

EBSI Verifiable Credentials explained

CHAPTER 4

EBSI digital identity
June 2022



European
Commission



EBSI, explained – first edition

What are the different chapters of this first edition?



01.

**Verifiable
Credentials
Explained**



02.

**Verifiable
Credentials in
action**



03.

**Decentralised
Identifiers
(DID) Methods**



04.

Digital Identity



05.

**Issuers Trust
Model**



06.

**Open ID Connect
for Verifiable
Credentials**



07.

Digital Wallets



04. Digital Identity explained – Index

What are you going to learn in this chapter?

04.1

What are the different approaches for Digital Identity?

04.2

How do the different Digital Identity approaches work?

04.3

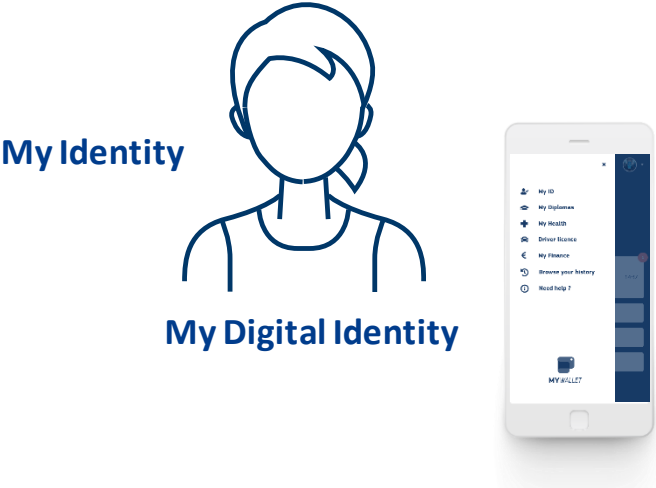
What is the summary on the approaches?

04.1

What are the different approaches for Digital Identity?

Digital Identity is the foundation for all other digital services

Digital Identity sits at the foundation of all other digital services



My education



My finances



My work



My social benefits



My health

There are three different approaches to digital identity

The Holder's Digital Identity can be asserted in different ways



National Approach

Authenticate to national services



eID means

- National
- Sectorial

Federated Approach

Authenticate to services that trust your IDP



Federation within a country

Cross-border authentication such as eIDAS (high LoA use cases)

Social Network login (low LoA use cases)

Self-sovereign Approach

Share credentials and authenticate to services that trust Trusted Issuers



European SSI

Authentication (Verifiable ID-based on the eIDAS common data set)

Verifiable Credentials exchange

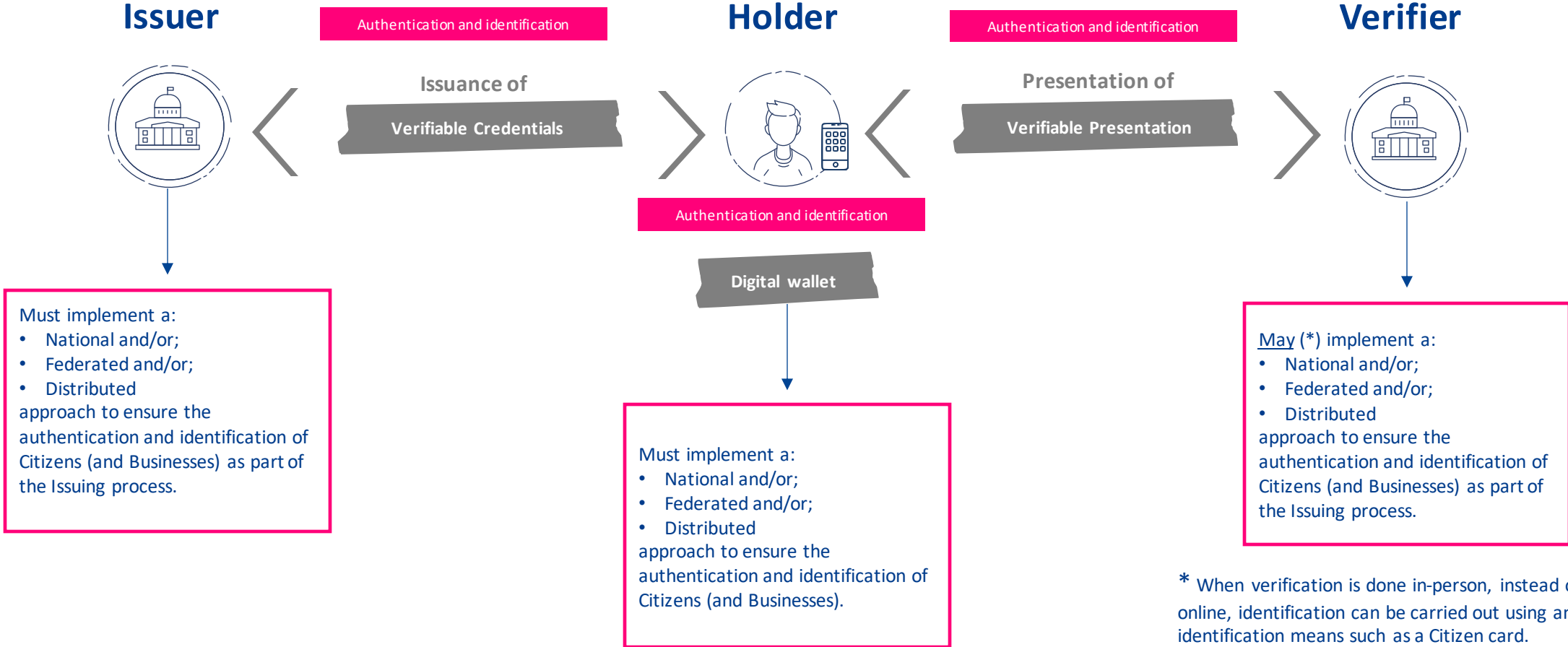
Level of Assurance (LoA)

Self-sovereign Identity (SSI)



When is authentication and identification required?

The applications used by issuers and verifiers require authentication and identification as well as the digital wallet itself



04.2

How do the different Digital Identity approaches work?

The National Approach

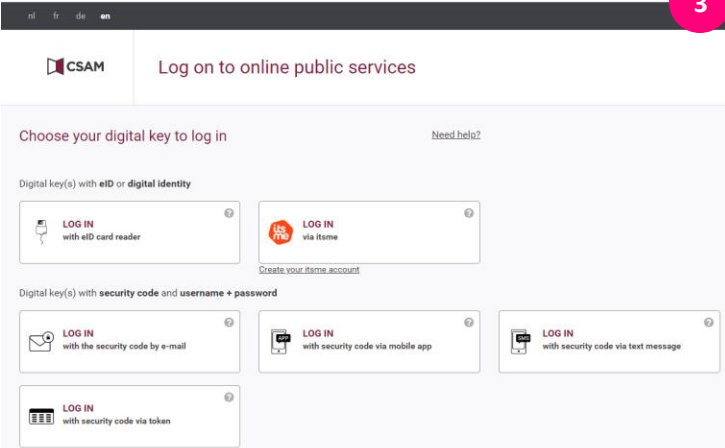
A **central authority**, e.g. a Member State, manages a **national identity service** responsible for authentication and identification of Citizens accessing its Digital Services.



The National Approach – How does it work?

Example showing the use of national eID means to request a verifiable credential

User selects itsme[®], Belgian's mobile-friendly digital identity solution.



The screenshot shows the CSAM (Central Service Access Management) login interface. At the top, it says 'Log on to online public services'. Below that, it prompts the user to 'Choose your digital key to log in'. There are two main categories of options: 'Digital key(s) with eID or digital identity' and 'Digital key(s) with security code and username + password'. The first category includes 'LOG IN with eID card reader' and 'LOG IN via itsme' (with a sub-link 'Create your itsme account'). The second category includes 'LOG IN with the security code by e-mail', 'LOG IN with security code via mobile app', 'LOG IN with security code via text message', and 'LOG IN with security code via token'. A red circle with the number '3' is overlaid on the top right of the screenshot.

CSAM is the identity and access management gateway to the (public) services of the Belgian government

Identity Provider
Belgian eID gateway

User is asked to select an authentication method

2

A Belgian Citizen requesting a Verifiable Credential in Belgium

Online service of Issuer

Holder
From Belgium

1

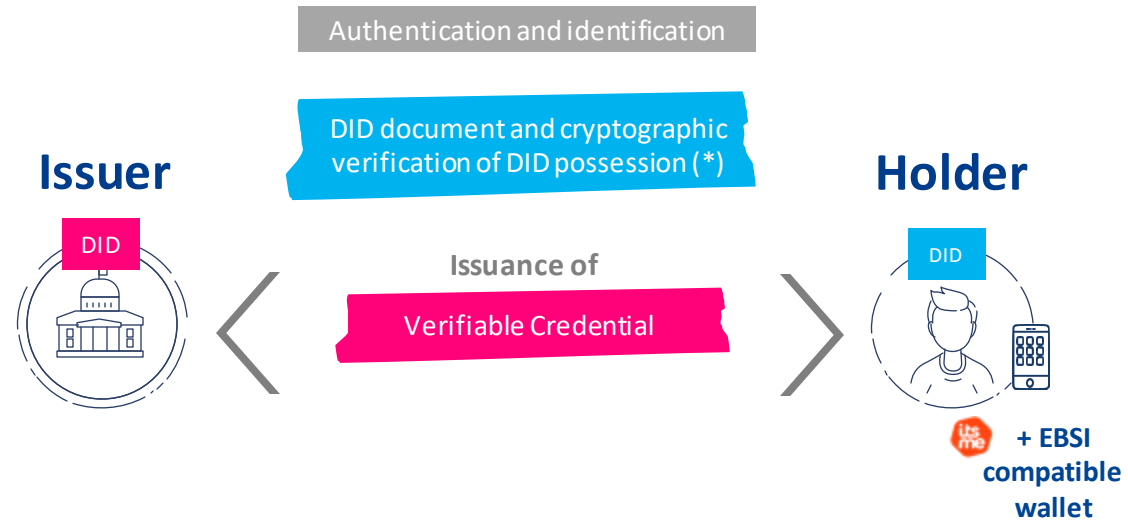
User is asked to log in to an online Public Service

+ EBSI compatible wallet



Verifiable credential is issued after successful authentication

If Holder has successfully proved ownership of the DID presented to the Issuer



(*) Chapter 3 explains this step-in detail

The National Approach – The benefits for the citizen

The National Approach – The benefits for the citizen

- ✓ I can choose the data I want to disclose
- ✓ I can choose my identity provider
- ✓ I can choose my **authentication method**



The Federated Approach

There are several federation approaches. For example, the eIDAS regulation(*) has put in place a **mutual recognition of notified national electronic identification schemes** (eID) across borders, enabling citizens to use their national eIDs when accessing online services from other European countries.

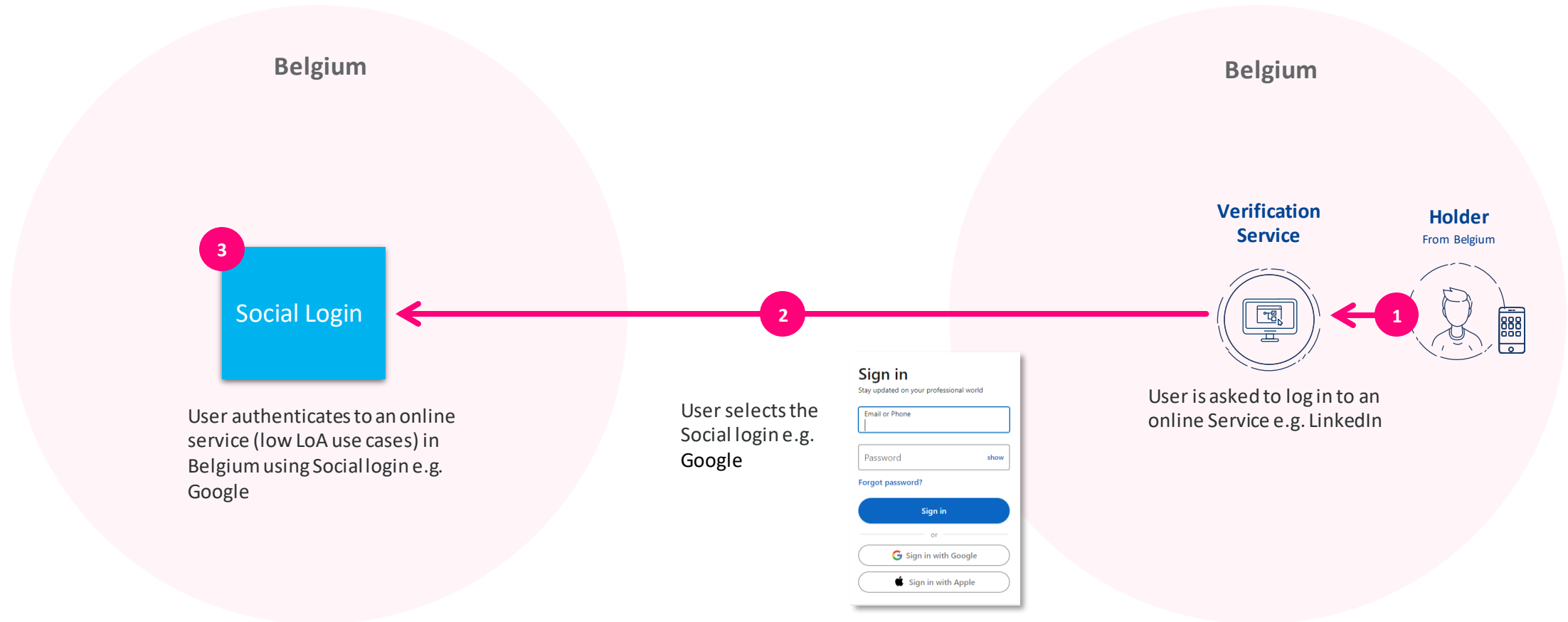
(*) https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv%3AOJ.L_.2014.257.01.0073.01.ENG



The Federated Approach – How does it work? (part 1/3)

Example showing the use of eIDAS in a cross-border verification scenario

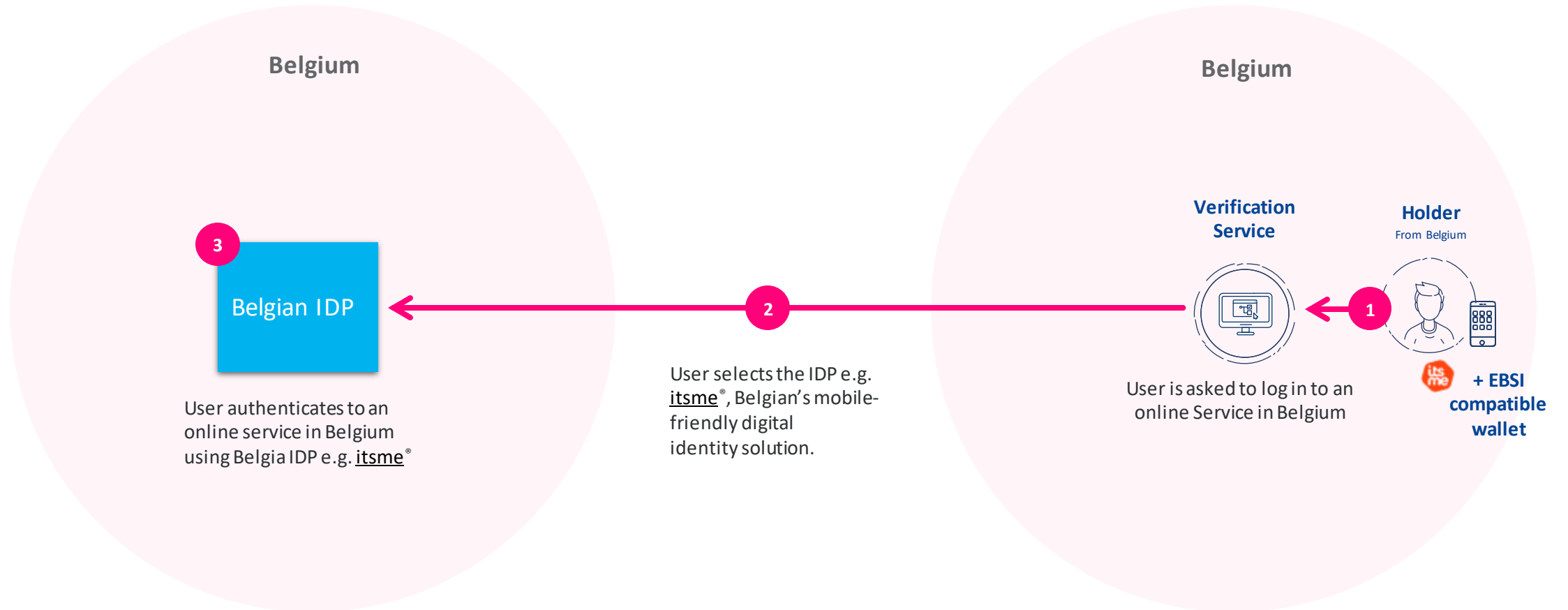
Social login (low LoA use cases)



The Federated Approach – How does it work? (part 2/3)

Example showing the use of eIDAS in a cross-border verification scenario

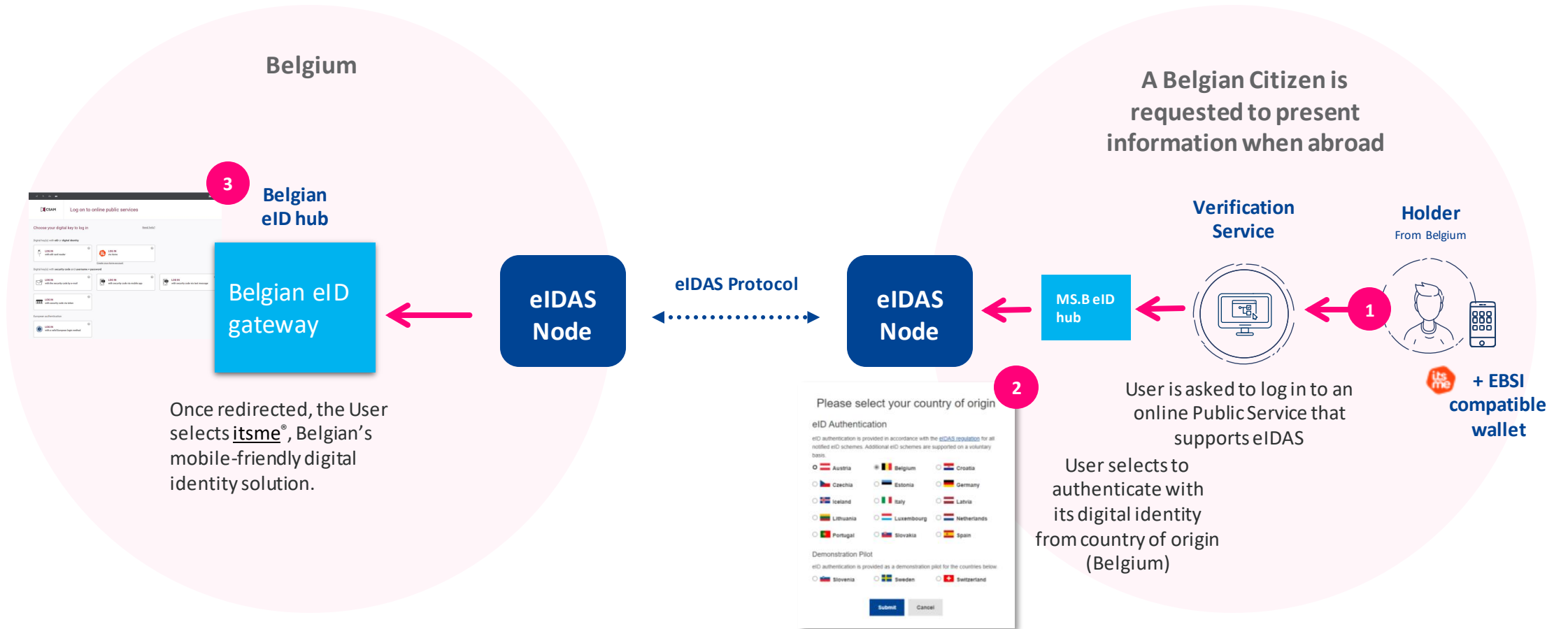
Federation within the country



The Federated Approach – How does it work? (part 3/3)

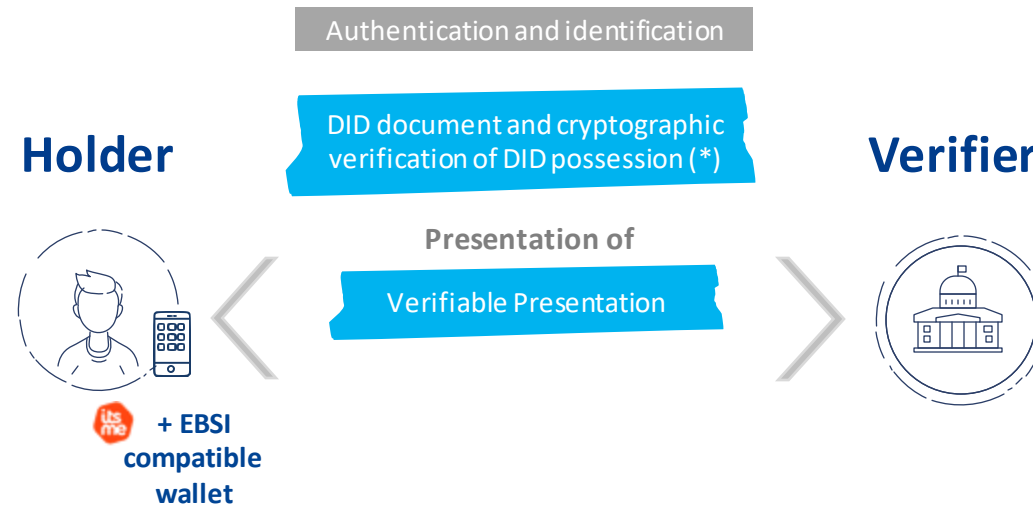
Example showing the use of eIDAS in a cross-border verification scenario

Cross-border authentication (eIDAS)



Verifiable presentation is shared after successful authentication

If Holder has successfully proved ownership of the DID presented to the Issuer



(*) Chapter 3 explains this step-in detail

The Federated Approach – The benefits for the citizen

The Federated Approach – The benefits for the citizen

- ✓ I can choose the data I want to disclose
- ✓ I can choose my **identity provider**
- ✓ I can choose my **authentication method**



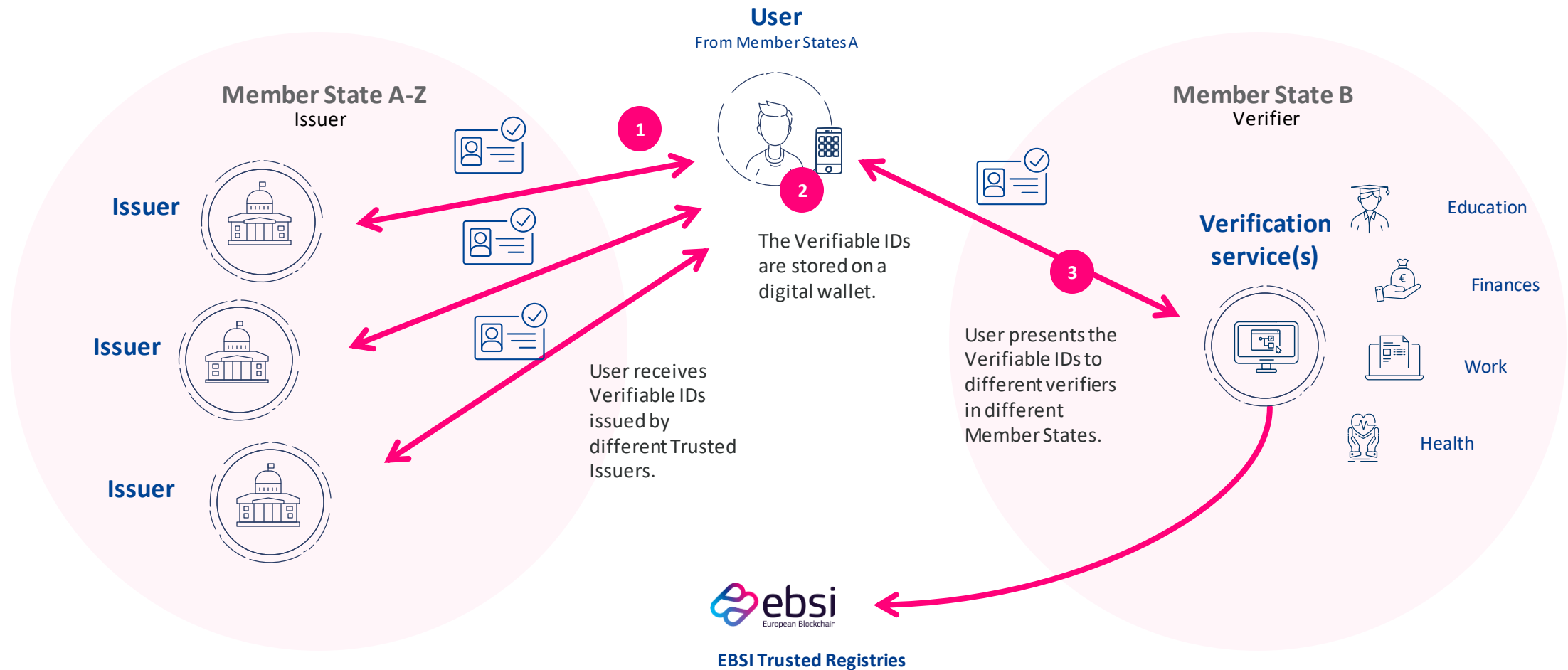
The Self-sovereign Approach

W3C's **Verifiable Credentials** can be used to create Verifiable IDs which can be **easily combined** with other Credentials to expand the number of attributes used for authentication and identification purposes, but also for record matching. The model also supports the **issuance and presentation** of **Verifiable Attestations**.



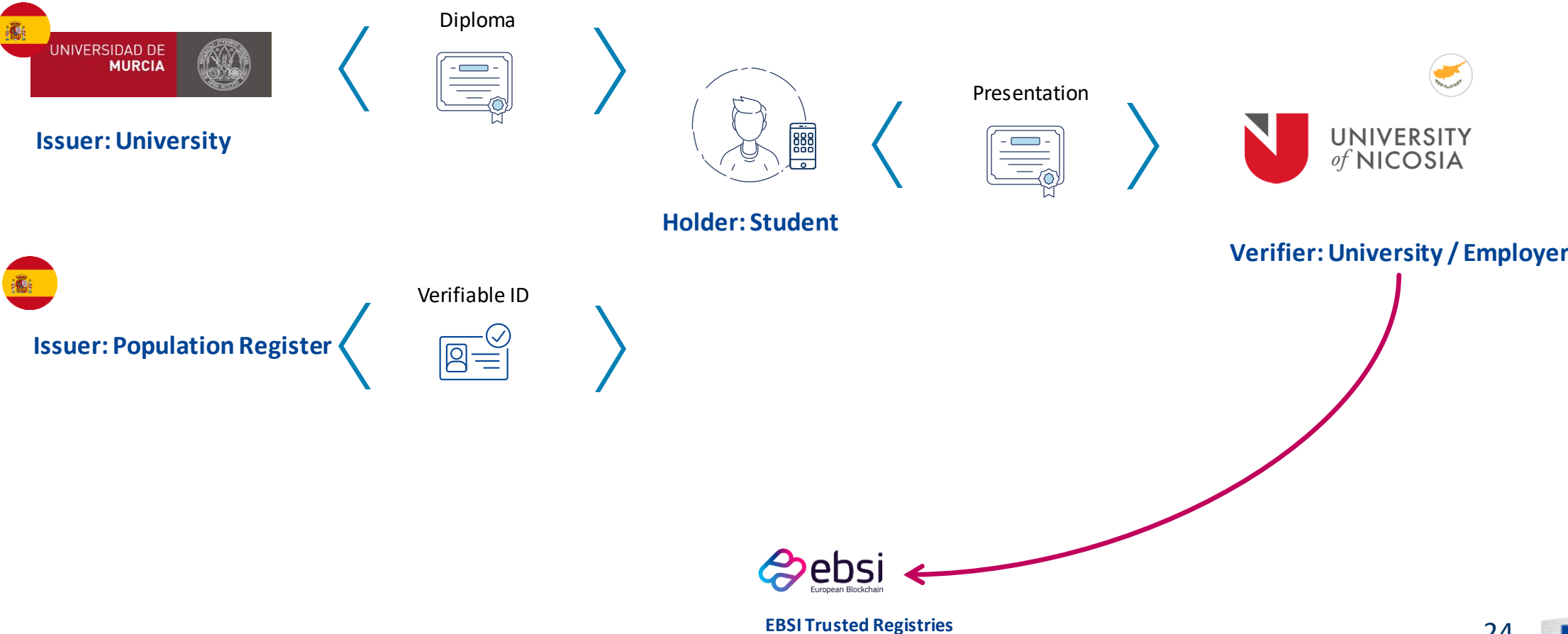
The Self-sovereign Approach – How does it work?

The Self-sovereign Approach – How does it work?



EBSI Multi-University pilot – example of self-sovereign scenario

Multi-University pilot using Verifiable ID and Verifiable Diploma



The Self-sovereign Approach – The benefits for the citizen

The Self-sovereign Approach – The benefits for the citizen

- ✓ I can choose the data I want to disclose
- ✓ I can choose my identity provider
- ✓ I can choose my authentication method



Identity management using wallets

User could use any wallet to authenticate and get the credentials

The decentralised model enables holders to choose their wallet and credentials they will share. Today 13 wallets are conformant with EBSI specifications, and more are to come.




04.3

What is the summary of the
approaches?

Overall summary

Summary of the three approaches

	The National Approach	The Federated Approach	The Self-sovereign Approach
Concept	A Central authority, e.g. a Member State manages a centralised service responsible for authentication and identification of Citizens accessing its Digital Services.	The eIDAS regulation has put in place a mutual recognition of notified national electronic identification schemes (eID) across borders. Enabling citizens to use their national eIDs when accessing online services from other European countries.	W3C's Verifiable Credentials can be used to create Verifiable eIDs which can be easily combined with other Credentials to expand the number of attributes used for authentication and identification purposes but also for record matching.
Example	e.g. CSAM	e.g. eIDAS eID network	e.g. ESSIF part of EBSI
Technology	Electronic identity card (eID) and others.	Security Assertion Markup Language and the eIDAS common dataset.	Verifiable Credentials and the eIDAS common dataset.
Wallet compatible?	Yes e.g. 	Yes e.g. itsme is an eIDAS notified eID means.	Yes e.g. Verifiable Credentials are designed for Digital Wallets.
Governance	A Central authority manages the service and acts as the custodian of the Citizens' identity.	National nodes , usually centrally managed, interconnect identity service providers that are eIDAS-compliant.	National nodes , usually centrally managed, interconnect identity service providers that are eIDAS-compliant.
Strength	Control of service by identity service provider.	Interoperability among different identity service providers.	Flexibility : selective disclosure of information and ease to combine it with other Verifiable Credentials.



Summary of the value for each type of actor

Summary of the value for each type of actor

	The National Approach	The Federated Approach	The Self-sovereign Approach
Issuer	Reliable authentication and identification of MS nationals	Useful for cross border authentication	Can be used in combination with other authentications and Verifiable Credentials
Wallet	Simple integration with national services	Useful for cross border authentication	Useful for cross border authentication and Verifiable Credentials exchange
Verifier	Reliable information sources	Useful for cross border use cases	Useful for fast and reliable Verifiable Credentials validation



Want to know more?

Key resources

Explore
EBSI

**Explore the EBSI
website**

<https://ec.europa.eu/digital-building-blocks/wikis/display/EBSI/Home>

Check the
specs

**Check the EBSI
Playbook**

<https://ec.europa.eu/digital-building-blocks/wikis/display/EBSIDOC/EBSI+Verifiable+Credentials+Playbook>

Watch the
demos

**Watch the EBSI
Demo Day**

<https://ec.europa.eu/digital-building-blocks/wikis/display/EBSI/EBSI+Demo+Day>



<https://ec.europa.eu/ebsi>

