



# EU AI Act & eIDAS 2.0 Compliance

For Agent Developers

Pragma.Vision



## **EU AI Act & eIDAS 2.0 Compliance**

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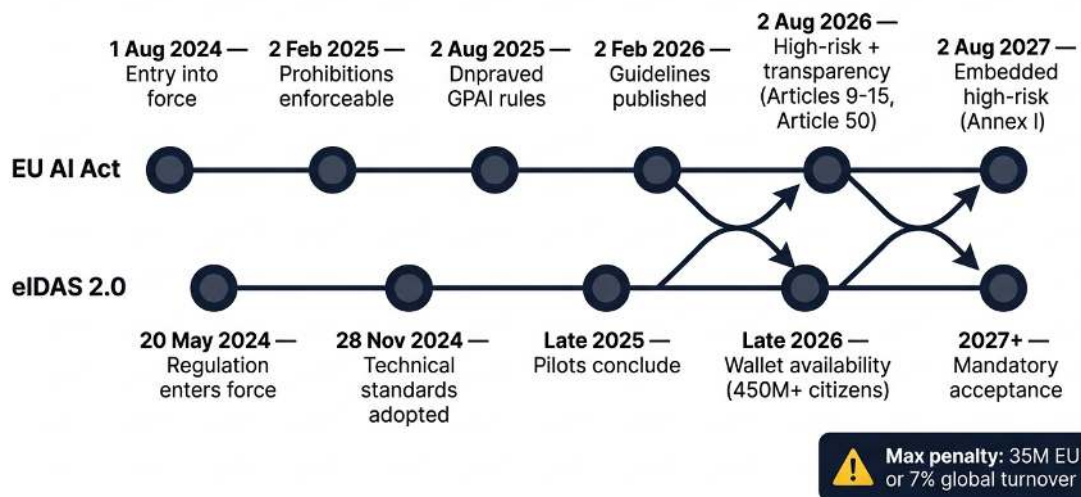
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# 1

## Regulation Is Now Law

### Parallel regulatory timelines of the EU AI Act and eIDAS 2.0



A massive European Parliament building facade at twilight, with digital compliance indicators projected onto the stone columns in cool slate blue

## 1.1 The End of the Grace Period

If you are building, deploying, or operating AI agents in Europe, you are now subject to the most comprehensive AI regulation in history. The EU Artificial Intelligence Act entered into force on 1 August 2024. The first prohibitions took effect on 2 February 2025. Transparency obligations become enforceable on 2 August 2026; certain high-risk areas apply from 2 December 2027, and high-risk systems integrated into regulated products apply from 2 August 2028 (EC timeline). And the penalties for non-compliance reach up to 35 million euros or 7% of global annual turnover—whichever is higher.

This is not a proposal, a draft, or a recommendation. It is binding law across all 27 EU member states, with direct extraterritorial reach to any organization whose AI systems affect people in the European Union.

# 7%

of global annual turnover—the maximum penalty for deploying prohibited AI practices under the EU AI Act

Simultaneously, Regulation (EU) 2024/1183—the revised eIDAS framework, commonly called eIDAS 2.0—mandates that every EU member state make a European Digital Identity Wallet (EUDIW) available to its citizens by December 2026. This wallet will become the standard mechanism for digital identity verification across the continent, and AI agents that interact with European users will need to integrate with it. From 2027 onward, regulated private sectors—banking, telecom, healthcare, education, and very large online platforms—must accept EUDIW credentials for authentication.

For AI agent developers, these two regulations create a compliance surface that did not exist eighteen months ago. The EU AI Act governs what your agent can do and how it must be documented, tested, and monitored. eIDAS 2.0 governs how your agent

verifies the identity of the humans and organizations it transacts with. Together, they define the regulatory environment for agentic commerce in Europe through the end of this decade.

#### Key Insight

The AI Act's high-risk obligations are risk management, data governance, technical documentation, logging, transparency to deployers, human oversight, and accuracy/robustness/cybersecurity. It does not impose a general identity-verification (eIDAS) duty on all high-risk systems.

## 1.2 About Pragma.Vision

This book draws from the compliance architecture of Pragma.Vision, an AI-native commerce ecosystem that operates across nine interconnected platforms. The ecosystem processes real transactions using a three-layer protocol security model—identity verification (Visa TAP with W3C DIDs), user authorization (Google AP2 with cryptographic mandates), and payment execution (Stripe ACP)—all secured with quantum-safe hybrid cryptography (ML-DSA-65). The trust infrastructure is built on trustauthority.ai, which implements verifiable credentials, decentralized identifiers, and audit trails that map directly to EU AI Act compliance requirements.

The compliance patterns in this book are not theoretical. They are derived from a system that was designed with EU regulatory requirements as first-class architectural constraints, not afterthoughts.

## 1.3 What This Book Covers

This guide is structured for developers and technical leaders who need to:

1. **Understand the regulatory landscape:** The EU AI Act's risk classification system and how AI agents map to it (Chapter 2).
2. **Meet mandatory requirements:** Specific obligations by risk level—transparency, documentation, human oversight, and cybersecurity (Chapter 3).
3. **Integrate digital identity:** eIDAS 2.0 and the European Digital Identity Wallet—what it means for agent-to-human interactions (Chapter 4).
4. **Classify your own agents:** A practical workshop for determining your agent's risk category under the Act (Chapter 5).
5. **Build compliant systems:** Technical implementation patterns for audit trails, explainability, and bias monitoring (Chapter 6).
6. **Quantify the cost of failure:** The penalty framework and how enforcement authorities operate (Chapter 7).
7. **Execute a compliance roadmap:** A 90-day implementation plan from gap analysis to operational compliance (Chapter 8).
8. **Automate compliance:** Using trust infrastructure to make ongoing compliance sustainable (Chapter 9).

Every chapter ends with actionable deliverables—checklists, code patterns, configuration templates, or assessment worksheets—that you can apply to your own agent deployments immediately.

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