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Research Challenges of the Digital Identity Wallet

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Center for Cybersecurity, Fondazione Bruno Kessler (FBK)

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Who are we? **Fondazione Bruno Kessler (FBK)**

- Research and Innovation institute in Trento, Italy
- 12 research centers: from technology to humanities and social sciences



FBK at a glance

450+ researchers

136 PhD students from 25 different Countries

200+ thesis students, visiting professor, visitors

700+ students involved in the FBK activities

4.645 sq m

labs for scientific research

230.000

and more titles in a special library

Center for Cybersecurity Fondazione Bruno Kessler (FBK)



Digital Identity





Applied Cryptography

APPLIED CRYPTOGRAPHY



Threat and Anomaly Detection

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Digital identity wallet Outline

RISK



• • **—**

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EUDI Wallet Overview

Evolution of the eIDAS ecosystem and our research activities

Trust Framework

Overview

Selective Disclosure and Revocation Mechanisms

Overview and comparison of different approaches

Secure elements

Overview and comparison

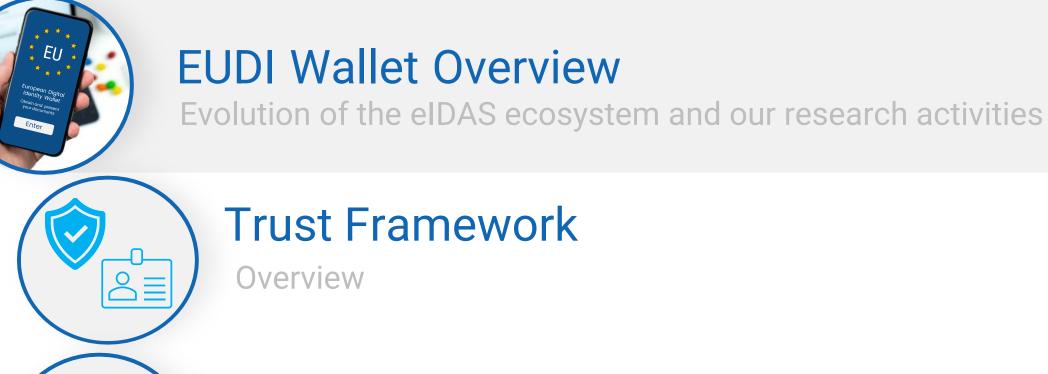


Discussion on overall security and privacy aspects of digital identity wallets

Digital identity wallet Outline

RISK

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Discussion on overall security and privacy aspects of digital identity wallets

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European Digital Identity Wallet (EUDIW)

allows users to be in control of their personal data



Enabler of transactions

Both **physical** and **digital** world

Signature by means of qualified electronic signatures

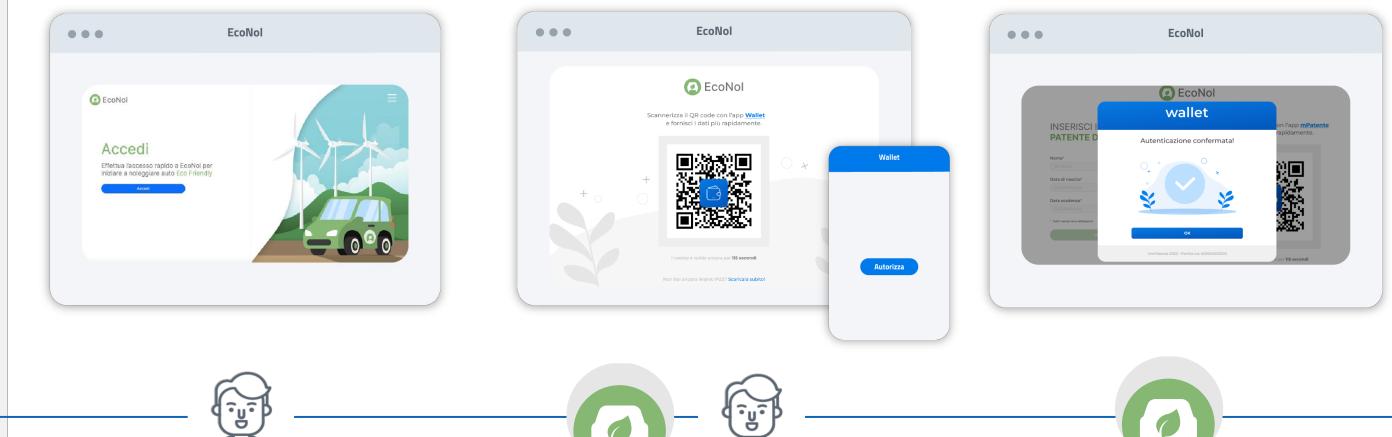
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electronic IDentification Authentication and Signature

EUDI Wallet Remote flow

EcoNol is a rental car company

which allows online booking after checking the validity of the driver's license.

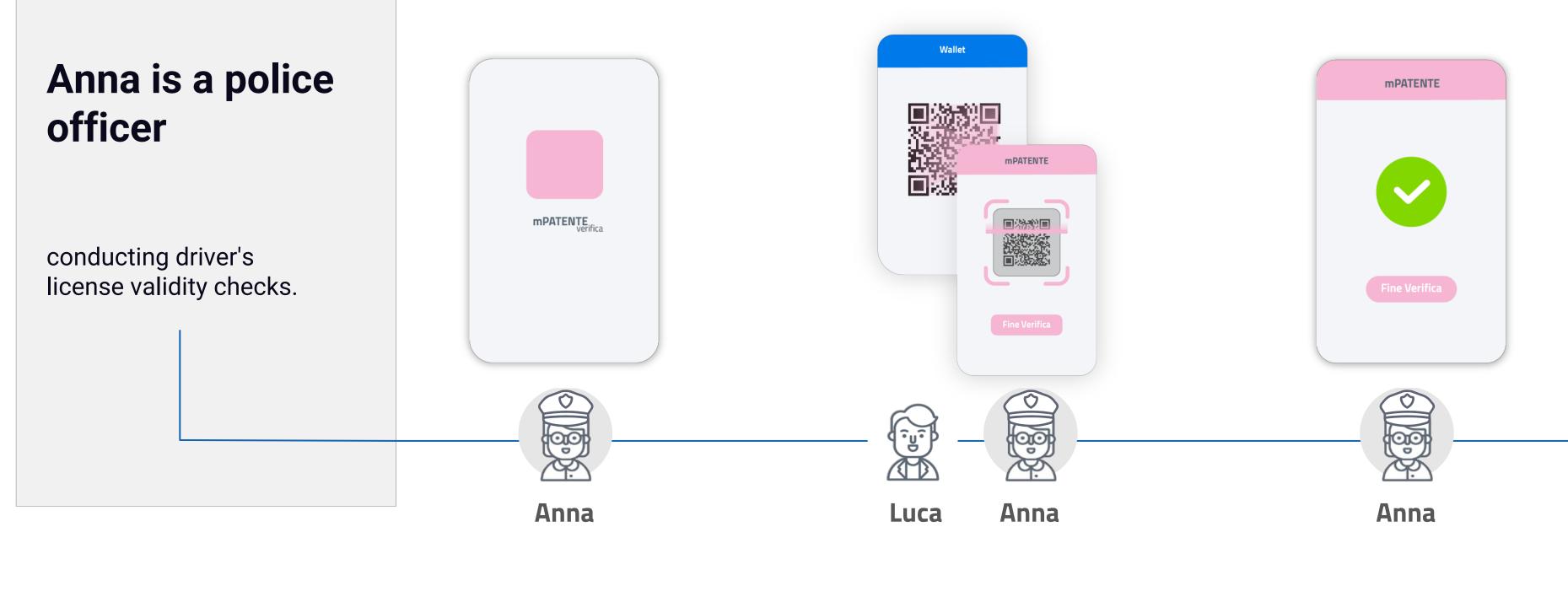


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Luca

EcoNol

EUDI Wallet Proximity flow

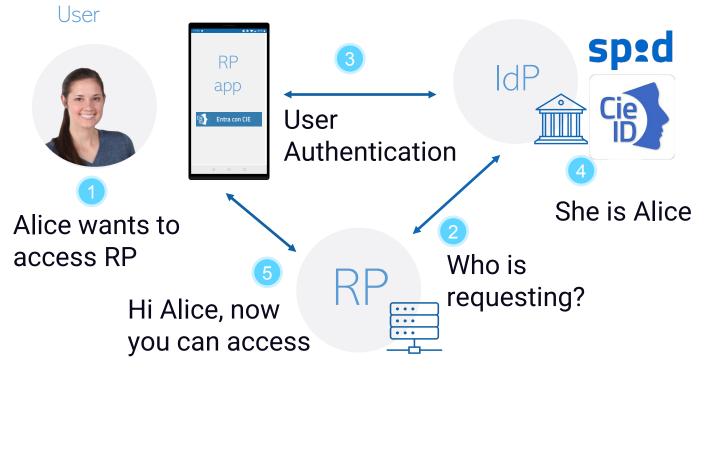


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EUDI Wallet Ecosystem Different Paradigm

The IdP is involved at each user login attempt



 Reduce the remember

Security best current practice in place

centralized providers may track user activity across services

central data storage increases breach risks

excessive sharing of personal information can lead to tracking and data monetization by services

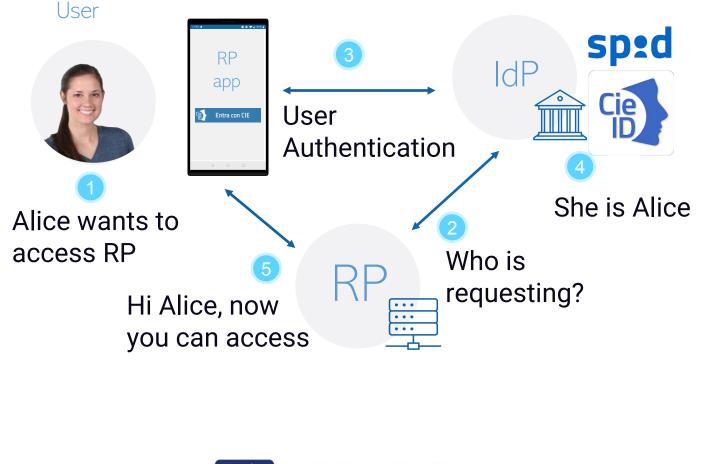
it requires connectivity, only online scenarios

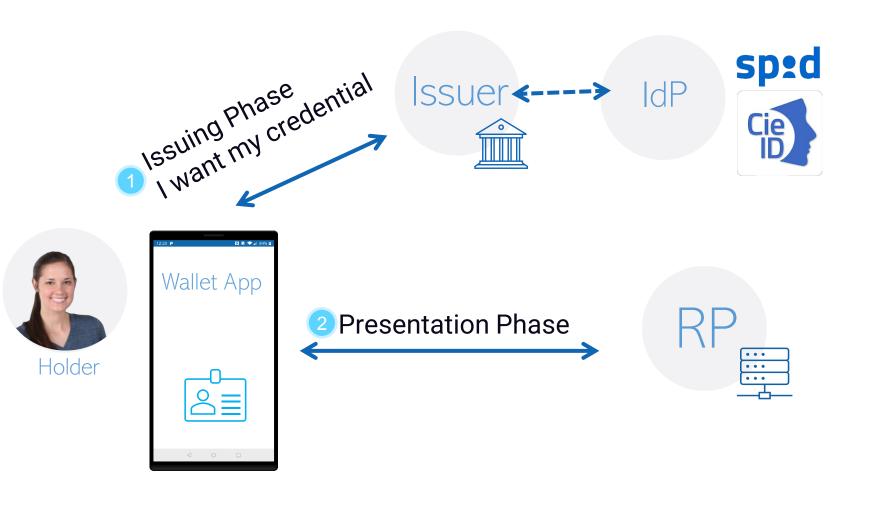


Reduce the number of credentials users need to

EUDI Wallet Ecosystem Different Paradigm

The IdP is involved at each user login attempt

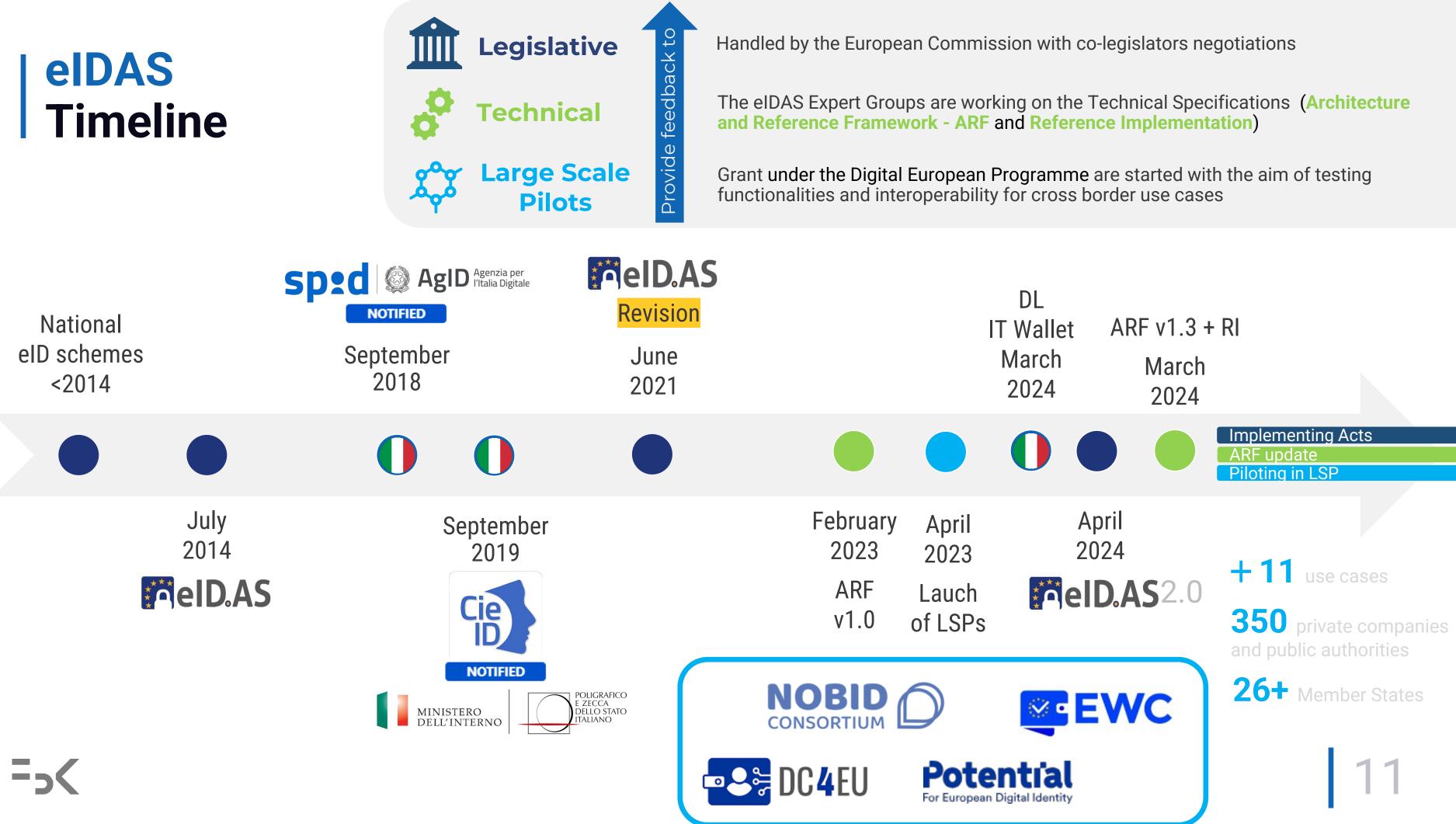




- The User obtains a credential from the Issuer (e.g., after an authentication of level high with IdPs)
- The User presents the credential directly to the RP (no Issuer or IdPs involvement)







EUDI Wallet Our Involvement



PilOTs for EuropeaN digital Identity wALlet

6 USE CASES: eGov Services, Bank Account Opening, SIM Card Registration, Mobile Driving Licence, Qualified eSignature, ePrescription

IT Wallet technical specification

https://italia.github.io/eudi-wallet-it-docs/versione-corrente/

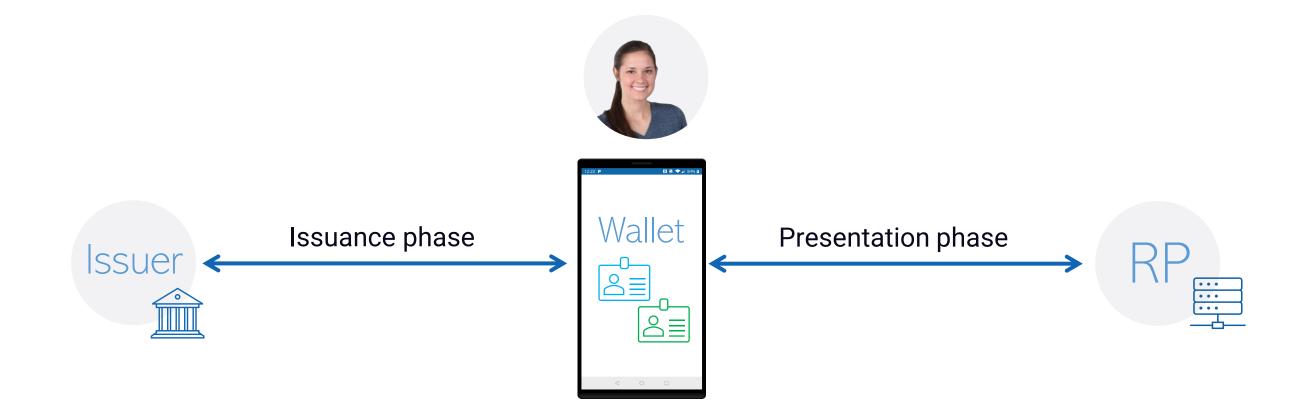






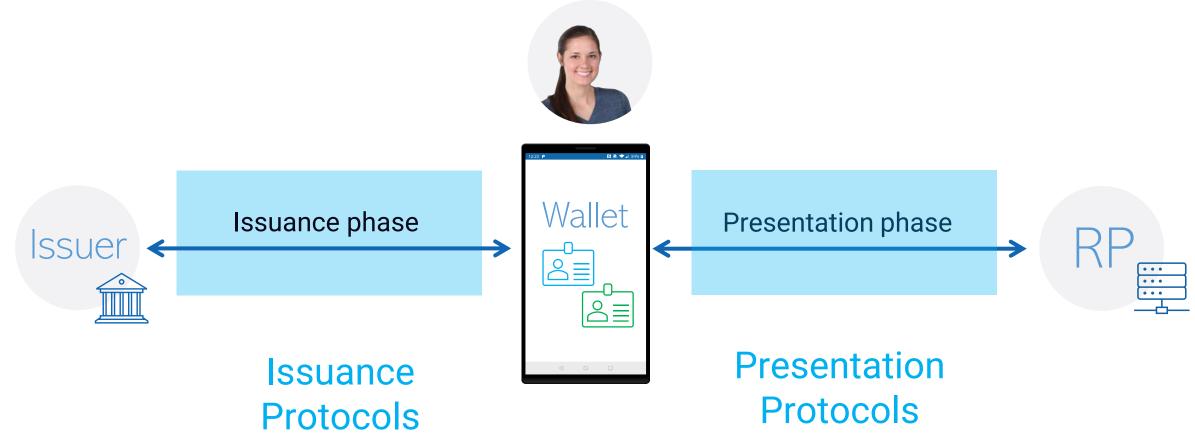
Wallet Provider

EUDI Wallet Challenges



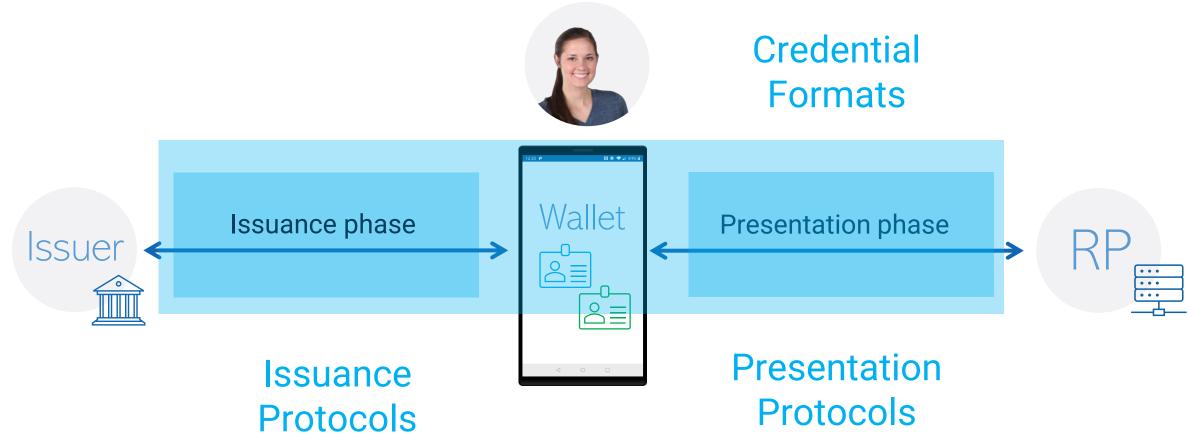
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EUDI Wallet Challenges

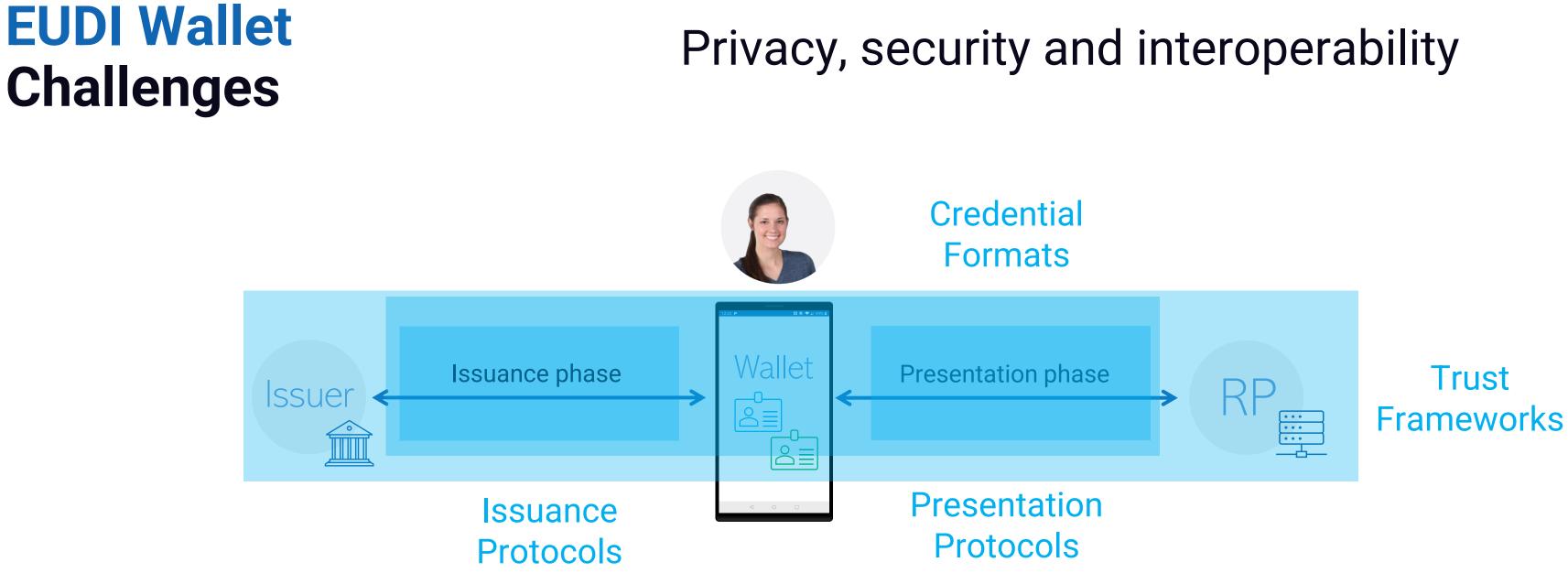


New protocol flows (issuance, presentation, ...)

EUDI Wallet Challenges



- New protocol flows (issuance, presentation, ...)
- New credential formats, features (e.g., selective disclosure), and lifecycle (e.g., revocation)



- New protocol flows (issuance, presentation, ...)
- New credential formats, features (e.g., selective disclosure), and lifecycle (e.g., revocation)
- New way to manage the trust

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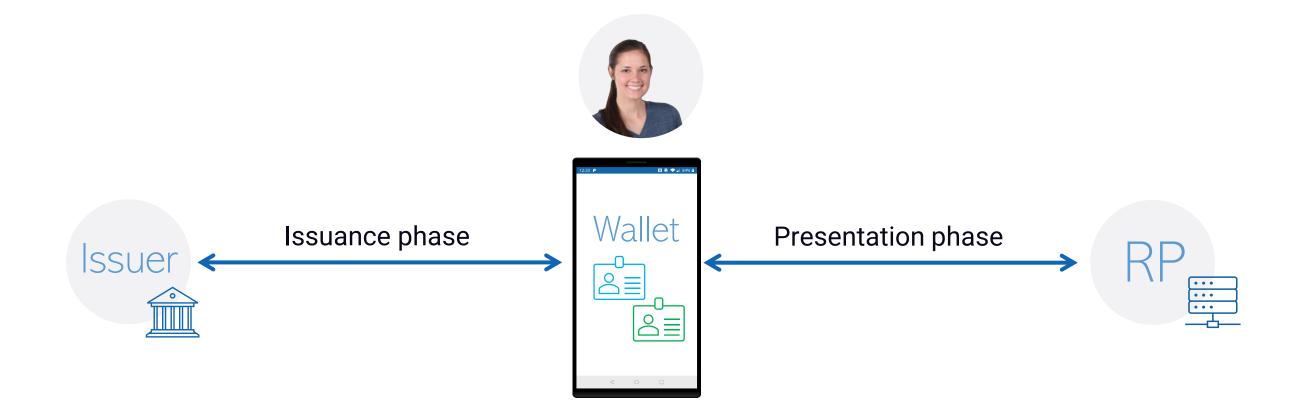
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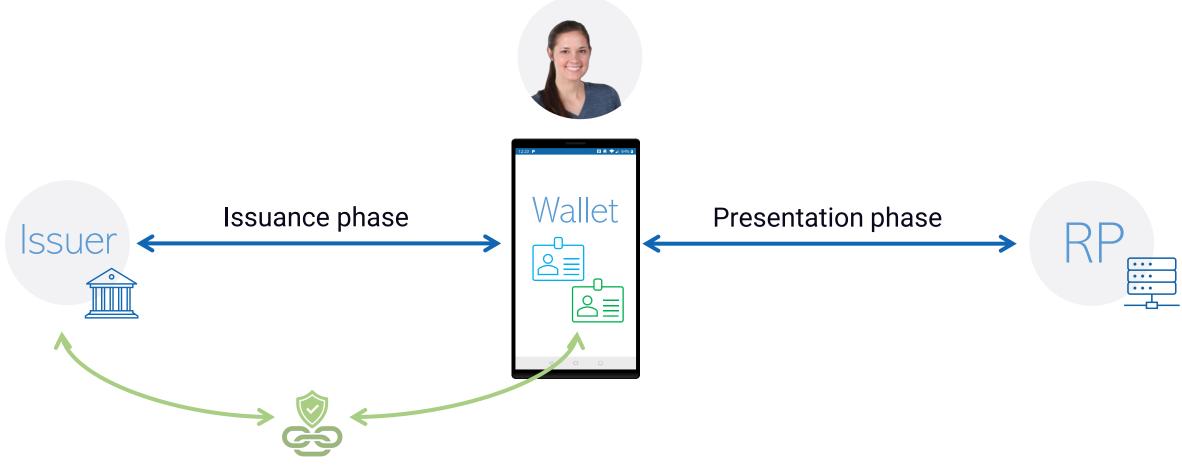
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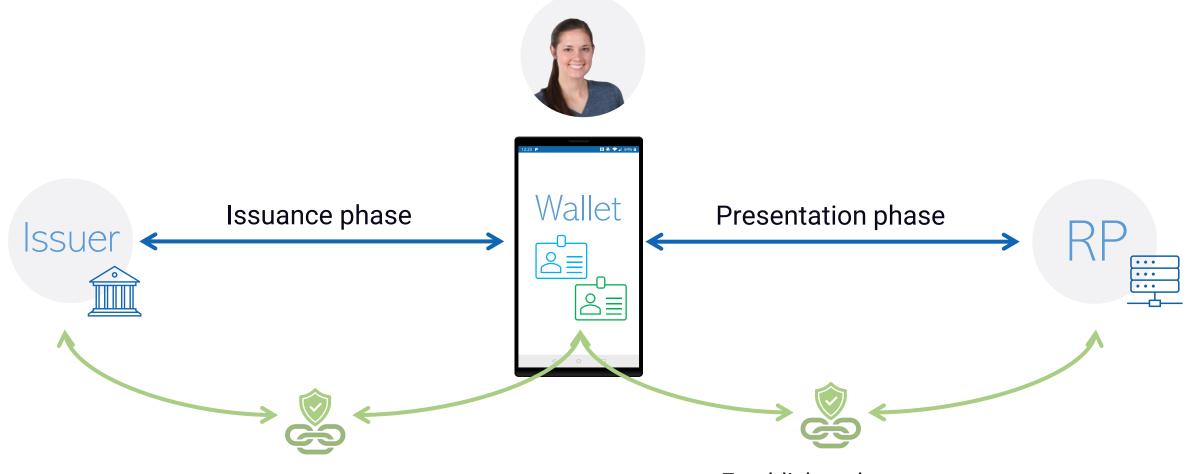


Establishes the trust

Wallet checks that the Issuer is trusted (i.e., eligible to issue that credential)

Issuer checks the integrity, genuinity, capabilities of the Wallet and that is provided by a trusted Wallet Provider

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Establishes the trust

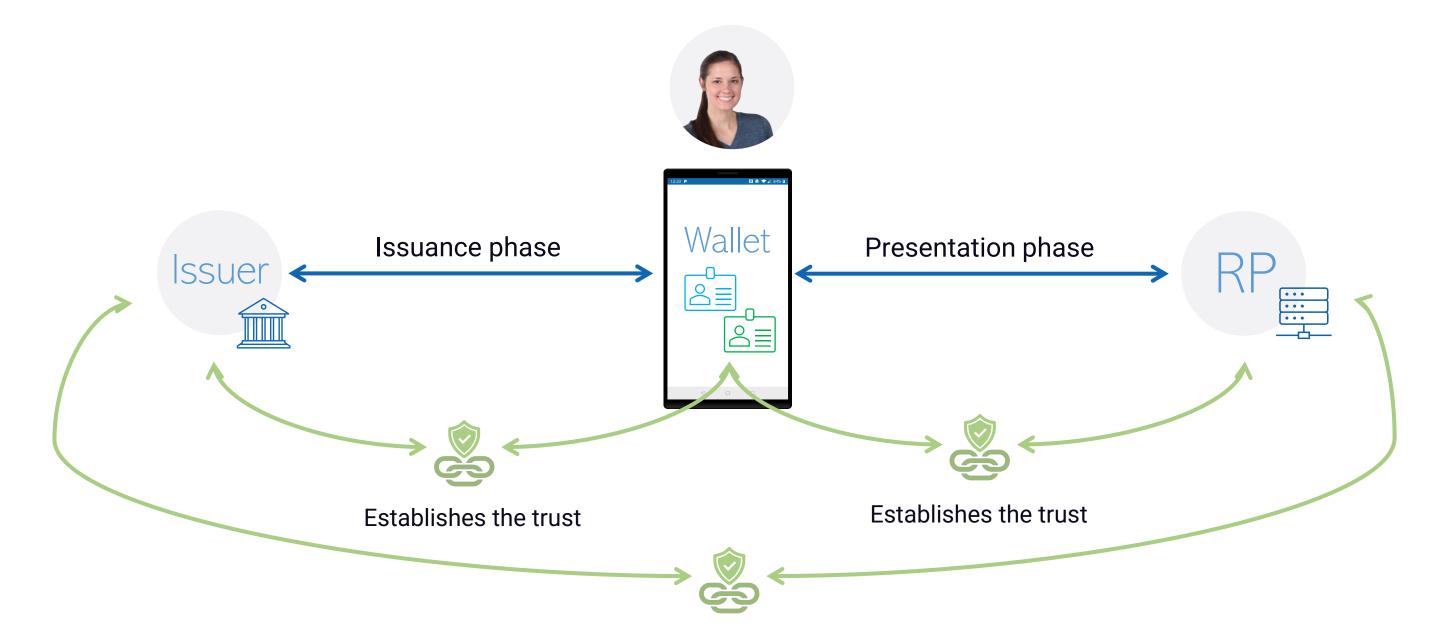
Wallet checks that the Issuer is trusted (i.e., eligible to issue that credential)

Issuer checks the integrity, genuinity, capabilities of the Wallet and that is provided by a trusted Wallet Provider

Establishes the trust

Wallet checks the trust of the RP (i.e., eligible to request that credential)

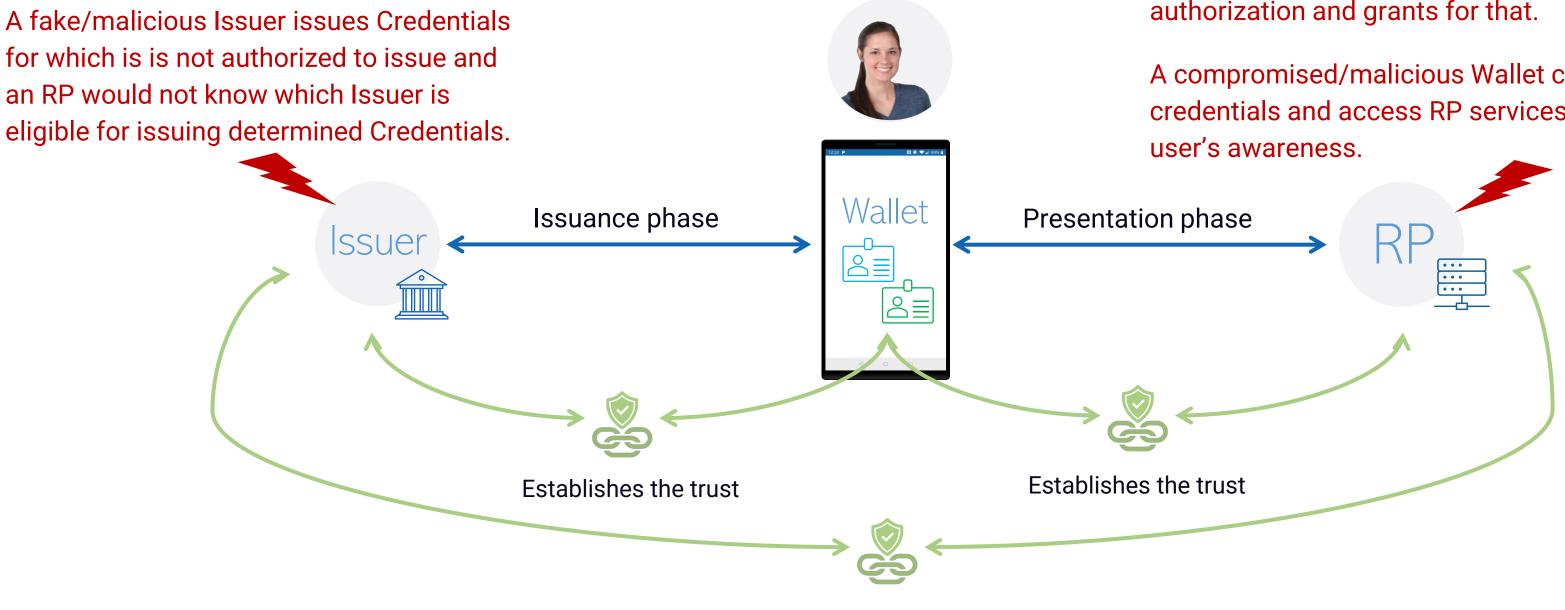
RP checks the integrity and genuity of the Wallet and that is provided by a trusted Wallet Provider



Establishes the trust

RP checks that the Issuer is trusted (i.e., eligible to issue that credential) and the status of the Credential

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Establishes the trust

Severe privacy and security issues

- An RP would overask for user attributes without authorization and grants for that.
- A compromised/malicious Wallet could obtain user credentials and access RP services without the



- Trustworthiness and reliability of Issuers, Relying Parties and Wallet Providers (as legal entities) and the technical components provided by them (e.g., Wallet app).
- Authenticity and integrity of Credentials and digital artefacts used in the Credential issuing and presentation phases.



Implementation of these principles involves the use of cryptography

- \rightarrow use of one or more cryptographic keys uniquely associated to and for the exclusive use of the legitimate owner
- \rightarrow need for digital certificates to be made available to third parties who need to establish trust with respect to certificate owners

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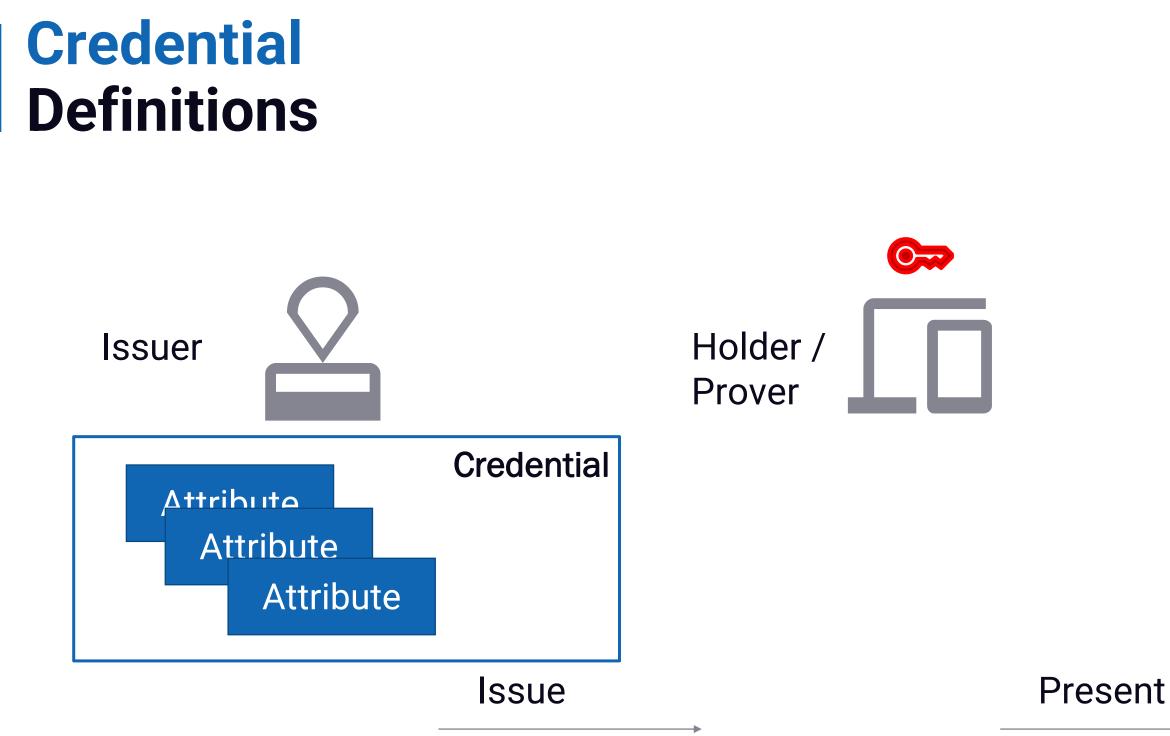
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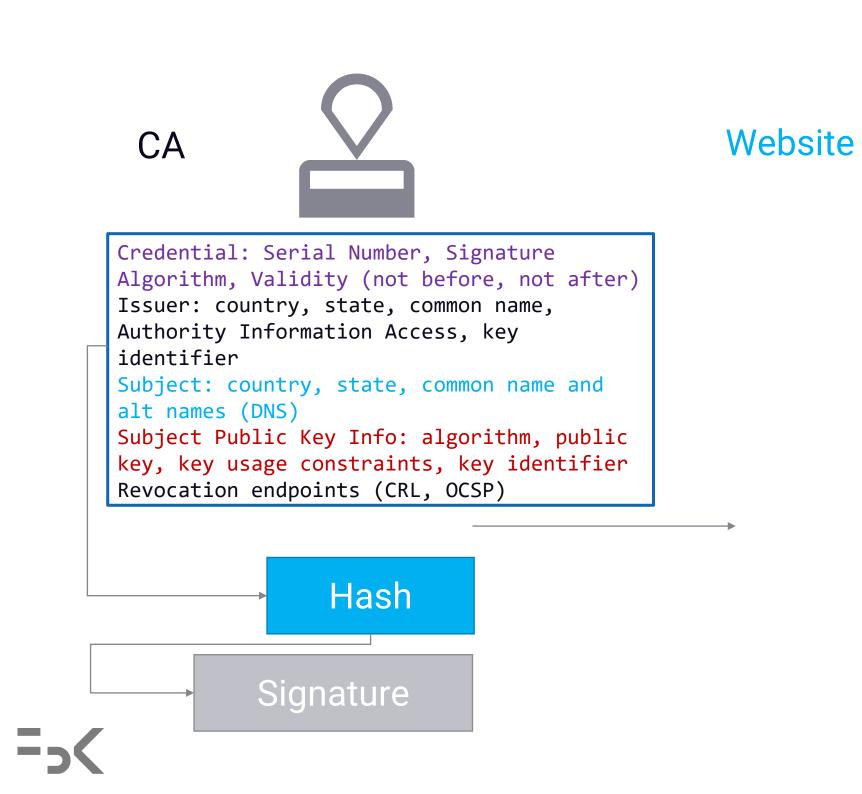
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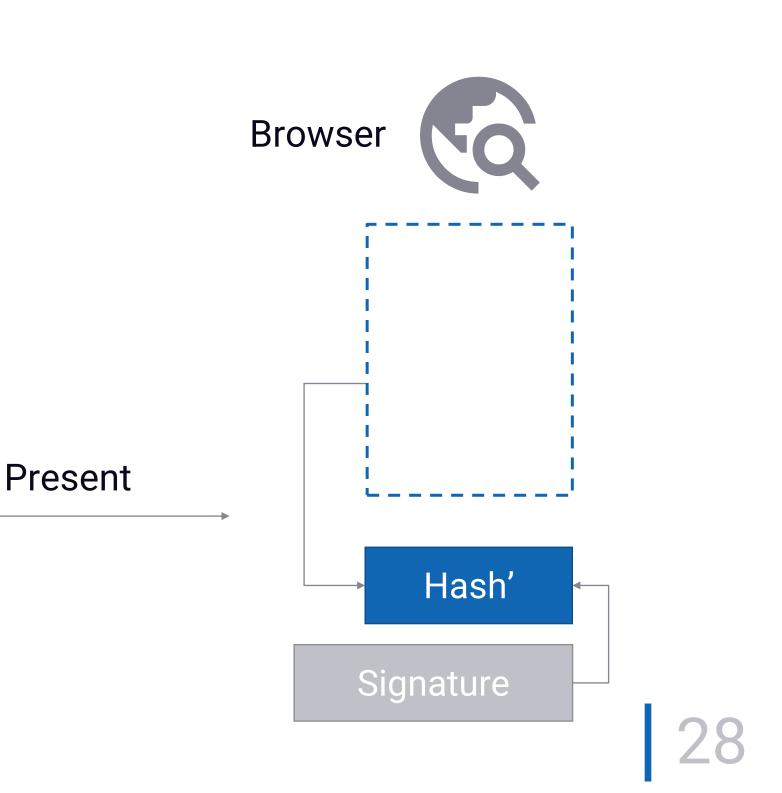


- \bigcirc Identity: "An attribute or set of attributes that uniquely describe a subject within a given context."
- **E** Credential: "An object or data structure that authoritatively binds an identity via an identifier or identifiers - and (optionally) additional attributes, to at least one authenticator possessed and controlled by a subscriber."

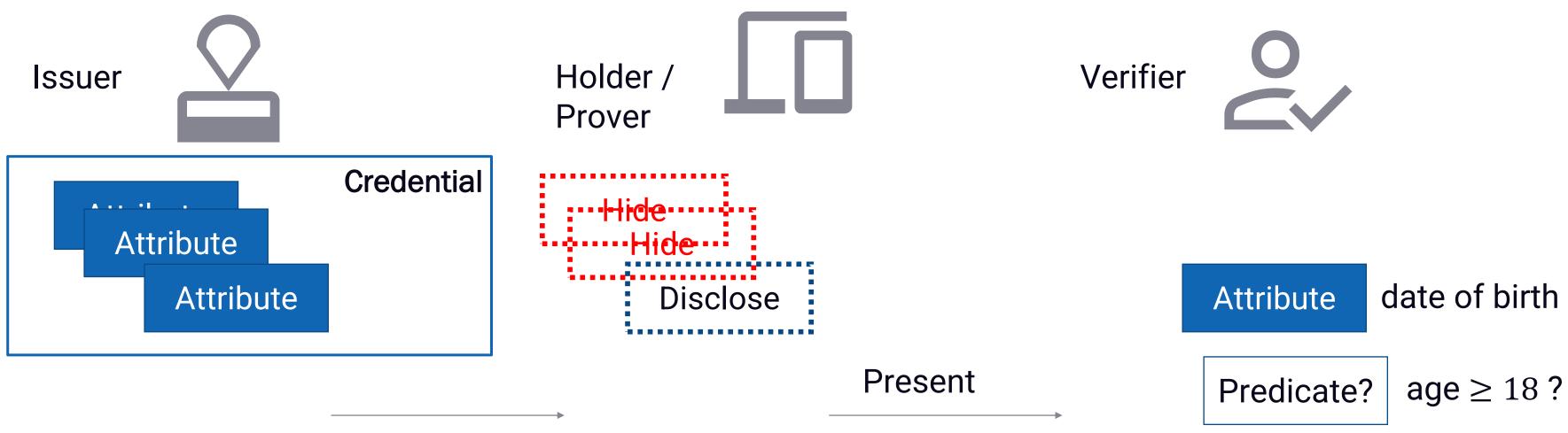


Credential example X.509 certificate





Selective disclosure Objective

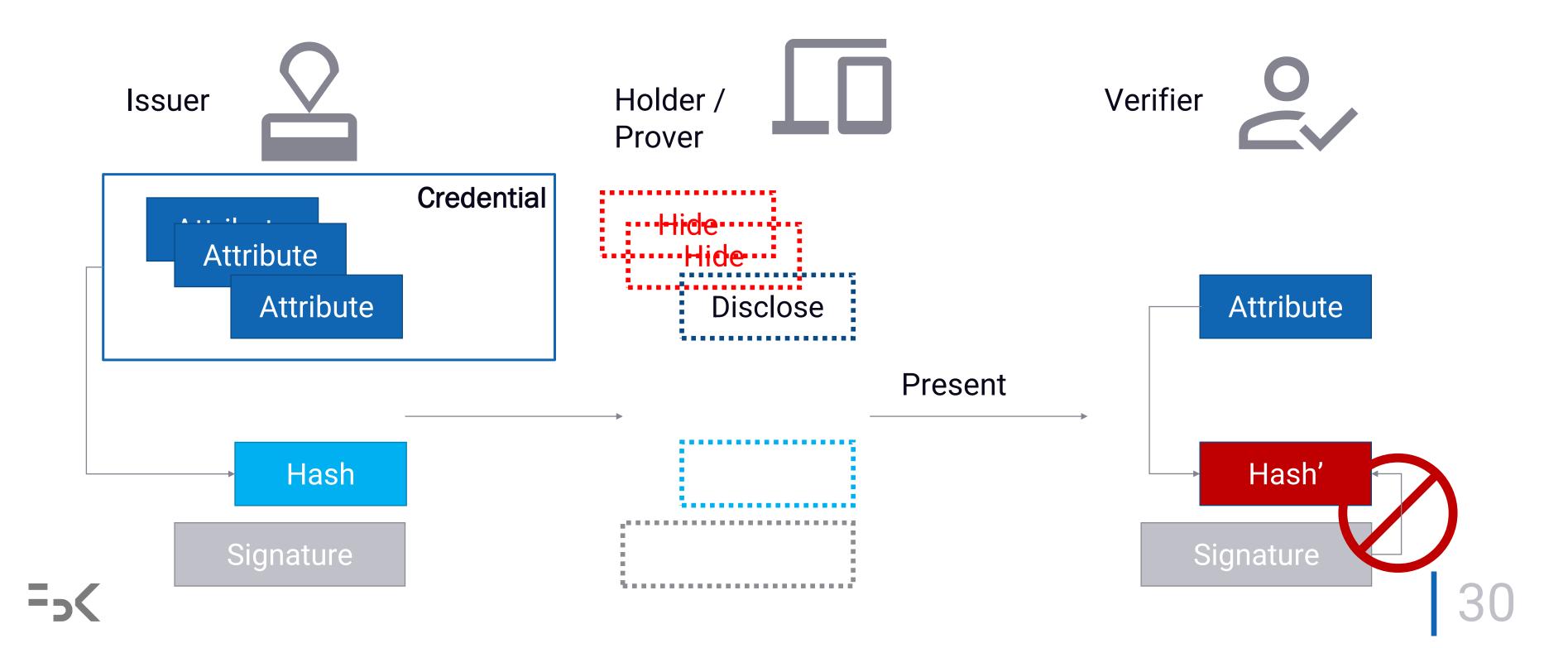


"The ability of a holder to make fine-grained decisions about what information to share." [VC]

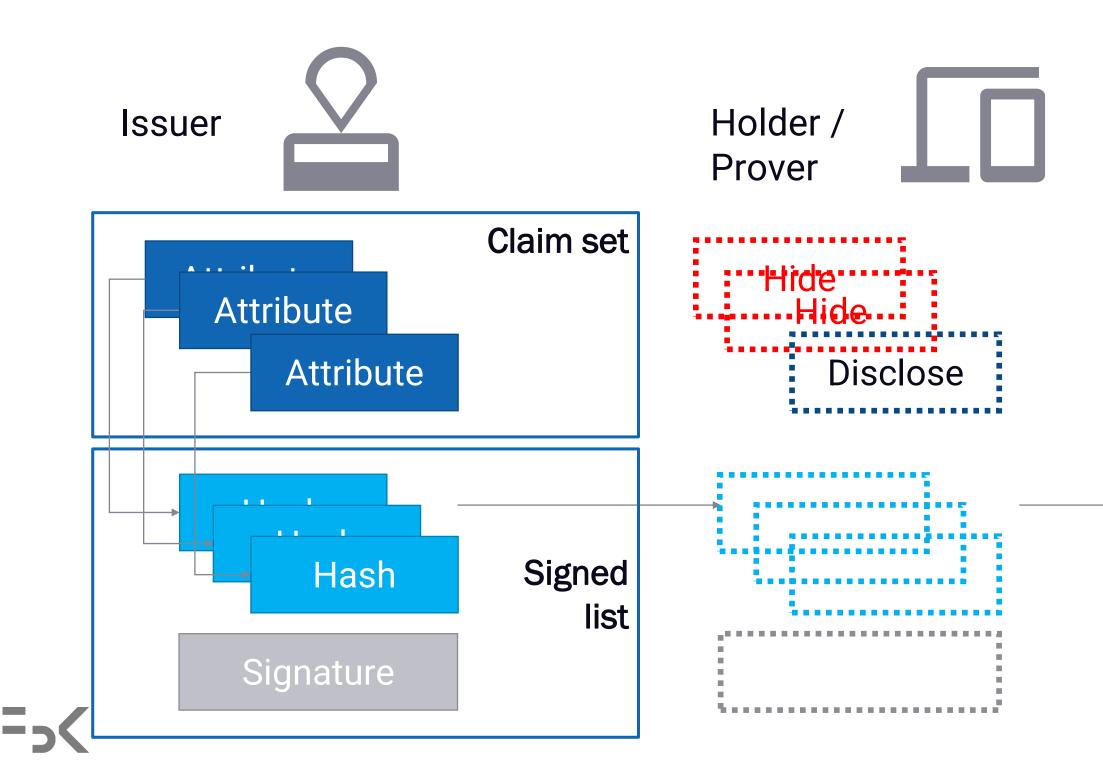




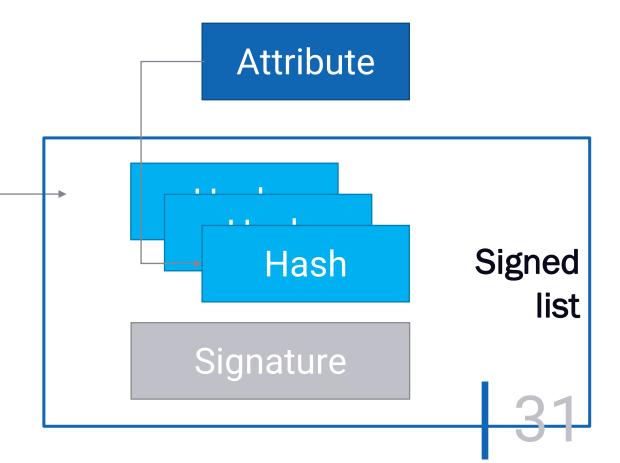
Selective disclosure Verification (technical challenge)



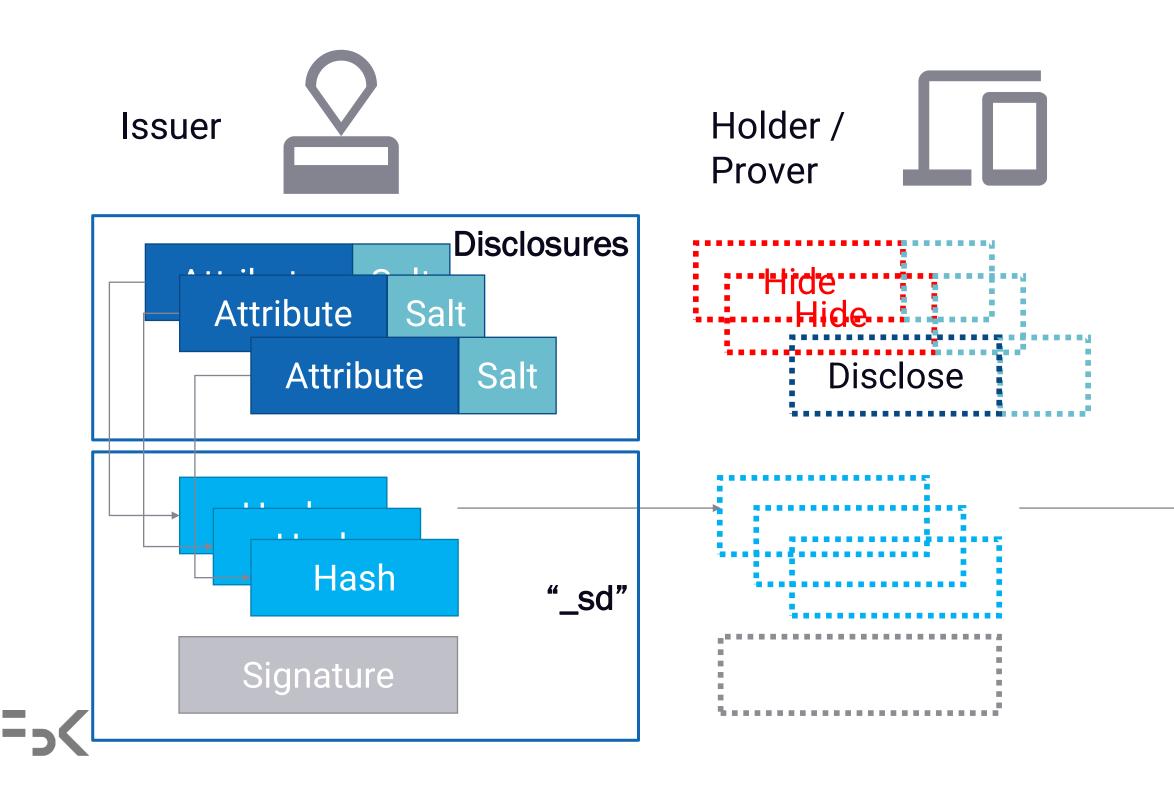
Selective disclosure Hash list



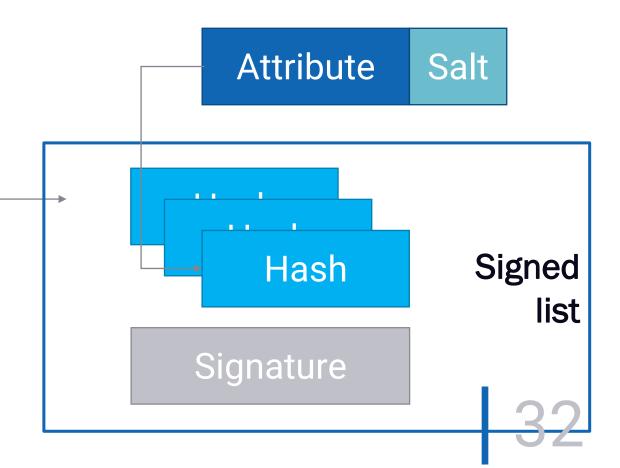




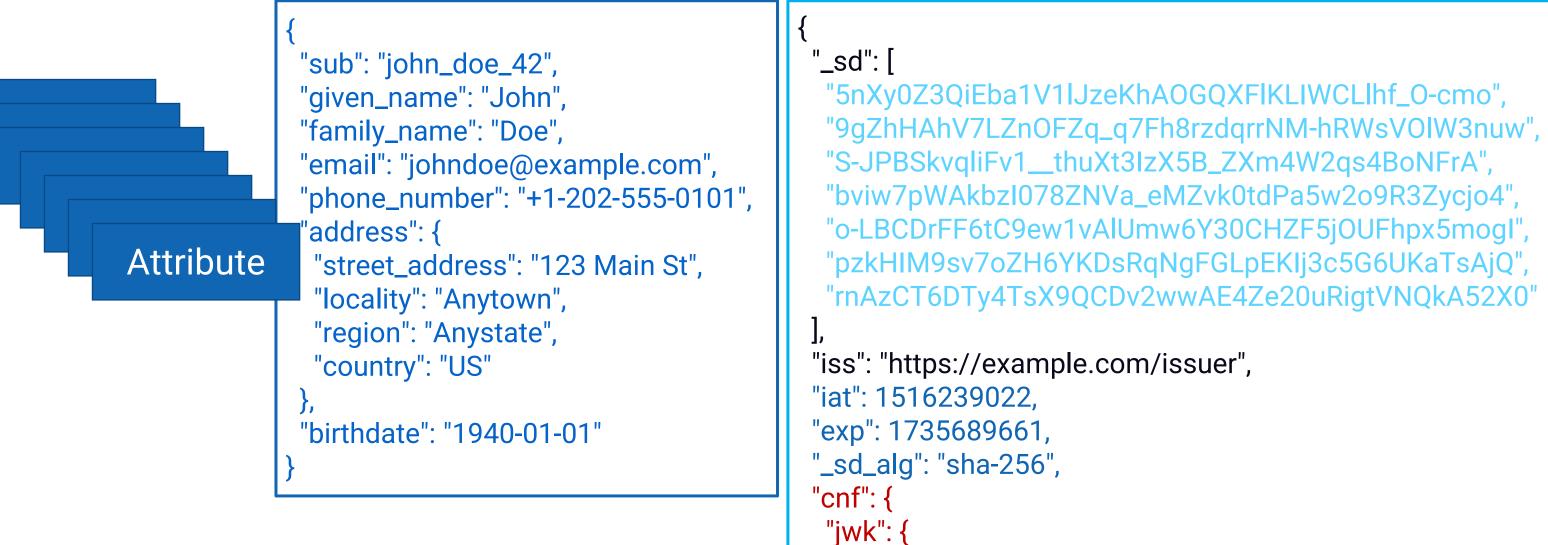
Selective disclosure Salted hash list







Selective disclosure Example SD-JWT - Issued



"kty": "EC",

} }

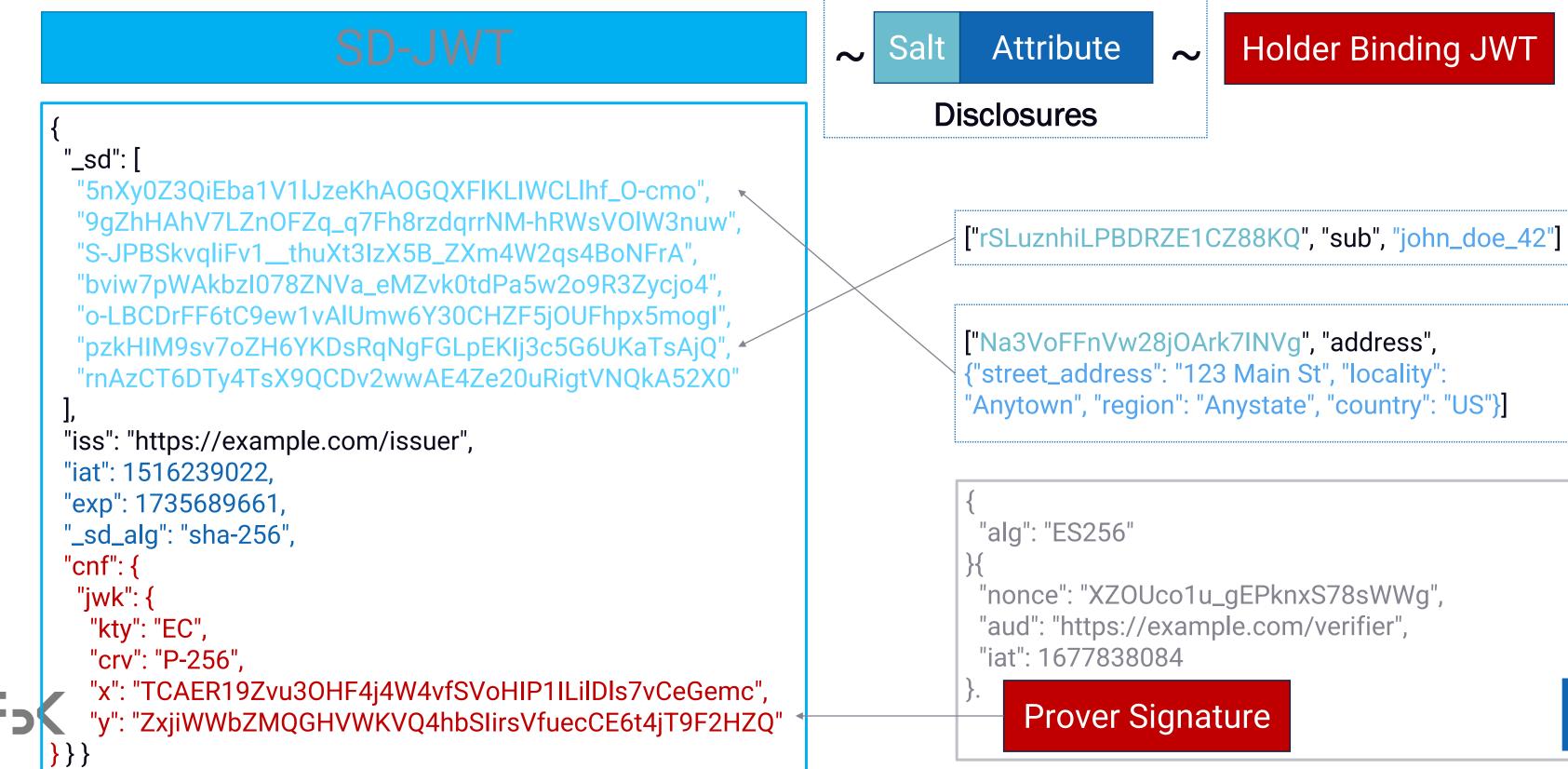
"crv": "P-256",

"x": "TCAER19Zvu3OHF4j4W4vfSVoHIP1ILilDls7vCeGemc", "y": "ZxjiWWbZMQGHVWKVQ4hbSlirsVfuecCE6t4jT9F2HZQ"



Hash

Selective disclosure Example SD-JWT - Presented



Multiple presentation Correlation ("linkability")



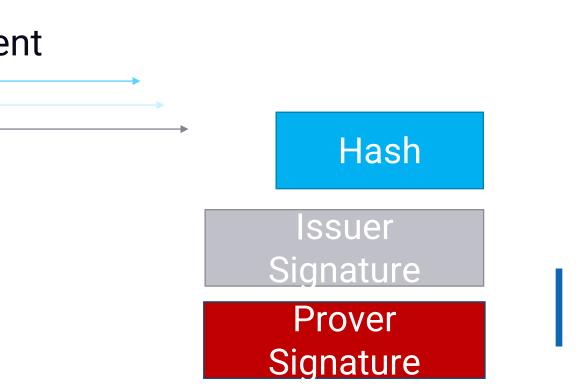
Present

Salt, hash, and signatures uniquely link credentials and holders – potentially more so than disclosed attributes. Data protection challenge: make this solution no worse than what people expect by traditional means.





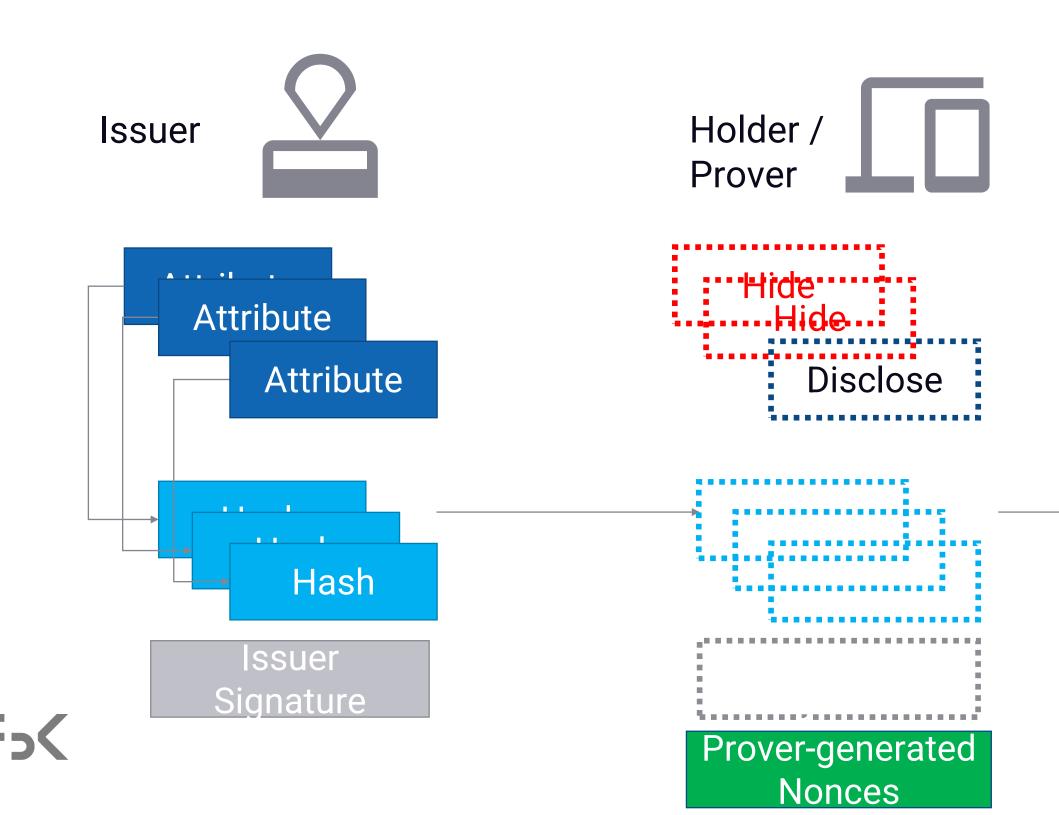




Linkability **Solutions**

- In EUDI ARF: hashed values + batch issuance
- Selective disclosure signatures: signatures schemes that natively support selective disclosure of VC claims by using non-interactive zero knowledge proofs NIZKP (e.g., CL, BBS, BBS+, and PS signatures).
 - the prover generates a proof π and the verifier checks that π is valid without requiring additional interactions between prover and verifier.

Zero knowledge proofs Selective disclosure signatures





Attribute

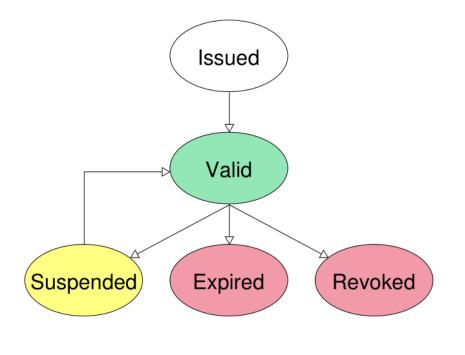


ZKPoK of Signature

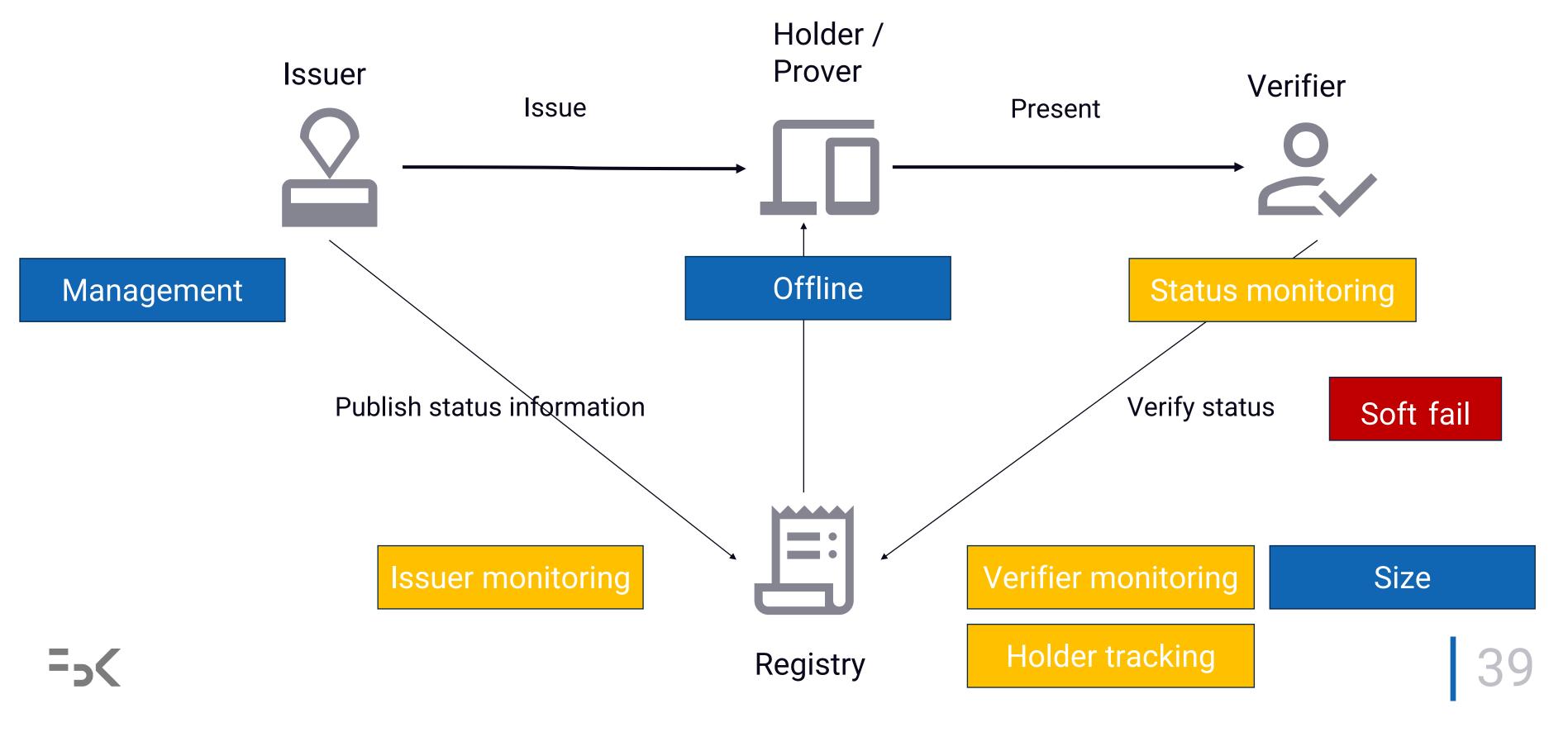
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Credential status mechanisms Revocation

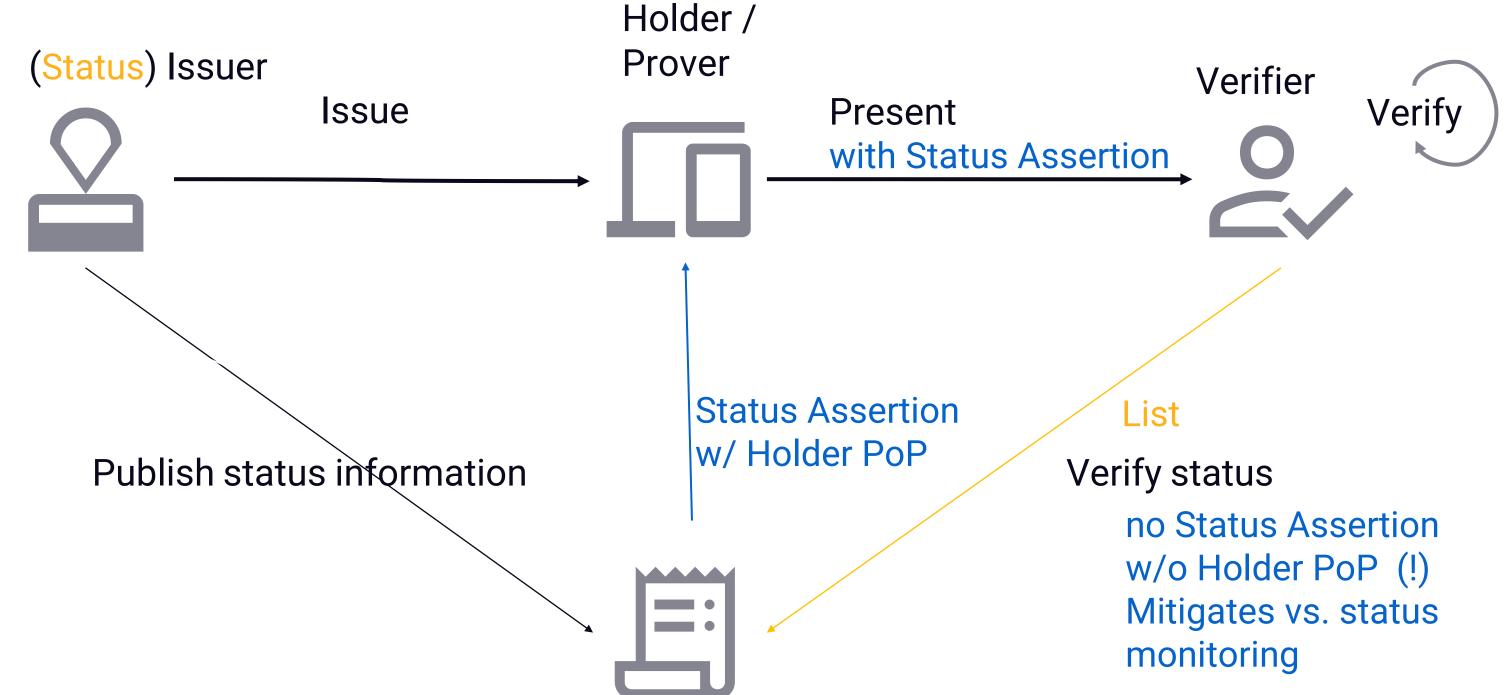
- Managing the lifecycle of long-lived Credential, and in particular its status (e.g., valid or revoked)
- Different status mechanisms from the literature, grouped by type:
 - List-based, e.g., Certificate Revocation Lists (CRL), Token Status List
 - Assertion-based, e.g., OCSP with Stapling, OAuth status Assertions (SA)
 - Hybrid, e.g., Cryptographic Accumulators (ACC), Dynamic Status List (DSL)



Credential status mechanisms Security and Trust and Practicality



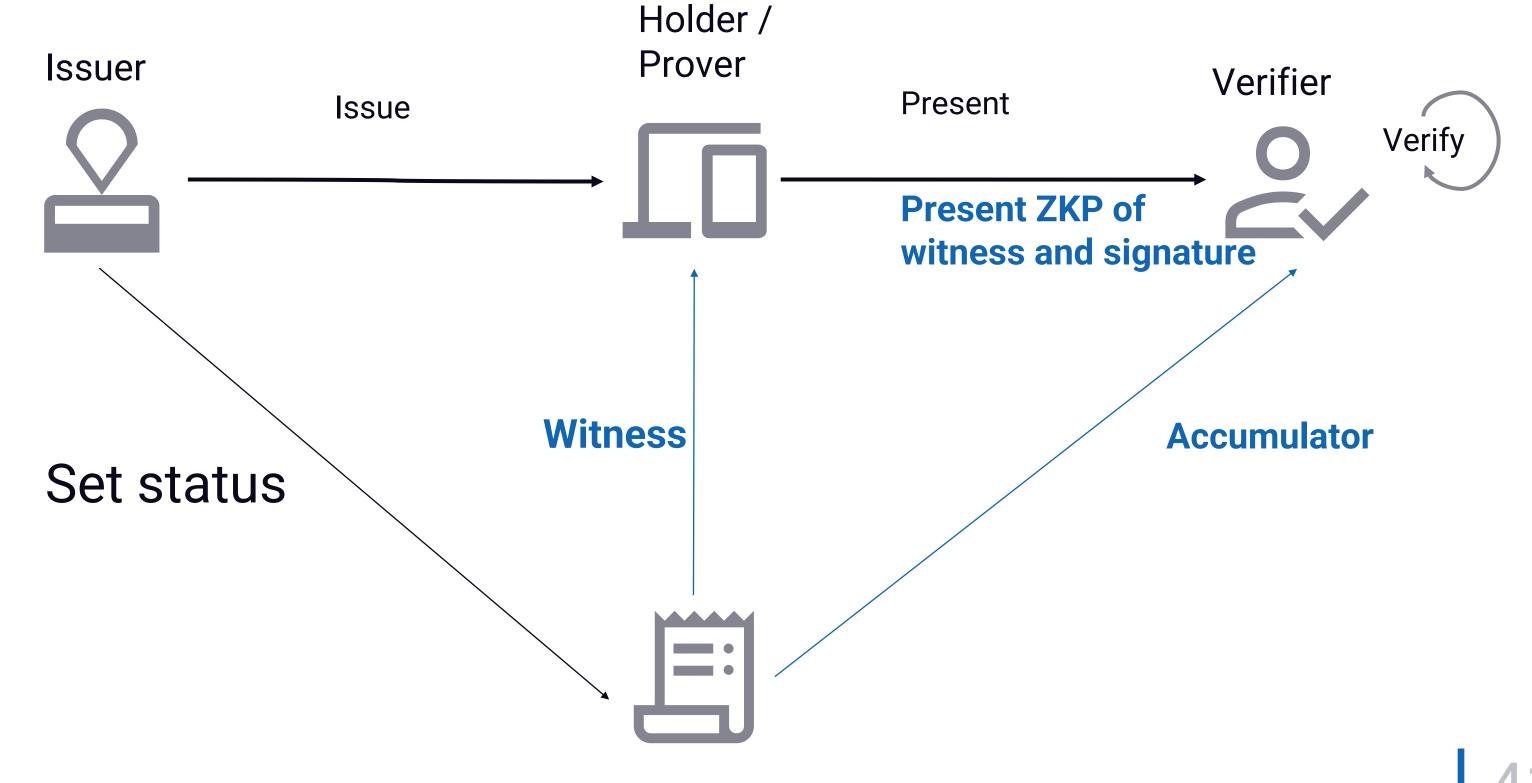
Credential status mechanisms Status List vs. Status Assertion



Status Provider / Issuer – Status Responder



Credential status mechanisms Hybrid: Accumulators



Accumulator manager

Credential status mechanisms Privacy Comparison

List-based

	CRL	SL	OCSP w/s	SA	ACC	DSL
P1 - Status Manager-Verifier collusion protection	×	X	×	X	×	×
P2 - Status Provider tracking Holder protection	1	✓*	 Image: A set of the set of the	 Image: A second s	 ✓ 	 Image: A start of the start of
P3 - Verifier unauthorized status check protection	×	X	×	 Image: A second s	 ✓ 	 Image: A start of the start of
P4 - Verifiers collusion protection	×	X	×	X	×	×
P5 - Status Provider tracking Verifier protection	X *	X *	 ✓ 	 Image: A second s	X *	×*
P6 - Third Parties passive analysis protection	×	×	 ✓ 	 Image: A second s	X *	X *

 \checkmark^* and \times^* mean that the related protection is dependent on specific conditions.

Assertion-based

Hybrid

Credential status mechanisms Features Comparison

	List-l	based	Assertion-b		
	CRL	SL	OCSP w/s		
F1 - Implementation gap	0000				
F2 - Holder load	000	000			
F3 - Verifier load					
F4 - Status Provider load					
F5 - Holder offline	 Image: A set of the set of the	 Image: A set of the set of the	✓*		
F6 - Verifier offline	√ *	✓*	 ✓ 		
F7 - Verification data size					
F8 - Covered statuses ^(b)	R, S	Any	R		
F9 - Status Format	ASN.1	JWT/CWT ^(c)	ASN.1	JW	

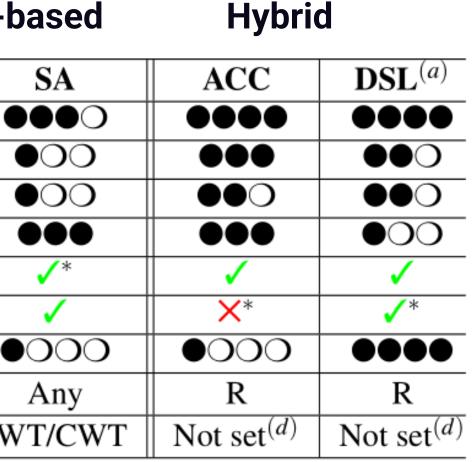
 \checkmark^* and \times^* mean partially yes or partially no, respectively.

^(a) We consider DSL without Bloom Filters.

^(b) Revocation (R), Suspension (S) or any possible values (Any).

(c) Status List are structured in JSON and CBOR formats, then compressed and signed into JWT/CWT tokens.

(d) No common format exists. There does not appear to be any incompatibility with JWT or CBOR in principle.



Digital identity wallet Outline

RISK



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Threat Model and Risk Analysis for the Wallet Ecosystem Discussion on overall security and privacy aspects of digital identity wallets

Secure storage

- Users utilize credentials to authenticate themselves both online and offline across the EU, meeting different eIDAS levels of assurance (LoAs) for various use cases, e.g. governmental services, mobile driving licenses.
- The EUDI Architecture and Reference Framework (EUDI-ARF), formulated by the eIDAS Expert Group, outlines technical standards and best practice guidelines for creating interoperable EUDI Wallet implementations
- Component: Wallet Secure Cryptographic Device (WSCD)

Secure storage

Hardware-based implementations of the EUDI Wallet Secure Cryptographic Device

• EUDI-ARF proposes:

Local

 integrated within the User's device.



Local External

• External hw components interacting with User's device



Remote

 situated remotely, separate from the user's device



Secure storage Italian Market Analysis

using data from: StatCounter GlobalStats, Canalys, and Kantar

Local

 integrated within the User's device.



Mobile OS	Mobile Vendor	Vendor Market Share in Italy	Secure Storage	eIDAS High Compliance (CC certified AVA_VAN.5)	eIDAS High Compliance Market Share	
iOS 31.48 %	Apple	31.48%	Secure Enclave	×	_	
Android 59.02 % & Samsung 0.38	Samsung	29.19%	StrongBox S3K250AF eSE and Knox Vault	\checkmark	~ 9.05%	
%			TEE	TEE ×		
	Xiaomi 14.25%		TEE	×	-	
	Huawei	5.03%	Huawei iTrustee v3.0 on Kirin 980	×	-	
	Орро	5.34%	Trustonic TEE Kinibi	×	-	
	Realme, Motorola, OnePlus & LG	5.59% ≈ (2.06 +1.87 + 0.89+ 0.77)				
Android 8.4% & Others 0.4 %	Other or Unknown	9.12 % ≈ (3.21 + 5.91)	Strongbox Titan M2 eSE (in Pixel phones)	\checkmark	~ 1.45%	
			TEE	×	- /	

Secure storage Italian Market Analysis

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using data	Mobile OS	Mobile Vendor	Vendor Market Share in Italy	Secure Storage	eIDAS High Compliance (CC certified AVA_VAN.5)	eIDAS High Compliance Market Share
from: StatCounter	iOS 31.48 %	Apple	31.48%	Secure Enclave	×	-
GlobalStats, Canalys, and	Android 59.02 % & Samsung 0.38	Samsung	29.19%	StrongBox S3K250AF eSE and Knox Vault		~ 9.05%
Kantar	%			TEE	×	-
	of mobile devices c	~10.5% (= 9.) urrently come equ		AS-High-compliant	×	-
		secure storag	e technology		×	-
local				$\sqrt{2}$ 0 on Kirin 0.00		
Local				v3.0 on Kirin 980		
integrated		Орро	5.34%	v3.0 on Kirin 980 Trustonic TEE Kinibi	×	-
integrated within the User's		Oppo Realme, Motorola, OnePlus & LG	5.34% 5.59% ≈ (2.06 +1.87 + 0.89+ 0.77)		×	-
Local integrated within the User's device.	Android 8.4% & Others 0.4 %	Realme, Motorola,	5.59% ≈ (2.06 +1.87 + 0.89+	Trustonic TEE Kinibi		- - ~ 1.45%

Secure Storage Supported Cryptography

Not every CC-certified eIDAS-High WSCD (Android StrongBox) supports the full EUDI Wallet cryptographic suite—algorithm support is constrained by each device's secure-element capabilities.

	Cryptographic algorithms					Protocol specifications			Local WSCD/ StrongBox [49]				
Name [<u>23</u>]	Туре			Primitives [23]	JOSE [<u>23</u>]		SOG-IS [<u>20</u>]	Knox [<u>60</u>]	Titan [<u>58</u>]	S3K250AF [<u>61</u>]			
PS256	Signature	RSA	PSS PKCS#1v2.1	PKCS#1v2.1 SHA-256/MGF1		R	Rwith 23000	√-	√ -	√-			
PS384	1			SHA-384/ MGF1			bits	×	×	×			
PS512	1			SHA-512/MGF1									
RS256	1		PKCS1-v1_5	SHA-256	R	NR	L	√-	√-	√-			
RS384	1			SHA-384	0			\checkmark	×	×			
RS512	1			SHA-512	0								
ESP256]	ECD	SA	P-256/SHA-256	R+	R	R	\checkmark	\checkmark	×			
ESP384]			P-384/ SHA-384	0			×	×				
ESP512				P-512/SHA-512	0								
-				BrainpoolP256r1/SHA- 256	NA	NR	R						
-				BrainpoolP384r1/SHA- 384									
-				BrainpoolP512r1/ SHA- 512									
-	1						FRP256v1/SHA-256		NA	R			
RSA-OAEP	Encryption	RSA	OEAP	SHA-1 (default)	R+	R	R	×	×	×			
			(PKCS#1v2.1)	SHA-256	NA	R							
				SHA-512	NA	R							
RSA-OAEP-256				SHA-256/MGF1	0	NA							
RSA1_5			PKCS#1v1.5	-	R-	D	L						
A128CBC- HS256		AES	AES-CBC	HMAC-SHA-256	RQ	NA	R	\checkmark	\checkmark	\checkmark			
A192CBC- HS384							HMAC-SHA-384	0	NA	R	×	×	×
A256CBC- HS512				HMAC-SHA-512	RQ	NA	R	×	×	×			
A128GCM	1		AES-GCM	-	R	NA	R	~	\checkmark	\checkmark			
A192GCM				-	0	NA	R	×	×	×			
A256GCM				-	R	NA	R	\checkmark	\checkmark	×			

R(+/-), recommended (strongly/less); NR, not recommended; O, optional; RQ, required; L, legacy; D, deprecated; NA, not available; $\sqrt{,}$ supported; $\sqrt{-}$, supported only with 2048 bits; \times , not supported

Secure storage

Local external: Smart cards, FIDO Tokens

Smart cards qualify as a solution when they are CC certified to meet AVA_VAN.5 requirements.

- Italian CIE 3.0:
 - widespread adaption, but currently is read-only, making the chip's data immutable and rendering the card unsuitable for such integration.
- FIDO (Fast Identity Online) tokens:

Local External

 External hw components interacting with User's device



- password replacement with stronger biometric and cryptographic authentication methods.
- under evaluation to obtain FIDO LoA 3+ certification, ensuring compliance with the eIDAS High LoA





Secure storage

Remote: Hardware Security Module (HSM)

- HSMs qualify as a solution when they are CC certified to meet AVA_VAN.5 requirements.
- Offline Support: Since remote HSMs inherently support online use, offering offline availability can be challenging.

Remote

 situated remotely, separate from the user's device



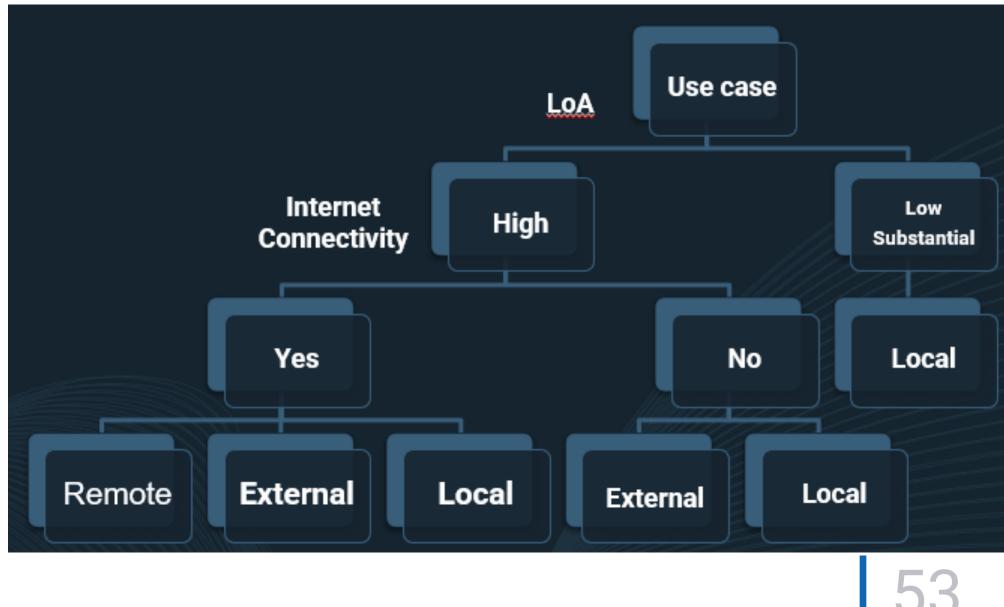


Secure storage Hybrid architecture

Integrating:

- mobile secure storage for use cases requiring offline access with less stringent security demands,
- external HSMs for online scenarios that necessitate higher security.

combination of Balanced security and availability, for crucial maintaining operational consistency and user assurance even in the face of connectivity constraints.



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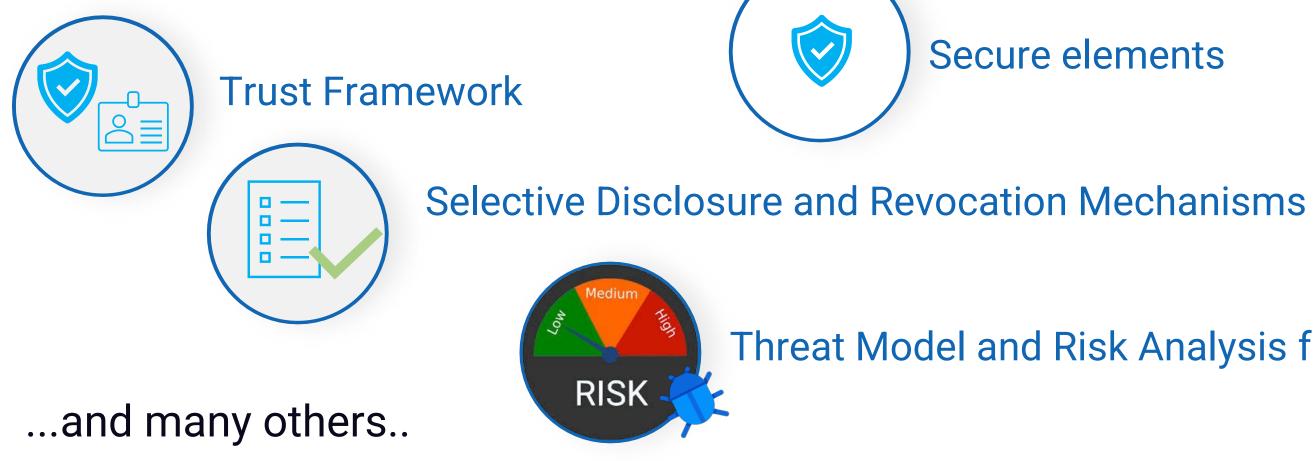
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Conclusions Research Challenges of the Digital Identity Wallet



- Research Opportunities (!)
 - Need of Crypto solutions and design of usable and secure protocols for digital wallet



Threat Model and Risk Analysis for the Wallet Ecosystem

Digital Identity Wallet Our academic contributions

- 1. R. Germenia, S. Manfredi, G. Sciarretta, M. Scuro, A. Tomasi. Comparison of Credential Status Mechanisms for the Digital Wallet Ecosystem. In Proceedings of the 39th Annual IFIP WG 11.3 Conference on Data and Applications Security and Privacy (DBSec 2025).
- 2. Z. Ebadi Ansaroudi, G. Sciarretta, A. De Maria, S. Ranise. Navigating Secure Storage Requirements for EUDI Wallets. EURASIP Journal on Information Security, 2025.
- 3. A. Sharif, Z. Ebadi Ansaroudi, G. Sciarretta, D. Pöhn, M. Mollaeefar, W. Hommel, S. Ranise. Protecting Digital Identity Wallet: A Threat Model in the Age of eIDAS 2.0. In: 19th International Conference on Risks and Security of Internet and Systems (CRiSIS 2024).
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STRIDE – Secure and TRaceable Identities in Distributed Environments.

Table 6. cm assessment summar

Feature	cmtList	merTree	CL	BBS(+)	PS
Standard	+	±	_	±	—
Agile	+ + +	+ + +		+	+
Unlinkable	±	±	+	+	+
Predicates	\pm	±	+	+	+
Fast	+++	+ + +	—	±	\pm
Compact	_	+	_	+	+
Quantum-safe	+	+	—	_	—

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Digital Id wallet: Trust and Functionalities



Amir Sharif, Roberto Carbone, Giada Sciarretta, Francesco Antonio Marino, Silvio Ranise. PID Issuance for the eIDAS 2.0 Wallets: Do not throw the Baby with the Bathwater. ITASEC, 2023.

Zahra Ebadi Ansaroudi, Roberto Carbone, Giada Sciarretta, and Silvio Ranise. Control is Nothing Without Trust: A First Look into Digital Identity Wallet Trends. DBSec 2023.

ITASEC 2023

RQ1: How is the trust established?

RQ2: How are credentials managed?

		No		1	2
Te	chnical Infra	structure	Tech Specs. /wallet Name	Connect.Me	KayTrust
			VC		~
			ABC	✓	
	Credential	Туре	mDOC		
			PDF		
			QR code		
			JSON		✓
	Encoding 8	Scheme	JSON-LD	✓	✓
			CBOR		
			ZKP-BBS+	✓	
		ZKP	ZKP-CL		
		2111	ZKP, range &		
			identity-based proof		
Credential	Proof	DS	VC-JWT		✓
credentia			VC+ LD Signature		✓
			PoP PKI/MSO		
		QES			
		AV	F I	√	
	Revocation	Credential status			
		Write a status on	the ledger	1	√
		Out of scope			
		DIDComm		✓	
	Exchange	OIDC CHAPL [1]			~
	protocol	CHAPI [1] Rest API		1	
		mDOC Request/F	ach an an		
		HTTP(s)	tesponse		
		Screen-Camera			~
Agent		Bluetooth protoco	1		
Agent		NFC	1		
		Whatsapp/Email			
		Whatsapp/Email	Indy	 Image: A start of the start of	
			EBSI (Besu, Fabric)	•	
			Ethereum	I	1
Trust		Blockchain-based	Tezos		
			Trustchain	1	
			ION (Bitcoin)		
		Conventional/X.5		1	



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Digital Id wallet: Selective disclosure mechanisms

"The ability of a holder to make fine-grained decisions about what information to share."

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A. Flamini, G. Sciarretta, M. Scuro, A. Sharif, A. Tomasi, S. Ranise. On Cryptographic Mechanisms for the Selective Disclosure of Verifiable Credentials. Elsevier Journal of Information Security and Applications (JISA) 2024.

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Andrea Flamini, Giada Sciarretta, Amir Sharif, Alessandro Tomasi, Silvio Ranise. A First Appraisal of Cryptographic Mechanisms for the Selective Disclosure of Verifiable Credentials, SECRYPT 2023,



Selective disclosure signature mechanims e.g. for proof of age







