

Digital Identity at a Crossroads: Why Wallets need eID to Deliver Trust, Scale and Sovereignty

Tim Wilbrink, Product Owner PKI Solutions

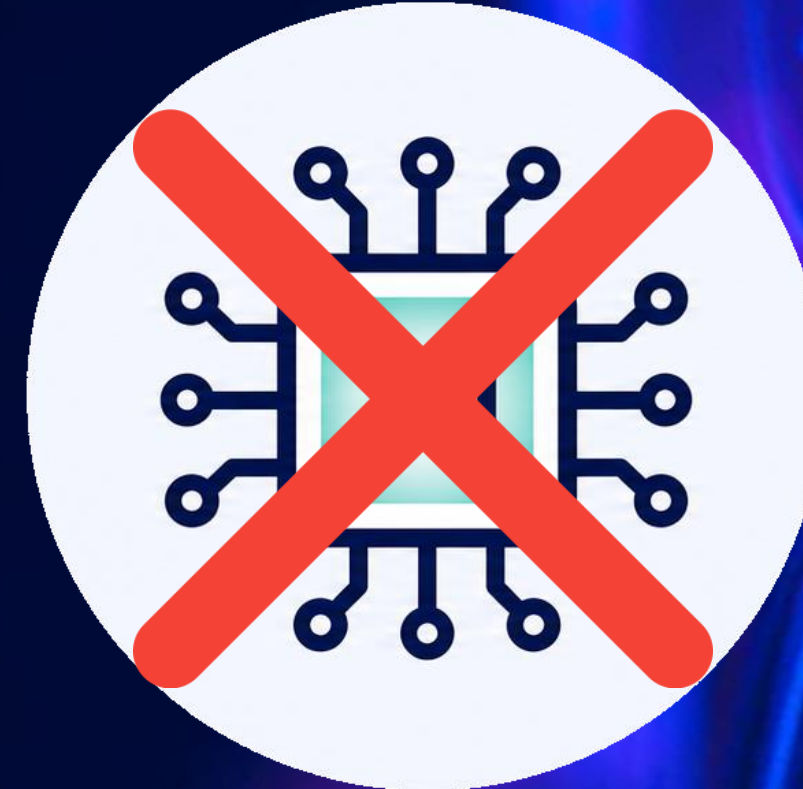
Most Important Transformation



Digital
Payment



Cloud
Computing



Artificial
Intelligence

Most Important Transformation



Trust

Fundamental Questions



Who are you?



How can you
prove it?

The wallet is the answer!



Wallet is only part of the equation

The answer is



Wallet

+



eID

+



Trust
Framework

The reality

- 800 million people have no official identity
- 3 billion people have no access to secure digital identity
- Identity adoption remains uneven – even in advanced economies
- Billions of online interactions depend on fragmented and insecure identity verification processes

Identity key to access

- Healthcare
- Education
- Banking
- Social protection
- Employment
- Mobility
- Democratic participation



Identity is Digital Public Infrastructure

The shift to the digital world

- Citizens no longer interact with government through identity cards
- They interact through smartphones
- Expectations
 - Instant
 - Mobile
 - Seamless
 - User controlled
 - Integrated



Critical Misunderstanding



- Wallet is only a container to store credentials and it transforms user experience
- Wallet is not foundation of trust
- Trust originates from
 - Authoritative registries
 - Legal identity systems
 - Trusted issuers
 - Governance frameworks
 - Cryptographic trust infrastructures
 - National sovereignty

Global Race

Europe



Building
Sovereign
Digital
Identity

Africa



Identity as
Economic
Inclusion

Middle East



Identity as
a Service
Platform

Asia



Identity at
Planetary
Scale

Latin
America



Identity as
Economic
Infrastructure

Standards Will Decide The Winner

- Technologies win when they become interoperable, not when they become popular.
 - The internet succeeded because of standards.
 - Payments succeeded because of standards.
 - Telecommunications succeeded because of standards.
- Digital identity will be no different.

Standards Will Decide The Winner

- Emerging standard stacks

- ICAO 9303
- ISO 18013
- W3C Verifiable Credentials
- OpenID4VCI
- OpenID4VP
- SD-JWT-VC
- eIDAS trust frameworks



"..Without standards, identity remains local, with standards, identity becomes global.."

Strategic Battlefield : Trust Frameworks

- Trust frameworks are becoming the operating system of digital identity.
- Countries that fail to establish robust trust frameworks risk creating fragmented ecosystems that cannot scale
- Trust frameworks define:
 - Liability
 - Assurance levels
 - Governance
 - Accreditation
 - Interoperability
 - Legal recognition

The Sovereignty Question

- Today, most digital wallets operate on smartphones controlled by global technology platforms.
- As digital identity becomes critical infrastructure, questions of sovereignty become unavoidable.
 - Who controls the hardware trust anchor?
 - Who controls credential storage?
 - Who controls security updates?
 - These are not technical questions.
 - They are policy questions.
 - National security questions.
 - Economic questions.

Conclusion

- The most successful nations will not be those with the most wallets.
- They will be those with the most trusted identity ecosystems.

“..Wallets deliver experience. Standards deliver interoperability. Trust frameworks deliver scale. But only trusted eID ecosystems deliver sovereignty..”

Questions?

Tim Wilbrink, Product Owner PKI Solutions
tim.wilbrink@muehlbauer.de