

A Country-by-Country Guide for Qualified Electronic Signatures (QES)

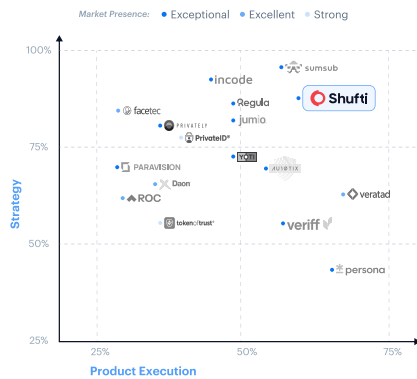


Industry Recognition 2025–2026

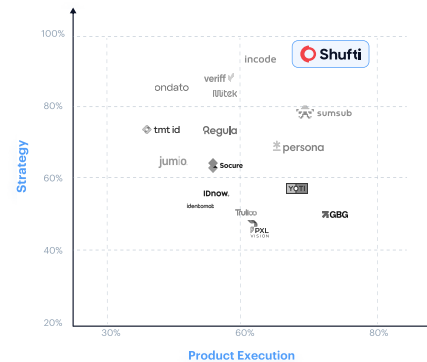
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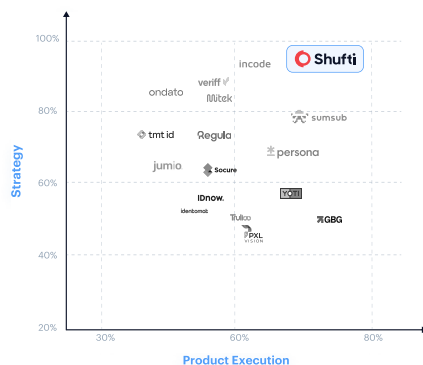
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Introduction

The move from wet ink to electronic execution is now well established and well integrated. For the greater part of everyday business, agreements that once turned on paper and physical presence are now concluded digitally, and laws have evolved with them. Across the European Union and the wider European Economic Area, the eIDAS Regulation gives electronic signatures a clear legal basis and sets out three tiers of increasing assurance.

At the top of that framework sits the Qualified Electronic Signature (QES), it carries the same legal effect as a handwritten signature and is recognised across every EU and EEA state. That combination is what has established the QES as the benchmark for high-assurance signing throughout the region.

What is a QES and why does it work across borders?

eIDAS recognises three tiers of electronic signature. They climb in legal assurance rather than in kind, and all three are valid signatures.

A simple electronic signature (SES)

Is the base tier (Art 3(10)): data in electronic form used to sign, such as a typed name or a click-to-sign box. It cannot be denied legal effect just for being electronic (Art 25(1)), but it carries no built-in proof of who signed.

An advanced electronic signature (AES)

Adds identity and integrity (Art 3(11) and Art 26). It must be uniquely linked to the signatory, it must also be able to identify them, must be created under their sole control, and tamper-evident, so any change after signing shows.

A qualified electronic signature (QES)

Is an AES built on a qualified certificate and a qualified signature creation device (Art 3(12)).

A qualified electronic signature is the top tier of electronic signature defined by EU law, and the only one that automatically carries the same legal weight as a signature written by hand. It comes from the [eIDAS Regulation \(Regulation \(EU\) No 910/2014, as amended in 2024\)](#).

QES made in one member state is recognised as a QES in all the others under Article 24a(1). It brings out uniformity and it is the reason a QES is the natural foundation for any product that signs across borders or needs the highest level of legal certainty and non-repudiation.

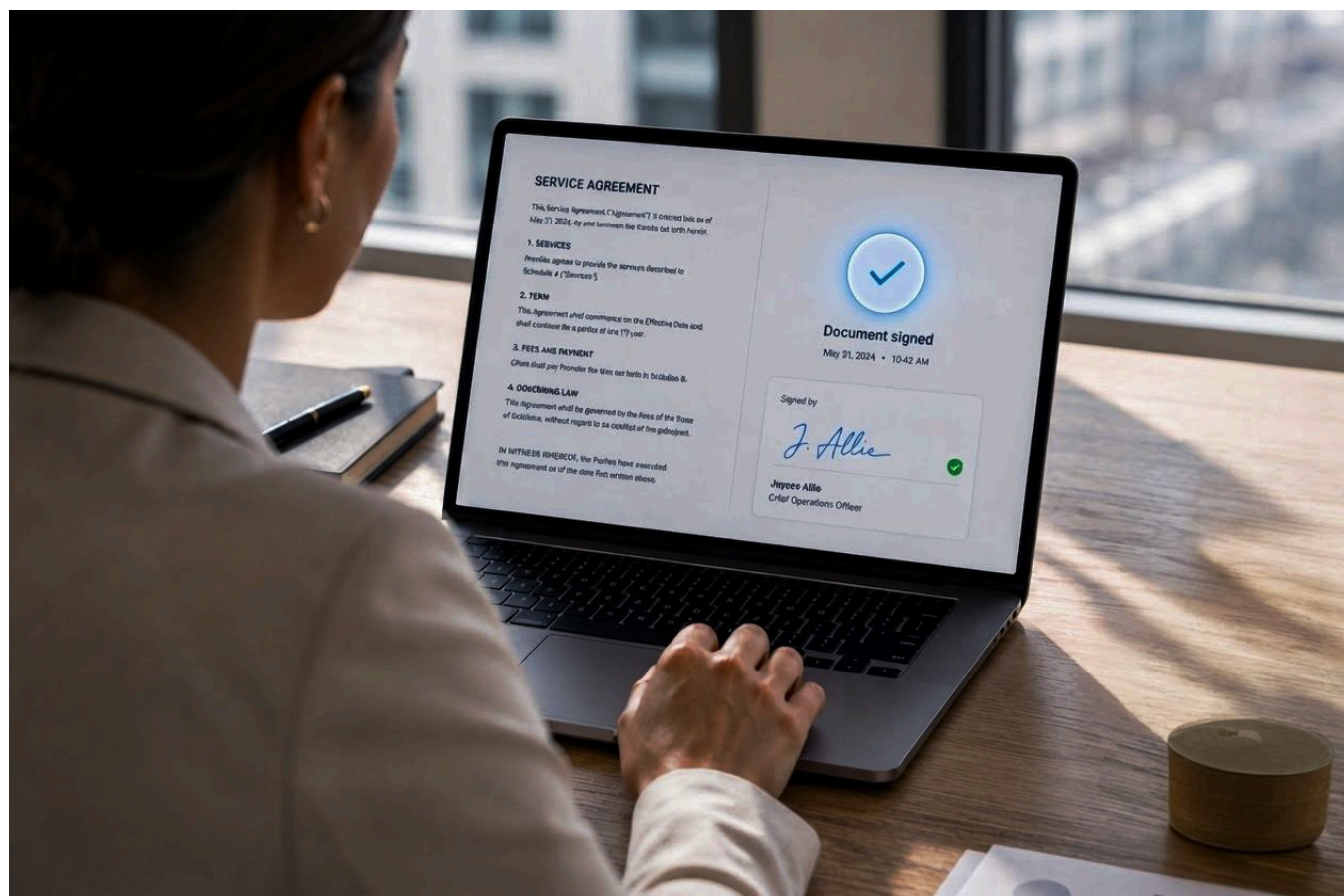
Second, eIDAS standardises the signature, but each country still decides what steps an act needs to be valid. So a QES clears the handwritten-signature bar everywhere, and where national law asks for nothing more than a signature, which is most of business signing, a QES is enough but where national law asks for more, a notarial deed or an entry in a public register, that step is added.

Where is QES applied in a signing workflow

Most of the adoption decisions come down to three cases, and the country table then tells you which case each act falls into per market.

Where you are signing	Does a QES work?	What to do
Cross-border, high-value or high-trust contracts, regulated onboarding, anything an auditor or counterparty will later test	Yes, this is where a QES earns its place	Adopt a QES as your standard
Everyday commercial, employment, consumer and insurance signing	Yes, a QES is always legally sufficient here	Use a QES as a safe default, or a lighter e-signature where allowed
Real estate, mortgages, wills and other notarised acts	No, a QES on its own does not complete these	Keep your digital flow and plan a notary or registry step where the table flags it

The practical takeaway for a product team is that a QES is a safe thing to standardise on. It is never legally insufficient for ordinary signing, it is uniquely portable across borders, and the only places it does not finish the job on its own are the high-form acts.



Country-by-Country Reference of QES Adoption

Each row codes an act as one of three states. "QES-ready" means a qualified signature is legally enough, and a simpler e-signature would also work, so it is your call on friction. "QES required" means a qualified signature is the practical requirement. "Notary/registry" means a QES on its own is not enough and a notary, registry entry or witness completes the act. The everyday-contracts and insurance columns are QES-ready across the board, which is the visual proof that a QES is a safe default for the bulk of signing. Notified-eID data is the European Commission's February 2026 snapshot and should be re-checked before you rely on the exact figures.

● QES-READY ● QES REQUIRED ● NOTARY/REGISTRY

Country	QES status by act, e-notarisation, notified eID and cautions	
01 Austria (CIVIL)		
Real estate & mortgage: ● Notary/registry, notarial certification for the Land Register.	Company formation & shares: ● Notary/registry, GmbH share transfer is a Notariatsakt, e-founding via ENG (Elektronische Notariatsform-Gründungsgesetz Electronic Notarial Incorporation Act)	
Everyday contracts: ● QES-ready.	Insurance: ● QES-ready.	
Wills, family & succession: ● Notary/registry.	e-Notarisation live? Yes, company founding (ENG, 2019).	
Notified eID (LoA): ID Austria (High).		
Watch out for: Notarial acts need wet ink, ENG covers only company founding.		
02 Belgium (CIVIL)		
Real estate & mortgage: ● Notary/registry, notarial deed plus register.	Company formation & shares: ● Notary/registry, BV/SRL incorporation notarial.	
Everyday contracts: ● QES-ready.	Insurance: ● QES-ready.	
Wills, family & succession: ● Notary/registry.	e-Notarisation live? Partial, remote deed via digital POA (2020).	
Notified eID (LoA): Belgian eID, itsme (High).		
Watch out for: Family, succession and consumer-guarantee acts are excluded from e-signing.		
03 Bulgaria (CIVIL)		
Real estate & mortgage: ● Notary/registry, notarial deed in person.	Company formation & shares: ● Notary/registry, LLC share transfer needs qualified form.	
Everyday contracts: ● QES-ready.	Insurance: ● QES-ready.	
Wills, family & succession: ● Notary/registry.	e-Notarisation live? Not yet live	
Notified eID(LoA): EvroTrust (Low/Substantial/High)		
Watch out for: Property deeds are executed in person before a notary.		

04 Croatia (CIVIL)

Real estate & mortgage: ● Notary/registry, notary-certified signature or deed.

Company formation & shares: ● Notary/registry, share purchase or pledge solemnised.

Everyday contracts: ● QES-ready.

Insurance: ● QES-ready.

Wills, family & succession: ● Notary/registry.

e-Notarisation live? Not yet live

Notified eID (LoA): NIAS/eOI card (High)

Watch out for: Anything needing a notary-certified signature is excluded from e-signing.

05 Cyprus (COMMON LAW)

Real estate & mortgage: ● Notary/registry, Land Registry registration.

Company formation & shares: ● QES-ready, Registrar of Companies filing (share transfer instruments and certain corporate documents may have their own formal requirements)

Everyday contracts: ● QES-ready.

Insurance: ● QES-ready.

Wills, family & succession: ● Notary/registry, Law 55(I)/2018.

e-Notarisation live? N/A, no Latin notary

Notified eID (LoA): None notified.

Watch out for: Wills, family-law contracts and notarised documents stay wet-ink.

06 Czechia (CIVIL)

Real estate & mortgage: ● Notary/registry
Verified or notarised signatures on the transfer deed, filed with the cadastre.

Company formation & shares: ● Notary/registry
Corporate deeds are notarial. Online formation exists.

Everyday contracts: ● QES-ready.

Insurance: ● QES-ready.

Wills, family & succession: ● Notary/registry.

e-Notarisation live? Yes, online company formation before a notary.

Notified eID (LoA): CZ eID, mojeID (High/multi).

Watch out for: A QES does not carry a property transfer on its own. Corporate deeds still need a notary.

07 Denmark (NORDIC)

Real estate & mortgage: ● Notary/registry, digital Land Register via MitID.

Company formation & shares: ● QES-ready, e-registration.

Everyday contracts: ● QES-ready.

Insurance: ● QES-ready.

Wills, family & succession: ● Notary/registry, witnessed will.

e-Notarisation live? N/A, limited notary.

Notified eID (LoA): MitID (Sub/High).

Watch out for: Land Registry powers of attorney need wet ink unless signed with MitID.

08 Estonia (CIVIL, DIGITAL)

Real estate & mortgage: ● Notary/registry, notarial authentication, remote available.

Company formation & shares: ● Notary/registry, shares and company acts notarial, remote available.

Everyday contracts: ● QES-ready, digital signing is universal.

Insurance: ● QES-ready.

Wills, family & succession: ● Notary/registry.

e-Notarisation live? Yes, remote video notarisation.

Notified eID (LoA): Estonian eID incl. Mobile-ID (High).

Watch out for: Digital signing is universal, yet property and shares still need a notary.

09 Finland (NORDIC)

Real estate & mortgage: ● Notary/registry, purchase witness or the state e-service.

Company formation & shares: ● QES-ready, PRH e-registration.

Everyday contracts: ● QES-ready.

Insurance: ● QES-ready.

Wills, family & succession: ● Notary/registry, witnessed will.

e-Notarisation live? N/A, purchase witness for property.

Notified eID (LoA): Citizen Certificate (High).

Watch out for: A property conveyance needs a public purchase witness or the state e-service.

10 France (CIVIL)

Real estate & mortgage: ● Notary/registry, acte notarié, mortgage under Art 2409.

Company formation & shares: ● QES-ready, private deed plus RCS filing.

Everyday contracts: ● QES-ready.

Insurance: ● QES-ready.

Wills, family & succession: ● Notary/registry.

e-Notarisation live? Yes, electronic authentic act, remote since 2020.

Notified eID (LoA): FranceConnect+ (Substantial).

Watch out for: Art 1175 bars e-signature for security instruments and family or succession acts.

11 Germany (CIVIL)

Real estate & mortgage: ● Notary/registry, notarial deed plus Grundbuch.

Company formation & shares: ● Notary/registry, GmbH formation and share transfers notarial.

Everyday contracts: ● QES-ready.

Insurance: ● QES-ready.

Wills, family & succession: ● Notary/registry.

e-Notarisation live? Partial, online GmbH cash formation (2022).

Notified eID (LoA): German eID / EAC (High).

Watch out for: Employment termination must be on paper, no electronic form (BGB §623).

12 Greece (CIVIL)

Real estate & mortgage: ● Notary/registry, notarial deed plus registration.

Company formation & shares: Not yet fully QES enabled for company formation.

Everyday contracts: ● QES-ready.

Insurance: ● QES-ready.

Wills, family & succession: ● Notary/registry, PD 131/2003.

e-Notarisation live? Not yet live

Notified eID (LoA): None notified.

Watch out for: PD 131/2003 bars e-contracts for real-estate rights, notarial acts and family or succession.

13 Hungary (CIVIL)

Real estate & mortgage: ● Notary/registry, attorney countersignature or deed.

Company formation & shares: ● Notary/registry, company acts via attorney countersignature.

Everyday contracts: ● QES-ready.

Insurance: ● QES-ready.

Wills, family & succession: ● Notary/registry.

e-Notarisation live? Not yet live

Notified eID (LoA): None notified.

Watch out for: Registrable property and company acts need an attorney's countersignature or a notary.

14 Iceland (EEA, NORDIC)

Real estate & mortgage: ● Notary/registry, District Commissioner, two witnesses.	Company formation & shares: ● QES-ready, e-registration
Everyday contracts: ● QES-ready	Insurance: ● QES-ready.
Wills, family & succession: ● Notary/registry.	e-Notarisation live? No Latin notary system (full e-notarisation does not exist)

Notified eID (LoA): None notified.

Watch out for: Property deeds need two attesting witnesses.

15 Ireland (COMMON LAW)

Real estate & mortgage: ● Notary/registry, registration, the PRA asks for wet ink.	Company formation & shares: ● QES-ready, CRO e-filing.
Everyday contracts: ● QES-ready.	Insurance: ● QES-ready.
Wills, family & succession: ● Notary/registry, ECA 2000 s.10.	e-Notarisation live? N/A, no Latin notary.

Notified eID (LoA): None notified.

Watch out for: ECA 2000 s.10 excludes wills, trusts, enduring POAs, real-property dealings and affidavits.

16 Italy (CIVIL)

Real estate & mortgage: ● Notary/registry, public or authenticated deed.	Company formation & shares: ● Notary/registry, formation by public deed, SRL remote only.
Everyday contracts: ● QES-ready.	Insurance: ● QES-ready.
Wills, family & succession: ● Notary/registry.	e-Notarisation live? Partial, electronic public deed, SRL only remote.

Notified eID (LoA): CIE, SPID (Low/Sub/High).

Watch out for: A real-estate deed cannot be done fully online (Art 47 Notarial Law).

17 Latvia (CIVIL)

Real estate & mortgage: ● Notary/registry, land-register request certification.	Company formation & shares: QES is broadly accepted for company formation filings but high form acts still need a notary.
Everyday contracts: ● QES-ready.	Insurance: ● QES-ready everyday insurance contracts can be legally signed with a QES; no wet-ink requirement.
Wills, family & succession: ● Notary/registry.	e-Notarisation live? Yes, remote notarial services

Notified eID (LoA): Latvian eID / eParaksts (Sub/High).

Watch out for: Land-register request signatures need notarial certification.

18 Liechtenstein (EEA, CIVIL)

Real estate & mortgage: ● Notary/registry, certified signatures plus Fertigung.	Company formation & shares: ● Notary/registry required company and foundation forms still need a notary or certified signature. QES does not replace notarial acts.
Everyday contracts: ● QES-ready	Insurance: ● QES-ready.
Wills, family & succession: ● Notary/registry.	e-Notarisation live? Not yet live

Notified eID (LoA): eID.li (High/Sub).

Watch out for: Land-register entries need certified signatures, the application may be e-signed.

19 Lithuania (CIVIL)

Real estate & mortgage: ● Notary/registry, notarial form (Art 1.74).

Everyday contracts: ● QES-ready.

Wills, family & succession: ● Notary/registry.

Notified eID (LoA): Lithuanian eID (High).

Watch out for: Immovables need notarial form, insurance needs written form.

Company formation & shares: ● Notary/registry, several company acts notarial.

Insurance: ● QES-ready, insurance needs written form, a QES satisfies it (Art 1.73).

e-Notarisation live? Yes, remote notarial services

20 Luxembourg (CIVIL)

Real estate & mortgage: ● Notary/registry, notarial or authentic form.

Everyday contracts: ● QES-ready.

Wills, family & succession: ● Notary/registry.

Notified eID (LoA): Luxembourg eID (High).

Watch out for: Non-professional guarantees and family or succession acts are excluded.

Company formation & shares: ● Notary/registry, many company acts are still notarial.

Insurance: ● QES-ready.

e-Notarisation live? Not yet live, no fully implemented remote e-notarisation for property or company deeds

21 Malta (MIXED)

Real estate & mortgage: ● Notary/registry, public deed before a notary.

Everyday contracts: ● QES-ready.

Wills, family & succession: ● Notary/registry.

Notified eID (LoA): Identity Malta (High).

Watch out for: Share transfers, immovable property and bills of exchange cannot be e-signed.

Company formation & shares: ● Notary/registry, transfer of company shares excluded from e-signing.

Insurance: ● QES-ready.

e-Notarisation live? Not yet live 2021 notarial reform improved digital workflows but full remote e-notarisation for property and share transfers is not implemented.

22 Netherlands (CIVIL)

Real estate & mortgage: ● Notary/registry, notarial deed plus Land Registry.

Everyday contracts: ● QES-ready.

Wills, family & succession: ● Notary/registry.

Notified eID (LoA): DigiD, eHerkenning (Sub/High).

Watch out for: Shares and incorporations need a Dutch notarial deed.

Company formation & shares: ● Notary/registry, incorporation and shares notarial.

Insurance: ● QES-ready.

e-Notarisation live? Partial, only digital BV incorporation is available, property and share deeds still require a notary

23 Poland (CIVIL)

Real estate & mortgage: ● Notary/registry, notarial deed plus register.

Everyday contracts: ● QES-ready.

Wills, family & succession: ● Notary/registry.

Notified eID (LoA): Public eID / Trusted Profile (Sub/High).

Watch out for: An LLC share transfer needs notary-certified signatures.

Company formation & shares: ● Notary/registry, LLC share transfer notary-certified, S24 online formation.

Insurance: ● QES-ready.

e-Notarisation live? No full e-notarisation of company deeds or property

24 Portugal (CIVIL)

Real estate & mortgage: ● Notary/registry, escritura or authenticated document.

Company formation & shares: ● QES-ready for everyday filings

Everyday contracts: ● QES-ready.

Insurance: ● QES-ready.

Wills, family & succession: ● Notary/registry.

e-Notarisation live? Yes, remote acts, excludes wills and mortgages.

Notified eID (LoA): Chave Móvel Digital, Cartão de Cidadão (High).

Watch out for: The remote-notary route excludes wills and mortgages.

25 Romania (CIVIL)

Real estate & mortgage: ● Notary/registry, authentic notarial form.

Company formation & shares: ● Notary/registry, articles for immovable in-kind for company deed currently require wet-ink notarisation. QES can not fully replace notary signatures yet.

Everyday contracts: ● QES-ready.

Insurance: ● QES-ready.

Wills, family & succession: ● Notary/registry.

e-Notarisation live? Pending, QES notarial-deed draft law.

Notified eID (LoA): ROeID (Substantial).

Watch out for: Notarised agreements need wet ink, a QES-notarial reform is pending.

26 Slovakia (CIVIL)

Real estate & mortgage: ● Notary/registry, signature certification, deed or attorney.

Company formation & shares: ● Notary/registry, corporate notarial deeds wet-ink.

Everyday contracts: ● QES-ready.

Insurance: ● QES-ready.

Wills, family & succession: ● Notary/registry.

e-Notarisation live? Not yet live

Notified eID (LoA): Slovak Citizen eCard (High).

Watch out for: The cadastre needs a certified signature.

27 Slovenia (CIVIL)

Real estate & mortgage: ● Notary/registry, wet ink plus notarial certification.

Company formation & shares: ● Notary/registry, share transfer agreements notarial.

Everyday contracts: ● QES-ready.

Insurance: ● QES-ready.

Wills, family & succession: ● Notary/registry.

e-Notarisation live? Not yet live

Notified eID (LoA): SI eID (High)

Watch out for: Real-estate agreements are not valid in electronic form.

28 Spain (CIVIL)

Real estate & mortgage: ● Notary/registry, escritura pública plus Registry.

Company formation & shares: ● Notary/registry, incorporation by escritura, online exists.

Everyday contracts: ● QES-ready.

Insurance: ● QES-ready.

Wills, family & succession: ● Notary/registry.

e-Notarisation live? Yes, remote notarial acts, excludes property.

Notified eID (LoA): DNIE (High).

Watch out for: Incorporation and property need an escritura, the remote-notary route excludes property.

29 Sweden (NORDIC)

Real estate & mortgage: ● Notary/registry, transfer deed needs wet ink, charge registered.

Company formation & shares: ● QES-ready, Bolagsverket e-filing.

Everyday contracts: ● QES-ready.

Insurance: ● QES-ready.

Wills, family & succession: ● Notary/registry, witnessed will.

e-Notarisation live? N/A.

Notified eID (LoA): Swedish eID incl. BankID, Freja eID (Sub/High).

Watch out for: The property transfer deed still needs a handwritten or original signature.

30 Norway (EEA, NORDIC)

Real estate & mortgage: ● Notary/registry, registration at Kartverket, no notary.

Company formation & shares: ● QES-ready, Brønnøysund e-filing.

Everyday contracts: ● QES-ready.

Insurance: ● QES-ready

Wills, family & succession: ● Notary/registry.

e-Notarisation live? N/A.

Notified eID (LoA): BankID, Buypass (High).

Watch out for: E-conveyancing runs through professional actors, not private parties.

The everyday-contracts and insurance columns read QES-ready for all 30 states because that is the honest EU-wide position, most contracts carry no special form and a QES binds them, and no state imposes a notary on an insurance contract. The exceptions are specific rather than country-wide, and they are the ones worth knowing before a flow is built.

Country-Specific E-signature Exclusions

A short set of everyday-looking documents are carved out of electronic form by name, and they catch teams who assume commercial contracts are all fine to e-sign.

01 Germany, employment termination:

A notice of termination must be on paper under BGB § 623, and consumer suretyship (§766) needs written form.

02 France, security and family instruments:

Code civil Art 1175 excludes electronic signature for personal or real security and for family-law and succession instruments, unless a professional signs for business purposes.

03 Belgium and Luxembourg, guarantees and family or succession:

A notice of termination must be on paper under BGB § 623, and consumer suretyship (§766) needs written form.

04 Ireland, the statutory list:

The Electronic Commerce Act 2000, section 10, disappplies electronic form to wills, trusts, enduring powers of attorney, dealings in real property, and affidavits.

05 Cyprus, the statutory list:

Law 55(I)/2018 keeps wet ink for wills, family-law contracts and documents that must be notarised.

06 Malta, corporate and instruments:

Transfers of shares in a Malta company and bills of exchange cannot be e-signed, alongside immovable-property deeds.

07 Greece, the e-commerce exclusions:

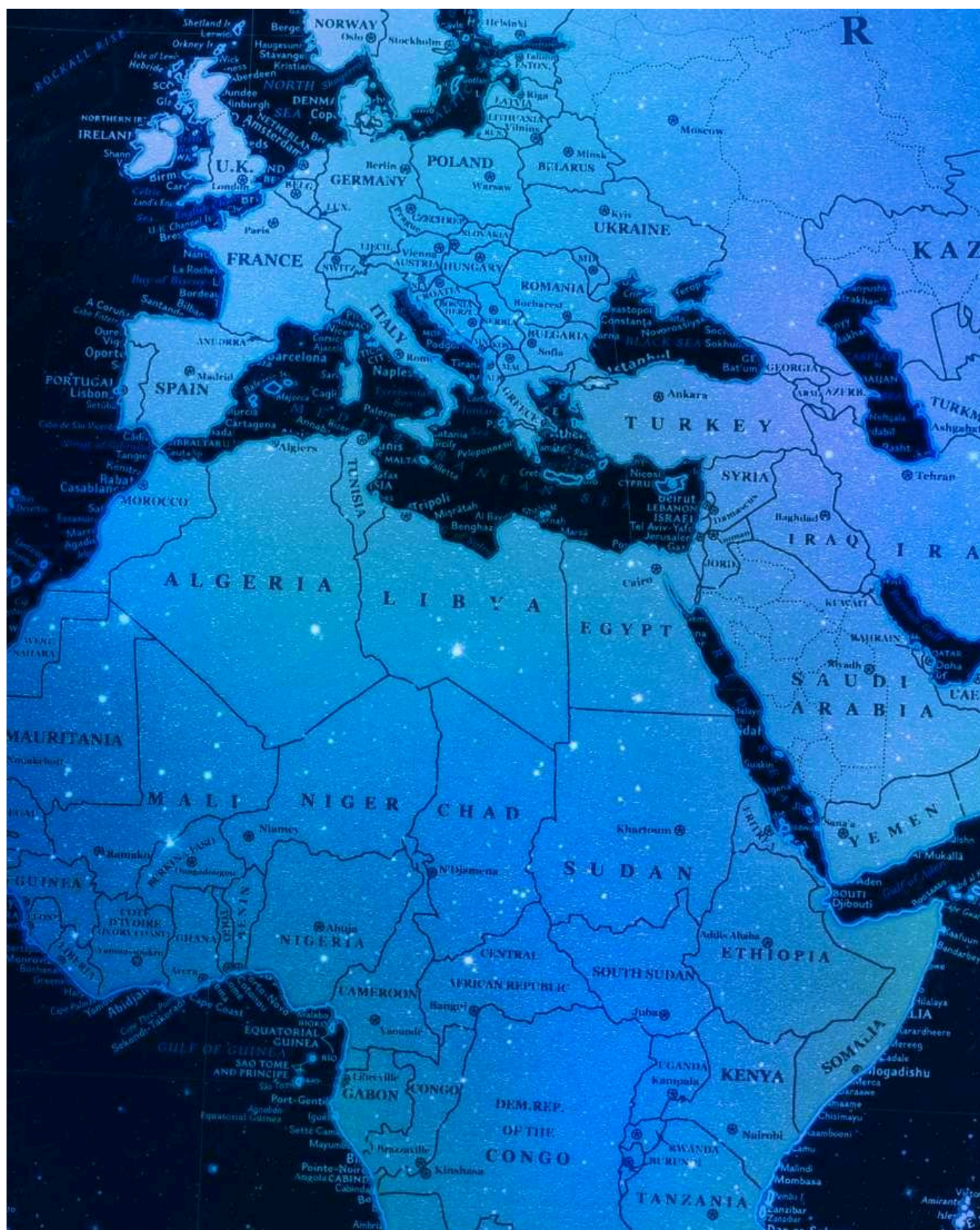
Presidential Decree 131/2003 bars electronic contracts for real-estate rights in rem, acts needing a notary, and family or succession law.

Regional adoption trends in e-notarisation and QES

The direction of travel is toward more digital, not less, and it helps to know which markets are furthest along, because it tells where a QES-first workflow meets the least resistance today. Read the last column for how far each region has come.

Region	E-notarisation: what's live	QES / eID adoption	Benefit unlocked	Stage of evolution
DACH and the notarial heartland (Germany, Austria, Liechtenstein)	Online company formation (Germany video incorporation since 2022, Austria electronic founding since 2019). Property and most deeds still in person	Strong (ID Austria, mobile signature), a QES is common for everyday commercial contracts	Incorporate without visiting a notary, taking days out of company setup	Early and selective (incorporation is the beachhead)
Latin and Western civil-law (France, Belgium, Netherlands, Luxembourg, Spain, Portugal, Italy, Greece, Malta)	Electronic and remote notarial acts (France 2005 and 2020, Italy's electronic public deed, Spain's Ley 11/2023, Portugal's remote acts) for company formation, powers of attorney and lower-stakes deeds. Property and wills remain largely excluded from full remote notarisation	Strong national eIDs (SPID and CIE, itsme, Chave Móvel Digital), qualified signing is routine, especially in Italy	Many notarial acts can be executed remotely, and the notary's own QES gives the digital deed full authenticity	Maturing and broadening
Nordics (Denmark, Sweden, Finland, Norway, Iceland)	None by design, there is no notary, fully digital land and company registries do the work instead. Some witnesses still need witnesses or wet ink (Sweden's transfer deed, Finland's purchase witness)	Near-universal national eIDs (MitID, BankID, the Finnish Trust Network)	Onboarding, company formation and charge registration complete in minutes with a national eID and no paper	Advanced, digital by default (no-notary model)
Baltics (Estonia, Latvia, Lithuania)	Remote notarial acts including real estate (Estonia by video since 2020), remote notarial services in Latvia and Lithuania	Highest in Europe, Estonia's ID-card, Mobile-ID and Smart-ID are a QES used for almost everything	Sign, incorporate and even complete a notarial property act fully remotely, the basis of Estonia's e-Residency	Frontier, the most advanced
Central and Eastern Europe (Poland, Czechia, Slovakia, Hungary, Slovenia, Croatia, Romania, Bulgaria)	Simplified online company formation (for example Poland's S24), Czechia accepts a QES plus a qualified timestamp for property registration in the cadastre	Rising fast, deep QES use in e-government and banking, notably Bulgaria	Onboarding, company formation and charge registration complete in minutes with a national eID and no paper	Accelerating and in active reform
Common law and no Latin notary (Ireland, Cyprus)	Not applicable, no notary to digitise, company formation runs through online registry filing (Ireland's CRO, the Cyprus Registrar)	A QES or advanced signature clears most commercial, employment and consumer contracts	Among the lowest-friction markets in scope, a straightforward e-signature closes most deals	Natively digital (no notarial step to evolve)

E-notarisation moves from a narrow beachhead in the DACH states, through a broadening set of acts in the Latin and Western markets, to the Baltic frontier where even a notarial property act is remote, while the Nordics and the common-law states reach the same digital-by-default endpoint by having little or no notary to digitise in the first place. In every direction the trend favours a QES-first workflow.



How eIDAS 2.0 and the EU Digital Identity Wallet make QES easier to adopt

The change on the horizon is the European Digital Identity Wallet, introduced by eIDAS 2.0 ([Regulation \(EU\) 2024/1183](#), in force since 20 May 2024), and it makes a QES easier to adopt, not harder. Two things matter here, the wallet can create a qualified electronic signature, and every member state must offer that to individuals free of charge. The use of which may be limited to non-professional purposes. Along with this, large private organisations in regulated sectors, banking, financial services and telecommunications among them, will have to accept the wallet.

In practice this lowers the two barriers that used to make teams hesitate over a QES, the cost of obtaining one and the fact that some users did not hold a national eID. The timeline runs on clocks tied to the technical implementing acts rather than fixed calendar dates.

A QES Implementation Framework

Six checks turn this map into a clean rollout.

- 01 List the acts you sign:** A commercial contract, an employment document, a property transfer and a will are four different questions, not one.
- 02 Pick your standard:** For anything cross-border or high-trust, adopt a QES as the default, it is portable and always sufficient.
- 03 Read your launch markets in the table:** Confirm each act is QES-ready, and note any that are marked Notary/registry so you plan the step in advance.
- 04 Check the carve-out list:** Confirm none of your documents are on a national wet-ink or exclusion list, employment termination, consumer guarantees, security and family instruments, wills and affidavits.
- 05 Handle onboarding separately:** If you also run KYC, plan the AML identity route and its national condition alongside the signature.
- 06 Verify identity to the right standard:** A QES is only as trustworthy as the identity proofing behind it, so make the identity step the strong part of your flow.

Where Shufti fits: the Identity behind the Signature

Adopting a QES cleanly comes down to one thing: you have to get right proving who is signing. eIDAS requires a signer's identity to be verified to a defined standard before a qualified certificate is issued, and eIDAS 2.0 sharpens that further toward a notified eID at level high, the EU Digital Identity Wallet, or another method that identifies a person with a high level of confidence.

Shufti is the identity layer behind the signature. It operates as a Registration Authority under ETSI TS 119 461 the European standard for identity proofing in trust services and performs the full verification a qualified signature depends on: document authentication, biometric liveness, face matching, and, where the use case requires it, review by a trained operator.

The EU AML Regulation, which applies from July 2027, lets a business verify identity through either of two means (Art 22(6)): an identity document checked against reliable and independent sources, or electronic identification at eIDAS level substantial or high together with relevant qualified trust services. For remote onboarding, the draft technical standards set an order of preference, electronic identification or a qualified trust service first, and a safeguarded remote document check as a fallback the business must be able to justify. Across both routes the constant is the same: a real person, reliably verified.

Shufti's qualified trust service provider partner, Evrotrust listed on the EU Trust List, issues the qualified certificate and signs on the strength of that verified identity. Shufti proves the person; the QTSP issues the signature.

In practice, that means you can give signers more than one compliant way to prove who they are, and each one resolves to an eIDAS-grade qualified signature:

- a standard document and face check,
- an NFC read of a passport or ID card's chip,
- a live video session with an operator, or
- authentication through a national eID, such as BankID in Sweden, MitID in Denmark or SPID in Italy.

On assurance, Shufti is straight about where the standard sits today. It verifies identity to the Baseline level of proofing (LoA Substantial) required for qualified certificate issuance under eIDAS, as an approved Registration Authority within Evrotrust's QTSP scope. As eIDAS 2.0 raises the bar to LoA High and brings the EU Digital Identity Wallet into force, Shufti is building to that standard so your signing flow keeps pace as the rules tighten rather than scrambling after they do. Every signature carries up to 10 years of long-term validation and automatic legal recognition.

FAQ

What is Qualified Electronic Signature?

A qualified electronic signature (QES) is the highest tier of electronic signature under the EU's eIDAS Regulation, and the only tier the law treats as the legal equal of a handwritten signature (Art 25(2)).

Can I standardise on a QES across the EU and EEA?

Yes. A QES is recognised in every EU and EEA state and is legally sufficient for the large majority of signing, so it is a sound single standard for a cross-border product. Plan a notary or registry step only for the property and notarised acts of the table flags.

Where will a QES not be enough on its own?

Real estate transfers, mortgages, wills, and a short list of notarised acts. In most states these need a notarial deed or a registry act that a QES between the parties does not replace. Czechia is the exception for the property cadastre, which accepts a QES with a qualified timestamp.

Do my users need a national eID to use a QES?

Not as a matter of law, but often in practice, because many consumer QES journeys are built around the local scheme, and a notified eID at high assurance is one accepted way to prove identity when the certificate is issued. The coming EUDI Wallet is designed to standardise this.

Does adopting a QES also cover my KYC and AML onboarding?

No, they are separate questions. National AML rules add their own conditions to a remote QES onboarding, so plan the identity route and its national condition alongside the signature. The AML companion note maps this per country.

Is a QES overkill for everyday contracts?

No, it is always legally sufficient, so it is a safe default. If you want to reduce friction on low-risk, high-volume signing, a simpler electronic signature also works, which makes it a cost and user-experience choice rather than a legal one.

What changes with the EUDI Wallet?

Every member state's wallet will be able to create a QES, free for individuals, and regulated sectors will have to accept it. That makes a qualified signature far easier to obtain and use, which mostly helps the acts that genuinely need one.

Glossary

01

eIDAS:

Regulation (EU) No 910/2014, the EU law governing electronic identification and trust services, including electronic signatures. In force since 2016.

02

eIDAS 2.0:

Regulation (EU) 2024/1183, the 2024 update that introduces the European Digital Identity Wallet. In force since 20 May 2024.

03

Qualified signature creation device (QSCD):

The certified secure device or service (a card, token, or provider-managed remote device) that creates a QES.

04

Trust service provider (TSP) and qualified trust service provider (QTSP):

A supervised provider that issues qualified certificates and other trust services. A QTSP holds qualified status and is listed on a national Trusted List.

05

Handwritten-signature equivalence (Article 25(2)):

The eIDAS rule that a QES has the same legal effect as a signature written by hand.

06

Cross-border recognition (Article 24a(1)):

The eIDAS rule that a QES made in one member state is recognised as a QES in all the others.

07

Level of Assurance (LoA):

The confidence level of an eID, Low, Substantial or High. A QES or remote onboarding usually calls for Substantial or High.

08

European Digital Identity Wallet (EUDI Wallet):

The eIDAS 2.0 smartphone wallet every member state must provide, able to prove identity and create a free QES for individuals.

09

Notary (Latin or civil-law notary):

A state-appointed legal officer who draws up authentic instruments, central to property and company acts in most civil-law countries.

10

Notarial deed and authentic instrument:

A document executed before a notary that carries higher legal force than a private signed document. A QES between the parties does not replace it.

11

Notarial certification or authentication:

A notary confirming the authenticity of a signature or document.

12

e-Notarisation (electronic or remote notarisation):

A notary drawing up or witnessing a deed electronically or by video rather than in person.

13

Wet ink:

A physical, handwritten signature on paper, still required for a few acts.

14

Cadastre:

The property register (used here for Czechia, which accepts a QES with a timestamp for cadastre entries).

15

Escritura pública:

The notarial public deed used for property and company acts in Spain and Portugal.

16

Atto pubblico:

Italy's notarial public deed. The electronic version is the "atto pubblico informatico," the electronic public deed.

17

Acte notarié:

France's notarial deed. The electronic version is the "acte authentique électronique."

18

Fertigung:

Liechtenstein's formal land-register declaration step.

19

Suretyship and guarantee:

A promise to answer for another's debt, consumer suretyship is a common wet-ink carve-out.

20

BGB §623:

German Civil Code section requiring wet-ink written form for employment termination.

21

BGB §766:

German Civil Code section requiring written form for a declaration of suretyship.

22

Code civil Art 2409:

French Civil Code article requiring a conventional mortgage to be granted by notarial act.

23 Code civil Art 1175:

French Civil Code article excluding electronic signature for security instruments and for family and succession acts.

24 Electronic Commerce Act 2000, section 10 (Ireland):

Excludes wills, trusts, enduring powers of attorney, real-property dealings and affidavits from electronic form.

25 Law 55(I)/2018 (Cyprus):

The eIDAS-implementing law, keeping wet ink for wills, family-law contracts and notarised documents.

26 Presidential Decree 131/2003 (Greece):

Bars electronic contracts for real-estate rights in rem, notarial acts, and family or succession law.

27 Civil Code Art 1.74 (Lithuania):

Requires notarial form for transfers and encumbrances of immovables.

28 Civil Code Art 1.73 (Lithuania):

Requires ordinary written form for certain contracts, including insurance, which a QES satisfies.

29 Art 47 Notarial Law (Italy):

The rule behind a real-estate deed not being executable fully online.

30 ENG (Austria):

The Electronic Notarial Form Foundation Act (2019), enabling electronic company founding by qualified mobile signature.

31 Ley 11/2023 (Spain).

The reform created the electronic notarial protocol and remote notarial acts, with property excluded.

32 S24 (Poland):

The simplified online system for forming a limited company.

33 GmbH:

The German and Austrian private limited company.

34 BV:

The Dutch private limited company.

35 SRL:

The Italian and Belgian private limited company.



Talk to Shufti about QES

When you adopt a QES, the identity layer is what decides whether the signature is trustworthy and whether your users actually get through.

See how Shufti verifies identity to the standard a qualified signature depends on, then book a 20-minute demo.

[Book a demo](#)

