



Coming to Sweden

- lessons learned regarding employment

2025-09-10

Mr Johan Schauman
Customer and Communications Department

Digital infrastructure



But not for everyone...

- **BankID - Digital identification (99,9 % in ages 18-67)**
- **LoA 3 – Substantial**
- **Requires a personal number (Public registration in Sweden)**
- **Public registration (Requires a stay >12 months)**
- **Everyone else → Coordination number**



Why is this important for the employer?

**Pay
salary**



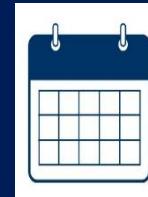
Insurance



Access



**Employment
contract**



Scheduling

Why is it important for the employee?

**Get
paid**



**Open bank
account**



**Rent a
home**



**Get a
mobile**



**Insurance/
pension**



**Health
benefits**



**Shop
online**



**Get a
loan**



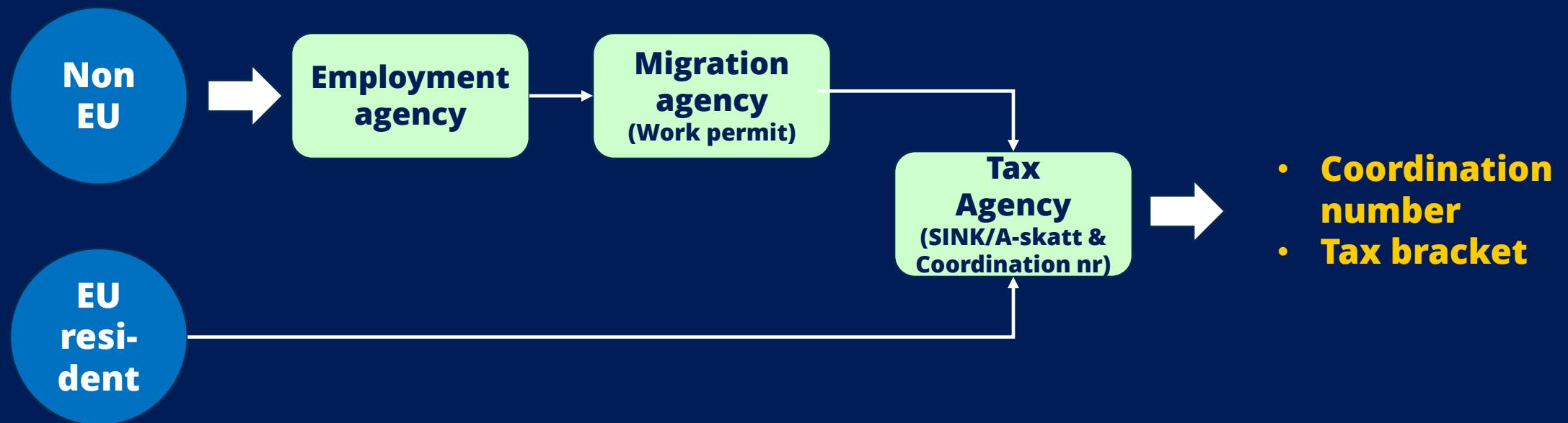
**Buy/rent
car**

Coordination number – digital identification

- **Freja ID for people with coordination number***
- **LoA 2 or 3 (Low/Substantial)**
- **LoA 3 requires physical identification**
- **Not well established within target group**
- **eIDAS approved solutions**



Working in Sweden



Pains for the employer/employee

- **Several administrative obstacles (insurance/access etc)**
- **Unable to pay the employee correctly (or at all)**
- **Inadequate or incorrect reporting**
- **Resources wasted to correct unnecessary errors**
- **Poor process for employing foreign labor**

Lessons learned

- We need to see **the whole picture** when setting up processes, following up and handling/acting
- We need to **understand the unique drivers, needs and conditions** for different target groups to create the right solutions
- We need to solve the issue of **digital identity** in a way more feasible worldwide and leverages modern technology
- A **developed system/flow** of data such as identity/biometrics, and (in this case) employment information is crucial for both a better customer experience and a more effective control
- This can only be done by **collaboration & co-development** with other public and private actors

Thank you!

johan.schauman@skatteverket.se
+46-(0)73 944 22 41