

# Passkeys & Verifiable Digital Credentials: Friends or Foes?

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# Quick Intro



Identity Standards @ Okta



Digital Credentials



Boston



[timcappalli.me](https://timcappalli.me)



# Agenda



- Refresher: what are passkeys and VDCs?
- What are **passkeys** are really good at?
- What are **VDCs** are really good at?
- Challenges with VDCs
- Bringing them together



# REFRESHER

# **What are passkeys?**



# What is a passkey?

**public / private key pair**

**phishing-resistant**  
(verifier name binding)

**standards-based**

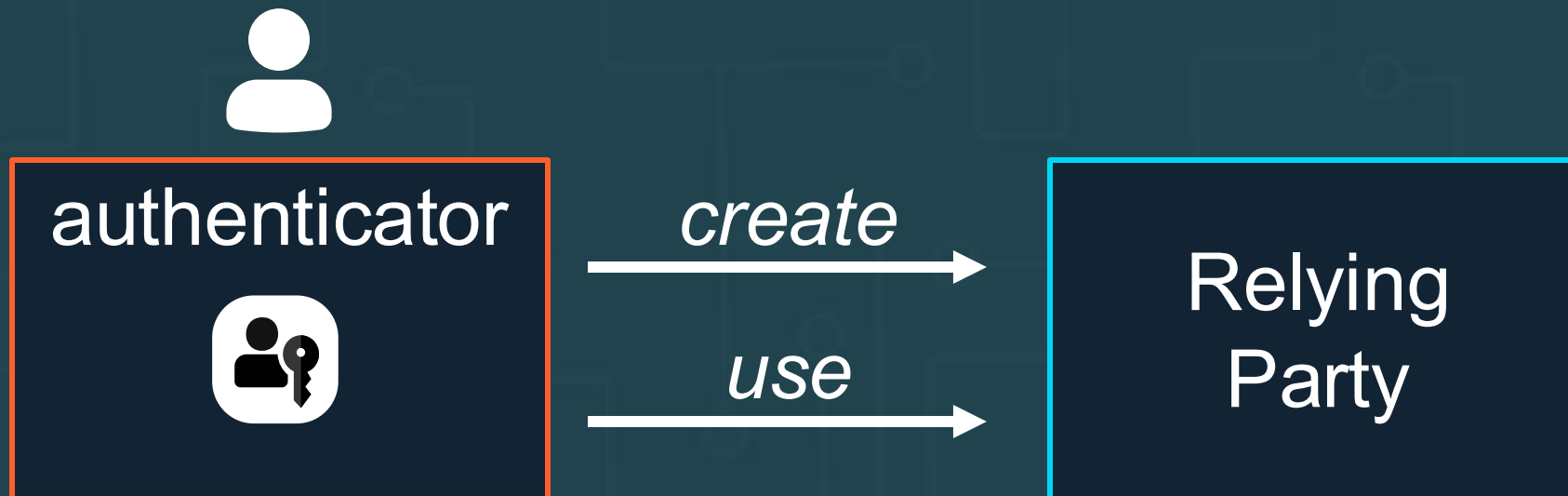
**pairwise**  
(unique per account + service)

**device-bound or synced**  
(synced available by default)

used via the **WebAuthn API**  
(and platform native interfaces)



# What is a passkey?



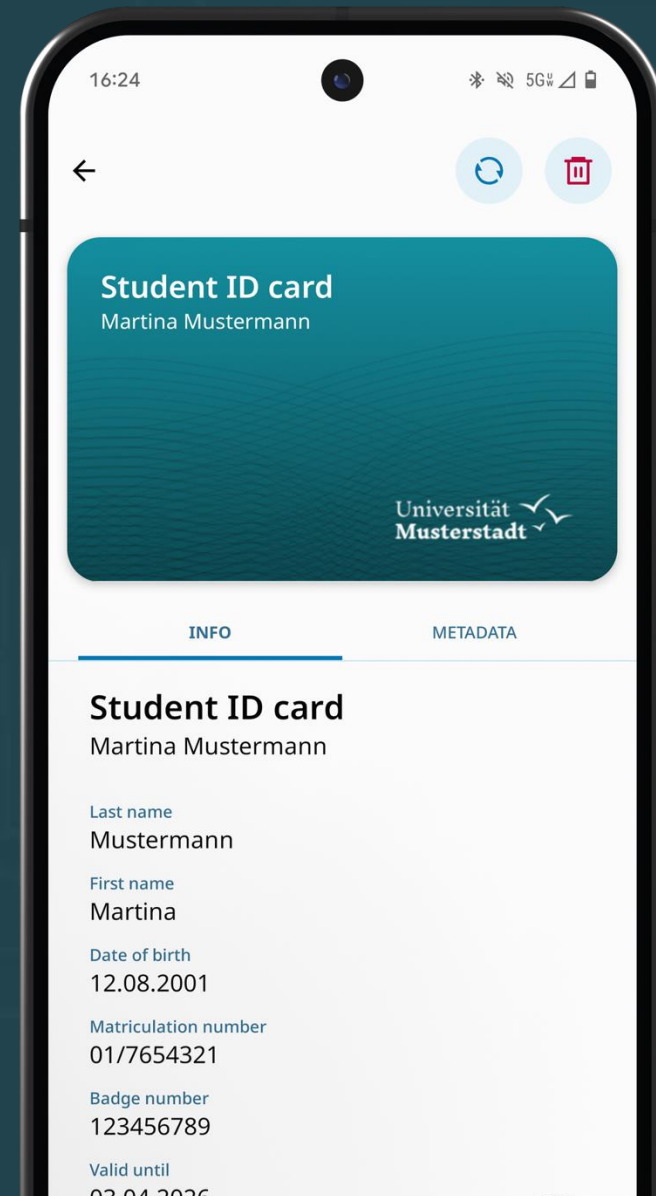


# REFRESHER

## **What are verifiable digital credentials?**

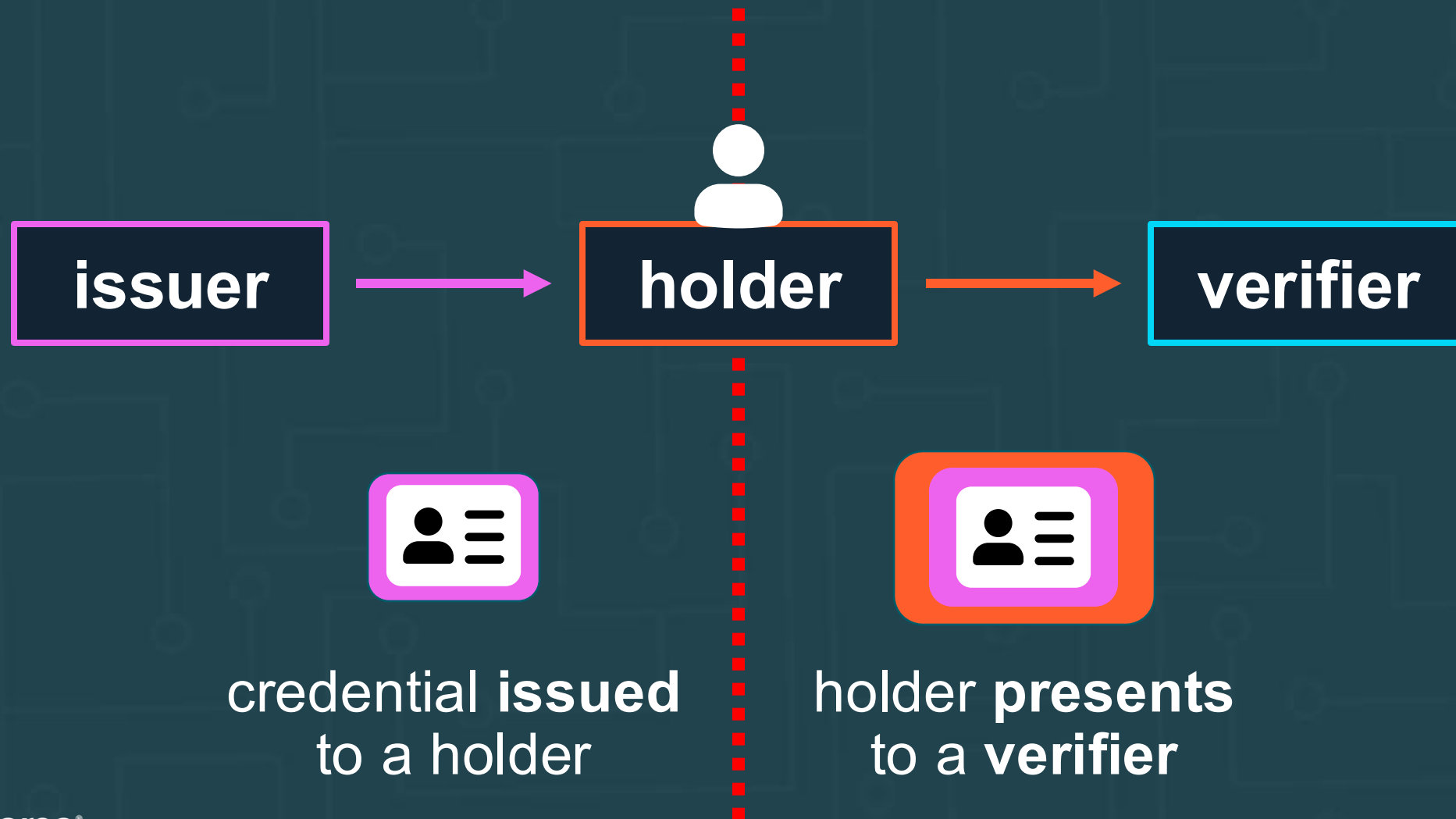
# Verifiable Digital Credentials

*fundamentally a*  
**signed set of  
claims**





# Verifiable Digital Credentials



# Trending Types



## Government Identity

Driving License

eID

Passport



## Travel Documents

Boarding Pass

Visa

Authorizations



**Proof of**  
Employment  
Education  
Certification  
Income  
Insurance



What are **passkeys**  
really good at?



Passkeys are really good at...

**authenticating users**

*purpose built for authentication*

*they don't do much else (which is a feature!)*

# Availability

One type,  
few parameters

*“Give me a passkey pls”*

```
{  
  "challenge": "...718sA",  
  "timeout": 60000,  
  "rpId": "login.example.com",  
  "userVerification": "preferred"  
}
```

Natively supported on  
nearly every user device  
in the world

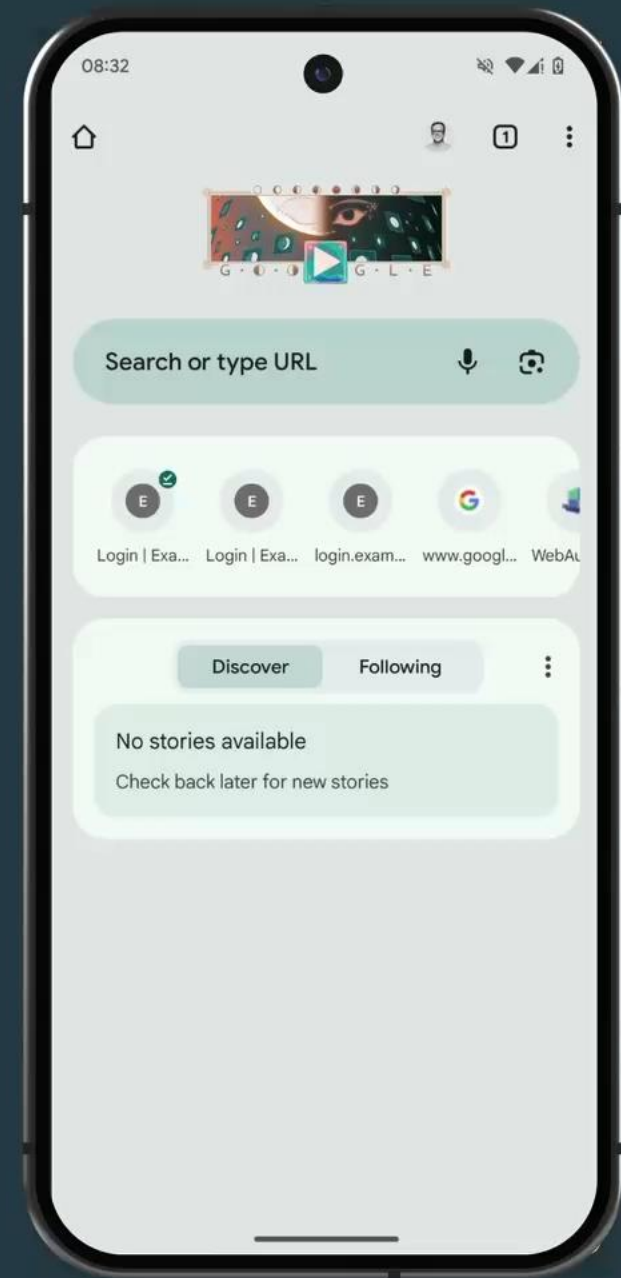
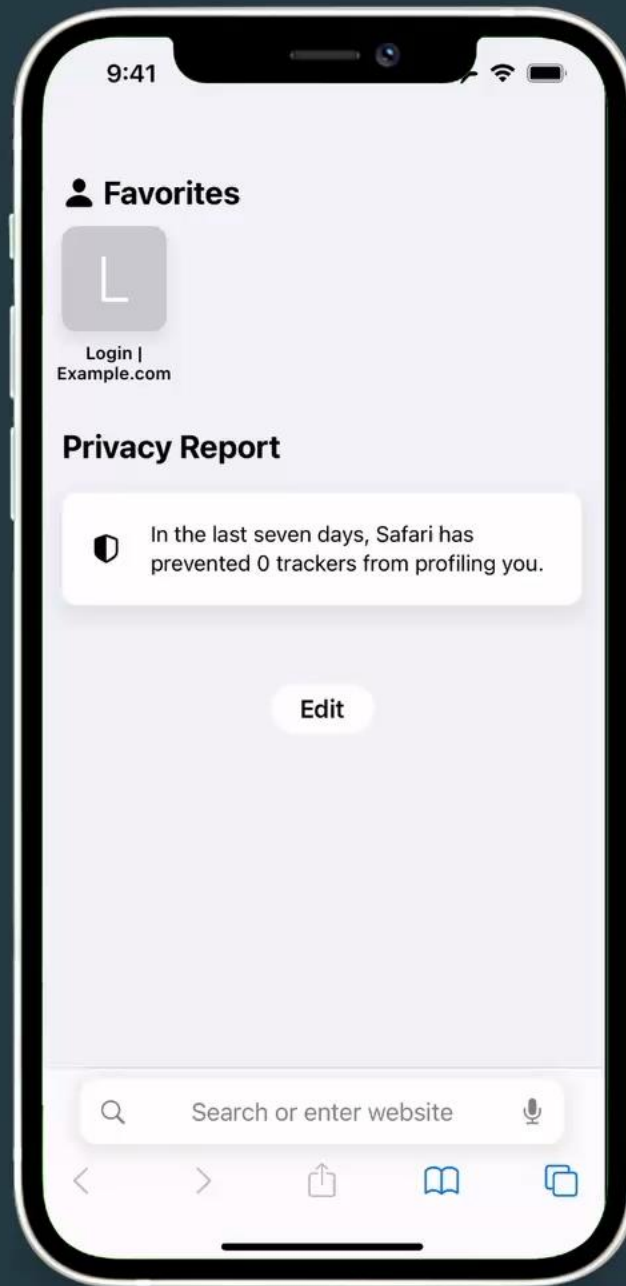
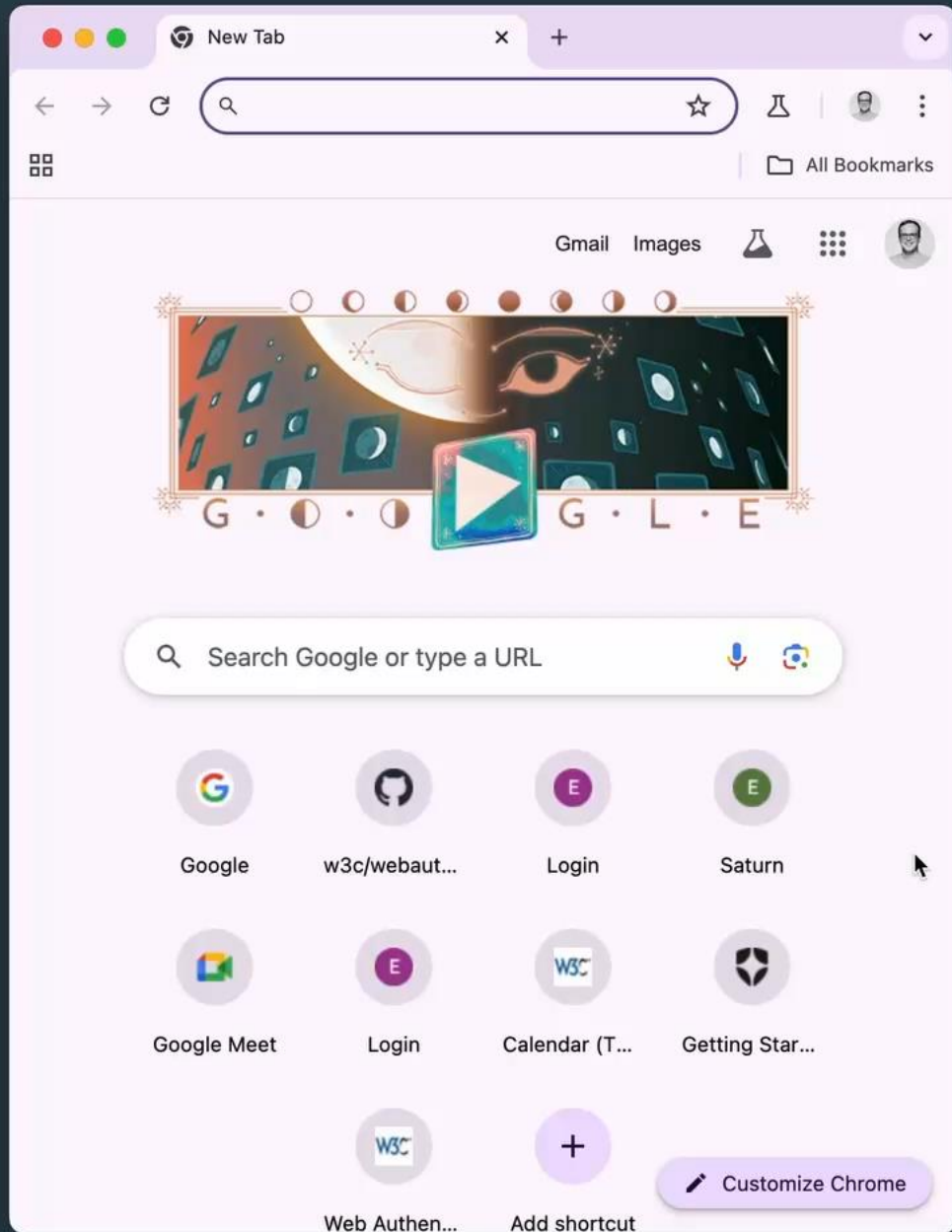
estimate is >95%

Windows 10+

macOS 13+

Android 9+

iOS 16+





**What are verifiable digital  
credentials really  
good at?**



VDCs are really good at...

**giving users control of  
identity data disclosure**

*purpose built for user-centric control*





# **Challenges with verifiable digital credentials**



# OpenID4VP



18013-7 Annex B

VC API

18013-7 Annex C

SD-JWT

DIDComm

W3C VC DM

mdoc

Digital Credentials API

SD-CWT

AnonCred

18013-7 Annex A

OpenID4VCI



# Many Elements



Credential formats

Presentation  
protocols

Issuance protocols

Transports

Schema / Type

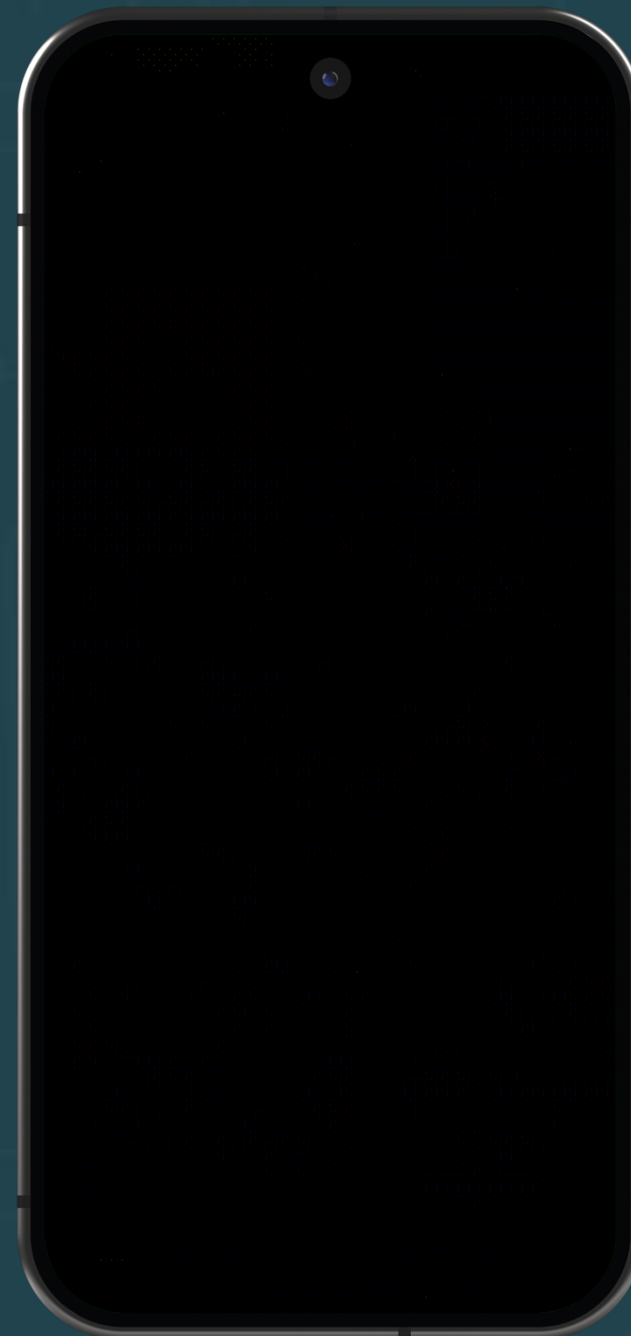
Key types

Signature formats

Encryption methods

# Availability

Due to the specific combinations of credential formats, engagement methods, transport protocols, and presentation / issuance protocols, **it's improbable that a user already has a supported credential provider installed and ready.**

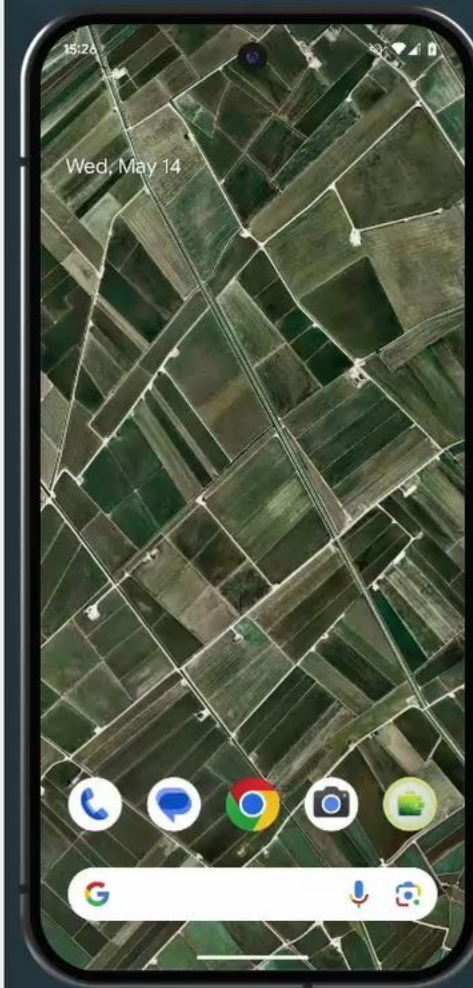
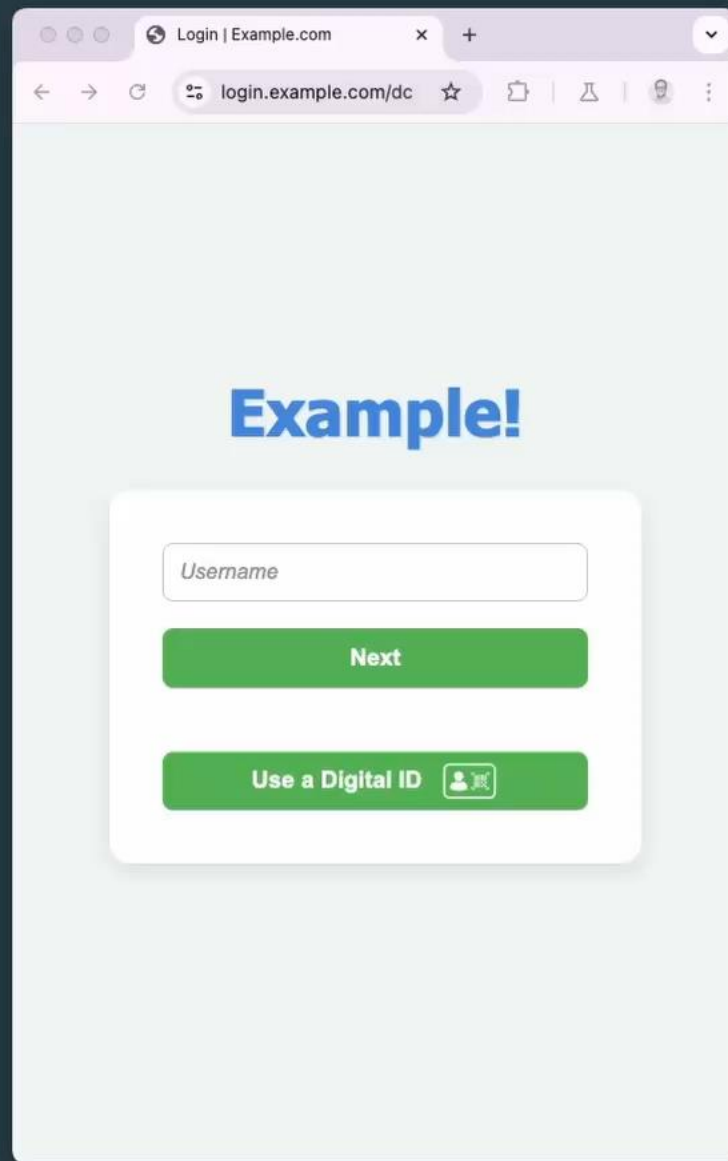
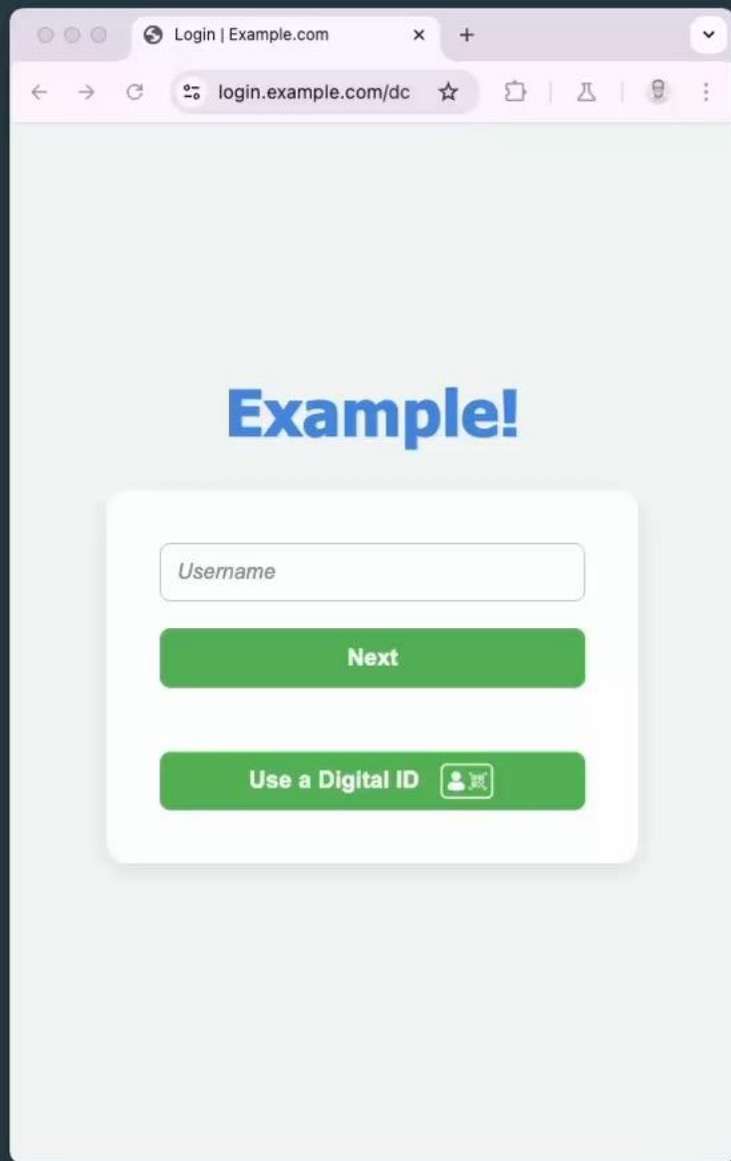


# Availability

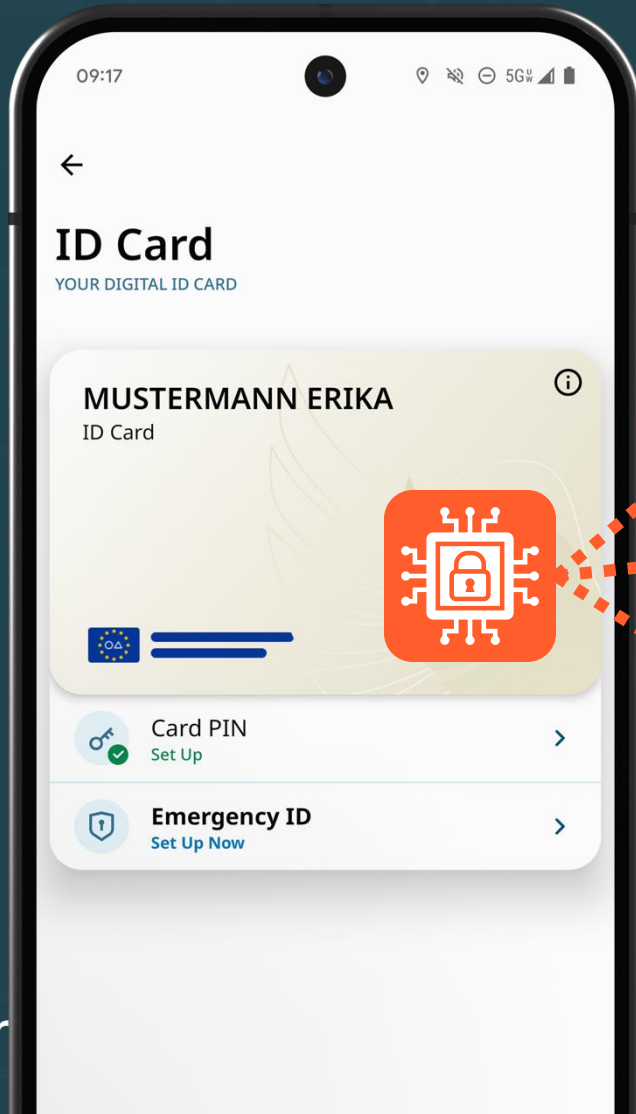
VDCs are currently, and likely to remain, mobile-centric in the short to medium term (especially for medium to high assurance credentials).


This means cross-device flows are necessary for laptops and desktops, which have tested poorly with users for passkeys.







# PRIVACY VDCs as a Super Cookie



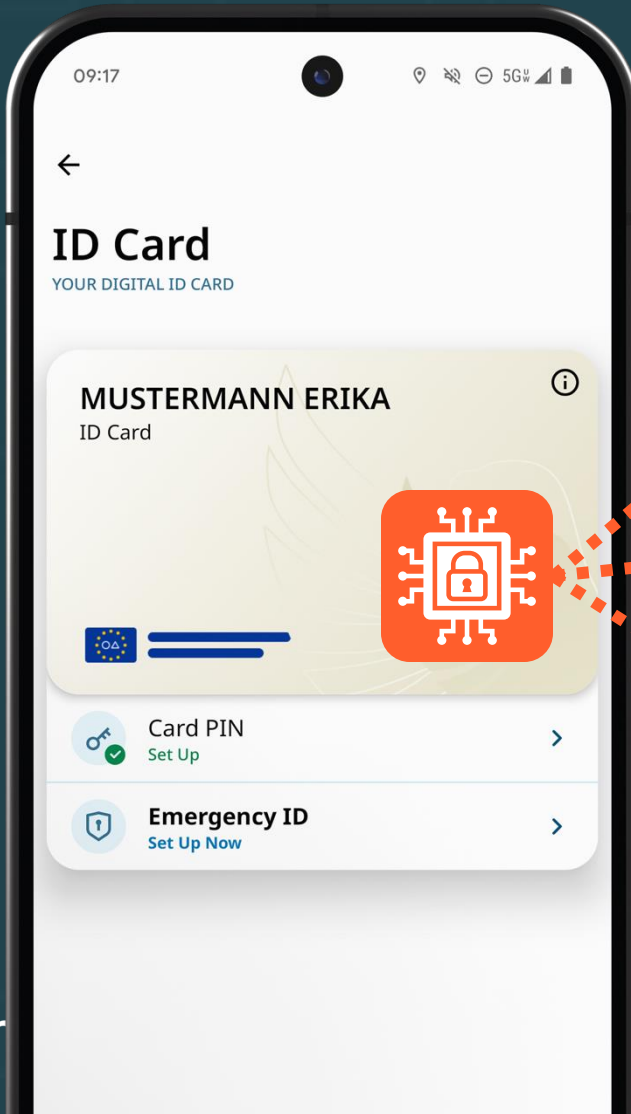
 Alcohol Delivery Device Key

 Airline Device Key

 Bank Device Key

COLLUSION

# PRIVACY VDCs as a Super Cookie



## Potential Solutions

Bulk Issuance  
(expensive)

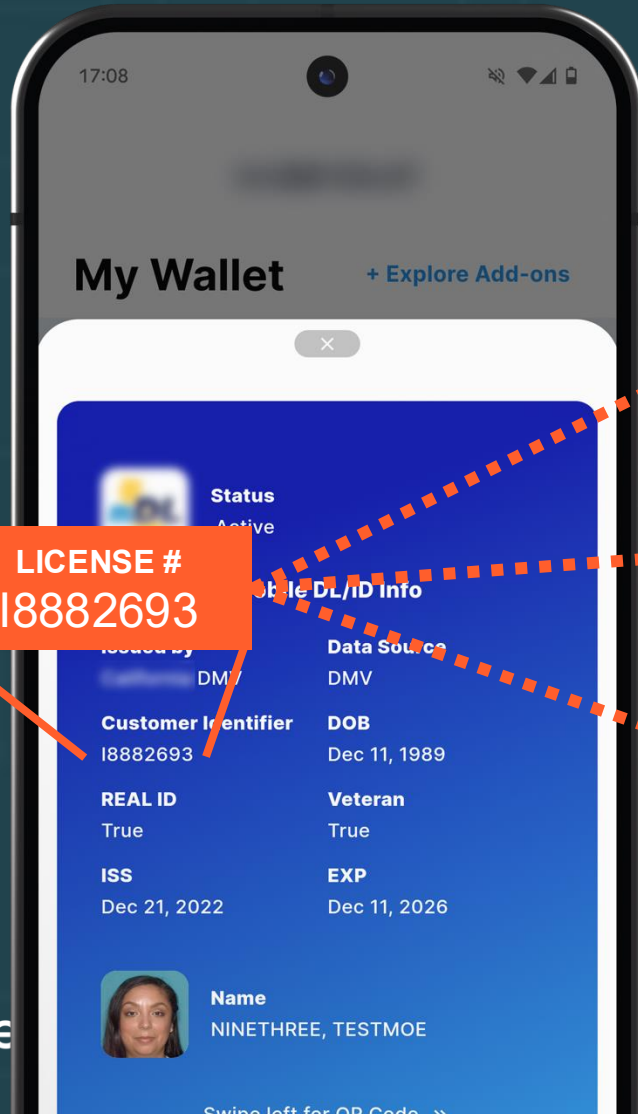
Zero Knowledge Proofs  
(still very new, doesn't solve everything)



# PRIVACY VDCs as a Super Cookie



# PRIVACY VDCs as a Super Cookie



## Potential Solutions

### Selective Disclosure

(requires user to understand impact)

### Verifier Registration & Policy/Legal

(challenging in some geos)

### Zero Knowledge Proofs & Pseudonyms

(still very new)

PRIVACY

# “Show Your Papers” Web

## Sign In

A government issued ID  
is required to stream.

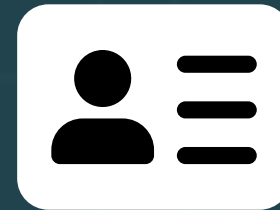
VERIFY WITH YOUR  
Digital ID



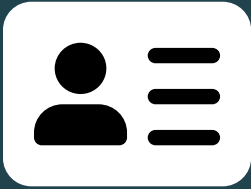
[What is a Digital ID?](#)

[Don't have a Digital ID?](#)

# Bringing Them Together



# Consumer



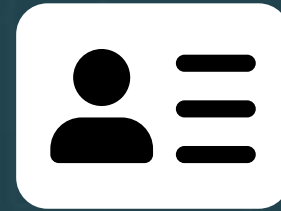
*federation -or-  
VDCs*

**sign up**



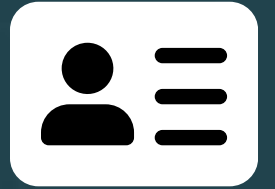
*passkeys*

**sign in**



*VDCs*

**proof up**

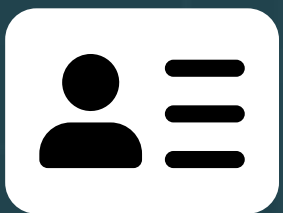


*federation -or-  
VDCs*

**recovery**

# Workforce

(employees & contractors)



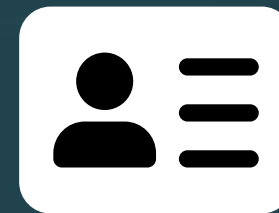
*VDCs*  
**~~sign up~~  
onboard**



*passkeys*  
**sign in**



*VDCs*  
**proof up**



*VDCs*  
**recovery**



# Summary



- **Passkeys** for privacy preserving authentication!
- **VDCs** for user-controlled claims presentment!
- **Friends** not *foes*!

# THANK YOU!





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