# Ethereum SLIP-39 Account Generation

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Creating Ethereum accounts is complex and fraught with potential for loss of funds.

A BIP-39 seed recovery phrase helps, but a **single** lapse in security dooms the account. If someone finds your recovery phrase, the account is *gone*.

The SLIP-39 standard allows you to split the seed between 1 or more groups of several mnemonic recovery phrases. This is better, but creating such accounts is difficult; presently, only the Trezor supports these, and they can only be created "manually". Writing down 5 or more sets of 20 words is difficult, error-prone and time consuming.

The python-slip39 project exists to assist in the safe creation and documentation of Ethereum HD Wallet accounts, with various SLIP-39 sharing parameters. It generates the new random wallet seed, generates standard Ethereum account(s) (at derivation path m/66',40',0',0',0'0 by default) with Ethereum wallet address and QR code, produces the required SLIP-39 phrases, and outputs a single PDF containing all the required printable cards to document the account.

On an secure (ideally air-gapped) computer, new accounts can safely be generated and the PDF saved to a USB drive for printing (or directly printed without the file being saved to disk.)

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## 1 Security with Availability

For both BIP-39 and SLIP-39, a 128-bit random "seed" is the source of an unlimited sequence of Ethereum HD Wallet accounts. Anyone who can obtain this seed gains control of all Ethereum accounts derived from it, so it must be securely stored.

Losing this seed means that all of the HD Wallet accounts are permanently lost. Therefore, it must be backed up reliably, and be readily accessible.

Therefore, we must:

- Ensure that nobody untrustworthy can recover the seed, but
- Store the seed in many places with several (some perhaps untrustworthy) people.

How can we address these conflicting requirements?

## 1.1 Shamir's Secret Sharing System (SSSS)

Satoshi Lab's (Trezor) SLIP-39 uses SSSS to distribute the ability to recover the key to 1 or more "groups". Collecting the mnemonics from the required number of groups allows recovery of the seed. For BIP-39, the number of groups is always 1, and the number of mnemonics required for that group is always 1.

For SLIP-39, a "group\_threshold" of how many groups must bet successfully collected to recover the key. Then key is (conceptually) split between 1 or more groups (not really; each group's data alone gives away no information about the key).

For example, you might have First, Second, Fam and Frens groups, and decide that any 2 groups can be combined to recover the key. Each group has members with varying levels of trust and persistence, so have different

number of Members, and differing numbers Required to recover that group's data:

Group	Required	Members	Description
First	1 /	1	Stored at home
Second	1 /	1	Stored in office safe
Fam	2 /	4	Distributed to family members
Frens	2 /	6	Distributed to friends and associates

The account owner might store their First and Second group data in their home and office safes. These are 1/1 groups (1 required, and only 1 member, so each of these are 3 1-card groups.)

If the account needs to be recovered, collecting the First and Second cards from the home and office safe is sufficient to recover the seed, and re-generate the HD Wallet accounts.

Only 2 Fam member's cards must be collected to recover the Fam group's data. So, if the HD Wallet owner loses their home and First group card in a fire, they could get the Second group card from the office safe, and 2 cards from Fam group members, and recover the wallet.

If catastrophe strikes and the owner dies, and the heirs don't have access to either the First (at home) or Second (at the office), they can collect 2 Fam cards and 2 Frens cards (at the funeral, for example), completing the Fam and Frens groups' data, and recover the HD Wallet account. Since Frens are less likely to persist long term (and are also less likely to know each-other), we'll require a lower proportion of them to be collected.

# 2 SLIP-39 Account Generation and Recovery

Generating a new SLIP-39 encoded Ethereum wallet is easy, with results available as PDF and text. The default groups are as described above. Run the following to obtain a PDF file containing index cards with the default SLIP-39 groups for the account named "Personal"; insert a USB drive to collect the output, and run:

The resultant PDF will be output into the designated file.

This PDF file can be printed on 3x5 cards, or on regular paper or card stock and the cards can be cut out (--card credit or --card business are also available).

To get the data printed on the terminal as in this example (so you could write it down on cards instead), add a -v.

## 2.1 Recover & Regeneration

Later, if you need to recover the Ethereum wallet, keep entering SLIP-39 mnemonics until the secret is recovered (invalid/duplicate mnemonics will be ignored):

```
$ python3 -m slip39.recovery  # (or just "slip39-recovery")
Enter 1st SLIP-39 mnemonic: ab c
Enter 2nd SLIP-39 mnemonic: veteran guilt acrobat romp burden campus purple webcam uncover ...
Enter 3rd SLIP-39 mnemonic: veteran guilt acrobat romp burden campus purple webcam uncover ...
Enter 4th SLIP-39 mnemonic: veteran guilt beard romp dragon island merit burden aluminum worthy ...
2021-12-25 11:03:33 slip39.recovery Recovered SLIP-39 secret; Use: python3 -m slip39 --secret ...
383597fd63547e7c9525575decd413f7
```

Finally, regenerate the Ethereum wallet, perhaps including an encrypted JSON wallet file for import into a software wallet:

#### 2.1.1 Pipelining slip39.recovery | slip39 --secret -

The tools can be used in a pipeline to avoid printing the secret. Here we generate some mnemonics, sorting them in reverse order so we need more than just the first couple to recover. Observe the Ethereum wallet address generated.

Then, we recover the master secret seed in hex with slip39-recovery, and finally send it to slip39 --secret - to re-generate the same wallet as we originally created.

## 2.2 Recovery Menonic Cards PDF

This is what the output SLIP-39 mnemonic cards PDF looks like:

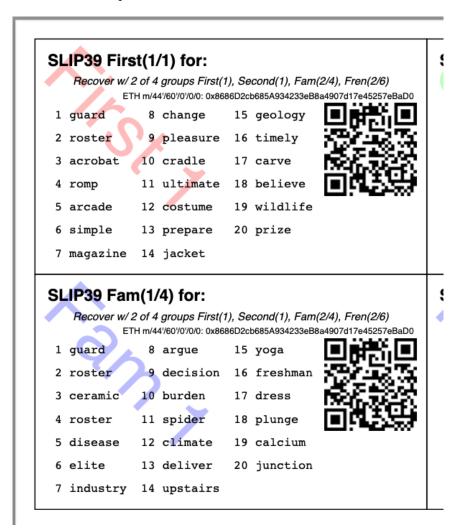


Figure 1: SLIP39 Mnemonic Cards PDF

## 2.3 The slip39 module API

Provide SLIP-39 Mnemonic set creation from a 128-bit master secret, and recovery of the secret from a subset of the provided Mnemonic set.

#### **2.3.1** slip39.create

Creates a set of SLIP-39 groups and their mnemonics.

```
Key
                      Description
name
                      Who/what the account is for
group threshold
                      How many groups' data is required to recover the account(s)
groups
                      Each group's description, as {"<group>":(<required>, <members>), ...}
                      128-bit secret (default: from secrets.token_bytes)
master secret
                      An optional additional passphrase required to recover secret (default: "")
passphrase
                      For encrypted secret, exponentially increase PBKDF2 rounds (default: 1)
iteration_exponent
                      A number of HD Wallet derivation paths (default: ["m/60'/44'/0'/0/0"]
paths
```

## Outputs a slip39.Details namedtuple containing:

```
Key
                 Description
 name
                 (same)
 group threshold
                 (same)
                 Like groups, w/ <members> = ["<mnemonics>", . . . ]
 groups
 accounts
                 Resultant { "path": eth_account.Account, ...}
This is immediately usable to pass to slip39.output.
import codecs
import random
import eth_account
import slip39
paths = [ "m/60'/44'/0'/0/0", "m/60'/44'/0'/0/1"]
master_secret,passphrase = bytes(range(16)),b"password!" # >8/
create_details = slip39.create(
   "Test", 2, { "Mine": (1,1), "Fam": (2,3) },
   master_secret=master_secret, passphrase=passphrase, paths=paths )
Ε
       f"{g_name}({g_of}/{len(g_mnems)}) #{g_n+1}:" if l_n == 0 else ""
   for g_name,(g_of,g_mnems) in create_details.groups.items()
   for g_n,mnem in enumerate( g_mnems )
   for l_n,(line,words) in enumerate(slip39.organize_mnemonic(
           ]
```

```
2
                                                   3
 Mine(1/1) \#1:
                                                   15 flavor
                    1 staff
                                   8 style
                    2 steady
                                   9 fatigue
                                                   16 slavery
                    3 acrobat
                                   10 veteran
                                                   17 \text{ shaft}
                    4 easy
                                   11 easel
                                                   18 briefing
                    5 early
                                   12 silent
                                                   19 froth
                    6 equip
                                   13 wealthy
                                                   20 \text{ smirk}
                    7 thorn
                                   14 merchant
 Fam(2/3) \#1:
                    1 \text{ staff}
                                   8 percent
                                                   15 curly
                                                   16 bike
                    2 steady
                                   9 ranked
                    3 beard
                                   10 isolate
                                                   17 unwrap
                    4 echo
                                   11 member
                                                   18 traveler
                    5 browser
                                   12 smear
                                                   19 that
                    6 epidemic
                                   13 coal
                                                   20 hawk
                    7 teammate
                                   14 envy
 Fam(2/3) \#2:
                    1 \text{ staff}
                                   8 mild
                                                   15 broken
                    2 steady
                                   9 provide
                                                   16 spark
                    3 beard
                                   10 angry
                                                   17 brother
                                                   18 physics
                    4 email
                                   11 genuine
                    5 \text{ dish}
                                   12 total
                                                   19 visual
                                   13 faint
                                                   20 maiden
                    6 cage
                    7 speak
                                   14 river
 Fam(2/3) #3:
                    1 staff
                                   8 lawsuit
                                                   15 course
                    2 steady
                                   9 \text{ rival}
                                                   16 minister
                    3 beard
                                   10 orange
                                                   17 else
                    4 entrance
                                   11 divorce
                                                   18 pile
                    5 capacity
                                   12 duckling
                                                   19 facility
                    6 \text{ thank}
                                   13 exhaust
                                                   20 \text{ firm}
                    7 unusual
                                   14 revenue
Add the resultant HD Wallet addresses:
Γ
     [ path, eth.address ]
    for path,eth in create_details.accounts.items()
]
 m/60'/44'/0'/0/0
                        0x7A64E13f00a4502b62d45EED15d6254b9Cc10a34\\
                      0xF7dc45001A1F3b26565B1364b03C76553FBEE931\\
 m/60'/44'/0'/0/1
```

#### 2.3.2 slip39.output

```
KeyDescriptionname(same as slip39.create)group_threshold(same as slip39.create)groupsLike groups, w/ <members> = ["<mnemonics>", ...]accountsResultant { "path": eth_account.Account, ...}card_format'index', ...paper_format'Letter', ...
```

Produce a PDF containing all the SLIP-39 details for the account.

```
slip32.output( *create_details )
```

## 2.3.3 slip39.recover

Takes a number of SLIP-39 mnemonics, and if sufficient group\_threshold groups' mnemonics are present (and the options passphrase is supplied), the master\_secret is recovered. This can be used with slip39.accounts to directly obtain any eth\_account.Account data.

```
Key Description
mnemonics ["<mnemonics>",...]
passphrase Optional passphrase to decrypt secret

recovery = slip39.recover(
    create_details.groups['Mine'][1] + create_details.groups['Fam'][1][:2],
    passphrase=passphrase
)
recoveryhex = codecs.encode( recovery, 'hex_codec' ).decode( 'ascii' )

[[f"{len(recovery)*8}-bit secret recovered:" ]] + [
    f"{recoveryhex[b*32:b*32+32]}" ]
    for b in range( len( recoveryhex ) // 32 )
]

0
128-bit secret recovered:
000102030405060708090a0b0c0d0e0f
```

## 3 Dependencies

Internally, python-slip39 project uses Trezor's python-shamir-mnemonic to encode the seed data, and the Ethereum project's eth-account to convert seeds to Ethereum accounts.

## 3.1 The python-shamir-mnemonic API

To use it directly, obtain, and install it, or run python3 -m pip install shamir-mnemonic.

```
$ shamir create custom --group-threshold 2 --group 1 1 --group 2 5 --group 3 6
Using master secret: 87e39270d1d1976e9ade9cc15a084c62
Group 1 of 4 - 1 of 1 shares required:
merit aluminum acrobat romp capacity leader gray dining thank rhyme escape genre havoc furl breathe class pitch loc
Group 2 of 4 - 1 of 1 shares required:
merit aluminum beard romp briefing email member flavor disaster exercise cinema subject perfect facility genius bik
Group 3 of 4 - 2 of 5 shares required:
merit aluminum ceramic roster already cinema knit cultural agency intimate result ivory makeup lobe jerky theory ga
merit aluminum ceramic scared beam findings expand broken smear cleanup enlarge coding says destroy agency emperor
merit aluminum ceramic shadow cover smith idle vintage mixture source dish squeeze stay wireless likely privacy imp
merit aluminum ceramic sister duke relate elite ruler focus leader skin machine mild envelope wrote amazing justice
merit aluminum ceramic smug buyer taxi amazing marathon treat clinic rainbow destroy unusual keyboard thumb story 1
Group 4 of 4 - 3 of 6 shares required:
```

merit aluminum decision round bishop wrote belong anatomy spew hour index fishing lecture disease cage thank fantas

merit aluminum decision scatter carpet spine ruin location forward priest cage security careful emerald screw adult merit aluminum decision shaft arcade infant argue elevator imply obesity oral venture afraid slice raisin born nerw merit aluminum decision skin already fused tactics skunk work floral very gesture organize puny hunting voice pythomerit aluminum decision snake cage premium aide wealthy viral chemical pharmacy smoking inform work cubic ancestor merit aluminum decision spider boundary lunar staff inside junior tendency sharp editor trouble legal visual tricyc

#### 3.2 The eth-account API

To creete Ethereum accounts from seed data, two steps are required. First, derive a Private Key from the seed data plus a derivation path:

```
>>> seed=codecs.decode("dd0e2f02b1f6c92a1a265561bc164135", 'hex_codec')
>>> key=eth_account.hdaccount.key_from_seed(seed, "m/44'/60'/0'/0'0")
>>> keyhex=codecs.encode(key, 'hex_codec')
>>> keyhex
b'178870009416174c9697777b1d94229504e83f25b1605e7bb132aa5b88da64b6'
```

Then, use the private key to obtain the Ethereum account data:

```
>>> keyhex.decode('ascii')
'178870009416174c9697777b1d94229504e83f25b1605e7bb132aa5b88da64b6'
>>> keyhex = '0x'+keyhex.decode('ascii')
>>> keyhex
'0x178870009416174c9697777b1d94229504e83f25b1605e7bb132aa5b88da64b6'
>>> account = eth_account.Account.from_key(keyhex)
>>> account
<eth_account.signers.local.LocalAccount object at 0x7fba368ae670>
>>> account.address
'0x336cBeAB83aCCdb2541e43D514B62DC6C53675f4'
```

## 4 Conversion from BIP-39 to SLIP-39

If we already have a BIP-39 wallet, it would certainly be nice to be able to create nice, safe SLIP-39 mnemonics for it, and discard the unsafe BIP-39 mnemonics we have lying around, just waiting to be accidentally discovered and the account compromised!

## 4.1 BIP-39 vs. SLIP-39 Incompatibility

Unforunately, it is **not possible** to convert a BIP-39 derived wallet into a SLIP-39 wallet. Both of these techniques preserve "entropy" (random) bits, but these bits are used **differently** – and incompatibly – to derive the resultant Ethereum wallets.

#### 4.1.1 BIP-39 Entropy to Mnemonic

BIP-39 uses a single set of 12, 15, 18, 21 or 24 BIP-39 words to carefully preserve a specific 128 to 256 bits of initial entropy.

"adult cattle ... remind" 0x9CE8...44 Normalized string Extended

```
from eth_account.hdaccount.mnemonic import Mnemonic
# bip39 = eth_account.hdaccount.generate_mnemonic( 12, "english" )
bip39_english = Mnemonic("english")
entropy = b'\xFF' * 16
entropy_mnemonic = bip39_english.to_mnemonic( entropy )
[[entropy_mnemonic]]
```

Each word is one of a corpus of 2048 words; therefore, each word encodes 11 bits (2048 = 2\*\*11) of entropy. So, we provided 128 bits, but 12\*11 = 132. So where does the extra 4 bits of data come from?

It comes from the first few bits of a SHA256 hash of the entropy, which is added to the end of the supplied 128 bits, to reach the required 132 bits: 132 / 11 == 12 words.

This last 4 bits (up to 8 bits, for a 256-bit 24-word BIP-39) is checked, when validating the BIP-39 mnemonic. Therefore, making up a random BIP-39 mnemonic will succeed only 1/16 times on average, due to an incorrect checksum 4-bit ( $16==2^{**4}$ ). Lets check:

Sure enough, about 1/16 random 12-word phrases are valid BIP-39 mnemonics. OK, we've got the contents of the BIP-39 phrase dialed in. How is it used to generate accounts?

#### 4.1.2 BIP-39 Mnemonic to Seed

Unfortunately, we do **not** use the carefully preserved 128-bit entropy to generate the wallet! Nope, it is stretched to a 512-bit seed using PBKDF2

HMAC SAH512. The normalized **text** of the 12-word mnemonic is then used (with a salt of "mnemonic" plus an optional passphrase, "" by default), to obtain the seed:

```
seed = bip39_english.to_seed( entropy_mnemonic )
seedhex = codecs.encode( seed, 'hex_codec' ).decode( 'ascii' )
[[ f"{len(seed)*8}-bit seed:" ]] + [
        [ f"{seedhex[b*32:b*32+32]}" ]
        for b in range( len( seedhex ) // 32 )
]

0
512-bit seed:
b6a6d8921942dd9806607ebc2750416b
289adea669198769f2e15ed926c3aa92
bf88ece232317b4ea463e84b0fcd3b53
577812ee449ccc448eb45e6f544e25b6
```

Then, this 512-bit seed is used to derive HD wallets. The HD Wallet key derivation process consumes whatever seed entropy is provided (512 bits in this case), and uses HMAC SAH512 with a prefix of b"Bitcoin seed" to stretch the supplied seed entropy to 64 bytes (512 bits). Then, the HD Wallet path segments are iterated through, permuting the first 32 bytes of this material as the key with the second 32 bytes of material as the chain node, until finally the 32-byte (256-bit) Ethereum account private key is produced. We then use this private key to compute the rest of the Ethereum account details, such as its public address.

```
path = "m/66'/40'/0'/0/0"
key = eth_account.hdaccount.key_from_seed( seed, path )
keyhex = '0x' + codecs.encode( key, 'hex_codec' ).decode( 'ascii')
eth = eth_account.Account.from_key( keyhex )
[[ f"{len(key)*8}-bit derived key at path {path!r}:" ]] + [
        [ f"{keyhex}" ]] + [
        [ "... yields ..." ]] + [
        [ f"Ethereum address: {eth.address}" ]
]

0
256-bit derived key at path "m/66'/40'/0'/0/0":
0x9d291e4a972d86ee5a8381a7fc4cd99913a0ec3fd141995e33812c32da40c2fb
... yields ...
Ethereum address: 0xeFCf257B01833cF14229Ed9be0a49b3E026409e9
```

### 4.1.3 SLIP-39 Entropy to Mnemonic

```
# We can turn off/on randomness during SLIP-39 generation to get deterministic phrases:
#import shamir_mnemonic
#shamir_mnemonic.shamir.RANDOM_BYTES = lambda n: b'\00' * n
#import secrets
#shamir_mnemonic.shamir.RANDOM_BYTES = secrets.token_bytes
```

```
name, threshold, entropy_slip39, accts = slip39.create(
    "Test", 2, { "Mine": (1,1), "Fam": (2,3) }, entropy, paths=[path] )
for g_name,(g_of,g_mnems) in entropy_slip39.items()
for g_n,mnem in enumerate( g_mnems )
for l_n,(line,words) in enumerate(slip39.organize_mnemonic(
         mnem, rows=7, cols=3, label=f''(g_n)((g_0)/(len(g_mnems))) #(g_n+1):")
]
 Mine(1/1) #1:
                 1 tenant
                               8 reward
                                             15 pants
                 2 debris
                               9 biology
                                             16 mixture
                               10 fiction
                                             17 replace
                 3 acrobat
                                             18 custody
                 4 easy
                               11 favorite
                 5 calcium
                               12 volume
                                             19 keyboard
                 6 sharp
                               13 agree
                                             20 \text{ trust}
                 7 mother
                               14 diminish
 Fam(2/3) \#1:
                 1 tenant
                               8 spit
                                             15 rival
                 2 debris
                               9 domain
                                             16 random
                 3 beard
                               10 downtown
                                             17 flexible
                 4 echo
                               11 daisy
                                             18 wavy
                               12 volume
                                             19 wealthy
                 5 academic
                 6 profile
                               13 educate
                                             20 declare
                 7 glen
                               14 parcel
 Fam(2/3) \#2:
                 1 tenant
                               8 stay
                                             15 bishop
                 2 debris
                               9 critical
                                             16 stilt
                 3 beard
                               10 process
                                             17 density
                 4 email
                               11 minister
                                             18 easy
                 5 duke
                               12 install
                                             19 steady
                 6 friendly
                               13 fishing
                                             20 rainbow
                 7 parcel
                               14 guilt
 Fam(2/3) #3:
                 1 tenant
                               8 huge
                                             15 lend
                 2 debris
                               9 stilt
                                             16 slap
                               10 ambition
                 3 beard
                                             17 animal
                 4 entrance
                               11 \text{ domain}
                                             18 hamster
                 5 document
                               12 vintage
                                             19 swing
                 6 extend
                               13 huge
                                             20 darkness
                 7 testify
                               14 costume
```

Since there is some randomess in the SLIP-39 mnemonics generation process, we'll get a different set of words each time for the fixed "entropy" 0xFFFF..FF used in this example, but we'll always derive the same Ethereum account 0x3224..56c5 at the specified HD Wallet derivation path.

#### 4.1.4 SLIP-39 Mnemonic to Seed

Lets prove that we can actually recover the **original** entropy from the SLIP-39 recovery mnemonics; in this case, we've specified a SLIP-39 group\_threshold of 2 groups, so we'll use all 1 mnemonic from Mine, and 2 from Fam:

And we'll use the same style of code as for the BIP-39 example above, to derive the Ethereum address from this 128-bit seed:

```
reckey = eth_account.hdaccount.key_from_seed( recseed, path )
reckeyhex = '0x' + codecs.encode( reckey, 'hex_codec' ).decode( 'ascii')
receth = eth_account.Account.from_key( reckeyhex )
[[ f"{len(reckey)*8}-bit derived key at path {path!r}:" ]] + [
      [ f"{reckeyhex}" ]] + [
      [ "... yields ..." ]] + [
      [ f"Ethereum address: {receth.address}" ]
]

0
256-bit derived key at path "m/66'/40'/0'/0/0":
0x738fc6d8dd28f75027ec04b1c64cead968bbae0d9b15de2dab664e5b59db04f3
... yields ...
Ethereum address: 0x322408FCF0dAB471570038DEA08536780aAB56c5
```

And we see that we obtain the same Ethereum address 0x3224..56c5 as we originally got from slip39.create above.

## 4.2 BIP-39 vs SLIP-39 Key Derivation Summary

At no time in BIP-39 account derivation is the original 128-bit mnemonic entropy used directly in the derivation of the wallet key. This differs from SLIP-39, which directly uses the 128-bit mnemonic entropy recovered from the SLIP-39 Shamir's Secret Sharing System recovery process to generate each HD Wallet account's private key.

Furthermore, there is no point in the BIP-39 entropy to account generation where we **could** introduce a known 128-bit seed and produce a known Ethereum wallet from it, other than as the very beginning.

Therefore, SLIP-39 and BIP-39 HD Wallet generation are fundamentally distinct; we cannot produce BIP-39 and SLIP-39 mnemonics that result in the same wallet. To convert your funds from a BIP-39 wallet to a SLIP-39 wallet will require **moving** the funds.