Intergovernmental Group of Experts on E-commerce and the Digital Economy

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Challenges

A significant proportion of the world’s population is presently unable to benefit from e-commerce—often simply because of where they live.

Developing countries and LDCs
Key components for e-commerce

- Access to payments
- ICT infrastructure
- EU business environment
The strongest identity.

- e-ID, mobile-ID, smart-ID
- digital signing
- i-voting
- establishing and running a company
- banking
- state and healthcare
- education
- public transport
- loyalty card
- e-Residency
e-Residency

Initiative of the Government of Estonia

Digital access to the EU business environment through a digital identity

E-residents can establish and run an EU business remotely and online
https://www.youtube.com/watch?v=FOoxsOeQ-L8
Benefits

Gain access to establish and fully own an EU business

Low administrative burden
Access to EU Financial Services

Online onboarding for payment account and payment card solution

Access to international payment platforms like PayPal

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Challenges

- Internet connection
- Lack of business skills
- Knowledge of English
- Not enough centres to deliver the e-Residency card
1 Apply for e-Residency

1. Apply online at apply.gov.ee/
2. Wait 30 days for the application to be processed
3. Receive confirmation via email that the application was approved
4. Pick up the digital ID card and provide biometrics
5. Activate the card by downloading the free digital ID software

2 Start a company within a day*

1. Obtain a legal address in Estonia
2. Visit Estonia’s Business Registry to register the company or contact a business service provider to do it with you
3. Digitally sign and submit legal documents using e-Residency card
4. Pay the state fee and receive confirmation within a day

3 Open an EU IBAN business account

1. Online onboarding with an EU fintech company
2. Owning an EU payment account + EU company, allows access to many international payment providers (e.g. PayPal)

4 Run the company

1. Pay taxes - e-Residency is not tax residency - Paying taxes in Estonia is done digitally
2. Accounting, virtual office, compliance: e-residents can have the support of business service providers to run their global businesses
Thank you