# **Verifiable Credentials 101 for SSI**

An intro and technical explanation

September 18, 2018



Tyler Ruff

**Product Manager, Evernym** 







# SSIMeetup objectives

- 1. Empower global SSI communities
- 2. Open to everyone interested in SSI
- 3. All content is shared with CC BY SA

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#### What is a Credential?

Today, usually just "proof" of something about ourselves





Most credentials are physical



HealthCare+ **HMO** Name JANE DOE Group # xxx-xxx-xx ID # xxx-xxx-xxxx Effective xx-xx-xxxx Coverage INDIVIDUAL Plan HMO Copay \$xxx.xx Rx YES **RXBIN xxxxx** RXPCN xxxxxxx





Sample Company



**DRIVER'S LICENSE** 

**DUPS: 00** 

4a ISS: 10/05/2016

DLN: 99 999 999 DOB: 08/04/1969

BEXP: 08/05/2020

SAMPLE JANICE ANN





FIRSTWAME LASTNAME



In the witness whereof, the seal of Blichita State University and the proper signatures are bereon affixed. Given at Michita, Kansas, this tuenty-second day of December a.d. 2008.







Pennsylvania USA

EMPLOYEE NAME / ADDRESS			SSN (LAST 4)	REPORTING PERIOD	PAY DATE	<b>●2494</b>
Demo Employee			1234	05/12/2017 - 05/26/2017	6/2/2017	Employee # 36266
INCOME	RATE	HOURS CUR	RENT PAY	DEDUCTIONS	TOTAL	YTD TOTAL
GROSS EARNINGS	17.50	75 13	312.50	STATUTORY DEDUCTIONS		
				FICA-MEDICARE	19.03	209.33
				FICA-SOCIAL SECURITY	81.38	895.18
				FEDERAL TAX	142.33	1565.63
				STATE TAX	40.29	443.19
				LOCALTAX ER PURCHAS	5E 16.41	180.51
YTD GROSS	YTD DEDUCTIONS	YTD NET PAY		TOTAL	DEDUCTIONS	NET PAY
14437.50	3293.84	11143.66		1312.50	299.44	1013.06

# Problems with today's credentials

- Easy to fake / forge
- Easy to impersonate the true owner
- Can be lost or damaged
- Expensive to create and issue
- Can't scale
- Can't be easily verified online
- Disclose more than is needed





#### What are Verifiable Credentials?

A digital attestation of one Identity Owner about another

Also called Attestations or Claims





### What is an Identity Owner?

A person or organization which has digital control over it's things





#### **Verifiable Credentials are:**

- All digital, under the true owner's control
- High scalability
- Much harder to fake
- Much harder to impersonate true owner
- Eliminates need for treasure troves of data
- Enables minimum disclosure
- Enables Zero-Knowledge Proofs
- Data by itself becomes useless to thieves





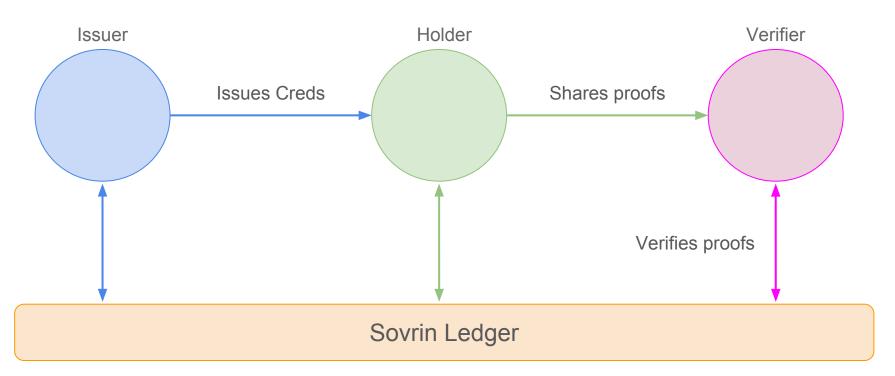
#### How do you get a Verifiable Credential?

#### Three roles

- Issuer: They create and issue credentials
- Holder: They receive, hold and share credentials with Verifiers
- Verifier: They receive and verify proofs (a digital sharing of all or part of a credential) from Holders



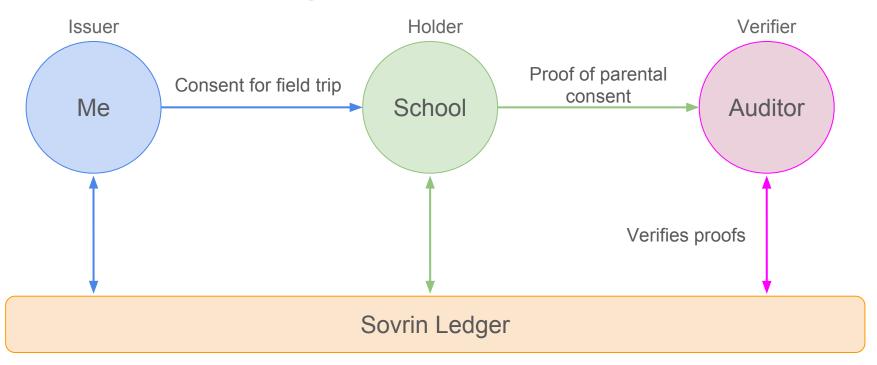








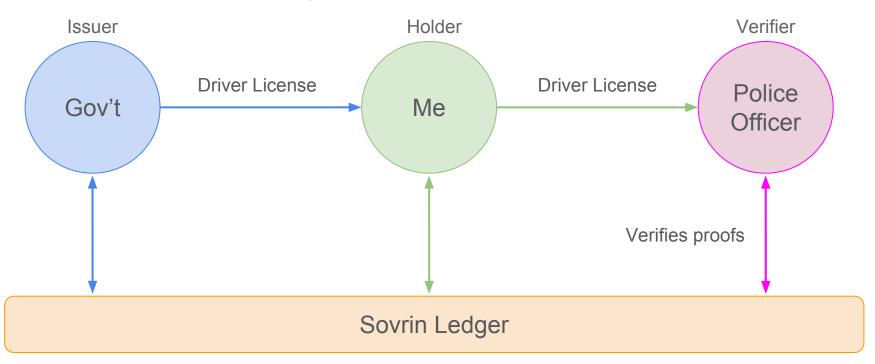
# An Identity Owner can be all three







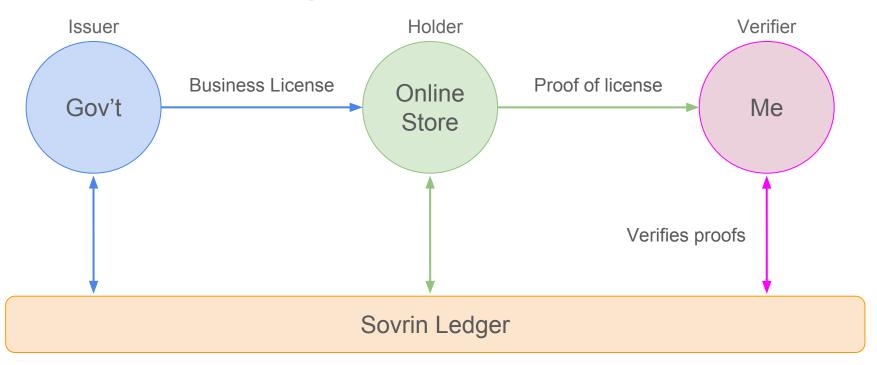
# An Identity Owner can be all three







# An Identity Owner can be all three



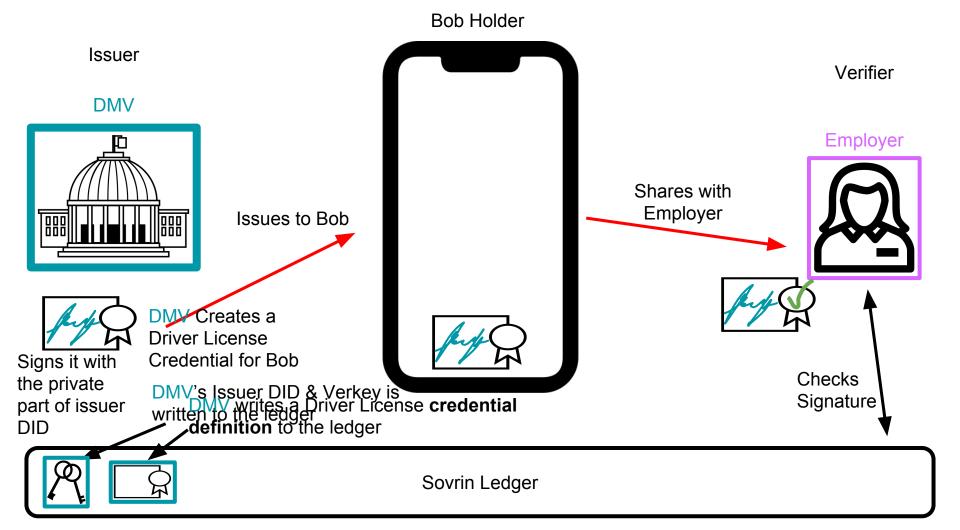


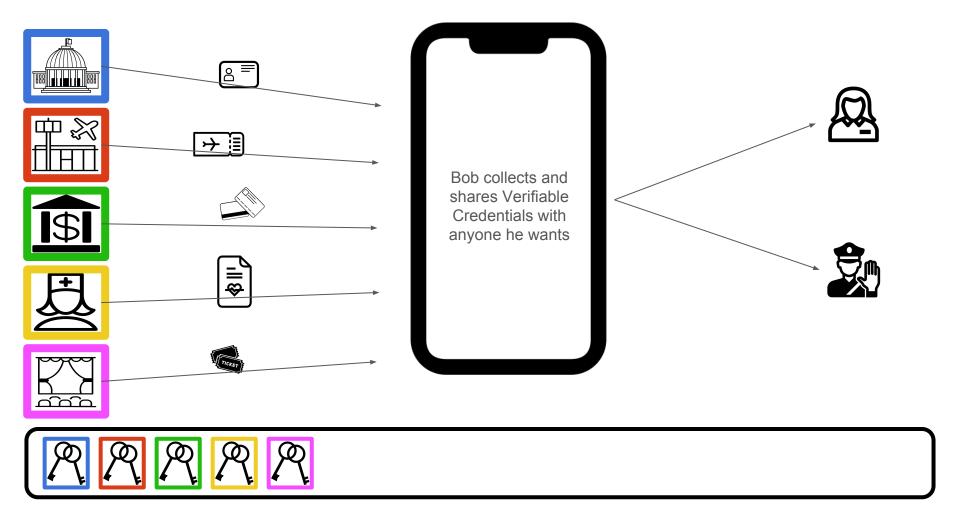


# VCs use decentralized public key infrastructure (DPKI)









# But how does a Verifier know a credential I share was actually issued to me?

What stops me from copying my credentials and sharing with all my friends?

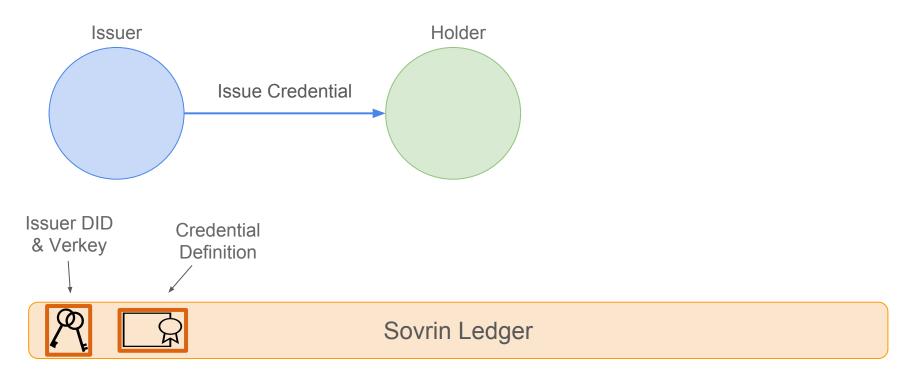




# Blinded Link Secrets

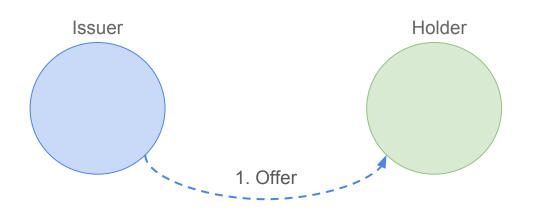


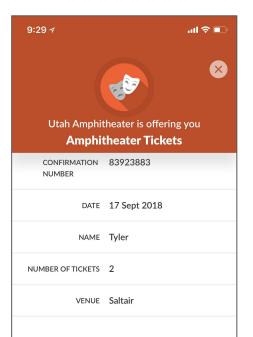
















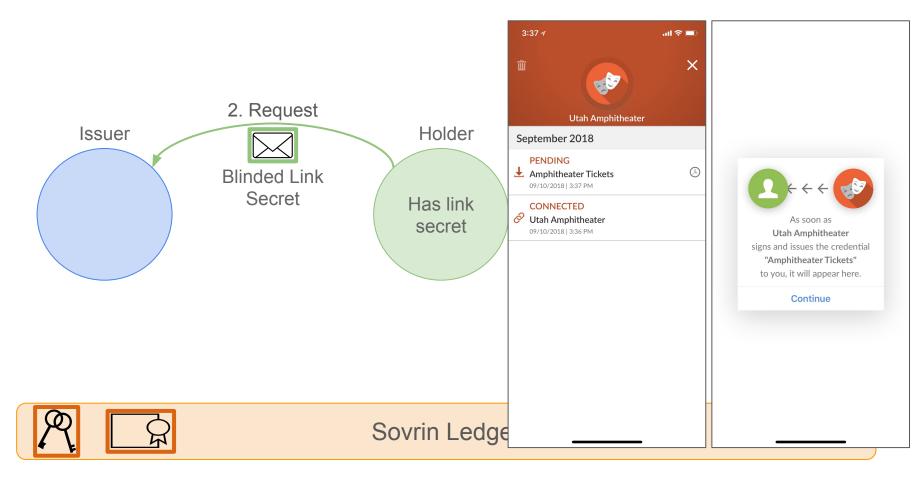






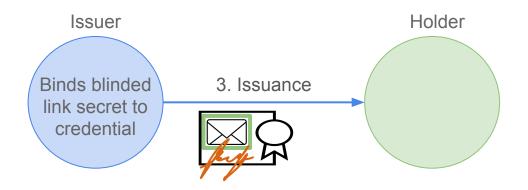
Ignore

Accept











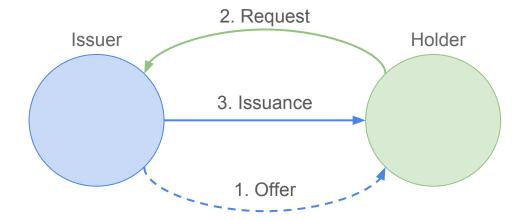








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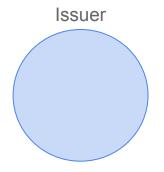


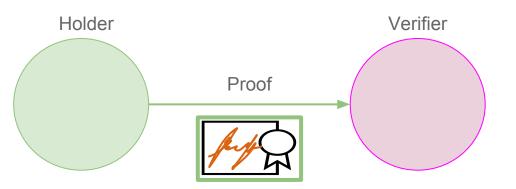










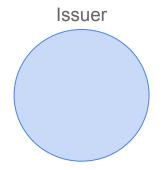


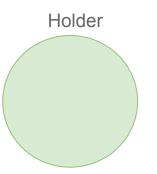




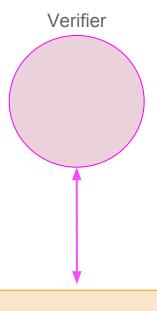










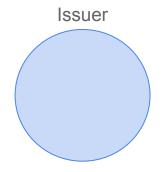


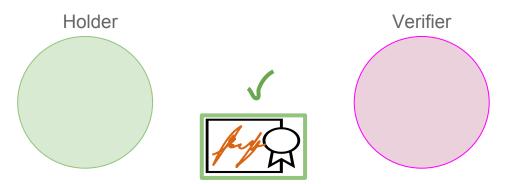










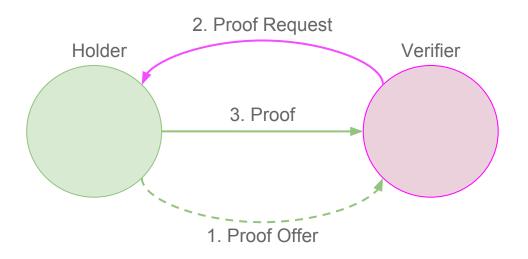






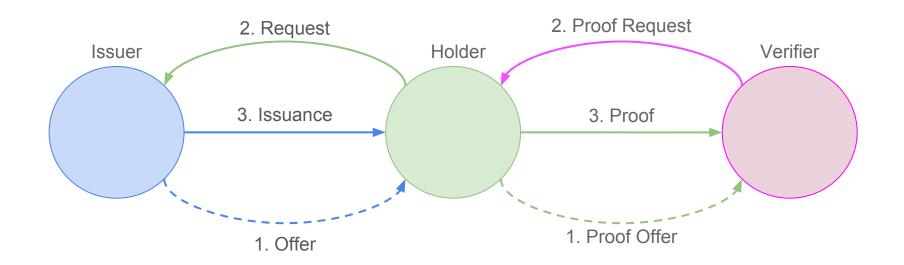
















#### **Verifiable Credentials are:**

- All digital, under the true owner's control
- High scalability
- Much harder to fake
- Near impossible to impersonate true owner
- Eliminates need for any treasure troves of data
- Enables minimum disclosure
- Enables Zero-Knowledge Proofs
- Data alone is useless





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