## Comment Template for: NIST SP 800-63-4 Suite (Second Public Draft)

Please submit responses to dig-comments@nist.gov by October 7, 2024.

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	Publication (Day 620 620)				Comment	
Comment #	(Base, 63A, 63B, 63C)	Section	Page #	Line #	(Include rationale for comment)	Suggested Change
	SP 800-63-C	Federation and Ass	7		The User-Controlled Wallet Model should be enhanced by integrating risk assessments as an attribute within composite credentials. The current NIST draft guidelines do not link the concept of risk assessment as an attribute that can be incorporated into these composite credentials, which is a significant shortcoming. Integrating risk assessments as a reusable attribute within composite credentials allows the wallet holder to provide verified evidence of their risk profile across multiple platforms and scenarios. This not only enhances the efficiency of digital interactions but also ensures that organizations relying on these credentials have access to a consistent and up-to-date risk evaluation, thereby improving trust and reducing the likelihood of fraud or misuse.  We recommend that NIST expand the User-Controlled Wallet Model to explicitly include risk assessments as a reusable attribute within composite credentials. This would involve defining risk assessments as a formal attribute that can be verified and included in a digital wallet, establishing standards for creating, validating, and updating risk assessment attributes, and encouraging the interoperability of these risk assessment attributes across different platforms. Incorporating risk assessments as a reusable attribute within the User-Controlled Wallet Model will significantly enhance the utility of digital wallets, providing both wallet holders and relying parties with a more robust and trustworthy framework for digital identity management.	