

The Preconditions and Use-Cases of the Swiss e-ID for B2B and B2C

Bogdan Mocanu / Vladimir Simjanoski

07.03.2024

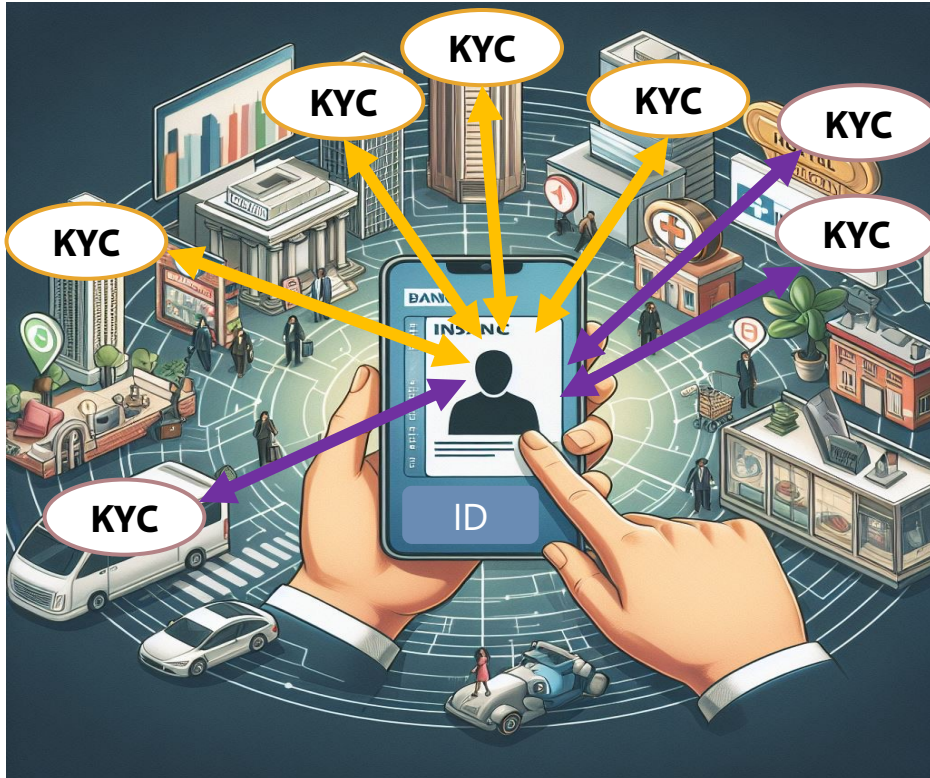
Our SSI journey

Our SSI journey

- We are a Swiss based software company
- Working group inside the Netcetera / G+D to focus on SSI
- We built an SSI showcase to focus on B2B(2C) scenarios



What is the problem we want to solve first?



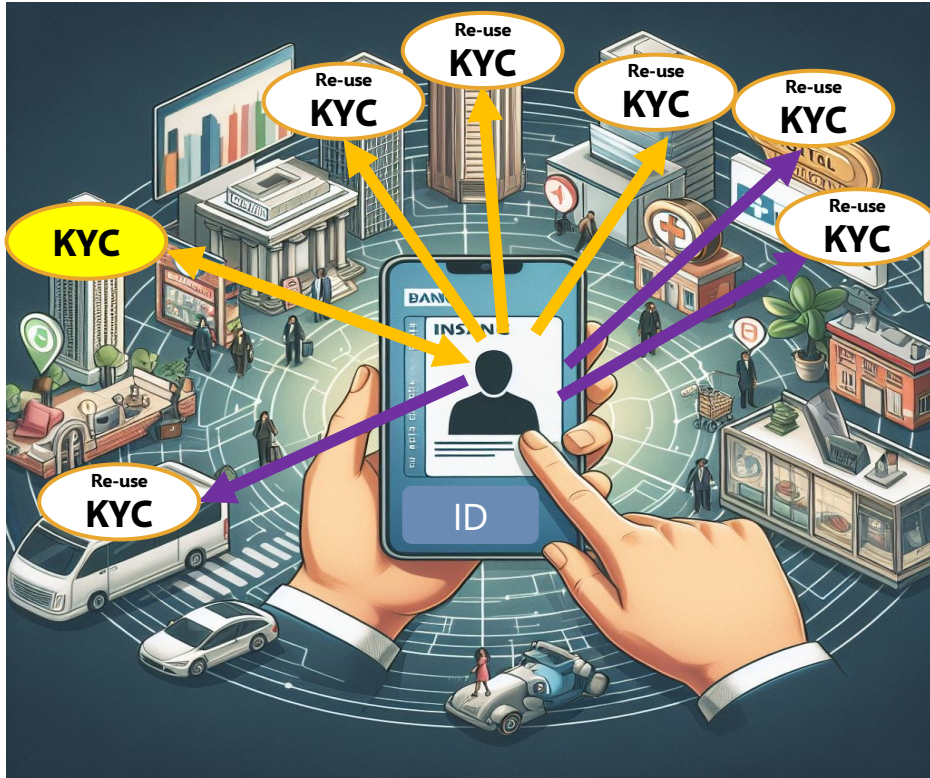
Context

- Banks perform KYC processes for **every customer**
- Other companies as well

Problem

- **One customer** needs to undergo many KYC processes for **many companies**

What is the problem we want to solve first?



Solution

Customers do KYC once and re-use it multiple times

What is the the product idea?



**Use a decentralized
Bank ID**



**to onboard to an
insurance company**

**Highly regulated
business / Swiss e-ID**



**Less regulated
business**

Our showcase

Your Bank Credential

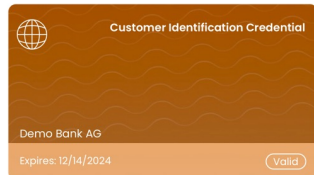
Because you are our client, we offer you a
Customer Identification Credential.



PIN: 8430

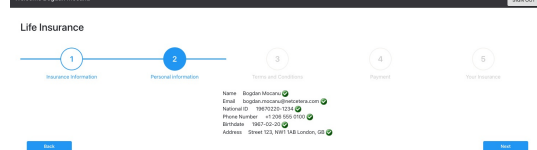
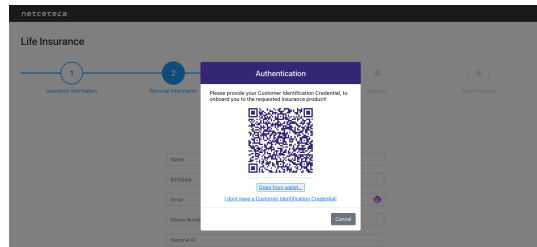


Scan this QR code using your wallet's QR scanner to accept the credential.



Verified info

name
Bogdan Mocanu
dateOfBirth
1967-02-20
ssn
19670220-1234
emails
bogdan.mocanu@netcetera.com
phoneNumbers
+1 206 555 0100
addresses
Street 123, NW1 1AB London, GB
financialInstitutionName
Demo Bank
providerName



Your insurance policy is ready! Please scan it with your SSI wallet to get activated



Credentials



NetceteraWalletIdentityCredential

Bogdan Mocanu

Proxy Wallet Credential

Demo Bank AG
Expires on 12/14/2024

Customer Identification Credential

Demo Bank AG
Expires on 12/14/2024

Insurance Policy

Demo Insurance AG
Expires on 12/14/2024



Adoption hurdles relevant for the Swiss e-ID

Preconditions

Adoption hurdles relevant for the Swiss e-ID



Misuse of PII data by malicious verifiers



Liability in case of fraud



Technology investment cost

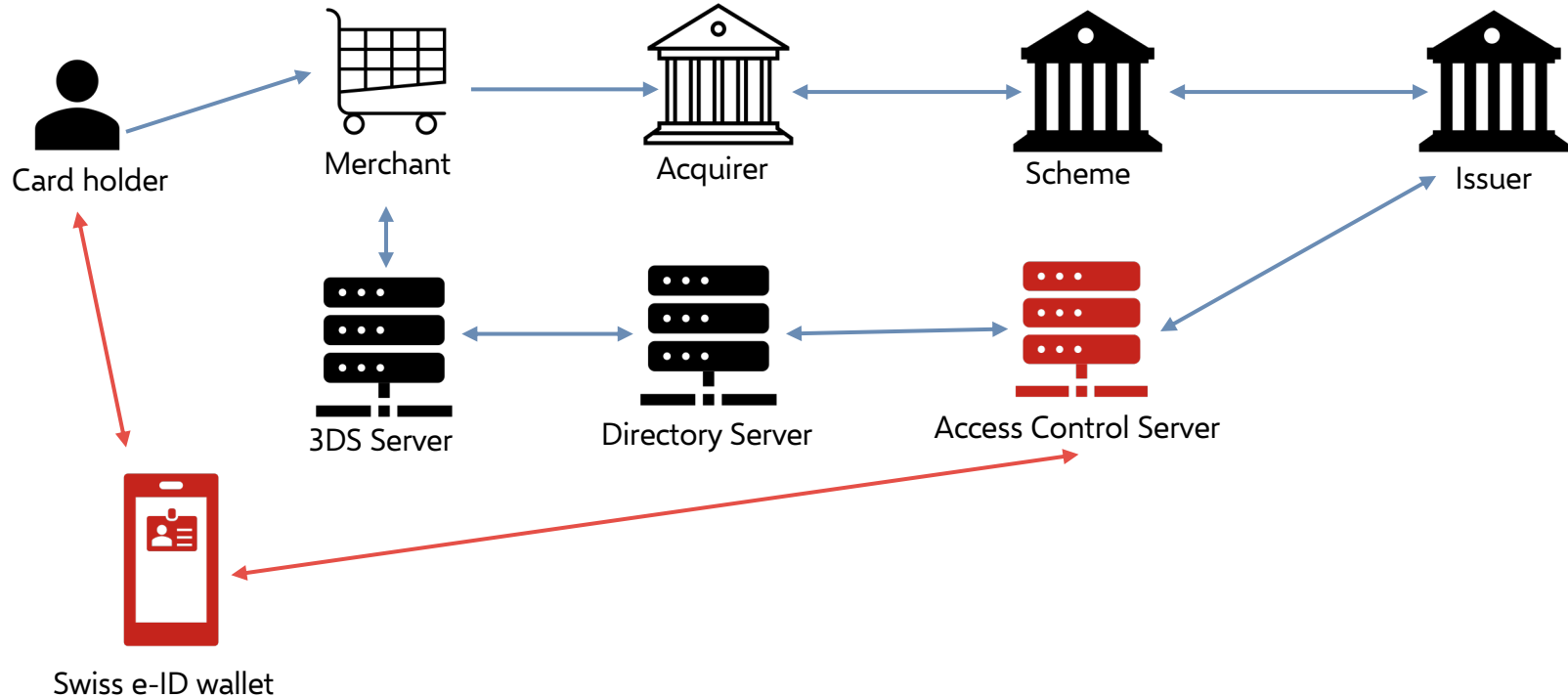


How to make it safe for the holder?



Who is liable if the holder loses their identity because of their wallet?

Example – approving a card transaction with the Swiss e-ID



Addressing the adoption hurdles

Trust ecosystem



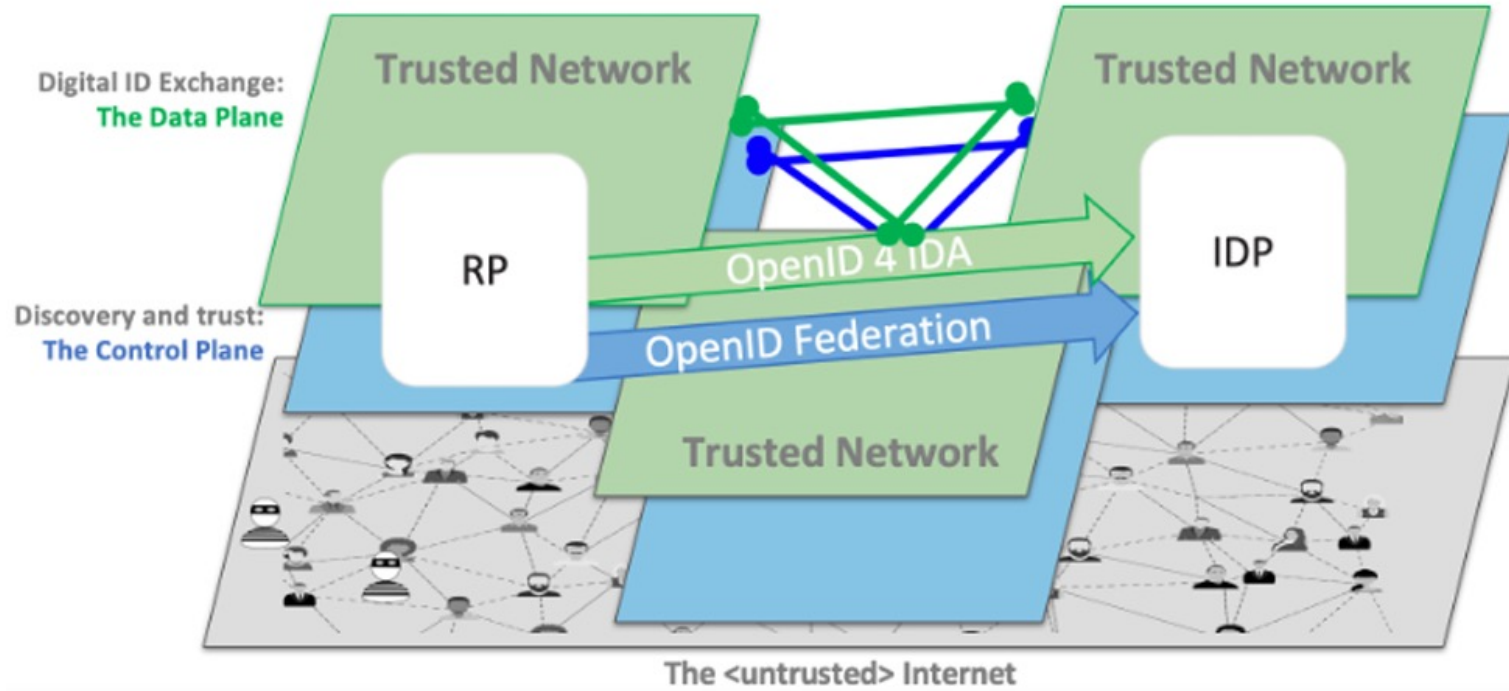
- Simple closed trust ecosystem
 - Define the participants
- Closed trust ecosystem
 - + Policies
- Open trust ecosystem
 - + Regulations

Global trust network

- How to achieve interoperability at scale?
- Is it really feasible to assume a global governance framework will exist?
- Global Assured Identity Network (GAIN) proposes a different approach



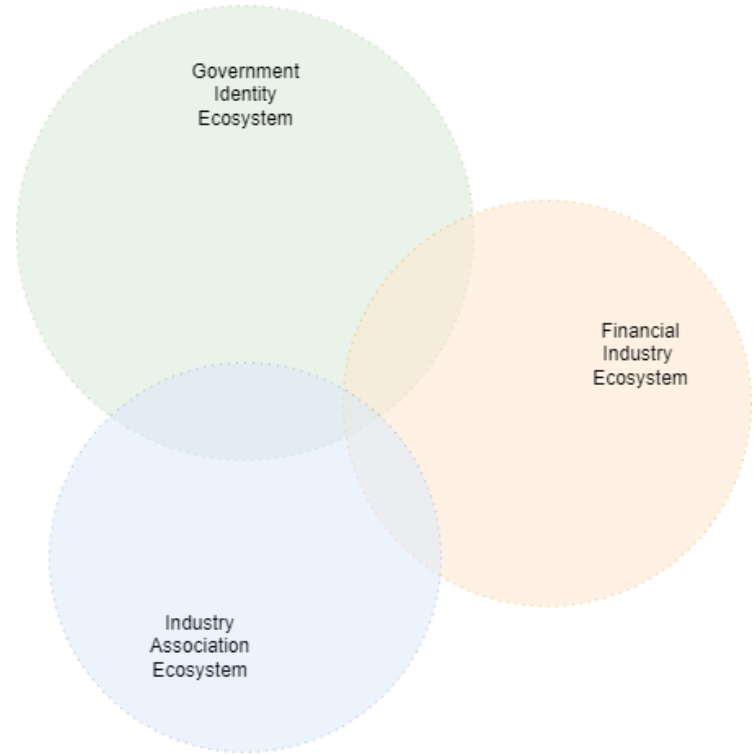
Global Assured Identity Network (GAIN)



Trust Registry

Trust Registry

- Ecosystem governance
 - The basis for the human trust
 - Set of documents / agreements
 - Trust Registry as technical component
- Answers the questions that the technical trust cannot
 - Is the Issuer authorized to issue the type of VC under the specific ecosystem governance?
 - Can a Verifier be trusted to ask for VC presentation?



TolP Trust Registry Protocol

- [Specification v2 draft](#) available
- In scope
 - How to connect
 - Generic usage (outside the Issuer/Holder/Verifier use cases)
 - Registry of registries
- Out of scope
 - How is the Trust Registry set up and operated?
 - How is the underlying system of record managed?
 - How to make decisions based on the Trust Registry output?

registry Queries about Entities, Registries, and Resources.			^
GET	/entities/{entityid}	Returns Registry Information about a particular entity that is represented in the queried system.	📄 🔒 🔗 ⌵
GET	/entities/{entityVID}/authorizations	Determine whether an Entity has a particular Authorization.	📄 🔒 🔗 ⌵
GET	/registries/recognized-registries	Query this Trust Registry about its recognition of another Trust Registry.	📄 🔒 🔗 ⌵
GET	/registries/{registryVID}/recognized-registries/	Query this Trust Registry about its recognition of a specific Trust Registry. TODO: determine RoR (registry of registry) impacts here.	📄 🔒 🔗 ⌵
GET	/registries/{registryVID}/	Get resource data indicated by DID.	📄 🔒 🔗 ⌵
lookups Configuration and lookup operations.			^
GET	/lookup/authorizations	Get a list of Rights that are used in this Trust Registry.	📄 🔒 🔗 ⌵
GET	/lookup/namespaces	Get the namespaces that are supported in this trust Registry.	📄 🔒 🔗 ⌵
GET	/lookup/vidmethods	Get a list of DID Methods that are supported by a particular Governance Framework.	📄 🔒 🔗 ⌵
GET	/lookup/assurancelevels	Get a list of the assurance levels that are in use by this Trust Registry (and its governing EGF).	📄 🔒 🔗 ⌵
metadata Metadata operations.			^
GET	/metadata	Provides metadata object.	📄 🔒 🔗 ⌵

Conclusions

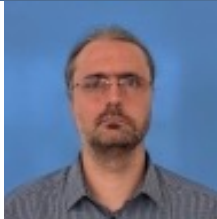
Conclusions

- It was never easier to implement SSI
- Governance is a prerequisite
- Don't forget the integration of the existing landscape
- We need to work on the e-ID adoption in the private sector.



Thank you!

"Trust is the glue of life"
Stephen R. Covey



Bogdan Mocanu
Senior Architect & Consultant
Payment & Identity Netcetera



Vladimir Simjanoski
CEO
Blokverse