



Request for Proposal (RFP): Digital Identity Wallet Solutions

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FINDYNET COOPERATIVE

REQUEST FOR PROPOSAL (RFP): DIGITAL IDENTITY WALLET SOLUTIONS

1 INTRODUCTION

This Request for Proposal (RFP) is issued by Findynet Osuuskunta, a Finnish public-private cooperative established in May 2021, dedicated to developing a general purpose, secure, and trusted digital network for verifiable data.

The purpose of this RFP is to get proposals from potential providers of digital identity wallet solutions that offer a first-class user experience and are technically interoperable with the Findynet network and provide such a solution within the required timelines for Findynet's pilot project in Q3–Q4/2025 and future development efforts.

This RFP is a follow-up to the RFI process done in February–March 2025. The requirements have now been refined especially regarding the Findynet profile so please check them carefully.

2 BACKGROUND

Findynet brings together members from diverse industries, including finance, technology, postal services, and more, all committed to promoting digital trust and security. Its mission is to ensure interoperability between digital identity solutions provided by different actors, fostering trust and secure digital interactions. The cooperative governs the network by establishing interoperability rules, facilitating cooperation between participants, and building trust ecosystems composed of issuers, holders, and verifiers of digital credentials. Findynet's governance model is based on transparency and collaboration, involving both private and public sector stakeholders to ensure a balanced and effective approach to building trust networks.

A key objective for Findynet is to support pilot projects that demonstrate the benefits of digital identity solutions, such as the pensioner discount pilot between Kela (Finnish Social Security Institution) and HSL (Helsinki Regional Transport Authority). Since no existing solution fully meets these requirements, Findynet is looking to fund selected providers to implement Findynet interoperability in their wallet solution for pilot projects and further development.

The interoperability profile used by Findynet (DIIP v4) is developed in the FIDES community as an international effort. Supporting the DIIP profile may be a valuable asset for wallet providers.

This RFP is part of a broader scenario planning effort launched in August 2024 to ensure that at least one fully interoperable and user-friendly digital identity wallet is available for Findynet's pilot projects and continued development.

The total budget allocated by Findynet to support wallet providers is 60.000 EUR.

3 PURPOSE OF THE RFP

This RFP seeks to:

- Find providers capable of delivering a digital identity wallet that is localized to Finnish and Swedish, complies with the Findynet Interoperability profile (DIIP v4), and supports OpenID Federation.
- Assess the technical capabilities, deployment models, and support services of potential providers.
- Get pricing on the proposed solutions.
- Learn about the providers' willingness to collaborate with Findynet.

Findynet is *not* acquiring an European Identity Wallet based on the reformed eIDAS legislation. The Finnish Digital and Population Data Services Agency (DVV) will provide the official Finnish EUDI wallet.

Findynet is *not* looking for continuous support agreements with solution providers or a white-label solution to be published under the Findynet brand. The solution providers should offer the wallets under their own brand and according to their business models.

Via this RFP, Findynet is supporting the solution providers to implement key functionality in their wallets.

4 TARGET DELIVERABLE SCHEDULE

The solution should be available for downloading in the Finnish app stores by the end of August 2025.

5 RFP CONTENTS

Findynet reserves the right to accept or decline any combination of optional requirements proposed by the provider.

5.1 Mandatory requirements

- The digital wallet is available for download and use without any cost to end-users in Apple App Store and Google Play Store in Finland.
- The digital wallet works on iOS 16+ and Android 14+.
- The digital wallet user interface works in Finnish, Swedish, and English. (Findynet can translate the texts if they are provided as a spreadsheet or a JSON file.)
- The digital wallet complies with the Decentralized Identity Interoperability Profile (DIIP) version 4: fidescommunity.github.io/DIIP/. (DIIP v4 should be finalized before May 15th.)
- The provider of the digital wallet works together with Findynet to solve any interoperability issues with issuer and verifier agents during September 2025.

5.2 Optional requirements

- The dates, times, and numbers are presented according to the Finnish locale when Finnish or Swedish is used as the user interface language of the digital wallet.
- The provider of the digital wallet reserves 2 hours per week to support the first pilot participants during the pilot in Q4/2025.
- The digital wallet supports OpenID Federation protocol to show the wallet user that the issuer and the verifier are members of the Findynet Trust Federation.

5.3 Solution description

The solution providers should include a free-form description of the following items related to their solutions:

- Wallet onboarding process (e.g., enabling PIN code or biometric authentication, information needed from the user)
- Solution architecture and deployment model (cloud or edge wallet, key management, open-source policies)

- Processing of personal data (where user information and credentials are stored, backup and restore functionality, how data portability is supported, user's right to be forgotten)
- Development method (feedback collection, feature request and issue handling, roadmapping practices, release cycle, security and performance testing practices, accessibility guidelines and testing, ...)
- Customer support for end-users (e.g., channels, documentation, response times)
- Company information (headquarter location, revenue, amount of employees, founding year, business model for providing a wallet)
- Certifications of the solution and the provider (e.g., ISO 27001)

Findynet may use these solution descriptions and additional information acquired in demo and interview sessions as criteria when evaluating proposals to this RFP.

5.4 Pricing

The solution providers should evaluate the mandatory and optional requirements and give one price for fulfilling the mandatory requirements and a separate prices for all optional requirements that the provider is willing to fulfill.

6 SUBMISSION GUIDELINES

- **Submission Deadline:** May 21st 2025, 8 PM CET
- **Submission Method:** Email to info@findy.fi
- **Accepted Formats:** Submissions must be in English and provided in either PDF or Microsoft Word format.
- **Supplementary Documents:** Respondents may include additional documents.
- **Acknowledgment:** All submissions will be acknowledged with a confirmation email upon receipt.
- **Late Submissions:** Late submissions may not be considered unless prior approval is obtained.

7 SELECTION PROCESS AND NEXT STEPS

After reviewing all submissions, Findynet will evaluate responses based on price, technical capability, alignment with interoperability requirements, and overall feasibility.

Findynet will invite a number of shortlisted providers to meetings to discuss their solutions in more detail, including technical specifications, support services, and potential collaboration opportunities. The selected providers are also asked to demo the solution in the meeting.

Findynet will fund as many wallets as possible within the allocated budget.

Example: Let's assume there were submissions from 8 providers with the following prices (price M refers to the costs of implementing the mandatory requirements, price O means the costs of implementing the optional requirements):

Provider	A	B	C	D	E	F	G	H
Price M (€)	0	20.000	40.000	3.000	2.000	2.000	30.000	7.000
Price O (€)	10.000	5.000	20.000	2.000	1.000	0	10.000	5.000

Total	10.000	25.000	60.000	5.000	3.000	2.000	40.000	12.000
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In this case, Findynet would support providers F, E, D, A, H, and B for the total amount of 57.000 €.

Estimated Timeline:

- May 21st – May 23rd, 2025: Evaluation of the proposals
- May 26th – 30th, 2025: Meetings and demos with selected providers
- June 9th – 13th, 2025: Decision-making, commercial agreement and next steps
- August 31st, 2025: Wallets are available in app stores
- September 2025: Testing the interoperability with issuer and verifier agents
- Q4/2025: piloting with Kela and HSL

8 CONFIDENTIALITY

All responses will be treated confidentially. Findynet Osuuskunta is committed to protecting the privacy and confidentiality of all information provided.

The responses will be reviewed by the Findynet Management Team (see findynet.fi/en/about-us/management-team/), Technology Working Group (see findynet.fi/en/about-us/organisation-and-governance/), and selected experts from Kela and HSL.

No other third parties will be involved in the review process without prior notice to the respondents.

9 CONTACT INFORMATION

For inquiries related to this RFP, please contact:

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In the event Saku Sairanen is unavailable, please direct inquiries to info@findy.fi