

- Who we are
- What we are building
- Bridging URL and IRL
- Current and future challenges

#### Who we are

- Hardware × Software
- Principles~
  - Privacy first
  - User always in control
- Six years of building reader hw, wearable hw, and phone "wallets" for enterprise access control (employee badges)
- Brought mobile access control to physical security industry~
  - Access for Apple Wallet ~ launch partner
  - csa acwg ~ technical vice-chair
    (https://csa-iot.org/all-solutions/#access-control)

# What we are building

- Non-custodial wallet for digital identity and digital assets
- Wearable hardware wallet (NFC, BLE, SE)
- Mobile software wallet
- Complementary, a balance of convenience, robustness, security

# Unique challenges

- Limited power and physical space
- Limited i/o
- High degree of integration
  - Fewer component options, less design flexibility
- Table stakes for functionality~
  - Must be multi-purpose, little appetite for single function wearable devices
  - Must support existing use cases, work on existing infrastructure

#### **URL** and IRL

#### Experience × Integration × Security

#### Wallets Abound - The Daily Gwei #488

- People have 80+ existing identifiers
- People have existing things they do with them daily~
  - payments
  - transport, ticketing
  - physical access control (office, home, car)
  - logical access control (otp, passwordless)
  - digital ids (mDL, MRTD, vaccine passport)
  - cryptoassets (coins, tokens, LNURL)
- There exists both legacy and new terminal infrastructure

# Challenge: features

- SE limited in functionality
  - JavaCard for most SE applications
  - "New" curves
    - Some (e.g. secp256k1) can be done with current hw,
      but questions about side channel resistance
  - New algorithms (signatures, ciphers)
  - New protocols
    - e.g. IS018013-5 (mDL) finalised 2021-09
    - Structured request/response and signing schemes for selective disclosure, CBOR, COSE, AES-GCM
- Evolving much faster than traditional "secure" industries, hw vendors are chasing a rapidly moving target...

### Challenge: certs and costs

- SE constrained by cert requirements
  - certification is long and costly (EMVCo, GlobalPlatform, individual payment networks)
  - frozen hardware, OS, API, and applet code
- Vendors unwilling to make changes
- Vendors take forever to implement new things
  - JCAPI 3.1 (2019) who has implemented it?
  - JCAPI 3.0.5 (2015) far from universal
- NXP SE050E added AES-GCM/CCM, Curve448 in 2022 (!)~
  - likely take another 12mo before this is usable in a new product design by mere plebs

# Challenge: expertise

- Often don't have all necessary expertise in-house
  - either a software house using off-the-shelf silicon,
  - or a silicon manufacturer or integrator outsourcing all software dev and security
- JavaCard OS, runtime, applet dev often by 3rd parties
- Lack of openness in docs and specs at integrator level often not by design, but a side-effect of too many cooks ("too hard to cut through all the contracts")

#### What should we do?

- Fastest way to support new things
  - general purpose compute with SE-level guarantees is the most future-proof and the most flexible, but...
- Co-exist with existing JavaCard and certified applets
- Integrated solutions should be flexible, modular
- Isolation levels
  - let some parts move faster than others
  - let everyone write code
    - open source, developers, dedicated small volume
- Can we help iterate faster or cheaper on hw implementations?

# Proxy

@proxy ~ 😉

@simonratner ~ 😉 🗘 庙