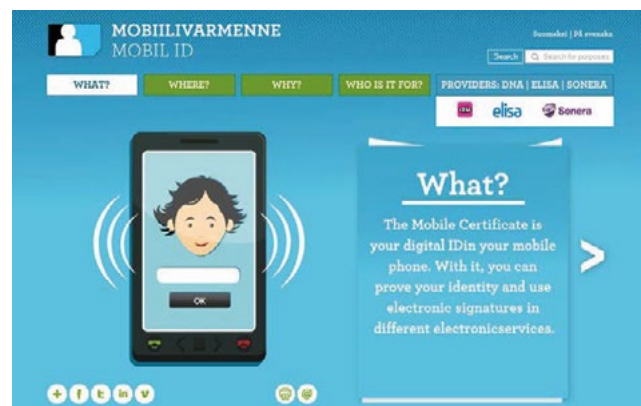
Government services using Mobile ID

In Finland, citizens' access to all e-government services is controlled by two authentication portals, suomi.fi and tunnistus.fi. The portals differ in their offerings: suomi.fi provides additional payment functions, and tunnistus.fi serves also as the authentication element in the nationwide authorisation management system Katso. The main idea with the portals is that every e-government service is made available to the general public. Accordingly, users can access the necessary service providers transparently, regardless of which of the country's three mobile network operators they use. All MNOs have agreed to promote the use of Mobile ID through the 'Mobiliivarmenne' Web site.

Activating Mobile ID for all e-government services involved simply enabling the new authentication functionality in these two-factor authentication portals. In this fashion, Finnish Mobile ID was deployed to dozens of services practically overnight.

The financial sector too needed an alternative that provided future-proof security. The replacement had to be something that could be deployed to all, or at least most, banks. The Federation of Finnish Financial Services (FFI), an industry body that represents financial-services companies, has made Mobile ID its alternative to username+OTP-based authentication for banking in Finland.

Some of the most popular services used with Mobile ID

Mobile ID is available from all Finnish telecoms operators: Elisa, TeliaSonera, and DNA. Read more at www.mobiilivarmenne.fi/en/.

- Getting involved with citizens' initiatives
- Working with insurance services online
- Checking one's medical prescription online
- Applying for benefits
- Opening a gaming account
- Reporting an offence to the police
- Verifying online purchases
- Accessing health services
- Buying or selling real property online
- Turning one's smartphone into a wallet
- Applying for government jobs
- Checking registered address and other records
- Accessing one's pension details

Citizen health services available with Mobile ID

The National Archive of Health Information (also known as Kanta) is Finland's national data-system service for health-care providers, pharmacies, and citizens. The first services to be introduced were electronic prescriptions, a pharmaceutical database, and 'My Health Information'. All of these services are accessible with Mobile ID.

Read more at http://www.kanta.fi/en.

What are all these different electronic identities?

01 eID = any type of electronic identity

Citizen eID = typically smartcard-based eID in which the identity is based on PKI and the certificate is issued by the government **02**

03 Mobile eID = electronic identity wherein the user identity is based on PKI and the keys are typically generated and stored in a tamper-resistant environment (in this case, the SIM)
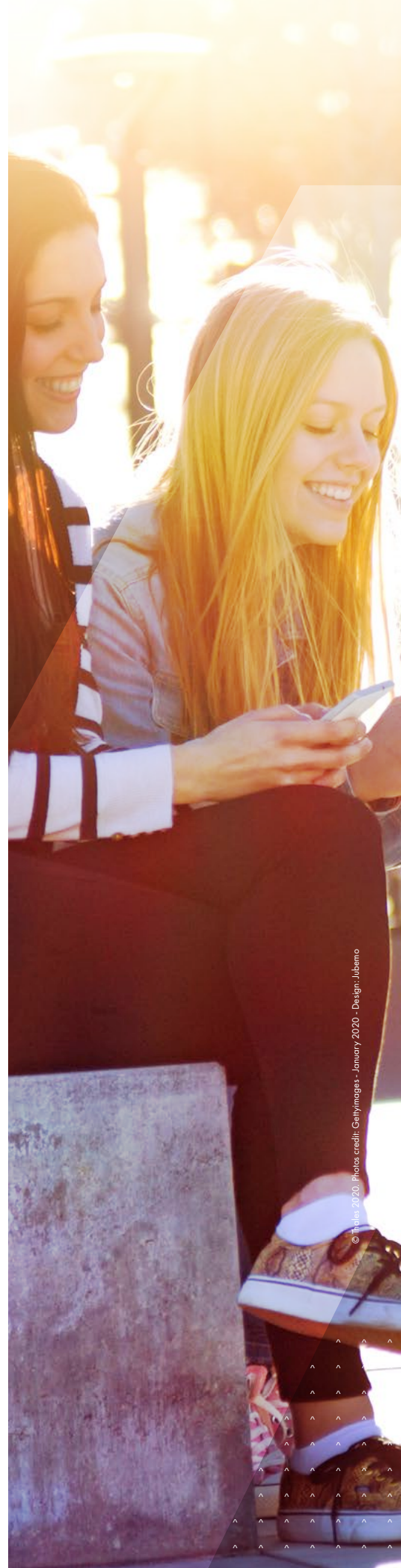
Mobile citizen eID = mobile identity based on PKI, with a government issued certificate (security certification requirements vary between countries) **04**

05 Finnish Bank ID (Tupas) = electronic identity relying on a username and one-time-pad (single-use password list), recognised in Finland as strong enough for official use

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