

Enabling Anonymous Credentials for Digital Identity Wallets

EIC Conference 2026

Christian Bormann

Prof. Anja Lehmann

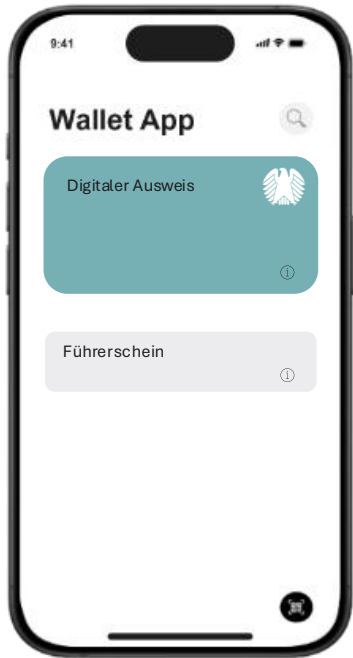
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European Digital Identity Wallet (EUDI)

- All EU member states must provide EUDI Wallets to their citizens by the end of 2026 according to eIDAS (Regulation 2024/1183)



Example
Visualization



eIDAS

- ..aims at ensuring **user data protection**, **non-discriminatory** access to wallets, and **interoperability** among wallets across the EU.
- ..standardizes the Feature Set and Security Requirements of Wallets
- ..is a **blueprint** for the rollout of the overall ecosystem.

EUDI | Privacy & Security Requirements in eIDAS

Privacy: *The technical framework of the European Digital Identity Wallet shall*

- (a) not allow providers of electronic attestations of attributes or any other party [...] to obtain data that allows transactions or **user behaviour to be tracked, linked or correlated** [...]*
- (b) enable privacy preserving techniques which **ensure unlinkability**, where the attestation of attributes does not require the identification of the user.*

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User-control: *Users shall have full control of the **use of and of the data** in their European Digital Identity Wallet. The provider of the European Digital Identity Wallet **shall neither collect information** about the use of the European Digital Identity Wallet [...]*

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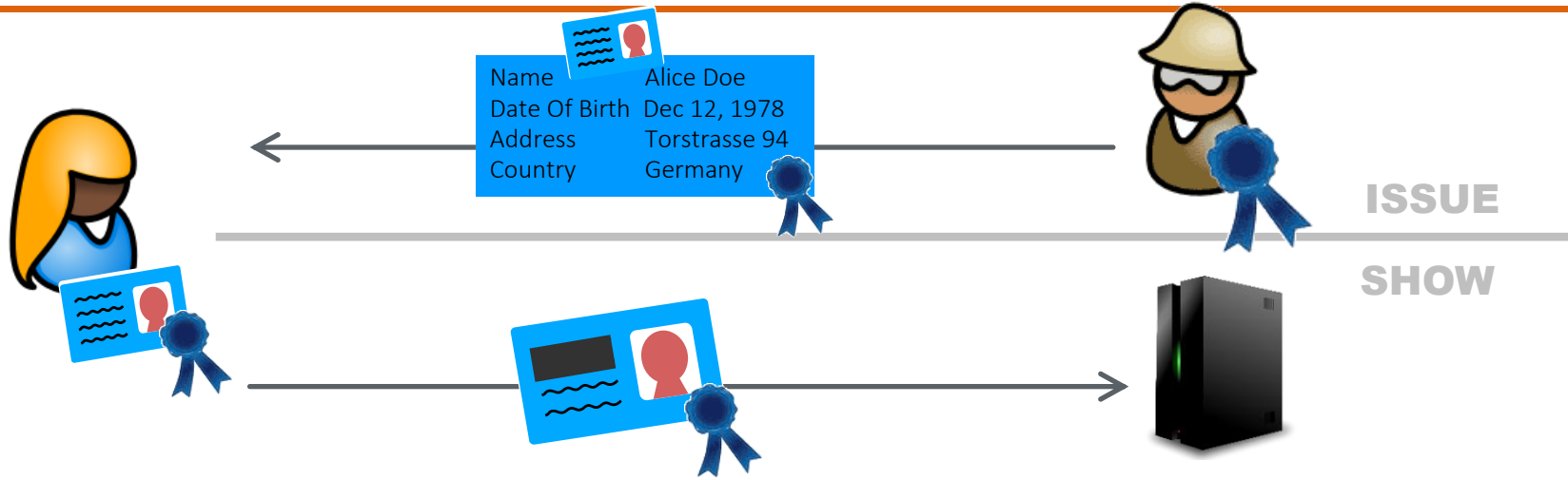
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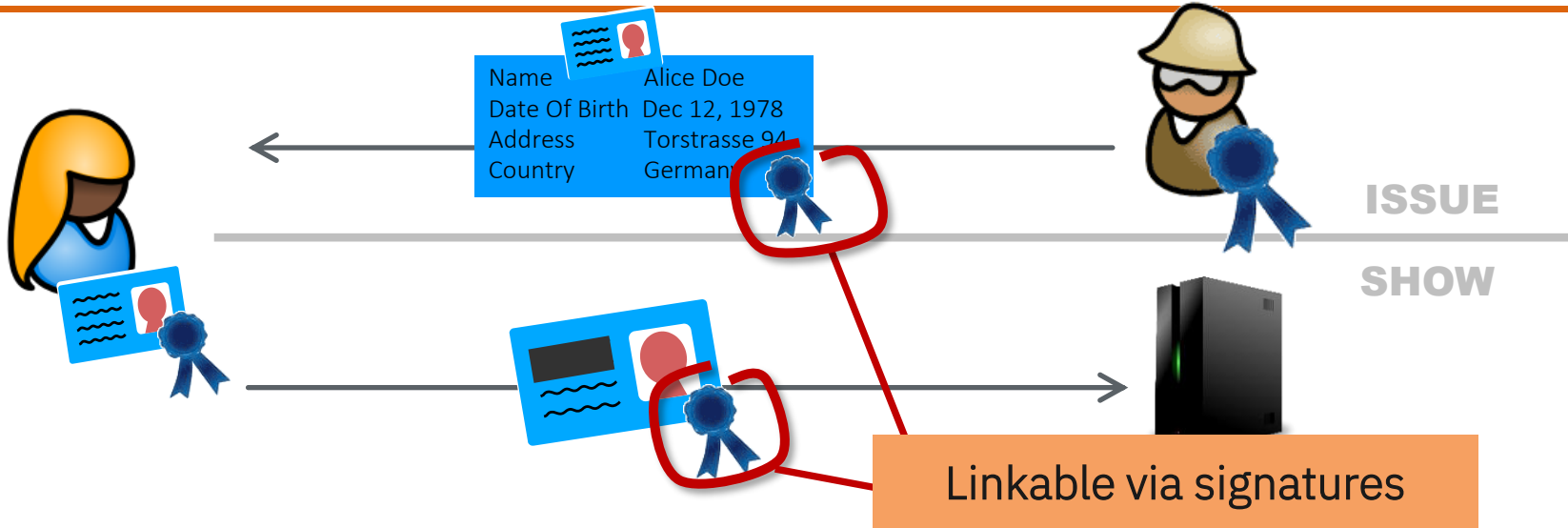
- Security:**
- **Level of Assurance High** (for PID), but not for all credentials
 - **Accepted schemes** → ENISA Agreed Cryptographic Mechanisms
 - **Hardware certification** requirements
 - Secure cryptographic **device binding**

EUDI | Solution with Classical Signatures



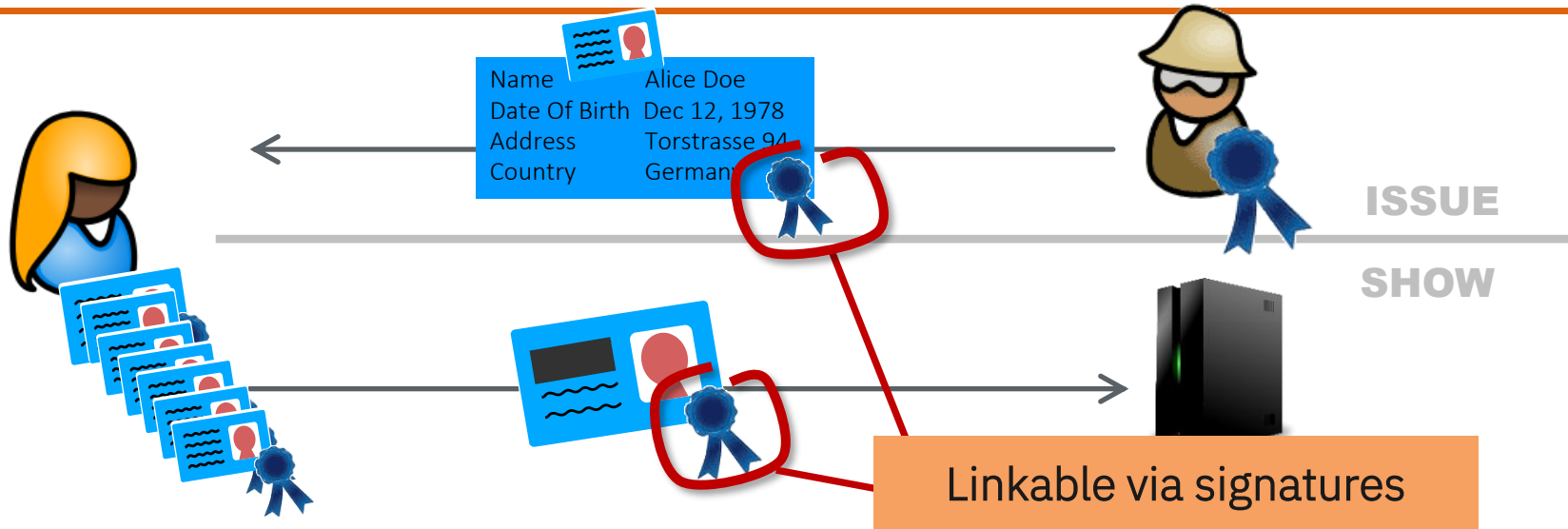
- Digital identity credentials based on cryptographic signatures

EUDI | Solution with Classical Signatures



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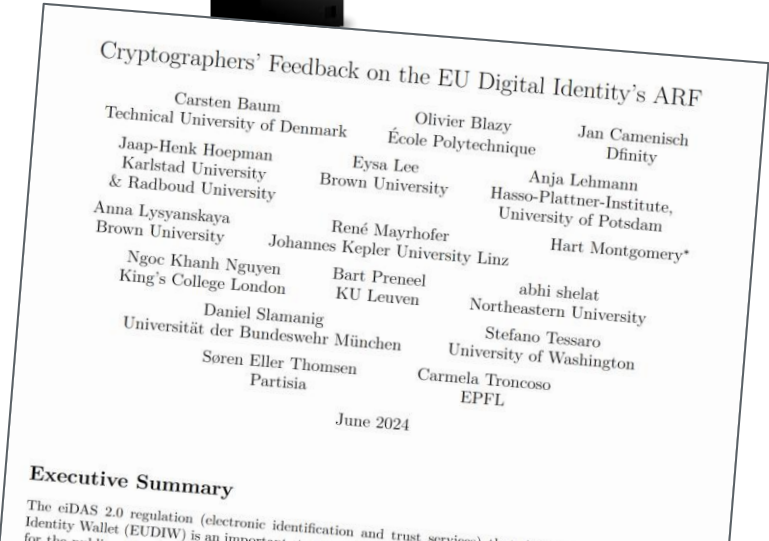
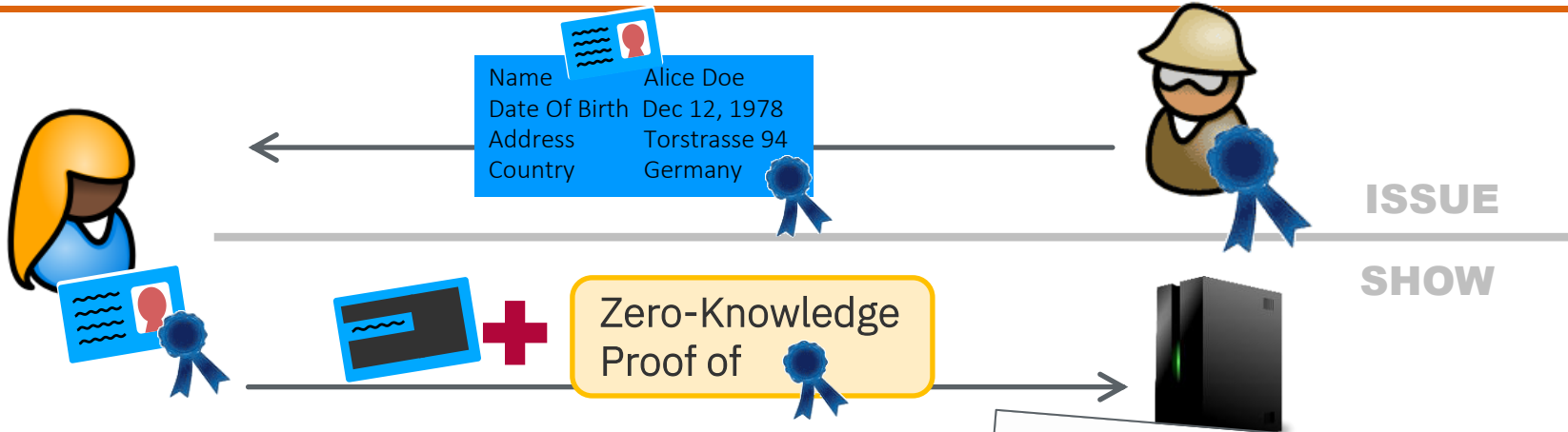
- Digital identity credentials based on cryptographic signatures
- Digital Signatures are great for security, especially for a highly distributed system but bad for privacy → unique identifier
- Current solution: **batch issuance** of one-time use credentials & holder keys

EUDI | Batch Issuance

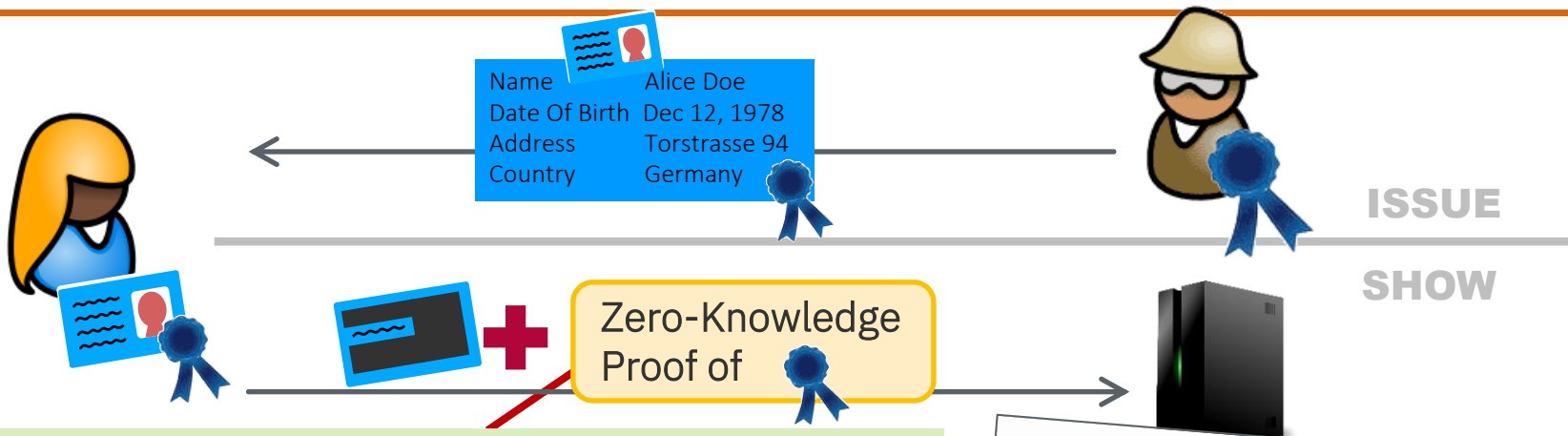
- Batch Issuance needed for **every statement with a signature** that might be used for correlation
 - Credentials (PID, EAAs)
 - Wallet Attestations (used towards issuers)
- Creates **complexity & burden** in the overall system & infrastructure:
 - Issuers need to issue and manage batches of credentials
 - Wallets need to generate and manage a lot of keys (which is costly if we are talking about server-based HSMs)
- A **malicious issuer** would still be able to link those one-time use signatures & keys

Can we get to even stronger **privacy guarantees** & make the **overall system simpler**?

Anonymous Credentials & Zero-Knowledge Proofs



Anonymous Credentials & Zero-Knowledge Proofs

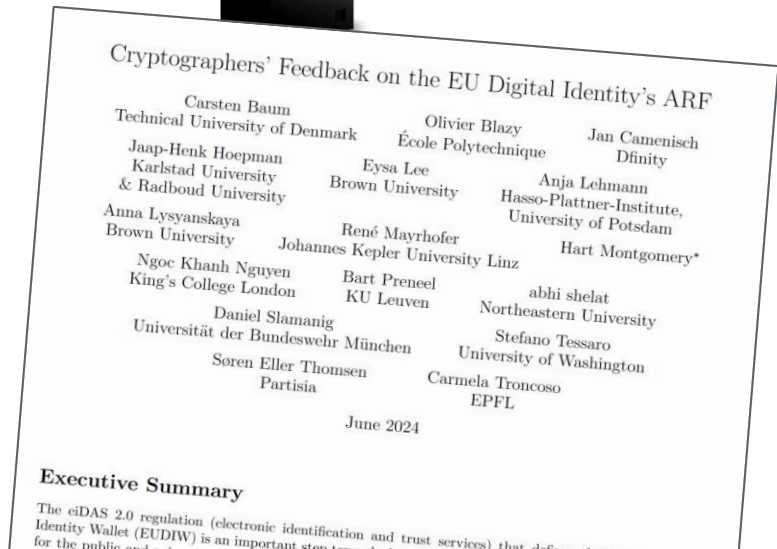


Zero-Knowledge Proof (ZKP)

Proof that reveals nothing beyond validity

→ multi-show unlinkability & untraceability

Practical ZKP-based solutions exist since 25 years



Why does EUDI not use Anonymous Credentials (yet) ?

1 | All protocols and schemes must be **standardized** → interoperability (& sign of maturity)

Regulated use cases (e.g. eID): all crypto must be in “Agreed Cryptographic Mechanisms” by ENISA
(previously SOG-IS catalogue)

| Primitive | Scheme | R/L | Notes |
|-----------|--|-----|--------------------|
| RSA | PSS (PKCS#1v2.1) [RFC8017, PKCS1, ISO9796-2] | R | |
| | KCDSA [ISO14888-3] | R | |
| FF-DLOG | Schnorr [ISO14888-3] | R | 41-DSARandom |
| | DSA [FIPS186-4, ISO14888-3] | R | |
| EC-DLOG | EC-KCDSA [ISO14888-3] | R | |
| | EC-DSA [FIPS186-4, ISO14888-3] | R | 41-DSARandom |
| | EC-GDSA [TR-03111] | R | |
| | EC-Schnorr [ISO14888-3] | R | |
| RSA | PKCS#1v1.5 [RFC8017, PKCS1, ISO9796-2] | L | 40-PKCSFormatCheck |

List of „approved“ crypto when EUDI ARF was designed (now it also includes PQC)

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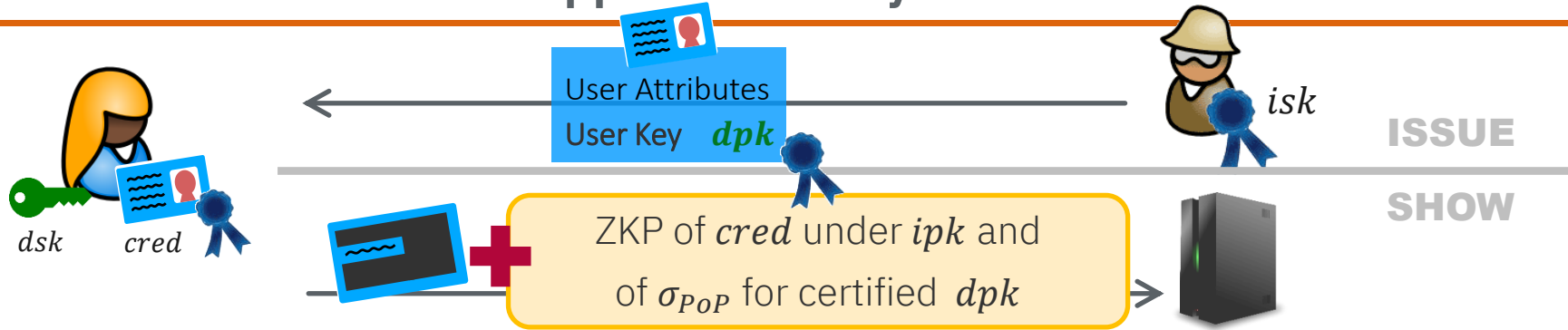
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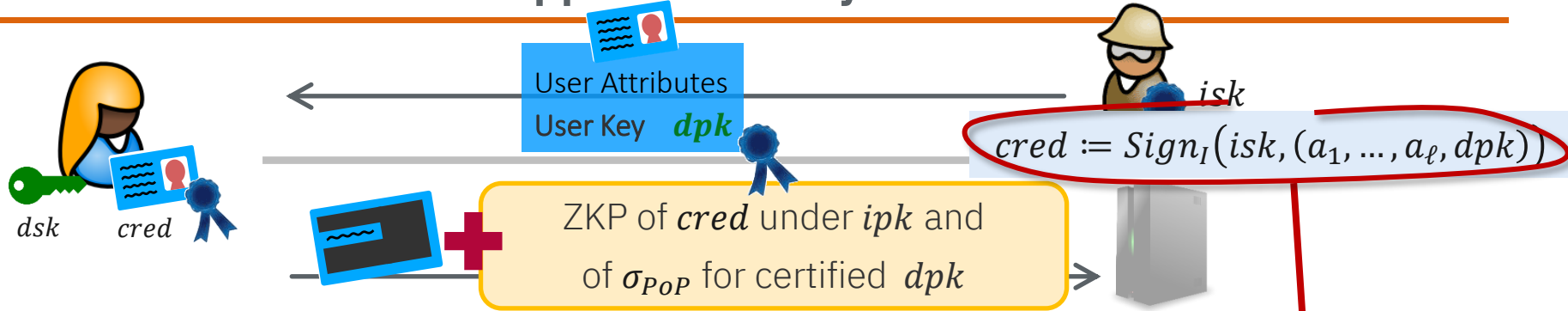


2 | Credential must be bound to **hardware**-protected device key
EUDI Wallet requires Level-of-Assurance (LoA) High
Secure Elements support only **ECDSA** (and curve P256)

Standards & Hardware Support for Anonymous Credentials



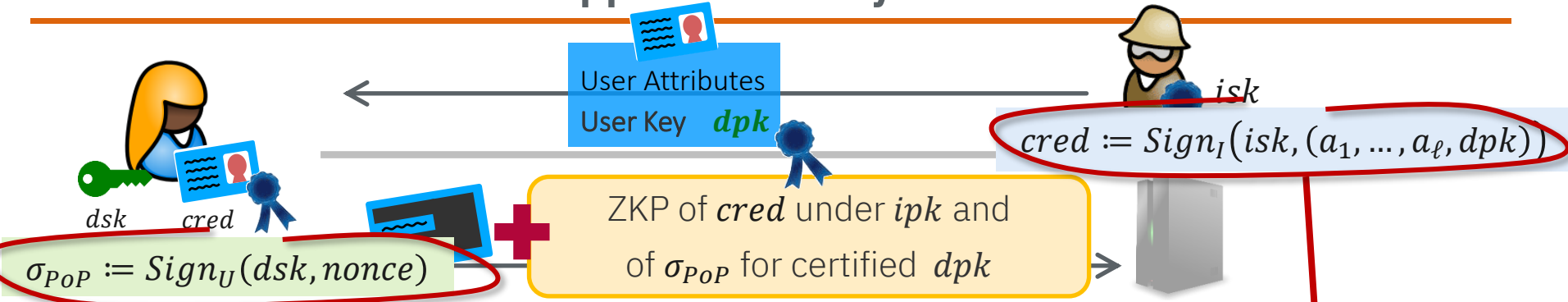
Standards & Hardware Support for Anonymous Credentials



Issuer signature scheme:

- ZKP-friendly
- Hardware support for LoA high credentials

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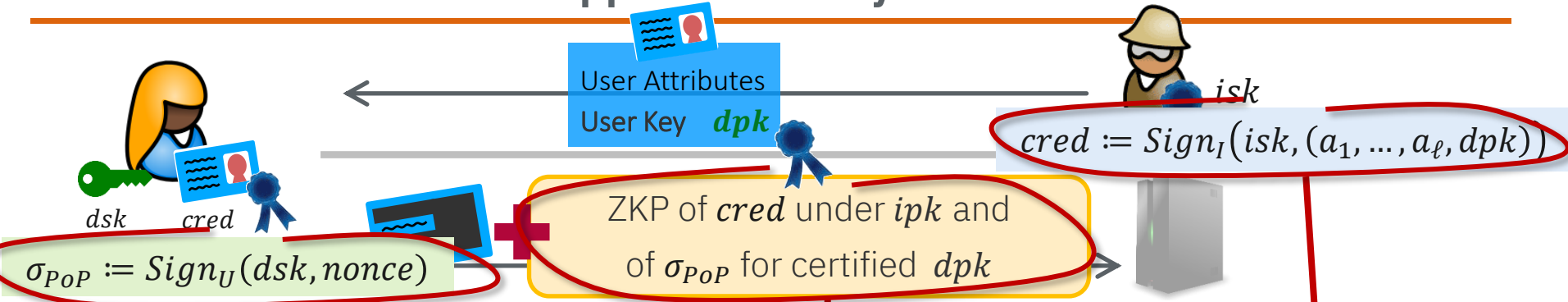
Device signature scheme

- (somewhat) ZKP-friendly
- Hardware support essential for non-transferability

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Standards & Hardware Support for Anonymous Credentials



ZKP scheme

- ZKP runs entirely on “public” values
- ZKP not needed in secure hardware, only standardized (and “approved” for LoA high)

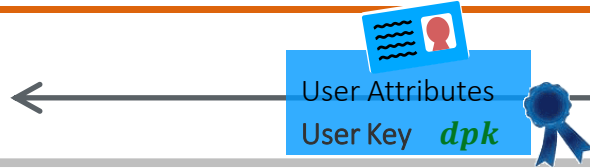
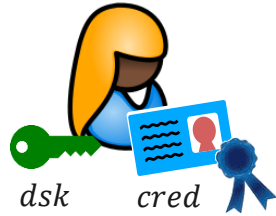
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Short/Mid-Term Options (Existing Standards/Hardware)



isk

$$cred := Sign_I(isk, (a_1, \dots, a_\rho, dpk))$$


ZKP of *cred* under *ipk* and
of σ_{POP} for certified *dpk*

$$\sigma_{POP} := Sign_U(dsk, nonce)$$

| Issuer ($Sign_I$) | Device ($Sign_U$) | ZKP | Efficiency (rough guestimates) | Advantages |
|---------------------|---------------------|-----|-----------------------------------|------------|
| | | | | |
| | | | | |
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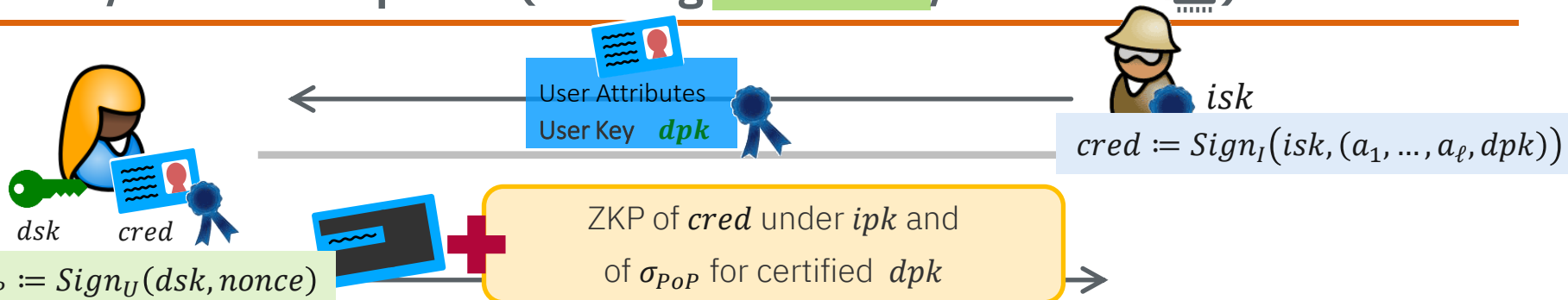
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




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Short/Mid-Term Options (Existing Standards/Hardware)



BBS/ECDSA and ECDSA/Circuit considered for EUDI Wallet „v2“ [TS13& TS14]
 Currently undergoing standardization in ETSI

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ZKP-EUDI Roadmap | Next Steps

Short/Mid-term: show feasibility and benefits

- Shape sensible requirements
- Many additional features: pseudonyms, blind issuance, ...
→ Build modular & crypto-agile protocols
- ZKP-compatible protocols (OID4VC) & data formats

No need for unlinkability!



No need for LoA high !

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Longterm: full post-quantum security

- Current solutions have PQC-privacy, but classic soundness
- PQC solutions need (a bit) more research & time to analyse
 - Current work provides concrete target for PQC research
Insights from pre-PQC serve as blueprint
 - Shape PQC base standards & hardware APIs now(ish)

No need for unlinkability!



No need for LoA high !

Summary

- Anonymous credentials improve deployment challenges, security & privacy
- Core challenges have been addressed: device binding, standards (ongoing)
Different options with complementary legacy/complexity tradeoffs
- Need modular solution for extensibility & crypto agility

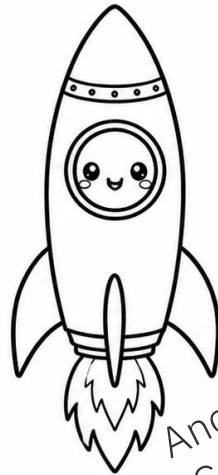
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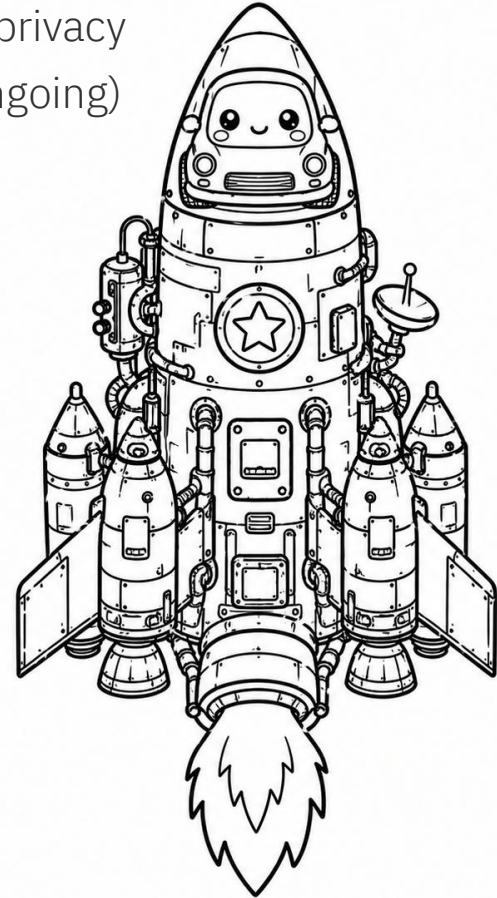
*eIDAS: lets fly to the moon
ARF: but you must use a car*



ECDSA



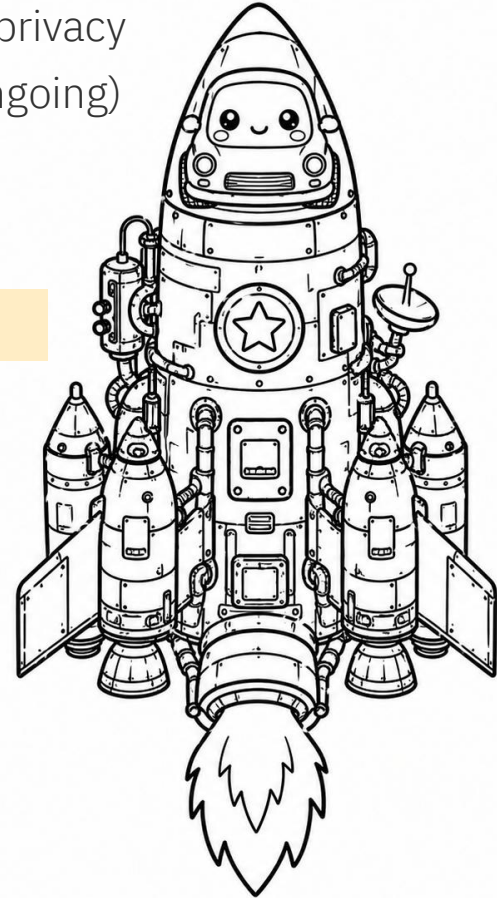
Anonymous
Credentials



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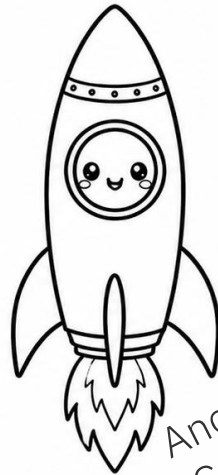
More information: <https://ia.cr/2026/330> & <https://ia.cr/2025/1981>



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Anonymous
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