



Partnership for
Cyber Security
Innovation

Digital Identity Ecosystems

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Intro PCSI

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Why

- New EU identity regulations are coming up. (eIDAS 2.0)
- Direction towards Self-Sovereign Identity (SSI) is clear, but details are not yet given
- These regulations will impact the financial sector
- Provide sector feedback to relevant parties



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Regulations

- eIDAS: identification, authentication and signing
- GDPR: privacy + Consent
- PSD2: SCA + Consent methodology
- Wwft: Regulatory requirements of KYC, CDD, etc.



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Current situation

Onboarding

Passport
or equivalent



Authentication

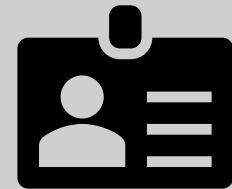
Proprietary
banking app



Expected new situation

Onboarding

Government issued
credential



Authentication

3th party wallets



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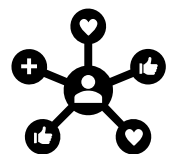
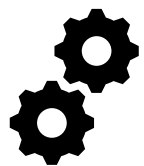
Research scopes



1. Onboarding: Can I trust the issued identity of the user?



Loss of Control



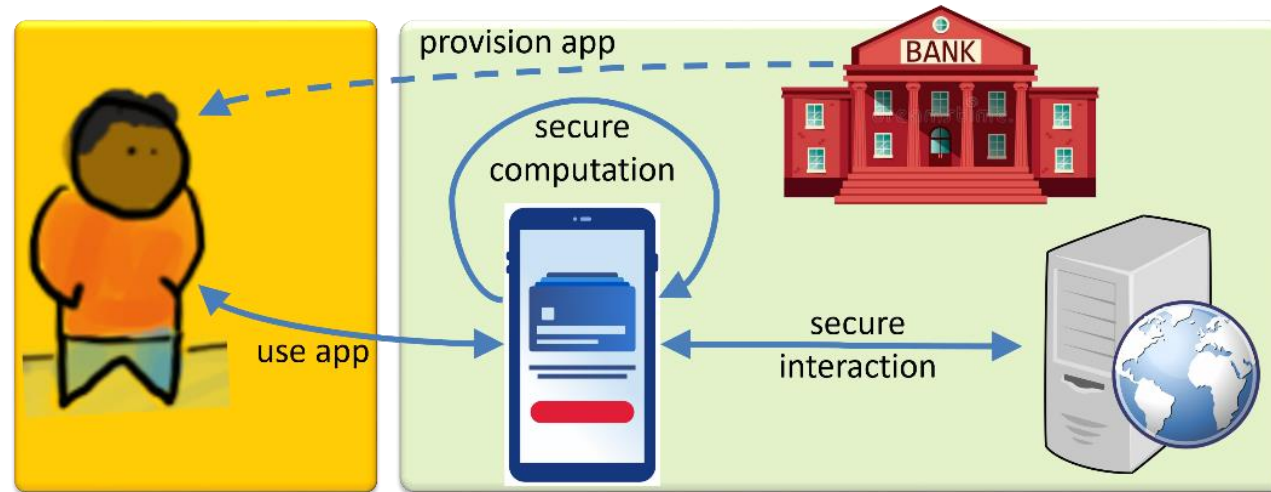
Versatility of use



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Loss of control

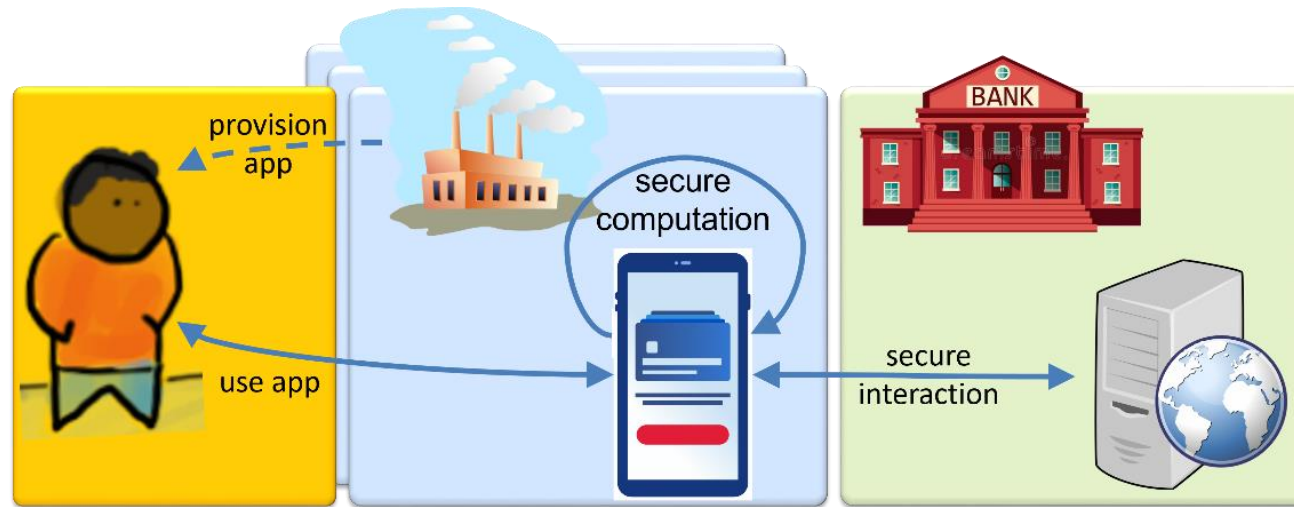


- Collection of metadata
- Client-side detection
 - Root check
 - Malware check
 - Permissions check
 - Etc.



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Loss of control

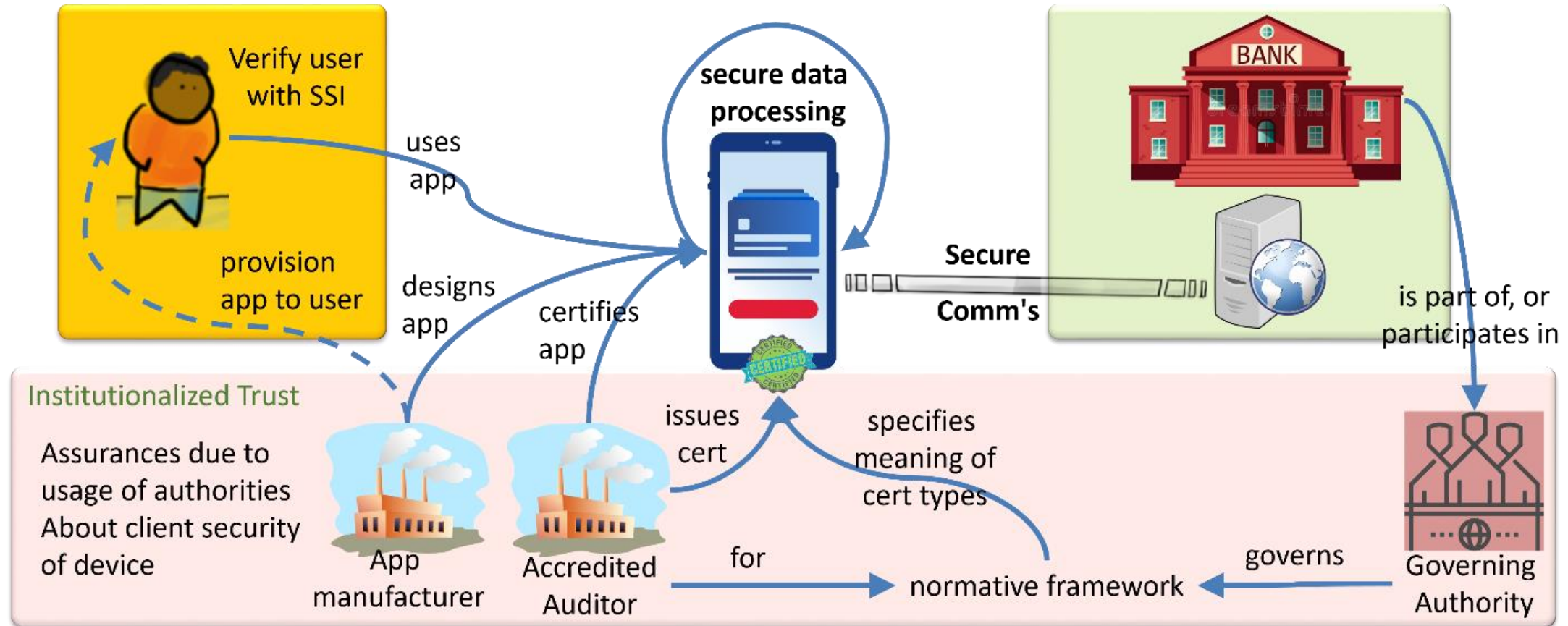


- No metadata
- Client-side detection
 - Unknown...



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Loss of control



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More versatile EDIW

Broadening scope of issue incentives

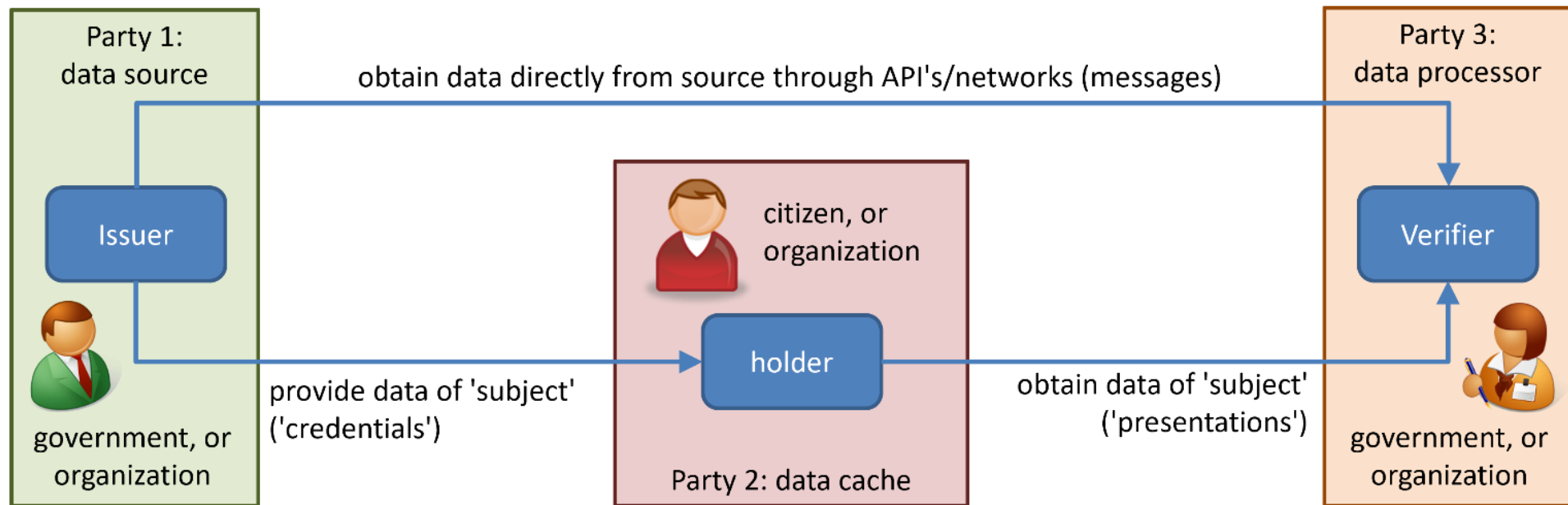
- Only passport info mandatory to issue
- Any other data issuing is voluntary
- Lack of incentives for issuers
 - Wallet is free
 - Relying party can't offer payment



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More versatile

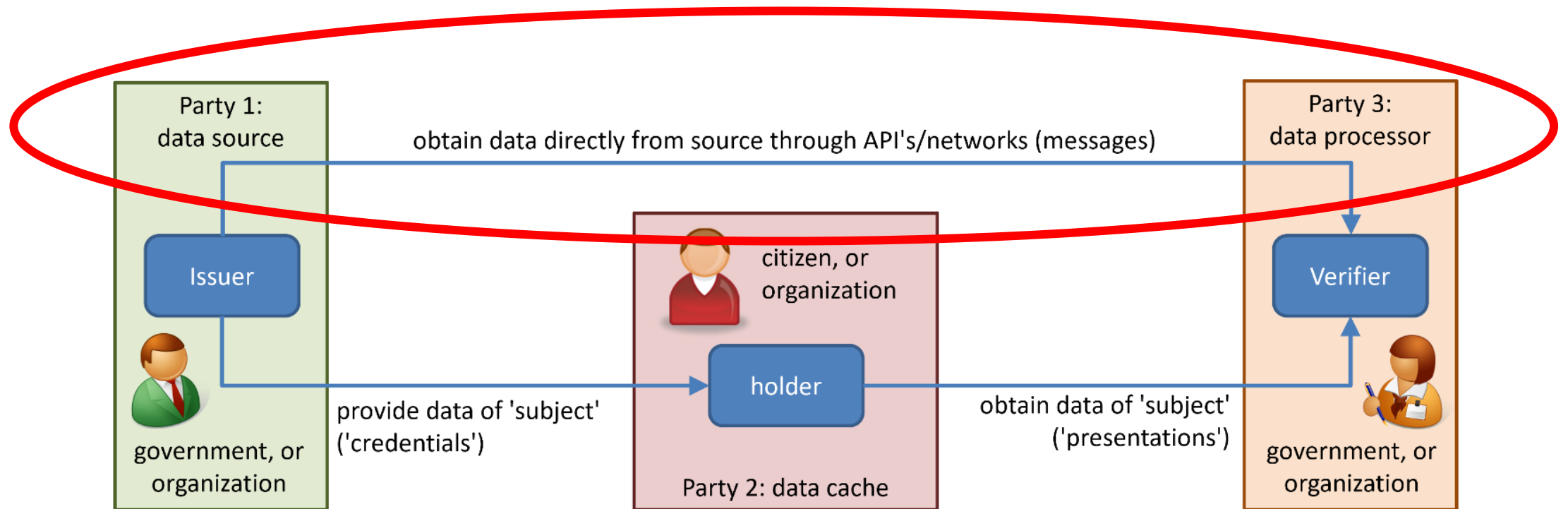


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More versatile

Current methods

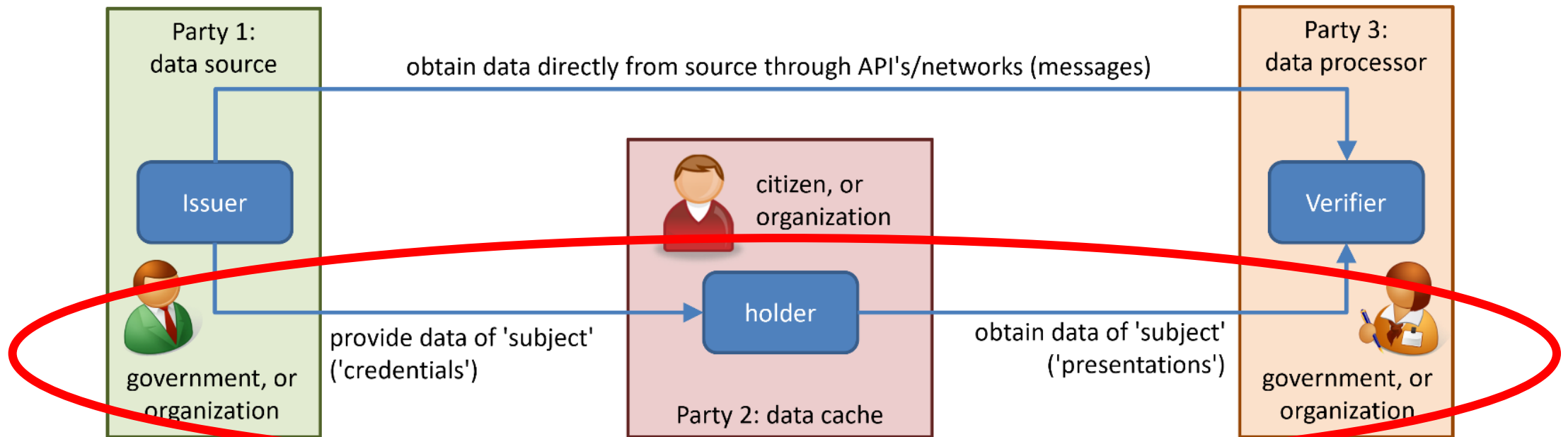


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More versatile

Focus on SSI standards

- User involvement
- Local data



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Examples that benefit from a broader perspective

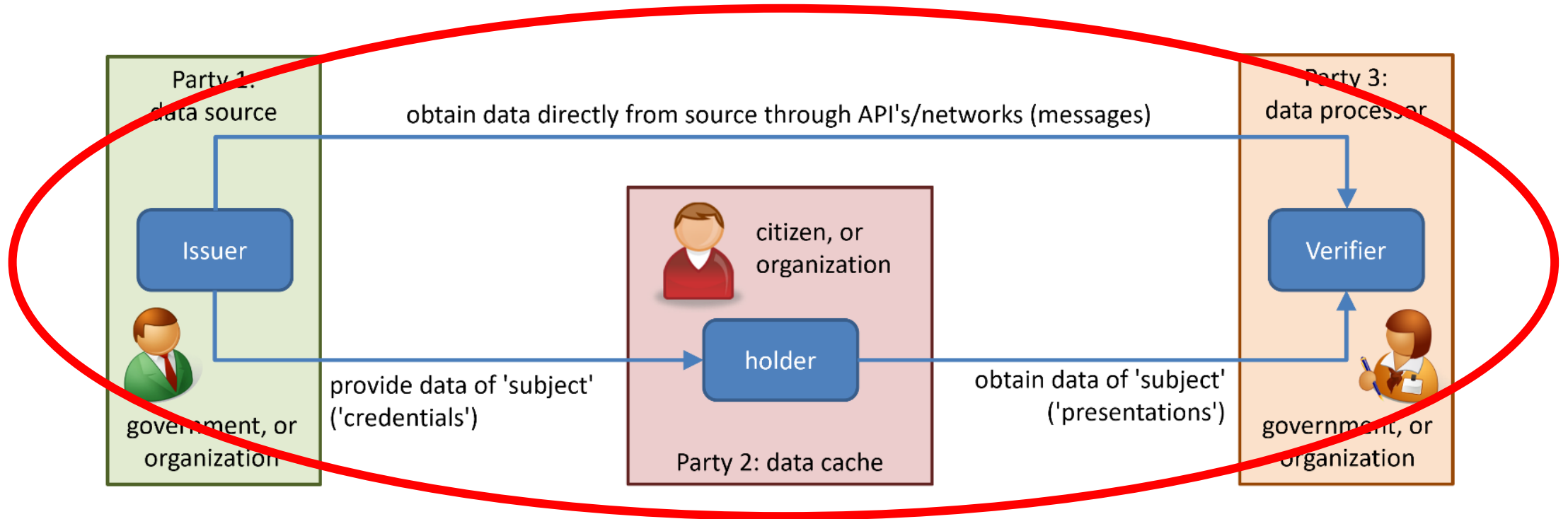
- Local data security
 - Prepare everything, local data at risk
 - No preparation, no seamless userflows
- User involvement is impossible
 - Unavailable (want but can't)
 - Unlawful (not allowed)
 - Process risk (not desirable)
- User involvement is impractical
 - Continuously changing data points
 - Many relying parties for the same data point



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More versatile EDIW



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More versatile EDIW

In all cases, eIDAS 2.0 ambitions apply:

- Privacy requirements
- Consent management
- Auditability
- Etc.



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Next steps

- European digital identity is moving and remains a “hot topic”.
- Bringing together relevant initiatives and stakeholders
- **Get feedback from stakeholders about articles**



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