



# **Coming to Sweden**

**- lessons learned regarding employment**

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# 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**



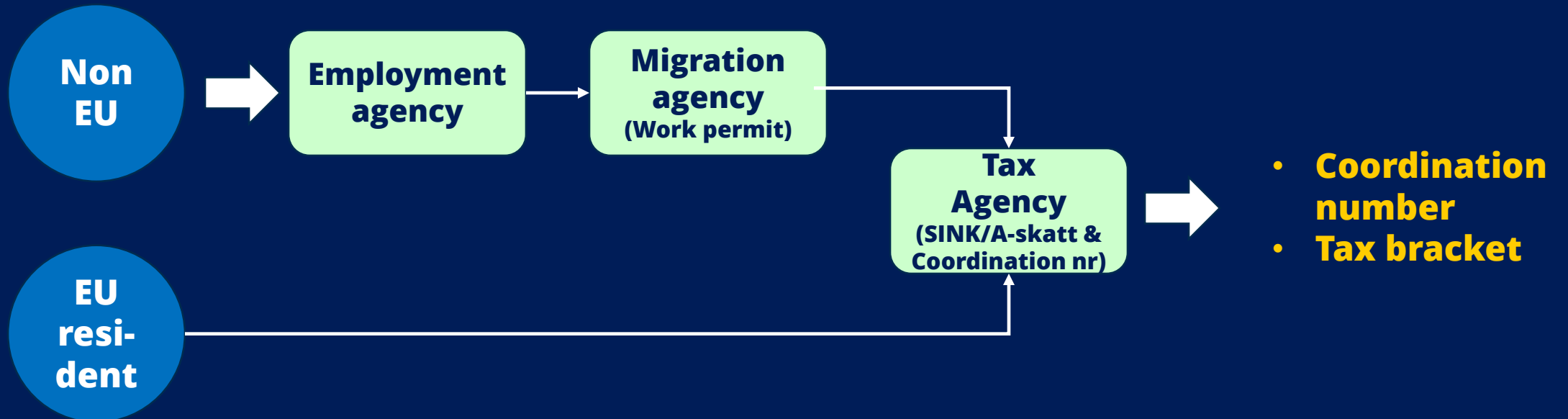
**Buy/rent  
car**

# 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!

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