Compellio at the WE BUILD General Assembly in Bucharest

Compellio joins WE BUILD partners in Bucharest as Europe’s largest digital wallet pilot moves from build to real-world piloting.

Compellio, the Luxembourg-based provider of EU Digital Identity Wallet (EUDI Wallet) infrastructure and tokenisation technology, participated in the 2026 General Assembly of the WE BUILD Consortium in Bucharest on 3-4 November. Hosted by Visa and Banca Transilvania under the theme « WE BUILD for the Future », the assembly brought together more than 300 representatives of partner organisations to review the consortium’s first year and agree priorities for its second.

As part of WE BUILD, Compellio contributes its EUDI Wallet backend orchestrator and white-label app, together with business-process integration expertise for regulated industries such as banking and financial services.

From specifications to implementation

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 EU's Digital Europe Programme. Launched in September 2025, it unites more than 200 public authorities, companies, financial institutions, universities and technology providers across Europe. Its partners are developing and testing 13 use cases for the EUDI Wallet and the European Business Wallet across three domains: business, supply chain and payments.

The Bucharest assembly closed the consortium's first year, in which it moved from specifications to implementation. In October, the European Commission's mid-term review noted how productive and flexible WE BUILD had been despite being the largest of all Large-Scale Pilots. First-year results include completed pilot designs for every use case, a published WE BUILD trust registry, attestation rules and architecture blueprint, and a working interoperability test bed. Partners agreed that year two will focus on running the use cases with real organisations and users, testing interoperability, and feeding implementation evidence to the Commission and standards bodies, including the European Business Wallet proposal now under negotiation.

Compellio's contribution

Compellio's EUDI Wallet stack follows the European Commission's Architecture Reference Framework and its EUDIW mobile app is live in the App Store and Google Play. It covers credential issuance, verification and lifecycle management, and is used within the WE BUILD pilots.

The company arrived in Bucharest with working results. At the Global Digital Collaboration Conference (GDC26) in Geneva, Compellio provided the core wallet infrastructure and orchestration for a banking

demonstration with Greek digital bank Snappi, with IDnow as Qualified Trust Service Provider and an ecosystem coalition including Mastercard. The demo showed onboarding (KYC), passwordless Strong Customer Authentication, payment consent and loan approvals with Qualified Electronic Signatures running end-to-end on the EUDI Wallet.

Consumer banking demo in Bucharest

In Bucharest, Compellio demonstrated consumer banking processes running on the EUDI Wallet. The demo showed how banks and other financial institutions regulated under AML rules can orchestrate their business processes around the full lifecycle of EUDI Wallet attestations; from requesting and verifying identity attributes at onboarding, through ongoing authentication and consent, to re-verification, update and revocation when a customer's data or status changes.

The timing matters for the sector. The EU Anti-Money Laundering Regulation (AMLR, Regulation (EU) 2024/1624) applies directly across all Member States from 10 July 2027, replacing national rulebooks with a single set of customer due diligence requirements, and recognises the EUDI Wallet as a valid means of verifying a customer's identity. Its obliged entities include credit institutions and banks, payment and e-money institutions, and other financial institutions including investment firms, insurers and crypto-asset service providers (CASPs).

In parallel, eIDAS 2.0 requires every Member State to make at least one EUDI Wallet available by 24 December 2026. By 24 December 2027, banks, payment service providers (PSPs) and other regulated relying parties that must apply strong user authentication will have to accept the EUDI Wallet when customers choose to use it. Compellio's infrastructure lets these institutions meet both deadlines with one integration, turning wallet trust infrastructure into auditable, cryptographically verifiable steps in their existing KYC, onboarding and authentication workflows.

These results support Compellio's next steps: expanding early-access pilots and extending its software infrastructure beyond banking into telecommunications, energy, transport and public administration.

« Bucharest marked the moment WE BUILD transitioned from specifications to infrastructure that real organisations can use, » said Dr. Denis Avrilionis, Founder & CEO of Compellio. « For banks and other regulated businesses, the EUDI Wallet turns days of document checks into seconds of cryptographic verification. In the year ahead, we look forward to running our SaaS EUDI orchestrator infrastructure and Wallet App with customers alongside our WE BUILD partners, and to showing what trusted digital identity can do for Europe's single market. »