THE LINUX FOUNDATION
OPEN SOURCE SUMMIT
NORTH AMERICA

MAY 10 – 12, 2023
VANCOUVER, CANADA
#OSSUMMIT

OpenWallet Holds the Key to a New Wave of Trustworthy Digital Services

OpenWallet
FOUNDATION

Wenjing Chu
Senior Director, Technology Strategy,
Futurewei Technologies
OpenWallet Board Member & TAC Member

This Is Just The Beginning

- Initial Announcement at OSS-EU (Dublin) in September 2022.
- Official launch in February 2023.
- OpenWallet is part of the LF Digital Trust Initiative (as announced in this OSS-NA in Vancouver)
- All current sponsors: https://openwallet.foundation/sponsors
- Welcoming new sponsors, members and code contributions.

OpenWallet Foundation | Sep 13, 2022

Linux Foundation Announces an Intent to Form the OpenWallet Foundation

OpenWallet Foundation | Feb 23, 2023

Linux Foundation Europe Announces Formation of OpenWallet Foundation

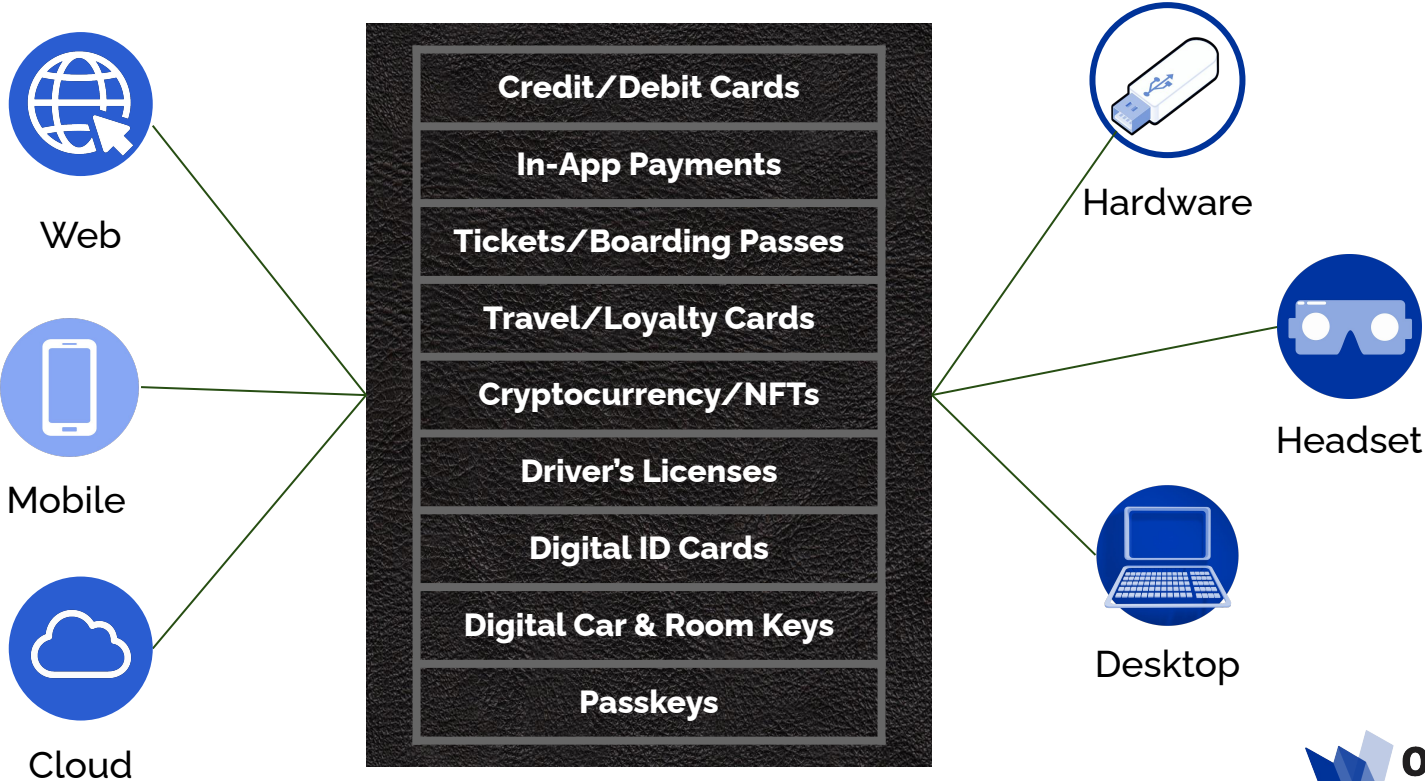# Growing sponsorship and community

Premier Sponsors

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FUTUREWEI Technologies

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creating a world of liberated, powerful and respected customers

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TRUST Over IP FOUNDATION

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UNIVERSITAT ROVIRA i VIRGILI

Proprietary vs. Open Source + Open Standards

Wikipedia.org

Digital Wallets serve many purposes

Web

Mobile

Cloud

Credit/Debit Cards
In-App Payments
Tickets/Boarding Passes
Travel/Loyalty Cards
Cryptocurrency/NFTs
Driver's Licenses
Digital ID Cards
Digital Car & Room Keys
Passkeys

Hardware

Headset

Desktop

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An Analogy to Browser Construction
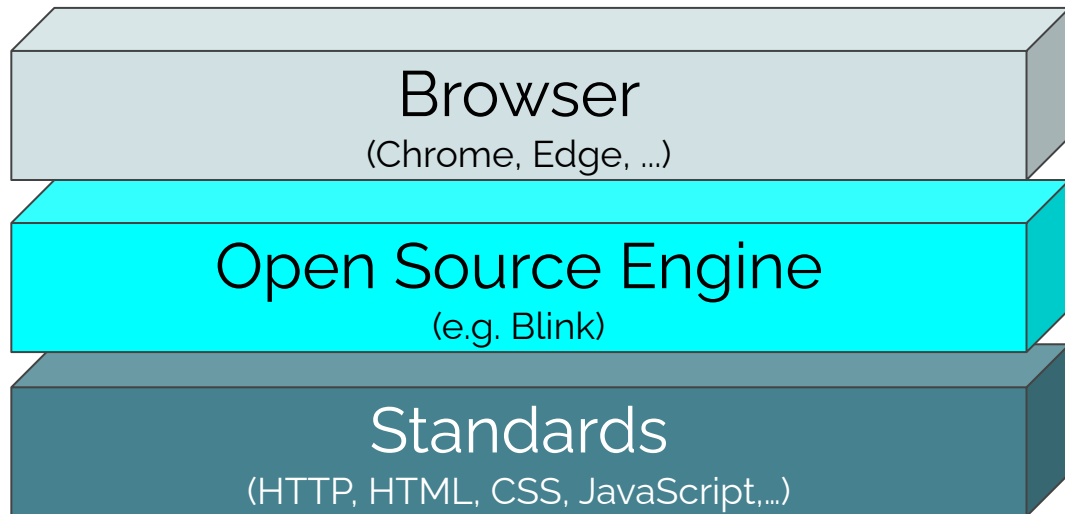
Browser
(Chrome, Edge, ...)

Open Source Engine
(e.g. Blink)

Standards
(HTTP, HTML, CSS, JavaScript,...)

Better cost efficiency
Shorter time to market
Greater interoperability
Benefits for users

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Future Wallets

Wallet

OpenWallet
Shared Open Source Software Components

Standards
(W3C VC, ISO/IEC 18013, ERC 721, EMVCo, CCC, FIDO...)

Rules
(EU Toolbox,..)

Better cost efficiency
Shorter time to market
Greater interoperability
Benefits for users

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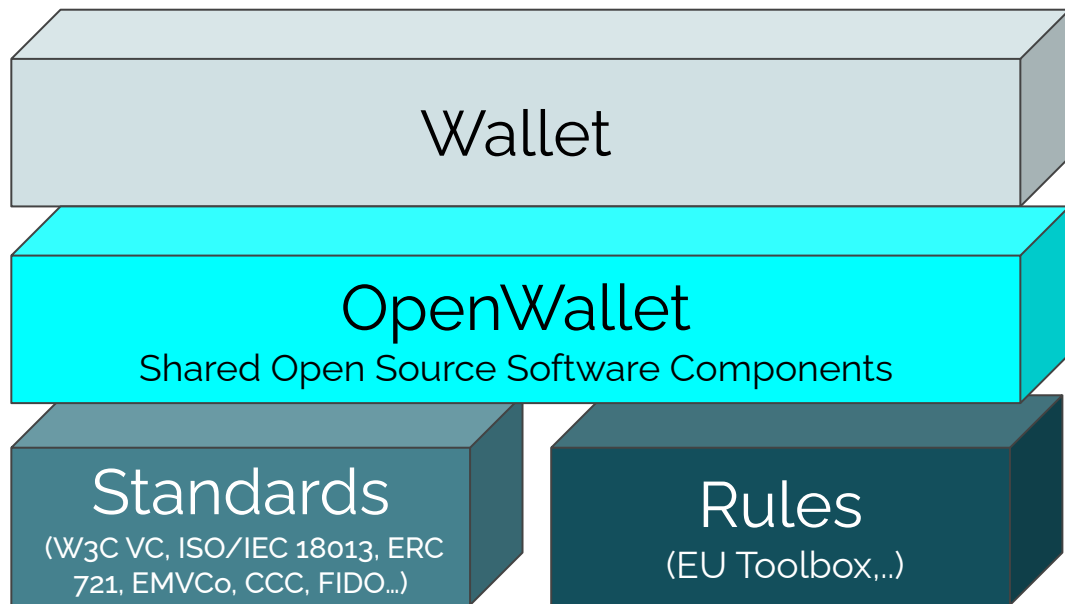
Mission Statement

The OWF is a consortium of companies and non-profit organisations collaborating to drive global adoption of open, secure and interoperable digital wallet solutions as well as providing access to expertise and advice through our Government Advisory Council.

The OWF aims to set best practices for digital wallet technology through collaboration on standards-based OSS components that issuers, wallet providers and relying parties can use to bootstrap implementations that preserve user choice, security and privacy.

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Structure of the Foundation

THE LINUX FOUNDATION | Europe

OpenWallet FOUNDATION

GOVERNING BOARD

GOVT ADVISORY COUNCIL

TECHNICAL ADVISORY COUNCIL

Corporations pay a membership fee, non-profits and public sector participate for free

PROJECT ABC

PROJECT DEF

...PROJECT XYZ

Anyone can use and contribute code for free

The Role of Wallet - Why It Holds the "Key"?

- Wallet is the key component in the overall trust framework
  - Holding things: e.g., Credential, Money, and many other Digital Objects or Assets
  - Excising control: e.g., Consent, Selective Disclosure, Signing, Pay/Receive/Transact
- It's the most direct personal interface
- Agency vs. burden of choices & complexity
  - Wallet is the key to empowerment and privacy
- The wallet therefore holds the key to trustworthiness and a new wave of applications that are
  - Value aligned,
  - Privacy-centric,
  - Authentic with high level of trust

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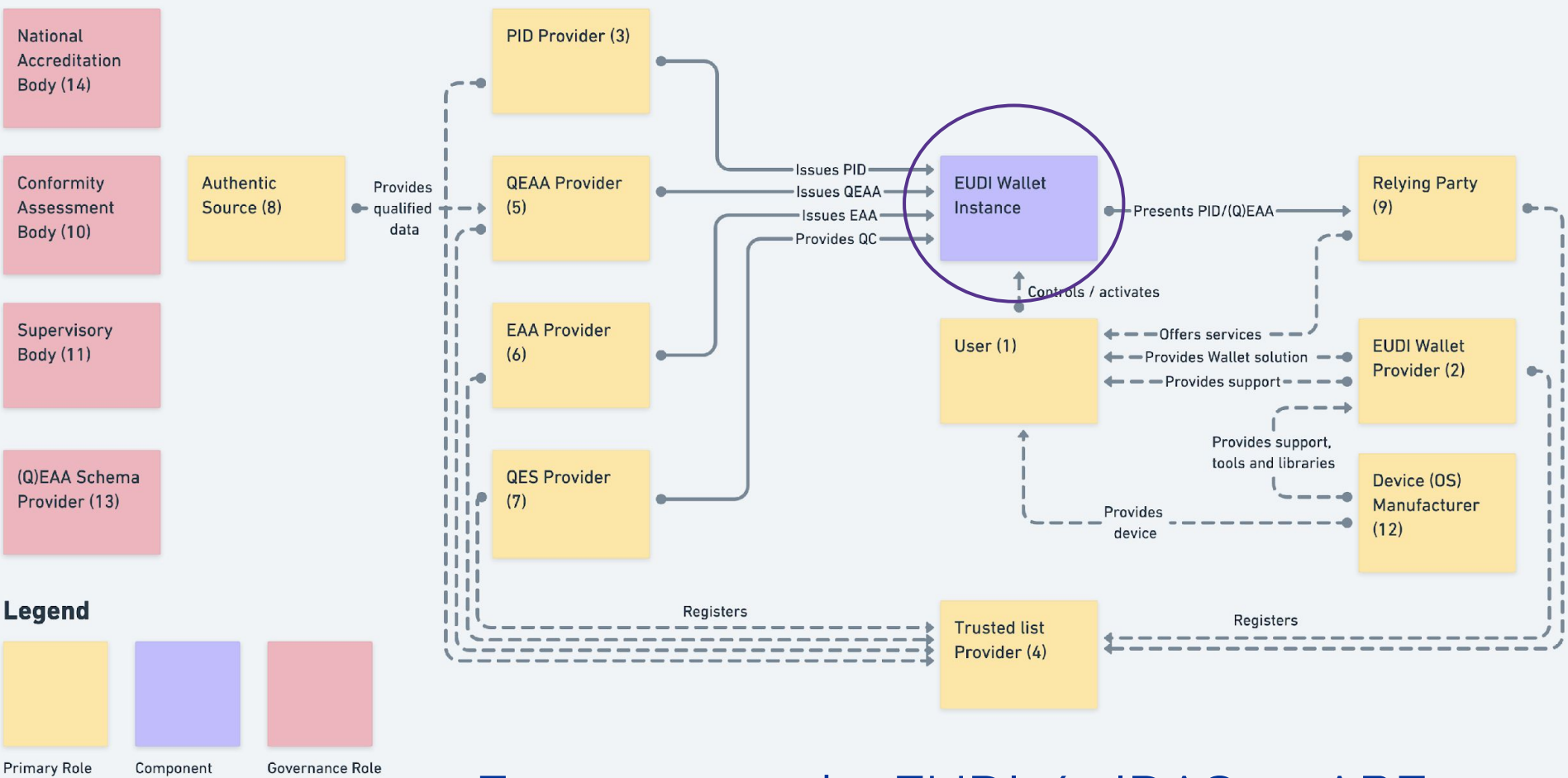
For an example: EUDI / eIDAS2.0 ARF

Digital Credential Services

Our team offers services and tools to help people and businesses safely, securely and confidently identify themselves and communicate online, with government and beyond.
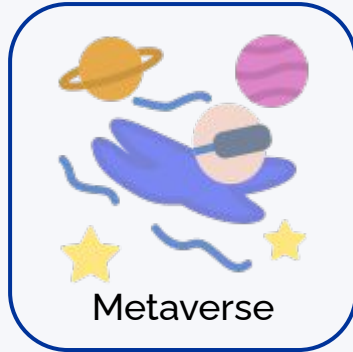
About

Digital Trust empowers people and businesses with safe and secure ways of identifying themselves online and communicating confidentially with others.

- **What is Digital Trust?**
- **What are Digital Credentials?**
- **Services Team**

Gov Services	Financial Services	Tickets / Travel	Authentic Content	Digital Assets

A New Wave of Trustworthy Digital Services

Health Services	Keys	Controlling Privacy	Metaverse	Trust in AI/AGI

Icons credit: flaticon.com

New Opportunities

Consumers

- Privacy
- Agency
- Trustworthy
- Choice
- Convenience

Creators

- Authenticity
- Ownership
- Scale
- Economics
- Freedom

Developers

- New paradigm
- Familiar building blocks
- Coherent architecture
- Multi-language
- Multi-OS platforms
- Standard based
- Value alignment

Businesses

- New paradigm
- New business models
- Competitive edge
- Scale
- Global
- Value alignment

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How do I get Involved?

Please visit openwallet.foundation for information on how organizations can join the project and for information on how to contribute.

To learn more:
- The LF report: "Why the World Needs an Open Source Wallet Right Now." https://www.linuxfoundation.org/research/open-wallet-foundation
- Discord: https://discord.gg/HN6end4u
- GitHub: https://github.com/openwallet-foundation

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# Why the World Needs an Open Source Digital Wallet Right Now

DOWNLOAD REPORT

Our physical wallets are quickly becoming digitized to support the transfer of digital assets, from currency to concert tickets. Creating hundreds of different digital wallets causes a vendor lock-in which leads to a lack of interoperability and functionality amongst services. Meanwhile, the fragmentation of their design and development means that the security of these wallets is not always as strong as it could be.

The Open Wallet Foundation (OWF) was formed to support the development of wallets that are portable, secure, and that anyone can use on any device, with any operating system, for any app or service, and with any currency. This whitepaper traces the origins of digital wallets, the opportunities and obstacles in this area of development, and where the OWF comes in.

Author: Gordon Graham
With a foreword by Daniel Goldscheider, Founder, OpenWallet Foundation
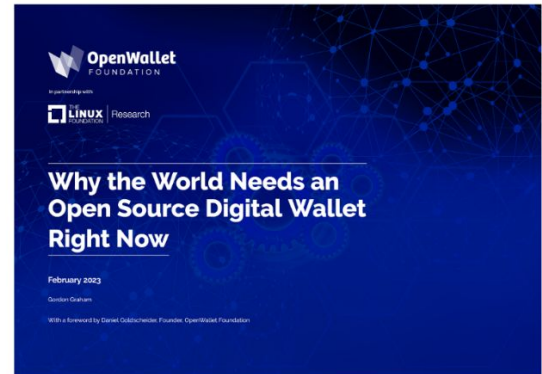
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Tracy Kuhrt edited this page last week · 36 revisions

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- [2023-04-24 Meeting Minutes](#) - VC API and IIW Debrief
- [2023-04-10 Meeting Minutes](#) - Digital Wallet Engine Architecture Topics Discussion
- [2023-04-03 Meeting Minutes](#) - Digital Wallet Engine Architecture Topics Brainstorm
- [2023-03-27 Meeting Minutes](#) - European Interoperability Test Bed
- [2023-03-06 Meeting Minutes](#) - European Interoperability Framework and Architecture Models
- [2023-02-27 Meeting Minutes](#) - W3C VC 2.0 Working Group Miami Meeting
- [2023-02-20 Meeting Minutes](#) - Hyperledger Aries Code Base
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- [2022-12-05 Meeting Minutes](#) - DCC's Learner Credentials Wallet
- [2022-11-28 Meeting Minutes](#) - Notary Seal Use Case Discussion
- [2022-11-21 Meeting Minutes](#) - LA Wallet
- [2022-10-31 Meeting Minutes](#) - Farm Worker Use Case
- [2022-10-24 Meeting Minutes](#) - Metaverse wallet, use case discussion
- [2022-10-10 Meeting Minutes](#) - Use case discussion
- [2022-10-03 Meeting Minutes](#) - Conceptual architecture discussion

Upcoming Meetings:

- Future: Understandable VC Claim Data via Standard Ontologies - Jim Schoening and Casey Rock

Topics discussed in the Architecture SIG

is:pr is:open

Labels 9 ⚑ Milestones 0 **New pull request**

☐ ⑂ **3 Open** ✓ **6 Closed**   Author ▾ Label ▾ Projects ▾ Milestones ▾ Reviews ▾ Assignee ▾ Sort ▾

☐ ⑂ **Add SD-JWT Reference Implementation proposal** ✓   💬 3
#9 opened last week by danielfett • Approved

☐ ⑂ **SD-JWT Kotlin Library Project Proposal** ✓   💬 4
#8 opened last week by fabian-hk • Approved

☐ ⑂ **Update code owners to latest TAC members** ✓
#7 opened last week by tkuhrt • Approved

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https://openwallet.foundation

info@openwallet.foundation