

# **EUDI-wallets based on Split-ECDSA (SECDA) and EUDI-wallet roadmap**

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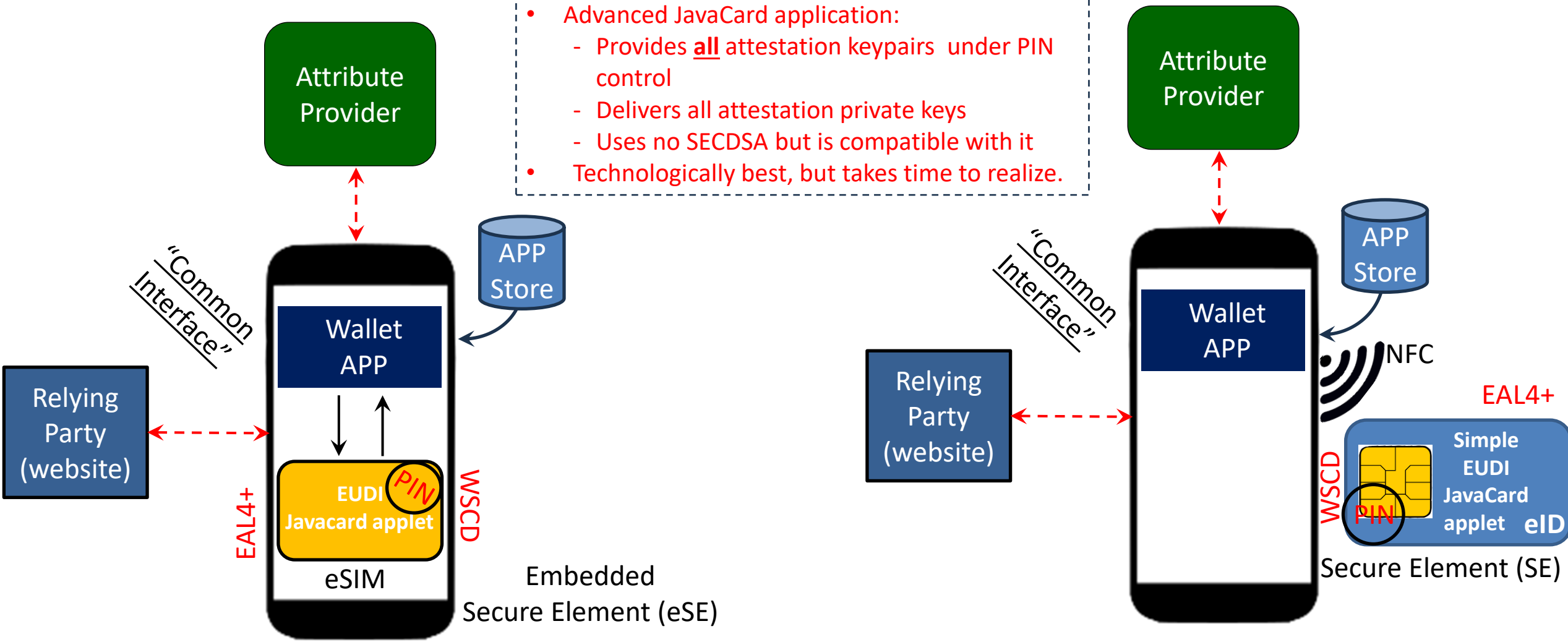
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# Outline

- EUDI-wallet based on eSIM and eID-smartcard (future end-state?)
- SECDSA properties
- The foundation: Split-ECDSA (SECDSA)
- SECDSA based HSM EUDI-wallet using standard mobile hardware
- Proof-of-Associations on standard mobile hardware and HSMs
- EUDI-wallet roadmap

# EUDI-wallet based on eSIM and eID-smartcard (future end-state)

- Advanced JavaCard application:
  - Provides **all** attestation keypairs under PIN control
  - Delivers all attestation private keys
  - Uses no SECDISA but is compatible with it
- Technologically best, but takes time to realize.



See [BSI SAM PositionPaper v1-1.pdf](#)

*WSCD=Wallet Secure Cryptographic Device*

eSE is always connected to Wallet APP → more difficult to secure than separate SE.

# SECDSA properties

- Allows for EUDI-wallets based on native mobile cryptographic hardware (\*) albeit probably not on eIDAS High assurance level by itself.
- Allows HSM assisted EUDI-wallet based on native mobile cryptographic hardware with properties:
  - eIDAS High assurance level (based on eIDAS1 notification process)
  - Optimal security (no information stored in wallet or stored/processed at WP allowing for PIN brute-force)
  - Support for publicly verifiable, non-reputable wallet instructions signatures providing:
    - provable “sole control” and transaction transparency,
    - expedient dispute resolution for users,
    - liability reduction for wallet provider and (PID) issuers.
  - Can be based on HSM PKCS#11 standard.
  - Efficient as requires only one HSM PKCS#11 call (DH) overhead per wallet authentication.
- Allows Proof-of-Association for standalone EUDI-wallet using standard mobile cryptographic hardware (\*).

*(\*) iOS/Secure Enclave, Android/Hardware Backed Keystore or StrongBox, Windows-Linux/TPM.*

# The foundation: Split-ECDSA (SECDSA)

**Algorithm 6** Split-ECDSA (SECDSA) signature generation

Input: message  $M$ , PIN-key  $\sigma \in \mathbb{F}_q^*$ , SCE-key  $u \in \mathbb{F}_q^*$

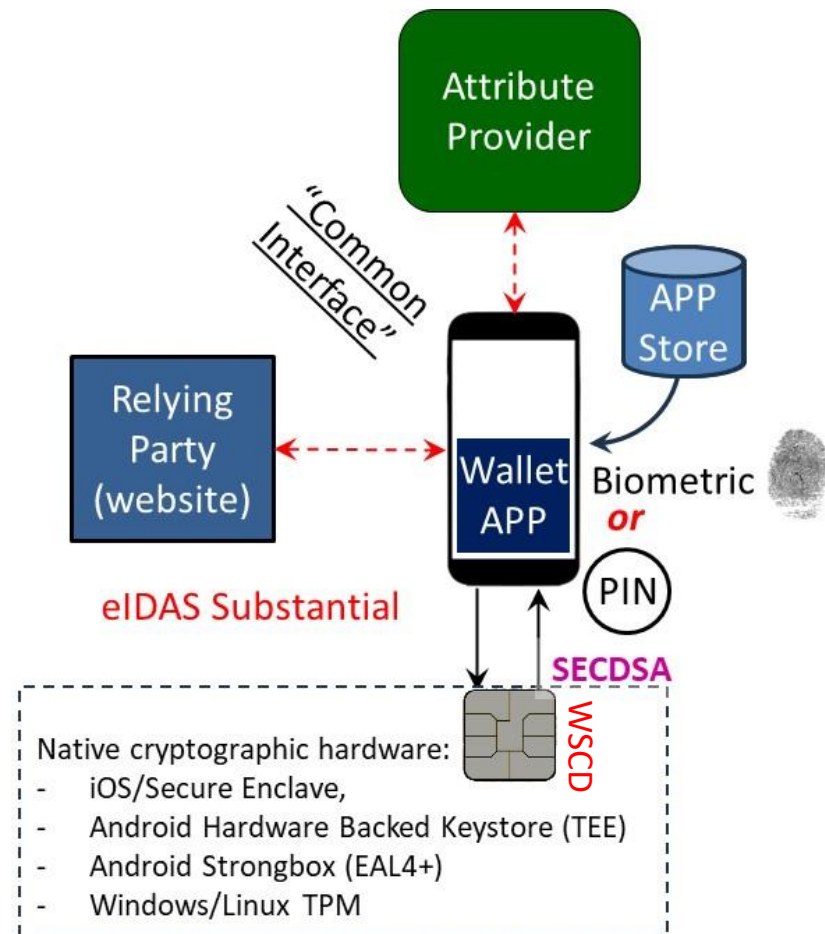
Output: ECDSA signature  $(r, s)$  corresponding to public key  $\sigma \cdot u \cdot G$ .

Call to SCE  
(=hardware)

- 1: Compute  $\mathcal{H}(M)$  and convert this to an integer  $e$ .
- 2: Compute  $e' = \sigma^{-1} \cdot e \bmod q$
- 3: Select random  $k \in \{1, \dots, q-1\}$
- 4: Compute  $kG = (x, y)$  and convert  $x$  to integer  $\bar{x}$
- 5: Compute  $r = \bar{x} \bmod q$ . If  $r = 0$  go to Line 1
- 6: If  $r \bmod q = 0$  then go to Line 1
- 7: Compute  $s_0 = k^{-1}(e' + u \cdot r) \bmod q$ . If  $s_0 = 0$  go to Line 1
- 8: Compute  $s = \sigma \cdot s_0 \bmod q$
- 9: Return  $(r, s)$

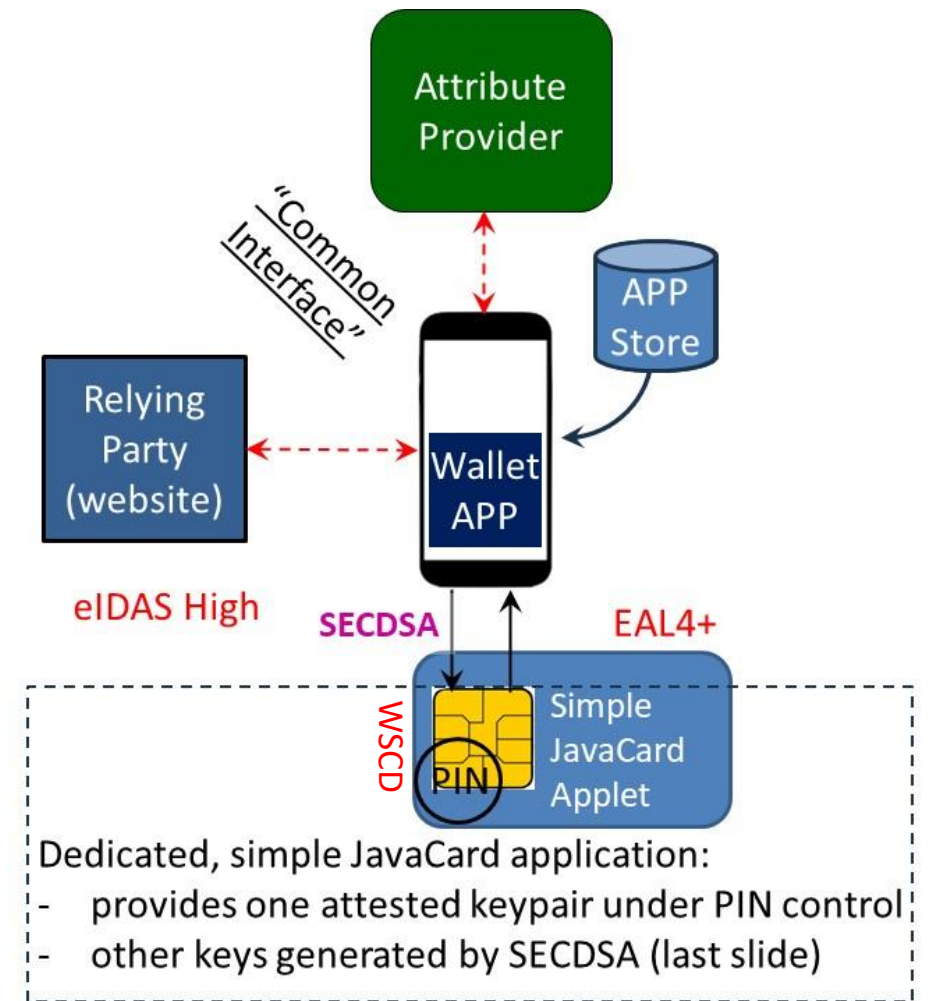
- The mobile cryptographic hardware is called Secure Cryptographic Environment (SCE) in the [SECDSA paper](#).
- SCE delivers an attested public key  $U = u \cdot G$  (with private key  $u$ ).
- The PIN-key  $\sigma$  is derived from the user PIN and another key in the SCE: each PIN results in a different PIN-key.
- The public key  $Y = \sigma \cdot u \cdot G$  and signature  $(r, s)$  are called the **raw SECDSA public key** and **raw signature**.
- That  $(r, s)$  is a correct ECDSA signature for private key  $\sigma \cdot u$  is a simple verification.
- Raw SECDSA public key/signature allow for PIN brute-force: may not be stored or leave wallet unencrypted.
- By repetitive SCE use (output = input) the generation time of the PIN-key can be controlled, e.g. set to 1 second. This allows controlling the expected PIN-brute-force time and thus the effectiveness of PIN-brute-force.
- The key  $\sigma$  can also be protected by biometric (finger, face) access control of the platform.
- Could be base for (next slide):
  - eIDAS substantial stand-alone EUDI-wallet based on native cryptographic hardware,
  - eIDAS High stand-alone EUDI-wallet based on simple smartcard application.

# SECDSA-based stand-alone EUDI-wallet



PIN: platform PIN or SECDSA PIN with brute-force protection  
(Section 3.4 [SECDSA paper](#))

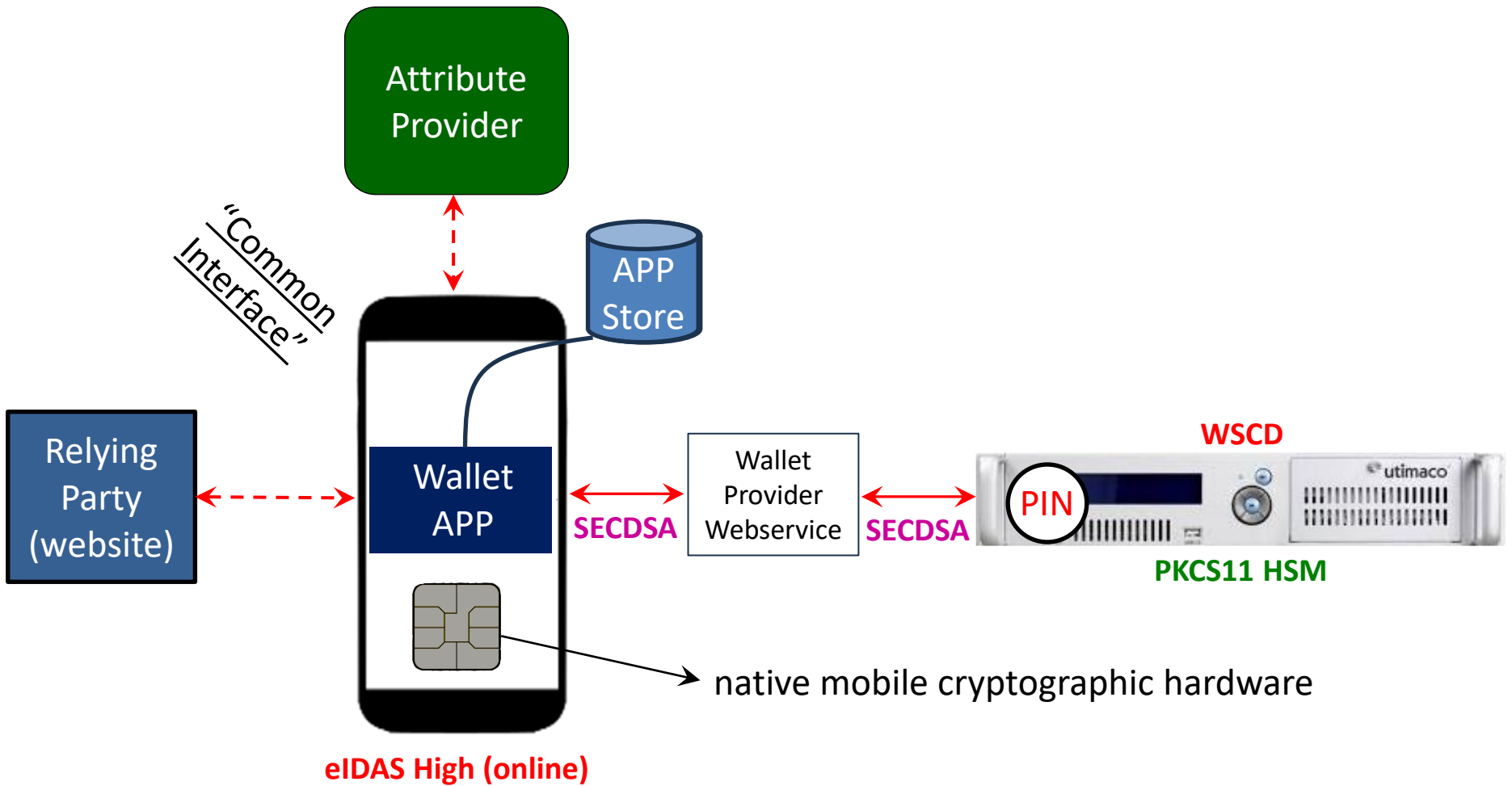
Biometric:  $\sigma$ -key under biometric control  
supported by platform (Section 3.5 [SECDSA paper](#))



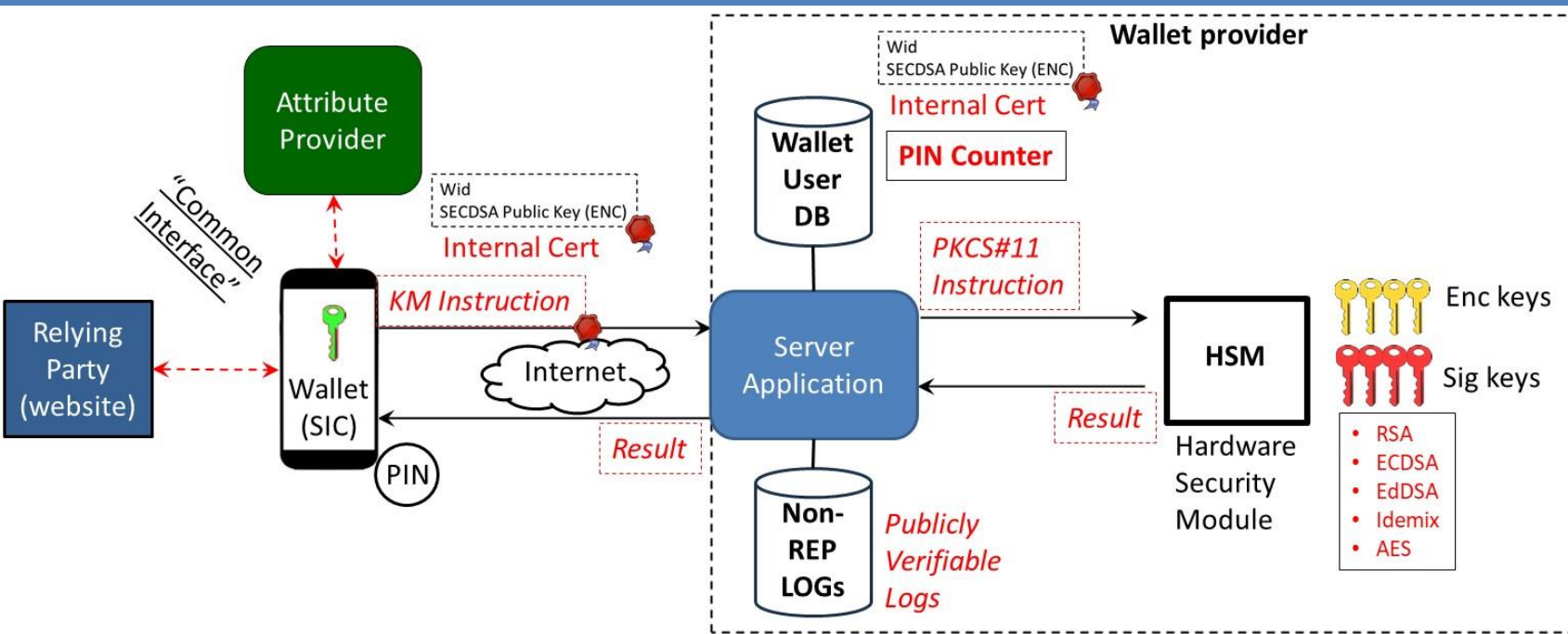
PIN: smartcard PIN

HSM assisted EUDI-wallet  
based on native mobile cryptographic hardware

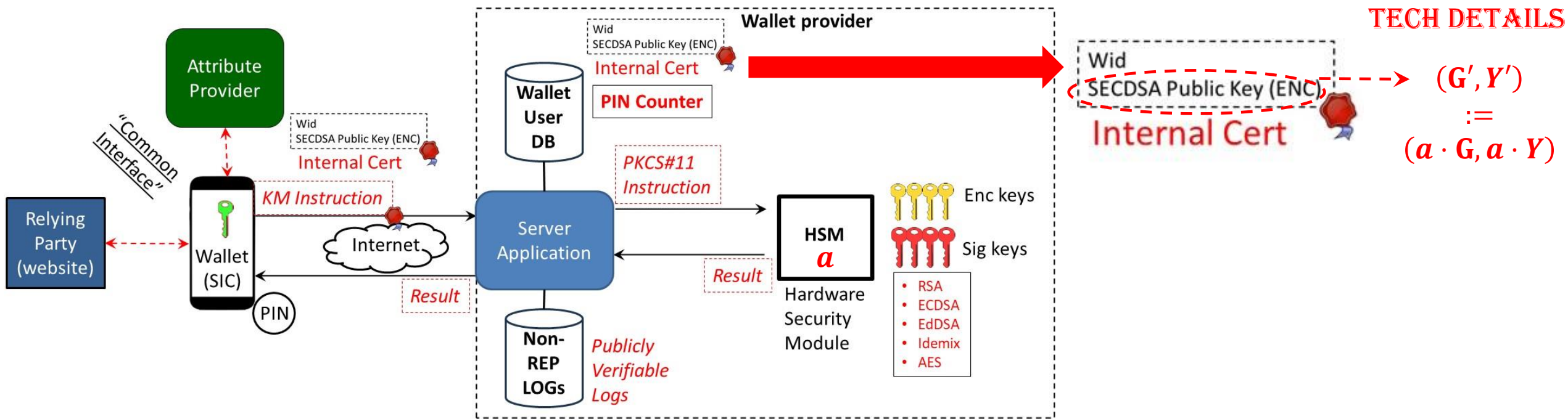
# SECDSA based HSM EUDI-wallet using standard mobile hardware



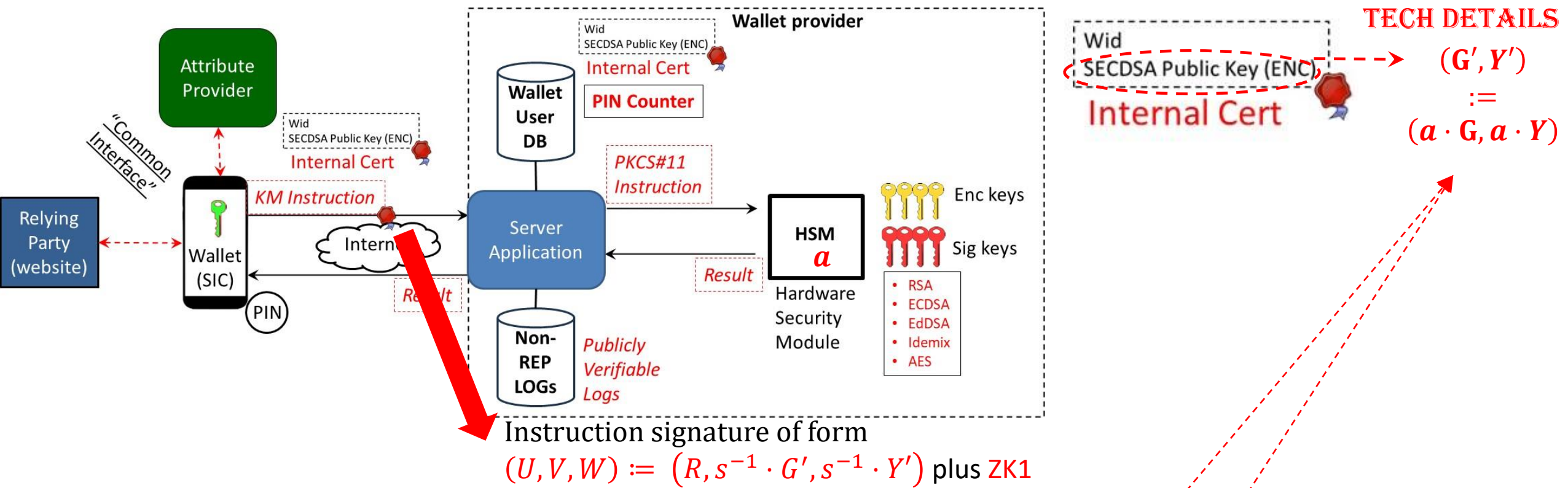




- During wallet initialisation, an *Internal Certificate* (IC) is agreed between wallet and wallet provider.
- Internal certificate holds unique Wallet Identifier (WId) and homomorphically encrypted raw SECD SA public key with DH key managed by the WP HSM to prevent PIN brute-forcing. Raw SECD SA Public key not revealed to WP.
- The IC is stored in the Wallet User DB together with a PIN counter.
- SECD SA signatures on Key Management (KM) instructions are also homomorphically encrypted allowing WP verification against encrypted raw SECD SA public key without information appearing allowing PIN brute-force.
- When correct, the SECD SA signatures on the KM instructions are made publicly verifiable by the WP HSM allowing for non-repudiation of the KM instruction.
- All homomorphic encryption techniques are very simple (see next slides).

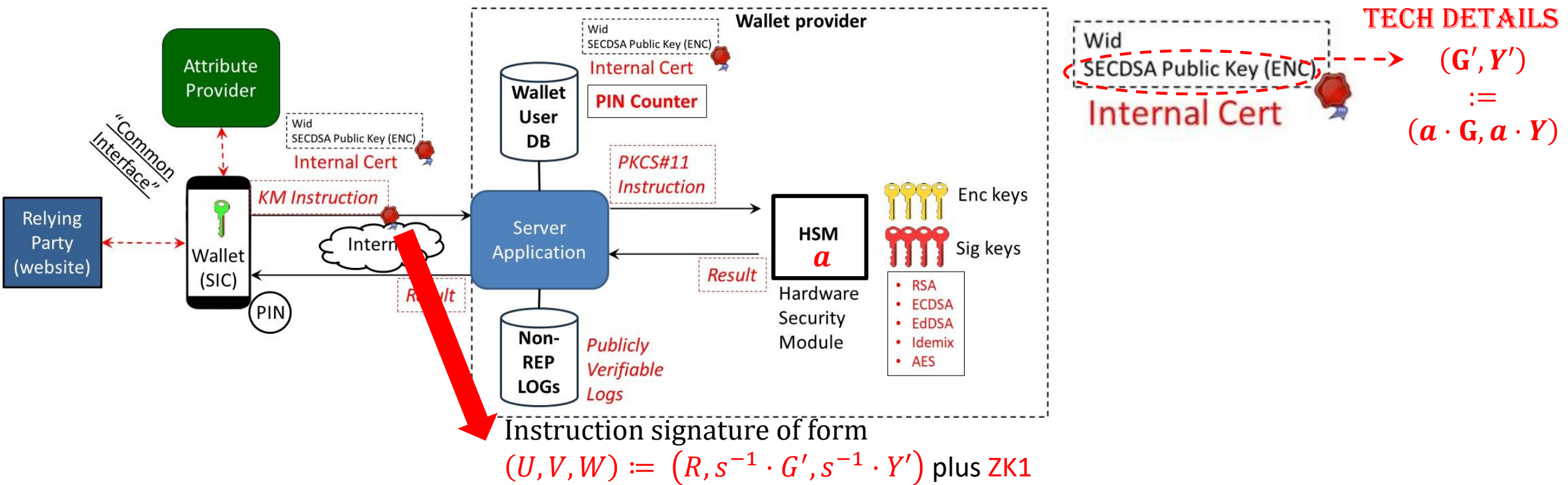


- Homomorphically encrypted raw public key  $Y$  takes form  $(a \cdot G, a \cdot Y)$  with secret scalar  $a$  managed in HSM.
- By using standard blinding techniques, the WP gets hold of the encrypted raw public key without seeing it.
- In practical implementations, each wallet/user gets its own secret scalar  $a$  (Diffie-Hellman key).



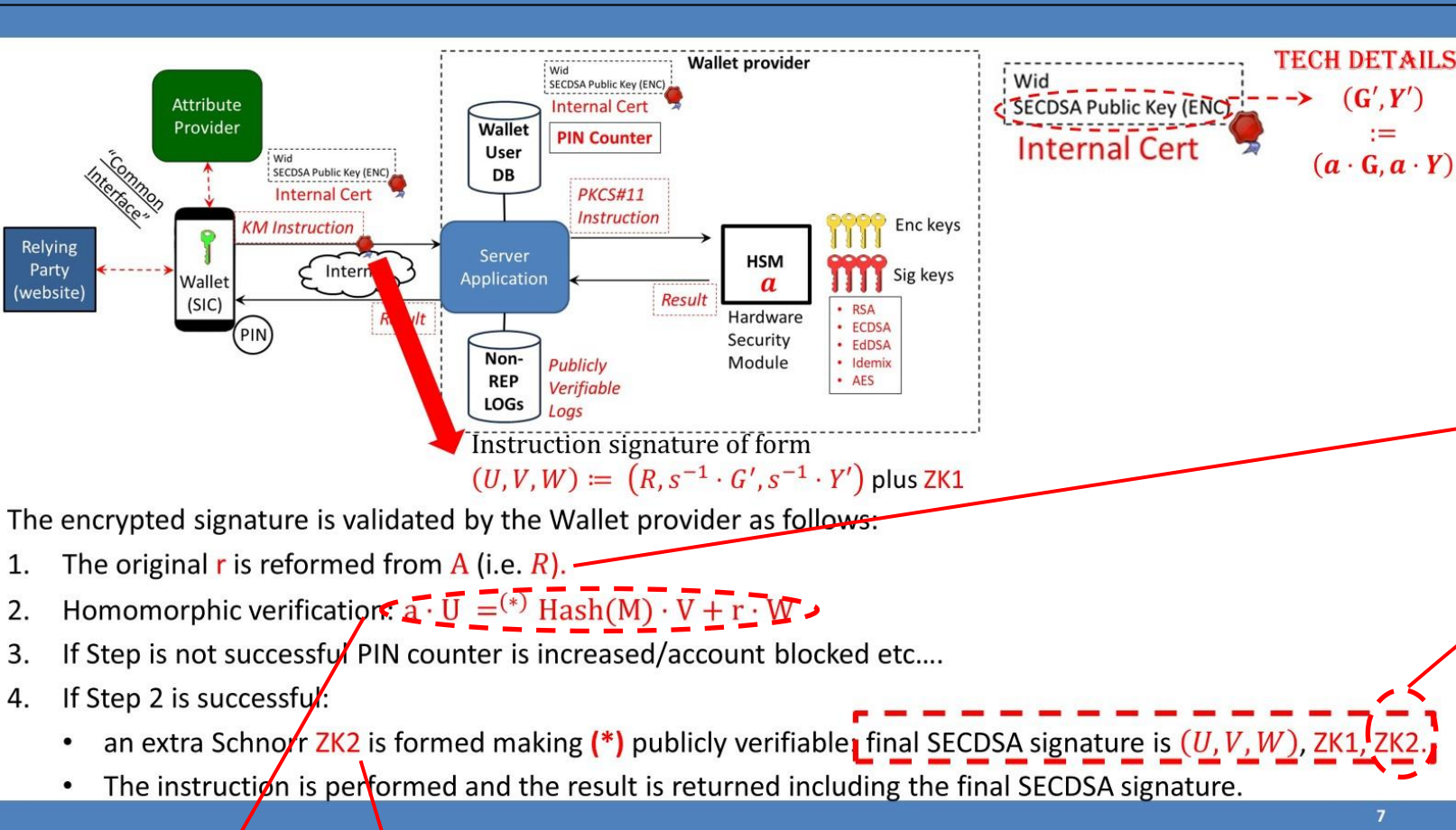
The raw SECD SA signature  $(r, s)$  is encrypted by the wallet in two steps:

1. It is first transferred into an equivalent form  $(R, s)$  with  $R \in \langle G \rangle$ . Compare Algorithm 3 of [SECD SA paper](#).
2. Signature is homomorphically encrypted as  $(U, V, W) := (R, s^{-1} \cdot G', s^{-1} \cdot Y')$  plus a Zero-Knowledge proof **ZK1**, e.g. Schnorr, proving this  $(\exists x: (V, W) = (x \cdot G', x \cdot Y'))$ .



The encrypted signature is validated by the Wallet provider as follows:

1. The original  $r$  is reformed from  $U$  (i.e.  $R$ ).
2. Homomorphic verification:  $a \cdot U \stackrel{(*)}{=} \text{Hash}(M) \cdot V + r \cdot W$  // Left side is DH operation
3. If Step is not successful PIN counter is increased/account blocked etc....
4. If Step 2 is successful:
  - an extra Schnorr ZK2 is formed making  $(*)$  publicly verifiable: final SECDsa signature is  $(U, V, W), ZK1, ZK2$ .
  - The instruction is performed and the result is returned including the final SECDsa signature.

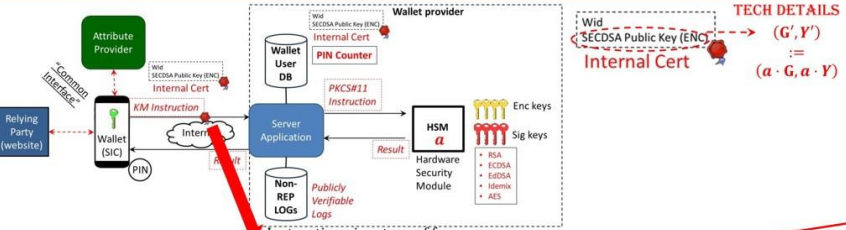


$r$  is equal to the x-coordinate of  $A$  modulo  $q$  the group order.

$$\exists x: (G', \text{Hash}(M) \cdot L + r \cdot M) = (x \cdot G, x \cdot R)$$

(it follows  $x=a$  so  $(*)$  of previous slide holds)

TECH DETAILS



Instruction signature of form  $(U, V, W) = (R, s^{-1} \cdot G', s^{-1} \cdot Y')$  plus ZK1

The encrypted signature is validated by the Wallet provider as follows:

1. The original  $r$  is reformed from  $A$  (i.e.  $R$ ).
2. Homomorphic verification:  $a \cdot U \stackrel{(*)}{=} Hash(M) \cdot V + r \cdot W$
3. If Step 2 is not successful PIN counter is increased/account blocked etc....
4. If Step 2 is successful:
  - an extra Schnorr ZK2 is formed making  $(*)$  publicly verifiable final SECDSA signature is  $(U, V, W), ZK1, ZK2$ .
  - The instruction is performed and the result is returned including the final SECDSA signature.

ZK2 is not time critical, hence can be generated in quiet hours.

Or better:  $SHA256(a \cdot K) \stackrel{(*)}{=} SHA256(Hash(M) \cdot L + r \cdot M)$

- Notes:**
- $K \rightarrow SHA256(a \cdot K)$  is DH operation supported by PKCS#11.
  - We thus only need one PKCS#11 call to the HSM for the SECDSA signature verification.
  - The generation of ZK2 can be done in quiet hours.

$r$  is equal to the x-coordinate of  $A$  modulo  $q$  the group order.

$\exists x: (G', Hash(M) \cdot L + r \cdot M) = (x \cdot G, x \cdot R)$   
(it follows  $x=a$  so  $(*)$  of previous slide holds)

- Schnorr Zero Knowledge Proof ZK2 is not PKCS#11 supported and requires a specific (but simple) HSM firmware module.
- Module has access to secret  $a$  (or the master key it if derived from the Wid which is better).
- Module input:  
Wid,  $(U, V, W) = (G', R, Hash(M) \cdot L + r \cdot M)$
- Module looks up or derives secret  $a$  and checks if
  1.  $U = a \cdot G$  ( $G$  is curve basepoint) and
  2.  $W = a \cdot V$  both hold.

If so, then the Modules generates the Schnorr Zero Knowledge Proof ZK2 to make this publicly verifiable and returns this.
- *Note that this Module does not allow an attacker to multiply random points with the secret  $a$ ! That is, the Module is not a Diffie-Hellman Oracle.*

# ← SECDSA POC

Code written by Eric Verheul, all rights reserved.  
See <https://eprint.iacr.org/2021/910> for SECDSA specification.

ECDSA private key (SCE) hardware backed: true  
RSA private key (PIN-Binder) hardware backed: true

Time for 10 PIN-key RSA decryption input iterations is 283 milliseconds,  
so we use 36 iterations for a 1 second SECDSA signature generation.

\*\*DATA SENT BY APP TO WALLET PROVIDER (WP) FOR ISSUANCE OF  
\*\*SECDSA CERT + QUALIFIED PUB KEY  
Raw SECDSA key: 020892a36b5e0e5...

\*\*SECDSA CERT QUALIFIED PUB KEY ISSUED BY WP FOR APP/USER  
SECDSA based certificate (SF internal)  
- Common Name: Eric Verheul  
- Encrypted\_Pub\_Key-G part: 03e8328573ab5d3...  
- Encrypted\_Pub\_Key-Y part: 03e51f4ce244422...  
- Certificate Signature: 68dd21935500e38...  
Qualified public key (managed in SF HSM):  
0212fa15fc7eed82c729efd637bb9ab113fd9e26...

Message to be signed: "Hello World!"

\*\*DATA GENERATED/SENT BY APP TO WP  
Message hash value: 86933b0b147ac4c...  
User provided SECDSA signature:  
- R-part: 03b2c47283d3e42...  
- Encrypted s-part1: 03b8e2f3b2b059a...  
- Encrypted s-part2: 0246ff21d4f5408...  
- Schnorr SF PoK r: 282af3442c2c120...  
- Schnorr SF PoK s: 560b7f1e399ae9b...

WP: User provided SECDSA signature is correct!

\*\*DATA GENERATED/SENT BY WP TO APP FOR RP  
Qualified signature on message (HSM based private key):  
30450220304a309be803e44f0f695e7c...  
SECDSA evidence:  
- R-part: 03b2c47283d3e42...  
- Encrypted s-part1: 03b8e2f3b2b059a...  
- Encrypted s-part2: 0246ff21d4f5408...  
- Schnorr SF PoK r: 282af3442c2c120...  
- Schnorr SF PoK s: 560b7f1e399ae9b...  
- Schnorr RP PoK r: 1e8f3a02370eda3...  
- Schnorr RP PoK s: 404c1c71e690978...

Qualified signature provided by User/WP to RP correct? true  
SECDSA evidence signature provided by User/WP to RP correct? true

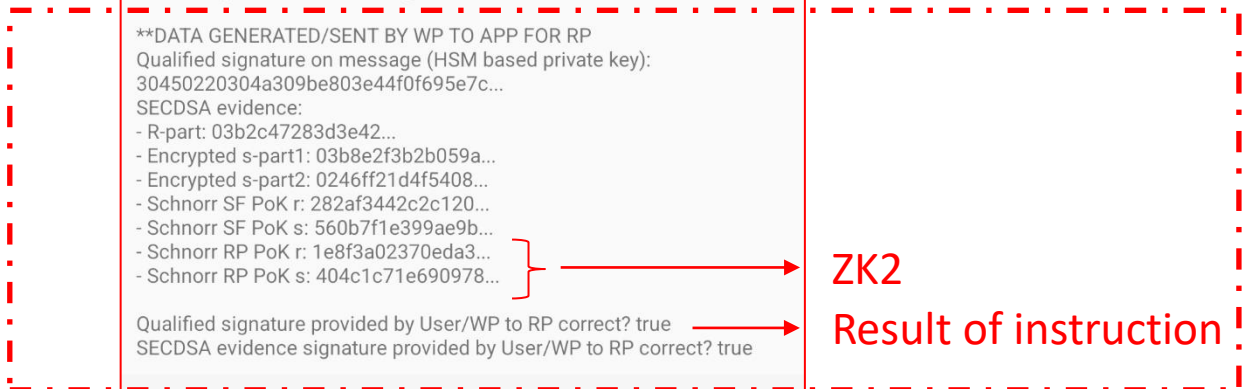
## Android Studio project available.

} Internal Certificate  
G'  
Y'

R  
 $s^{-1} \cdot G'$   
 $s^{-1} \cdot Y'$   
ZK1

ZK2  
Result of instruction

Note: these operations are performed by Wallet Provider, i.e. not in the APP. POC only.



# Proof-of-Associations on standard mobile hardware and HSMs

1. The *Wallet Trust Attestation* (WTA) is a privacy friendly ISO 23220-3 Secure Area Attestation Object (SAAO)
2. The WTA is an attestation bound to a ECDSA public key  $U = u \cdot G$  whereby the Wallet Provider guarantees:
  - a) the wallet/user has possession of  $u$ ,
  - b)  $u$  is managed in the wallet SCE (cryptographic hardware) and SCE is 'eIDAS' compliant.

*Note: a WTA is typically issued by the Wallet Provider based on mobile platform (key) attestation capabilities.*

3. The wallet/user can generate a public key  $V$  associated with the WTA public key  $U$  by generating a random scalar  $z$  and letting  $V = z \cdot U$ . The scalar  $z$  could be static, derived from a SCE master key or from a user PIN.

*Note: this fits the SECDISA setup allowing the wallet to ECDSA sign with the private key  $v = z \cdot u$ .*

4. Wallet/user can prove two public keys  $U_1, U_2$  are associated by proving possession of a private key  $y$ :  $y \cdot U_1 = U_2$ .

*Notes:*

- *If the public keys are  $U_1 = k_1 \cdot U$ ,  $U_2 = k_2 \cdot U$  are associated then  $y = k_2 k_1^{-1}$ .*
- *This proof can be given for instance using a Schnorr Zero-Knowledge Proof ('signature').*
- *Associations are performed by (PID) issuers against the WTA public key, or against another public key that is known to be associated to this WTA key, e.g. a 'WTA copy'.*
- *The proof of association of public keys always needs to be accompanied by a proof of possession of the keys involved; efficient combination is possible.*

5. Techniques are applicable to stand-alone wallets (standard mobile hardware) and HSM-based wallets (PKCS#11).



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# EUDI-WALLET ROADMAP

> 2030

