



# OpenWallet

FOUNDATION

## Antitrust Policy Notice

- › Linux Foundation Europe meetings involve participation by industry competitors, and it is the intention of the Linux Foundation to conduct all of its activities in accordance with applicable antitrust and competition laws. It is therefore extremely important that attendees adhere to meeting agendas, and be aware of, and not participate in, any activities that are prohibited under applicable US state, federal or foreign antitrust and competition laws.
- › Examples of types of actions that are prohibited at Linux Foundation Europe meetings and in connection with Linux Foundation activities are described in the Linux Foundation Antitrust Policy available at <http://www.linuxfoundation.eu/antitrust-policy>. If you have questions about these matters, please contact your company counsel, or if you are a member of the Linux Foundation, feel free to contact Andrew Updegrove of the firm of Gesmer Updegrove LLP, which provides legal counsel to the Linux Foundation.

# Introducing: OpenWallet Foundation

The OpenWallet Foundation is a neutral home for open source projects supporting the development of interoperable digital wallets.



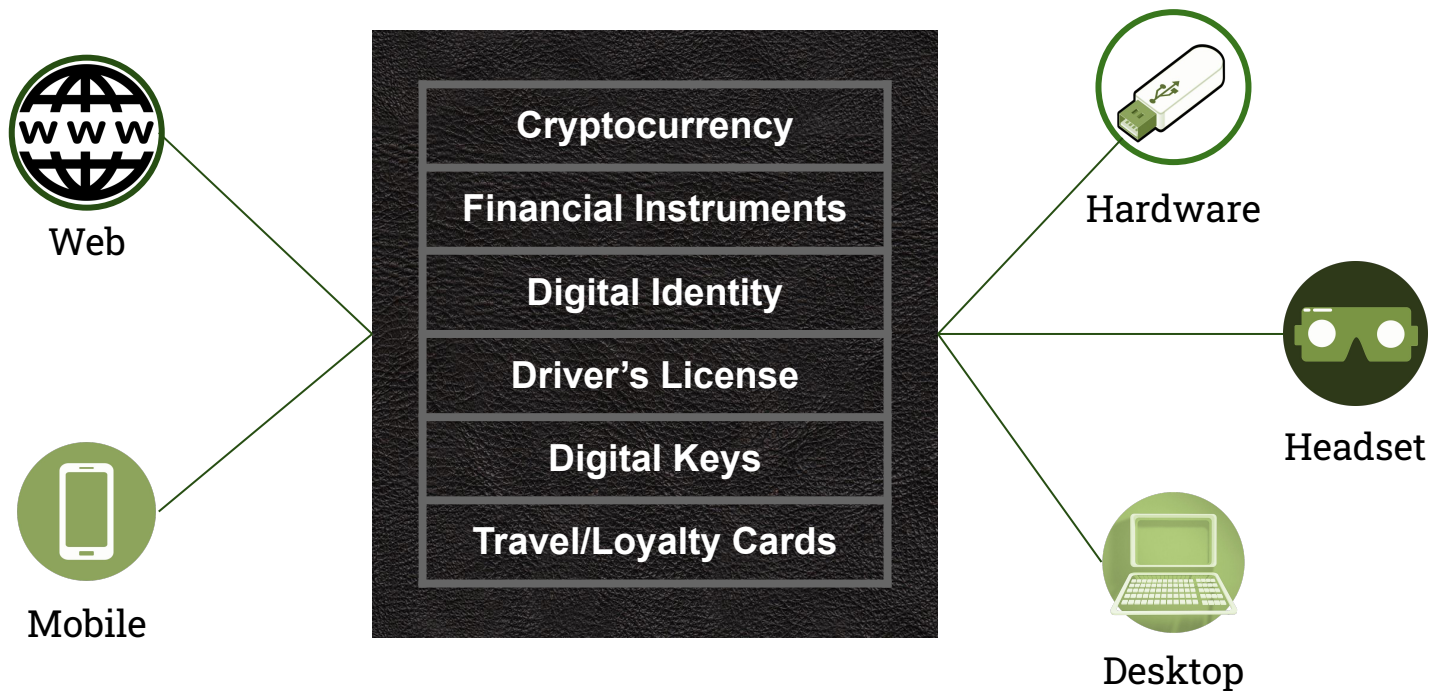
# Today you can store a variety of assets in a physical wallet that best suits your purpose and preferences

- Cash
  - Credit Cards
  - Identification Cards
  - Insurance Cards
  - Car Keys (Tesla)
  - Passports (in larger wallets)
  - Photos
- Physical wallets come in different shapes and sizes
    - Minimalist
    - Regular
    - Larger (e.g. Passport)
  - Physical wallets have different security features
    - RFID blocking
  - Physical wallets have different designs, or preferred brands
    - High end luxury brands
    - Minimalist, functional brands







# Organizations want similar flexibility for digital wallets, and open source to build modular components, together

- Digital wallets should support the same flexibility of physical wallets
  - Just like you can choose a physical wallet from many brands, organizations want to offer various choices and options
  - To succeed, many organizations expect they need to offer multi-purpose capabilities and support interoperability
- Very few organizations have the resources to take on all use cases, requirements, and still provide flexibility, choice, and interoperability.
- Many standards exist, but there is a gap in open source software components that can be used to build and publish wallets.

# Today's need: Multi-purpose Wallets



# We already have precedents with standards and open source engines powering web browsers

<b>Browsers</b>	 Google Chrome 65%	 Microsoft Edge 4%	 Samsung Internet 3%	 Opera Browser 3%	 Apple Safari 19%	 Mozilla Firefox 3%	
<b>Engines</b>	Blink C++ BSD/LGPLv2.1 V8 / Skia				WebKit C++ BSD/LGPLv2.1 WebCore / JavaScriptCore		Gecko (C++/Rust) MPL2.0 DocShell/SpiderMonkey/...
<b>Becoming a committer</b>	10-20 good patches nomination by three committers no objection				10-20 good patches nomination by reviewer secondment by reviewers		File a bug get voucher(s) and/ or owner support
<b>Standards</b>	SVG	CSS	Dom	HTML Dom	WebIDL	JavaScript	
<b>SDOs</b>	W3C		WHATWG			ECMA	

Standards for digital wallet use cases already exists. The OWF community identified a need for an open source, multi-purpose digital wallet engine that offers interoperability.

	Today		Future					
<b>Wallet</b>	Proprietary wallets		Proprietary wallets					
<b>Engine</b>	Proprietary engines		Proprietary engine, and/or <b>Open source OWF engine</b>					
<b>Becoming a committer</b>	Not possible		OWF engine: 10 good patches, nomination by 3 committers, no objections					
<b>Standards</b>	mDL	Payment Tokens	Digital Car Key	VC	Anoncreds	Passkeys	ERC-721	...
<b>SDOs</b>	ISO	EMVCo	CCC	W3C	Hyperledger	FIDO	Ethereum	...



# Mission: OpenWallet Foundation

The mission of the OWF is to develop an **open source engine** to enable **secure** and **interoperable multi-purpose** wallets anyone can use to build solutions.

The OWF aims to set best practices for digital wallet technology through collaboration on open source code for use as a starting point for anyone who strives to build **interoperable, secure** and **privacy-protecting** wallets.

# OWF: Open Source Community

The OWF is an open-source community that works together to **blend different skill sets** to build fundamental, standards-based technologies for **multipurpose wallets**.

Currently there are over **300** entities that have expressed interest in joining the OpenWallet Foundation and are **working collaborating** to establish governance and scope.

# OWF: Foundations for Interoperability

To support different member-proposed standard credential types the OWF must develop a common core that lays the foundation for interoperability and inclusivity.

The level required for OWF-based wallets to be accepted by governments and regulatory regimes around the world is high and will require the common core to solve for interop at four different layers:

1. **Legal:** Governance for the interoperability of credentials, systems and the management of identity and access rights across multiple applications and services to meet regulatory and security requirements;
2. **Business:** Alignment of business processes, responsibilities and expectations to achieve commonly agreed and mutually beneficial goals;
3. **Semantic and syntactic:** The ability of two or more systems to exchange data even if the interface and programming languages are different;
4. **Protocol:** The ability of different systems devices, applications or products to connect and communicate in a coordinated way without effort from the end user.

# Proposed Initial Building Blocks

Members have expressed interest already to contribute resources for these initial building blocks/credential types (based on the EUDI wallet as reference point) -

- Payment Tokenisation ([EMV Tokenisation Specification](#))
- ISO mDL ([ISO/IEC 18013-X](#) - Mobile Driving License)
- W3C Verifiable Credentials ([W3C Verifiable Credentials Data Model v1.1](#))
- Anonymous Credentials ([AnonCreds Specification v1.0 Draft](#))
- ICAO DTC ([Digital Travel Credentials Technical Report v1.2](#))
- Authentication
- And More

# Structure of the Foundation

Linux Foundation Europe

OpenWallet Foundation

GOVERNING BOARD

GOVT  
ADVISORY  
COUNCIL

TECHNICAL  
ADVISORY  
COUNCIL

OWF governance  
detailed in the  
Sponsorship  
Agreement and  
Charter

PROJECT  
ABC

PROJECT  
DEF

...PROJECT  
XYZ

Set up through  
individual technical  
charters

# Membership

Level	Annual Fee	Linux Foundation free for existing members	Governing Board	Technical Advisory Committee	Outreach Committee	Notes
Premier	EUR 200,000	EUR 20,000 (>5k) EUR 15,000 (500-4999) EUR 10,000 (100-499) EUR 5,000 (<100)	Yes	Yes	Yes	Two-year minimum commitment
General (Tiered depending on number of employees)	EUR 50,000 (>5k) EUR 35,000 (>2k) EUR 20,000 (>500) EUR 5,000 (<500)		1 for 10 members	Yes (non-voting)	Yes (non-voting)	TAC seat may be earned on behalf of technical projects
Associate	No fee	No fee	1 for all members (non-voting)	Yes (non-voting)	Yes (non-voting)	Limited to academic and nonprofit organizations
Government	No fee	—	1 for all participants (non-voting)	Yes (non-voting)	Yes (non-voting)	Limited to governmental organizations

Please note that Linux Foundation Europe membership is required to join OpenWallet Foundation. This is free for existing members of the Linux Foundation. Participation in any of the projects does not require being a participant in either Linux Foundation or OpenWallet Foundation.

# Who Is Involved?

Linux Foundation projects are typically funded by **project members**, and the OWF is no exception. Members are organizations that support the open source community, typically because they use the open source codebase in their business.

We emphasize that **anyone can contribute code or participate in the technical processes, including being promoted to technical leadership positions.**

# OWF: Associate Sponsors

The experience and expertise of Non Profit organizations can help guide the OpenWallet Foundation and can increase the opportunities for industry and Governments;

As Associate Sponsors, they can participate in many areas including, but not limited to:

- Trust Framework Awareness, Education and Adoption;
- International Alignment and Cross Sector Interoperability;
- Legal and Regulatory Compliance;
- Technical Standards Conformance.

Non-profit organizations that are interested in applying to become Associate Sponsors of OWF can start by [submitting information to us about their organization and how they can contribute via this form](#).



# OWF Member Benefits: Influence & Brand

MEMBER BENEFITS*		PREMIER	GENERAL	ASSOCIATE	NON-MEMBER
<b>OWF Governing Board &amp; Technical Advisory Council</b>	<i>Meet and learn from other premier members to drive the direction of the OWF</i>	Dedicated representative on the Governing Board, driving oversight over direction of OWF  Appoint a representative to Committees created One appointed seat on the TAC	Participate in elections for a General member board representative	Associate Representative to the Board will be selected by the Governing Board	None
<b>Brand positioning</b>	<i>Members enjoy positioning in OWF announcements, web properties and collateral</i>	Central positioning on website and collateral. Dedicated Premier announcement press release, jointly produced with your PR/Communications team	Logo on website and all collateral. Bundled announcement with dedicated quote.	Logo on website and all collateral. Bundled announcement with other new members. Quote by invitation.	Pending active contributions and releases.
<b>Press Releases, Case Studies, Newsletters, blogs and more</b>	<i>We use a number of tools to highlight participation in our projects and community.</i>	Propose topics and participate in press releases and case studies  Relevant achievements highlighted in newsletter.  Blog posts welcome (subject to OWF approval)	Participate in press releases and case studies by OWF invitation  Relevant achievements highlighted in newsletter.	Participate in press releases and case studies by OWF invitation  Relevant achievements highlighted in newsletter.	Pending active contributions and releases
<b>Access to Member network</b>	<i>Network with other members through virtual channels and/or in person events</i>	Member-only	Member-only	Member-only	None

\*Final Member benefits pending project launch

# OWF Member Benefits: Events & Member Success

MEMBER BENEFITS*		PREMIER	GENERAL	ASSOCIATE	NON-MEMBER
<b>Member Success</b>	<i>Leverage our staff to identify opportunities and make the most of your membership</i>	Member success meetings and engagement planning quarterly	Member success meetings and engagement planning bi-annually	None	None
<b>Members-only meetings</b>	<i>Bring members together to openly discuss existing projects and new opportunities under Chatham House Rules</i>	Free attendance Preference given to speaking requests	Free attendance Opportunities for speaking	Free attendance Opportunities for speaking	None
<b>OWF branded Webinars</b>	<i>Anyone can attend but members can co-host and propose topics</i>	Attend Co-host and present	Attend Co-host and present	Attend Co-host and present	Attend Present by invitation
<b>Industry Events</b>	<i>Get invited to present with OWF and Industry events</i>	By Invitation	By Invitation	By Invitation	By exception
<b>Access to Member network</b>	<i>OWF provides access to other members and helps Members socializing collaboration ideas</i>	OWF leads socialization with Board and Members distribution lists, hosting a dedicated roundtable when applicable	OWF leads socialization with Members-only distribution list.	Member leads socialization with Member-only distribution list	None

\*Final Member benefits pending project launch

# Get Involved

Join the OWF today via our: [online enrollment system](#)

If you are interested in participation at a technical level, please self-subscribe at <https://lists.openwallet.foundation/g/technical-discuss/join> and you will be added into the meeting series.

You can also join on Discord at <https://discord.gg/c224xdzNuy>

Github: <https://github.com/openwallet-foundation>

If you are interested in participation at a more general/business level, please self-subscribe at <https://groups.google.com/a/linuxfoundation.org/g/owf-formation> (by hitting "ask to join this group")



# OpenWallet

FOUNDATION

Join us

<https://openwallet.foundation>  
info@openwallet.foundation