

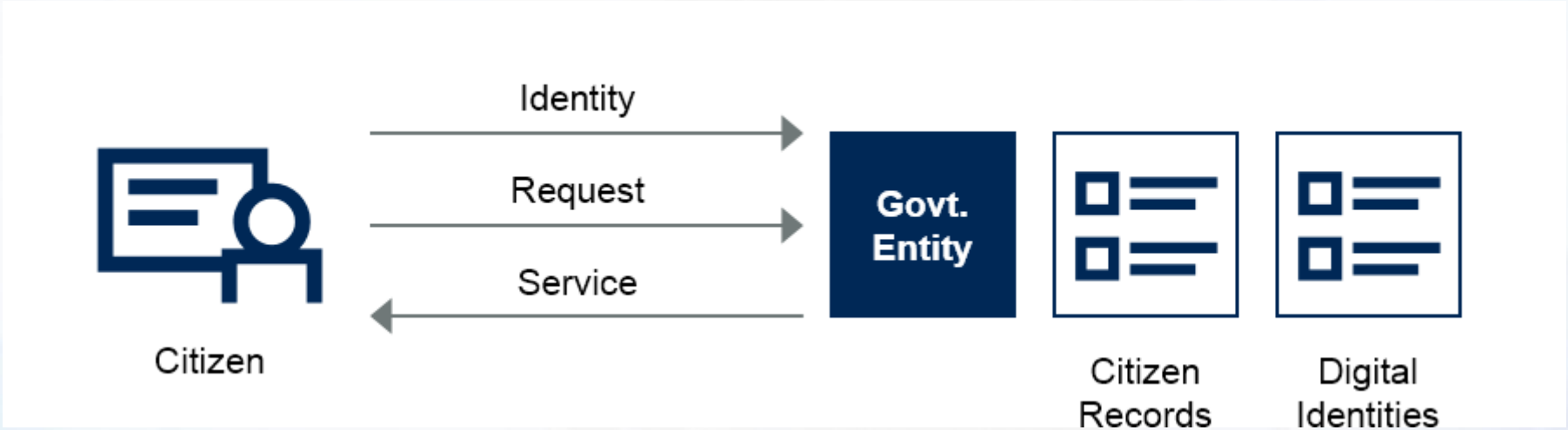
APKIC, Colombo 2026

From PKI to Digital Trust: Building an Interoperable Wallet Trust Framework for Asia

Tejas Lagad, IN Groupe

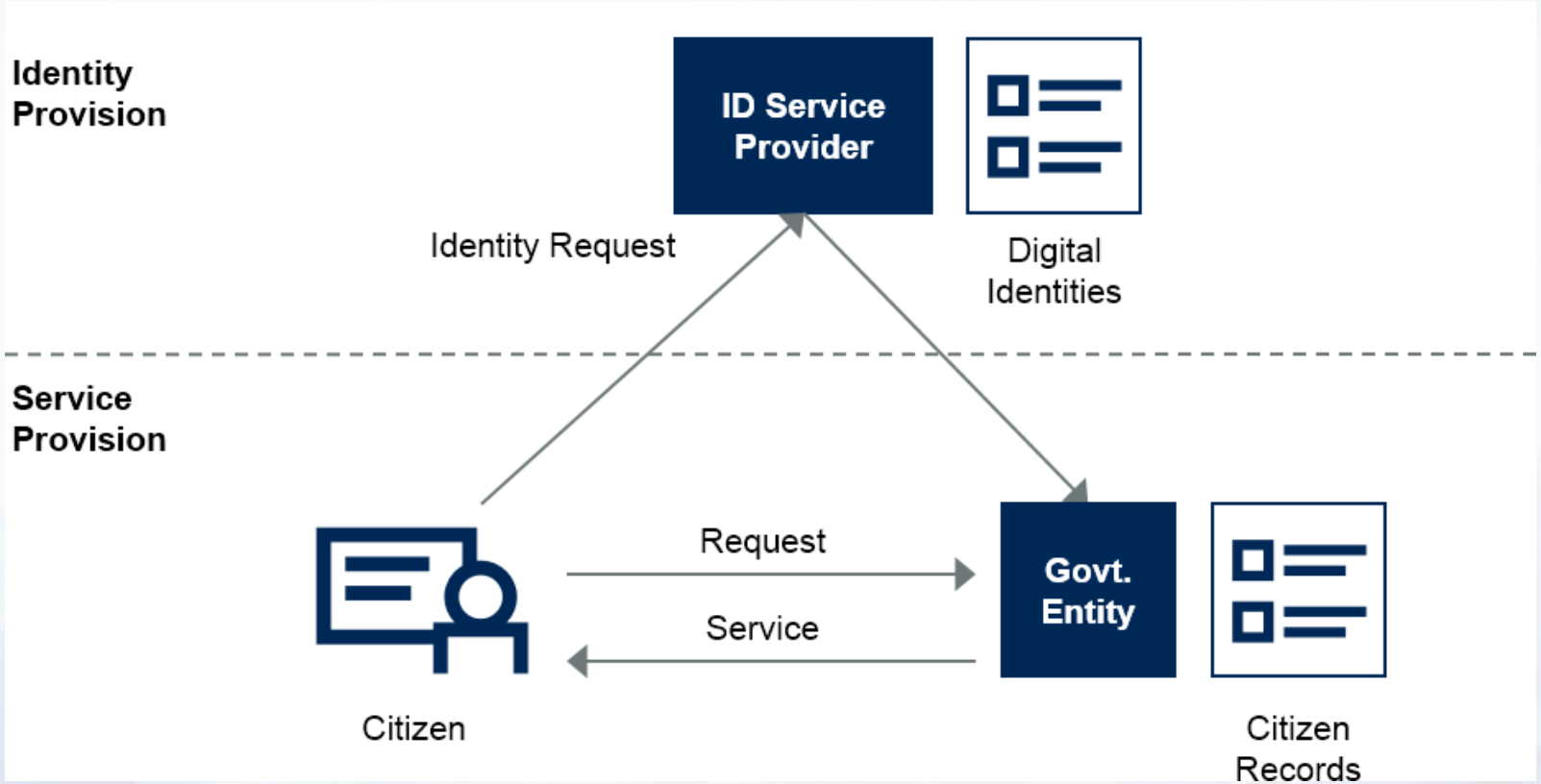
IDENTITY 1.0

Service Provider = Identity Provider

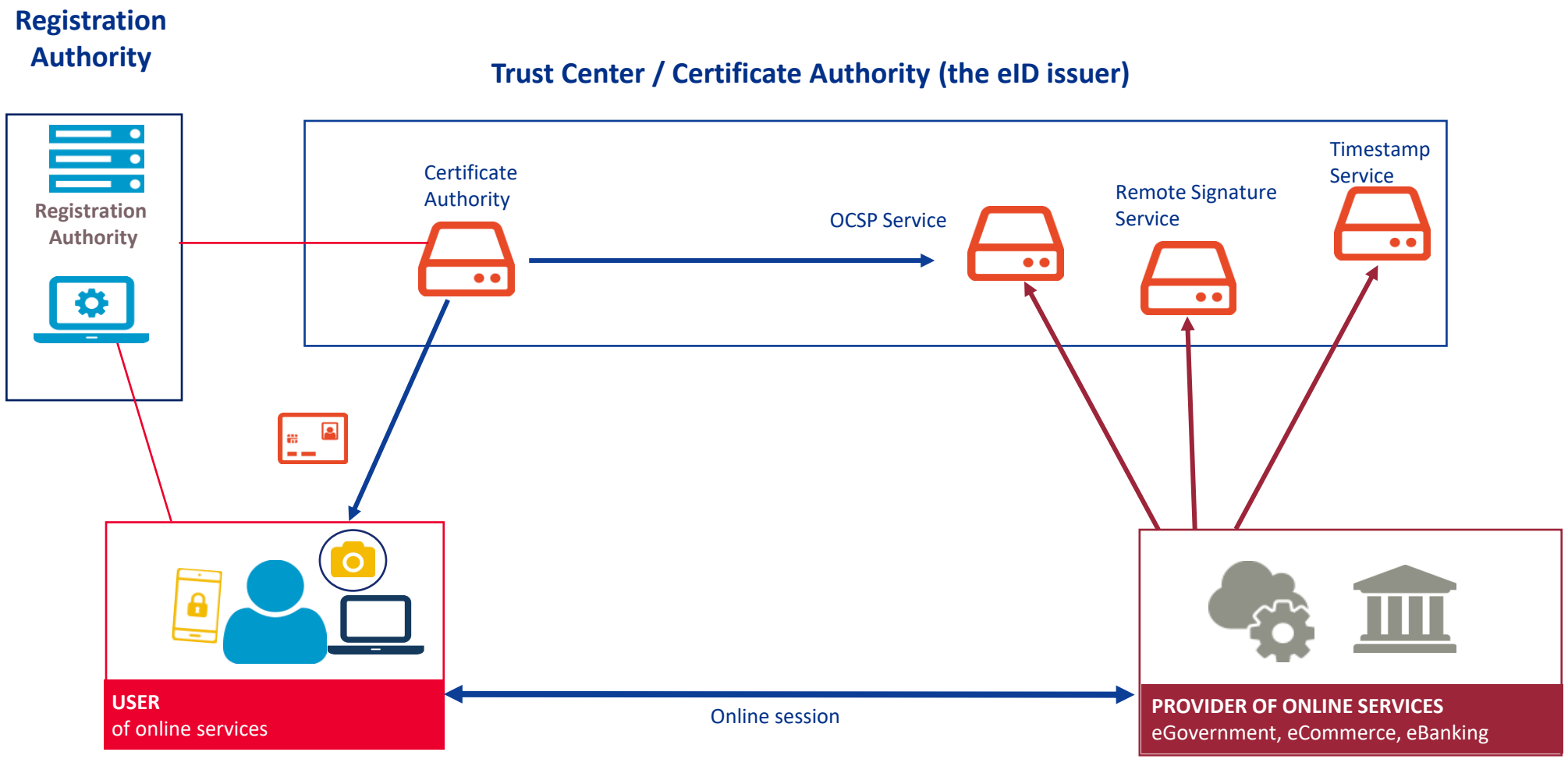


IDENTITY 2.0

Service Provider separates from Identity Provider



IDENTITY ECOSYSTEM



AUTHENTICATION & SIGNING




LOOK
BEYOND
AUTHENTICATION
&
SIGNING
?


AGE
VERIFICATION
?

OFFLINE


Close
Activity
Border
FR
JACQUES TOUSSAINT
Result
HELP
Valid
Informations du QR Code
LISTE DES PRENOMS
JACQUES
NOM DE FAMILLE
TOUSSAINT
DATE DE NAISSANCE
19/08/1996
NEW SCAN



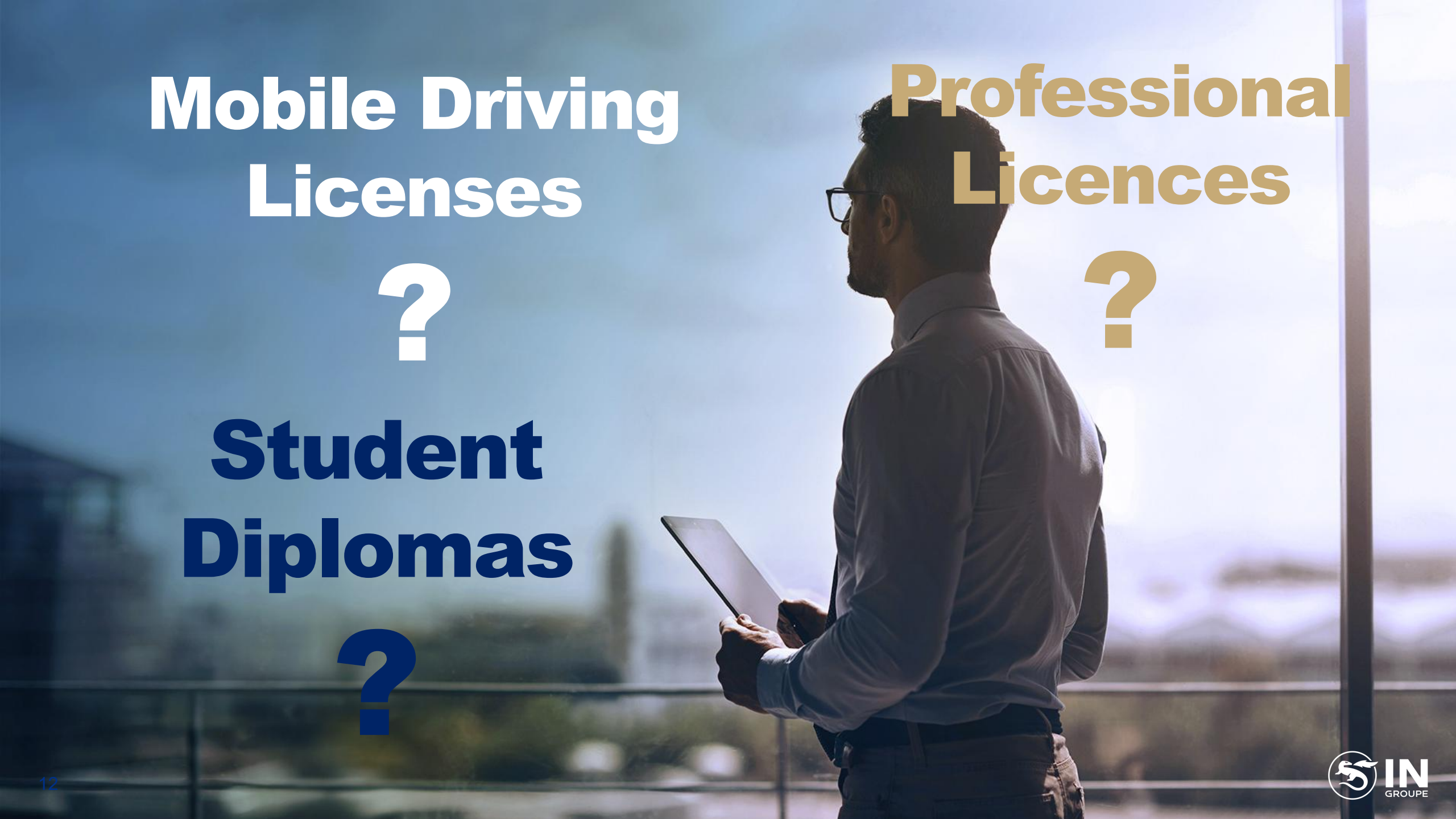
Playing the online lottery

Age verification user scenario

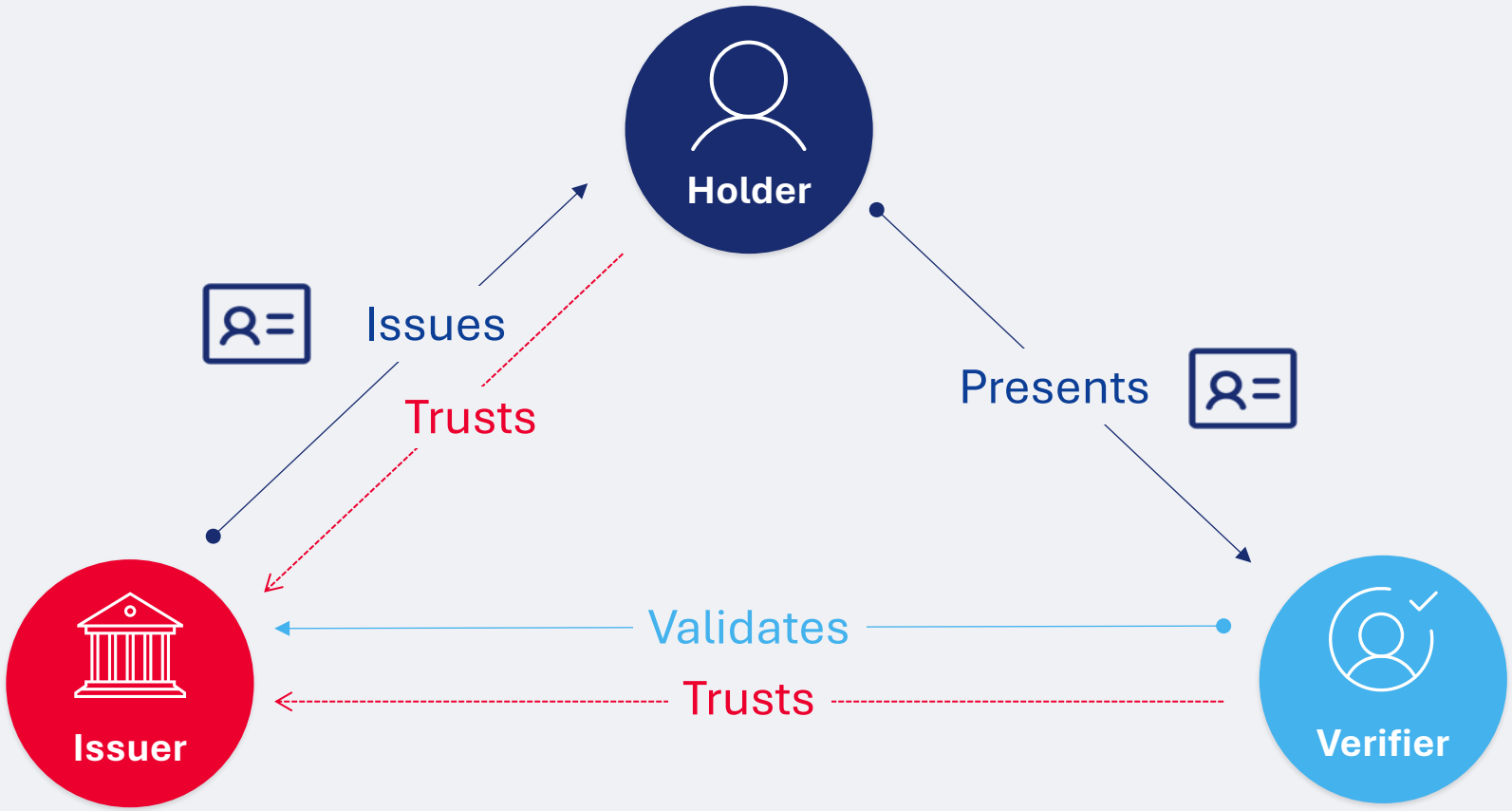
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Reusable
KYC
?
IN
GROUPE

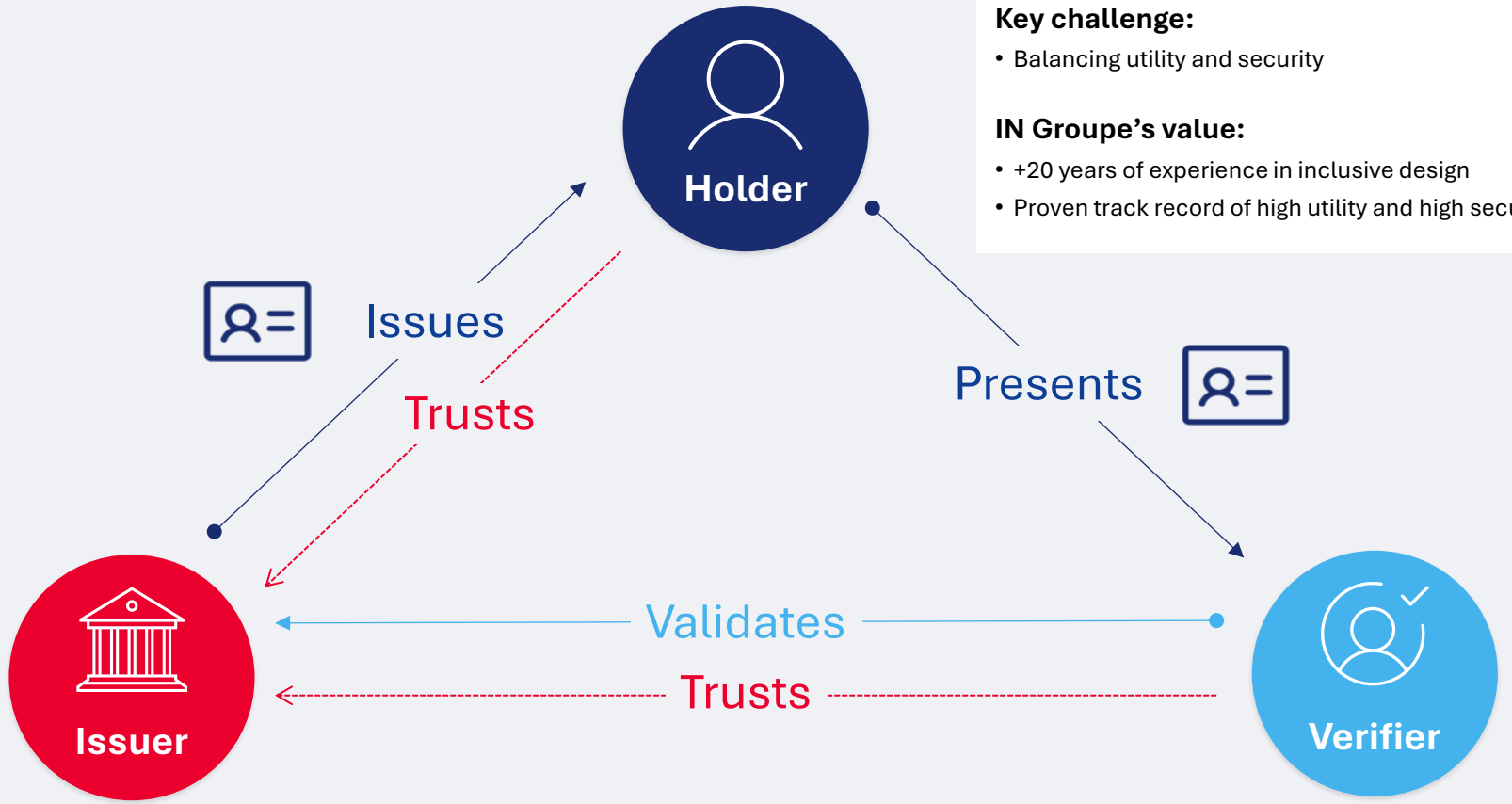

Mobile Driving Licenses
?
Student Diplomas
?
Professional Licences
?

The Triangle Of Trust



C1 - INTERPROFESSIONNEL - INTERPROFESSIONAL

The Triangle Of Trust – Secured By IN Groupe



Key challenge:

- Balancing utility and security

IN Groupe's value:

- +20 years of experience in inclusive design
- Proven track record of high utility and high security solutions

Key challenge:

- Securely translating national sovereignty into the digital realm

IN Groupe's value:

- Seamless bridging of physical and digital
- 500 years of state-level security and trust

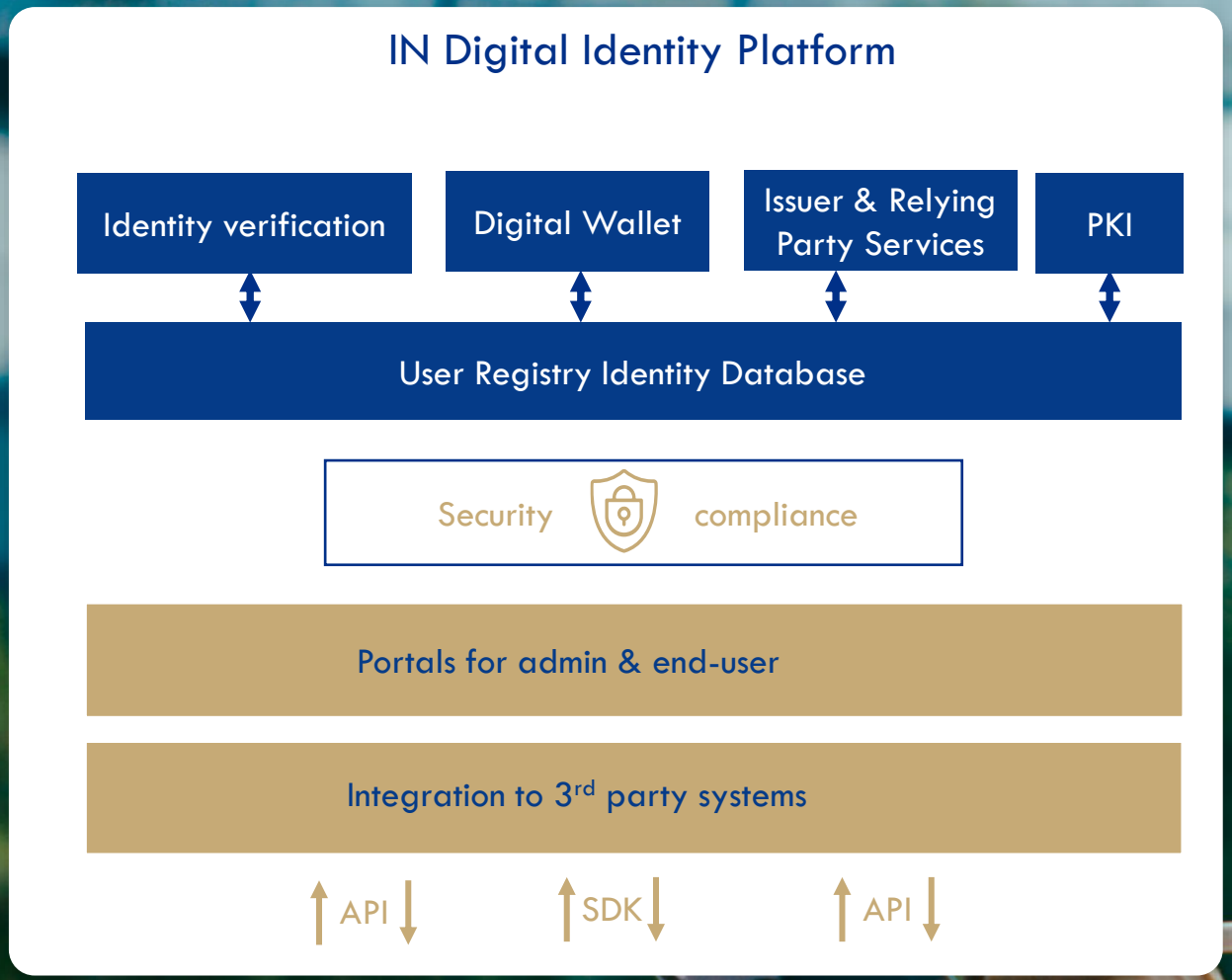
Key challenge:

- Accepting digital identities without complex integration or AML risks

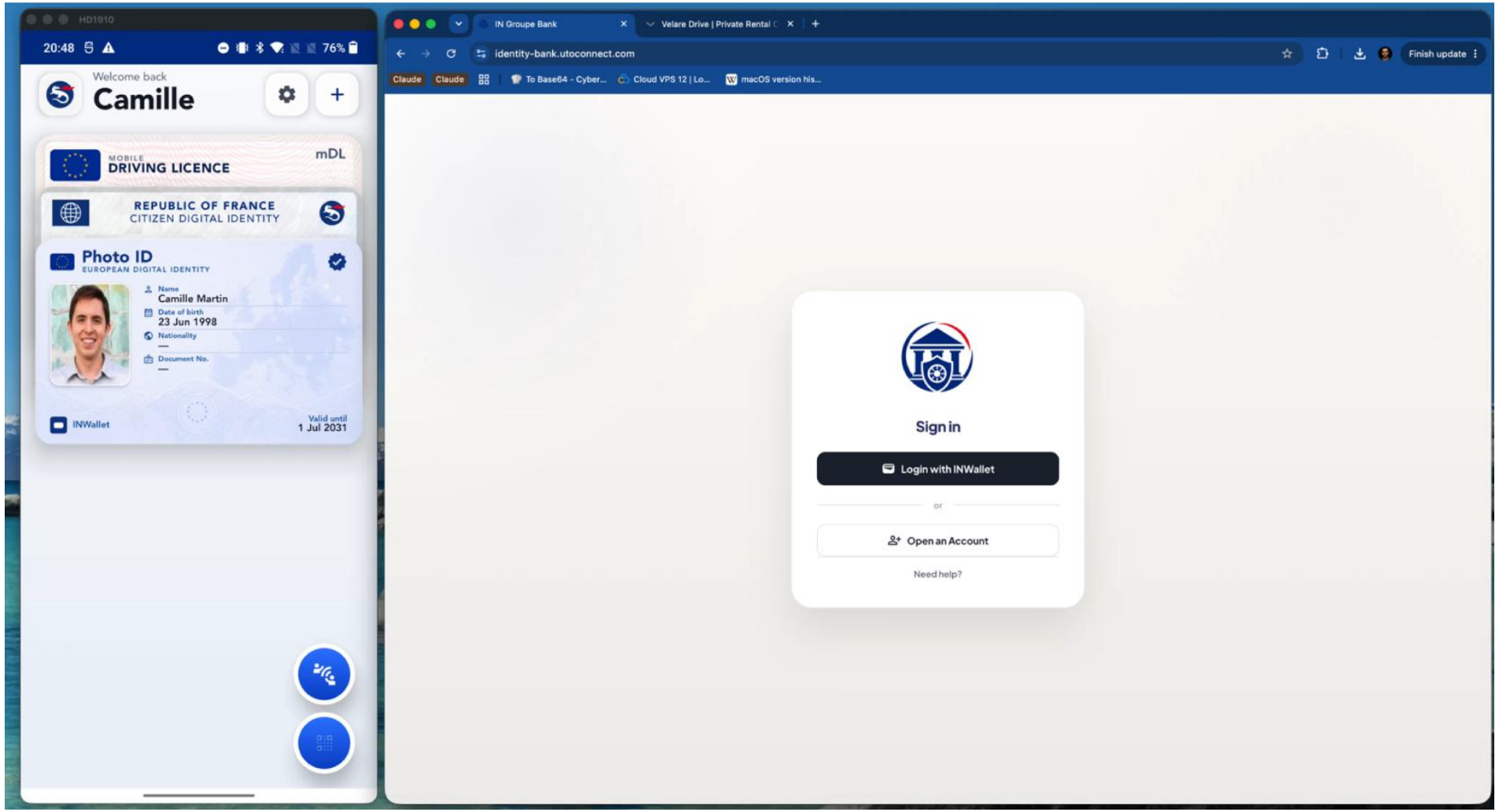
IN Groupe's value:

- Dynamic trust orchestration
- Continuous compliance

WHITE LABEL PLATFORM

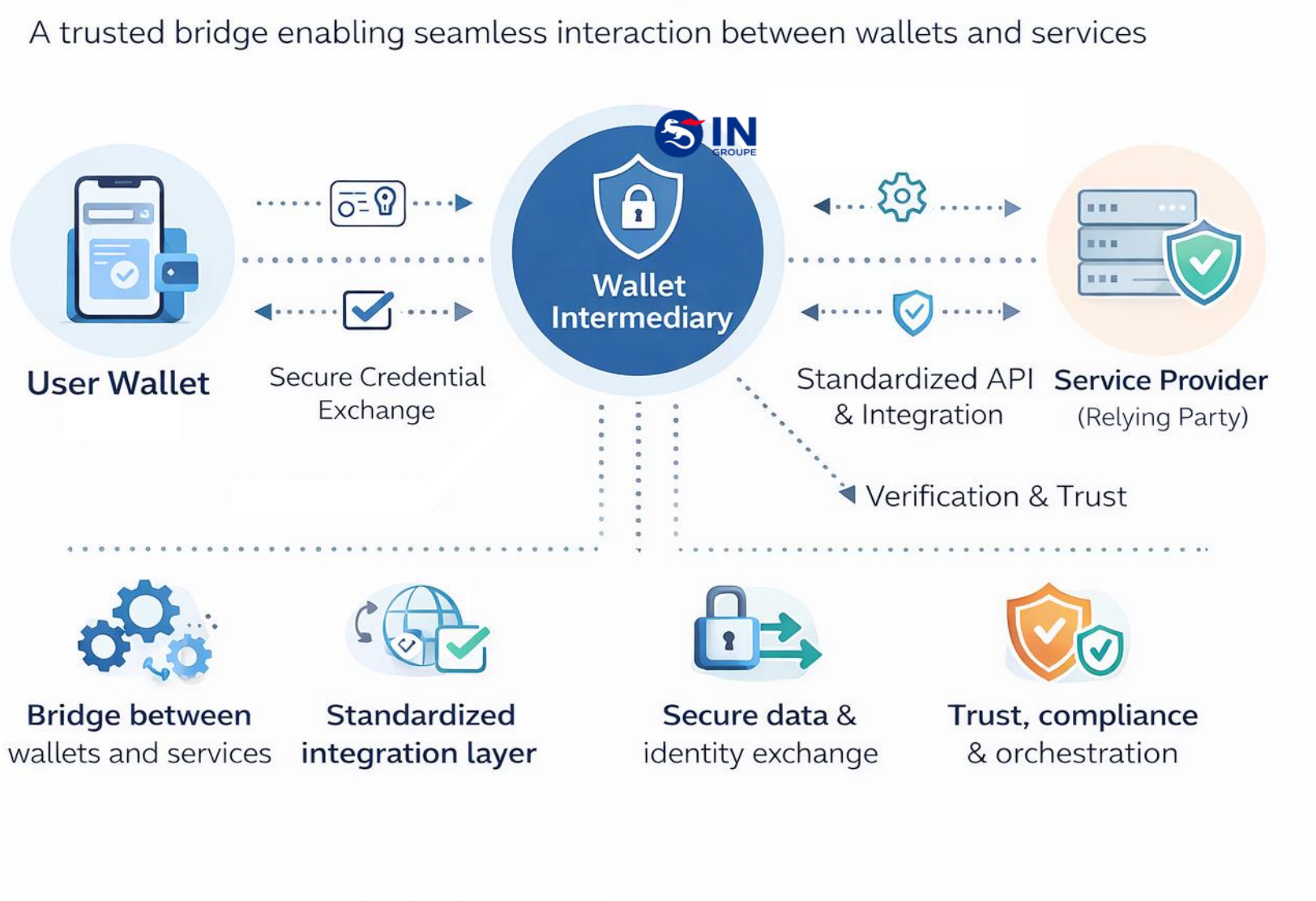


Demo of an ID Wallet



C1 - INTERPROFESSIONNEL - INTERPROFESSIONAL

Certificate Authorities: The Wallet Intermediary Opportunity



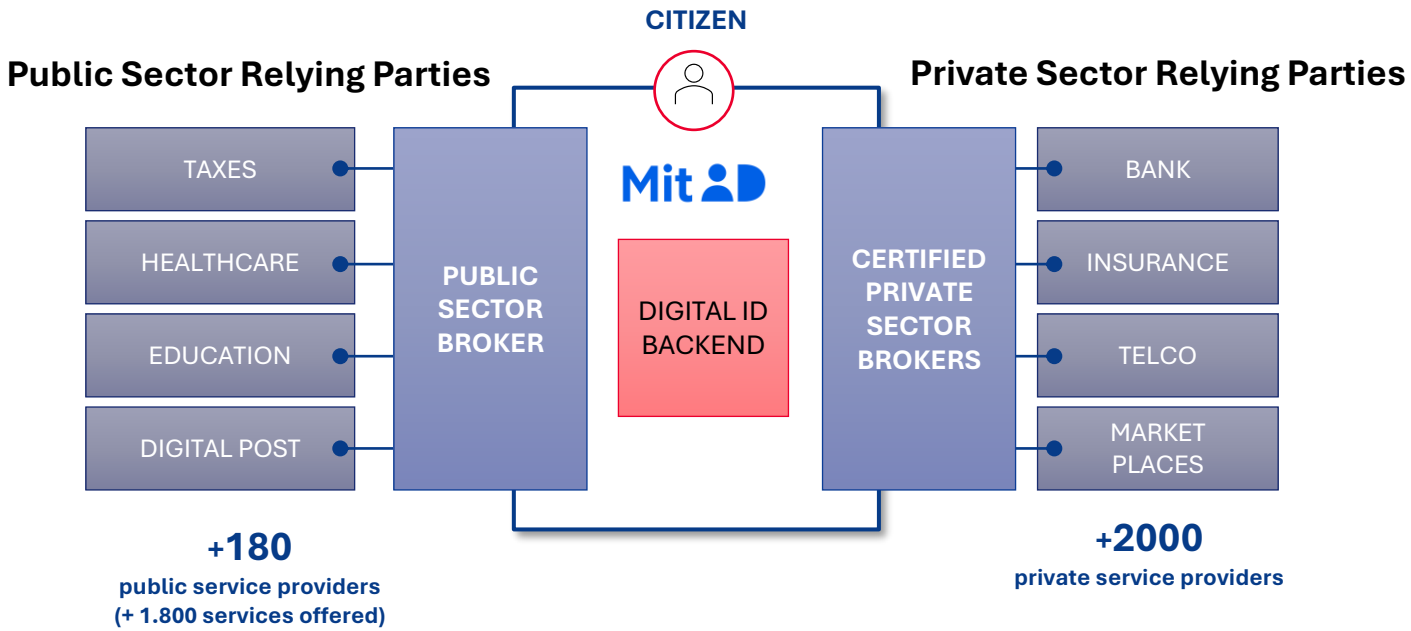
Don’t Build a Pipe, Build a Market

The Danish “Success Story” for Citizen Digital ID

- **5.3** million active users
- **98%** of the addressable Danish population
- **260+** transactions per user per year (on average)
- **300+** active users older than 100 years

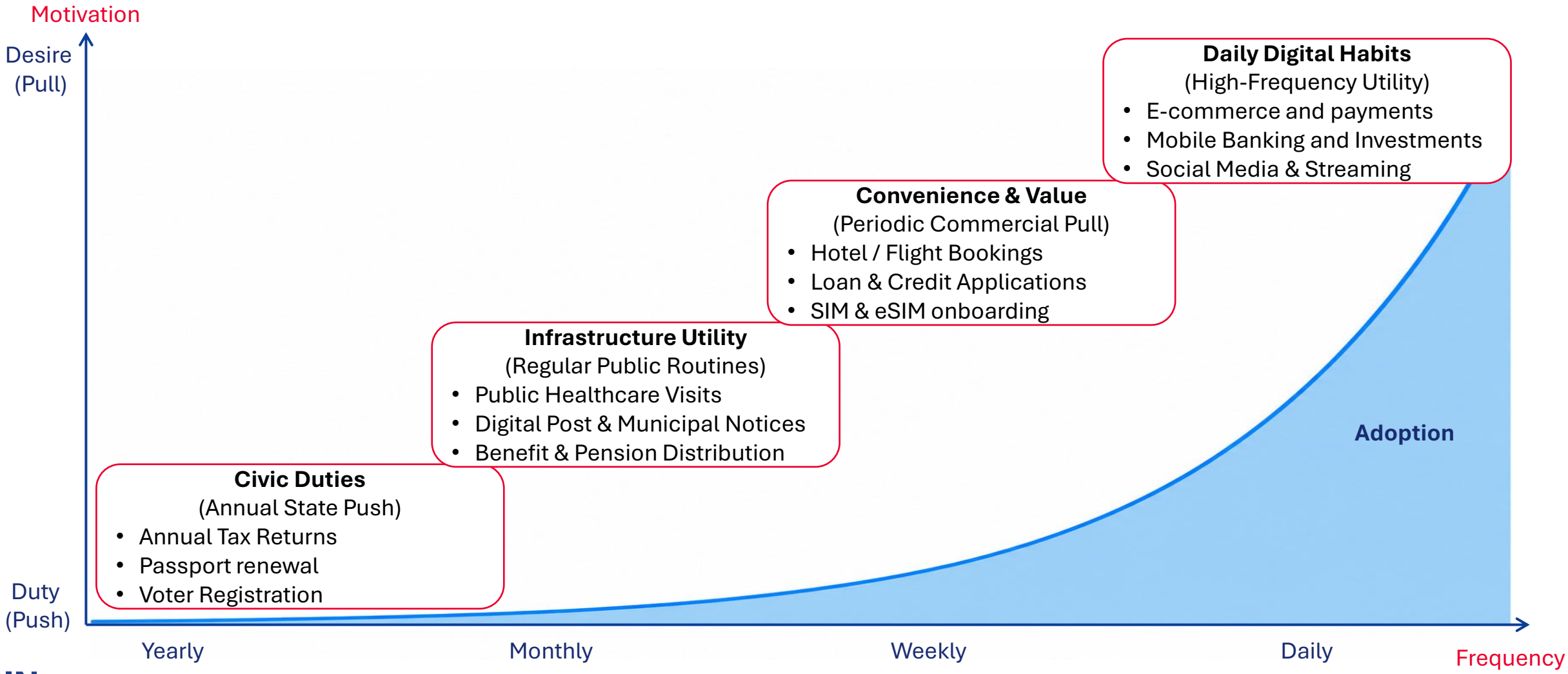
The Ecosystem Broker: Trust & Monetisation

- Public sector acceptance was mandated
- Private sector acceptance was incentivised
- Self-funding PPP model – commercial fees offset public infrastructure costs



From Civic Duty to Daily Habit

Why high-assurance infrastructure succeeds through private sector utility, not public sector mandates



Regional Interoperability: More Than a Protocol

The Technical Illusion:

Same Code/Standards = Interoperability

Country A (Wallet / VC) ≠ **Country B (Wallet / VC)**

Common technical standards alone do not resolve:

- Legal recognition of foreign credentials
- Cross-border liability for fraud
- • Assurance-level equivalence
- Dispute settlement frameworks

Fragmented corridors

The Trust Bridge:

Technical + Regulatory + Governance

OPEN TECHNICAL RAILS	W3C • ISO • OpenID
MUTUAL GOVERNANCE	Accreditation • Audit • Incident handling
LEGAL RECOGNITION	Liability • Enforceability • Redress

A Federated Model for Asia

REGULATORS

Define legal recognition, liability, privacy and redress

NATIONAL TRUST AUTHORITY / ROOT CA

Issue, validate, sign, timestamp and operate intermediary services

CA AS THE WALLET INTERMEDIARY

Issue, validate, sign, timestamp and operate intermediary services

ASIA PKI CONSORTIUM

Develop regional principles, interoperability profiles and recognition models

C1 - INTERPROFESSIONNEL - INTERPROFESSIONAL

Thank You!

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