

# Decentralized identity & wallet infrastructure.

Powerful open source solutions for every industry.

Trusted by +6.000 developers and organizations across industries.























## Identity wallets are here.

Google Wallet is getting custom cards and state IDs this month

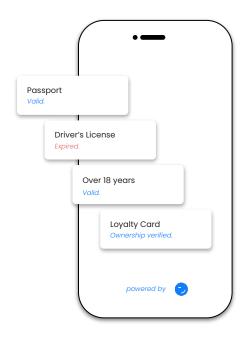






## ... into a better, wallet-centric world.





Share any data.
Easy. Secure. Private. Verified.

- → Frictionless onboarding
- → Data & ID verification
- → Compliance (AML, eID)
- → New products & revenue models

## Businesses want need to adopt, but ...





Decentralized Identity requires complex, novel technologies & standards.

## New Regulations

New laws force adoption of decentralized identity & wallets (eg. eIDAS2).

Problem 2

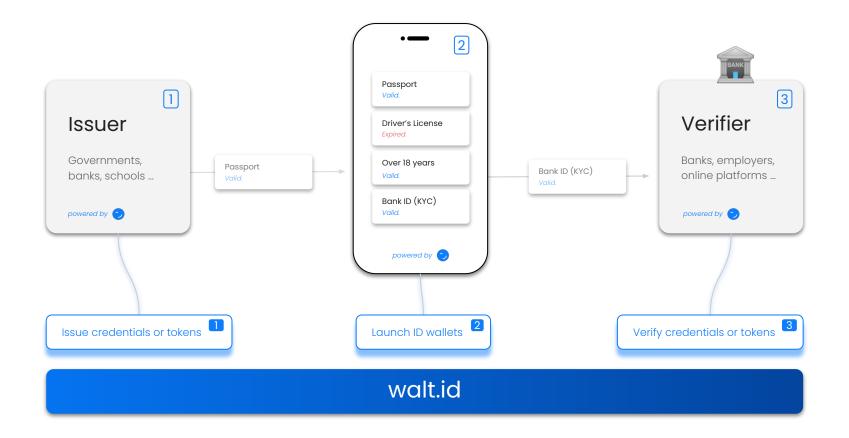
## We make adoption easy for businesses.





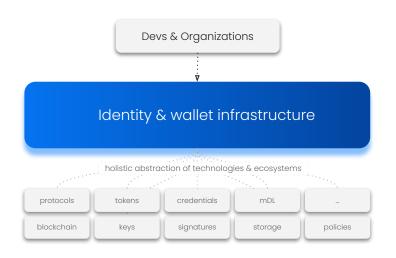
## We enable organizations to leverage digital identity.





## Holistic, future-proof solution for organizations.





# Powerful identity & wallet infrastructure for developers & businesses.

Multi-ecosystem

Any chain or eID scheme

Holistic abstraction

Usability & interoperability

Composable

Add 3rd party services (keys, sigs)

Any identity "flavor"

SSI, mdocs, NFTs/SBTs

Backwards compatible

Integrates with legacy infra

Secure & Compliant

Peace of mind (incl. EU's new eID, crypto laws)

## Our solutions at a glance.

## **Applications**

#### Claim Pages

#### White label

Pages that enable users to claim credentials or tokens.

#### Wallet

#### White label

Enable users to manage credentials or tokens.

#### **Verify Pages**

#### White label

Pages that enable users to share credentials or tokens.

#### Onboarding Flows

#### White label

Offer traditional ID verification to onboard 1st time users.

#### Infrastructure

#### Issuer

#### SDKs & APIs

Create, sign and issue identity credentials or tokens.

#### Wallet

#### SDKs & APIs

Build identity wallets or embed them in your app.

#### Verifier

#### SDKs & APIs

Verify and process identity credentials or tokens.

## Integrations

- Key management (KMS)
- Trust Service Providers
- o Identity Verification (IDVs)
- Identity and access (IAM)
- Identity Provider (OIDC)

## All-in-one solution for digital identity and wallets.



#### Any Ecosystem

Use traditional/centralized or blockchain-based ecosystems in Europe and Canada.

## Any identity flavor

Use Self-Sovereign Identity (SSI), mdocs / mDL, non-fungible & soulbound tokens (NFTs, SBTs).

## Any Use Case

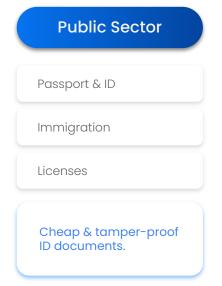
Enable solutions for regulated (eID, AMLR, TFR) & unregulated use cases across jurisdictions.

## Any Platform & Language

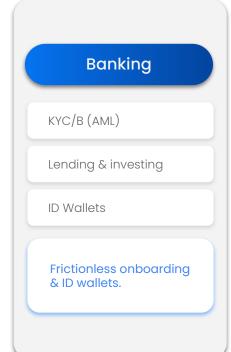
Native solutions in Kotlin/Java are complemented by multi-platform libs available in any language.

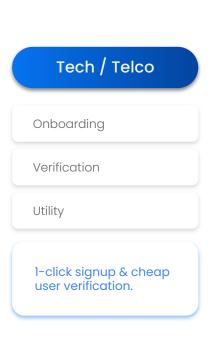
## We enable use cases across industries. For example:





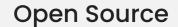
Value





## Our model: Open Source + Hosted Cloud.





Core functionality via community incubated libs to drive adoption.

Libs & APIs

## **Cloud Platform**

Managed service (SaaS) that bundles open source libs, adds enterprise features & ensures compliance.

**APIs** 

Manage yourself (on-prem, cloud) —

———— Managed cloud service (saas) –

## Product editions and pricing



#### **Open Source**

Manage yourself | Forever free

- Issue & verify credentials
- ID wallets
- Integrate with business apps, key stores and databases
- Compliant with regulations and industry standards
- Best effort support

## **Enterprise**

Manage yourself | On-premise

- Everything from "Open Source"
- Dedicated onboarding
- Integration assistance
- Priority support
- (Optional: SLA)

starting at EUR 2.000 / month

#### Cloud

Managed Service | SaaS

- Everything from "Open Source"
- Dedicated onboarding
- Easy-to-use APIs
- Scalable cloud service
- Priority support (SLA optional)

starting at EUR 99 / month

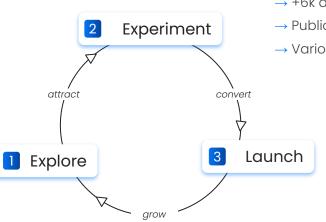
We also offer pilot projects at a flat rate to help you get started.

## We take organizations from exploration $\rightarrow$ adoption.



## Getting started.

- → Decentralized identity 101
- → Tech & use case evaluation
- → Open Source Code



#### **Build pilots.**

- → +6k devs & organizations
- → Public & private sector clients
- → Various industries & regions

#### Launch app or use case.

- → Flexible options (on-premi, cloud, Saas)
- → Backwards Compatible
- → Support & Training

#### Selected clients & partners

Governments, public authorities, universities & businesses.

























# Start your transition now.

Documentation

Contact us

Click the buttons

https://docs.walt.id

https://walt.id/contact

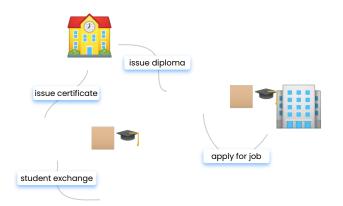
## **Selected Use Cases**

## Selected Use Case & Benefits | Education



## **Diplomas**

Issue and verify digital diplomas or certificates.



#### Issue Cheaply

Issue digital credentials at a fraction of today's cost.

#### Re-Usable

Seamlessly shared to apply for study programs or jobs.

#### Experience

Credentials are easily claimed & stored securely.

#### Tamper-proof

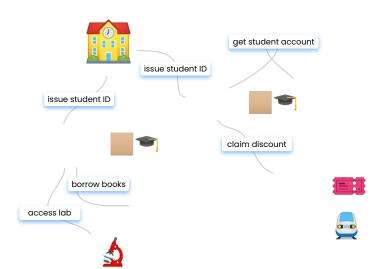
Fraud-resistant credentials cannot be forged or stolen.

## Selected Use Case & Benefits | Education



#### **Student ID**

Issue and verify student ID or access to venues.



#### Onboarding

Offer fast & seamless digital student onboarding.

#### Access & Benefits

Seamless access to venues or digital services & benefits.

#### Ease of use

Easily claimed & always at hand (mobile, laptop).

#### Secure & Reliable

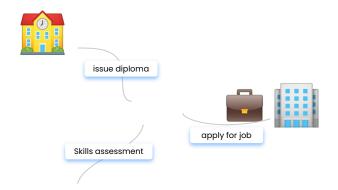
Tamper-proof credentials cannot be forged or stolen.

## Selected Use Case & Benefits | Employment & HR



#### Skills assessment

Issue and verify digital skills or certificates.



#### Issue Cheaply

Issue digital credentials at a fraction of today's cost.

#### Re-Usable

Seamlessly shared to apply for a promotion or a new job.

#### Experience

Credentials are easily claimed & stored securely.

#### Tamper-proof

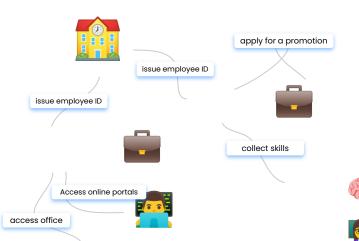
Fraud-resistant credentials cannot be forged or stolen.

## Selected Use Case & Benefits | Employment & HR



## **Employee ID**

Issue and verify employee ID or access to venues.



#### Onboarding

Offer fast & seamless digital employee onboarding.

#### Access & Benefits

Seamless access to venues or digital services & benefits.

#### Ease of use

Easily claimed & always at hand (mobile, laptop).

#### Secure & Reliable

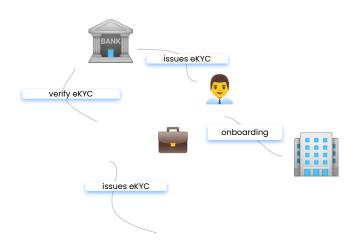
Tamper-proof credentials cannot be forged or stolen.

## Selected Use Case & Benefits | Online Platforms & Banking



## **Customer Onboarding**

Issue and verify digital KYC proofs.



#### Unlock Value

Issue reusable credentials to your stakeholders.

#### Re-Usable

Seamlessly shared to onboard or apply for loans

#### Experience

Credentials are easily claimed & stored securely.

#### Tamper-proof

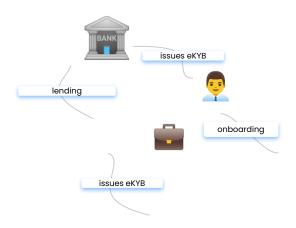
Fraud-resistant credentials cannot be forged or stolen.

## Selected Use Case & Benefits | Banking & Financial Services



#### Reusable KYB

Issue and verify digital KYB proofs.



#### Unlock Value

Issue reusable credentials to your stakeholders.

#### Re-Usable

Seamlessly shared to onboard or apply for loans

#### Experience

Credentials are easily claimed & stored securely.

#### Tamper-proof

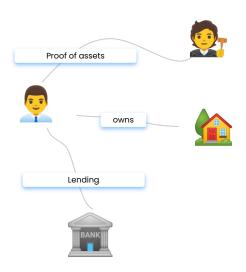
Fraud-resistant credentials cannot be forged or stolen.

## Selected Use Case & Benefits | Banking & Financial Services



## **Proof of Assets**

Issue and verify proof of assets.



#### Onboarding

Offer fast & seamless digital onboarding.

#### Access & Benefits

Seamless access to venues or digital services & benefits.

#### Ease of use

Easily claimed & always at hand (mobile, laptop).

#### Secure & Reliable

Tamper-proof credentials cannot be forged or stolen.

## We work hands-on with customers & partners globally



#### **Public Sector**

Governments, cities & other public authorities



## **Private Sector**

Developers, businesses across industries & DAOs.



+6k developers and organizations are already using our solutions.

## What our customers say about us



" walt.id was a great fit. As soon as I started the project, I knew I wanted to work with them. The team is experienced and always ready to help. "

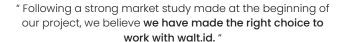
Mirko Stanić | Croatian Agency of Science and Higher Education



" walt.id was very easy to deploy and integrate.

The team was always eager to share their expertise and help us figure out the details."

Colin Tück | Director, EU Quality Assurance Register



Thierry Grandjean | Senior Engineer, List



" The walt.id team was really **reactive, collaborative and met all the criteria we had** to create use cases
with an easy to use wallet."

Filip Sokolowski | Senior Knowledge Analyst, BCG





## What our customers say about us



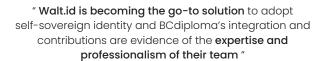
"The walt.id SSI Kit is an easy to use, enterprise ready and European Union standards compatible toolset making your Digital Identity journey more easy as well as reducing the workload"

Daniel de Witte | CTO, WorkPi



"Walt.id's solutions can be easily deployed, integrated and its design allows to be adapted to a large number of use cases. The team has always been very collaborative and has shown a great knowledge about the EU ecosystem."

Xavier Martínez Luaña | Research Engineer, Gradiant



Alfred Tuffreau | Software Engineer, BCdiploma



"Walt.id's products were **very easy to use and implement and they helped us enormously**. The team
was very professional, experienced and always ready
to support."

Cosmin Cioranu | Head of Information Technology Department





## What our customers say about us



" Walt.id **supported** us in a very **transparent**, **reactive** and **collaborative** way to have a decisive impact on the great success of our event."

Michael Buttkus | Partner of BU retail, Media and Consumer Goods



" Our goal is to issue credentials to wallets using data provided by banks. Walt.id's tools provide an **easy way to create verifiable credentials** in JSON-LD and JWT format "

Dr. Daniel Fett | Specialist protocol design & security threat analyst

" A **great product and a great team**. We use them and it has been a great stride forward to enabling the trust and identity layer of EU's data infrastructure."

Kai Mainke | Board member, Delta DAO



delta**D**27

"Our collaboration with KTU and walt.id has revealed new ways to ensure portability and authenticity of micro-credential."

Henri Pirkkalainen | Associate Professor, Tampere University











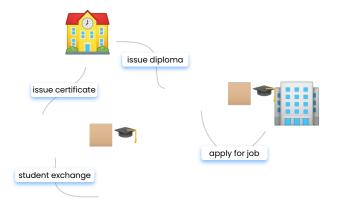
## **Luxembourg** universities

#### Digital diplomas

- Year: 2022
- Ist multi-university use case
- Introduces digital credentials& wallets on a national level

"Following a strong market study made at the beginning of our project, we believe we have made the right choice to work with walt.id."

Thierry Grandjean | Senior Engineer, LIST



Luxembourg introduces digital diplomas & student credentials together with digital wallets on a national level.





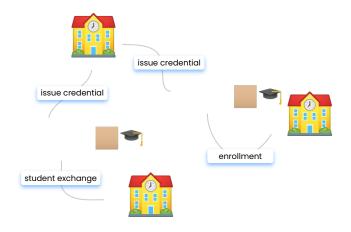
## Tampere & Kaunas universities

Cross-border micro-credentials

- Year: 2022
- 1st cross-border use case
- Promoted by the EU Commission
- Based on EBSI

"Our collaboration with KTU and walt.id has revealed **new ways to ensure portability and authenticity of micro-credential.**"

Henri Pirkkalainen | Associate Professor, Tampere University



Universities in Finland & Lithuania introduce digital micro-credentials enabling students to prove education achievements across borders.

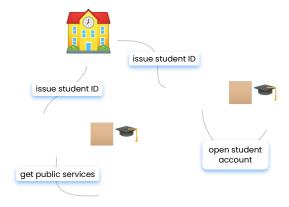




## **Howest** university

Digital student IDs

- Year: 2023
- Production roll-out
- In collaboration with the city of Ghent & local banks



Howest university introduces digital student IDs enabling students to claim student services & benefits from local administration & banks.





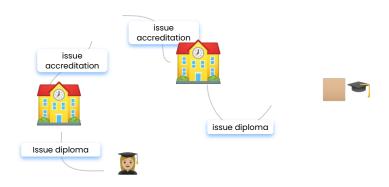
## **EU Quality Assurance** Registry

Digital university accreditations

- Year: 2022
- 1st EU-wide production use case
- 1st EU public authority to introduce digital credentials for accreditation

" walt.id's solutions were very **easy to deploy** and integrate. The team was always eager to share their expertise and help us figure out the details."

Colin Tück | Director, EU Quality Assurance Register



The European Quality Assurance Registry uses digital credentials to issue & publish university accreditations across Europe.





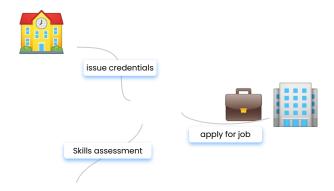
#### WorkPi

#### Skills credentials

- Year: 2022
- Assessment platform using SSI
- Introduces Verifiable Credentials & wallets

"The walt.id SSI Kit is an easy to use, enterprise ready and **European Union standards compatible** toolset making your Digital Identity journey more easy as well as reducing the workload"

Daniel de Witte | CTO, WorkPi



WorkPi is using Verifiable Credentials (VCs) showing how SSI can improve user experience while offering and managing reliable data (such as skills assessments and personal/professional data)





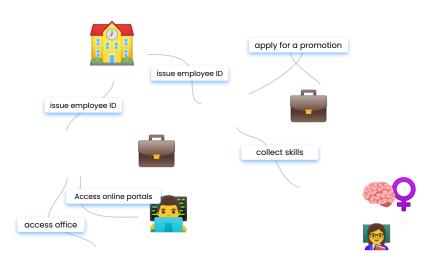
## **Boston Consulting Group**

Employee ID & Badges

- Year: 2022
- NFT for access & employee badges
- Proof of attendance (for company event)

"The walt.id team was **really reactive and collaborative** with the BCG team and met all
the criteria we had to create NFT use cases for
this event with an **easy to use web wallet**."

Filip Sokolowski | Senior Knowledge Analyst - Sales, BCG



BCG used Non-Fungible Tokens for ticketing (Access Management), vouchers, but also awards (collectible trophies) and badges





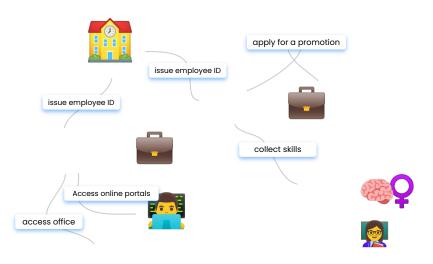
## **Velocity Network**

Employee ID & Badges

- Year: 2022
- Enables employers to issue & verify employee ID & badges
- Auth & Login solutions through employee ID

"The Velocity Network is now a **leading SSI ecosystem** with mature governance, data
standardization, global legal **interoperability**, **privacy**, **security** and usability."

Velocity Foundation



Velocity being the host for the leading workforce-tech and ed-tech vendors and solution providers, on a mission to build the next-gen data utility layer underlying the global labor market.





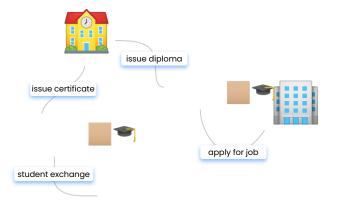
## Universities across Europe

#### Digital diplomas

- Year: 2022
- Ist multi-university use case
- Introduces digital credentials& wallets on a national level

"Following a strong market study made at the beginning of our project, we believe we have made the right choice to work with walt.id."

Thierry Grandjean | Senior Engineer, LIST



Luxembourg introduces digital diplomas & student credentials together with digital wallets on a national level.



yes®

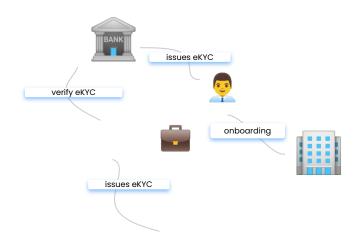
## yes.com & banks

KYC & customer onboarding

- Year: 2022
- 1-click customer onboarding
- ID verification in Banking

"Our goal is to issue verifiable credentials to wallets using verified user data provided by banks. Walt.id's SSI Kit provides an easy way to create verifiable credentials in JSON-LD and JWT format."

Dr. Daniel Fett | Specialist Protocol Design - yes.com



This project enabled yes.com to issue identity credentials to wallets and to request and verify identity credentials for various use cases like identity verification.

### Selected case studies

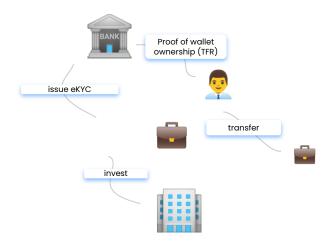




### **IOTA** & Partners

### eKYC & TFR compliance

- Year: 2023
- Customer onboarding for investors and financial service providers
- TFR compliance for transfers from a CASP to self-custodial wallets
- In collaboration with investment funds and a leading ID verification company
- Production roll out in 2023



Customers go through an online ID check and receive KYC, wallet ownership & other credentials they can reuse to proof their identity to other service providers.

### Selected case studies





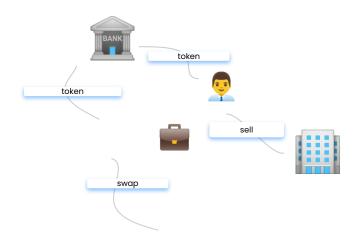
### Raiffeisen Bank International

Gold Tokenization PoC

- Year: 2023
- Asset tokenization
- Mobile wallet to manage tokenized assets

"In order to benefit from the emergence of blockchain technology and build up the experience, RBI has been running different projects and initiatives in fields of e-money payments, tokenization, identity and trade finance."

Raiffeisen Bank International

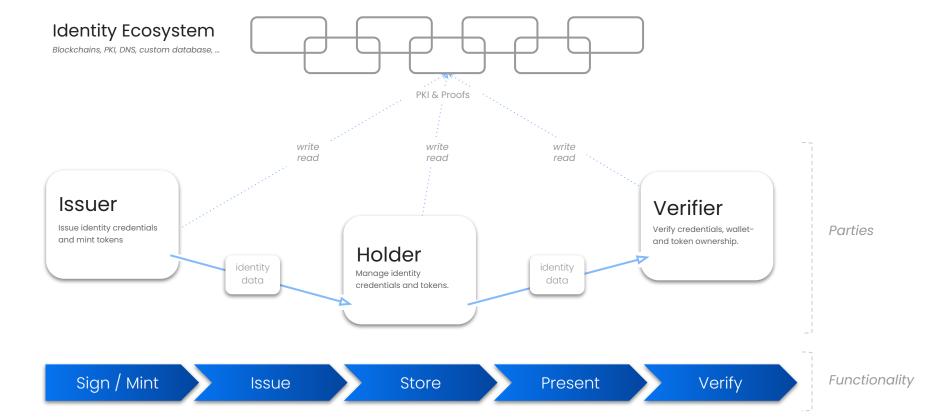


The scope of this PoC is the full lifecycle of tokenized assets, including the tokenization, transaction & storage of tokenized gold

# Technology

### How it works

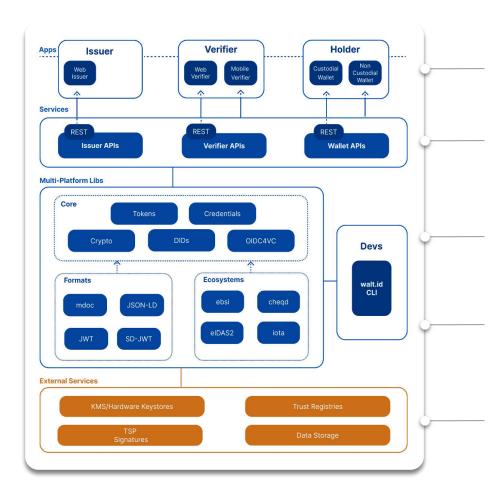




# **Architectural Layers**

White-label solutions to launch custom Apps issuer, verifier and wallets. REST interfaces to turn any app into an **APIs** issuer, verifier or wallet. Identity features to combine as needed for Multi-platform Libs maximum flexibility and efficiency. Combine our tools with others. From an **External services** external KMS, to ID Verification Services.

### Overview



### White label Apps → <u>Link</u>

Pre-built apps to speed up development.

### APIs → Link

Abstraction of complexity to facilitate adoption

### Multiplatform libraries → <u>Link</u>

Modular, purpose-driven libs for any platform / language.

### Command Line

CLI tool for developers to test and build quickly.

### **External Services**

Integrations with external services to add functionality.

## **Build On Any Platform**

Multi-Platform libs for maximum flexibility and efficiency.



### Unified libraries offering core digital identity features. For example:

- o Crypto lib → create and manage digital signatures
- o DID & Credential libs → managing DIDs and credentials
- $\circ$  OIDC4VC lib  $\rightarrow$  protocol issuance and verification
- Token lib → mint and verify NFT/SBT



### Implementations for diverse credential and tokens standards. For example:

- mdoc lib → create and verify mdocs/mDL (ISO/IEC)
- o JWT and JSON-LD libs → create and verify Verifiable Credentials (W3C)
- SD-JWT lib → create and verify Selective Disclosure JWTs (IETF)

# ebsi cheqd elDAS2 iota

### Abstractions for diverse ecosystem specific functionalities. For example:

- o Trust registry operations (DIDs, Issuers, Verifiers, data, schemas, revocation, ...)
- User onboarding flows (individuals, organizations, IoT, ...)

# Enhance Any App

APIs with Issuer, Verifier and Wallet capabilities.

### **Issuer** APIs

Enable apps to issue any credential and token across ecosystems.

### **Verifier** APIs

Enable apps to verify any credential and token incl. verification policies.

### Issue Verifiable Diploma as SD-JWT

Issuance via OIDC4VC

### Wallet APIs

Extend apps with identity wallet capabilities (collect, store, manage, share credentials or tokens).

Sign using did:key:did:zmYg...

Wallet (B2B, B2C) operations

Verify mdoc signature and revocation status

Verification via OIDC4VP

# Launch Quickly

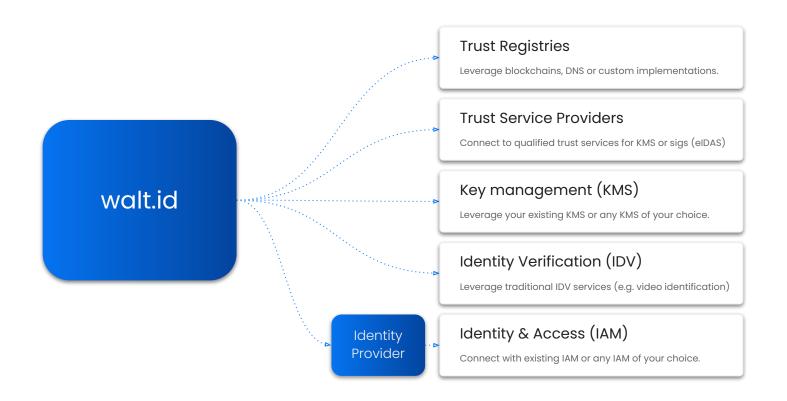
Your data and styling. White-Label apps do the rest.

### Issuer/Verifier Portal Wallet **Identity Card** Valid. OIDC4VC Driver's License Expired. Exchange Protocol Diploma OIDC4VP Valid. Exchange Protocol **KYC Token** Revoked.

Progressive web app or native app

# Connect & Integrate

Use external services with walt.id tools.



# Self-Sovereign Identity (SSI)



Data exchange **Protocols** OIDC SIOP Data exchange for credential issuance and presentation/verification, ... Re-usable data formats Credentials JWT JSON-LD SD-JWT Digitally signed credentials, incl. identity data (W3C) Discovery DIDs ebsi web key Identifiers and associated metadata like public keys, endpoints, ... Crypto operations Keys ed25519 secp256kl RSA Creation, storage, management, encryption, signatures, ... Trust Registry Registry **EBSI** ETH DNS Public keys, organizational data, credential status, schemas, ...

# Mobile documents (mdocs) / Mobile Driver's License (mDL)



ISO/IEC 18013-5:2021 Personal identification ISO-compliant driving licence Part 5: Mobile driving licence (mDL) application



# Non-Fungible & Soulbound Tokens



Tokens

