

# Creating the Open Ecosystem for Digital Wallets

March 2026



**OpenWallet**  
FOUNDATION

# Open Source is the only viable basis for digital trust

1. Radical Transparency for continuous, public auditing of the code as opposed to Black Box
2. Shared R&D lowers cost and prevents "Vendor Lock-in" for Public Infrastructure
3. Like browsers, wallets need to adhere to many standards; like browsers, wallets should be based on open source engines for interoperability
4. Regulatory Feedback Loop: regulators are starting to engage with code during the legislative process
5. Many Governments favor or outright require open source software including the EU (eIDAS 2.0 Article 45k), Brazil and countries using MOSIP

# Open vs. closed models

	<b>Proprietary Software</b>	<b>Open Source</b>
Trust Basis	Obscurity	Transparency
Development Cost	High / individual	Low / shared
National Sovereignty	Vendor Lock in	Low switching cost

# The Browser Analogy

1. Every major web browser is built upon a high-performance, open-source engine (e.g., Chromium, WebKit).
  2. Interoperability is not achieved by standards alone, but by the Reference Implementations that these engines provide.
  3. While OS and hardware giants dominate the market, engines act as strategic insurance and ensure the industry could rapidly deploy alternatives if vendor abused their gatekeeper position.
- To create a seamless wallet ecosystem that harnesses key industry players—without becoming entirely dependent on them—we must develop open-source engines as foundations for digital wallets.

# Open Source Engines

## Browser

e.g. Chrome/Safari

## Open Source Engine

e.g. Chromium/ WebKit

## Standards

e.g. HTTP/HTML

## Wallet

e.g. Apple Wallet/Google Wallet

## Open Source Engine

e.g. Multipaz, ACA-Py

## Standards

e.g. mDoc/OpenID4VC

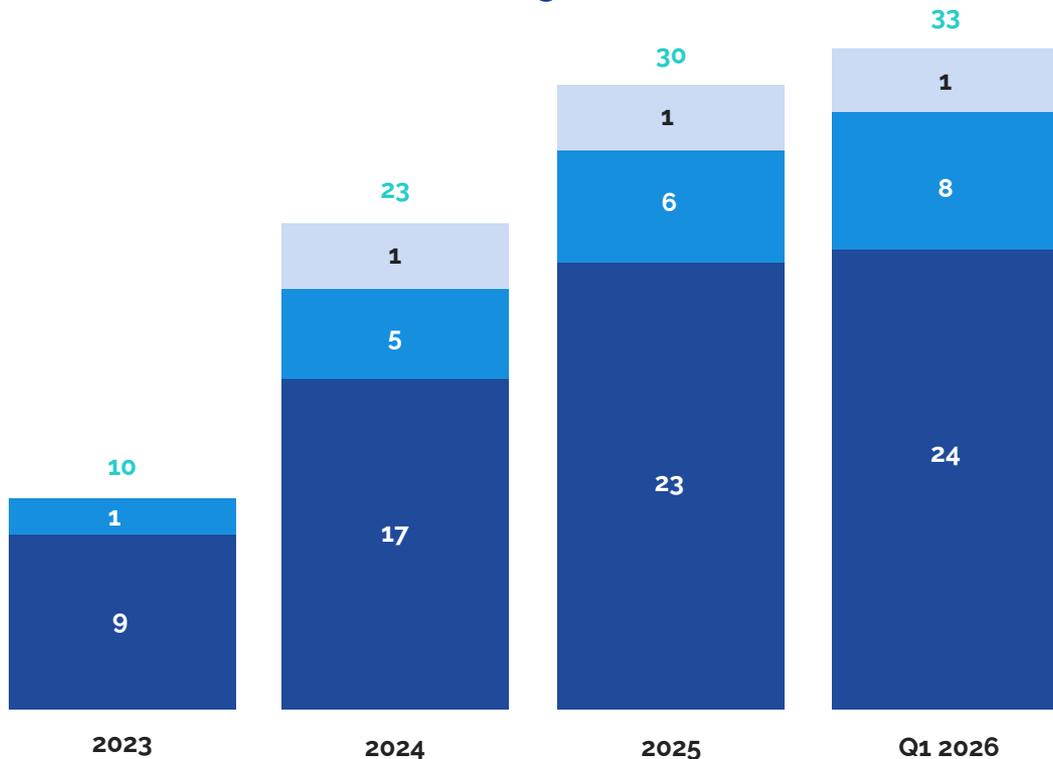
**OWF provides a neutral, open foundation to build the engines of digital trust, ensuring credentials can be exchanged seamlessly to enable global choice, privacy, and security.**

# OpenWallet Foundation Project Growth

Impact: 1 Project

Growth: 8 Projects

Labs: 24 Projects



# The Multipaz Example

1. Contributed to OpenWallet by Google
2. Moved to a shared governance model
3. Opened to collaborative development model
4. Used by the European Commission in its EIDA2 Reference Implementation as well as Google Wallet for secure credential management
5. Graduated from a Lab to a Growth project in 2025
6. Working on new features, implementations and maintainer diversity

# The ACA-Py Example

1. ACA-Py (Adaptive Cloud Agent-python) is an open-source framework designed to facilitate the creation, management, and utilization of decentralized digital identities
2. A foundation for building decentralized identity applications and services running in non-mobile environments (especially B2B/Enterprise)
3. Currently the most senior OWF project with 8+ years of development invested by a mature developer community
4. Currently in use at global scale, including in-production in Canada, India, and SE Asia

## Premier Sponsors



## General Sponsors



## Associate Sponsors



# OpenWallet Sponsorship

		Fee	Linux Foundation
Premier		EUR 200,000	
General By Number of Employees	>5k	EUR 50,000	EUR 20,000
	>500	EUR 25,000	EUR 15,000
	>100	EUR 10,000	EUR 10,000
	<100	EUR 5,000	EUR 5,000

e.g. a company with 700 employees that is not opting for Premier Membership would pay EUR 25,000 for OpenWallet Sponsorship plus EUR 15,000 for Linux Foundation Silver Membership if it's not a member yet.

# Public and Private Sector play vital Roles

- The public sector provides the most important credentials
    - Identity/Driver's Licence
    - Health
    - CBDCs
  - Most of the tech stack comes from the private sector
    - Operating system
    - Web Browsers
    - Digital Wallets
- It is essential for public and private sector to work together in order to create secure infrastructure that is used at scale

# Bridging Public and Private Sector

- To ensure public and private sector collaboration for wallets we have partnered with the ITU to create the OpenWallet Forum which hosts the Government Consultative Committee
- Member States: Andorra, Armenia, Bangladesh, Bhutan, Brazil, China, Costa Rica, Dominica, Dominican Republic, Ecuador, Equatorial Guinea, France, India, Ireland, Italy, Japan, Jordan, Korea, Mauritius, Netherlands, Nigeria, Russia, Somalia, Singapore, South Africa, Suriname, Sweden, Switzerland, Tanzania, Trinidad & Tobago, Tunisia, Türkiye, United Kingdom, USA
- Observers: Africa Telecommunication Union (ATU), AAMVA, ENISA, European Commission, IATA, UNDP, UNICC, UPU, The World Bank, WHO, Palestine (Special Status)

# OpenWallet Structure

<b>Governing Board</b>	<b>Technical Advisory Council (TAC)</b>	<b>Government Consultative Committee (GCC)</b>
Financial Governance	Technical Governance	Policy Input
Premier Sponsors have a dedicated board seat, General Sponsors share a board seat	Premier Members, Impact Projects and At Large Member have voting rights	Member States take decisions based on consensus
GCC Co-Chairs are Observers	Anyone can participate as observer	IGOs can be Observers

# Global Digital Collaboration

- OWF launched the GDC to convene the entire ecosystem in a true public/private partnership
- OWF is one of 50 Intergovernmental, Standard Development and Open Source Organizations acting as equal co-organizers co-creating the agenda and inviting governments officials and the global technical community to participate
- First conference was held on July 1-2, 2025 in Geneva, Switzerland (~1,500 Attendees/20 Keynotes & 100 Deep Dives)



# GDC 2026

- Sep 1-3, 2026
- Palexpo Geneva
- 2,000 attendees
- Hosted by the Swiss Confederation
- Funded by OpenWallet Foundation
- Chaired by Brazil, Google, the World Bank and IATA
- OpenWallet Premier Sponsors are recognized as GDC Sponsors while General Sponsors can become GDC Exhibitors free of charge



# GDC Benefits for OWF Sponsors

		GDC Value	
Premier		Sponsor (XL)	CHF 100k
General By Number of Employees	>5k	Exhibitor (L)	CHF 25k
	>500	Exhibitor (M)	CHF 12.5k
	>100	Exhibitor (S)	CHF 5k
	<100		

GDC has offered OWF Sponsors the benefits shown here. e.g. an OWF Sponsor paying EUR 25,000 receives CHF 12.5k in GDC benefits

## Join us

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