



## Daniel McGrogan

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Workday



#### **Overview**

#### Act 1

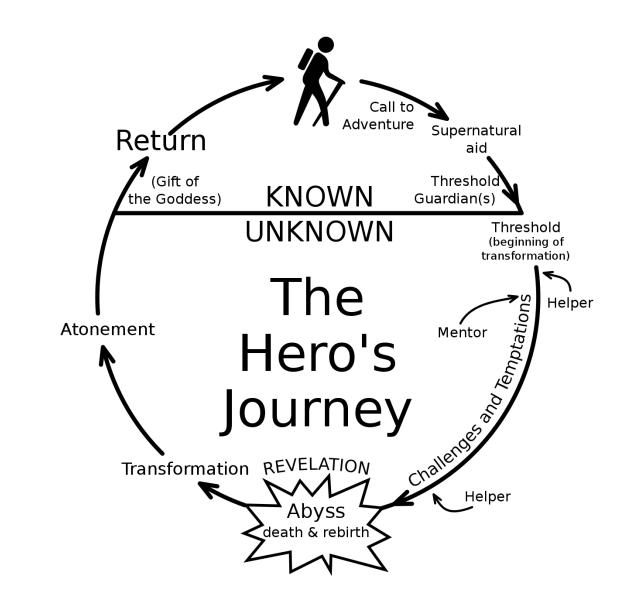
- Introduction
- What We Built

#### Act 2

- Lessons
- What We Built Next

#### Act 3

Future

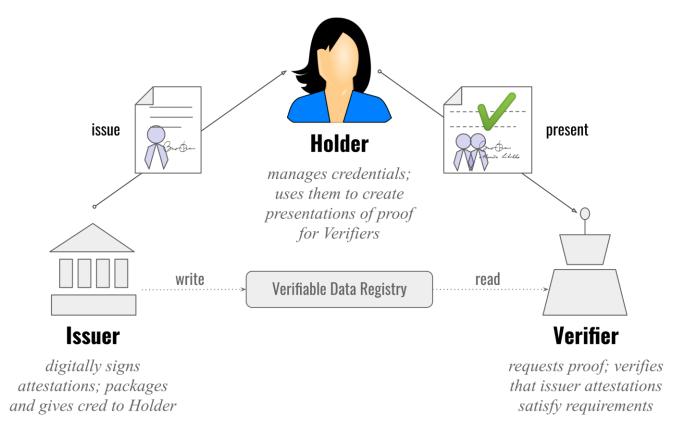






# Verifiable Credentials & Distributed Identity

#### **Actors**





https://en.wikipedia.org/wiki/Verifiable\_credentials

#### **Decentralized Digital Identity**

#### Decentralized Identifier (DID)

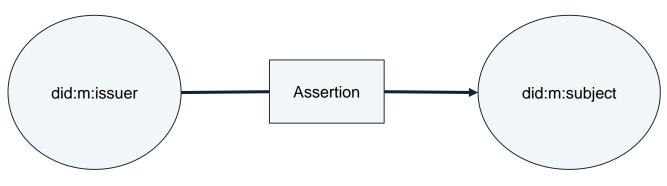
- PKI Mechanism
- Control of the ID without centralised permission
- https://www.w3.org/TR/did-core

#### Verifiable Credentials (VC)

- Cryptographically verifiable
- Assertion about a Subject made by the Issuer (signer)
- https://www.w3.org/TR/vc-data-model



## What are Verifiable Credentials?



```
"@context": [
   "https://www.w3.org/2018/credentials/v1",
   "https://www.w3.org/2018/credentials/examples/v1",
   "https://w3id.org/security/suites/ed25519-2020/v1"
  "id": "http://example.edu/credentials/3732",
  "type": [
   "VerifiableCredential",
   "UniversityDegreeCredential"
  "issuer": {
   "id": "did:example:76e12ec712ebc6f1c221ebfeb1f",
   "name": "Example University"
  "issuanceDate": "2010-01-01T19:23:24Z",
  "credentialSubject": {
   "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
    "degree": {
      "type": "BachelorDegree",
      "name": "Bachelor of Science and Arts"
  "proof": {
   "type": "Ed25519Signature2020",
   "created": "2022-02-25T14:58:43Z",
    "verificationMethod": "did:example:76e12ec712ebc6f1c221ebfeb1f#key-1",
   "proofPurpose": "assertionMethod",
    "proofValue": "z2Xdmp6YDYz5RPKeRFDcPYorAmnERyr7aRNzv176oLMxwcW7GgKxAQT4
5jUKwsMA1XvrmFT5Y8WCx7ZnkNTTHJnu9"
```



### What We Built

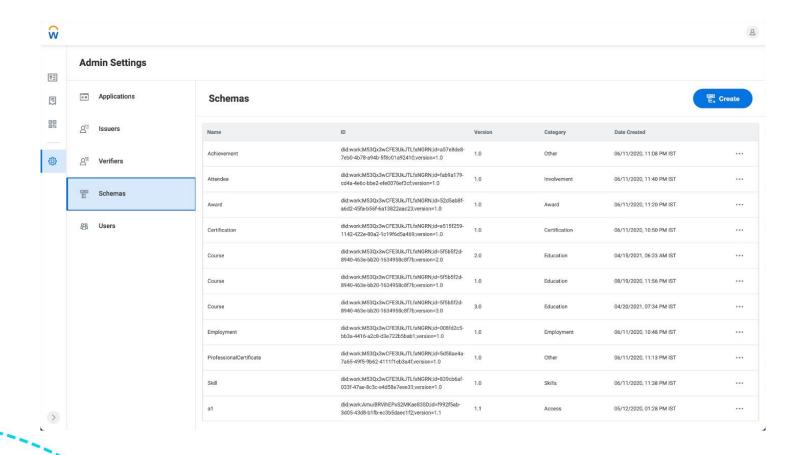
#### **Credentialing SAAS & Wallet**

#### Solution for ...

- Registering Issuer and Verifier DIDs
- Defining VC schemas
- Requesting VCs from users
- Issuing VCs
- Revoking VC
- Mobile Wallets for End Users
  - iOS
  - Android

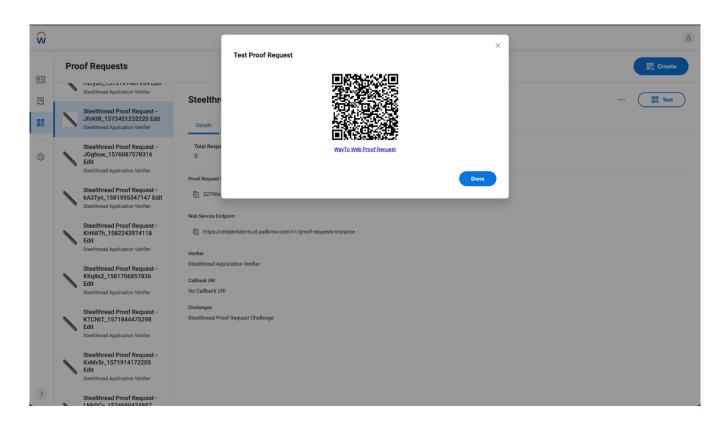


#### **Define and Issue VC**



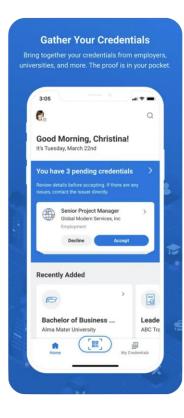


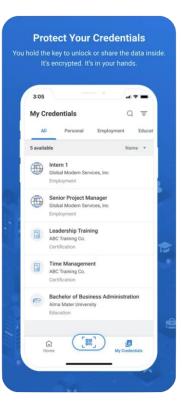
#### Request a VC

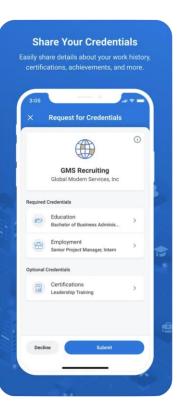




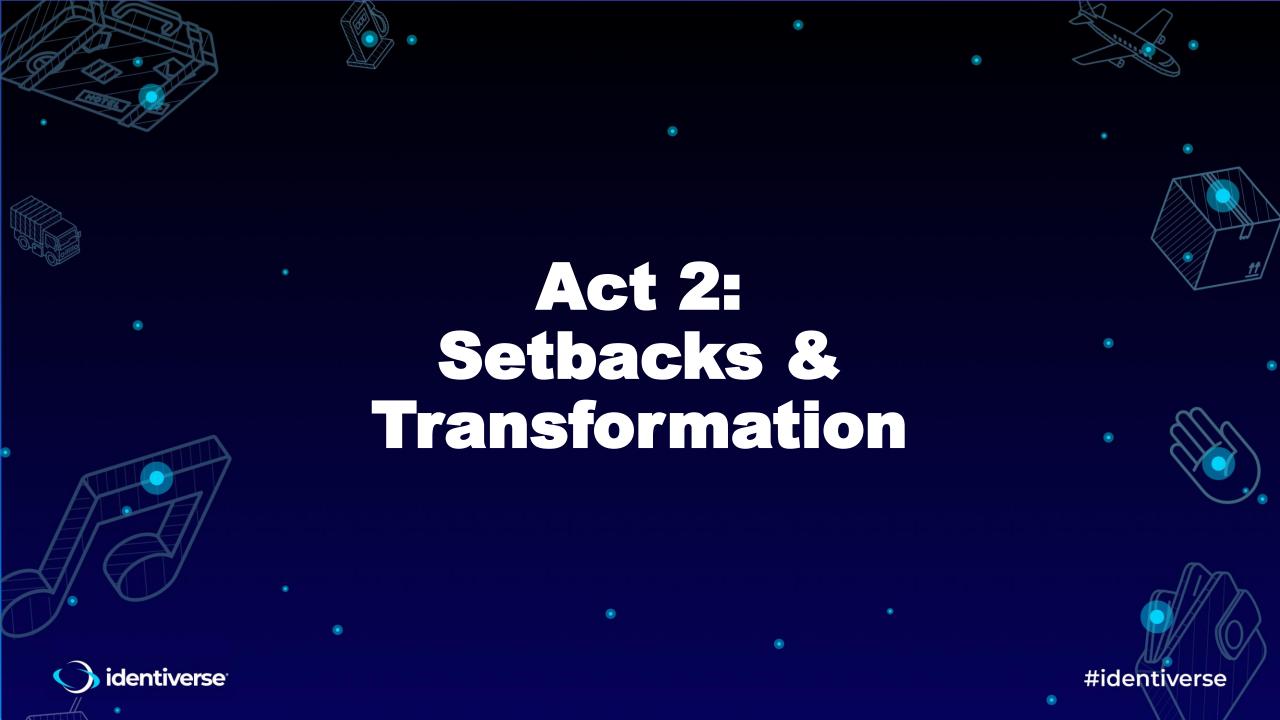
#### **User Wallet**











### Lessons: **People and Product**



#### **Restrictions & Challenges**

Verifiable Credentials only have value if they can be exchanged freely between parties

Distributed Identity technology is a terrible solution for monetizing people's identity

Most identity-based business models monetize over the exchange of information about a subject.



#### **Restrictions & Challenges**

Difficult to propagate negative assertions

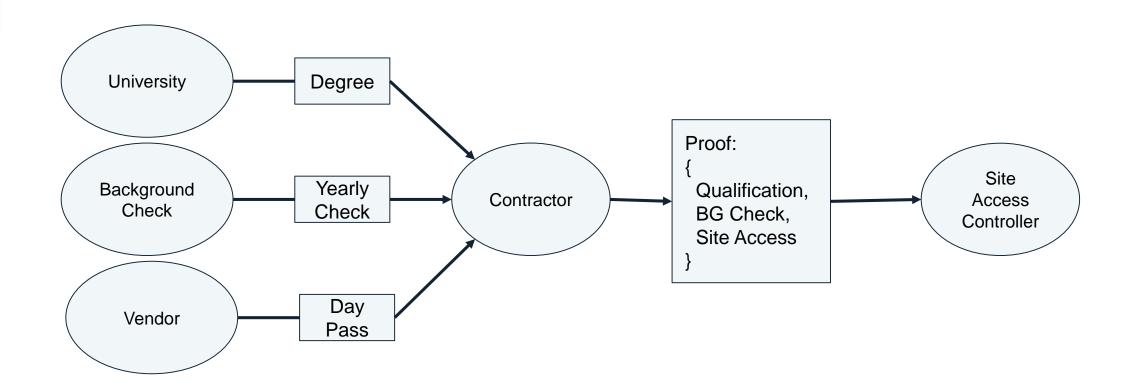
Verifiers are waiting for Issuers. Issuers are waiting for Verifiers.

End users are reluctant to pay for anything

You can't sell technology, only solutions it enables



#### **Power Use Case**





#### **Types of Trust**

#### **Delegated Trust**

Hierarchical Trust

#### Compounding Relationship Trust

Weight of numbers (wisdom of crowds)

#### Relationship trust is affected by familiarity

- Awareness
  - Proof of age with an unfamiliar ID
- Reputational
  - Ivy League Colleges



#### **Opportunities**

Efficiency: Agency staff being given dynamic access to resources

Productivity: A consortium of banks may choose issue KYC VCs

Security: High security and high trust environments

Risk: Reduce identity and temporal threat



### Lessons: Technical



identiverse<sup>\*</sup>

#### **Speaking The Same Language**

Government

Community & Standards Organizations

- Interoperable
- Standard Implementations

Monopoly/Monopsony

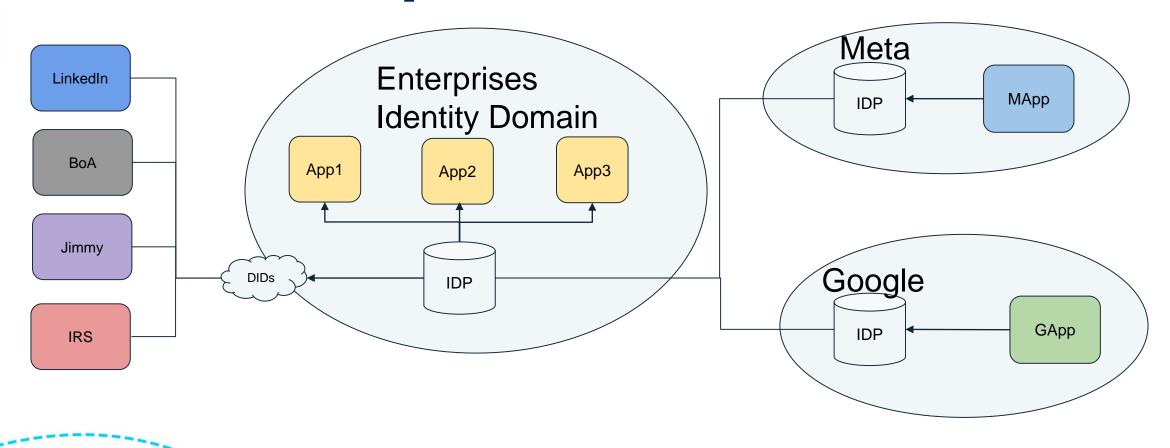
- iPhone
- Android



#### **Enterprise Abstraction**

If we consider the Holder Application to be the system of record, for a given subject's assertions, for any number of Issuers (companies), then Verifiable Credentials can be thought of as an Integration Solution between any number of systems, bridged across the user plane.

#### **Model for Enterprise**





## Applying Lessons Learned



#### **Guiding Stars**

- Empower Workday Applications to leverage identity and trust technologies, for integrating with enterprises and individuals
- Enable Workday Applications and Services to issue and revoke Verifiable Credentials to externally created identities and externally controlled holder resources (Wallets/IDHubs)
- Enable Workday Applications and Services to ingest & verify Verifiable Credentials as shared by other decentralised identities, both individual and enterprises
- Leverage existing Workday technologies and solutions
- Cost effective



#### **SAAS to PAAS**

Existing offering was impressive

Over featured for our customer needs

Want to allow Apps and Service to leverage VCs (domain experts)

API to match tooling

Robust but easy to iterate



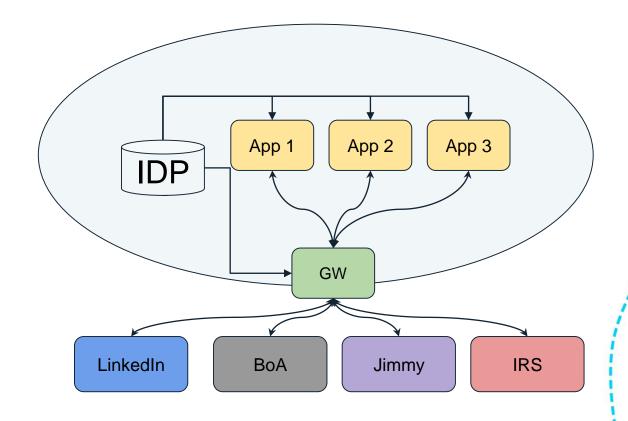




#### Verifiable Credentials Gateway

"I use a gateway whenever I access some external software and there is any awkwardness in that external element. Rather than let the awkwardness spread through my code, I contain to a single place in the gateway." - Martin Fowler

- Akin to an API Gateway
- Abstracts away sophisticated concerns
- Easier client uptake
- Encapsulates the Identity Space





## **Community Approach**

Interoperability Profile

Compromise & Move Forward

Microsoft, Ping Identity, MATTR, IBM

No new IP or solutions

Strip optionality

Work through OIDF & Decentralized Identity Foundation

Good Now > Perfect in the Future



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#### **JWT VC Presentation Profile**

Profile Status: Draft

Latest Draft: https://identity.foundation/jwt-vc-presentation-profile

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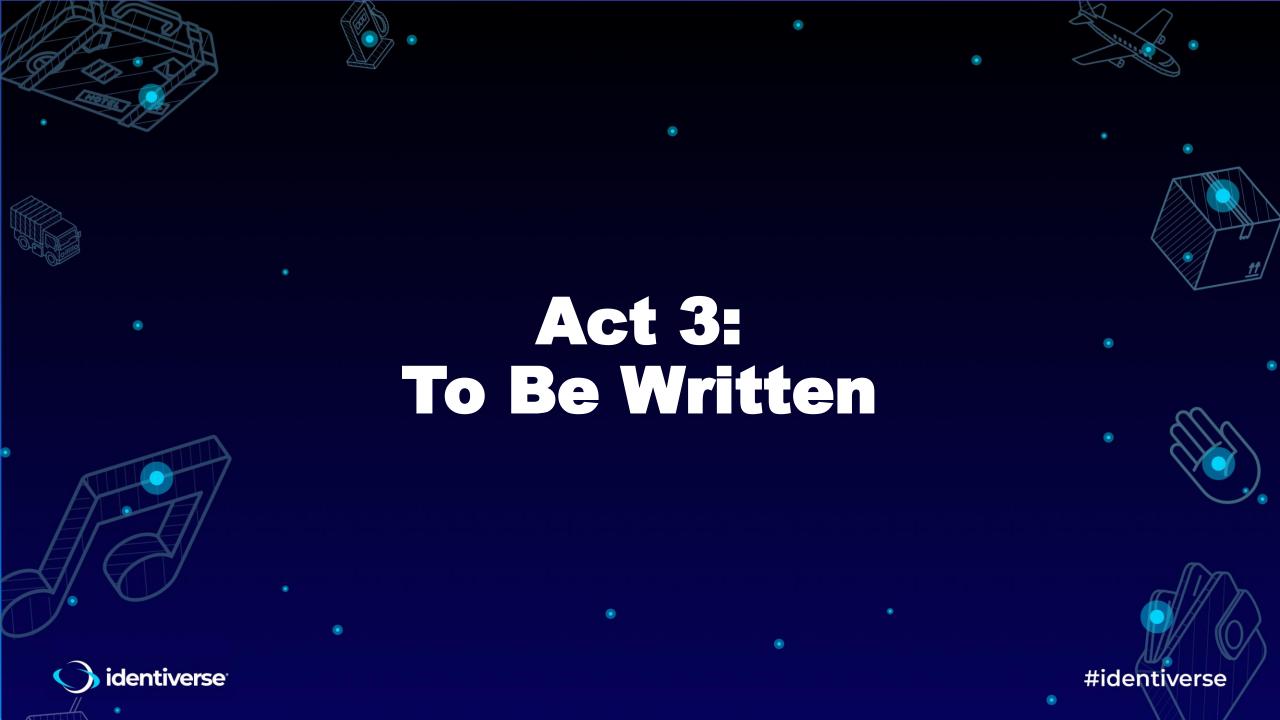
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#### Participate:

- GitHub repo
- File a bug
- Commit history





#### **Future**

May 2023 Workday took a step back from active research

Customer driven use cases

Platform is primed

Waiting for the flywheel





## THANK YOU!





