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Simplifying cross-border business: WE BUILD Consortium meets in Bucharest to take stock of its first year and plan the road ahead

At its General Assembly hosted by Visa and Banca Transilvania, the Large Scale Pilot on business and payment use cases of the EU Digital Identity Wallet and the European Business Wallet reviewed its achievements so far and set the stage for the second year of the project, which will be devoted to running the actual pilots.

BUCHAREST, 4 November 2026 – The WE BUILD Consortium held its 2026 General Assembly in Bucharest on 3 and 4 November, hosted by Visa and Banca Transilvania. Over 300 representatives of the partner organisations met for two days to assess the work done over the first year and to plan the next phase.

200+ organisations from 28 countries working together on 13 use cases

WE BUILD (Wallet Ecosystem for Business and payments Use cases on Identification, Legal representation and Data sharing) is a Large Scale Pilot co-funded by the European Union under the Digital Europe Programme. Launched in September 2025, it brings together more than 200 public authorities, companies, financial institutions, universities and technology providers from 28 countries. It is one of the two second-generation Large Scale Pilots and builds on the four previous pilots on the EU Digital Identity Wallet. The WE BUILD consortium develops and tests 13 use cases across three domains (business, supply chain and payments) for both the EU Digital Identity Wallet and the European Business Wallet. The consortium is coordinated by the Netherlands Chamber of Commerce (KVK), the Dutch Ministry of Economic Affairs and Climate Policy and the Department for Digital Transformation of the Italian Presidency of the Council of Ministers.

Why it matters: boosting competitiveness for businesses

Today, businesses still spend considerable time and money proving who they are, who may act on their behalf and whether their documents are genuine, often on paper and required to use fragmented systemens in the Member States. The European Business Wallet aims to change that: it will allow economic operators and public authorities to identify themselves, sign documents and exchange verified information digitally and securely across the EU. European Business Wallets can even be used outside the EU. Combined with the EU Digital Identity Wallet for natural persons, this can make it as easy to open a bank account, register a branch abroad or onboard a supplier. By testing these scenarios in practice with real organisations, WE BUILD helps ensures that the wallets will work for all the stakeholders involved.

WE BUILD successfully completes the first half of the project

The General Assembly marks the end of the first year in which the consortium moved from specification to implementation. In October, the consortium presented its progress to the European Commission at the mid-term review. The European Commission indicated that it was impressed by the the way how WE BUILD has progressed and managed to be so productive and flexible, despite being the largest of all LSP's. Key results from the first year include the completion of the pilot design for all use cases, the publication of the WE BUILD trust registry, the attestation rulebooks and the architecture blueprint. Besides that the interoperability testbed is ready and the first working demos on organisational identity, legal representation and payments can be shown.

Getting set for cross-border pilots

In Bucharest, the WE BUILD Use Case teams have delivered very convincing demos, showing major progress towards piloting. The WE BUILD partners discussed what the pilots have shown so far and where gaps need to be filled. They agreed on priorities for the second year: running the use cases with real organisations and users, testing interoperability, and feeding implementation-based evidence back to the European Commission and to standardisation bodies, including on the European Business Wallet proposal currently under negotiation.

The Romanian hosts bring direct experience to this work: in 2025, within the first-generation pilot EWC, Banca Transilvania and Visa carried out the first payments authenticated with the EU Digital Identity Wallet, and they now contribute to the payments and consumer banking domains of WE BUILD.

"With the General Assembly in Bucharest, the whole WE BUILD consortium came together for the second time, and Visa and Banca Transilvania made us feel very welcome. Our technical and use case groups have worked closely all year, but moving from design and build to pilots with real organisations deserved a moment in the same room, to recognise what partners have achieved in the first year and to agree on how we run the second. This next phase is where the EU Digital Identity Wallet and the European Business Wallet must show what they bring to the Single Market: verified information that businesses and people can share simply and securely, as easily across borders as at home." – Joost Fleuren, Rob Brand and Giulio Messori, WE BUILD Coordinators

"Hosting the WE BUILD General Assembly in Bucharest is a moment of pride for us, bringing to Romania an important European conversation about the future of digital identity. For Banca Transilvania, being part of WE BUILD means contributing hands-on to solutions that can turn European digital identity into a practical, everyday experience for people and businesses. We would like to thank all the participants for bringing their expertise, insights and ideas. The quality of these exchanges is what turns a shared European ambition into solutions that can make a real difference in people's everyday lives." – Oana Ilaş, Deputy CEO, Retail Banking, Banca Transilvania

"Digital identity should be more than a way to prove who you are. Its real value lies in making everyday experiences simpler and safer — whether opening a bank account, accessing services or making secure payments, at home or across borders. Through WE BUILD, we have an

opportunity to demonstrate how digital identity and payments can work together to create more seamless experiences for consumers. At Visa, we are bringing our expertise in secure, trusted and interoperable payments, working alongside public and private sector partners to turn innovative use cases into practical solutions that can benefit consumers and businesses across Europe." – Elena Ungureanu, Country Manager, Visa in Romania

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About WE BUILD

WE BUILD is a use-case-driven consortium of more than 200 organisations from 28 countries, co-funded by the European Union. As a Large Scale Pilot, it develops and tests 13 use cases across business, supply chain and payments to shape the next stage of the EUDI Wallet and European Business Wallet rollout.

More information can be found here: https://www.webuildconsortium.eu/

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