Open Wallet Architecture Experience and Inclusion

Draft Proposal to OWF technical architecture
From Kantara RIUP wg 2023-08-07

Goals

1. Digital Wallet Solutions are accessible by all eligible users in Issuer's domain.
   a. Accessible means available for use by all eligible users for the purpose of the issuer
   b. It is incumbent on issuers to make sure that wallets and verifiers are enabled
   c. The identity elements that are required for the purpose of the issuer are accessible
2. In extreme cases of lack of ability, a guardian may be used for access
   a. Guardianship is a required feature of any broadly deployed wallet solution
3. The digital ecosystem will grow to be as useful at any existing today
4. When wallet is unavailable is lost some fall-back mechanism will be there
5. The ability of eligible users to access rights shall not be abridged by a wallet
   a. "Reasonable Accommodation" (eg US ADA) is insufficient for digital access
6. Apps are usable and tested with the target audience
   a. including the expected languages and family units that are applying for access
   b. A good example of an app that failed to consider the target audience is the US CBP One App

Complete Identification Accessibility

- Means accessibility for all no matter what limitations the user might endure
  - Strict identification for all eligible persons is required.
  - "Reasonable Accommodation" (ADA) is insufficient for identification purposes.
  - A working wallet is a part of the solution with the issuer and verifier
- Metadata is part of every transaction where special consideration is needed
  - From html labels like explanatory text for the blind to detailed purposes for a data request
- Testing of the application with different user limitations is required
  - The wallet must enable required functionality for any holder with an 6th grade education
  - And every eligible person can be the subject of a credential in a guardian's wallet
  - The wallet needs to be able to display in any language or symbology required by the solution
- Wallet access may include in-person as well as online access.
- Don't blame the user if they cannot use your wallet safely, check the UX first
- Disabled people are the experts when it comes to technology and disability.

Use Cases

1. Any user of any up-to-date smartphone can load a wallet to meet their needs
    a. There will be some apps with diminished functionality that will work with down-level devices
2. Users should expect that wallets will not compromise their privacy including tracking
3. Holders can download credentials from conformant issuers
    a. It is to be expected that all states that issue ID's will support downloads to secure wallets
4. Issuers of high risk use cases (e.g. IAL2) will only support secure wallets
5. There will be some methods for Wallet Holders to become guardians for Subjects
    a. Most likely some registry will be able to create delegation credentials to load to wallet
6. Government issued credentials will support delegation
    a. When the Holder has a credential for the the Subject they can request in Subject's name

Solutions

- Technology is neither good, nor bad. But neither is it neutral. - Melvin Kranzberg
- Technology is driven by innovators who focus on getting the product to market
  - But speed means cutting corners and focusing on the solution for the 80% of the population.
  - The 80-20 Rule (aka Pareto Principle) says that getting to 80% requires only 20% of effort
  - Technologists are seldom members of the population that has special needs.
- Governments must make it clear that Pareto is not sufficient for a gov't ID
  - I.e. any person's identification that is needed to claim their rights under law must have access
- If a chronically ill patient needs reminders, a smartphone is a medical device
  - And so should be part of any guaranteed health benefit program.
- Entidad is one example of a company that focuses on migrant workers
  - Their motto is "Web3 in action serving the underserved" (e. g. Farmworkers)
  - They have developed an experience with smartphones at work where sharing is the norm.