# Verifiable Credentials: Concepts to Practice

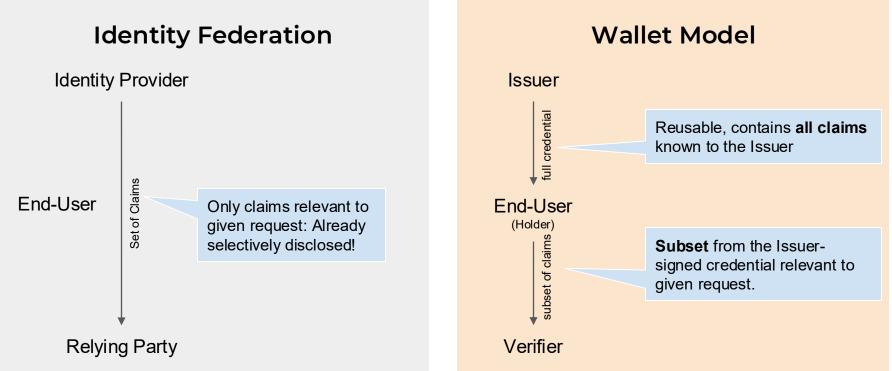
Kristina Yasuda

# Agenda

- Context
- Technical Stack Overview
- Demo
- Credential Formats (SD-JWT VC and mdocs)
- Protocol: OpenID for Verifiable Credentials
  - O Presentation: DCQL, transaction data, the Digital Credentials API
  - O Issuance: Batch Issuance, key attestations
  - O Interoperability Profile
- Q&A

# Context

#### A New Model: Credential Issuance & Presentation Decoupled



# Verifiable Credentials: Benefits

- Enhanced privacy and portability for end-users over their identity information.
- Faster, cheaper, and more secure verification: Digitally issued credentials reduce costs and delays associated with physical documents, while improving resistance to fraud.
- Universal approach to handle identification, authentication, and authorization in digital and physical space, hopefully across platforms, sectors, and borders.

## Global Adoption (selected use-cases)



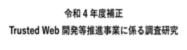
#### The European Digital Identity Wallet<sup>[1]</sup>, ARF v.1.4

mandates the usage of OpenID4VC protocols



#### NIST National Cybersecurity Center of Excellence[2]

is running a project implementing and testing implementations for OID4VP to present mdocs/mDL



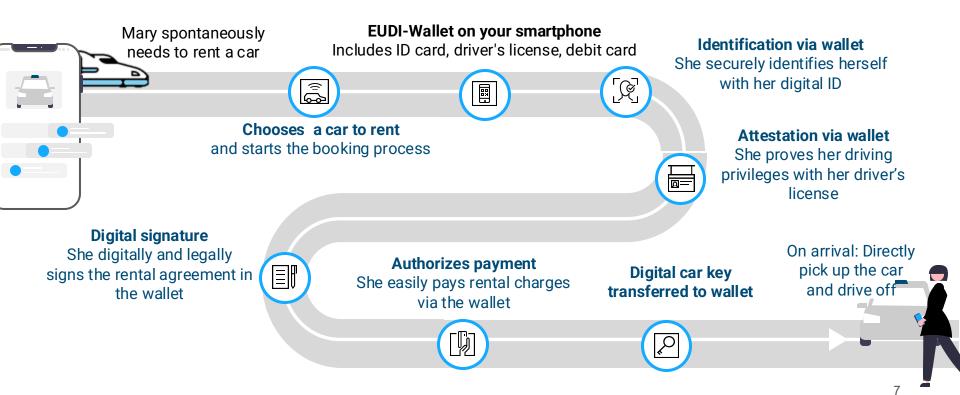
【報告書】 (OpenID for Verifiable Credentials コンフォーマンステスト支援)

#### Japanese Government's Trusted Web Project [3]

has implemented OID4VC protocols various use-cases

[1] cloudsignature consortium.org/new-eu-eidas-regulation-a-quantum-leap-for-electronic-identity/ [2] nccce.nist.gov/projects/digital-identities-mdl [3] kantei.go.jp/jp/singi/digitalmarket/trusted\_web/2023seika/files/004\_report\_oidf\_conformance\_test.pdf

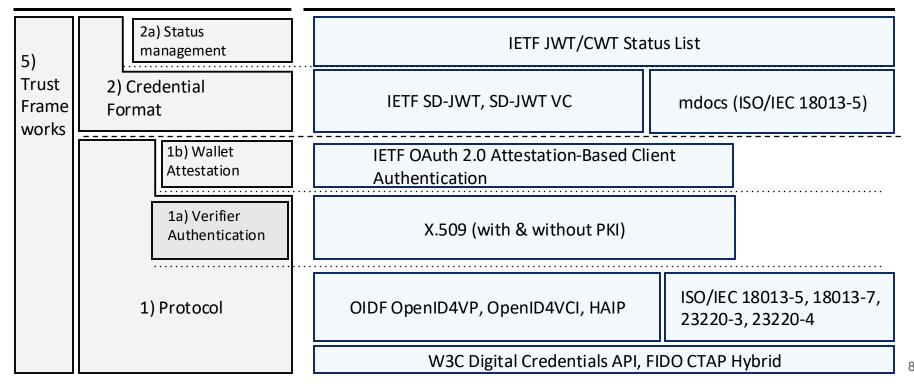
# Renting a car easily with the EUDI Wallet



#### Main\* Standards for Data Formats and Protocols

**Tech Stack Layers** 

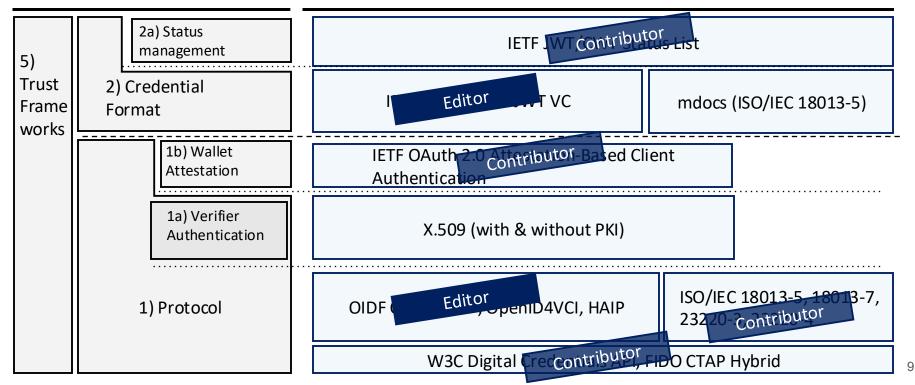
**Technical Standards** 



#### Main\* Standards for Data Formats and Protocols

**Tech Stack Layers** 

**Technical Standards** 



## Standards Bodies 101

- ★ IETF Internet Engineering Task Force
- ★ W3C World Wide Web Consortium
- ★ OIDF OpenID Foundation
- ★ ISO International Organization for Standardization
- ★ ETSI European Telecommunications Standards Institute
- ★ FIDO Fast Identity Online

## **Credential Formats**

In the IETF OAuth Working Group:

- → SD-JWT (Selective Disclosure JSON Web Token) basic data format, encoding essential building block, very close to final
- → SD-JWT VC how to create credentials based on SD-JWT essential building block, work in progress

#### Protocols

OpenID Foundation (Digital Credentials Protocols WG):

- → OpenID for Verifiable Presentations based on OAuth 2.0 essential building block, moving to first final version (1.0)
- → OpenID for Verifiable Credential Issuance based on OAuth 2.0 essential building block, moving to first final version (1.0)
- → Self-Issued OpenID Provider v2 (SIOP v2)
- → OpenID4VC High Assurance Interoperability Profile (HAIP)

W3C (Web Incubation Community Group)

→ Digital Credential API

can become an essential building block for ensuring security and good UX

## **Other Mechanisms**

IETF OAuth Working Group:

→ Status List

essential building block for status management

#### → Attestation-Based Client Authentication

essential building block for trusting the Wallet

# Security

IETF OAuth Working Group:

- → RFC 9449: DPoP (Sender-constrained Access Token) essential building block, final, deployed & tested
- → OAuth Security BCP

How not to use OAuth.

## → Cross-Device Flows: Security Best Current Practice

Can inform decisions on cross-device flows

OpenID Foundation:

#### → Security and Trust in OpenID for Verifiable Credentials

# Demo

(Presentation of a German PID using German Government's official EUDI Wallet)

# **Credential Formats**

# SD-JWT & SD-JWT VC 101

## IETF SD-JWT & SD-JWT VC standards

- Formats for
  - enabling selective disclosure and key binding for JWS/JWT (SD-JWT)
  - **credentials** based on that format (SD-JWT VC)
- Attributes are structured as JSON

#### SD-JWT

#### **Selective Disclosure for JWTs**

# using a simple, salted-hash based format

- for verifiable credentials and more.



IETF Draft: https://datatracker.ietf.org/doc/draft-ietf-oauth-selective-disclosure-jwt/

Daniel Fett Kristina Yasuda Brian Campbell

## **Selective Disclosure**

Issuer issued a whole set of claims:

```
"iss": "https://server.example.com",
"sub": "some-user-identifier",
"aud": "s6BhdRkgt3",
"given name": "John",
"family name": "Doe",
"email": "johndoe@example.com",
"phone number": "+1-202-555-0101",
"address": {
  "street address": "123 Main St",
  "locality": "Anytown",
  "region": "Anystate",
  "country": "US"
"birthdate": "1940-01-01"
√ signed
```

by Issuer



```
It's not the user who selects
a subset during presentation
```

But **Verifier** only needs a subset in a given request:

"iss": "https://server.example.com",
"sub": "some-user-identifier",
"aud": "s6BhdRkqt3",
"given\_name": "John",
"family\_name": "Doe",
"email": "johndoe@example.com",
"phone\_number'
"address": {

}, ✓ signed by Issuer

#### Step 1: Prepare User Data

{

"iss": "https://example.com",

"type": "IdentityCredential",

"cnf": {"jwk": {"kty": "RSA","n": "0vx....Kgw","e": "AQAB" } },

"given\_name": "Max", "family\_name": "Mustermann", "email": "mustermann@example.com", "address": { "street\_address": "Musterstr. 23", "locality": "Berlin", "country": "DE" }

#### Step 2: Create Disclosures

{

"iss": "https://example.com",

"type": "IdentityCredential",

"cnf": {"jwk": {"kty": "RSA","n": "0vx....Kgw","e": "AQAB" } },

"given_name": "Max",	["GO0r26nO-iW50ZcA	oOilFw", "given_na	me", "Max"]
"family_name": "Mustermann",	["cSlbR135i0NjhsouM	xrjjg", "family_name	", "Mustermann"]
"email": "mustermann@example.com",	["oHDt43Vwuhpo8mz	aprgCcw", "email", '	"mustermann@example.com"]
"address": {			
"street_address": "Musterstr. 23",	["rGc0KtY6WmflywTT	KEWIEQ", "street_ad	dress", "Musterstr. 23"]
"locality": "Berlin",	["pGQMQx-2tH2XwC	_eQCFn4g", "locality	", "Berlin"]
"country": "DE"	["TI15M8G5UIxPiWN2	Z-VLYBA", "country",	, "DE"]
}			
}	Ť	T	T
	salt	claim name	claim value

#### Step 3: Hash Disclosures & Replace Original Claims

{

"iss": "https://example.com",

"type": "IdentityCredential",

```
"cnf": {"jwk": {"kty": "RSA","n": "0vx....Kgw","e": "AQAB" } },
```

- "\_sd": [ "EW1o0egqa5mGcbytT5S-kAubcEjYEUwRkXlu2vC5l20",
  - "FEx-ITHt41I8\_cn0SS-hvoLneX\_RGIJo\_8o2xRNhfdk",
  - "igg7H5fn2eBEMIEkE5Ckbm23QuwDJITYoKRip08dYIc"],

"address": {

- "\_sd": [ "gqB5kmAwyry88aHjaAeO-USX6JOMaojukKsheo38O0c",
  - "w8InvxsPXdKoowuVpyBMgl1b9\_R2b6Xpa3OYOljgQro",
  - "vOnlYtcjr872fP3Wa75Ozl7c-6\_MOVdlUNtwLKKxZw0" ]

- ← ["GO0r26nO-iW50ZcAoOilFw", "given\_name", "Max"]
- ← ["cSlbR135i0NjhsouMxrjjg", "family\_name", "Mustermann"]
  - ← ["oHDt43Vwuhpo8mzaprgCcw", "email", "mustermann@example.com"]
    - ← ["rGc0KtY6WmflywTTKEWIEQ", "street\_address", "Musterstr. 23"]
  - ← ["pGQMQx-2tH2XwC\_eQCFn4g", "locality", "Berlin"]
  - ← ["TI15M8G5UIxPiWNZ-VLYBA", "country", "DE"]

#### Step 4: Sign SD-JWT & Encode for Transport

eyJhbGciOiAiUIMyNTYiLCAia2lkljogImNBRUIVcUowY21MekQxa3pHemhlaUJhZzBZ UkF6VmRsZnhOMjqwTmdIYUEifQ.eyJpc3MiOiAiaHR0cHM6Ly9leGFtcGxlLmNvbS9pc 3N1ZXIiLCAiY25mljogeyJqd2siOiB7lmt0eSl6lCJSU0EiLCAibil6lClwdnq3YWdvZ WJHY1FTdS4uLi4tY3NGQ3VyLWtFZ1U4YXdhcEp6S25xREtndyIsICJIIjogIkFRQUlif X0sICJ0eXBlljog1klkZW50aXR5Q3JlZGVudGlhbClsICJjcmVkZW50aWFsU3ViamVjd V50ZcAoOilFw", "given\_name", "Max"] CI6IHsiX3NkljogWyJFVzFvMGVncWE1bUdjYnl0VDVTLWtBdWJjRWpZRVV3UmtYbHUvd kM1bDlwliwglkZFeC1JVEh0NDFJOF9jbjBTUy1odm9MbmVYX1JHbEpvXzhvMnhSTmhmZ Mxrjjg", "family\_name", "Mustermann"] GsiLCAiUXhKVi0yVjFIOG1jbHRSNnZWQzRtM3JIVTVhTkg5d2RKejJVZG1Sb0kxRSlsI po8mzaprgCcw", "email", "mustermann@example.com"] CJhdFVuMVRZd1JBbDRHUTdQZUV0WGFNdzJmNHVJVGIKclq0ODV3TTh2NjdFliwq1mZUT XczdmtrRUx3TDFYTnVZSzhIN3pCS0NIdV91aWY2MFNsRzFweVhJVVEiLCAiaWdnN0g1Z m4yZUJFTUIFa0U1Q2tibTlzUXV3REpsVElvS1JpcDA4ZFIJYyIsICJ0cFV0bDcwaHBVX mflywTTKEWIEQ", "street\_address", "Musterstr. 23"] 3hucnZaaTBHaEdvUllxam10MXpZZ3Z2NUIZMEF4N0tjll0slCJhZGRvZXNzljogevJfc 2XwC\_eQCFn4g", "locality", "Berlin"] 2QiOiBb1mdxQiVrbUF3eXJ5ODhhSGphQWVPLVVTWDZKT01hb2p1a0tzaGVvMzhPMGMiL CAidk9ubFl0Y2pyODcyZlAzV2E3NU96bDdjLTZfTU9WZEIVTnR3TEtLeFp3MCIsICJ3O WNZ-VLYBA", "country", "DE"] EludnhzUFhkS29vd3VWcHICTWdsMWI5X1lvYjZYcGEzT1lPSWpnUXJvll19fSwglmlhd CI6IDE1MTYyMzkwMjIsICJIeHAiOiAxNTE2MjQ3MDlyLCAic2RfZGInZXN0X2Rlcml2Y XRpb25fYWxnljoqInNoYS0yNTYifQ.1UHEPtLLUXOT51jH3gg-3C-ZidWzsB9Un-VxmM VdQtTbLLhwDTB6HJtt15p43yCXTzdpiZxtDl6fr07Tp0Dy Umg3Q5 FxFi4WHnsVuVzu ASU8cFIGPi6xgH9D3w1G2hgepBS8DvQ5bA p5kN tKJVoP1xWhcQujRJ8kkEKQsRia4F hrBldl8f41wgu ipPgh1Ix4BVI7GJCIZNx94nWPT7JUFkI6Y6JkahLf3S6gB0MxtmLAe Y0qkuz8VeOZNfl\_CDog55kVTkArorfoL6D6TEjl\_-w6YyU0PnIRJXJ0wrYfoyhNl8LK AP38QYMpdR7z rsvHpQHzFAPTmevnHDg

#### Step 5: Base64url-encode Disclosures for Transport

#### "iss": "https://example.com",

eyJhbGciOiAiUIMyNTYiLCAia2lkljogImNBRUIVcUowY21MekQxa3pHemhlaUJhZzBZ UkF6VmRsZnhOMjqwTmdIYUEifQ.eyJpc3MiOiAiaHR0cHM6Ly9leGFtcGxlLmNvbS9pc 3N1ZXIiLCAiY25mljogeyJgd2siOiB7lmt0eSl6ICJSU0EiLCAibil6IClwdng3YWdvZ WJHY1FTdS4uLi4tY3NGQ3VyLWtFZ1U4YXdhcEp6S25xREtndylsICJIIjoglkFRQUlif X0sICJ0eXBlljog1klkZW50aXR5Q3JlZGVudGlhbClsICJjcmVkZW50aWFsU3ViamVjd CI6IHsiX3NkljogWyJFVzFvMGVncWE1bUdjYnl0VDVTLWtBdWJjRWpZRVV3UmtYbHUyd kM1bDlwliwglkZFeC1JVEh0NDFJOF9jbjBTUy1odm9MbmVYX1JHbEpvXzhvMnhSTmhmZ GsiLCAiUXhKVi0yViFlOG1jbHRSNnZWQzRtM3JIVTVhTkq5d2RKejJVZG1Sb0kxRSlsI CJhdFVuMVRZd1JBbDRHUTdQZUV0WGFNdzJmNHVJVGIKclq0ODV3TTh2NjdFliwq1mZUT XczdmtrRUx3TDFYTnVZSzhIN3pCS0NIdV91aWY2MFNsRzFweVhJVVEiLCAiaWdnN0g1Z m4yZUJFTUIFa0U1Q2tibTlzUXV3REpsVFlvS1JpcDA4ZFlJYyIsICJ0cFV0bDcwaHBVX 3hucnZaaTBHaEdvUllxam10MXpZZ3Z2NUIZMEF4N0tjll0sICJhZGRyZXNzljogeyJfc 2QiOiBbImdxQjVrbUF3eXJ5ODhhSGphQWVPLVVTWDZKT01hb2p1a0tzaGVvMzhPMGMiL CAidk9ubFI0Y2pyODcyZIAzV2E3NU96bDdjLTZfTU9WZEIVTnR3TEtLeFp3MCIsICJ3O EludnhzUFhkS29vd3VWcHICTWdsMWI5X1IvYjZYcGEzT1IPSWpnUXJvII19fSwgImIhd CI6IDE1MTYyMzkwMjIsICJIeHAiOiAxNTE2MjQ3MDlyLCAic2RfZGInZXN0X2Rlcml2Y XRpb25fYWxnljoqInNoYS0yNTYifQ.1UHEPtLLUXOT51jH3gg-3C-ZidWzsB9Un-VxmM VdQtTbLLhwDTB6HJtt15p43yCXTzdpiZxtDl6fr07Tp0Dy Umg3Q5 FxFi4WHnsVuVzu ASU8cFIGPi6xgH9D3w1G2hgepBS8DvQ5bA p5kN tKJVoP1xWhcQujRJ8kkEKQsRia4F hrBldl8f41wgu ipPgh1Ix4BVI7GJCIZNx94nWPT7JUFkI6Y6JkahLf3S6gB0MxtmLAe Y0qkuz8VeOZNfl\_CDog55kVTkArorfoL6D6TEjl\_-w6YyU0PnIRJXJ0wrYfoyhNl8LK AP38QYMpdR7z rsvHpQHzFAPTmevnHDg

~WyJHTzByMjZuTy1pVzUwWmNBb09pbEZ3IiwgImdpdmVuX25hbWUiLCAiTWF4ll0 ~WyJjU2xiUjEzNWkwTmpoc291TXhyampnIiwgImZhbWIseV9uYW1IIiwgIk11c3Rlcm1hbm4iX Q

~WyJvSER0NDNWd3VocG84bXphcHJnQ2N3liwgImVtYWlsliwgIm11c3Rlcm1hbm5AZXhhbXB [sZS5jb20iXQQ", "street\_address", "Musterstr. 23 "]

~WyJyR2MwS3RZNIdtZmx5d1RUS0VXSUVRliwgInN0cmVIdF9hZGRyZXNzliwgIk11c3RlcnN0c i4gMjMiXQ

W>WyJwR1FNUXgtMnRIMIh3Q19lUUNGbjRnliwgImxvY2FsaXR5liwgIkJlcmxpbiJd ~WyJUSTE1TThHNVVJeFBpV05aLVZMWUJBliwgImNvdW50cnkiLCAiREUiXQ

# **Design Principles**

SD-JWT
--------

Complexity	Selective disclosure, as simple as possible
Algorithms	Standard cryptography: JWS Signature + Hash function
Format	JWT & JSON
Security	Security-by-design Easy to understand & verify Hardware binding possible Cryptographic agility
Availability	Widely-available JWT libraries can be leveraged Already five independent implementations
Use Cases	Universal (beyond identity use cases)

#### Issuer



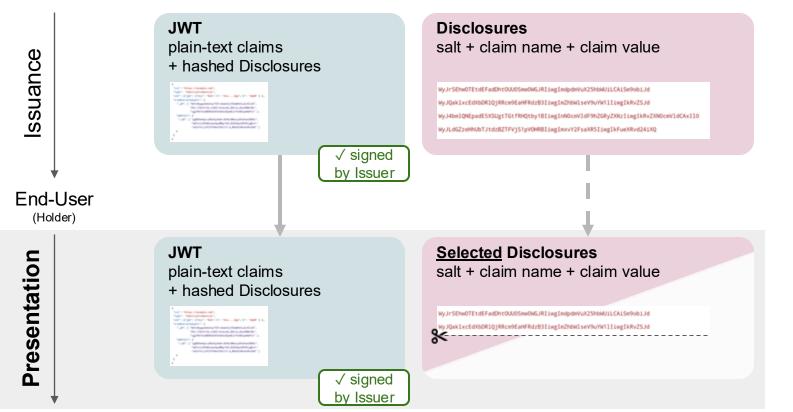
#### **Disclosures** salt + claim name + claim value

WyJrSthwOTEtdEFadDht00005mm0WGJREimgImdpdMVuX25hbMUILCAL5m9obiJd WyJQaklxcEdNbDRl0jRRcm9EaHFRdzB3IimgIm2hbNlseV9uYMrIIImgIkRvZ5Jd WyJAbmlQNEpadESXSUgtTGtfH0Qtby1BIimgInNDcmV1df9h2GRyZDNzIimgIkRvZDN0cmV1dCAxII0 WyJLdGZzeHhDhTJtdzBZTFVj51pVDHRBIimgImxvY2FsaXRSIimgIkFueXRvd24JXQ

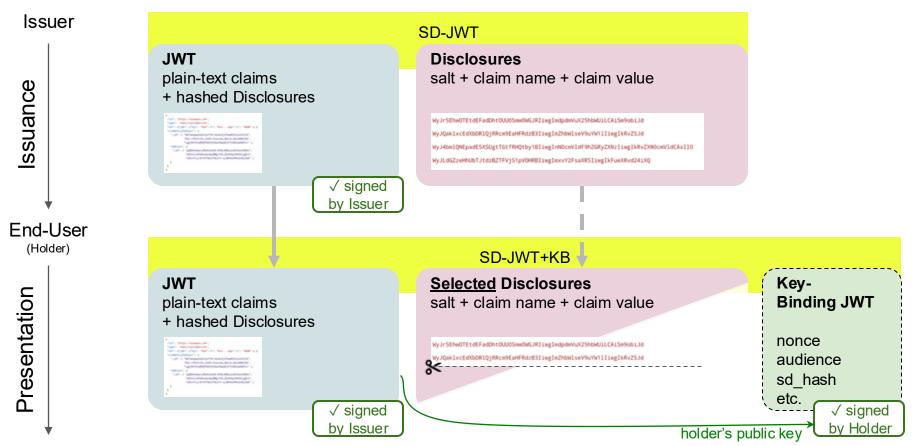
End-User (Holder)

Presentation

#### Issuer



#### Verifier



#### Verifier

#### Any Element may be Selectively Disclosable

# in sub-structures { "iss": "https://issuer.example.com", "iat": 168300000, "exp": 188300000, "sub": "6c5c0a49-b589-431d-bae7-219122a9ec2c", "address": { "\_sd": [ "6vh9bq-zS4GKM\_7GpggVbYzzu6oOGXrmNVGPHP75Ud0", "9gjVuXtdFROCgRrtNcGUXmF65rdezi\_6Er\_j76kmYyM",

"KURDPh4ZC19-3tiz-Df39V8eidy1oV3a3H1Da2N0g88"

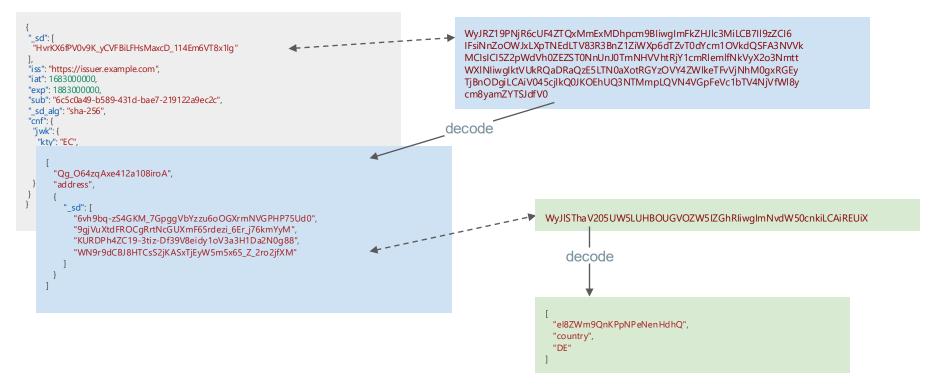
"country": "DE"

"\_sd\_alg": "sha-256"

#### array elements

```
{
"iss": "https://issuer.example.com",
"iat": 168300000,
"exp": 188300000,
"sub": "user_42",
"nationalities": [
    {
        "...": "pFndjkZ_VCzmyTa6UjlZo3dh-ko8aIKQc9DIGzhaVYo"
    },
    {
        "...": "7Cf6JkPudry3IcbwHgeZ8khAv1U1OSIerP0VkBJrWZ0"
    }
],
"_sd_alg": "sha-256",
"cnf": {...}
}
```

#### **Recursive Selective Disclosure for Fine-Grained Release**



# Security Considerations (I)

Signature verification: Verifiers could verify the signature inadequately/partially and accept tampered credentials

Mitigating measures:

- Simple processing model, specified in detail in the standard
- Established algorithms enable the use of existing implementations

Manipulation of disclosures: If the hashes of the disclosures are not checked by the verifier, manipulated plaintext values could be accepted.

Mitigating measures:

- Design: Generally no assignment to the document possible without hash calculation
- Processing model specified in detail

# Security Considerations (II)

Missing check of key binding: Verifiers could accept credentials without key binding

Mitigating measures:

- Different formats with/without key binding
- Differentiation in terminology
- Detailed discussion in the standard

## **Privacy Considerations**

**RP-RP** unlinkability: Several presentations of the same credential can be traced back to the same person (due to the same hash values).

Mitigating measures:

- Single use: Credentials are always issued in groups same data, different salt values. Each individual credential is then only used once.
- Solution in the making: ZKP (zero-knowledge proofs)

# SD-JWT VC



#### **Credentials based on SD-JWT VC**

using an extensible data model



IETF Draft: https://datatracker.ietf.org/doc/draft-ietf-oauth-sd-jwt-vc/

Daniel Fett Oliver Terbu Brian Campbell

### **Defined Claims**

- iss The Issuer of the Verifiable Credential. The value of iss MUST be a URI.
- **nbf** The time before which the Verifiable Credential MUST NOT be accepted before validating.
- **exp** The expiry time of the Verifiable Credential after which the Verifiable Credential is no longer valid.
- **cnf** Contains the confirmation method identifying the proof of possession key. For proof of cryptographic Key Binding, the Key Binding JWT in the presentation of the SD-JWT MUST be signed by the key identified in this claim.
- vct The type of the Verifiable Credential, e.g., https://credentials.example.com/identity\_credential.
- **status** The information on how to read the status of the Verifiable Credential.
- **sub** The identifier of the Subject of the Verifiable Credential. The Issuer MAY use it to provide the Subject identifier known by the Issuer. There is no requirement for a binding to exist between sub and cnf claims.
- iat The time of issuance of the Verifiable Credential. See [RFC7519] for more information.

# mdoc 101

#### mdoc/MSO basics

- Defined in the ISO/IEC 18013-5 (https://www.iso.org/standard/69084.html)
  - o focuses on mobile driving licence scenarios but could be used in other use-cases,
  - Includes a selective disclosure mechanism based on the salted hash values
- Expressed in CBOR
  - because NFC/BLE
  - Not originally defined as a "credential format"

#### MSO (issuer-signed object) structure

#### MobileSecurityObject = {

- "digestAlgorithm" : tstr, ; Message digest algorithm used
- "valueDigests" : ValueDigests, ; Array of digests of all data elements
- "deviceKey" : DeviceKey, ; Device key in COSE\_Key as defined in RFC 8152
- "docType" : tstr, ; DocType as used in Documents
- "validityInfo" : validity of the MSO and its signature

Blinds claim name by using "digestID"

#### mdoc response (presentation) structure

#### lssuerSignedItem = {

"digestID" : uint, ; Digest ID for issuer data authentication "random" : bstr, ; Random value for issuer data authentication "elementIdentifier" : DataElementIdentifier, ; Data element identifier "elementValue" : DataElementValue ; Data element value

#### }

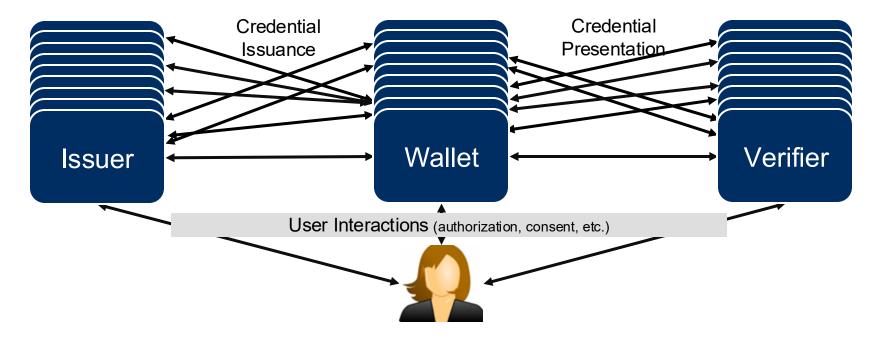
How to send this mapping of direstID, random (salt), element name and claim value during issuance is not defined.

#### mdocs: other facts

- predicates: `age\_over\_NN` claim
- unlinkability: issue the same copy of the credential with different User public key that can be used per verifier (to prevent RP-RP' unlinkability)
- refresh: can be only the issuer's signature over hashes, or the entire "mdoc"

### Protocol Layer Interoperability is Crucial

There was a need for the interoperable protocol layer that can support all of the credential formats, key resolution mechanisms and trust frameworks.



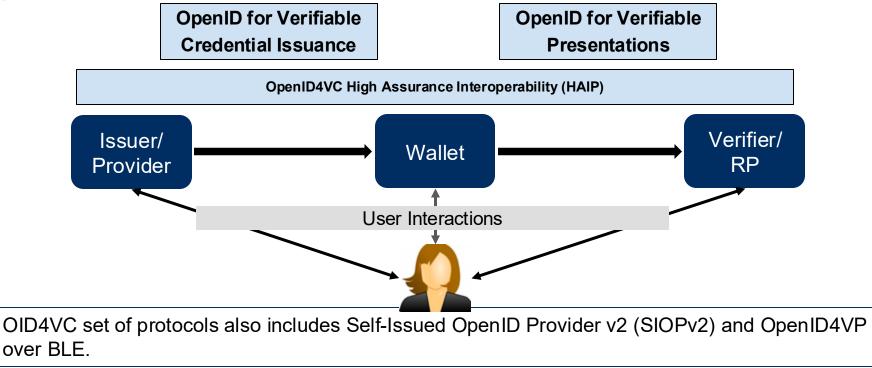
### Problems we identified and how we solved them

Drohlem

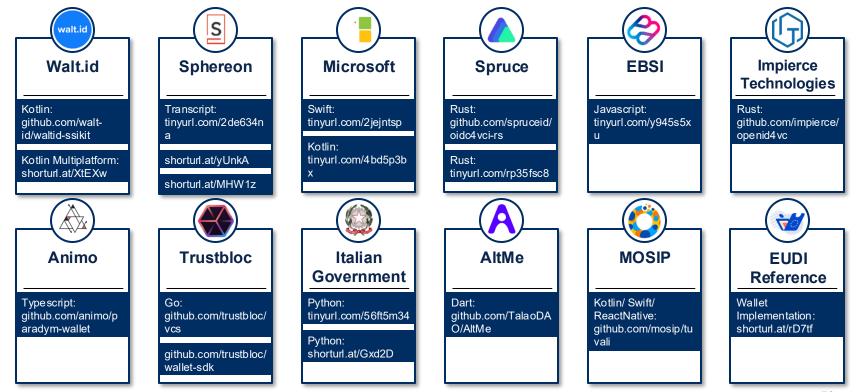
Problem		Solution
A lot of entirely new Protocols. (Hard to get security right, steep learning curve)	⇒	Building upon currently widely used protocols: OAuth 2.0 and OpenID Connect. (Secure, already understood)
No clear winner among Credential Formats	⇒	Designing a protocol agnostic to the Credential Formats.
No one way to do key management.	⇒	Designing a protocol agnostic to the key management mechanism.
Participating entities cannot typically establish trust upfront, using traditional mechanisms.	⇒	Flexibility in Trust Management. Third Party Trust.

Solution

# OID4VC: OpenID for Verifiable Credentials set of protocols



### **Open Source libraries**



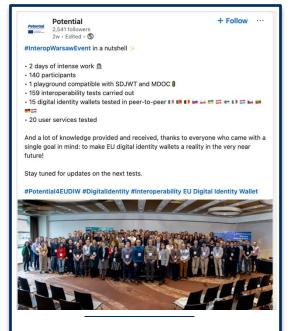
### **OpenID4VC Security Analysis**

"Security and Trust in OpenID for Verifiable Credentials" document describes the trust architecture in OpenID for Verifiable Credentials specifications, outlines security considerations and requirements for the components in an ecosystem

Master Thesis "**OpenID for Verifiable** Credentials: formal security analysis using the Web Infrastructure Model" published:



### Interoperability Events (selected)



#### LSP POTENTIAL



#### NIST National Cybersecurity Center of Excellence<sub>[2]</sub>

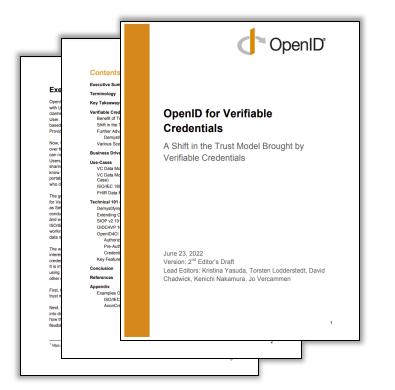
- 18013-7 Annex B with vanilla OpenID4VP with mdocs
- HAIP OpenID4VP over the DC API with mdocs



#### ISO/IEC SC17 WG10 Interoperability events (mDL)

- 18013-7 Annex B with vanilla
   OpenID4VP with mdocs
- HAIP OpenID4VP over the DC API with mdocs

### Next: OpenID4VP and OpenID4VCI



Follow QR-Code for the "OpenID for Verifiable Credentials" whitepaper





### OpenID for Verifiable Presentations

### **OpenID for Verifiable Presentations: Highlights**



Voting for Final 1.0 starting in few weeks



Designed for highest degree of privacy (e.g. wallet does not need a backend to store and transmit Credentials)



Various Security levels can be supported



Easy of use for developers

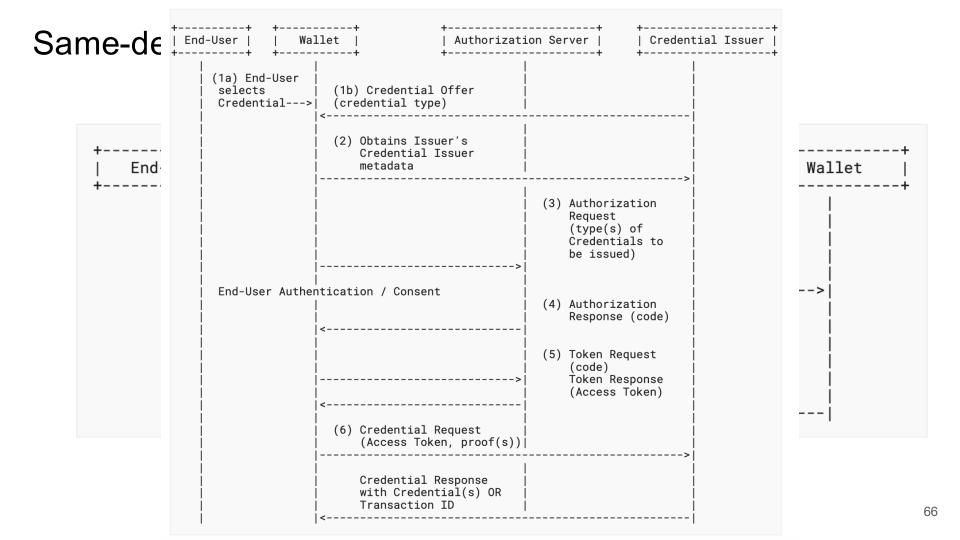


Presentation of multiple Credentials in one response supported

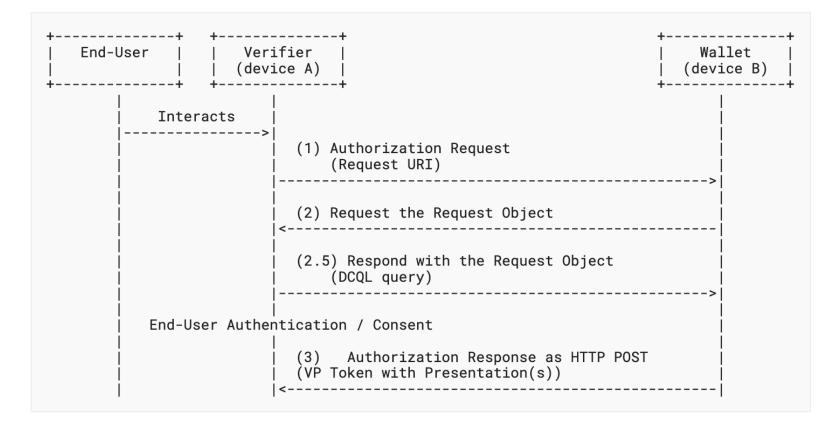


Various Wallet deployment models supported

Various trust frameworks and credential formats can be supported



#### **Cross-device flow**



### Presentation Request

The following is a non-normative example of an Authorization Request with a Request Object as value:

GET /authorize? client\_id=redirect\_uri%3Ahttps%3A%2F%2Fclient.example.org%2Fcb &request=eyJrd...

Where the contents of the request query parameter consist of a base64url-encoded and signed (in the example with RS256 algorithm) Request Object. The decoded payload is:

```
"iss": "redirect_uri:https://client.example.org/cb",
"aud": "https://self-issued.me/v2",
"response_type": "vp_token",
"client_id": "redirect_uri:https://client.example.org/cb",
"redirect_uri": "https//client.example.org/cb",
"dcql_query": {
  "credentials": [
      "id": "some_identity_credential",
      "format": "dc+sd-jwt",
      "meta": {
        "vct_values": [ "https://credentials.example.com/identity_credential" ]
      },
      "claims": [
          {"path": ["last_name"]},
          {"path": ["first_name"]}
"nonce": "n-0S6_WzA2Mj"
```

DCQL Query

The following is a non-normative example of a DCQL query that requests a Credential of the format dc+sdjwt with a type value of https://credentials.example.com/identity\_credential and the claims last\_name, first\_name, and address.street\_address:

### **Presentation Response**

The following is a non-normative example of an Authorization Response when the Response Type value in the Authorization Request was vp\_token:

```
HTTP/1.1 302 Found
Location: https://client.example.org/cb#
    vp_token=...
```

#### 8.1.1. Examples

The following is a non-normative example of the contents of a VP Token containing a single Verifiable Presentation in the SD-JWT VC format after a request using DCQL like the one shown in Section 7.4 (shortened for brevity):

```
{
    "my_credential": ["eyJhbGci...QMA"]
}
```

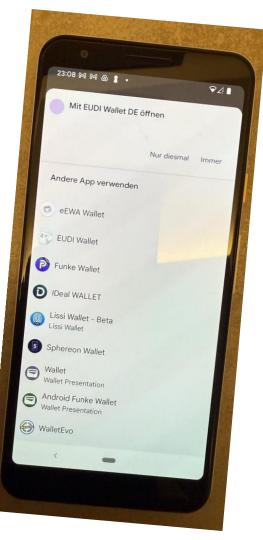
#### **Digital Credentials API**

- Background
- Demo
- Components
- The Digital Credentials API
- Cross-Device Presentation
- Issuance
- Q&A

# Background

#### The problem

digital credential presentation on the web currently relies on primitives such as **custom schemes** and **QR codes** which have **poor security properties** and an even **worse user experience** 



#### What is a custom URI scheme?

A custom identifier that an app can register with an operating system with the goal of being invoked from other contexts, such as other apps or from the web.

In many cases, these identifiers are not globally unique, and may be shared.

#### CUSTOM SCHEMES IN THE WILD

mdoc://
openid4vp://
eudi-wallet://
eudi-openid4vp://
mdoc-openid4vp://
openid-credential-offer://

#### Issues w/ custom schemes

- invocation from insecure contexts
- on-device phishing via app selection
- no requestor origin / identity
- not standardized & not guaranteed
- context switch during app launch
- no graceful fallback for errors



poor UX for credential selection

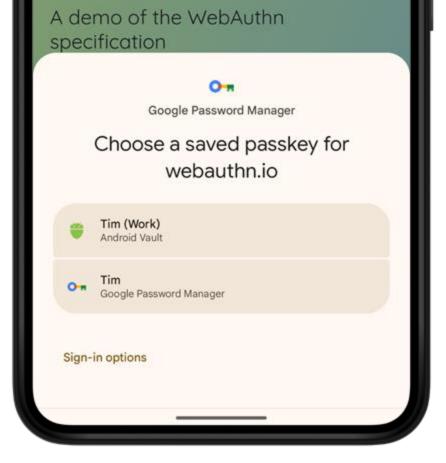
(users don't understand wallet selection)

#### Learnings from passkeys

# users think about **accounts** and **credentials**, not **authenticators**

caller context is key

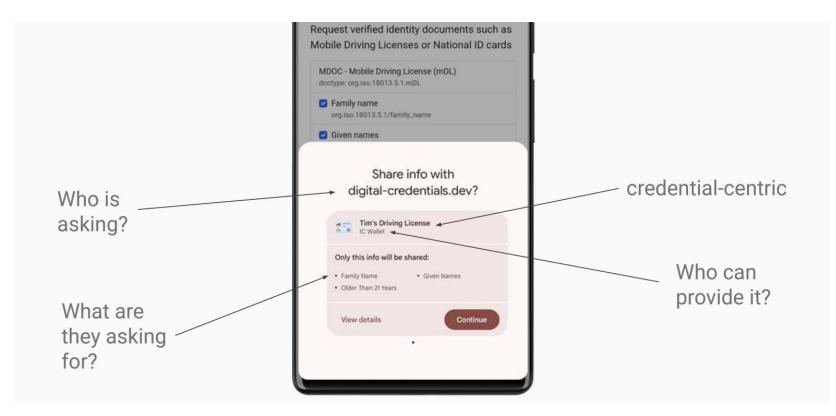
cross-device authentication needs to be **secure**, **easy**, and **resistant to phishing** 



#### **Design Principles**

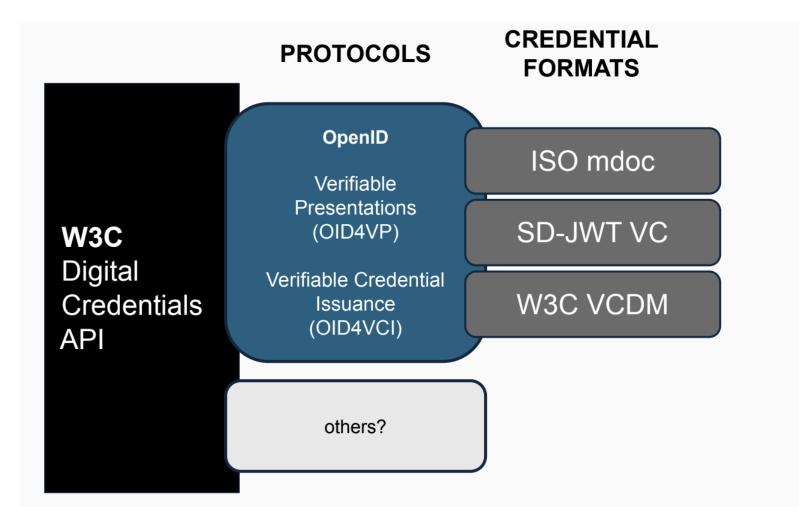
- Separate the act of requesting from the specific protocol, allowing flexibility in both the protocol and credential formats. This way, the pace of changes in browsers won't hinder progress or block new developments.
- Require request transparency, enabling user-agent inspection for risk analysis
- Assume response opacity (encrypted responses), enabling verifiers and holders to control where potentially sensitive PII is exposed
- Prevent website from silently querying for the availability of digital credentials and communicating with credential providers without explicit user consent

#### From the User perspective



# **Demo Later**





#### **Roles and Responsibilities**

Browser (web platform) **OS Platform** (app platform)

<<<<< Permission >>>>>

API surface

Basic request validation

Secure context validation

Interaction with OS platform Credential selector ( presentation )

Provider selector ( issuance )

> Cross-device transport

Native app requests

Credential Provider (app/wallet)

Holder consent

Holder verification

Presentation & Issuance Protocols ( verifier / RP authentication, selective disclosure, signing, encryption )

Key management

#### Components: Same Device

**Verifier**: website or native app

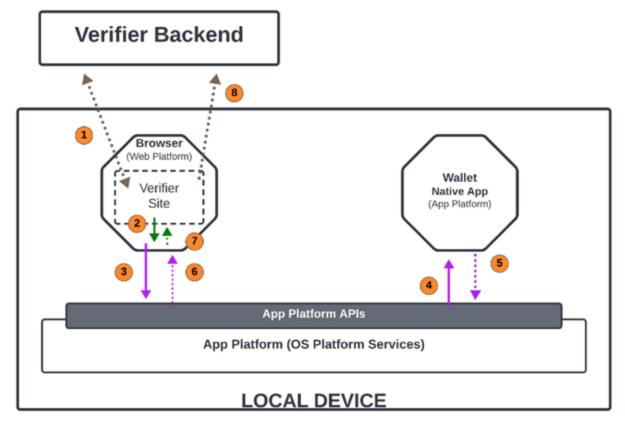
**Client**: web browser or app instance

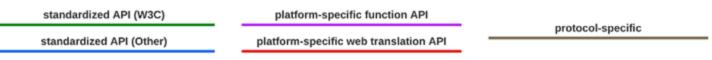
**App Platform**: underlying OS

Identity Wallet: native app

#### tcslides.link/**dc-layers**

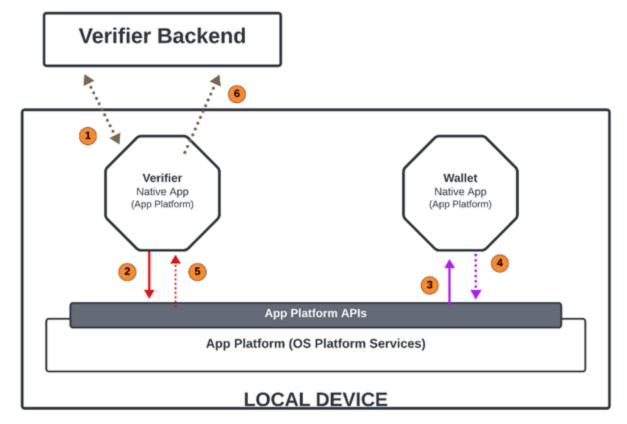
#### Layers: Same Device (Web Verifier)

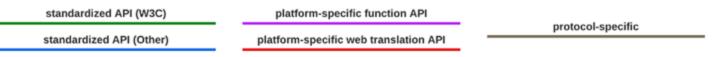




#### tcslides.link/**dc-layers**

#### Layers: Same Device (App Verifier)





#### **Components: Cross-Device**

Verifier: website or native app

Local Client: web browser or app instance

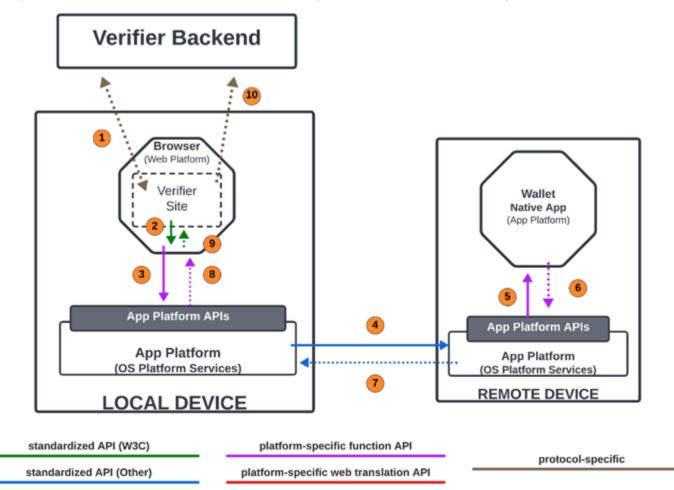
Local App Platform: underlying OS on calling device

**Remote App Platform:** underlying OS on remote device

Remote Identity Wallet: native app on remote device

#### tcslides.link/**dc-layers**

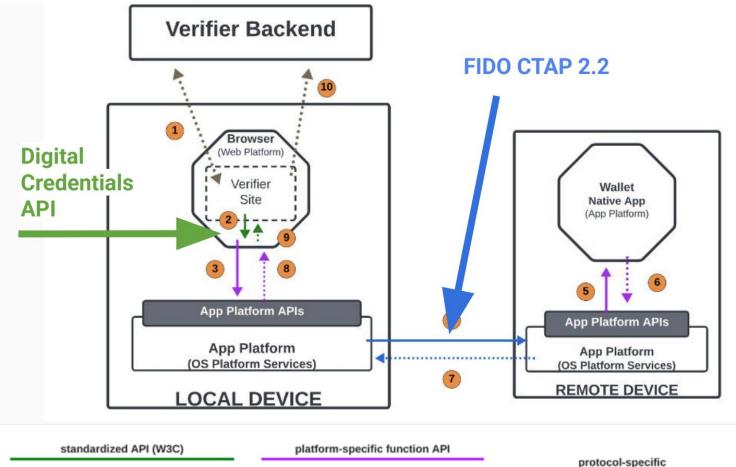
#### Layers: Cross-Device (Web Verifier)



tcslides.link/**dc-layers** 

#### Layers: Cross-Device (App Verifier)

standardized API (Other)



platform-specific web translation API

#### The API

});

```
let cred = await
navigator.credentials.get({
    signal: controller.signal,
    digital: {
        requests: [{
            protocol: "openid4vp-v1-unsigned",
            data: { ...request }
        }]
```

#### Issuance

• In scope now!

#### Get Involved

Prototype with Android and Chrome!

Instructions:

Short link: tcslides.link/dc-androidprotoype

Full link

### OpenID for Verifiable Credential Issuance

#### **OpenID for Verifiable Credential Issuance: Highlights**



#### Status: WG Last Call expected to start this week



Easy to use for developers



Various Security levels can be supported

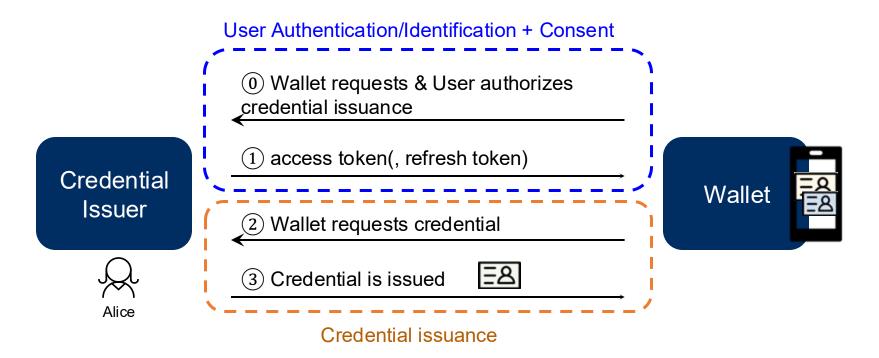


Various business requirements and user-experiences can be achieved



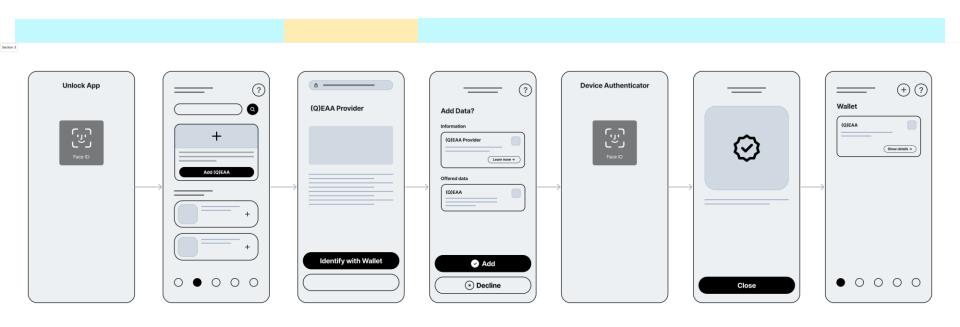
Various trust frameworks and credential formats can be supported

#### OAuth-protected API

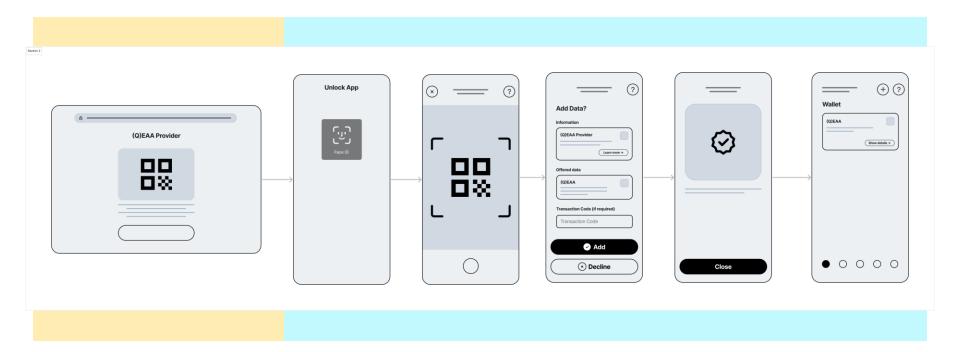


OpenID4VCI can be used in conjunction with any other OAuth extension RFC

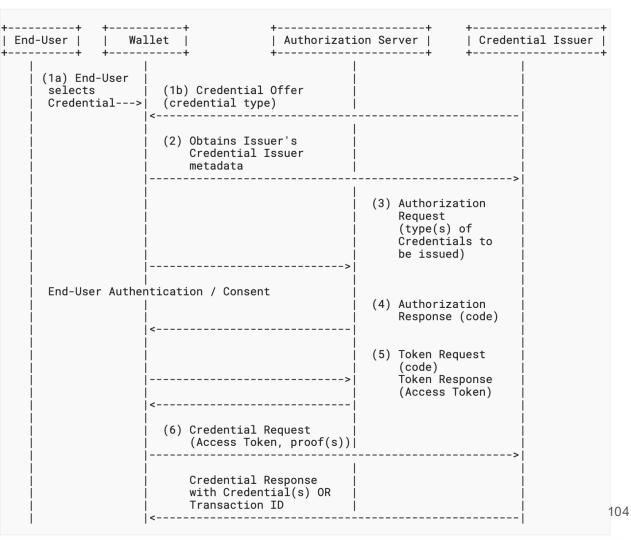
#### Authorization Code Flow



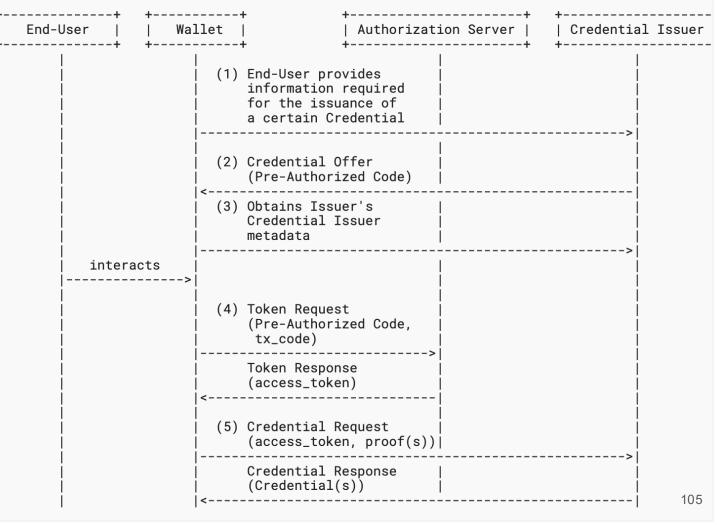
#### **Pre-Authorized Code Flow**



# Authorization code flow



#### Pre-Authorized Code flow



\_\_\_\_\_

#### **Credential Offer**

When the Credential Offer is displayed as a QR code, it would usually contain the Credential Offer by reference due to the size limitations of the QR codes. Below is a non-normative example:

```
openid-credential-offer://?
credential_offer_uri=https%3A%2F%2Fserver%2Eexample%2Ecom%2Fcredential-offer
%2FGkurKxf5T0Y-mnPFCHqW0MiZi4VS138cQ0_V7PZHAdM
```

Below is a non-normative example of a response from the Credential Issuer that contains a Credential Offer Object used to encourage the Wallet to start an Authorization Code Flow:

```
HTTP/1.1 200 OK
Content-Type: application/json
{
    "credential_issuer": "https://credential-issuer.example.com",
    "credential_configuration_ids": [
    "UniversityDegreeCredential"
    ],
    "grants": {
        "authorization_code": {
            "issuer_state": "eyJhbGciOiJSU0Et...FYUaBy"
        }
    }
}
```

#### Authorization Request

Below is a non-normative example of an Authorization Request provided by the Wallet to the Authorization Server using the scope UniversityDegreeCredential and in response to an HTTP 302 redirect (with line breaks within values for display purposes only):

GET /authorize? response\_type=code &scope=UniversityDegreeCredential &resource=https%3A%2F%2Fcredential-issuer.example.com &client\_id=s6BhdRkqt3 &code\_challenge=E9Melhoa2OwvFrEMTJguCHaoeK1t8URWbuGJSstw-cM &code\_challenge\_method=S256 &redirect\_uri=https%3A%2F%2Fclient.example.org%2Fcb Host: server.example.com

# Authorization Response

Below is a non-normative example of a successful Authorization Response:

HTTP/1.1 302 Found Location: https://Wallet.example.org/cb? code=Splxl0BeZQQYbYS6WxSbIA

#### - PAR (Pushed Authorization Request can be used too)

#### Token Request

Below is a non-normative example of a Token Request in a Pre-Authorized Code Flow (without Client Authentication):

POST /token HTTP/1.1 Host: server.example.com Content-Type: application/x-www-form-urlencoded

- `authorization\_details` or `scope` parameter

#### Token Response

Below is a non-normative example of a Token Response when the authorization\_details parameter was used to request issuance of a certain Credential type:

```
HTTP/1.1 200 OK
Content-Type: application/json
Cache-Control: no-store
  "access_token": "eyJhbGci0iJSUzI1NiIsInR5cCI6Ikp..sHQ",
  "token_type": "Bearer",
"expires_in": 86400,
  "authorization_details": [
      "type": "openid_credential",
      "credential_configuration_id": "UniversityDegreeCredential",
      "credential_identifiers": [ "CivilEngineeringDegree-2023", "ElectricalEngineeringDe
```

#### Credential Request

Below is a non-normative example of a Credential Request for a Credential in [ISO.18013-5] format using the Credential configuration identifier and a key proof type jwt:

```
POST /credential HTTP/1.1
Host: server.example.com
Content-Type: application/json
Authorization: Bearer czZCaGRSa3F0MzpnWDFmQmF0M2JW
{
    "credential_configuration_id": "org.iso.18013.5.1.mDL",
    "proofs": {
        "jwt": [
            "eyJraWQi0iJkaWQ6ZXhhbXBsZTplYmZlYjFmNzEyZWJjNmYxYzI3NmUxMmVjMjEva2V5cy8xIiwiYWxnIj
        ]
    }
}
```

#### Credential Response

Below is a non-normative example of a Credential Response in an immediate issuance flow for multiple Credential instances in JWT VC format (JSON encoded) with an additional notification\_id parameter:

```
HTTP/1.1 200 OK
Content-Type: application/json
{
    "credentials": [
        {
          "credential": "LUpixVCWJk0eOt4CXQe1NXK....WZwmhmn90Qp6YxX0a2L"
        },
        {
          "credential": "YXNkZnNhZGZkamZqZGFza23....29tZTIzMjMyMzIzMjMy"
        }
    ],
    "notification_id": "3fwe98js"
}
```

- There is also a deferred issuance endpoint

### HAIP High Assurance Interoperability Profile

#### **HAIP** was restructured

- Not be limited to SD-JWT VC, mdoc added
- To be a collection of 4 profiles that can be used independently:
- 1. Issuance of IETF SD-JWT VC using OpenID4VCI;
- 2. Presentation of IETF SD-JWT VC using OpenID4VP;
- 3. Presentation of IETF SD-JWT VC using OpenID4VP over W3C Digital Credentials API;
- 4. Presentation of ISO mdocs using OpenID4VP over W3C Digital Credentials API;
- 5. [coming] Presentation of ISO mdocs using OpenID4VP;
- 6. [coming] Issuance of ISO mdocs using OpenID4VCI

#### **OpenID Certification Program Overview**

- A light-weight, low-cost, self-certification program to serve members, drive adoption and promote high-quality implementations
  - Identity Providers launched in early 2015
  - Relying Parties launched in late 2016
  - FAPI profiles launched in 2019
- Each certification makes it easier for those that follow and helps make subsequent deployments more trustworthy, interoperable and secure
- All certified implementations are openly listed at

https://openid.net/developers/certified/

#### The process

For example to test a wallet for verifiable presentations:

- 1. Wallet provider runs the tests either locally or on our cloud server
- 2. The tests check if the wallet responds correctly to both positive and negative tests
- 3. Any failures that require fixing are surfaced to the tester
- 4. The logs & statement of compliance are submitted to OIDF
- 5. Certification fee is paid
- 6. OIDF publishes results after checking logs/etc are correct
- 7. "OpenID Certified" mark can now be used by certified entity

#### **Testing OpenID VC specifications**

- Fairly good tests OpenID for Verifiable Presentations
  - Tests wallets & verifiers, supports ID2 and ID3 of spec,
  - 12+ wallets/verifiers tested & passed
  - Continuing to build out the tests
- OpenID for Verifiable Credential Issuance
  - Initial alpha tests available
  - Targeting ID3 (Dec 2024) of the specification
  - Access to a compliant issuer would really help us

#### Conformance tests support this process

- OpenID for VCs Test Suite now includes:
- Issuers using OpenID for Verifiable Credential Issuance + HAIP
  - Implementers Draft 2 (alpha)
- Wallets using OpenID for Verifiable Credential Issuance + HAIP
  - Implementers Draft 2 (alpha)
- Wallets using OpenID for Verifiable Presentations + HAIP
  - Implementers Draft 2
  - Implementers Draft 3 + draft 24
  - Implementers Draft 3 + draft 24 + Browser DC API
- Verifiers using OpenID for Verifiable Presentations + HAIP
  - Implementers Draft 2
  - Implementers Draft 3 + draft 24



#### **OpenID For Verifiable Presentations – Current Status**

- Testing latest Implementer's Draft ID2 & ID3 https://openid.net/specs/openid-4-verifiable-presentations-1 0-ID2.html
- https://openid.net/specs/openid-4-verifiable-presentations-1\_0-24.html (tests for -28 expected during June)
- response\_type=vp\_token
- client\_id\_scheme redirect\_uri or x509\_san\_dns
- Direct Post or Direct Post JWT (encrypted response)
- Cross device or same device
- Traditional (custom url scheme) or (for testing wallets) W3C DC API
- request\_uri, request object by value or plain request
- SD-JWT with SD-JWT VC, HAIP or ISO mDL
- presentation\_definition or DCQL

#### **OpenID** For Verifiable Presentations – Roadmap

- Further validation in current test
  - E.g. SD-JWT signature not yet checked
- More client\_id\_scheme
- More negative tests

Suggestions welcome

Please tell me what features you are using

#### **OpenID For Verifiable Issuance – Current Status**

- Testing latest Implementer's Draft ID3
- Focusing on testing current HAIP draft
  - Some non-HAIP features work
- Alpha tests for both wallets & issuers

## Demo

(Conformance testing Google's Wallet that supports DC API)

## Q & A