Verifiable Credentials Data Model 1.0



Expressing verifiable information on the Web

W3C Editor's Draft 05 February 2021

This version:

https://w3c.github.io/vc-data-model/

Latest published version:

https://www.w3.org/TR/vc-data-model/

Latest editor's draft:

https://w3c.github.io/vc-data-model/

Implementation report:

https://w3c.github.io/vc-test-suite/implementations/

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Abstract

<u>Credentials</u> are a part of our daily lives; driver's licenses are used to assert that we are capable of operating a motor vehicle, university degrees can be used to assert our level of education, and government-issued passports enable us to travel between countries. This specification provides a mechanism to express these sorts of <u>credentials</u> on the Web in a way that is cryptographically secure, privacy respecting, and machine-verifiable.

Status of This Document

This section describes the status of this document at the time of its publication. Other documents may supersede this document. A list of current W3C publications and the latest revision of this technical report can be found in the W3C technical reports index at https://www.w3.org/TR/.

The Working Group thanks the following individuals not only for their contributions toward the content of this document, but also for yeoman's work in this standards community that drove changes, discussion, and consensus among a sea of varied opinions: Matt Stone, Gregg Kellogg, Ted Thibodeau Jr, Oliver Terbu, Joe Andrieu, David I. Lehn, Matthew Collier, and Adrian Gropper.

Work on this specification has been supported by the Rebooting the Web of Trust community facilitated by Christopher Allen, Shannon Appelcline, Kiara Robles, Brian Weller, Betty Dhamers, Kaliya Young, Manu Sporny, Drummond Reed, Joe Andrieu, Heather Vescent, Kim Hamilton Duffy, Samantha Chase, and Andrew Hughes. The participants in the Internet Identity Workshop, facilitated by Phil Windley, Kaliya Young, Doc Searls, and Heidi Nobantu Saul, also supported the refinement of this work through numerous working sessions designed to educate about, debate on, and improve this specification.

The Working Group also thanks the Chairs, Dan Burnett and Matt Stone, as well as our W3C Staff Contact, Kazuyuki Ashimura, for their expert management and steady guidance of the group through the W3C standardization process.

Portions of the work on this specification have been funded by the United States Department of Homeland Security's Science and Technology Directorate under contract HSHQDC-17-C-00019. The content of this specification does not necessarily reflect the position or the policy of the U.S. Government and no official endorsement should be inferred.

Comments regarding this document are welcome by the W3C Advisory Committee, but readers should be aware that the Candidate Recommendation comment period regarding the rest of this document has ended and the Working Group is unlikley to make substantive modifications to the specification at this stage. Please file issues directly on <u>GitHub</u>, or send them to <u>public-vc-comments@w3.org</u> (<u>subscribe</u>, <u>archives</u>).

The Working Group has received implementation feedback showing that there are at least two implementations for each normative feature in the specification. The group has obtained reports from nine (9) implementations. For details, see the <u>test suite</u> and <u>implementation report</u>.

Changes since the last publication of this document include:

• Non-normative insertion of an additional example and some minor editorial modifications to a few sentences in the specification.

This document was published by the <u>Verifiable Claims Working Group</u> as an Editor's Draft.

<u>GitHub Issues</u> are preferred for discussion of this specification. Alternatively, you can send comments to our mailing list. Please send them to <u>public-vc-comments@w3.org</u> (archives).

Please see the Working Group's implementation report.

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This document is governed by the 1 March 2019 W3C Process Document.

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§ 1. Introduction

This section is non-normative.

<u>Credentials</u> are a part of our daily lives; driver's licenses are used to assert that we are capable of operating a motor vehicle, university degrees can be used to assert our level of education, and government-issued passports enable us to travel between countries. These <u>credentials</u> provide benefits to us when used in the physical world, but their use on the Web continues to be elusive.

Currently it is difficult to express education qualifications, healthcare data, financial account details, and other sorts of third-party <u>verified</u> machine-readable personal information on the Web. The difficulty of expressing digital <u>credentials</u> on the Web makes it challenging to receive the same benefits through the Web that physical <u>credentials</u> provide us in the physical world.

This specification provides a standard way to express <u>credentials</u> on the Web in a way that is cryptographically secure, privacy respecting, and machine-verifiable.

For those unfamiliar with the concepts related to <u>verifiable credentials</u>, the following sections provide an overview of:

- The components that constitute a verifiable credential
- The components that constitute a verifiable presentation
- An ecosystem where <u>verifiable credentials</u> and <u>verifiable presentations</u> are expected to be useful
- The use cases and requirements that informed this specification.

§ 1.1 What is a Verifiable Credential?

This section is non-normative.

In the physical world, a credential might consist of:

- Information related to identifying the <u>subject</u> of the <u>credential</u> (for example, a photo, name, or identification number)
- Information related to the issuing authority (for example, a city government, national agency, or certification body)
- Information related to the type of <u>credential</u> this is (for example, a Dutch passport, an American driving license, or a health insurance card)
- Information related to specific attributes or properties being asserted by the issuing authority about the <u>subject</u> (for example, nationality, the classes of vehicle entitled to drive, or date of birth)
- Evidence related to how the <u>credential</u> was derived
- Information related to constraints on the credential (for example, expiration date, or terms of use).

A <u>verifiable credential</u> can represent all of the same information that a physical <u>credential</u> represents. The addition of technologies, such as digital signatures,

makes <u>verifiable credentials</u> more tamper-evident and more trustworthy than their physical counterparts.

<u>Holders</u> of <u>verifiable credentials</u> can generate <u>verifiable presentations</u> and then share these <u>verifiable presentations</u> with <u>verifiers</u> to prove they possess <u>verifiable</u> credentials with certain characteristics.

Both <u>verifiable credentials</u> and <u>verifiable presentations</u> can be transmitted rapidly, making them more convenient than their physical counterparts when trying to establish trust at a distance.

While this specification attempts to improve the ease of expressing digital credentials, it also attempts to balance this goal with a number of privacy-preserving goals. The persistence of digital information, and the ease with which disparate sources of digital data can be collected and correlated, comprise a privacy concern that the use of verifiable and easily machine-readable credentials threatens to make worse. This document outlines and attempts to address a number of these issues in Section § 7. Privacy Considerations. Examples of how to use this data model using privacy-enhancing technologies, such as zero-knowledge proofs, are also provided throughout this document.

§ 1.2 Ecosystem Overview

This section is non-normative.

This section describes the roles of the core actors and the relationships between them in an ecosystem where <u>verifiable credentials</u> are expected to be useful. A role is an abstraction that might be implemented in many different ways. The separation of roles suggests likely interfaces and protocols for standardization. The following roles are introduced in this specification:

holder

A role an <u>entity</u> might perform by possessing one or more <u>verifiable</u> <u>credentials</u> and generating <u>verifiable</u> presentations from them. Example holders include students, employees, and customers.

issuer

A role an <u>entity</u> performs by asserting <u>claims</u> about one or more <u>subjects</u>, creating a <u>verifiable credential</u> from these <u>claims</u>, and transmitting the <u>verifiable credential</u> to a <u>holder</u>. Example issuers include corporations, non-profit organizations, trade associations, governments, and individuals.

subject

An <u>entity</u> about which <u>claims</u> are made. Example subjects include human beings, animals, and things. In many cases the <u>holder</u> of a <u>verifiable</u> <u>credential</u> is the subject, but in certain cases it is not. For example, a parent (the <u>holder</u>) might hold the <u>verifiable credentials</u> of a child (the <u>subject</u>), or a pet owner (the <u>holder</u>) might hold the <u>verifiable credentials</u> of their pet (the <u>subject</u>). For more information about these special cases, see Appendix § <u>C. Subject-Holder Relationships</u>.

verifier

A role an <u>entity</u> performs by receiving one or more <u>verifiable credentials</u>, optionally inside a <u>verifiable presentation</u>, for processing. Example verifiers include employers, security personnel, and websites.

verifiable data registry

A role a system might perform by mediating the creation and <u>verification</u> of identifiers, keys, and other relevant data, such as <u>verifiable credential</u> schemas, revocation registries, issuer public keys, and so on, which might be required to use <u>verifiable credentials</u>. Some configurations might require correlatable identifiers for <u>subjects</u>. Example verifiable data registries include trusted databases, decentralized databases, government ID databases, and distributed ledgers. Often there is more than one type of verifiable data registry utilized in an ecosystem.

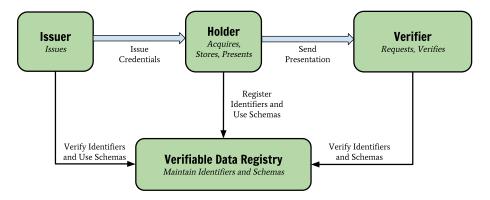


Figure 1 The roles and information flows forming the basis for this specification.

NOTE

<u>Figure 1</u> above provides an example ecosystem in which to ground the rest of the concepts in this specification. Other ecosystems exist, such as protected environments or proprietary systems, where <u>verifiable credentials</u> also provide benefit.

§ 1.3 Use Cases and Requirements

This section is non-normative.

The Verifiable Credentials Use Cases document [VC-USECASES] outlines a number of key topics that readers might find useful, including:

- A more thorough explanation of the <u>roles</u> introduced above
- The <u>needs</u> identified in market verticals, such as education, finance, healthcare, retail, professional licensing, and government
- Common <u>tasks</u> performed by the roles in the ecosystem, as well as their associated requirements

• Common <u>sequences and flows</u> identified by the Working Group.

As a result of documenting and analyzing the use cases document, the following desirable ecosystem characteristics were identified for this specification:

- <u>Verifiable credentials</u> represent statements made by an <u>issuer</u> in a tamperevident and privacy-respecting manner.
- <u>Holders</u> assemble collections of <u>verifiable credentials</u> from different <u>issuers</u> into a single artifact, a verifiable presentation.
- Issuers can issue verifiable credentials about any subject.
- Acting as <u>issuer</u>, <u>holder</u>, or <u>verifier</u> requires neither registration nor approval by any authority, as the trust involved is bilateral between parties.
- <u>Verifiable presentations</u> allow any <u>verifier</u> to <u>verify</u> the authenticity of verifiable credentials from any issuer.
- Holders can receive verifiable credentials from anyone.
- Holders can interact with any issuer and any verifier through any user agent.
- <u>Holders</u> can share <u>verifiable presentations</u>, which can then be <u>verified</u> without revealing the identity of the verifier to the issuer.
- <u>Holders</u> can store <u>verifiable credentials</u> in any location, without affecting their <u>verifiability</u> and without the <u>issuer</u> knowing anything about where they are stored or when they are accessed.
- <u>Holders</u> can present <u>verifiable presentations</u> to any <u>verifier</u> without affecting authenticity of the claims and without revealing that action to the issuer.
- A <u>verifier</u> can <u>verify</u> <u>verifiable presentations</u> from any <u>holder</u>, containing proofs of claims from any issuer.
- <u>Verification</u> should not depend on direct interactions between <u>issuers</u> and verifiers.

- Verification should not reveal the identity of the verifier to any issuer.
- The specification must provide a means for <u>issuers</u> to issue <u>verifiable</u> <u>credentials</u> that support selective disclosure, without requiring all conformant software to support that feature.
- Issuers can issue verifiable credentials that support selective disclosure.
- If a single <u>verifiable credential</u> supports selective disclosure, then <u>holders</u> can present proofs of <u>claims</u> without revealing the entire <u>verifiable</u> credential.
- <u>Verifiable presentations</u> can either disclose the attributes of a <u>verifiable</u> <u>credential</u>, or satisfy <u>derived predicates</u> requested by the <u>verifier</u>. <u>Derived predicates</u> are Boolean conditions, such as greater than, less than, equal to, is in set, and so on.
- Issuers can issue revocable verifiable credentials.
- <u>Verifiable credentials</u> and <u>verifiable presentations</u> have to be serializable in one or more machine-readable data formats. The process of serialization and/or de-serialization has to be deterministic, bi-directional, and lossless. Any serialization of a <u>verifiable credential</u> or <u>verifiable presentation</u> needs to be transformable to the generic data model defined in this document in a deterministic process such that the resulting <u>verifiable credential</u> can be processed in an interoperable fashion. The serialized form also needs to be able to be generated from the data model without loss of data or content.
- The data model and serialization must be extendable with minimal coordination.
- Revocation by the <u>issuer</u> should not reveal any identifying information about the <u>subject</u>, the <u>holder</u>, the specific <u>verifiable credential</u>, or the verifier.
- Issuers can disclose the revocation reason.

- <u>Issuers</u> revoking <u>verifiable credentials</u> should distinguish between revocation for cryptographic integrity (for example, the signing key is compromised) versus revocation for a status change (for example, the driver's license is suspended).
- Issuers can provide a service for refreshing a verifiable credential.

§ 1.4 Conformance

As well as sections marked as non-normative, all authoring guidelines, diagrams, examples, and notes in this specification are non-normative. Everything else in this specification is normative.

The key words *MAY*, *MUST*, *MUST NOT*, *RECOMMENDED*, and *SHOULD* in this document are to be interpreted as described in <u>BCP 14</u> [RFC2119] [RFC8174] when, and only when, they appear in all capitals, as shown here.

A *conforming document* is any concrete expression of the data model that complies with the normative statements in this specification. Specifically, all relevant normative statements in Sections § 4. Basic Concepts, § 5. Advanced Concepts, and § 6. Syntaxes of this document *MUST* be enforced. A serialization format for the conforming document *MUST* be deterministic, bi-directional, and lossless as described in Section § 6. Syntaxes. The conforming document *MAY* be transmitted or stored in any such serialization format.

A *conforming processor* is any algorithm realized as software and/or hardware that generates or consumes a <u>conforming document</u>. Conforming processors *MUST* produce errors when non-conforming documents are consumed.

This specification makes no normative statements with regard to the conformance of roles in the ecosystem, such as issuers, holders, or verifiers,

because the conformance of ecosystem roles are highly application, use case, and market vertical specific.

Digital proof mechanisms, a subset of which are digital signatures, are required to ensure the protection of a <u>verifiable credential</u>. Having and validating proofs, which may be dependent on the syntax of the proof (for example, using the JSON Web Signature of a JSON Web Token for proofing a key holder), are an essential part of processing a <u>verifiable credential</u>. At the time of publication, Working Group members had implemented <u>verifiable credentials</u> using at least three proof mechanisms:

- JSON Web Tokens [RFC7519] secured using JSON Web Signatures [RFC7515]
- Linked Data Signatures [LD-SIGNATURES]
- Camenisch-Lysyanskaya Zero-Knowledge Proofs [CL-SIGNATURES].

Implementers are advised to note that not all proof mechanisms are standardized as of the publication date of this specification. The group expects some of these mechanisms, as well as new ones, to mature independently and become standardized in time. Given there are multiple valid proof mechanisms, this specification does not standardize on any single digital signature mechanism. One of the goals of this specification is to provide a data model that can be protected by a variety of current and future digital proof mechanisms. Conformance to this specification does not depend on the details of a particular proof mechanism; it requires clearly identifying the mechanism a <u>verifiable</u> credential uses.

This document also contains examples that contain JSON and JSON-LD content. Some of these examples contain characters that are invalid JSON, such as inline comments (//) and the use of ellipsis (...) to denote information that adds little

value to the example. Implementers are cautioned to remove this content if they desire to use the information as valid JSON or JSON-LD.

§ 2. Terminology

This section is non-normative.

The following terms are used to describe concepts in this specification.

claim

An assertion made about a subject.

credential

A set of one or more <u>claims</u> made by an <u>issuer</u>. A *verifiable credential* is a tamper-evident credential that has authorship that can be cryptographically verified. Verifiable credentials can be used to build <u>verifiable presentations</u>, which can also be cryptographically verified. The <u>claims</u> in a credential can be about different <u>subjects</u>.

data minimization

The act of limiting the amount of shared data strictly to the minimum necessary to successfully accomplish a task or goal.

decentralized identifier

A portable URL-based identifier, also known as a *DID*, associated with an <u>entity</u>. These identifiers are most often used in a <u>verifiable credential</u> and are associated with <u>subjects</u> such that a <u>verifiable credential</u> itself can be easily ported from one <u>repository</u> to another without the need to reissue the <u>credential</u>. An example of a DID is <u>did:example:123456abcdef</u>.

decentralized identifier document

Also referred to as a *DID document*, this is a document that is accessible using a verifiable data registry and contains information related to a specific

<u>decentralized identifier</u>, such as the associated <u>repository</u> and public key information.

derived predicate

A verifiable, boolean assertion about the value of another attribute in a verifiable credential. These are useful in zero-knowledge-proof-style verifiable presentations because they can limit information disclosure. For example, if a verifiable credential contains an attribute for expressing a specific height in centimeters, a derived predicate might reference the height attribute in the verifiable credential demonstrating that the issuer attests to a height value meeting the minimum height requirement, without actually disclosing the specific height value. For example, the subject is taller than 150 centimeters.

digital signature

A mathematical scheme for demonstrating the authenticity of a digital message.

entity

A thing with distinct and independent existence, such as a person, organization, or device that performs one or more roles in the ecosystem.

graph

A network of information composed of <u>subjects</u> and their relationship to other subjects or data.

holder

A role an <u>entity</u> might perform by possessing one or more <u>verifiable</u> <u>credentials</u> and generating <u>presentations</u> from them. A holder is usually, but not always, a <u>subject</u> of the <u>verifiable credentials</u> they are holding. Holders store their credentials in credential repositories.

identity

The means for keeping track of <u>entities</u> across contexts. Digital identities enable tracking and customization of <u>entity</u> interactions across digital contexts, typically using identifiers and attributes. Unintended distribution

or use of identity information can compromise privacy. Collection and use of such information should follow the principle of data minimization.

identity provider

An identity provider, sometimes abbreviated as *IdP*, is a system for creating, maintaining, and managing identity information for holders, while providing authentication services to relying party applications within a federation or distributed network. In this case the holder is always the subject. Even if the verifiable credentials are bearer credentials, it is assumed the verifiable credentials remain with the subject, and if they are not, they were stolen by an attacker. This specification does not use this term unless comparing or mapping the concepts in this document to other specifications. This specification decouples the identity provider concept into two distinct concepts: the issuer and the holder.

issuer

A role an <u>entity</u> can perform by asserting <u>claims</u> about one or more <u>subjects</u>, creating a <u>verifiable credential</u> from these <u>claims</u>, and transmitting the verifiable credential to a holder.

presentation

Data derived from one or more <u>verifiable credentials</u>, issued by one or more <u>issuers</u>, that is shared with a specific <u>verifier</u>. A *verifiable presentation* is a tamper-evident presentation encoded in such a way that authorship of the data can be trusted after a process of cryptographic verification. Certain types of verifiable presentations might contain data that is synthesized from, but do not contain, the original <u>verifiable credentials</u> (for example, zero-knowledge proofs).

repository

A program, such as a storage vault or personal <u>verifiable credential</u> wallet, that stores and protects access to holders' verifiable credentials.

selective disclosure

The ability of a <u>holder</u> to make fine-grained decisions about what information to share.

subject

A thing about which claims are made.

user agent

A program, such as a browser or other Web client, that mediates the communication between holders, issuers, and verifiers.

validation

The assurance that a <u>verifiable credential</u> or a <u>verifiable presentation</u> meets the needs of a <u>verifier</u> and other dependent stakeholders. This specification is constrained to <u>verifying verifiable credentials</u> and <u>verifiable presentations</u> regardless of their usage. Validating <u>verifiable credentials</u> or <u>verifiable</u> presentations is outside the scope of this specification.

verifiable data registry

A role a system might perform by mediating the creation and <u>verification</u> of identifiers, keys, and other relevant data, such as <u>verifiable credential</u> schemas, revocation registries, issuer public keys, and so on, which might be required to use <u>verifiable credentials</u>. Some configurations might require correlatable identifiers for <u>subjects</u>. Some registries, such as ones for UUIDs and public keys, might just act as namespaces for identifiers.

verification

The evaluation of whether a <u>verifiable credential</u> or <u>verifiable presentation</u> is an authentic and timely statement of the issuer or presenter, respectively. This includes checking that: the credential (or presentation) conforms to the specification; the proof method is satisfied; and, if present, the status check succeeds.

verifier

A role an <u>entity</u> performs by receiving one or more <u>verifiable credentials</u>, optionally inside a <u>verifiable presentation</u> for processing. Other specifications might refer to this concept as a *relying party*.

A Uniform Resource Identifier, as defined by [RFC3986].

§ 3. Core Data Model

This section is non-normative.

The following sections outline core data model concepts, such as <u>claims</u>, credentials, and presentations, which form the foundation of this specification.

§ 3.1 Claims

This section is non-normative.

A <u>claim</u> is a statement about a <u>subject</u>. A <u>subject</u> is a thing about which <u>claims</u> can be made. Claims are expressed using *subject-property-value* relationships.

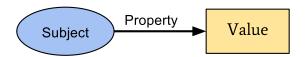


Figure 2 The basic structure of a claim.

The data model for <u>claims</u>, illustrated in <u>Figure 2</u> above, is powerful and can be used to express a large variety of statements. For example, whether someone graduated from a particular university can be expressed as shown in <u>Figure 3</u> below.

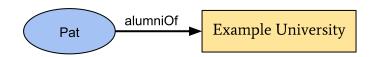


Figure 3 A basic claim expressing that Pat is an alumni of "Example University".

Individual <u>claims</u> can be merged together to express a <u>graph</u> of information about a <u>subject</u>. The example shown in <u>Figure 4</u> below extends the previous <u>claim</u> by adding the <u>claims</u> that Pat knows Sam and that Sam is employed as a professor.

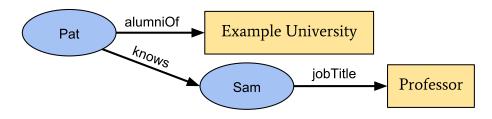


Figure 4 Multiple claims can be combined to express a graph of information.

To this point, the concepts of a <u>claim</u> and a <u>graph</u> of information are introduced. To be able to trust <u>claims</u>, more information is expected to be added to the graph.

§ 3.2 Credentials

This section is non-normative.

A <u>credential</u> is a set of one or more <u>claims</u> made by the same <u>entity</u>. <u>Credentials</u> might also include an identifier and metadata to describe properties of the <u>credential</u>, such as the <u>issuer</u>, the expiry date and time, a representative image, a public key to use for <u>verification</u> purposes, the revocation mechanism, and so on.

The metadata might be signed by the <u>issuer</u>. A <u>verifiable credential</u> is a set of tamper-evident claims and metadata that cryptographically prove who issued it.

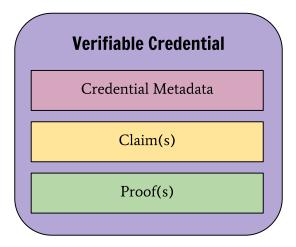


Figure 5 Basic components of a verifiable credential.

Examples of <u>verifiable credentials</u> include digital employee identification cards, digital birth certificates, and digital educational certificates.

NOTE

<u>Credential</u> identifiers are often used to identify specific instances of a <u>credential</u>. These identifiers can also be used for correlation. A <u>holder</u> wanting to minimize correlation is advised to use a selective disclosure scheme that does not reveal the <u>credential</u> identifier.

<u>Figure 5</u> above shows the basic components of a <u>verifiable credential</u>, but abstracts the details about how <u>claims</u> are organized into information <u>graphs</u>, which are then organized into <u>verifiable credentials</u>. <u>Figure 6</u> below shows a more complete depiction of a <u>verifiable credential</u>, which is normally composed of at least two information graphs. The first graph expresses the <u>verifiable</u>

<u>credential</u> itself, which contains **credential** metadata and claims. The second graph expresses the digital proof, which is usually a digital signature.

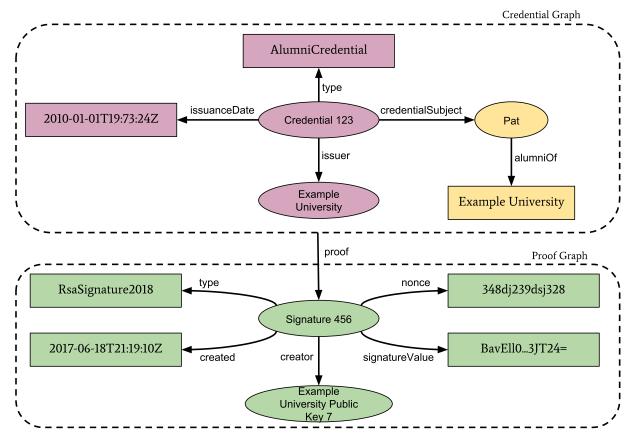


Figure 6 Information graphs associated with a basic verifiable credential.

NOTE

It is possible to have a <u>credential</u>, such as a marriage certificate, containing multiple <u>claims</u> about different <u>subjects</u> that are not required to be related.

NOTE

It is possible to have a <u>credential</u> that does not contain any <u>claims</u> about the <u>entity</u> to which the <u>credential</u> was issued. For example, a <u>credential</u> that only contains <u>claims</u> about a specific dog, but is issued to its owner.

§ 3.3 Presentations

This section is non-normative.

Enhancing privacy is a key design feature of this specification. Therefore, it is important for <u>entities</u> using this technology to be able to express only the portions of their persona that are appropriate for a given situation. The expression of a subset of one's persona is called a <u>verifiable presentation</u>. Examples of different personas include a person's professional persona, their online gaming persona, their family persona, or an incognito persona.

A <u>verifiable presentation</u> expresses data from one or more <u>verifiable credentials</u>, and is packaged in such a way that the authorship of the data is <u>verifiable</u>. If <u>verifiable credentials</u> are presented directly, they become <u>verifiable presentations</u>. Data formats derived from <u>verifiable credentials</u> that are cryptographically <u>verifiable</u>, but do not of themselves contain <u>verifiable credentials</u>, might also be verifiable presentations.

The data in a <u>presentation</u> is often about the same <u>subject</u>, but might have been issued by multiple <u>issuers</u>. The aggregation of this information typically expresses an aspect of a person, organization, or <u>entity</u>.

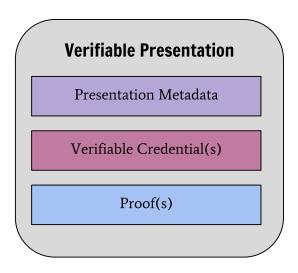


Figure 7 Basic components of a verifiable presentation.

Figure 7 above shows the components of a verifiable presentation, but abstracts the details about how verifiable credentials are organized into information graphs, which are then organized into verifiable presentations. Figure 8 below shows a more complete depiction of a verifiable presentation, which is normally composed of at least four information graphs. The first graph expresses the verifiable presentation itself, which contains presentation metadata. The verifiablePresentation property in the graph refers to one or more verifiable credentials (each a self-contained graph), which in turn contains credential metadata and claims. The third graph expresses the credential graph proof, which is usually a digital signature. The fourth graph expresses the presentation graph proof, which is usually a digital signature.

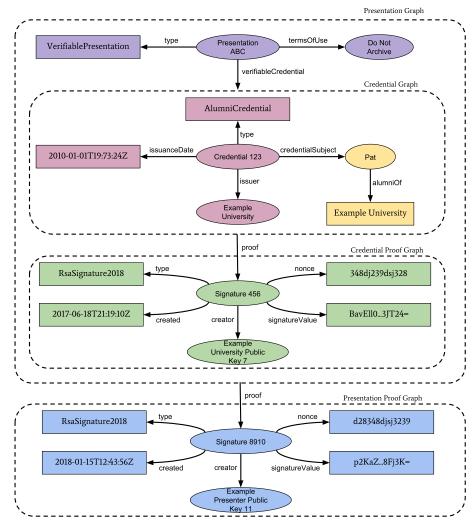


Figure 8 Information graphs associated with a basic verifiable presentation.

NOTE

It is possible to have a <u>presentation</u>, such as a business persona, which draws on multiple <u>credentials</u> about different <u>subjects</u> that are often, but not required to be, related.

§ 3.4 Concrete Lifecycle Example

This section is non-normative.

The previous sections introduced the concepts of <u>claims</u>, <u>verifiable credentials</u>, and <u>verifiable presentations</u> using graphical depictions. This section provides a concrete set of simple but complete lifecycle examples of the data model expressed in one of the concrete syntaxes supported by this specification. The lifecycle of <u>credentials</u> and <u>presentations</u> in the <u>Verifiable Credentials Ecosystem</u> often take a common path:

- 1. Issuance of one or more verifiable credentials.
- 2. Storage of <u>verifiable credentials</u> in a <u>credential repository</u> (such as a digital wallet).
- 3. Composition of <u>verifiable credentials</u> into a <u>verifiable presentation</u> for verifiers.
- 4. Verification of the verifiable presentation by the verifier.

To illustrate this lifecycle, we will use the example of redeeming an alumni discount from a university. In the example below, Pat receives an alumni verifiable credential from a university, and Pat stores the verifiable credential in a digital wallet.

```
EXAMPLE 1: A simple example of a verifiable credential

{
    // set the context, which establishes the special terms w
e will be using
    // such as 'issuer' and 'alumniOf'.
    "@context": [
        "https://www.w3.org/2018/credentials/v1",
        "https://www.w3.org/2018/credentials/examples/v1"
],
    // specify the identifier for the credential
    "id": "http://example.edu/credentials/1872",
    // the credential types, which declare what data to expec
```

```
t in the credential
  "type": ["VerifiableCredential", "AlumniCredential"],
 // the entity that issued the credential
  "issuer": "https://example.edu/issuers/565049",
  // when the credential was issued
  "issuanceDate": "2010-01-01T19:73:24Z",
  // claims about the subjects of the credential
  "credentialSubject": {
   // identifier for the only subject of the credential
    "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
   // assertion about the only subject of the credential
    "alumniOf": {
      "id": "did:example:c276e12ec21ebfeb1f712ebc6f1",
      "name": [{
        "value": "Example University",
       "lang": "en"
      }, {
        "value": "Exemple d'Université",
        "lang": "fr"
     }]
    }
  },
  // digital proof that makes the credential tamper-evident
 // see the NOTE at end of this section for more detail
  "proof": {
   // the cryptographic signature suite that was used to g
enerate the signature
    "type": "RsaSignature2018",
   // the date the signature was created
    "created": "2017-06-18T21:19:10Z",
   // purpose of this proof
    "proofPurpose": "assertionMethod",
   // the identifier of the public key that can verify the
 signature
    "verificationMethod": "https://example.edu/issuers/keys
```

```
// the digital signature value
"jws": "eyJhbGciOiJSUzI1NiIsImI2NCI6ZmFsc2UsImNyaXQiOls
sITJX1CxPCT8yAV-TVkIEq_PbCh0MqsLfRoPsnsgw5WEuts01mq-pt
X16dUEMGlv50aqzpqh4Qktb3rk-BuQy72IFL0qV0G_zS245-kronKl
PAYuNzVBAh4vGHSrQyHUdBBPM"
}
```

Pat then attempts to redeem the alumni discount. The <u>verifier</u>, a ticket sales system, states that any alumni of "Example University" receives a discount on season tickets to sporting events. Using a mobile device, Pat starts the process of purchasing a season ticket. A step in this process requests an alumni <u>verifiable</u> <u>credential</u>, and this request is routed to Pat's digital wallet. The digital wallet asks Pat if they would like to provide a previously issued <u>verifiable credential</u>. Pat selects the alumni <u>verifiable credential</u>, which is then composed into a <u>verifiable</u> presentation. The verifiable presentation is sent to the verifier and verified.

```
EXAMPLE 2: A simple example of a verifiable presentation

{
    "@context": [
        "https://www.w3.org/2018/credentials/v1",
        "https://www.w3.org/2018/credentials/examples/v1"
    ],
    "type": "VerifiablePresentation",
    // the verifiable credential issued in the previous examp

le
    "verifiableCredential": [{
        "@context": [
            "https://www.w3.org/2018/credentials/v1",
            "https://www.w3.org/2018/credentials/examples/v1"
        ],
        "id": "http://example.edu/credentials/1872",
```

```
"type": ["VerifiableCredential", "AlumniCredential"],
  "issuer": "https://example.edu/issuers/565049",
  "issuanceDate": "2010-01-01T19:73:24Z",
  "credentialSubject": {
    "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
    "alumniOf": {
      "id": "did:example:c276e12ec21ebfeb1f712ebc6f1",
      "name": [{
        "value": "Example University",
        "lang": "en"
      }, {
        "value": "Exemple d'Université",
        "lang": "fr"
      }]
    }
  },
  "proof": {
    "type": "RsaSignature2018",
    "created": "2017-06-18T21:19:10Z",
    "proofPurpose": "assertionMethod",
    "verificationMethod": "https://example.edu/issuers/ke
    "jws": "eyJhbGci0iJSUzI1NiIsImI2NCI6ZmFsc2UsImNyaXQi0
      sITJX1CxPCT8yAV-TVkIEq_PbCh0MqsLfRoPsnsgw5WEuts01mq-
      X16dUEMGlv50agzpgh4Qktb3rk-BuQy72IFL0gV0G zS245-kro
      PAYuNzVBAh4vGHSrQyHUdBBPM"
  }
}],
// digital signature by Pat on the presentation
// protects against replay attacks
"proof": {
  "type": "RsaSignature2018",
  "created": "2018-09-14T21:19:10Z",
  "proofPurpose": "authentication",
  "verificationMethod": "did:example:ebfeb1f712ebc6f1c276
  // 'challenge' and 'domain' protect against replay atta
```

```
cks
   "challenge": "1f44d55f-f161-4938-a659-f8026467f126",
   "domain": "4jt78h47fh47",
   "jws": "eyJhbGci0iJSUzI1NiIsImI2NCI6ZmFsc2UsImNyaXQi0ls
        XsITJX1CxPCT8yAV-TVIw5WEuts01mq-pQy7UJiN5mgREEMGlv50ar
        LfRoPsnsgxD-WUcX16dU0qV0G_zS245-kronKb78cPktb3rk-BuQy'
        4vGHSrQyHUGlcTwLtjPAnKb78"
   }
}
```

NOTE

Implementers that are interested in understanding more about the proof mechanism used above can learn more in Section § 4.7 Proofs (Signatures) and by reading the following specifications: Linked Data Proofs [LD-PROOFS], Linked Data Signatures [LD-SIGNATURES], 2018 RSA Signature Suite [LDS-RSA2018], and JSON Web Signature (JWS) Unencoded Payload Option [RFC7797]. A list of proof mechanisms is available in the Verifiable Credentials Extension Registry [VC-EXTENSION-REGISTRY].

§ 4. Basic Concepts

This section introduces some basic concepts for the specification, in preparation for Section § 5. Advanced Concepts later in the document.

§ 4.1 Contexts

When two software systems need to exchange data, they need to use terminology that both systems understand. As an analogy, consider how two people communicate. Both people must use the same language and the words they use must mean the same thing to each other. This might be referred to as *the context* of a conversation.

<u>Verifiable credentials</u> and <u>verifiable presentations</u> have many attributes and values that are identified by <u>URIs</u>. However, those <u>URIs</u> can be long and not very human-friendly. In such cases, short-form human-friendly aliases can be more helpful. This specification uses the <u>@context property</u> to map such short-form aliases to the URIs required by specific <u>verifiable credentials</u> and <u>verifiable</u> presentations.

NOTE

In JSON-LD, the @context property can also be used to communicate other details, such as datatype information, language information, transformation rules, and so on, which are beyond the needs of this specification, but might be useful in the future or to related work. For more information, see Section 3.1: The Context of the [JSON-LD] specification.

<u>Verifiable credentials</u> and <u>verifiable presentations</u> <u>MUST</u> include a @context property.

@context

The value of the @context property MUST be an ordered set where the first item is a URI with the value

https://www.w3.org/2018/credentials/v1. For reference, a copy of the base context is provided in Appendix § B. Base Context. Subsequent items in the array *MUST* express context information and be composed of any combination of URIs or objects. It is *RECOMMENDED* that each URI

in the @context be one which, if dereferenced, results in a document containing machine-readable information about the @context.

NOTE

Though this specification requires that a <code>@context property</code> be present, it is not required that the value of the <code>@context property</code> be processed using JSON-LD. This is to support processing using plain JSON libraries, such as those that might be used when the <code>verifiable credential</code> is encoded as a JWT. All libraries or processors <code>MUST</code> ensure that the order of the values in the <code>@context property</code> is what is expected for the specific application. Libraries or processors that support JSON-LD can process the <code>@context property</code> using full JSON-LD processing as expected.

```
EXAMPLE 3: Usage of the @context property
{
  "@context": [
    "https://www.w3.org/2018/credentials/v1",
    "https://www.w3.org/2018/credentials/examples/v1"
  ],
  "id": "http://example.edu/credentials/58473",
  "type": ["VerifiableCredential", "AlumniCredential"],
  "credentialSubject": {
    "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
    "alumniOf": {
      "id": "did:example:c276e12ec21ebfeb1f712ebc6f1",
      "name": [{
        "value": "Example University",
        "lang": "en"
      }, {
        "value": "Exemple d'Université",
        "lang": "fr"
      }]
    }
  },
  "proof": { ... }
}
```

The example above uses the base context <u>URI</u>

(https://www.w3.org/2018/credentials/v1) to establish that the conversation is about a <u>verifiable credential</u>. The second <u>URI</u>

(https://www.w3.org/2018/credentials/examples/v1) establishes that the conversation is about examples.

NOTE

This document uses the example context <u>URI</u> (https://www.w3.org/2018/credentials/examples/v1) for the purpose of demonstrating examples. Implementations are expected to not use this <u>URI</u> for any other purpose, such as in pilot or production systems.

The data available at https://www.w3.org/2018/credentials/v1 is a static document that is never updated and *SHOULD* be downloaded and cached. The associated human-readable vocabulary document for the Verifiable Credentials Data Model is available at https://www.w3.org/2018/credentials. This concept is further expanded on in Section § 5.3 Extensibility.

§ 4.2 Identifiers

When expressing statements about a specific thing, such as a person, product, or organization, it is often useful to use some kind of identifier so that others can express statements about the same thing. This specification defines the optional id property for such identifiers. The id property is intended to unambiguously refer to an object, such as a person, product, or organization. Using the id property allows for the expression of statements about specific things in the verifiable credential.

If the id property is present:

- The id property MUST express an identifier that others are expected to use when expressing statements about a specific thing identified by that identifier.
- The **id** property *MUST NOT* have more than one value.
- The value of the id property MUST be a URI.

Developers should remember that identifiers might be harmful in scenarios where pseudonymity is required. Developers are encouraged to read Section § 7.3 Identifier-Based Correlation carefully when considering such scenarios. There are also other types of correlation mechanisms documented in Section § 7. Privacy Considerations that create privacy concerns. Where privacy is a strong consideration, the id property *MAY* be omitted.

id

The value of the id property MUST be a single <u>URI</u>. It is RECOMMENDED that the <u>URI</u> in the id be one which, if dereferenced, results in a document containing machine-readable information about the id.

```
EXAMPLE 4: Usage of the id property
{
  "@context": [
    "https://www.w3.org/2018/credentials/v1",
    "https://www.w3.org/2018/credentials/examples/v1"
  ],
  "id": "http://example.edu/credentials/3732",
  "type": ["VerifiableCredential", "UniversityDegreeCredent
  "credentialSubject": {
    "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
    "degree": {
      "type": "BachelorDegree",
      "name": "Bachelor of Science and Arts"
    }
  },
  "proof": { ... }
}
```

The example above uses two types of identifiers. The first identifier is for the <u>verifiable credential</u> and uses an HTTP-based URL. The second identifier is for the <u>subject</u> of the <u>verifiable credential</u> (the thing the <u>claims</u> are about) and uses a decentralized identifier, also known as a DID.

As of this publication, <u>DIDs</u> are a new type of identifier that are not necessary for <u>verifiable credentials</u> to be useful. Specifically, <u>verifiable credentials</u> do not depend on <u>DIDs</u> and <u>DIDs</u> do not depend on <u>verifiable credentials</u>. However, it is expected that many <u>verifiable credentials</u> will use <u>DIDs</u> and that software libraries implementing this specification will probably need to resolve <u>DIDs</u>. <u>DID</u>-based URLs are used for expressing identifiers associated with <u>subjects</u>, <u>issuers</u>, <u>holders</u>, credential status lists, cryptographic keys, and other machine-readable information associated with a verifiable credential.

§ 4.3 Types

Software systems that process the kinds of objects specified in this document use type information to determine whether or not a provided <u>verifiable credential</u> or <u>verifiable presentation</u> is appropriate. This specification defines a <u>type property</u> for the expression of type information.

Verifiable credentials and verifiable presentations *MUST* have a type property. That is, any credential or presentation that does not have type property is not verifiable, so is neither a verifiable credential nor a verifiable presentation.

type

The value of the type property *MUST* be, or map to (through interpretation of the @context property), one or more <u>URIs</u>. If more than one <u>URI</u> is provided, the <u>URIs</u> *MUST* be interpreted as an unordered set. Syntactic conveniences *SHOULD* be used to ease developer usage. Such conveniences might include JSON-LD terms. It is *RECOMMENDED* that

each <u>URI</u> in the type be one which, if dereferenced, results in a document containing machine-readable information about the type.

```
EXAMPLE 5: Usage of the type property
{
  "@context": [
    "https://www.w3.org/2018/credentials/v1",
    "https://www.w3.org/2018/credentials/examples/v1"
  ],
  "id": "http://example.edu/credentials/3732",
  "type": ["VerifiableCredential", "UniversityDegreeCredent
ial"],
  "credentialSubject": {
    "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
    "degree": {
      "type": "BachelorDegree",
      "name": "Bachelor of Science and Arts"
    }
  },
  "proof": { ... }
```

With respect to this specification, the following table lists the objects that *MUST* have a <u>type</u> specified.

Object	Туре
Verifiable	VerifiableCredential and, optionally, a more
credential object	specific verifiable credential type. For example,
(a subclass of a	"type": ["VerifiableCredential",
credential object)	<pre>"UniversityDegreeCredential"]</pre>
	VerifiableCredential and, optionally, a more

<u>Credential</u> object	<pre>specific verifiable credential type. For example, "type": ["VerifiableCredential", "UniversityDegreeCredential"]</pre>
Verifiable presentation object (a subclass of a presentation object)	VerifiablePresentation and, optionally, a more specific <u>verifiable presentation type</u> . For example, "type": ["VerifiablePresentation", "CredentialManagerPresentation"]
<u>Presentation</u> object	VerifiablePresentation and, optionally, a more specific <u>verifiable presentation type</u> . For example, "type": ["VerifiablePresentation", "CredentialManagerPresentation"]
Proof object	A valid proof <u>type</u> . For example, "type": "RsaSignature2018"
credentialStatus object	A valid <u>credential</u> status <u>type</u> . For example, "type": "CredentialStatusList2017"
termsOfUse object	A valid terms of use <u>type</u> . For example, "type": "OdrlPolicy2017")
evidence object	A valid evidence <u>type</u> . For example, "type": "DocumentVerification2018"

The type system for the Verifiable Credentials Data Model is the same as for [JSON-LD] and is detailed in Section 5.4: Specifying the Type and Section 8: JSON-LD Grammar. When using a JSON-LD context (see Section § 5.3 Extensibility), this specification aliases the @type keyword to type to make the JSON-LD documents more easily understood. While application developers and document authors do not need to understand the specifics of the JSON-LD type system, implementers of this specification who want to support interoperable extensibility, do.

All <u>credentials</u>, <u>presentations</u>, and encapsulated objects *MUST* specify, or be associated with, additional more narrow <u>types</u> (like UniversityDegreeCredential, for example) so software systems can process this additional information.

When processing encapsulated objects defined in this specification, (for example, objects associated with the credentialSubject object or deeply nested therein), software systems *SHOULD* use the type information specified in encapsulating objects higher in the hierarchy. Specifically, an encapsulating object, such as a credential, *SHOULD* convey the associated object types so that verifiers can quickly determine the contents of an associated object based on the encapsulating object type.

For example, a <u>credential</u> object with the <u>type</u> of <u>UniversityDegreeCredential</u>, signals to a <u>verifier</u> that the object associated with the <u>credentialSubject</u> property contains the identifier for the:

- Subject in the id property.
- Type of degree in the **type** property.
- Title of the degree in the name property.

This enables implementers to rely on values associated with the type property for <u>verification</u> purposes. The expectation of <u>types</u> and their associated properties should be documented in at least a human-readable specification, and preferably, in an additional machine-readable representation.

NOTE

The type system used in the data model described in this specification allows for multiple ways to associate types with data. Implementers and authors are urged to read the section on typing in the Verifiable Credentials Implementation Guidelines [VC-IMP-GUIDE].

§ 4.4 Credential Subject

A <u>verifiable credential</u> contains <u>claims</u> about one or more <u>subjects</u>. This specification defines a <u>credentialSubject property</u> for the expression of claims about one or more subjects.

A <u>verifiable credential MUST</u> have a <u>credentialSubject</u> property.

credentialSubject

The value of the credentialSubject property is defined as a set of objects that contain one or more properties that are each related to a <u>subject</u> of the <u>verifiable credential</u>. Each object *MAY* contain an <u>id</u>, as described in Section § 4.2 Identifiers.

```
EXAMPLE 6: Usage of the credential Subject property
{
  "@context": [
    "https://www.w3.org/2018/credentials/v1",
    "https://www.w3.org/2018/credentials/examples/v1"
  ],
  "id": "http://example.edu/credentials/3732",
  "type": ["VerifiableCredential", "UniversityDegreeCredent
  "credentialSubject": {
    "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
    "degree": {
      "type": "BachelorDegree",
      "name": "Bachelor of Science and Arts"
    }
  },
  "proof": { ... }
}
```

It is possible to express information related to multiple <u>subjects</u> in a <u>verifiable</u> <u>credential</u>. The example below specifies two <u>subjects</u> who are spouses. Note the use of array notation to associate multiple <u>subjects</u> with the <u>credentialSubject</u> property.

```
EXAMPLE 7: Specifying multiple subjects in a verifiable credential
{
  "@context": [
    "https://www.w3.org/2018/credentials/v1",
    "https://www.w3.org/2018/credentials/examples/v1"
  ],
  "id": "http://example.edu/credentials/3732",
  "type": ["VerifiableCredential", "RelationshipCredential"
  "credentialSubject": [{
    "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
    "name": "Jayden Doe",
    "spouse": "did:example:c276e12ec21ebfeb1f712ebc6f1"
  }, {
    "id": "did:example:c276e12ec21ebfeb1f712ebc6f1",
    "name": "Morgan Doe",
    "spouse": "did:example:ebfeb1f712ebc6f1c276e12ec21"
  }],
  "proof": { ... }
}
```

§ 4.5 Issuer

This specification defines a property for expressing the <u>issuer</u> of a <u>verifiable</u> credential.

A <u>verifiable credential</u> *MUST* have an <u>issuer property</u>.

issuer

The value of the <u>issuer property</u> *MUST* be either a <u>URI</u> or an object containing an <u>id property</u>. It is *RECOMMENDED* that the <u>URI</u> in the <u>issuer</u> or its <u>id</u> be one which, if dereferenced, results in a document

containing machine-readable information about the <u>issuer</u> that can be used to verify the information expressed in the <u>credential</u>.

```
EXAMPLE 8: Usage of issuer property
{
  "@context": [
    "https://www.w3.org/2018/credentials/v1",
    "https://www.w3.org/2018/credentials/examples/v1"
  ],
  "id": "http://example.edu/credentials/3732",
  "type": ["VerifiableCredential", "UniversityDegreeCredent
  "issuer": "https://example.edu/issuers/14",
  "issuanceDate": "2010-01-01T19:23:24Z",
  "credentialSubject": {
    "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
    "degree": {
      "type": "BachelorDegree",
      "name": "Bachelor of Science and Arts"
    }
  },
  "proof": { ... }
}
```

It is also possible to express additional information about the issuer by associating an object with the issuer property:

```
EXAMPLE 9: Usage of issuer expanded property
{
  "@context": [
    "https://www.w3.org/2018/credentials/v1",
    "https://www.w3.org/2018/credentials/examples/v1"
  ],
  "id": "http://example.edu/credentials/3732",
  "type": ["VerifiableCredential", "UniversityDegreeCredent
  "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": { ... }
}
```

```
The value of the issuer property can also be a JWK (for example, "https://example.com/keys/foo.jwk") or a DID (for example, "did:example:abfe13f712120431c276e12ecab").
```

§ 4.6 Issuance Date

This specification defines the <u>issuanceDate property</u> for expressing the date and time when a credential becomes valid.

issuanceDate

A <u>credential</u> *MUST* have an <u>issuanceDate property</u>. The value of the <u>issuanceDate property</u> *MUST* be a string value of an [RFC3339] combined date and time string representing the date and time the <u>credential</u> becomes valid, which could be a date and time in the future. Note that this value represents the earliest point in time at which the information associated with the <u>credentialSubject</u> property becomes valid.

```
EXAMPLE 10: Usage of issuanceDate property
{
  "@context": [
    "https://www.w3.org/2018/credentials/v1",
    "https://www.w3.org/2018/credentials/examples/v1"
  ],
  "id": "http://example.edu/credentials/3732",
  "type": ["VerifiableCredential", "UniversityDegreeCredent
  "issuer": "https://example.edu/issuers/14",
  "issuanceDate": "2010-01-01T19:23:24Z",
  "credentialSubject": {
    "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
    "degree": {
      "type": "BachelorDegree",
      "name": "Bachelor of Science and Arts"
    }
  },
  "proof": { ... }
```

It is expected that the next version of this specification will add the validFrom property and will deprecate the issuanceDate property in favor of a new issued property. The range of values for both properties are expected to remain as [RFC3339] combined date and time strings.

Implementers are advised that the validFrom and issued properties are reserved and use for any other purpose is discouraged.

§ 4.7 Proofs (Signatures)

At least one proof mechanism, and the details necessary to evaluate that proof, *MUST* be expressed for a <u>credential</u> or <u>presentation</u> to be a <u>verifiable credential</u> or <u>verifiable presentation</u>; that is, to be verifiable.

This specification identifies two classes of proof mechanisms: external proofs and embedded proofs. An *external proof* is one that wraps an expression of this data model, such as a JSON Web Token, which is elaborated on in Section § 6.3.1 JSON Web Token. An *embedded proof* is a mechanism where the proof is included in the data, such as a Linked Data Signature, which is elaborated upon in Section § 6.3.2 Linked Data Proofs.

When embedding a proof, the proof property *MUST* be used.

proof

One or more cryptographic proofs that can be used to detect tampering and verify the authorship of a <u>credential</u> or <u>presentation</u>. The specific method used for an embedded proof *MUST* be included using the <u>type</u> property.

Because the method used for a mathematical proof varies by representation language and the technology used, the set of name-value pairs that is expected as

the value of the proof property will vary accordingly. For example, if digital signatures are used for the proof mechanism, the proof property is expected to have name-value pairs that include a signature, a reference to the signing entity, and a representation of the signing date. The example below uses RSA digital signatures.

```
EXAMPLE 11: Usage of the proof property on a verifiable credential
{
  "@context": [
    "https://www.w3.org/2018/credentials/v1",
    "https://www.w3.org/2018/credentials/examples/v1"
  ],
  "id": "http://example.gov/credentials/3732",
  "type": ["VerifiableCredential", "UniversityDegreeCredent
  "issuer": "https://example.edu",
  "issuanceDate": "2010-01-01T19:73:24Z",
  "credentialSubject": {
    "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
    "degree": {
      "type": "BachelorDegree",
      "name": "Bachelor of Science and Arts"
    }
 },
  "proof": {
    "type": "RsaSignature2018",
    "created": "2018-06-18T21:19:10Z",
    "proofPurpose": "assertionMethod",
    "verificationMethod": "https://example.com/jdoe/keys/1"
    "jws": "eyJhbGciOiJQUzI1NiIsImI2NCI6ZmFsc2UsImNyaXQiOls:
      ..DJBMvvFAIC00nSGB6Tn0XKbbF9XrsaJZREWvR2aONYTQQxnyXir
      Bn2h9hfcGZrvnC1b6PgWmukzFJ1IiH1dWgnDIS81BH-IxXnPkbuYD
      QU9MJxdVkY5EL4HYbcIfwKj6X4LBQ2 ZHZIu1jdqLcRZqHcsDF5KK
      n5VRWy5WhYg_gBnyWny8E6Qkrze53MR70uAmmNJ1m1nN8SxDrG6a0
      Fbas50jAQz3c17GY8mVuDPOBIOVjMEghBlgl3n0i1ysxbRGhHLEK4
      ogZdgt1DkQxDFxxn41QWDw mmMCjs9qxg0zcZzqEJw"
  }
}
```

As discussed in Section § 1.4 Conformance, there are multiple viable proof mechanisms, and this specification does not standardize nor recommend any single proof mechanism for use with verifiable credentials. For more information about the proof mechanism, see the following specifications: Linked Data Proofs [LD-PROOFS], Linked Data Signatures [LD-SIGNATURES], 2018 RSA Signature Suite [LDS-RSA2018], and JSON Web Signature (JWS) Unencoded Payload Option [RFC7797]. A list of proof mechanisms is available in the Verifiable Credentials Extension Registry [VC-EXTENSION-REGISTRY].

§ 4.8 Expiration

This specification defines the expirationDate property for the expression of credential expiration information.

expirationDate

If present, the value of the expirationDate property *MUST* be a string value of an [RFC3339] combined date and time string representing the date and time the credential ceases to be valid.

```
EXAMPLE 12: Usage of the expirationDate property
{
  "@context": [
    "https://www.w3.org/2018/credentials/v1",
    "https://www.w3.org/2018/credentials/examples/v1"
  ],
  "id": "http://example.edu/credentials/3732",
  "type": ["VerifiableCredential", "UniversityDegreeCredent
  "issuer": "https://example.edu/issuers/14",
  "issuanceDate": "2010-01-01T19:23:24Z",
  "expirationDate": "2020-01-01T19:23:24Z",
  "credentialSubject": {
    "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
    "degree": {
      "type": "BachelorDegree",
      "name": "Bachelor of Science and Arts"
    }
  },
  "proof": { ... }
```

It is expected that the next version of this specification will add the validUntil property in a way that deprecates, but preserves backwards compatability with the expirationDate property. Implementers are advised that the validUntil property is reserved and its use for any other purpose is discouraged.

§ 4.9 Status

This specification defines the following credentialStatus property for the discovery of information about the current status of a <u>verifiable credential</u>, such as whether it is suspended or revoked.

credentialStatus

The value of the **credentialStatus** property *MUST* include the:

- id property, which *MUST* be a URL.
- type property, which expresses the <u>credential</u> status type (also referred to as the <u>credential</u> status method). It is expected that the value will provide enough information to determine the current status of the <u>credential</u>. For example, the object could contain a link to an external document noting whether or not the <u>credential</u> is suspended or revoked.

The precise contents of the <u>credential</u> status information is determined by the specific <u>credentialStatus</u> type definition, and varies depending on factors such as whether it is simple to implement or if it is privacy-enhancing.

```
EXAMPLE 13: Usage of the status property
{
  "@context": [
    "https://www.w3.org/2018/credentials/v1",
    "https://www.w3.org/2018/credentials/examples/v1"
  ],
  "id": "http://example.edu/credentials/3732",
  "type": ["VerifiableCredential", "UniversityDegreeCredent
  "issuer": "https://example.edu/issuers/14",
  "issuanceDate": "2010-01-01T19:23:24Z",
  "credentialSubject": {
    "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
    "degree": {
      "type": "BachelorDegree",
      "name": "Bachelor of Science and Arts"
    }
  },
  "credentialStatus": {
    "id": "https://example.edu/status/24",
    "type": "CredentialStatusList2017"
  "proof": { ... }
}
```

Defining the data model, formats, and protocols for status schemes are out of scope for this specification. A Verifiable Credential Extension Registry [VC-EXTENSION-REGISTRY] exists that contains available status schemes for implementers who want to implement verifiable credential status checking.

§ 4.10 Presentations

Presentations *MAY* be used to combine and present <u>credentials</u>. They can be packaged in such a way that the authorship of the data is <u>verifiable</u>. The data in a <u>presentation</u> is often all about the same <u>subject</u>, but there is no limit to the number of <u>subjects</u> or <u>issuers</u> in the data. The aggregation of information from multiple verifiable credentials is a typical use of verifiable presentations.

A verifiable presentation is typically composed of the following properties:

id

The <u>id</u> <u>property</u> is optional and *MAY* be used to provide a unique identifier for the <u>presentation</u>. For details related to the use of this property, see Section § 4.2 <u>Identifiers</u>.

type

The type property is required and expresses the type of presentation, such as VerifiablePresentation. For details related to the use of this property, see Section § 4.3 Types.

verifiableCredential

If present, the value of the verifiableCredential property *MUST* be constructed from one or more verifiable credentials, or of data derived from verifiable credentials in a cryptographically verifiable format.

holder

If present, the value of the holder property is expected to be a <u>URI</u> for the entity that is generating the presentation.

proof

If present, the value of the proof property ensures that the presentation is verifiable. For details related to the use of this property, see Section § 4.7 Proofs (Signatures).

The example below shows a <u>verifiable presentation</u> that embeds <u>verifiable</u> credentials.

```
EXAMPLE 14: Basic structure of a presentation

{
    "@context": [
        "https://www.w3.org/2018/credentials/v1",
        "https://www.w3.org/2018/credentials/examples/v1"
],
    "id": "urn:uuid:3978344f-8596-4c3a-a978-8fcaba3903c5",
    "type": ["VerifiablePresentation", "CredentialManagerPresentation", "CredentialManagerPresentation";
    "verifiableCredential": [{ ... }],
    "proof": [{ ... }]
}
```

The contents of the verifiableCredential property shown above are verifiable credentials, as described by this specification. The contents of the proof property are proofs, as described by the Linked Data Proofs [LD-PROOFS] specification. An example of a verifiable presentation using the JWT proof mechanism is given in section § 6.3.1 JSON Web Token.

§ Presentations Using Derived Credentials

Some zero-knowledge cryptography schemes might enable <u>holders</u> to indirectly prove they hold <u>claims</u> from a <u>verifiable credential</u> without revealing the <u>verifiable credential</u> itself. In these schemes, a <u>claim</u> from a <u>verifiable credential</u> might be used to derive a presented value, which is cryptographically asserted such that a <u>verifier</u> can trust the value if they trust the issuer.

For example, a <u>verifiable credential</u> containing the <u>claim</u> date of <u>birth</u> might be used to derive the presented value <u>over the age of 15</u> in a manner that is cryptographically <u>verifiable</u>. That is, a <u>verifier</u> can still trust the derived value if they trust the issuer.

For an example of a ZKP-style <u>verifiable presentation</u> containing derived data instead of directly embedded <u>verifiable credentials</u>, see Section § <u>5.8</u> <u>Zero-Knowledge Proofs</u>.

Selective disclosure schemes using zero-knowledge proofs can use <u>claims</u> expressed in this model to prove additional statements about those <u>claims</u>. For example, a <u>claim</u> specifying a <u>subject's</u> date of birth can be used as a predicate to prove the <u>subject's</u> age is within a given range, and therefore prove the <u>subject</u> qualifies for age-related discounts, without actually revealing the <u>subject's</u> birthdate. The <u>holder</u> has the flexibility to use the <u>claim</u> in any way that is applicable to the desired verifiable presentation.



Figure 9 A basic claim expressing that Pat's date of birth is 2010-01-01T19:23:24Z. Date encoding would be determined by the schema.

§ 5. Advanced Concepts

Building on the concepts introduced in Section § 4. Basic Concepts, this section explores more complex topics about verifiable credentials.

§ 5.1 Lifecycle Details

This section is non-normative.

Section § 1.2 Ecosystem Overview provided an overview of the <u>verifiable</u> <u>credential</u> ecosystem. This section provides more detail about how the ecosystem is envisaged to operate.

Transfer 0-n times Delete Holders Issue **Present** 1 time 0-n times Verifiers Issuer **Check Status** (does not preserve privacy) 0-n times Revoke Verify 0-1 time 0-n times **Check Status** (may preserve privacy) 0-n times Registry

Life of a Single Verifiable Credential

Figure 10 The roles and information flows for this specification.

The roles and information flows in the <u>verifiable credential</u> ecosystem are as follows:

- An <u>issuer</u> *issues* a <u>verifiable credential</u> to a <u>holder</u>. Issuance always occurs before any other actions involving a credential.
- A <u>holder</u> might *transfer* one or more of its <u>verifiable credentials</u> to another holder.
- A <u>holder *presents*</u> one or more of its <u>verifiable credentials</u> to a <u>verifier</u>, optionally inside a verifiable presentation.

- A <u>verifier verifies</u> the authenticity of the presented <u>verifiable presentation</u> and <u>verifiable credentials</u>. This should include checking the <u>credential status</u> for revocation of the verifiable credentials.
- An issuer might *revoke* a verifiable credential.
- A holder might *delete* a verifiable credential.

The order of the actions above is not fixed, and some actions might be taken more than once. Such action-recurrence might be immediate or at any later point.

The most comon sequence of actions is envisioned to be:

- 1. An issuer <u>issues</u> to a holder.
- 2. The holder <u>presents</u> to a verifier.
- 3. The verifier verifies.

This specification does not define any protocol for transfering <u>verifiable</u> <u>credentials</u> or <u>verifiable presentations</u>, but assuming other specifications do specify how they are transferred between entities, then this Verifiable Credential Data Model is directly applicable.

This specification also does not define an authorization framework nor the decisions that a <u>verifier</u> might make after <u>verifying</u> a <u>verifiable credential</u> or <u>verifiable presentation</u>, taking into account the <u>holder</u>, the <u>issuers</u> of the <u>verifiable credentials</u>, the contents of the <u>verifiable credentials</u>, and its own policies.

In particular, Sections § 5.6 Terms of Use and § C. Subject-Holder Relationships specify how a verifier can determine:

- Whether the holder is a subject of a verifiable credential.
- The relationship between the subject and the holder.
- Whether the original <u>holder</u> passed a <u>verifiable credential</u> to a subsequent holder.
- Any restrictions using the verifiable credentials by the holder or verifier.

§ 5.2 Trust Model

This section is non-normative.

The verifiable credentials trust model is as follows:

- The <u>verifier</u> trusts the <u>issuer</u> to issue the <u>credential</u> that it received. To establish this trust, a credential is expected to either:
 - Include a <u>proof</u> establishing that the <u>issuer</u> generated the <u>credential</u> (that is, it is a verifiable credential), or
 - Have been transmitted in a way clearly establishing that the <u>issuer</u> generated the <u>verifiable credential</u> and that the <u>verifiable credential</u> was not tampered with in transit or storage. This trust could be weakened depending on the risk assessment of the verifier.
- All <u>entities</u> trust the <u>verifiable data registry</u> to be tamper-evident and to be a correct record of which data is controlled by which entities.
- The <u>holder</u> and <u>verifier</u> trust the <u>issuer</u> to issue true (that is, not false) credentials about the subject, and to revoke them quickly when appropriate.
- The <u>holder</u> trusts the <u>repository</u> to store <u>credentials</u> securely, to not release them to anyone other than the <u>holder</u>, and to not corrupt or lose them while they are in its care.

This trust model differentiates itself from other trust models by ensuring the:

- Issuer and the verifier do not need to trust the repository
- Issuer does not need to know or trust the verifier.

By decoupling the trust between the <u>identity provider</u> and the <u>relying party</u> a more flexible and dynamic trust model is created such that market competition and customer choice is increased.

For more information about how this trust model interacts with various threat models studied by the Working Group, see the Verifiable Credentials Use Cases document [VC-USECASES].

NOTE

The data model detailed in this specification does not imply a transitive trust model, such as that provided by more traditional Certificate Authority trust models. In the Verifiable Credentials Data Model, a <u>verifier</u> either directly trusts or does not trust an <u>issuer</u>. While it is possible to build transitive trust models using the Verifiable Credentials Data Model, implementers are urged to <u>learn about the security weaknesses</u> introduced by <u>broadly delegating trust</u> in the manner adopted by Certificate Authority systems.

§ 5.3 Extensibility

One of the goals of the Verifiable Credentials Data Model is to enable permissionless innovation. To achieve this, the data model needs to be extensible in a number of different ways. The data model is required to:

• Model complex multi-entity relationships through the use of a graph-based data model.

- Extend the machine-readable vocabularies used to describe information in the data model, without the use of a centralized system for doing so, through the use of [LINKED-DATA].
- Support multiple types of cryptographic proof formats through the use of Linked Data Proofs [LD-PROOFS], Linked Data Signatures [LD-SIGNATURES], and a variety of signature suites.
- Provide all of the extensibility mechanisms outlined above in a data format that is popular with software developers and web page authors, and is enabled through the use of [JSON-LD].

This approach to data modeling is often called an *open world assumption*, meaning that any entity can say anything about any other entity. While this approach seems to conflict with building simple and predictable software systems, balancing extensibility with program correctness is always more challenging with an open world assumption than with closed software systems.

The rest of this section describes, through a series of examples, how both extensibility and program correctness are achieved.

Let us assume we start with the verifiable credential shown below.

```
EXAMPLE 15: A simple credential
{
  "@context": [
    "https://www.w3.org/2018/credentials/v1",
    "https://www.w3.org/2018/credentials/examples/v1"
  ],
  "id": "http://example.com/credentials/4643",
  "type": ["VerifiableCredential"],
  "issuer": "https://example.com/issuers/14",
  "issuanceDate": "2018-02-24T05:28:04Z",
  "credentialSubject": {
    "id": "did:example:abcdef1234567",
    "name": "Jane Doe"
  },
  "proof": { ... }
}
```

This <u>verifiable credential</u> states that the <u>entity</u> associated with did:example:abcdef1234567 has a name with a value of Jane Doe.

Now let us assume a developer wants to extend the <u>verifiable credential</u> to store two additional pieces of information: an internal corporate reference number, and Jane's favorite food.

The first thing to do is to create a JSON-LD context containing two new terms, as shown below.

```
EXAMPLE 16: A JSON-LD context

{
    "@context": {
        "referenceNumber": "https://example.com/vocab#referencel
        "favoriteFood": "https://example.com/vocab#favoriteFood"
    }
}
```

After this JSON-LD context is created, the developer publishes it somewhere so it is accessible to <u>verifiers</u> who will be processing the <u>verifiable credential</u>. Assuming the above JSON-LD context is published at https://example.com/contexts/mycontext.jsonld, we can extend this example by including the context and adding the new <u>properties</u> and <u>credential</u> type to the verifiable credential.

```
EXAMPLE 17: A verifiable credential with a custom extension
{
  "@context": [
    "https://www.w3.org/2018/credentials/v1",
    "https://example.com/contexts/mycontext.jsonld"
  ],
  "id": "http://example.com/credentials/4643",
  "type": ["VerifiableCredential", "CustomExt12"],
  "issuer": "https://example.com/issuers/14",
  "issuanceDate": "2018-02-24T05:28:04Z",
  "referenceNumber": 83294847,
  "credentialSubject": {
    "id": "did:example:abcdef1234567",
    "name": "Jane Doe",
    "favoriteFood": "Papaya"
  },
  "proof": { ... }
}
```

This example demonstrates extending the Verifiable Credentials Data Model in a permissionless and decentralized way. The mechanism shown also ensures that verifiable credentials created in this way provide a mechanism to prevent namespace conflicts and semantic ambiguity.

A dynamic extensibility model such as this does increase the implementation burden. Software written for such a system has to determine whether <u>verifiable</u> <u>credentials</u> with extensions are acceptable based on the risk profile of the application. Some applications might accept only certain extensions while highly secure environments might not accept any extensions. These decisions are up to the developers of these applications and are specifically not the domain of this specification.

Developers are urged to ensure that extension JSON-LD contexts are highly available. Implementations that cannot fetch a context will produce an error. Strategies for ensuring that extension JSON-LD contexts are always available include using content-addressed URLs for contexts, bundling context documents with implementations, or enabling aggressive caching of contexts.

Implementers are advised to pay close attention to the extension points in this specification, such as in Sections § 4.7 Proofs (Signatures), § 4.9 Status, § 5.4 Data Schemas, § 5.5 Refreshing, § 5.6 Terms of Use, and § 5.7 Evidence. While this specification does not define concrete implementations for those extension points, the Verifiable Credentials Extension Registry [VC-EXTENSION-REGISTRY] provides an unofficial, curated list of extensions that developers can use from these extension points.

§ 5.3.1 Semantic Interoperability

This specification ensures that "plain" JSON and JSON-LD syntaxes are semantically compatible without requiring JSON implementations to use a JSON-LD processor. To achieve this, the specification imposes the following additional requirements on both syntaxes:

- JSON-based processors *MUST* process the @context key, ensuring the expected values exist in the expected order for the <u>credential</u> type being processed. The order is important because keys used in a <u>credential</u>, which are defined using the values associated with @context, are defined using a "first defined wins" mechanism and changing the order might result in a different key definition "winning".
- JSON-LD-based processors *MUST* produce an error when a JSON-LD context redefines any term in the <u>active context</u>. The only way to change the definition of existing terms is to introduce a new term that clears the active

context within the scope of that new term. Authors that are interested in this feature should read about the @protected feature in the JSON-LD 1.1 specification.

A human-readable document describing the expected order of values for the <code>@context property</code> is expected to be published by any implementer seeking interoperability. A machine-readable description (that is, a normal JSON-LD Context document) is expected to be published at the URL specified in the <code>@context property</code> by JSON-LD implementers seeking interoperability.

The requirements above guarantee semantic interoperability between JSON and JSON-LD for terms defined by the <code>@context</code> mechanism. While JSON-LD processors will use the specific mechanism provided and can verify that all terms are correctly specified, JSON-based processors implicitly accept the same set of terms without testing that they are correct. In other words, the context in which the data exchange happens is explicitly stated for both JSON and JSON-LD by using the same mechanism. With respect to JSON-based processors, this is achieved in a lightweight manner, without having to use JSON-LD processing libraries.

§ 5.4 Data Schemas

Data schemas are useful when enforcing a specific structure on a given collection of data. There are at least two types of data schemas that this specification considers:

- Data verification schemas, which are used to <u>verify</u> that the structure and contents of a verifiable credential conform to a published schema.
- Data encoding schemas, which are used to map the contents of a <u>verifiable</u> credential to an alternative representation format, such as a binary format

used in a zero-knowledge proof.

It is important to understand that data schemas serve a different purpose from the @context property, which neither enforces data structure or data syntax, nor enables the definition of arbitrary encodings to alternate representation formats.

This specification defines the following <u>property</u> for the expression of a data schema:

credentialSchema

The value of the credentialSchema property *MUST* be one or more data schemas that provide <u>verifiers</u> with enough information to determine if the provided data conforms to the provided schema. Each credentialSchema *MUST* specify its type (for example, JsonSchemaValidator2018), and an <u>id property</u> that *MUST* be a <u>URI</u> identifying the schema file. The precise contents of each data schema is determined by the specific type definition.

NOTE

The credentialSchema property provides an opportunity to annotate type definitions or lock them to specific versions of the vocabulary. Authors of verifiable credentials can include a static version of their vocabulary using credentialSchema that is locked to some content integrity protection mechanism. The credentialSchema property also makes it possible to perform syntactic checking on the credential and to use verification mechanisms such as JSON Schema [JSON-SCHEMA-2018] validation.

EXAMPLE 18: Usage of the credentialSchema property to perform JSON schema validation

```
{
  "@context": [
    "https://www.w3.org/2018/credentials/v1",
    "https://www.w3.org/2018/credentials/examples/v1"
  ],
  "id": "http://example.edu/credentials/3732",
  "type": ["VerifiableCredential", "UniversityDegreeCredent
  "issuer": "https://example.edu/issuers/14",
  "issuanceDate": "2010-01-01T19:23:24Z",
  "credentialSubject": {
    "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
    "degree": {
      "type": "BachelorDegree",
      "name": "Bachelor of Science and Arts"
    }
  },
  "credentialSchema": {
    "id": "https://example.org/examples/degree.json",
    "type": "JsonSchemaValidator2018"
  "proof": { ... }
}
```

In the example above, the <u>issuer</u> is specifying a <u>credentialSchema</u>, which points to a [JSON-SCHEMA-2018] file that can be used by a <u>verifier</u> to determine if the verifiable credential is well formed.

For information about linkages to JSON Schema [JSON-SCHEMA-2018] or other optional <u>verification</u> mechanisms, see the Verifiable Credentials Implementation Guidelines [VC-IMP-GUIDE] document.

Data schemas can also be used to specify mappings to other binary formats, such as those used to perform zero-knowledge proofs. For more information on using the credentialSchema property with zero-knowledge proofs, see Section § 5.8 Zero-Knowledge Proofs.

EXAMPLE 19: Usage of the credential Schema property to perform zeroknowledge validation { "@context": ["https://www.w3.org/2018/credentials/v1", "https://www.w3.org/2018/credentials/examples/v1"], "id": "http://example.edu/credentials/3732", "type": ["VerifiableCredential", "UniversityDegreeCredent "issuer": "https://example.edu/issuers/14", "issuanceDate": "2010-01-01T19:23:24Z", "credentialSubject": { "id": "did:example:ebfeb1f712ebc6f1c276e12ec21", "degree": { "type": "BachelorDegree", "name": "Bachelor of Science and Arts" } }, "credentialSchema": { "id": "https://example.org/examples/degree.zkp", "type": "ZkpExampleSchema2018" "proof": { ... } }

In the example above, the <u>issuer</u> is specifying a <u>credentialSchema</u> pointing to a zero-knowledge packed binary data format that is capable of transforming the input data into a format, which can then be used by a <u>verifier</u> to determine if the proof provided with the <u>verifiable</u> credential is valid.

It is useful for systems to enable the manual or automatic refresh of an expired verifiable credential. For more information about expired verifiable credentials, see Section § 4.8 Expiration. This specification defines a refreshService property, which enables an issuer to include a link to a refresh service.

The <u>issuer</u> can include the refresh service as an element inside the <u>verifiable</u> <u>credential</u> if it is intended for either the <u>verifier</u> or the <u>holder</u> (or both), or inside the <u>verifiable presentation</u> if it is intended for the <u>holder</u> only. In the latter case, this enables the <u>holder</u> to refresh the <u>verifiable credential</u> before creating a <u>verifiable presentation</u> to share with a <u>verifier</u>. In the former case, including the refresh service inside the <u>verifiable credential</u> enables either the <u>holder</u> or the verifier to perform future updates of the credential.

The refresh service is only expected to be used when either the <u>credential</u> has expired or the <u>issuer</u> does not publish <u>credential</u> status information. <u>Issuers</u> are advised not to put the <u>refreshService property</u> in a <u>verifiable credential</u> that does not contain public information or whose refresh service is not protected in some way.

NOTE

Placing a refreshService property in a <u>verifiable credential</u> so that it is available to <u>verifiers</u> can remove control and consent from the <u>holder</u> and allow the <u>verifiable credential</u> to be issued directly to the <u>verifier</u>, thereby bypassing the holder.

refreshService

The value of the refreshService property *MUST* be one or more refresh services that provides enough information to the recipient's software such that the recipient can refresh the <u>verifiable credential</u>. Each refreshService value *MUST* specify its type (for example, ManualRefreshService2018) and its id, which is the URL of the service.

The precise content of each refresh service is determined by the specific refreshService type definition.

```
EXAMPLE 20: Usage of the refreshService property by an issuer
{
  "@context": [
    "https://www.w3.org/2018/credentials/v1",
    "https://www.w3.org/2018/credentials/examples/v1"
  ],
 "id": "http://example.edu/credentials/3732",
  "type": ["VerifiableCredential", "UniversityDegreeCredent
  "issuer": "https://example.edu/issuers/14",
  "issuanceDate": "2010-01-01T19:23:24Z",
  "credentialSubject": {
    "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
    "degree": {
      "type": "BachelorDegree",
      "name": "Bachelor of Science and Arts"
    }
  },
  "refreshService": {
    "id": "https://example.edu/refresh/3732"
    "type": "ManualRefreshService2018",
  },
  "proof": { ... }
}
```

In the example above, the <u>issuer</u> specifies a manual <u>refreshService</u> that can be used by directing the <u>holder</u> or the <u>verifier</u> to

https://example.edu/refresh/3732.

§ 5.6 Terms of Use

Terms of use can be utilized by an <u>issuer</u> or a <u>holder</u> to communicate the terms under which a <u>verifiable credential</u> or <u>verifiable presentation</u> was issued. The <u>issuer</u> places their terms of use inside the <u>verifiable credential</u>. The <u>holder</u> places their terms of use inside a <u>verifiable presentation</u>. This specification defines a <u>termsOfUse</u> property for expressing terms of use information.

The value of the termsOfUse property tells the <u>verifier</u> what actions it is required to perform (an *obligation*), not allowed to perform (a *prohibition*), or allowed to perform (a *permission*) if it is to accept the <u>verifiable credential</u> or verifiable presentation.

NOTE

Further study is required to determine how a <u>subject</u> who is not a <u>holder</u> places terms of use on their <u>verifiable credentials</u>. One way could be for the <u>subject</u> to request the <u>issuer</u> to place the terms of use inside the issued <u>verifiable credentials</u>. Another way could be for the <u>subject</u> to delegate a <u>verifiable credential</u> to a <u>holder</u> and place terms of use restrictions on the delegated verifiable credential.

termsOfUse

The value of the termsOfUse property MUST specify one or more terms of use policies under which the creator issued the <u>credential</u> or <u>presentation</u>. If the recipient (a <u>holder</u> or <u>verifier</u>) is not willing to adhere to the specified terms of use, then they do so on their own responsibility and might incur legal liability if they violate the stated terms of use. Each termsOfUse value MUST specify its <u>type</u>, for example, <u>IssuerPolicy</u>, and MAY specify its instance <u>id</u>. The precise contents of each term of use is determined by the specific termsOfUse type definition.

```
EXAMPLE 21: Usage of the termsOfUse property by an issuer
{
  "@context": [
    "https://www.w3.org/2018/credentials/v1",
    "https://www.w3.org/2018/credentials/examples/v1"
  ],
  "id": "http://example.edu/credentials/3732",
  "type": ["VerifiableCredential", "UniversityDegreeCredent
  "issuer": "https://example.edu/issuers/14",
  "issuanceDate": "2010-01-01T19:23:24Z",
  "credentialSubject": {
    "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
    "degree": {
      "type": "BachelorDegree",
      "name": "Bachelor of Science and Arts"
    }
  },
  "termsOfUse": [{
    "type": "IssuerPolicy",
    "id": "http://example.com/policies/credential/4",
    "profile": "http://example.com/profiles/credential",
    "prohibition": [{
      "assigner": "https://example.edu/issuers/14",
      "assignee": "AllVerifiers",
      "target": "http://example.edu/credentials/3732",
      "action": ["Archival"]
    }]
  },
  "proof": { ... }
}
```

In the example above, the <u>issuer</u> (the <u>assigner</u>) is prohibiting <u>verifiers</u> (the <u>assignee</u>) from storing the data in an archive.

```
EXAMPLE 22: Usage of the termsOfUse property by a holder
{
  "@context": [
   "https://www.w3.org/2018/credentials/v1",
   "https://www.w3.org/2018/credentials/examples/v1"
  ],
 "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
  "type": ["VerifiablePresentation"],
  "verifiableCredential": [{
    "@context": [
      "https://www.w3.org/2018/credentials/v1",
      "https://www.w3.org/2018/credentials/examples/v1"
    ],
    "id": "http://example.edu/credentials/3732",
    "type": ["VerifiableCredential", "UniversityDegreeCrede
    "issuer": "https://example.edu/issuers/14",
    "issuanceDate": "2010-01-01T19:23:24Z",
    "credentialSubject": {
      "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
      "degree": {
      "type": "BachelorDegree",
      "name": "Bachelor of Science and Arts"
    }
    },
   "proof": { ... }
  }],
  "termsOfUse": [{
    "type": "HolderPolicy",
    "id": "http://example.com/policies/credential/6",
    "profile": "http://example.com/profiles/credential",
```

```
"prohibition": [{
        "assigner": "did:example:ebfeb1f712ebc6f1c276e12ec21"
        "assignee": "https://wineonline.example.org/",
        "target": "http://example.edu/credentials/3732",
        "action": ["3rdPartyCorrelation"]
     }]
    },
    "proof": [ ... ]
}
```

In the example above, the <u>holder</u> (the <u>assigner</u>), who is also the <u>subject</u>, expressed a term of use prohibiting the <u>verifier</u> (the <u>assignee</u>, https://wineonline.example.org) from using the information provided to correlate the <u>holder</u> or <u>subject</u> using a third-party service. If the <u>verifier</u> were to use a third-party service for correlation, they would violate the terms under which the holder created the presentation.

This feature is also expected to be used by government-issued <u>verifiable</u> <u>credentials</u> to instruct digital wallets to limit their use to similar government organizations in an attempt to protect citizens from unexpected usage of sensitive data. Similarly, some <u>verifiable credentials</u> issued by private industry are expected to limit usage to within departments inside the organization, or during business hours. Implementers are urged to read more about this rapidly evolving feature in the appropriate section of the Verifiable Credentials Implementation Guidelines [VC-IMP-GUIDE] document.

§ 5.7 Evidence

Evidence can be included by an <u>issuer</u> to provide the <u>verifier</u> with additional supporting information in a verifiable credential. This could be used by the

<u>verifier</u> to establish the confidence with which it relies on the claims in the verifiable credential.

For example, an <u>issuer</u> could check physical documentation provided by the <u>subject</u> or perform a set of background checks before issuing the <u>credential</u>. In certain scenarios, this information is useful to the <u>verifier</u> when determining the risk associated with relying on a given credential.

This specification defines the evidence property for expressing evidence information.

evidence

The value of the evidence property *MUST* be one or more evidence schemes providing enough information for a <u>verifier</u> to determine whether the evidence gathered by the <u>issuer</u> meets its confidence requirements for relying on the <u>credential</u>. Each evidence scheme is identified by its <u>type</u>. The <u>id property</u> is optional, but if present, *SHOULD* contain a URL that points to where more information about this instance of evidence can be found. The precise content of each evidence scheme is determined by the specific <u>evidence</u> type definition.

NOTE

For information about how attachments and references to <u>credentials</u> and non-credential data might be supported by the specification, see the Verifiable Credentials Implementation Guidelines [VC-IMP-GUIDE] document.

```
EXAMPLE 23: Usage of the evidence property
{
    "@context": [
    "https://www.w3.org/2018/credentials/v1",
```

```
"https://www.w3.org/2018/credentials/examples/v1"
  ],
  "id": "http://example.edu/credentials/3732",
  "type": ["VerifiableCredential", "UniversityDegreeCredent
  "issuer": "https://example.edu/issuers/14",
  "issuanceDate": "2010-01-01T19:23:24Z",
  "credentialSubject": {
    "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
    "degree": {
      "type": "BachelorDegree",
      "name": "Bachelor of Science and Arts"
    }
  },
  "evidence": [{
    "id": "https://example.edu/evidence/f2aeec97-fc0d-42bf-
    "type": ["DocumentVerification"],
    "verifier": "https://example.edu/issuers/14",
    "evidenceDocument": "DriversLicense",
    "subjectPresence": "Physical",
    "documentPresence": "Physical"
 },{
    "id": "https://example.edu/evidence/f2aeec97-fc0d-42bf-
    "type": ["SupportingActivity"],
    "verifier": "https://example.edu/issuers/14",
    "evidenceDocument": "Fluid Dynamics Focus",
    "subjectPresence": "Digital",
    "documentPresence": "Digital"
 }],
  "proof": { ... }
}
```

NOTE

The evidence property provides different and complementary information to the proof property. The evidence property is used to express supporting information, such as documentary evidence, related to the integrity of the verifiable credential. In contrast, the proof property is used to express machine-verifiable mathematical proofs related to the authenticity of the issuer and integrity of the verifiable credential. For more information about the proof property, see Section § 4.7 Proofs (Signatures).

§ 5.8 Zero-Knowledge Proofs

A zero-knowledge proof is a cryptographic method where an entity can prove to another entity that they know a certain value without disclosing the actual value. A real-world example is proving that an accredited university has granted a degree to you without revealing your identity or any other personally identifiable information contained on the degree.

The key capabilities introduced by zero-knowledge proof mechanisms are the ability of a holder to:

- Combine multiple <u>verifiable credentials</u> from multiple <u>issuers</u> into a single <u>verifiable presentation</u> without revealing <u>verifiable credential</u> or <u>subject</u> identifiers to the <u>verifier</u>. This makes it more difficult for the <u>verifier</u> to collude with any of the issuers regarding the issued verifiable credentials.
- Selectively disclose the <u>claims</u> in a <u>verifiable credential</u> to a <u>verifier</u> without requiring the issuance of multiple atomic <u>verifiable credentials</u>. This allows a <u>holder</u> to provide a <u>verifier</u> with precisely the information they need and nothing more.

Produce a derived <u>verifiable credential</u> that is formatted according to the
 <u>verifier's</u> data schema instead of the <u>issuer's</u>, without needing to involve the
 <u>issuer</u> after <u>verifiable credential</u> issuance. This provides a great deal of
 flexibility for holders to use their issued verifiable credentials.

This specification describes a data model that supports zero-knowledge proof mechanisms. The examples below highlight how the data model can be used to issue, present, and verify zero-knowledge verifiable credentials.

To use zero-knowledge <u>verifiable credentials</u> the <u>issuer</u> must issue a <u>verifiable credential</u> in a manner that enables the <u>holder</u> to present the information to a <u>verifier</u> in a privacy-enhancing manner. This implies that the <u>holder</u> can prove the validity of the <u>issuer's</u> signature without revealing the values that were signed, or when only revealing certain selected values. The standard practice is to do so by proving knowledge of the signature, without revealing the signature itself. There are two requirements for <u>verifiable credentials</u> when they are to be used in zero-knowledge proof systems. The <u>verifiable credential</u> *MUST* contain a:

- <u>Credential</u> definition, using the <u>credentialSchema property</u>, that can be used by all parties to perform various cryptographic operations in zero-knowledge.
- Proof, using the proof property, that can be used to derive verifiable presentations that present information contained in the original verifiable credential in zero-knowledge. The zero-knowledge verifiable presentation must not reveal any information not intended to be revealed by the holder.

The following example shows one method of using <u>verifiable credentials</u> in zero-knowledge. It makes use of a CL Signature, which allows the presentation of the <u>verifiable credential</u> in a way that supports the privacy of the <u>holder</u> and <u>subject</u> through the use of selective disclosure of the <u>verifiable credential</u> values.

```
EXAMPLE 24: A verifiable credential that supports CL Signatures
{
  "@context": [
    "https://www.w3.org/2018/credentials/v1",
    "https://www.w3.org/2018/credentials/examples/v1"
  ],
  "type": ["VerifiableCredential", "UniversityDegreeCredent
  "credentialSchema": {
    "id": "did:example:cdf:35LB7w9ueWbagPL94T9bMLtyXDj9pX5o
    "type": "did:example:schema:22KpkXgecryx9k7N6XN1QoN3gXw
  },
  "issuer": "did:example:Wz4eUg7SetGfaUVCn8U9d62oDYrUJLuUtc
  "credentialSubject": {
    "givenName": "Jane",
    "familyName": "Doe",
    "degree": {
      "type": "BachelorDegree",
      "name": "Bachelor of Science and Arts",
      "college": "College of Engineering"
    }
  },
  "proof": {
    "type": "CLSignature2019",
    "issuerData": "5NQ4TgzNfSQxoLzf2d5AV3JNiCdMaTgm...BXiX5
    "attributes": "pPYmqDvwwWBDPNykXVrBtKdsJDeZUGFA...tTERi
    "signature": "8eGWSiTiWtEA8WnBwX4T259STpxpRKuk...kpFnik
    "signatureCorrectnessProof": "SNQbW3u1QV5q89qhxA1xyVqFa
  }
}
```

The example above provides the <u>verifiable credential</u> definition by using the <u>credentialSchema</u> property and a specific proof that is usable in the

Camenisch-Lysyanskaya Zero-Knowledge Proof system.

The next example utilizes the <u>verifiable credential</u> above to generate a new derived <u>verifiable credential</u> with a privacy-preserving proof. The derived <u>verifiable credential</u> is then placed in a <u>verifiable presentation</u>, which further proves that the entire assertion is valid. There are three requirements of most <u>verifiable presentations</u> when they are to be used in zero-knowledge systems:

- Each derived <u>verifiable credential</u> within a <u>verifiable presentation</u> *MUST* have a <u>credentialSchema property</u>. This allows the derived <u>verifiable</u> <u>credential</u> to reference the credential definition used to generate the derived proof.
- A <u>verifiable presentation</u> *MUST NOT* leak information that would enable the <u>verifier</u> to correlate the <u>holder</u> across multiple <u>verifiable</u> presentations.
- The <u>verifiable presentation</u> *MUST* contain a <u>proof property</u> to enable the <u>verifier</u> to ascertain that all derived <u>verifiable credentials</u> in the <u>verifiable presentation</u> were issued to the same <u>holder</u> without leaking personally identifiable information that the holder did not intend to share.

```
],
      "type": ["VerifiableCredential", "UniversityDegreeCre
      "credentialSchema": {
        "id": "did:example:cdf:35LB7w9ueWbagPL94T9bMLtyXDj9
        "type": "did:example:schema:22KpkXgecryx9k7N6XN1QoN.
      },
      "issuer": "did:example:Wz4eUg7SetGfaUVCn8U9d62oDYrUJL
      "credentialSubject": {
        "degreeType": "BachelorDegree",
        "degreeSchool": "College of Engineering"
      },
      "proof": {
        "type": "AnonCredDerivedCredentialv1",
        "primaryProof": "cg7wLNSi48K5qNyAVMwdYqVHSMv1Ur8i..
        "nonRevocationProof": "mu6fg24MfJPU1HvSXsf3ybzKARib
      }
  }],
  "proof": {
    "type": "AnonCredPresentationProofv1",
    "proofValue": "DgYdYMUYHURJLD7xdnWRingWCEY5u5fK...j915L
  }
}
```

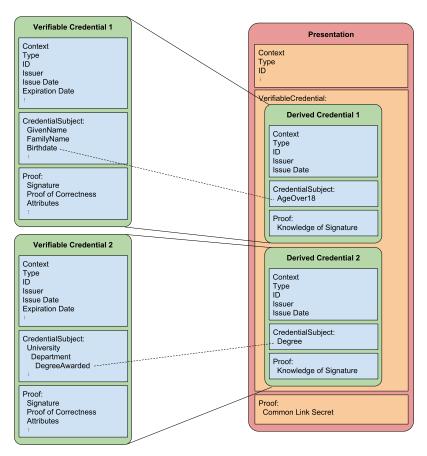


Figure 11 A visual example of the relationship between credentials and derived credentials in a ZKP presentation.

NOTE

Important details regarding the format for the <u>credential</u> definition and of the proofs are omitted on purpose because they are outside of the scope of this document. The purpose of this section is to guide implementers who want to extend <u>verifiable credentials</u> and <u>verifiable presentations</u> to support zero-knowledge proof systems.

§ 5.9 Disputes

There are at least two different cases to consider for an <u>entity</u> wanting to dispute a credential issued by an issuer:

- A <u>subject</u> disputes a claim made by the <u>issuer</u>. For example, the <u>address</u> property is incorrect or out of date.
- An <u>entity</u> disputes a potentially false claim made by the <u>issuer</u> about a different <u>subject</u>. For example, an imposter claims the social security number for an entity.

The mechanism for issuing a DisputeCredential is the same as for a regular <u>credential</u> except that the <u>credentialSubject</u> identifier in the <u>DisputeCredential</u> property is the identifier of the disputed credential.

For example, if a <u>credential</u> with an identifier of https://example.org/credentials/245 is disputed, the <u>subject</u> can issue the <u>credential</u> shown below and present it to the <u>verifier</u> along with the disputed credential.

EXAMPLE 26: A subject disputes a credential { "@context": ["https://www.w3.org/2018/credentials/v1", "https://www.w3.org/2018/credentials/examples/v1"], "id": "http://example.com/credentials/123", "type": ["VerifiableCredential", "DisputeCredential"], "credentialSubject": { "id": "http://example.com/credentials/245", "currentStatus": "Disputed", "statusReason": { "value": "Address is out of date.", "lang": "en" }, }, "issuer": "https://example.com/people#me", "issuanceDate": "2017-12-05T14:27:42Z", "proof": { ... } }

In the above <u>verifiable credential</u> the <u>issuer</u> is claiming that the address in the disputed verifiable credential is wrong.

NOTE

If a <u>credential</u> does not have an identifier, a content-addressed identifier can be used to identify the disputed <u>credential</u>. Similarly, content-addressed identifiers can be used to uniquely identify individual claims.

NOTE

This area of study is rapidly evolving and developers that are interested in publishing <u>credentials</u> that dispute the veracity of other <u>credentials</u> are urged to read the section related to disputes in the Verifiable Credentials Implementation Guidelines [VC-IMP-GUIDE] document.

§ 5.10 Authorization

This section is non-normative.

<u>Verifiable credentials</u> are intended as a means of reliably identifying <u>subjects</u>. While it is recognized that Role Based Access Controls (RBACs) and Attribute Based Access Controls (ABACs) rely on this identification as a means of authorizing <u>subjects</u> to access resources, this specification does not provide a complete solution for RBAC or ABAC. Authorization is not an appropriate use for this specification without an accompanying authorization framework.

The Working Group did consider authorization use cases during the creation of this specification and is pursuing that work as an architectural layer built on top of this specification.

§ 6. Syntaxes

The data model as described in Sections § 3. Core Data Model, § 4. Basic Concepts, and § 5. Advanced Concepts is the canonical structural representation of a verifiable credential or verifiable presentation. All serializations are representations of that data model in a specific format. This section specifies how the data model is realized in JSON-LD and plain JSON. Although syntactic

mappings are provided for only these two syntaxes, applications and services can use any other data representation syntax (such as XML, YAML, or CBOR) that is capable of expressing the data model. As the <u>verification</u> and <u>validation</u> requirements are defined in terms of the data model, all serialization syntaxes have to be deterministically translated to the data model for processing, <u>validation</u>, or comparison. This specification makes no requirements for support of any specific serialization format.

The expected arity of the property values in this specification, and the resulting datatype which holds those values, can vary depending on the property. If present, the following properties are represented as a single value:

- id property
- issuer property
- issuanceDate property
- expirationDate property.

All other properties, if present, are represented as either a single value or an array of values.

§ 6.1 JSON

The data model, as described in Section § 3. Core Data Model, can be encoded in Javascript Object Notation (JSON) [RFC8259] by mapping property values to JSON types as follows:

- Numeric values representable as IEEE754 *SHOULD* be represented as a Number type.
- Boolean values *SHOULD* be represented as a Boolean type.

- Sequence value *SHOULD* be represented as an Array type.
- Unordered sets of values SHOULD be represented as an Array type.
- Sets of properties *SHOULD* be represented as an Object type.
- Empty values *SHOULD* be represented as a null value.
- Other values *MUST* be represented as a String type.

NOTE

As the transformations listed herein have potentially incompatible interpretations, additional profiling of the JSON format is required to provide a deterministic transformation to the data model.

§ 6.2 JSON-LD

[JSON-LD] is a JSON-based format used to serialize <u>Linked Data</u>. The syntax is designed to easily integrate into deployed systems already using JSON, and provides a smooth upgrade path from JSON to [JSON-LD]. It is primarily intended to be a way to use Linked Data in Web-based programming environments, to build interoperable Web services, and to store Linked Data in JSON-based storage engines.

[JSON-LD] is useful when extending the data model described in this specification. Instances of the data model are encoded in [JSON-LD] in the same way they are encoded in JSON (Section § 6.1 JSON), with the addition of the @context property. The JSON-LD context is described in detail in the [JSON-LD] specification and its use is elaborated on in Section § 5.3 Extensibility.

Multiple contexts *MAY* be used or combined to express any arbitrary information about <u>verifiable credentials</u> in idiomatic JSON. The <u>JSON-LD context</u>, available

at https://www.w3.org/2018/credentials/v1, is a static document that is never updated and can therefore be downloaded and cached client side. The associated vocabulary document for the Verifiable Credentials Data Model is available at https://www.w3.org/2018/credentials.

§ 6.2.1 Syntactic Sugar

In general, the data model and syntaxes described in this document are designed such that developers can copy and paste examples to incorporate <u>verifiable</u> <u>credentials</u> into their software systems. The design goal of this approach is to provide a low barrier to entry while still ensuring global interoperability between a heterogeneous set of software systems. This section describes some of these approaches, which will likely go unnoticed by most developers, but whose details will be of interest to implementers. The most noteworthy syntactic sugars provided by [JSON-LD] are:

- The @id and @type keywords are aliased to id and type respectively, enabling developers to use this specification as idiomatic JSON.
- Data types, such as integers, dates, units of measure, and URLs, are automatically typed to provide stronger type guarantees for use cases that require them.
- The verifiableCredential and proof properties are treated as *graph* containers. That is, mechanisms used to isolate sets of data asserted by different entities. This ensures, for example, proper cryptographic separation between the data graph provided by each <u>issuer</u> and the one provided by the <u>holder</u> presenting the <u>verifiable credential</u> to ensure the provenance of the information for each graph is preserved.
- The <code>@protected</code> properties feature of [JSON-LD] 1.1 is used to ensure that terms defined by this specification cannot be overridden. This means that as

long as the same @context declaration is made at the top of a <u>verifiable</u> <u>credential</u> or <u>verifiable presentation</u>, interoperability is guaranteed for all terms understood by users of the data model whether or not they use a [JSON-LD] processor.

§ 6.3 Proof Formats

The data model described in this specification is designed to be proof format agnostic. This specification does not normatively require any particular digital proof or signature format. While the data model is the canonical representation of a verifiable credential or verifiable presentation, the proofing mechanisms for these are often tied to the syntax used in the transmission of the document between parties. As such, each proofing mechanism has to specify whether the validation of the proof is calculated against the state of the document as transmitted, against the transformed data model, or against another form. At the time of publication, at least two proof formats are being actively utilized by implementers and the Working Group felt that documenting what these proof formats are and how they are being used would be beneficial to implementers. The sections detailing the current proof formats being actively utilized to issue verifiable credentials are:

- Section § 6.3.1 JSON Web Token, and
- Section § 6.3.2 Linked Data Proofs.

§ 6.3.1 JSON Web Token

JSON Web Token (JWT) [RFC7519] is still a widely used means to express <u>claims</u> to be transferred between two parties. Providing a representation of the Verifiable Credentials Data Model for JWT allows existing systems and libraries

to participate in the ecosystem described in Section § 1.2 Ecosystem Overview. A JWT encodes a set of <u>claims</u> as a JSON object that is contained in a JSON Web Signature (JWS) [RFC7515] or JWE [RFC7516]. For this specification, the use of JWE is out of scope.

§ Relation to the Verifiable Credentials Data Model

This specification defines encoding rules of the Verifiable Credential Data Model onto JWT and JWS. It further defines processing rules how and when to make use of specific JWT-registered <u>claim</u> names and specific JWS-registered header parameter names to allow systems based on JWT to comply with this specification. If these specific <u>claim</u> names and header parameters are present, their respective counterpart in the standard <u>verifiable</u> credential and <u>verifiable</u> presentation *MAY* be omitted to avoid duplication.

§ JSON Web Token Extensions

This specification introduces two new registered <u>claim</u> names, which contain those parts of the standard <u>verifiable credentials</u> and <u>verifiable presentations</u> where no explicit encoding rules for JWT exist. These objects are enclosed in the JWT payload as follows:

- vc: JSON object, which *MUST* be present in a JWT <u>verifiable credential</u>. The object contains the verifiable credential according to this specification.
- vp: JSON object, which *MUST* be present in a JWT <u>verifiable presentation</u>. The object contains the <u>verifiable presentation</u> according to this specification.

§ JWT Encoding

To encode a <u>verifiable credential</u> as a JWT, specific <u>properties</u> introduced by this specification *MUST* be either:

- Encoded as standard JOSE header parameters, or
- Encoded as registered JWT claim names, or
- Contained in the JWS signature part.

If no explicit rule is specified, <u>properties</u> are encoded in the same way as with a standard <u>verifiable credential</u>, and are added to the <u>vc claim</u> of the JWT. As with all JWTs, the JWS-based signature of a <u>verifiable credential</u> represented in the JWT syntax is calculated against the literal JWT string value as presented across the wire, before any decoding or transformation rules are applied. The following paragraphs describe these encoding rules.

If a JWS is present, the digital signature either refers to the <u>issuer</u> of the <u>verifiable credential</u>, or in the case of a <u>verifiable presentation</u>, the <u>holder</u> of the <u>verifiable credential</u>. The JWS proves that the <u>issuer</u> of the JWT signed the contained JWT payload and therefore, the <u>proof property</u> can be omitted.

If no JWS is present, a proof property *MUST* be provided. The proof property can be used to represent a more complex proof, as may be necessary if the creator is different from the <u>issuer</u>, or a proof not based on digital signatures, such as Proof of Work. The <u>issuer *MAY*</u> include both a JWS and a proof property. For backward compatibility reasons, the issuer *MUST* use JWS to represent proofs based on a digital signature.

The following rules apply to JOSE headers in the context of this specification:

- alg *MUST* be set for digital signatures. If only the proof property is needed for the chosen signature method (that is, if there is no choice of algorithm within that method), the alg header *MUST* be set to none.
- kid MAY be used if there are multiple keys associated with the <u>issuer</u> of the JWT. The key discovery is out of the scope of this specification. For example, the kid can refer to a key in a <u>DID document</u>, or can be the identifier of a key inside a JWKS.
- typ, if present, MUST be set to JWT.

For backward compatibility with JWT processors, the following JWT-registered claim names *MUST* be used instead of, or in addition to, their respective standard verifiable credential counterparts:

- exp *MUST* represent the expirationDate <u>property</u>, encoded as a UNIX timestamp (NumericDate).
- iss *MUST* represent the issuer property of a verifiable credential or the holder property of a verifiable presentation.
- nbf *MUST* represent issuanceDate, encoded as a UNIX timestamp (NumericDate).
- jti MUST represent the id property of the verifiable credential or verifiable presentation.
- sub MUST represent the id property contained in the verifiable credential subject.
- aud *MUST* represent (i.e., identify) the intended audience of the <u>verifiable</u> <u>presentation</u> (i.e., the <u>verifier</u> intended by the presenting <u>holder</u> to receive and verify the verifiable presentation).

Other JOSE header parameters and JWT claim names not specified herein can be used if their use is not explicitly discouraged. Additional <u>verifiable credential</u> claims *MUST* be added to the <u>credentialSubject</u> property of the JWT.

For more information about using JOSE header parameters and/or JWT claim names not specified herein, see the Verifiable Credentials Implementation Guidelines [VC-IMP-GUIDE] document.

This version of the specification defines no JWT-specific encoding rules for the concepts outlined in Section <u>Advanced Concepts</u> (for example, refreshService, termsOfUse, and evidence). These concepts can be encoded as they are without any transformation, and can be added to the vc <u>claim</u> of the JWT.

NOTE

Implementers are warned that JWTs are not capable of encoding multiple subjects and are thus not capable of encoding a yerifiable credential with more than one subject. JWTs might support multiple subjects in the future and implementers are advised to refer to the JSON Web Token Claim Registry for multi-subject JWT claim names or the Nested JSON Web Token specification.

§ JWT Decoding

To decode a JWT to a standard <u>verifiable credential</u>, the following transformation *MUST* be performed:

- 1. Create a JSON object.
- 2. Add the content from the vc claim to the new JSON object.

3. Transform the remaining JWT specific headers and <u>claims</u>, and add the results to the new JSON object.

To transform the JWT specific headers and claims, the following MUST be done:

- If exp is present, the UNIX timestamp MUST be converted to an [RFC3339] date-time, and MUST be used to set the value of the expirationDate property of credentialSubject of the new JSON object.
- If iss is present, the value *MUST* be used to set the issuer property of the new verifiable credential JSON object or the holder property of the new verifiable presentation JSON object.
- If nbf is present, the UNIX timestamp *MUST* be converted to an [RFC3339] date-time, and *MUST* be used to set the value of the issuanceDate property of the new JSON object.
- If sub is present, the value *MUST* be used to set the value of the id property of credentialSubject of the new JSON object.
- If jti is present, the value MUST be used to set the value of the id property of the new JSON object.

```
EXAMPLE 27: JWT header of a JWT-based verifiable credential using JWS
as a proof (non-normative)
{
    "alg": "RS256",
    "typ": "JWT",
    "kid": "did:example:abfe13f712120431c276e12ecab#keys-1"
}
```

In the example above, the <u>verifiable credential</u> uses a <u>proof</u> based on JWS digital signatures, and the corresponding <u>verification</u> key can be obtained using the <u>kid</u> header parameter.

```
EXAMPLE 28: JWT payload of a JWT-based verifiable credential using JWS
as a proof (non-normative)
{
  "sub": "did:example:ebfeb1f712ebc6f1c276e12ec21",
  "jti": "http://example.edu/credentials/3732",
  "iss": "https://example.com/keys/foo.jwk",
  "nbf": 1541493724,
  "iat": 1541493724,
  "exp": 1573029723,
  "nonce": "660!6345FSer",
  "vc": {
    "@context": [
      "https://www.w3.org/2018/credentials/v1",
      "https://www.w3.org/2018/credentials/examples/v1"
    ],
    "type": ["VerifiableCredential", "UniversityDegreeCrede
    "credentialSubject": {
      "degree": {
        "type": "BachelorDegree",
        "name": "Bachelor of Science and Arts"
      }
    }
  }
}
```

In the example above, vc does not contain the id property because the JWT encoding uses the jti attribute to represent a unique identifier. The sub attribute

encodes the information represented by the <u>id property</u> of <u>credentialSubject</u>.

```
EXAMPLE 29: Verifiable credential using JWT compact serialization (non-normative)
```

eyJhbGci0iJSUzI1NiIsInR5cCI6IkpXVCIsImtpZCI6ImRpZDpleGFtcGx l0mFiZmUxM2Y3MTIxMjA0

MzFjMjc2ZTEyZWNhYiNrZXlzLTEifQ.eyJzdWIiOiJkaWQ6ZXhhbXBsZTpl YmZlYjFmNzEyZWJjNmYxY

zI3NmUxMmVjMjEiLCJqdGki0iJodHRw0i8vZXhhbXBsZS5lZHUvY3JlZGVudGlhbHMvMzczMiIsImlzc

yI6Imh0dHBz0i8vZXhhbXBsZS5jb20va2V5cy9mb28uandrIiwibmJmIjox NTQxNDkzNzI0LCJpYXQi0

jE1NDE00TM3MjQsImV4cCI6MTU3MzAy0TcyMywibm9uY2Ui0iI2NjAhNjM0 NUZTZXIiLCJ2YyI6eyJAY

29udGV4dCI6WyJodHRwczovL3d3dy53My5vcmcvMjAx0C9jcmVkZW50aWFs cy92MSIsImh0dHBz0i8vd

3d3LnczLm9yZy8yMDE4L2NyZWRlbnRpYWxzL2V4YW1wbGVzL3YxIl0sInR5 cGUi0lsiVmVyaWZpYWJsZ

UNyZWRlbnRpYWwiLCJVbml2ZXJzaXR5RGVncmVlQ3JlZGVudGlhbCJdLCJjcmVkZW50aWFsU3ViamVjd

CI6eyJkZWdyZWUiOnsidHlwZSI6IkJhY2hlbG9yRGVncmVlIiwibmFtZSI6 IjxzcGFuIGxhbmc9J2ZyL

UNBJz5CYWNjYWxhdXLDqWF0IGVuIG11c2lxdWVzIG51bc0pcmlxdWVzPC9z cGFuPiJ9fX19.KLJo5GAy

BND3LDTn9H7FQokEsUEi8jKwXhGvoN3JtRa51xrNDgXDb0cq1UTYB-rK4Ft 9YVmR1NI Z0F8oGc 7wAp

8PHbF2HaWodQIo0BxxT-4WNqAxft7ET6lkH-4S6Ux3rSGAmczMohEEf8eCe N-jC8WekdPl6zKZQj0YPB

1rx6X0-xlFBs7cl6Wt8rfBP_tZ9YgVWrQmUWypSioc0MUyiphmyEbLZagTy PlUyflGlEdqrZAv6eSe6R

```
txJy6M1-lD7a5HTzanYTWBPAUHDZGyGKXdJw-W_x0IWChBzI8t3kpG253fg
6V3tPgHeKXE94fz_QpYfg
--7kLsyBAfQGbg
```

```
EXAMPLE 30: JWT header of a JWT based verifiable presentation (non-
normative)

{
    "alg": "RS256",
    "typ": "JWT",
    "kid": "did:example:ebfeb1f712ebc6f1c276e12ec21#keys-1"
}
```

In the example above, the <u>verifiable presentation</u> uses a <u>proof</u> based on JWS digital signatures, and the corresponding <u>verification</u> key can be obtained using the <u>kid</u> header parameter.

```
EXAMPLE 31: JWT payload of a JWT based verifiable presentation (non-
normative)
{
  "iss": "did:example:ebfeb1f712ebc6f1c276e12ec21",
  "iti": "urn:uuid:3978344f-8596-4c3a-a978-8fcaba3903c5",
  "aud": "did:example:4a57546973436f6f6c4a4a57573",
  "nbf": 1541493724,
  "iat": 1541493724,
  "exp": 1573029723,
  "nonce": "343s$FSFDa-",
  "vp": {
    "@context": [
      "https://www.w3.org/2018/credentials/v1",
      "https://www.w3.org/2018/credentials/examples/v1"
    ],
    "type": ["VerifiablePresentation"],
    // base64url-encoded JWT as string
    "verifiableCredential": ["..."]
  }
}
```

In the example above, vp does not contain the id property because the JWT encoding uses the jti attribute to represent a unique identifier.

verifiableCredential contains a string array of verifiable credentials using JWT compact serialization.

```
EXAMPLE 32: Verifiable presentation using JWT compact serialization
(non-normative)

eyJhbGciOiJSUzI1NiIsInR5cCI6IkpXVCIsImtpZCI6ImRpZDpleGFtcGx
l0jB4YWJjI2tleTEifQ.e
yJpc3MiOiJkaWQ6ZXhhbXBsZTplYmZlYjFmNzEyZWJjNmYxYzI3NmUxMmVj
```

MjEiLCJqdGki0iJ1cm46d

XVpZDozOTc4MzQ0Zi04NTk2LTRjM2EtYTk30C04ZmNhYmEzOTAzYzUiLCJhdW0i0iJkaW06ZXhhbXBsZ

ToOYTU3NTQ2OTczNDM2ZjZmNmM0YTRhNTc1NzMiLCJuYmYi0jE1NDE00TM3 MjQsImlhdCI6MTU0MTQ5M

zcyNCwiZXhwIjoxNTczMDI5NzIzLCJub25jZSI6IjM0M3MkRlNGRGEtIiwi dnAiOnsiQGNvbnRleHQiO

lsiaHR0cHM6Ly93d3cudzMub3JnLzIwMTgvY3JlZGVudGlhbHMvdjEiLCJodHRwczovL3d3dy53My5vc

mcvMjAx0C9jcmVkZW50aWFscy9leGFtcGxlcy92MSJdLCJ0eXBlIjpbIlZl
cmlmaWFibGVQcmVzZW50Y

XRpb24iLCJDcmVkZW50aWFsTWFuYWdlclByZXNlbnRhdGlvbiJdLCJ2ZXJpZmlhYmxlQ3JlZGVudGlhb

CI6WyJleUpoYkdjaU9pSlNVekkxTmlJc0luUjVjQ0k2SWtwWFZDSXNJbXRw WkNJNkltUnBaRHBsZUdGd

GNHeGxPbUZpWm1VeE0yWTNNVEl4TWpBME16RmpNamMyWlRFeVpXTmhZaU5yWlhsekxURWlmUS5leUp6Z

FdJaU9pSmthV1E2WlhoaGJYQnNaVHBsWW1abFlqRm10ekV5WldKak5tWXhZekkzTm1VeE1tVmpNakVpT

ENKcWRHa2lPaUpvZEhSd09p0HZaWGhoYlhCc1pTNWxaSFV2WTNKbFpHVnVkR2xoYkhNdk16Y3pNaUlzS

W1semN5STZJbWgwZEhCek9pOHZaWGhoYlhCc1pTNWpiMjB2YTJWNWN50W1i Mjh1YW5kcklpd2libUptS

WpveE5UUXhORGt6TnpJMExDSnBZWFFpT2pFMU5ERTBPVE0zTWpRc0ltVjRj Q0k2TVRVM016QXlPVGN5T

Xl3aWJt0XVZMlVpT2lJMk5qQWh0ak0wTlVaVFpYSWlMQ0oyWXlJNmV5SkFZ Mjl1ZEdWNGRDSTZXeUpvZ

EhSd2N6b3ZMM2QzZHk1M015NXZjbWN2TWpBeE9D0WpjbVZrWlc1MGFXRnNjeTkyTVNJc0ltaDBkSEJ6T

2k4dmQzZDNMbmN6TG05eVp50HlNREU0TDJ0eVpXUmxiblJwWVd4ekwyVjRZVzF3YkdWekwzWXhJbDBzS

W5SNWNHVWlPbHNpVm1WeWFXWnBZV0pzWlV0eVpXUmxiblJwWVd3aUxDSlZibWwyWlhKemFYUjVSR1ZuY

 ${\tt 21WbFEzSmxaR1Z1ZEdsaGJDSmRMQ0pqY21Wa1pXNTBhV0ZzVTNWaWFtVmpk}\\ {\tt Q0k2ZXlKa1pXZHlaV1VpT}$

25zaWRIbHdaU0k2SWtKaFkyaGxiRzl5UkdWbmNtVmxJaXdpYm1GdFpTSTZJanh6Y0dGdUlHeGhibWM5S

jJaeUxVTkJKejVDWVdOallXeGhkWExEcVdGMElHVnVJRzExYzJseGRXVnpJ RzUxYmNPcGNtbHhkV1Z6U

EM5emNHRnVQaUo5ZlgxOS5LTEpvNUdBeUJORDNMRFRuOUg3RlFvaOVzVUVpOGpLd1hoR3ZvTjNKdFJhN

TF4ck5EZ1hEYjBjcTFVVFlCLXJLNEZ00VlWbVIxTklfWk9G0G9HY183d0Fw OFBIYkYySGFXb2RRSW9PQ

nh4VC00V05xQXhmdDdFVDZsa0gtNFM2VXgzclNHQW1jek1vaEVFZjhlQ2V0 LWpD0Fdla2RQbDZ6S1pRa

jBZUEIxcng2WDAteGxGQnM3Y2w2V3Q4cmZCUF90WjlZZ1ZXclFtVVd5cFNp b2MwTVV5aXBobXlFYkxaY

WdUeVBsVXlmbEdsRWRxclpBdjZlU2U2UnR4Snk2TTEtbEQ3YTVIVHphbllUV0JQQVVIRFpHeUdLWGRKd

y1XX3gwSVdDaEJ6STh0M2twRzI1M2ZnNlYzdFBnSGVLWEU5NGZ6X1FwWWZnLS03a0xzeUJBZlFHYmciX

X19.ft_Eq4IniBrr7gtzRfrYj8Vy1aPXuFZU-6_ai0wvaKcsrzI4JkQEKTv
bJwdvIeuGuTqy7ip0-EYi

7V4TvonPuTRdpB7ZH0lYlbZ4wA9WJ6mSVSqDACvYRiFvr0Fmie8rgm6GacWatg04m4NqiFKFko3r58Lu

eFfGw47NK9Rcf0kVQeHCq4btaDqksDKeoTrNysF4YS89INa-prWomrLRAhnwL0o1Etp3E4ESAxg73CR2

 $kA5AoMbf5KtFueWnMcSbQkMRdWcGC1VssC0tB0JffVjq7ZV60TyV4kl1-UV\\giPLXUTpupFfLRhf9QpqM$

BjYgP62KvhIvW8BbkGUelYMetA

§ 6.3.2 Linked Data Proofs

This specification utilizes Linked Data to publish information on the Web using standards, such as URLs and JSON-LD, to identify <u>subjects</u> and their associated properties. When information is presented in this manner, other related information can be easily discovered and new information can be easily merged

into the existing graph of knowledge. Linked Data is extensible in a decentralized way, greatly reducing barriers to large scale integration. The data model in this specification works well with the <u>Linked Data Proofs</u>, <u>Linked Data Signatures</u>, and the associated <u>Linked Data Cryptographic Suites</u>, which are designed to protect the data model as described by this specification.

Unlike the use of JSON Web Token, no extra pre- or post-processing is necessary. The Linked Data Proofs format was designed to simply and easily protect <u>verifiable credentials</u> and <u>verifiable presentations</u>. Protecting a <u>verifiable credential</u> or <u>verifiable presentation</u> is as simple as passing a valid example in this specification to a Linked Data Signatures implementation and generating a digital signature.

NOTE

For more information about the different qualities of the various syntax formats (for example, JSON+JWT, JSON-LD+JWT, or JSON-LD+LD-Proofs), see the Verifiable Credentials Implementation Guidelines [VC-IMP-GUIDE] document.

§ 7. Privacy Considerations

This section is non-normative.

This section details the general privacy considerations and specific privacy implications of deploying the Verifiable Credentials Data Model into production environments.

§ 7.1 Spectrum of Privacy

This section is non-normative.

It is important to recognize there is a spectrum of privacy ranging from pseudonymous to strongly identified. Depending on the use case, people have different comfort levels about what information they are willing to provide and what information can be derived from what is provided.

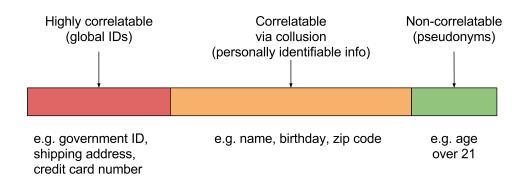


Figure 12 Privacy spectrum ranging from pseudonymous to fully identified.

For example, most people probably want to remain anonymous when purchasing alcohol because the regulatory check required is solely based on whether a person is above a specific age. Alternatively, for medical prescriptions written by a doctor for a patient, the pharmacy fulfilling the prescription is required to more strongly identify the medical professional and the patient. Therefore there is not one approach to privacy that works for all use cases. Privacy solutions are use case specific.

NOTE

Even for those wanting to remain anonymous when purchasing alcohol, photo identification might still be required to provide appropriate assurance to the merchant. The merchant might not need to know your name or other details (other than that you are over a specific age), but in many cases just proof of age might still be insufficient to meet regulations.

The Verifiable Credentials Data Model strives to support the full privacy spectrum and does not take philosophical positions on the correct level of anonymity for any specific transaction. The following sections provide guidance for implementers who want to avoid specific scenarios that are hostile to privacy.

§ 7.2 Personally Identifiable Information

This section is non-normative.

Data associated with <u>verifiable credentials</u> stored in the <u>credential.credentialSubject</u> field is susceptible to privacy violations when shared with <u>verifiers</u>. Personally identifying data, such as a government-issued identifier, shipping address, and full name, can be easily used to determine, track, and correlate an <u>entity</u>. Even information that does not seem personally identifiable, such as the combination of a birthdate and a postal code, has very powerful correlation and de-anonymizing capabilities.

Implementers are strongly advised to warn <u>holders</u> when they share data with these kinds of characteristics. <u>Issuers</u> are strongly advised to provide privacy-protecting <u>verifiable credentials</u> when possible. For example, issuing <u>ageOver verifiable credentials</u> instead of date of birth <u>verifiable credentials</u> when a <u>verifier</u> wants to determine if an <u>entity</u> is over the age of 18.

Because a <u>verifiable credential</u> often contains personally identifiable information (PII), implementers are strongly advised to use mechanisms while storing and transporting <u>verifiable credentials</u> that protect the data from those who should not access it. Mechanisms that could be considered include Transport Layer Security (TLS) or other means of encrypting the data while in transit, as well as encryption or data access control mechanisms to protect the data in a <u>verifiable</u> credential while at rest.

§ 7.3 Identifier-Based Correlation

This section is non-normative.

<u>Subjects</u> of <u>verifiable credentials</u> are identified using the <u>credential.credentialSubject.id</u> field. The identifiers used to identify a <u>subject</u> create a greater risk of correlation when the identifiers are long-lived or used across more than one web domain.

Similarly, disclosing the <u>credential</u> identifier (<u>credential.id</u>) leads to situations where multiple <u>verifiers</u>, or an <u>issuer</u> and a <u>verifier</u>, can collude to correlate the <u>holder</u>. If <u>holders</u> want to reduce correlation, they should use <u>verifiable credential</u> schemes that allow hiding the identifier during <u>verifiable</u> <u>presentation</u>. Such schemes expect the <u>holder</u> to generate the identifier and might even allow hiding the identifier from the <u>issuer</u>, while still keeping the identifier embedded and signed in the <u>verifiable credential</u>.

If strong anti-correlation properties are a requirement in a <u>verifiable credentials</u> system, it is strongly advised that identifiers are either:

- Bound to a single origin
- Single-use

• Not used at all, but instead replaced by short-lived, single-use bearer tokens.

§ 7.4 Signature-Based Correlation

This section is non-normative.

The contents of <u>verifiable credentials</u> are secured using the <u>credential.proof</u> field. The <u>properties</u> in this field create a greater risk of correlation when the same values are used across more than one session or domain and the value does not change. Examples include the <u>verificationMethod</u>, <u>created</u>, <u>proofPurpose</u>, and <u>jws</u> fields.

If strong anti-correlation properties are required, it is advised that signature values and metadata are regenerated each time using technologies like third-party pairwise signatures, zero-knowledge proofs, or group signatures.

NOTE

Even when using anti-correlation signatures, information might still be contained in a <u>verifiable credential</u> that defeats the anti-correlation properties of the cryptography used.

§ 7.5 Long-Lived Identifier-Based Correlation

This section is non-normative.

<u>Verifiable credentials</u> might contain long-lived identifiers that could be used to correlate individuals. These types of identifiers include <u>subject</u> identifiers, email addresses, government-issued identifiers, organization-issued identifiers,

addresses, healthcare vitals, <u>verifiable credential</u>-specific JSON-LD contexts, and many other sorts of long-lived identifiers.

Organizations providing software to <u>holders</u> should strive to identify fields in <u>verifiable credentials</u> containing information that could be used to correlate individuals and warn holders when this information is shared.

§ 7.6 Device Fingerprinting

This section is non-normative.

There are mechanisms external to <u>verifiable credentials</u> that are used to track and correlate individuals on the Internet and the Web. Some of these mechanisms include Internet protocol (IP) address tracking, web browser fingerprinting, evercookies, advertising network trackers, mobile network position information, and in-application Global Positioning System (GPS) APIs. Using <u>verifiable credentials</u> cannot prevent the use of these other tracking technologies. Also, when these technologies are used in conjunction with <u>verifiable credentials</u>, new correlatable information could be discovered. For example, a birthday coupled with a GPS position can be used to strongly correlate an individual across multiple websites.

It is recommended that privacy-respecting systems prevent the use of these other tracking technologies when <u>verifiable credentials</u> are being used. In some cases, tracking technologies might need to be disabled on devices that transmit verifiable credentials on behalf of a holder.

§ 7.7 Favor Abstract Claims

This section is non-normative.

To enable recipients of <u>verifiable credentials</u> to use them in a variety of circumstances without revealing more PII than necessary for transactions, <u>issuers</u> should consider limiting the information published in a <u>credential</u> to a minimal set needed for the expected purposes. One way to avoid placing PII in a <u>credential</u> is to use an abstract <u>property</u> that meets the needs of <u>verifiers</u> without providing specific information about a <u>subject</u>.

For example, this document uses the ageOver property instead of a specific birthdate, which constitutes much stronger PII. If retailers in a specific market commonly require purchasers to be older than a certain age, an <u>issuer</u> trusted in that market might choose to offer a <u>verifiable credential</u> claiming that <u>subjects</u> have met that requirement instead of offering <u>verifiable credentials</u> containing <u>claims</u> about specific birthdates. This enables individual customers to make purchases without revealing specific PII.

§ 7.8 The Principle of Data Minimization

This section is non-normative.

Privacy violations occur when information divulged in one context leaks into another. Accepted best practice for preventing such violations is to limit the information requested, and received, to the absolute minimum necessary. This data minimization approach is required by regulation in multiple jurisdictions, including the Health Insurance Portability and Accountability Act (HIPAA) in the United States and the General Data Protection Regulation (GDPR) in the European Union.

With <u>verifiable credentials</u>, data minimization for <u>issuers</u> means limiting the content of a <u>verifiable credential</u> to the minimum required by potential <u>verifiers</u> for expected use. For <u>verifiers</u>, data minimization means limiting the scope of the information requested or required for accessing services.

For example, a driver's license containing a driver's ID number, height, weight, birthday, and home address is a <u>credential</u> containing more information than is necessary to establish that the person is above a certain age.

It is considered best practice for <u>issuers</u> to atomize information or use a signature scheme that allows for <u>selective disclosure</u>. For example, an <u>issuer</u> of driver's licenses could issue a <u>verifiable credential</u> containing every attribute that appears on a driver's license, as well as a set of <u>verifiable credentials</u> where every <u>verifiable credential</u> contains only a single attribute, such as a person's birthday. It could also issue more abstract <u>verifiable credentials</u> (for example, a <u>verifiable credential</u> containing only an <u>ageOver</u> attribute). One possible adaptation would be for <u>issuers</u> to provide secure HTTP endpoints for retrieving single-use <u>bearer credentials</u> that promote the pseudonymous usage of <u>verifiable credentials</u>. Implementers that find this impractical or unsafe, should consider using <u>selective disclosure</u> schemes that eliminate dependence on <u>issuers</u> at proving time and reduce temporal correlation risk from issuers.

<u>Verifiers</u> are urged to only request information that is absolutely necessary for a specific transaction to occur. This is important for at least two reasons. It:

- Reduces the liability on the <u>verifier</u> for handling highly sensitive information that it does not need to.
- Enhances the privacy of the individual by only asking for information required for a specific transaction.

NOTE

While it is possible to practice the principle of minimum disclosure, it might be impossible to avoid the strong identification of an individual for specific use cases during a single session or over multiple sessions. The authors of this document cannot stress how difficult it is to meet this principle in realworld scenarios.

§ 7.9 Bearer Credentials

This section is non-normative.

A *bearer credential* is a privacy-enhancing piece of information, such as a concert ticket, which entitles the <u>holder</u> of the bearer credential to a specific resource without divulging sensitive information about the <u>holder</u>. Bearer credentials are often used in low-risk use cases where the sharing of the bearer credential is not a concern or would not result in large economic or reputational losses.

<u>Verifiable credentials</u> that are <u>bearer credentials</u> are made possible by not specifying the <u>subject</u> identifier, expressed using the <u>id property</u>, which is nested in the <u>credentialSubject property</u>. For example, the following <u>verifiable</u> credential is a bearer credential:

```
EXAMPLE 33: Usage of issuer properties
{
  "@context": [
    "https://www.w3.org/2018/credentials/v1",
    "https://www.w3.org/2018/credentials/examples/v1"
  ],
  "id": "http://example.edu/credentials/temporary/289347923
  "type": ["VerifiableCredential", "UniversityDegreeCredent
  "issuer": "https://example.edu/issuers/14",
  "issuanceDate": "2017-10-22T12:23:48Z",
  "credentialSubject": {
    // note that the 'id' property is not specified for bea
rer credentials
    "degree": {
      "type": "BachelorDegree",
      "name": "Bachelor of Science and Arts"
    }
  "proof": { ... }
```

While <u>bearer credentials</u> can be privacy-enhancing, they must be carefully crafted so as not accidentally divulge more information than the <u>holder</u> of the <u>bearer credential</u> expects. For example, repeated use of the same <u>bearer credential</u> across multiple sites enables these sites to potentially collude to unduly track or correlate the <u>holder</u>. Likewise, information that might seem non-identifying, such as a birthdate and postal code, can be used to statistically identify an individual when used together in the same <u>bearer credential</u> or session.

<u>Issuers</u> of <u>bearer credentials</u> should ensure that the <u>bearer credentials</u> provide privacy-enhancing benefits that:

- Are single-use, where possible.
- Do not contain personally identifying information.
- Are not unduly correlatable.

<u>Holders</u> should be warned by their software if <u>bearer credentials</u> containing sensitive information are issued or requested, or if there is a correlation risk when combining two or more <u>bearer credentials</u> across one or more sessions. While it might be impossible to detect all correlation risks, some might certainly be detectable.

<u>Verifiers</u> should not request <u>bearer credentials</u> that can be used to unduly correlate the holder.

§ 7.10 Validity Checks

This section is non-normative.

When processing <u>verifiable credentials</u>, <u>verifiers</u> are expected to perform many of the checks listed in Appendix § <u>A. Validation</u> as well as a variety of specific business process checks. Validity checks might include checking:

- The professional licensure status of the <u>holder</u>.
- A date of license renewal or revocation.
- The sub-qualifications of an individual.
- If a relationship exists between the <u>holder</u> and the <u>entity</u> with whom the holder is attempting to interact.
- The geolocation information associated with the holder.

The process of performing these checks might result in information leakage that leads to a privacy violation of the <u>holder</u>. For example, a simple operation such as checking a revocation list can notify the <u>issuer</u> that a specific business is likely interacting with the <u>holder</u>. This could enable <u>issuers</u> to collude and correlate individuals without their knowledge.

<u>Issuers</u> are urged to not use mechanisms, such as <u>credential</u> revocation lists that are unique per <u>credential</u>, during the <u>verification</u> process that could lead to privacy violations. Organizations providing software to <u>holders</u> should warn when <u>credentials</u> include information that could lead to privacy violations during the verification process. <u>Verifiers</u> should consider rejecting <u>credentials</u> that produce privacy violations or that enable bad privacy practices.

§ 7.11 Storage Providers and Data Mining

This section is non-normative.

When a <u>holder</u> receives a <u>verifiable credential</u> from an <u>issuer</u>, the <u>verifiable credential</u> needs to be stored somewhere (for example, in a <u>credential</u> repository). <u>Holders</u> are warned that the information in a <u>verifiable credential</u> is sensitive in nature and highly individualized, making it a high value target for data mining. Services that advertise free storage of <u>verifiable credentials</u> might in fact be mining personal data and selling it to organizations wanting to build individualized profiles on people and organizations.

<u>Holders</u> need to be aware of the terms of service for their <u>credential</u> repository, specifically the correlation and data mining protections in place for those who store their <u>verifiable</u> credentials with the service provider.

Some effective mitigations for data mining and profiling include using:

- Service providers that do not sell your information to third parties.
- Software that encrypts <u>verifiable credentials</u> such that a service provider cannot view the contents of the credential.
- Software that stores <u>verifiable credentials</u> locally on a device that you control and that does not upload or analyze your information beyond your expectations.

§ 7.12 Aggregation of Credentials

This section is non-normative.

Holding two pieces of information about the same <u>subject</u> almost always reveals more about the <u>subject</u> than just the sum of the two pieces, even when the information is delivered through different channels. The aggregation of <u>verifiable</u> <u>credentials</u> is a privacy risk and all participants in the ecosystem need to be aware of the risks of data aggregation.

For example, if two <u>bearer credentials</u>, one for an email address and then one stating the <u>holder</u> is over the age of 21, are provided across multiple sessions, the <u>verifier</u> of the information now has a unique identifier as well as age-related information for that individual. It is now easy to create and build a profile for the <u>holder</u> such that more and more information is leaked over time. Aggregation of <u>credentials</u> can also be performed across multiple sites in collusion with each other, leading to privacy violations.

From a technological perspective, preventing aggregation of information is a very difficult privacy problem to address. While new cryptographic techniques, such as zero-knowledge proofs, are being proposed as solutions to the problem of aggregation and correlation, the existence of long-lived identifiers and browser tracking techniques defeats even the most modern cryptographic techniques.

The solution to the privacy implications of correlation or aggregation tends not to be technological in nature, but policy driven instead. Therefore, if a <u>holder</u> does not want information about them to be aggregated, they must express this in the <u>verifiable presentations</u> they transmit.

§ 7.13 Usage Patterns

This section is non-normative.

Despite the best efforts to assure privacy, actually using <u>verifiable credentials</u> can potentially lead to de-anonymization and a loss of privacy. This correlation can occur when:

- The same <u>verifiable credential</u> is presented to the same <u>verifier</u> more than once. The <u>verifier</u> could infer that the holder is the same individual.
- The same <u>verifiable credential</u> is presented to different <u>verifiers</u>, and either those <u>verifiers</u> collude or a third party has access to transaction records from both <u>verifiers</u>. An observant party could infer that the individual presenting the <u>verifiable credential</u> is the same person at both services. That is, the accounts are controlled by the same person.
- A <u>subject</u> identifier of a <u>credential</u> refers to the same <u>subject</u> across multiple <u>presentations</u> or <u>verifiers</u>. Even when different <u>credentials</u> are presented, if the <u>subject</u> identifier is the same, <u>verifiers</u> (and those with access to <u>verifier</u> logs) could infer that the <u>holder</u> of the <u>credential</u> is the same person.
- The underlying information in a <u>credential</u> can be used to identify an individual across services. In this case, using information from other sources (including information provided directly by the <u>holder</u>), <u>verifiers</u> can use information inside the <u>credential</u> to correlate the individual with an existing profile. For example, if a <u>holder</u> presents <u>credentials</u> that include postal

code, age, and gender, a <u>verifier</u> can potentially correlate the <u>subject</u> of that <u>credential</u> with an established profile. For more information, see [DEMOGRAPHICS].

• Passing the identifier of a <u>credential</u> to a centralized revocation server. The centralized server can correlate the <u>credential</u> usage across interactions. For example, if a <u>credential</u> is used for proof of age in this manner, the centralized service could know everywhere that <u>credential</u> was presented (all liquor stores, bars, adult stores, lottery purchases, and so on).

In part, it is possible to mitigate this de-anonymization and loss of privacy by:

- Using a globally-unique identifier as the <u>subject</u> for any given <u>credential</u> and never re-use that credential.
- If the <u>credential</u> supports revocation, using a globally-distributed service for revocation.
- Designing revocation APIs that do not depend on submitting the ID of the credential. For example, use a revocation list instead of a query.
- Avoiding the association of personally identifiable information with any specific long-lived subject identifier.

It is understood that these mitigation techniques are not always practical or even compatible with necessary usage. Sometimes correlation is a requirement.

For example, in some prescription drug monitoring programs, usage monitoring is a requirement. Enforcement entities need to be able to confirm that individuals are not cheating the system to get multiple prescriptions for controlled substances. This statutory or regulatory need to correlate usage overrides individual privacy concerns.

<u>Verifiable credentials</u> will also be used to intentionally correlate individuals across services, for example, when using a common persona to log in to multiple

services, so all activity on each of those services is intentionally linked to the same individual. This is not a privacy issue as long as each of those services uses the correlation in the expected manner.

Privacy risks of <u>credential</u> usage occur when unintended or unexpected correlation arises from the presentation of credentials.

§ 7.14 Sharing Information with the Wrong Party

This section is non-normative.

When a <u>holder</u> chooses to share information with a <u>verifier</u>, it might be the case that the <u>verifier</u> is acting in bad faith and requests information that could be used to harm the <u>holder</u>. For example, a <u>verifier</u> might ask for a bank account number, which could then be used with other information to defraud the <u>holder</u> or the bank.

<u>Issuers</u> should strive to tokenize as much information as possible such that if a <u>holder</u> accidentally transmits <u>credentials</u> to the wrong <u>verifier</u>, the situation is not catastrophic.

For example, instead of including a bank account number for the purpose of checking an individual's bank balance, provide a token that enables the <u>verifier</u> to check if the balance is above a certain amount. In this case, the bank could issue a <u>verifiable credential</u> containing a balance checking token to a <u>holder</u>. The <u>holder</u> would then include the <u>verifiable credential</u> in a <u>verifiable presentation</u> and bind the token to a credit checking agency using a digital signature. The <u>verifier</u> could then wrap the <u>verifiable presentation</u> in their digital signature, and hand it back to the issuer to dynamically check the account balance.

Using this approach, even if a <u>holder</u> shares the account balance token with the wrong party, an attacker cannot discover the bank account number, nor the exact value in the account. And given the validity period for the counter-signature, does not gain access to the token for more than a few minutes.

§ 7.15 Frequency of Claim Issuance

This section is non-normative.

As detailed in Section § 7.13 Usage Patterns, usage patterns can be correlated into certain types of behavior. Part of this correlation is mitigated when a holder uses a verifiable credential without the knowledge of the issuer. Issuers can defeat this protection however, by making their verifiable credentials short lived and renewal automatic.

For example, an ageOver <u>verifiable credential</u> is useful for gaining access to a bar. If an <u>issuer</u> issues such a <u>verifiable credential</u> with a very short expiration date and an automatic renewal mechanism, then the <u>issuer</u> could possibly correlate the behavior of the holder in a way that negatively impacts the holder.

Organizations providing software to <u>holders</u> should warn them if they repeatedly use <u>credentials</u> with short lifespans, which could result in behavior correlation. <u>Issuers</u> should avoid issuing <u>credentials</u> in a way that enables them to correlate usage patterns.

§ 7.16 Prefer Single-Use Credentials

This section is non-normative.

An ideal privacy-respecting system would require only the information necessary for interaction with the <u>verifier</u> to be disclosed by the <u>holder</u>. The <u>verifier</u> would then record that the disclosure requirement was met and forget any sensitive information that was disclosed. In many cases, competing priorities, such as regulatory burden, prevent this ideal system from being employed. In other cases, long-lived identifiers prevent single use. The design of any <u>verifiable credentials</u> ecosystem, however, should strive to be as privacy-respecting as possible by preferring single-use <u>verifiable credentials</u> whenever possible.

Using single-use <u>verifiable credentials</u> provides several benefits. The first benefit is to <u>verifiers</u> who can be sure that the data in a <u>verifiable credential</u> is fresh. The second benefit is to <u>holders</u>, who know that if there are no long-lived identifiers in the <u>verifiable credential</u>, the <u>verifiable credential</u> itself cannot be used to track or correlate them online. Finally, there is nothing for attackers to steal, making the entire ecosystem safer to operate within.

§ 7.17 Private Browsing

This section is non-normative.

In an ideal private browsing scenario, no PII will be revealed. Because many <u>credentials</u> include PII, organizations providing software to <u>holders</u> should warn them about the possibility of revealing this information if they wish to use <u>credentials</u> and <u>presentations</u> while in private browsing mode. As each browser vendor handles private browsing differently, and some browsers might not have this feature at all, it is important for implementers to be aware of these differences and implement solutions accordingly.

§ 8. Security Considerations

This section is non-normative.

There are a number of security considerations that <u>issuers</u>, <u>holders</u>, and <u>verifiers</u> should be aware of when processing data described by this specification. Ignoring or not understanding the implications of this section can result in security vulnerabilities.

While this section attempts to highlight a broad set of security considerations, it is not a complete list. Implementers are urged to seek the advice of security and cryptography professionals when implementing mission critical systems using the technology outlined in this specification.

§ 8.1 Cryptography Suites and Libraries

This section is non-normative.

Some aspects of the data model described in this specification can be protected through the use of cryptography. It is important for implementers to understand the cryptography suites and libraries used to create and process <u>credentials</u> and <u>presentations</u>. Implementing and auditing cryptography systems generally requires substantial experience. Effective <u>red teaming</u> can also help remove bias from security reviews.

Cryptography suites and libraries have a shelf life and eventually fall to new attacks and technology advances. Production quality systems need to take this into account and ensure mechanisms exist to easily and proactively upgrade expired or broken cryptography suites and libraries, and to invalidate and replace existing <u>credentials</u>. Regular monitoring is important to ensure the long term viability of systems processing <u>credentials</u>.

§ 8.2 Content Integrity Protection

This section is non-normative.

<u>Verifiable credentials</u> often contain URLs to data that resides outside of the <u>verifiable credential</u> itself. Linked content that exists outside a <u>verifiable credential</u>, such as images, JSON-LD Contexts, and other machine-readable data, are often not protected against tampering because the data resides outside of the protection of the <u>proof</u> on the <u>verifiable credential</u>. For example, the following highlighted links are not content-integrity protected but probably should be:

```
EXAMPLE 34: Non-content-integrity protected links
{
  "@context": [
    "https://www.w3.org/2018/credentials/v1",
    "https://www.w3.org/2018/credentials/examples/v1"
  ],
  "id": "http://example.edu/credentials/58473",
  "type": ["VerifiableCredential", "AlumniCredential"],
  "credentialSubject": {
    "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
    "image": "https://example.edu/images/58473",
    "alumniOf": {
      "id": "did:example:c276e12ec21ebfeb1f712ebc6f1",
      "name": [{
        "value": "Example University",
        "lang": "en"
      }, {
        "value": "Exemple d'Université",
        "lang": "fr"
      }]
    }
  },
  "proof": { ... }
}
```

While this specification does not recommend any specific content integrity protection, document authors who want to ensure links to content are integrity protected are advised to use URL schemes that enforce content integrity. Two such schemes are the [HASHLINK] specification and the [IPFS]. The example below transforms the previous example and adds content integrity protection to the JSON-LD Contexts using the [HASHLINK] specification, and content integrity protection to the image by using an [IPFS] link.

```
EXAMPLE 35: Content-integrity protection for links to external data
{
  "@context": [
    "https://www.w3.org/2018/credentials/v1?hl=z3aq31uzgnZB
uWNzUB",
    "https://www.w3.org/2018/credentials/examples/v1?hl=z8g
uWNzUBnZBu3aq31"
  ],
  "id": "http://example.edu/credentials/58473",
  "type": ["VerifiableCredential", "AlumniCredential"],
  "credentialSubject": {
    "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
    "image": "ipfs:/ipfs/QmXfrS3pHerg44zzK6QKQj6JDk8H6cMtQS
7pdXbohwNQfK/image",
    "alumniOf": {
      "id": "did:example:c276e12ec21ebfeb1f712ebc6f1",
      "name": [{
        "value": "Example University",
        "lang": "en"
      }, {
        "value": "Exemple d'Université",
        "lang": "fr"
      }]
    }
  },
  "proof": { ... }
}
```

NOTE

It is debatable whether the JSON-LD Contexts above need protection because production implementations are expected to ship with static copies of important JSON-LD Contexts.

While the example above is one way to achieve content integrity protection, there are other solutions that might be better suited for certain applications.

Implementers are urged to understand how links to external machine-readable content that are not content-integrity protected could result in successful attacks against their applications.

§ 8.3 Unsigned Claims

This section is non-normative.

This specification allows <u>credentials</u> to be produced that do not contain signatures or proofs of any kind. These types of <u>credentials</u> are often useful for intermediate storage, or self-asserted information, which is analogous to filling out a form on a web page. Implementers should be aware that these types of <u>credentials</u> are not <u>verifiable</u> because the authorship either is not known or cannot be trusted.

§ 8.4 Token Binding

This section is non-normative.

A <u>verifier</u> might need to ensure it is the intended recipient of a <u>verifiable</u> <u>presentation</u> and not the target of a <u>man-in-the-middle attack</u>. Approaches such as token binding [RFC8471], which ties the request for a <u>verifiable</u> presentation

to the response, can secure the protocol. Any unsecured protocol is susceptible to man-in-the-middle attacks.

§ 8.5 Bundling Dependent Claims

This section is non-normative.

It is considered best practice for <u>issuers</u> to atomize information in a <u>credential</u>, or use a signature scheme that allows for selective disclosure. In the case of atomization, if it is not done securely by the <u>issuer</u>, the <u>holder</u> might bundle together different credentials in a way that was not intended by the issuer.

For example, a university might issue two <u>verifiable credentials</u> to a person, each containing two <u>properties</u>, which must be taken together to to designate the "role" of that person in a given "department", such as "Staff Member" in the "Department of Computing", or "Post Graduate Student" in the "Department of Economics". If these <u>verifiable credentials</u> are atomized to put only one of these <u>properties</u> into each <u>credential</u>, then the university would issue four <u>credentials</u> to the person, each containing one of the following designations: "Staff Member", "Post Graduate Student", "Department of Computing", and "Department of Economics". The <u>holder</u> might then transfer the "Staff Member" and "Department of Economics" <u>verifiable credentials</u> to a <u>verifier</u>, which together would comprise a false claim.

§ 8.6 Highly Dynamic Information

This section is non-normative.

When <u>verifiable credentials</u> are issued for highly dynamic information, implementers should ensure the expiration times are set appropriately. Expiration

periods longer than the timeframe where the <u>verifiable credential</u> is valid might create exploitable security vulnerabilities. Expiration periods shorter than the timeframe where the information expressed by the <u>verifiable credential</u> is valid creates a burden on <u>holders</u> and <u>verifiers</u>. It is therefore important to set validity periods for <u>verifiable credentials</u> that are appropriate to the use case and the expected lifetime for the information contained in the <u>verifiable credential</u>.

§ 8.7 Device Theft and Impersonation

This section is non-normative.

When <u>verifiable credentials</u> are stored on a device and that device is lost or stolen, it might be possible for an attacker to gain access to systems using the victim's verifiable credentials. Ways to mitigate this type of attack include:

- Enabling password, pin, pattern, or biometric screen unlock protection on the device.
- Enabling password, biometric, or multi-factor authentication for the credential repository.
- Enabling password, biometric, or multi-factor authentication when accessing cryptographic keys.
- Using a separate hardware-based signature device.
- All or any combination of the above.

§ 9. Accessibility Considerations

This section is non-normative.

There are a number of accessibility considerations implementers should be aware of when processing data described in this specification. As with implementation of any web standard or protocol, ignoring accessibility issues makes this information unusable by a large subset of the population. It is important to follow accessibility guidelines and standards, such as [WCAG21], to ensure that all people, regardless of ability, can make use of this data. This is especially important when establishing systems utilizing cryptography, which have historically created problems for assistive technologies.

This section details the general accessibility considerations to take into account when utilizing this data model.

§ 9.1 Data First Approaches

This section is non-normative.

Many physical <u>credentials</u> in use today, such as government identification cards, have poor accessibility characteristics, including, but not limited to, small print, reliance on small and high-resolution images, and no affordances for people with vision impairments.

When utilizing this data model to create <u>verifiable credentials</u>, it is suggested that data model designers use a *data first* approach. For example, given the choice of using data or a graphical image to depict a <u>credential</u>, designers should express every element of the image, such as the name of an institution or the professional <u>credential</u>, in a machine-readable way instead of relying on a viewer's interpretation of the image to convey this information. Using a data first approach is preferred because it provides the foundational elements of building different interfaces for people with varying abilities.

§ 10. Internationalization Considerations

This section is non-normative.

Implementers are advised to be aware of a number of internationalization considerations when publishing data described in this specification. As with any web standards or protocols implementation, ignoring internationalization makes it difficult for data to be produced and consumed across a disparate set of languages and societies, which limits the applicability of the specification and significantly diminishes its value as a standard.

Implementers are strongly advised to read the *Strings on the Web: Language and Direction Metadata* document [STRING-META], published by the W3C Internationalization Activity, which elaborates on the need to provide reliable metadata about text to support internationalization. For the latest information on internationalization considerations, implementers are also urged to read the Verifiable Credentials Implementation Guidelines [VC-IMP-GUIDE] document.

This section outlines general internationalization considerations to take into account when utilizing this data model and is intended to highlight specific parts of the *Strings on the Web: Language and Direction Metadata* document [STRING-META] that implementers might be interested in reading.

§ 10.1 Language and Base Direction

This section is non-normative.

Data publishers are strongly encouraged to read the section on Cross-Syntax Expression in the *Strings on the Web: Language and Direction Metadata* document [STRING-META] to ensure that the expression of language and base

direction information is possible across multiple expression syntaxes, such as [JSON-LD], [JSON], and CBOR [RFC7049].

The general design pattern is to use the following markup template when expressing a text string that is tagged with a language and, optionally, a specific base direction.

```
EXAMPLE 36: Design pattern for natural language strings

"property": {
    "value": "The string value",
    "lang": "LANGUAGE"
    "dir": "DIRECTION"
}
```

Using the design pattern above, the following example expresses the title of a book in the English language without specifying a text direction.

```
EXAMPLE 37: Expressing natural language text as English

"title": {
    "value": "HTML and CSS: Designing and Creating Websites",
    "lang": "en"
}
```

The next example uses a similar title expressed in the Arabic language with a base direction of right-to-left.

```
EXAMPLE 38: Arabic text with a base direction of right-to-left

"title": {

   "value": "HTML و CSS: و إنشاء مواقع الويب,

   "lang": "ar"

   "dir": "rtl"
}
```

NOTE

The text above would most likely be rendered incorrectly as left-to-right without the explicit expression of language and direction because many systems use the first character of a text string to determine text direction.

Implementers utilizing JSON-LD are strongly urged to <u>extend</u> the JSON-LD Context defining the internationalized <u>property</u> and use the Scoped Context feature of JSON-LD to alias the <u>@value</u>, <u>@language</u>, and <u>@direction</u> keywords to <u>value</u>, <u>lang</u>, and <u>dir</u>, respectively. An example of a JSON-LD Context snippet doing this is shown below.

```
EXAMPLE 39: Specifying scoped aliasing for language information

"title": {
    "@context": {"value": "@value", "lang": "@language", "dir
": "@direction"},
    "@id": "https://www.w3.org/2018/credentials/examples#title
}
```

§ 10.2 Complex Language Markup

This section is non-normative.

When multiple languages, base directions, and annotations are used in a single natural language string, more complex mechanisms are typically required. It is possible to use markup languages, such as HTML, to encode text with multiple languages and base directions. It is also possible to use the rdf:HTML datatype to encode such values accurately in JSON-LD.

Despite the ability to encode information as HTML, implementers are strongly discouraged from doing this because it:

- Requires some version of an HTML processor, which increases the burden of processing language and base direction information.
- Increases the security attack surface when utilizing this data model because blindly processing HTML could result in executing a script tag that an attacker injected at some point during the data production process.

If implementers feel they must use HTML, or other markup languages capable of containing executable scripts, to address a specific use case, they are advised to analyze how an attacker would use the markup to mount injection attacks against a consumer of the markup and then deploy mitigations against the identified attacks.

§ A. Validation

This section is non-normative.

While this specification does not provide conformance criteria for the process of the <u>validation</u> of <u>verifiable credentials</u> or <u>verifiable presentations</u>, readers might be curious about how the information in this data model is expected to be utilized by <u>verifiers</u> during the process of <u>validation</u>. This section captures a selection of

conversations held by the Working Group related to the expected usage of the data fields in this specification by verifiers.

§ A.1 Credential Subject

This section is non-normative.

In the <u>verifiable credentials</u> presented by a <u>holder</u>, the value associated with the <u>id property</u> for each <u>credentialSubject</u> is expected to identify a <u>subject</u> to the <u>verifier</u>. If the <u>holder</u> is also the <u>subject</u>, then the <u>verifier</u> could authenticate the <u>holder</u> if they have public key metadata related to the <u>holder</u>. The <u>verifier</u> could then authenticate the <u>holder</u> using a signature generated by the <u>holder</u> contained in the <u>verifiable presentation</u>. The <u>id property</u> is optional. <u>Verifiers</u> could use other properties in a verifiable credential to uniquely identify a subject.

NOTE

For information on how authentication and WebAuthn might work with verifiable credentials, see the Verifiable Credentials Implementation Guidelines [VC-IMP-GUIDE] document.

§ A.2 Issuer

This section is non-normative.

The value associated with the <u>issuer property</u> is expected to identify an <u>issuer</u> that is known to and trusted by the verifier.

Relevant metadata about the <u>issuer property</u> is expected to be available to the verifier. For example, an issuer can publish information containing the public

keys it uses to digitally sign <u>verifiable credentials</u> that it issued. This metadata is relevant when checking the proofs on the <u>verifiable credentials</u>.

§ A.3 Issuance Date

This section is non-normative.

The <u>issuanceDate</u> is expected to be within an expected range for the <u>verifier</u>. For example, a <u>verifier</u> can check that the issuance date of a <u>verifiable credential</u> is not in the future.

§ A.4 Proofs (Signatures)

This section is non-normative.

The cryptographic mechanism used to prove that the information in a <u>verifiable</u> <u>credential</u> or <u>verifiable presentation</u> was not tampered with is called a *proof*. There are many types of cryptographic proofs including, but not limited to, digital signatures, zero-knowledge proofs, Proofs of Work, and Proofs of Stake. In general, when verifying proofs, implementations are expected to ensure:

- The proof is available in the form of a known proof suite.
- All required proof suite properties are present.
- The proof suite <u>verification</u> algorithm, when applied to the data, results in an acceptable proof.

Some proofs are digital signatures. In general, when verifying digital signatures, implementations are expected to ensure:

- Acceptably recent metadata regarding the public key associated with the signature is available. For example, the metadata might include <u>properties</u> related to expiration, key owner, or key purpose.
- The key is not suspended, revoked, or expired.
- The cryptographic signature is expected to verify.
- If the cryptographic suite expects a proofPurpose property, it is expected to exist and be a valid value, such as assertionMethod.

NOTE

The digital signature provides a number of protections, other than tamper resistance, which are not immediately obvious. For example, a Linked Data Signature created property establishes a date and time before which the credential should not be considered verified. The verificationMethod property specifies, for example, the public key that can be used to verify the digital signature. Dereferencing a public key URL reveals information about the controller of the key, which can be checked against the issuer of the credential. The proofPurpose property clearly expresses the purpose for the proof and ensures this information is protected by the signature. A proof is typically attached to a verifiable presentation for authentication purposes and to a verifiable credential as a method of assertion.

§ A.5 Expiration

This section is non-normative.

The expirationDate is expected to be within an expected range for the verifier. For example, a verifier can check that the expiration date of a verifiable credential is not in the past.

§ A.6 Status

This section is non-normative.

If the credentialStatus property is available, the status of a <u>verifiable</u> <u>credential</u> is expected to be evaluated by the <u>verifier</u> according to the <u>credentialStatus</u> <u>type</u> definition for the <u>verifiable credential</u> and the <u>verifier's</u> own status evaluation criteria. For example, a <u>verifier</u> can ensure the status of the <u>verifiable credential</u> is not "withdrawn for cause by the <u>issuer</u>".

§ A.7 Fitness for Purpose

This section is non-normative.

Fitness for purpose is about whether the custom <u>properties</u> in the <u>verifiable</u> <u>credential</u> are appropriate for the <u>verifier's</u> purpose. For example, if a <u>verifier</u> needs to determine whether a <u>subject</u> is older than 21 years of age, they might rely on a specific <u>birthdate property</u>, or on more abstract <u>properties</u>, such as ageOver.

The <u>issuer</u> is trusted by the <u>verifier</u> to make the <u>claims</u> at hand. For example, a franchised fast food restaurant location trusts the discount coupon <u>claims</u> made by the corporate headquarters of the franchise. Policy information expressed by the <u>issuer</u> in the <u>verifiable credential</u> should be respected by <u>holders</u> and <u>verifiers</u> unless they accept the liability of ignoring the policy.

§ B. Base Context

This section is non-normative.

The base context, located at https://www.w3.org/2018/credentials/v1 with a SHA-256 digest of

ab4ddd9a531758807a79a5b450510d61ae8d147eab966cc9a200c07095b0cd

cc, can be used to implement a local cached copy. For convenience, the base context is also provided in this section.

```
{
  "@context": {
   "@version": 1.1,
    "@protected": true,
   "id": "@id",
    "type": "@type",
    "VerifiableCredential": {
      "@id": "https://www.w3.org/2018/credentials#VerifiableC
      "@context": {
        "@version": 1.1,
        "@protected": true,
        "id": "@id",
        "type": "@type",
        "cred": "https://www.w3.org/2018/credentials#",
        "sec": "https://w3id.org/security#",
        "xsd": "http://www.w3.org/2001/XMLSchema#",
        "credentialSchema": {
          "@id": "cred:credentialSchema",
          "@type": "@id",
          "@context": {
            "@version": 1.1,
            "@protected": true,
```

```
"id": "@id",
    "type": "@type",
    "cred": "https://www.w3.org/2018/credentials#",
    "JsonSchemaValidator2018": "cred:JsonSchemaValida
  }
},
"credentialStatus": {"@id": "cred:credentialStatus", '
"credentialSubject": {"@id": "cred:credentialSubject"
"evidence": {"@id": "cred:evidence", "@type": "@id"},
"expirationDate": {"@id": "cred:expirationDate", "@tyl
"holder": {"@id": "cred:holder", "@type": "@id"},
"issued": {"@id": "cred:issued", "@type": "xsd:dateTi
"issuer": {"@id": "cred:issuer", "@type": "@id"},
"issuanceDate": {"@id": "cred:issuanceDate", "@type":
"proof": {"@id": "sec:proof", "@type": "@id", "@conta
"refreshService": {
  "@id": "cred:refreshService",
  "@type": "@id",
  "@context": {
    "@version": 1.1,
    "@protected": true,
    "id": "@id",
    "type": "@type",
    "cred": "https://www.w3.org/2018/credentials#",
    "ManualRefreshService2018": "cred:ManualRefreshSe
  }
},
"termsOfUse": {"@id": "cred:termsOfUse", "@type": "@i
"validFrom": {"@id": "cred:validFrom", "@type": "xsd:
"validUntil": {"@id": "cred:validUntil", "@type": "xso
```

```
}
},
"VerifiablePresentation": {
  "@id": "https://www.w3.org/2018/credentials#VerifiableP
  "@context": {
    "@version": 1.1,
   "@protected": true,
   "id": "@id",
   "type": "@type",
   "cred": "https://www.w3.org/2018/credentials#",
   "sec": "https://w3id.org/security#",
   "holder": {"@id": "cred:holder", "@type": "@id"},
   "proof": {"@id": "sec:proof", "@type": "@id", "@conta
   "verifiableCredential": {"@id": "cred:verifiableCrede
  }
},
"EcdsaSecp256k1Signature2019": {
  "@id": "https://w3id.org/security#EcdsaSecp256k1Signatu
  "@context": {
   "@version": 1.1,
   "@protected": true,
   "id": "@id",
   "type": "@type",
   "sec": "https://w3id.org/security#",
   "xsd": "http://www.w3.org/2001/XMLSchema#",
   "challenge": "sec:challenge",
   "created": {"@id": "http://purl.org/dc/terms/created"
```

```
"domain": "sec:domain",
    "expires": {"@id": "sec:expiration", "@type": "xsd:da
    "jws": "sec:jws",
    "nonce": "sec:nonce",
    "proofPurpose": {
      "@id": "sec:proofPurpose",
      "@type": "@vocab",
      "@context": {
        "@version": 1.1,
       "@protected": true,
       "id": "@id",
        "type": "@type",
       "sec": "https://w3id.org/security#",
        "assertionMethod": {"@id": "sec:assertionMethod",
       "authentication": {"@id": "sec:authenticationMetho
      }
    },
    "proofValue": "sec:proofValue",
   "verificationMethod": {"@id": "sec:verificationMethod"
 }
},
"EcdsaSecp256r1Signature2019": {
  "@id": "https://w3id.org/security#EcdsaSecp256r1Signatu
  "@context": {
   "@version": 1.1,
   "@protected": true,
    "id": "@id",
   "type": "@type",
   "sec": "https://w3id.org/security#",
```

```
"xsd": "http://www.w3.org/2001/XMLSchema#",
   "challenge": "sec:challenge",
   "created": {"@id": "http://purl.org/dc/terms/created"
   "domain": "sec:domain",
   "expires": {"@id": "sec:expiration", "@type": "xsd:da
   "jws": "sec:jws",
   "nonce": "sec:nonce",
    "proofPurpose": {
      "@id": "sec:proofPurpose",
      "@type": "@vocab",
      "@context": {
        "@version": 1.1,
       "@protected": true,
        "id": "@id",
        "type": "@type",
       "sec": "https://w3id.org/security#",
        "assertionMethod": {"@id": "sec:assertionMethod",
        "authentication": {"@id": "sec:authenticationMetho
      }
    },
    "proofValue": "sec:proofValue",
   "verificationMethod": {"@id": "sec:verificationMethod"
 }
},
"Ed25519Signature2018": {
  "@id": "https://w3id.org/security#Ed25519Signature2018"
  "@context": {
    "@version": 1.1,
   "@protected": true,
```

```
"id": "@id",
   "type": "@type",
   "sec": "https://w3id.org/security#",
   "xsd": "http://www.w3.org/2001/XMLSchema#",
    "challenge": "sec:challenge",
   "created": {"@id": "http://purl.org/dc/terms/created"
    "domain": "sec:domain",
   "expires": {"@id": "sec:expiration", "@type": "xsd:da
   "jws": "sec:jws",
    "nonce": "sec:nonce",
    "proofPurpose": {
      "@id": "sec:proofPurpose",
      "@type": "@vocab",
      "@context": {
        "@version": 1.1,
        "@protected": true,
        "id": "@id",
       "type": "@type",
        "sec": "https://w3id.org/security#",
       "assertionMethod": {"@id": "sec:assertionMethod",
       "authentication": {"@id": "sec:authenticationMetho
      }
    },
    "proofValue": "sec:proofValue",
   "verificationMethod": {"@id": "sec:verificationMethod"
 }
},
"RsaSignature2018": {
  "@id": "https://w3id.org/security#RsaSignature2018",
```

```
"@context": {
        "@version": 1.1,
        "@protected": true,
        "challenge": "sec:challenge",
        "created": {"@id": "http://purl.org/dc/terms/created"
        "domain": "sec:domain",
        "expires": {"@id": "sec:expiration", "@type": "xsd:da
        "jws": "sec:jws",
        "nonce": "sec:nonce",
        "proofPurpose": {
          "@id": "sec:proofPurpose",
          "@type": "@vocab",
          "@context": {
            "@version": 1.1,
            "@protected": true,
            "id": "@id",
            "type": "@type",
            "sec": "https://w3id.org/security#",
            "assertionMethod": {"@id": "sec:assertionMethod",
            "authentication": {"@id": "sec:authenticationMetho
          }
        },
        "proofValue": "sec:proofValue",
        "verificationMethod": {"@id": "sec:verificationMethod"
      }
    },
    "proof": {"@id": "https://w3id.org/security#proof", "@type
  }
}
```

§ C. Subject-Holder Relationships

This section is non-normative.

This section describes possible relationships between a <u>subject</u> and a <u>holder</u> and how the Verifiable Credentials Data Model expresses these relationships. The following diagram illustrates these relationships, with the subsequent sections describing how each of these relationships are handled in the data model.

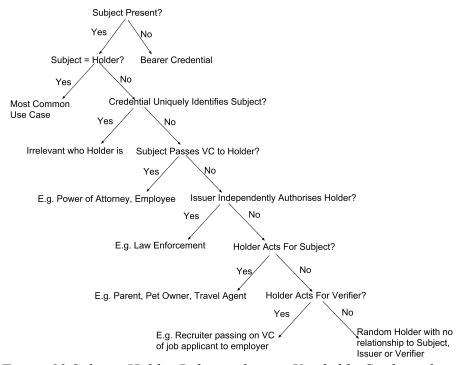


Figure 13 Subject-Holder Relationships in Verifiable Credentials.

§ C.1 Subject is the Holder

This section is non-normative.

The most common relationship is when a <u>subject</u> is the <u>holder</u>. In this case, a verifier can easily deduce that a subject is the holder if the verifiable presentation

is digitally signed by the <u>holder</u> and all contained <u>verifiable credentials</u> are about a subject that can be identified to be the same as the holder.

If only the <u>credentialSubject</u> is allowed to insert a <u>verifiable credential</u> into a <u>verifiable presentation</u>, the <u>issuer</u> can insert the <u>nonTransferable property</u> into the verifiable credential, as described below.

§ C.1.1 nonTransferable Property

This section is non-normative.

The nonTransferable property indicates that a <u>verifiable credential</u> must only be encapsulated into a <u>verifiable presentation</u> whose proof was issued by the <u>credentialSubject</u>. A <u>verifiable presentation</u> that contains a <u>verifiable credential</u> containing the nonTransferable property, whose proof creator is not the <u>credentialSubject</u>, is invalid.

```
EXAMPLE 40: Usage of the nonTransferable property
{
  "@context": [
    "https://www.w3.org/2018/credentials/v1",
    "https://www.w3.org/2018/credentials/examples/v1"
  ],
  "id": "http://example.edu/credentials/3732",
  "type": ["VerifiableCredential", "ProofOfAgeCredential"],
  "issuer": "https://example.edu/issuers/14",
  "issuanceDate": "2010-01-01T19:23:24Z",
  "credentialSubject": {
    "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
    "age0ver": 21
    },
  "nonTransferable": "True",
  "proof": { ...
  "verificationMethod": "did:example:ebfeb1f712ebc6f1c276e1
  ... }
}
```

§ C.2 Credential Uniquely Identifies a Subject

This section is non-normative.

In this case, the credentialSubject property might contain multiple properties, each providing an aspect of a description of the <u>subject</u>, which combine together to unambiguously identify the <u>subject</u>. Some use cases might not require the <u>holder</u> to be identified at all, such as checking to see if a doctor (the <u>subject</u>) is board-certified. Other use cases might require the <u>verifier</u> to use

out-of-band knowledge to determine the relationship between the <u>subject</u> and the holder.

```
EXAMPLE 41: A credential uniquely identifying a subject
{
  "@context": ["https://www.w3.org/2018/credentials/v1", "h
  "id": "http://example.edu/credentials/332",
  "type": ["VerifiableCredential", "IdentityCredential"],
  "issuer": "https://example.edu/issuers/4",
  "issuanceDate": "2017-02-24T19:73:24Z",
  "credentialSubject": {
    "name": "J. Doe",
    "address": {
      "streetAddress": "10 Rue de Chose",
      "postalCode": "98052",
      "addressLocality": "Paris",
      "addressCountry": "FR"
    },
    "birthDate": "1989-03-15"
  },
  "proof": { ... }
}
```

The example above uniquely identifies the <u>subject</u> using the name, address, and birthdate of the individual.

§ C.3 Subject Passes the Verifiable Credential to a Holder

This section is non-normative.

Usually <u>verifiable credentials</u> are presented to <u>verifiers</u> by the <u>subject</u>. However, in some cases, the <u>subject</u> might need to pass the whole or part of a <u>verifiable credential</u> to another <u>holder</u>. For example, if a patient (the <u>subject</u>) is too ill to take a prescription (the <u>verifiable credential</u>) to the pharmacist (the <u>verifier</u>), a friend might take the prescription in to pick up the medication.

The data model allows for this by letting the <u>subject</u> issue a new <u>verifiable</u> <u>credential</u> and give it to the new <u>holder</u>, who can then present both <u>verifiable</u> <u>credentials</u> to the <u>verifier</u>. However, the content of this second <u>verifiable</u> <u>credential</u> is likely to be application-specific, so this specification cannot standardize the contents of this second <u>verifiable</u> credential. Nevertheless, a non-normative example is provided in Appendix § <u>C.5 Subject Passes a Verifiable</u> Credential to Someone Else.

§ C.4 Holder Acts on Behalf of the Subject

This section is non-normative.

The Verifiable Credentials Data Model supports the <u>holder</u> acting on behalf of the subject in at least the following ways. The:

- <u>Issuer</u> can include the relationship between the <u>holder</u> and the <u>subject</u> in the <u>credentialSubject</u> property.
- <u>Issuer</u> can express the relationship between the <u>holder</u> and the <u>subject</u> by issuing a new verifiable credential, which the holder utilizes.
- <u>Subject</u> can express their relationship with the <u>holder</u> by issuing a new <u>verifiable credential</u>, which the <u>holder</u> utilizes.

The mechanisms listed above describe the relationship between the <u>holder</u> and the <u>subject</u> and helps the <u>verifier</u> decide whether the relationship is sufficiently

expressed for a given use case.

NOTE

The additional mechanisms the <u>issuer</u> or the <u>verifier</u> uses to verify the relationship between the <u>subject</u> and the <u>holder</u> are outside the scope of this specification.

```
EXAMPLE 42: The relationship property in a child's credential
{
  "@context": [
    "https://www.w3.org/2018/credentials/v1",
    "https://www.w3.org/2018/credentials/examples/v1"
  ],
  "id": "http://example.edu/credentials/3732",
  "type": ["VerifiableCredential", "AgeCredential", "Relation
  "issuer": "https://example.edu/issuers/14",
  "issuanceDate": "2010-01-01T19:23:24Z",
  "credentialSubject": {
    "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
    "ageUnder": 16,
    "parent": {
      "id": "did:example:ebfeb1c276e12ec211f712ebc6f",
      "type": "Mother"
    }
  },
  "proof": { ... } // the proof is generated by the DMV
}
```

In the example above, the <u>issuer</u> expresses the relationship between the child and the parent such that a <u>verifier</u> would most likely accept the <u>credential</u> if it is provided by the child or the parent.

```
EXAMPLE 43: A relationship credential issued to a parent
{
  "@context": [
    "https://www.w3.org/2018/credentials/v1",
    "https://www.w3.org/2018/credentials/examples/v1"
  ],
  "id": "http://example.edu/credentials/3732",
  "type": ["VerifiableCredential", "RelationshipCredential"
  "issuer": "https://example.edu/issuers/14",
  "issuanceDate": "2010-01-01T19:23:24Z",
  "credentialSubject": {
    "id": "did:example:ebfeb1c276e12ec211f712ebc6f",
    "child": {
      "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
      "type": "Child"
    }
  },
  "proof": { ... } // the proof is generated by the DMV
}
```

In the example above, the <u>issuer</u> expresses the relationship between the child and the parent in a separate <u>credential</u> such that a <u>verifier</u> would most likely accept any of the child's <u>credentials</u> if they are provided by the child or if the <u>credential</u> above is provided with any of the child's <u>credentials</u>.

EXAMPLE 44: A relationship credential issued by a child { "@context": ["https://www.w3.org/2018/credentials/v1", "https://www.w3.org/2018/credentials/examples/v1"], "id": "http://example.org/credentials/23894", "type": ["VerifiableCredential", "RelationshipCredential" "issuer": "http://example.org/credentials/23894", "issuanceDate": "2010-01-01T19:23:24Z", "credentialSubject": { "id": "did:example:ebfeb1f712ebc6f1c276e12ec21", "parent": { "id": "did:example:ebfeb1c276e12ec211f712ebc6f", "type": "Mother" } }, "proof": { ... } // the proof is generated by the child }

In the example above, the child expresses the relationship between the child and the parent in a separate <u>credential</u> such that a <u>verifier</u> would most likely accept any of the child's <u>credentials</u> if the <u>credential</u> above is provided.

Similarly, the strategies described in the examples above can be used for many other types of use cases, including power of attorney, pet ownership, and patient prescription pickup.

§ C.5 Subject Passes a Verifiable Credential to Someone Else

This section is non-normative.

When a <u>subject</u> passes a <u>verifiable credential</u> to another <u>holder</u>, the <u>subject</u> might issue a new verifiable credential to the holder in which the:

- Issuer is the subject.
- Subject is the holder to whom the verifiable credential is being passed.
- Claim contains the properties being passed on.

The <u>holder</u> can now create a <u>verifiable presentation</u> containing these two <u>verifiable credentials</u> so that the <u>verifier</u> can <u>verify</u> that the <u>subject</u> gave the original verifiable credential to the holder.

```
EXAMPLE 45: A holder presenting a verifiable credential that was passed to
it by the subject
{
  "@context": [
    "https://www.w3.org/2018/credentials/v1",
    "https://www.w3.org/2018/credentials/examples/v1"
  ],
  "id": "did:example:76e12ec21ebhyu1f712ebc6f1z2",
  "type": ["VerifiablePresentation"],
  "verifiableCredential": [
     "@context": [
       "https://www.w3.org/2018/credentials/v1",
       "https://www.w3.org/2018/credentials/examples/v1"
      ],
      "id": "http://example.gov/credentials/3732",
      "type": ["VerifiableCredential", "PrescriptionCredent
      "issuer": "https://example.edu",
      "issuanceDate": "2010-01-01T19:73:24Z",
      "credentialSubject": {
        "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
```

```
"prescription": {....}
    },
    "revocation": {
      "id": "http://example.gov/revocations/738",
      "type": "SimpleRevocationList2017"
    },
    "proof": {....}
  },
  {
    "@context": [
      "https://www.w3.org/2018/credentials/v1",
      "https://www.w3.org/2018/credentials/examples/v1"
    ],
    "id": "https://example.com/VC/123456789",
    "type": ["VerifiableCredential", "PrescriptionCredent
    "issuer": "did:example:ebfeb1f712ebc6f1c276e12ec21",
    "issuanceDate": "2010-01-03T19:73:24Z",
    "credentialSubject": {
      "id": "did:example:76e12ec21ebhyu1f712ebc6f1z2",
      "prescription": {....}
    },
    "proof": {
      "type": "RsaSignature2018",
      "created": "2018-06-17T10:03:48Z",
      "proofPurpose": "assertionMethod",
      "jws": "pYw8XNi1..Cky6Ed=",
      "verificationMethod": "did:example:ebfeb1f712ebc6f1
    }
  }
],
"proof": [{
  "type": "RsaSignature2018",
 "created": "2018-06-18T21:19:10Z",
 "proofPurpose": "authentication",
 "verificationMethod": "did:example:76e12ec21ebhyu1f712e
```

```
"challenge": "c0ae1c8e-c7e7-469f-b252-86e6a0e7387e",
    "jws": "BavEll0/I1..W3JT24="
}]
}
```

In the above example, a patient (the original <u>subject</u>) passed a prescription (the original <u>verifiable credential</u>) to a friend, and issued a new <u>verifiable credential</u> to the friend, in which the friend is the <u>subject</u>, the <u>subject</u> of the original <u>verifiable</u> <u>credential</u> is the <u>issuer</u>, and the <u>credential</u> is a copy of the original prescription.

§ C.6 Issuer Authorizes Holder

This section is non-normative.

When an <u>issuer</u> wants to authorize a <u>holder</u> to possess a <u>credential</u> that describes a <u>subject</u> who is not the <u>holder</u>, and the <u>holder</u> has no known relationship with the <u>subject</u>, then the <u>issuer</u> might insert the relationship of the <u>holder</u> to itself into the <u>subject</u>'s credential.

NOTE

Verifiable credentials are not an authorization framework and therefore delegation is outside the scope of this specification. However, it is understood that verifiable credentials are likely to be used to build authorization and delegation systems. The following is one approach that might be appropriate for some use cases.

EXAMPLE 46: A credential issued to a holder who is not the (only) subject of the credential, who has no relationship with the subject of the credential, but who has a relationship with the issuer

```
{
  "@context": [
    "https://www.w3.org/2018/credentials/v1",
    "https://www.w3.org/2018/credentials/examples/v1"
  ],
  "id": "http://example.edu/credentials/3732",
  "type": ["VerifiableCredential", "NameAndAddress"],
  "issuer": "https://example.edu/issuers/14",
  "holder": {
    "type": "LawEnforcement",
    "id": "did:example:ebfeb1276e12ec21f712ebc6f1c"
  },
  "issuanceDate": "2010-01-01T19:73:24Z",
  "credentialSubject": {
    "id": "did:example:ebfeb1f712ebc6f1c276e12ec21",
    "name": "Mr John Doe",
    "address": "10 Some Street, Anytown, ThisLocal, Country
  },
  "proof": {
    "type": "RsaSignature2018",
    "created": "2018-06-17T10:03:48Z",
    "proofPurpose": "assertionMethod",
    "verificationMethod": "https://example.edu/issuers/14/kg
    "jws": "pY9...Cky6Ed = "
  }
}
```

§ C.7 Holder Acts on Behalf of the Verifier, or has no Relationship with the Subject, Issuer, or Verifier

This section is non-normative.

The Verifiable Credentials Data Model currently does not support either of these scenarios. It is for further study how they might be supported.

§ D. IANA Considerations

This section is non-normative.

This section will be submitted to the Internet Engineering Steering Group (IESG) for review, approval, and registration with IANA in the "JSON Web Token Claims Registry".

- Claim Name: "vc"
- Claim Description: Verifiable Credential
- Change Controller: W3C
- Specification Document(s): <u>Section 6.3.1.2: JSON Web Token Extensions</u> of Verifiable Credentials Data Model 1.0
- Claim Name: "vp"
- Claim Description: Verifiable Presentation
- Change Controller: W3C
- Specification Document(s): <u>Section 6.3.1.2: JSON Web Token Extensions</u> of Verifiable Credentials Data Model 1.0

§ E. Acknowledgements

This section is non-normative.

The Working Group would like to thank the following individuals for reviewing and providing feedback on the specification (in alphabetical order):

Christopher Allen, David Ammouial, Joe Andrieu, Bohdan Andriyiv, Ganesh Annan, Kazuyuki Ashimura, Tim Bouma, Pelle Braendgaard, Dan Brickley, Allen Brown, Jeff Burdges, Daniel Burnett, ckennedy422, David Chadwick, Chaoxinhu, Kim (Hamilton) Duffy, Lautaro Dragan, enuoCM, Ken Ebert, Eric Elliott, William Entriken, David Ezell, Nathan George, Reto Gmür, Ryan Grant, glauserr, Adrian Gropper, Joel Gustafson, Amy Guy, Lovesh Harchandani, Daniel Hardman, Dominique Hazael-Massieux, Jonathan Holt, David Hyland-Wood, Iso5786, Renato Iannella, Richard Ishida, Ian Jacobs, Anil John, Tom Jones, Rieks Joosten, Gregg Kellogg, Kevin, Eric Korb, David I. Lehn, Michael Lodder, Dave Longley, Christian Lundkvist, Jim Masloski, Pat McBennett, Adam C. Migus, Liam Missin, Alexander Mühle, Anthony Nadalin, Clare Nelson, Mircea Nistor, Grant Noble, Darrell O'Donnell, Nate Otto, Matt Peterson, Addison Phillips, Eric Prud'hommeaux, Liam Quin, Rajesh Rathnam, Drummond Reed, Yancy Ribbens, Justin Richer, Evstifeev Roman, RorschachRev, Steven Rowat, Pete Rowley, Markus Sabadello, Kristijan Sedlak, Tzviya Seigman, Reza Soltani, Manu Sporny, Orie Steele, Matt Stone, Oliver Terbu, Ted Thibodeau Jr, John Tibbetts, Mike Varley, Richard Varn, Heather Vescent, Christopher Lemmer Webber, Benjamin Young, Kaliya Young, Dmitri Zagidulin, and Brent Zundel.

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