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e-ID and digital border obstacles in the Nordic region

This report is about digital border obstacles in the Nordic region, with a specific focus on access to services that require a national e-ID for the general public. The report uses specific examples to show which digital border obstacles are experienced in cross-border movements and how many people are potentially affected by these.



e-ID and digital border obstacles in the Nordic region

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Summary

This report deals with digital border obstacles in the Nordic Region, with specific focus on access to services that require a national e-ID. The aim is to create, on the basis of specific examples, an overview of the digital cross-border obstacles experienced in cross-border movement within the Nordic Region in this area and how many people are affected by this. The lack of access to services requiring national e-ID is one of the reasons persons moving across borders in the Nordic Region encounter digital border obstacles. The Nordic Council of Ministers has received reports of examples of digital cross-border obstacles from the regional Nordic information services, the Nordic Cross-border Cooperation Committees and Hello Norden within the areas of social insurance, tax and pensions and also consumers' access to services provided by private companies.

There are different ways of gaining access to a national e-ID in Denmark, Finland, Iceland, Norway and Sweden. In all these countries, requirements are set out for national registration and/or economic activity in the country in the form of, for example, commuting to work in order to obtain access to an e-ID. While there are no problems with access to an e-ID in Denmark for either permanently resident Nordic or EU/EEA citizens in the country or commuters living in another Nordic country, the picture is slightly more varied in Finland, Norway and Sweden. This can be attributed to the fact that, for example, cross-border commuters or temporary residents are not in all cases entitled to a national e-ID in the above countries. There have been no reports of issues concerning Iceland.

The specific problems arising in connection with access to a national e-ID also differ between the

countries to some extent. In Denmark, problems may occur with access to certain companies' services for residents of a country other than Denmark, but there have been no reports of examples of difficulties concerning public digital services. In the case of Finland, Norway and Sweden there are problems with access to a number of public services, including in connection with social insurance matters, pension matters and tax matters, and there are also examples of problems with regard to digital services in the private sector in these countries.

The extent of the aforementioned examples of digital border obstacles is difficult to estimate, since there is a lack of statistics. Potentially, tens of thousands of people who commute across the borders in the Nordic countries are affected, but the number is possibly a lot higher, because even people who move temporarily to one of the other Nordic countries, individuals who have previously worked in another Nordic country, or persons who leave permanently may in some cases encounter the above problems.

One of the biggest challenges in this area is that the information regarding both the nature and extent of the problems is often insufficient and there is therefore a great need to collect more knowledge and data in order to target and qualify digitalisation cooperation further and create solutions where this is a need for these. It is, however, clear that the countries' aspirations to move towards a more digital society may in some case have created obstacles where none existed previously. It is therefore very relevant that the work on developing the digital infrastructure in the countries also takes into account the Nordic mobility perspective.

Introduction

This report deals with digital border obstacles in the Nordic Region, with specific focus on access to services that require a national e-ID. The aim is to create, on the basis of specific examples, an overview of the digital cross-border obstacles experienced in cross-border movement within the Nordic Region in this area and how many people are affected by this. The information used is based on examples of specific digital border obstacles reported from the regional information services, cross-border cooperation committees and Hello Norden.

There are different needs for access to digital services depending on the objective of the cross-border mobility. In the case of private individuals, for example, this may involve a permanent move, commuting between two or more countries or temporary residence in a country due to exchange studies or a trip as a tourist. For companies, the challenges can be just as complex as for private individuals. Due to the fact that relatively few problems have been reported by trade and industry, and the fact that companies probably encounter challenges can be of a completely different nature, this report primarily deals with problems faced by private individuals. The report does not comment on whether companies encounter more or fewer digital cross-border obstacles than private individuals.

First we look briefly at the present possibilities for obtaining an e-ID in the Nordic countries. An e-ID can be compared to a digital ID card, since its primary function is to give users the opportunity to

identify themselves during contact with different digital services. The reason why the rules regarding e-ID are being examined is that a large number of the examples reported indicate that it is access to e-ID and the requirement for a national e-ID in order to use digital services that pose the greatest challenges. All the countries require national registration and/or economic activity in the country in the form of, for example, commuting to work in order to obtain access to a national e-ID.

We then look at digital access to services within four overarching areas by country for people who move across the borders in the Nordic region: social insurance, tax, pensions and consumers' access to private companies' services. Each area is exemplified through specific problems that have been reported to the Nordic Council of Ministers by the above stakeholders. The problems and areas they fall under do not provide a comprehensive picture of the situation, but should be seen as an example of how the lack of integration in the area of digitalisation in the Nordic region creates specific border obstacles.

Thereafter we look at how many people are affected, or potentially affected by the problems reported, on a country by country basis. In some cases the statistics are insufficient or obsolete, but still provide some idea of the extent or the potential extent of the digital barriers. A new Nordic statistics project was launched in 2016, and updated statistics are expected to be published in 2018. Finally, the examined information examined is gathered into a conclusion.

Review of rules, problems and extent, by country



Denmark

Rules

In Denmark, the name of the national structure for e-ID is NemID. To get a NemID you must be at least 15 years of age, have a Danish CPR number (personal ID number) and be able to identify yourself (for example, through a valid EU/EEA driving licence).¹ The main problem for commuters and other people who need access to a Danish e-ID is whether you can obtain a Danish CPR number.

If a Nordic or EU/EEA citizen moves permanently to the country for a period of more than three months, the person in question should have a Danish CPR number.² For these people, it is therefore usually not a problem obtaining a Danish e-ID.

Anyone who has taxable income in the country must have a personal tax number. The personal tax number provides access to NemID just like a CPR number. As a result of this, cross-border commuters and persons receiving a Danish pension are able to obtain a Danish e-ID and thereby basically also access to all public digital services requiring such e-ID.

Problems

In order to obtain digital access to, among other things, social insurance services and pensions through the web portal borger.dk or tax matters through skat.dk, a Danish e-ID is required. No digital border obstacles have been reported with regard to public digital services in Denmark, and a possible explanation for this is that it is relatively unproblematic for, among others, cross-border commuters and pensioners resident in another country to obtain a Danish e-ID. There are possibly more obstacles relating to access to private companies' digital services. It is, for instance, not possible to set up a user for the Mobilepay payment service unless you have an address in Denmark, even if you have a Danish CPR number and a Danish e-ID.

Extent

It is estimated that approximately 18,500 people commuted between Denmark and Sweden in the Öresund region in 2015,³ 93 per cent of whom commuted from Sweden to Denmark. For these people, access to certain private stakeholders' digital services, such as Mobilepay, for example, are worth mentioning as being a problem.

¹ nemid.nu

² borger.dk

³ Örestat. This figure also includes "other income earners", which includes people who have an income from other countries, but who do not have their main place of work in the country. It includes people who work part of the year or part-time in the other country.

Finland

Rules

In Finland, an e-ID can be obtained through banks, telephone companies and the national ID card. To get an e-ID through these services, it is necessary to be registered in the national register and to have a Finnish personal ID number. As a starting point, you may be registered in the national register if you intend to live permanently in the country, but shorter stays entitle you to national registration where necessary.⁴ In 2017, the Finnish government set up a working party that will, among other things, investigate issues relating to registration in the national register of persons staying in the country temporarily.⁵

Problems

In order to receive digital access to social insurance services and pensions in Finland, you must have a Finnish e-ID. This applies, among other things, to the Finnish social insurance institution Kela's web portal. Through this portal, it is also possible to manage social insurance and pension matters. The problem relates, for example, to people who live or work in Sweden and who need and are entitled to these services from Kela and who do not automatically have access to a Finnish e-ID.⁶ The tax authority's website also requires a Finnish e-ID to log into the E-service. If you don't have a Finnish e-ID, you are forced to manage these matters at public authorities by visiting in person, by phone or by mail.

As regards the digital services of private stakeholders, it may be difficult to order, for example, mobile broadband without a Finnish e-ID. If you wish to purchase mobile broadband from a Finnish operator via the Internet, this requires a Finnish e-ID, which foreign exchange students, for example, do not always have. After mobile roaming charges were abolished in the EU⁷ the extent

of the problems concerning cross-border use of mobile phones, also when moving temporarily, has decreased. The new legislation in this area does not cover mobile broadband, however.

Extent

The above mentioned examples relating to social insurance, taxes and pensions may occur in connection with commuting between Finland and Sweden, but people who commute to Finland from other countries are also affected, for example individuals residing in Norway. In 2006, approximately 2,300 people commuted from Sweden to Finland, and a couple of hundred people commuted from Norway to Finland.⁸ The Cap of the North Border Service estimates that the number of commuters from Sweden to Finland has increased to approximately 4,200 people in 2017.

A considerable number of Finns live in one of the other Nordic countries. In 2016, around 150,000 people who were born in Finland were living in Sweden.⁹ These people's circumstances vary, as do their connections to Finland, but some of them may have worked in Finland at some point and may therefore be entitled to a pension or various benefits from the country. If a person in such a situation lacks an easily accessible opportunity to obtain a Finnish e-ID, they may find it difficult to access public services digitally and thereby the benefits they are entitled to.

In 2016, approximately 500 people from one of the other Nordic countries were studying in Finland.¹⁰ Some of these people are exchange students from one of the other Nordic countries. This group is an example of temporary migrants who could be affected by the digital barriers mentioned in connection with private stakeholders' digital services.

⁴ maistraatti.fi

⁵ vm.fi

⁶ Cap of the North Border Service

⁷ EU Regulation 2015/2120

⁸ Nordic Commuting Map 2009

⁹ Statistics Sweden

¹⁰ CIMO

Iceland

Rules

Digital access to public services in Iceland requires an Icelandic e-ID, which consists of, among other things, IceKey.¹¹ To obtain an Icelandic e-ID, it is necessary to have an Icelandic ID number (kennitala). Nordic citizens who intend to live and/or work in Iceland need to have one of these numbers, and it is therefore possible for persons moving to or working in Iceland to obtain access to an Icelandic e-ID and the digital services that require one of these.

Problems

There have been no reports of issues concerning Iceland. One of the reasons may be that there is exceedingly little commuting between Iceland and the other Nordic countries due to geographical distances. It is however possible for Icelanders who have previously worked in one of the other Nordic countries to experience similar problems to those of other Nordic or EU/EEA citizens.

¹¹ island.is

Norway

Rules

In Norway, people with a D number may experience problems obtaining an e-ID that provides access to all digital services. This is because several different security levels are used for digital identification in Norway. People with a D number have the opportunity to obtain an e-ID that provides access to security level 3, but to access BankID and mobile BankID, which provide access to Security Level 4, certain banks that provide these identification services require a Norwegian personal ID number.¹² ¹³ People with a D number have therefore, in some cases, only the option of using payment solutions to access services requiring the highest security level.¹⁴

To get a Norwegian personal ID number, it is necessary to intend to reside in the country for a period of more than six months. People who commute across the border or who reside in the country for less than six months are therefore not able to obtain a Norwegian personal ID number and must apply for a D number instead.¹⁵

Problems

People who do not have access to a Norwegian e-ID with a sufficiently high level of security, and who need access to digital services from public authorities may experience problems. This applies to the above-mentioned commuters and persons moving temporarily to Norway. Individuals who have previously lived and worked in Norway may also be affected. In the area of social insurance, for example, this concerns the ability to log in to Helsenorge, where you can, among other things, see prescriptions for medicine, change doctors or order

a European health insurance card. If you aren't able to gain access to these services, you must manage them by telephone.¹⁶ Many of the matters you may want to handle digitally through NAV also require access to an e-ID with the highest security level.¹⁷ This also applies to some of the Norwegian Tax Administration's digital services.¹⁸ Problems may also arise with regard to registering and logging in to the official digital mailboxes without a Norwegian e-ID.¹⁹

As regards the services of private companies, it is also worth mentioning that the mobile payment solutions Vipps and Mobilepay are not compatible across borders in the Nordic region.²⁰

Extent

Approx. 29,000 people commuted from Sweden to Norway in 2014.²¹ The most recent statistics for commuting from Finland are from 2006, and, that year, approximately 1,000 people commuted from Finland to Norway.²² According to more recent figures from the Norwegian Tax Administration, approx. 5,200 persons resident in Finland had an income from work in Norway in 2015.²³ Based on statistics from 2009, approximately 3,000 people commuted from Denmark to Norway.²⁴ For people who commute from one of the other Nordic countries to Norway, attention may be drawn to the limited opportunities for access to the Norwegian e-ID that people with a Norwegian D number face, which potentially affects a large number of the commuters, and they may therefore experience problems using the abovementioned public and private digital services.

¹² Cap of the North Border Service

¹³ The Norway-Sweden Border Service

¹⁴ Commfides costs NOK 1,180 for three years, commfides.com while a Buypass ID costs NOK 669 for three years, buypass.no

¹⁵ skatteetaten.no

¹⁶ Cap of the North Border Service

¹⁷ Cap of the North Border Service

¹⁸ Cap of the North Border Service

¹⁹ Hello Norden

²⁰ Cap of the North Border Service

²¹ Statistics database, Västra Götaland Region

²² Nordic Commuting Map 2009

²³ This figure also includes "other income earners", which covers people who have an income from other countries, but do not have their main place of work in the country. It includes people who work part of the year or part-time in the other country.

²⁴ Nordic Commuting Map 2012

Sweden

Rules

An e-ID is offered in Sweden through certain banks and Telia. An e-ID may also be obtained with a national ID card through the Swedish Tax Agency. To get an e-ID, you need to have a Swedish personal ID number and be resident in Sweden²⁵ Some banks also apply age requirements.²⁶

If you intend to live in Sweden for a period of over 12 months, you can be registered in the national register and be given a personal ID number. Among other things, cross-border commuters and people with an income from Sweden who are resident abroad and who do not have a Swedish personal ID number, often have a coordination number and are therefore not able to get a Swedish e-ID.

Problems

In Sweden, it is not possible to obtain access to public digital services unless you have a Swedish personal ID number, because, as stated above, this means it is not possible to obtain an e-ID. The same applies to access to many private stakeholders' digital services. This also concerns persons residing in one of the other Nordic countries, but who commute to Sweden.

As regards social insurance matters, a person without a Swedish e-ID will not be able to log in to "My account" on the Swedish Social Insurance Agency's website. This means, among other things, that it can be difficult to register a sick child.²⁷ A Dane who lives in Sweden but works in Denmark may encounter problems looking for a nursery

place in Malmö digitally, because both guardians need to have a Swedish e-ID to use the service.²⁸ Cross-border workers who live in Sweden and work in Finland (daily commuters) and who become unemployed have problems registering as a job seeker with the Swedish Public Employment Service.²⁹ This could possibly also affect people who commute to a country other than Finland. It is possible to register as a job seeker without an e-ID, but the applicant must do so by telephone.

Individuals who do not have a Swedish e-ID may experience problems applying for and managing their pensions. This may, for example, apply to persons entitled to a pension from Sweden, but who no longer live or have never lived in Sweden, perhaps because they do not have a Swedish bank account in some cases. These people have problems accessing their account on either the Swedish Pension Agency website and/or AMF (which pays the pension) because they do not have an e-ID.³⁰ These people also have problems submitting proof of living digitally.³¹

Consumers without a Swedish personal ID number may encounter problems setting up an electricity agreement,³² and the mobile payment solution Swish is also not compatible across borders.

Extent

Around 30,000 people commuted between Norway and Sweden in 2014.³³ Approximately 1,000 of these commuted from Norway to Sweden. It is estimated that approximately 18,500 people

²⁵ lantmateriet.se

²⁶ bankid.com

²⁷ Øresund Direct

²⁸ Øresund Direct

²⁹ Cap of the North Border Service

³⁰ Cap of the North Border Service

³¹ Cap of the North Border Service

³² Hello Norden

³³ Statistics database, Västra Götaland Region

commuted between Denmark and Sweden in the Öresund region in 2015,³⁴ seven percent of whom commuted from Denmark to Sweden. Approximately 3,000 people commuted from Finland to Sweden in 2006. As the above examples show, a number of problems occur for people who commute to Sweden.

Many people have worked in a Nordic country other than their home country and then moved again. Some of these people receive a pension from a Nordic country other than their home country. For some, it may be difficult to use the digital solutions in the other countries, as, in many cases, these people do not have the opportunity to obtain an e-ID in the country from which they receive a pension. This particularly concerns Finns who have worked in Sweden and who experience difficulties logging in digitally to the Swedish Pensions Agency website in Sweden.

A special problem relating to Sweden concerns the total of 36,500 foreigners who own a holiday home in the country and who are not regarded as permanently resident in Sweden. Without a Swedish personal ID number or coordination number, these people may experience problems using the digital services of both public authorities and private stakeholders.

³⁴ Örestat. This figure also includes "other income earners", which includes people who have an income from other countries, but who do not have their main place of work in the country. It includes people who work part of the year or part-time in the other country.

³⁵ Nordic Commuting Map 2009

³⁶ The Øresund Institute's calculations

³⁷ The Cross-Border Obstacle Council's annual report for 2017, the cross-border obstacle *Coordination number for foreign holiday home owners in Sweden*.

Conclusion

The reported examples of digital cross-border obstacles show that there are many problems that must be resolved before the Nordic countries can be considered an integrated region in the area of digitalisation. This paints a varied picture of how accessible a national e-ID is in the different countries for people with a connection to a country other than living there. As the examples show, most problems probably occur in connection with commuting to work or a temporary move, but persons entitled to a pension from one of the other Nordic countries may also face challenges.

The number of people who are affected within the different areas varies from country to country, because the nature of the mobility varies from country to country. For instance, quite a lot of people commute from Sweden to one of the other Nordic countries, while the number of commuters to Sweden is lower. On the other hand, many people from another country own a holiday home in Sweden.

It is not clear how many people are actually affected, as there are no specific statistics for the

digital cross-border barriers examined above, and therefore the statistics presented in connection with the different situations should be regarded as assumptions that may help provide an overview of the situation, which at present suggests that many people are potentially affected.

One of the challenges in this area is that there is insufficient information on digital cross-border obstacles at the present time. This means that there is a great need to collect more knowledge and data on digital cross-border obstacles in order to be able to target and qualify digitalisation cooperation further and create solutions in areas where these are needed.

The most important conclusion, even against the background of the insufficient statistics, is that many problems arise in the area of digitalisation and that the countries' efforts to develop a more digital society have possibly created obstacles where none existed before. It is therefore very relevant that the work on developing the digital infrastructure in the countries also takes into account the Nordic mobility perspective.

List of sources

Statistics

- Örestat
- Statistics Sweden
- CIMO
- Statistics database, Västra Götaland region
- The Øresund Institute
- [Nordic Commuting Map 2009](#) (2009)
- [Nordic Commuting Map 2012](#) (2013)

Reports

- [The Cross-Border Council Annual Report 2017](#). With comments from the Nordic national governments
– Basis for the Cross-Border Council's work 2018.

The following organisations have contributed examples and information

- The Norway-Sweden Border Service
- Hello Norden
- Cap of the North Border Service
- Øresund Direct

Legislation

- EU Regulation 2015/2120

Web Pages

- [NemID.nu](#) (2018)
- [borger.dk](#) (2018)
- [maistraatti.fi](#) (2018)
- [vm.fi](#) (2018)
- [island.is](#) (2018)
- [commfides.com](#) (2018)
- [buypass.no](#) (2018)
- [skatteetaten.no](#) (2018)
- [lantmäteriet.se](#) (2018)
- [bankid.com](#) (2018)



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This is the first report in the Nordic Council of Ministers' Policy Analysis and Statistics Unit's Brief series (notatserien). The unit's Brief series is an addition to the Policy Analysis and Statistics Unit's regular analysis series. The series will include smaller studies, deal with more limited themes or lay a foundation for further work.

This report is about digital border obstacles in the Nordic region, with a specific focus on access to services that require a national e-ID. The report is based on examples of digital border obstacles that the Nordic Council of Ministers has collected from the regional Nordic information services, the Nordic border committees and Hello Norden.

The report briefly reviews access to national e-ID for people who are not permanent residents of a country. Furthermore it gives examples of issues concerning social insurance, tax and pensions, and private companies' services, among other things.

Tens of thousands of people who commute between the Nordic countries are potentially affected by the digital border obstacles mentioned in the report, but this number is possibly far greater due to problems arising in other situations as well, such as, for example, people living temporarily in another Nordic country.

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