Insurer/Signing Server: Overview and Development Guide

Release Information	1.00
Target audience	This documentation is intended for developers and system integrators providing an Insurer Server for their App using the VICard SDK.
Summary	The Insurer Server is used to provide vekaNumberClaim -Lists to access insurance card data in a secure manner.

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(See Architecture / Documentation for more Detail)

Overview

The insurer server must be implemented by the insurer and is needed to create signed insurance number claims that are used by the VICARD SDK to get card- data for a specific insured person.

Certificate Signing Process

SASIS and the Insurer each create Ed25519 key-pairs compatible with paseto.

The insurer has to generate a key-pair and send his BAG-Nr. (BAGofInsurer) as well as the public key of the generated key-pair to Sasis.

Sasis then creates the insurerAccessToken via a local endpoint in the VicService and sends it to the insurer.

The insurer develops the Insurer Server using the insurerAccessToken to provide a vekaNrToken for the SDK.



Key-pair creation by the insurer

The insurer generates an Ed25519 keypair using the provided web app. The web app works locally in the browser.

Live Environment:

https://www.vvk-online.ch/virtual/keypair-generator.html

The resulting key-pair is stored in a Signing Server under control of the insurance. This function of this server is to perform paseto signatures.

The private key never leaves this location.

InsurerAccessToken creation by Sasis

This key-pair generated in the last section is used for requests and responses from the insurance. The public key part of the key-pair is required to generate the insurerAccessToken.

The insurerAccessToken is a public paseto token containing the **publicKeyOfInsurer** and **BAGofInsurer** (or other identification) of the insurance.

To get the **insurerAccessToken**, the insurer sends the previously generated **publicKeyOfInsurer** together with the **BAGofInsurer** to SASIS.

This is done via an email to Sasis:

To: vicard@sasis.ch Subject: VICARD insurerAccessToken Request Body: Please generate and return an insurerAccessToken(s) for the following information: BAGofInsurer: (Your "BAGofInsurer" here, can be more than one) publicKeyOfInsurer: (Your "publicKeyOfInsurer" here, can be more than one) SASIS Environment: (Live)

Sasis then creates the **insurerAccessToken** by using an endpoint in the VicService.

This endpoint is and should not be publicly available, and is available only for internal use by SASIS employees.

Sasis calls this endpoint passing the **BAGofInsurer** and the **publicKeyOfInsurer** The service internally uses the Sasis VIC Root key-pair to create the **insurerAccessToken**. The VIC Root key-pair is versioned, and new tokens will always be signed with the latest version.

The insurerAccessToken is sent to the insurer.

At the insurer, the **insurerAccessToken** should be stored on the insurer server. It is used in the *Insurer Server* developed by the insurer.

Development Guide

The Insurer Server is called by the insurers' host app. It generates a set of **vekaNumberClaims** described below. These claims are put in the SDK using an SDK-API.

The Insurer Server is just a basic REST server. It calls the Signing Server implementing paseto. Using <u>https://paseto.io/</u> anyone could write such a server depending on the language needed.

Creation of an Insurer Server

You need to provide an endpoint of a rest service that runs on your server environment. You call this endpoint from your APP and put the result in the SDK via a method of the SDKs API. The result is a list of **vekaNrToken**s.

- 1. Create a keypair using: https://www.vvk-online.ch/virtual/keypair-generator.html
- 2. Store private key as privateKeyOfInsurer in your SigningServer
- 3. Store public key as publicKeyOfInsurer in your SigningServer
- 4. Send an email with the following contents to <u>vicard@sasis.ch</u> (you can use one single request for all of your BAG numbers)
 - a. your **BAGofInsurer**
 - b. your generated publicKeyOfInsurer
- 5. Wait for the response to the eMail
- 6. Store the contained **insurerAccessToken**
- 7. Implement a BASIC Insurer REST server
 - a. Create an endpoint that returns a list of signed **vekaNrToken**. This list is called **vekaNumberClaim**-List here. Find a detailed description of the **vekaNrToken** structure below.
- 8. From your APP, you call your rest server endpoint and put the resulting **vekaNumberClaim**-List in the SDK using the

API: VicSdk.setVekaNrClaims(**vekaNumberClaim**-List) (details in Android or iOS SDK)

vekaNrToken

The **vekaNrToken** is a paseto token that contains the **cardIdentificationNumber** of an insured person as well as the **insurerAccessToken** and is signed using the **privateKeyOfInsurer**. It also has a footer containing the **publicKeyOfInsurer**.

- 1. Each **vekaNrToken** must contain
 - 1. the cardIdentificationNumber of the insured person,
 - 2. the current date.
 - 3. the **publicKeyOfInsurer** you stored in step 3
 - publicKeyOfInsuredPerson you get from SDK API: "VicSdk.getUserPublicKey" (details in Android or iOS SDK)
 - 5. the insurerAccessToken you received in step 6
- 2. Use your Signing Server to sign with PasetoV2.sign (as described in https://paseto.io/) with
 - 1. payload vekaNrToken
 - 2. secret key (sk) privateKeyOfInsurer
 - 3. footer publicKeyOfInsurer

The signing should be performed using your SigningServer.

The completed JSON of a vekaNrToken should look as follows:

```
---- JSON
{
    iss: "did:vic-v1:" + $publicKeyOfInsurer
    sub: "did:vic-v1:" + $publicKeyOfInsuredPerson
    iat: "2007-12-03T10:15:30+01:00" // ISO-8601 Date as String
    cardIdentificationNumber: "1234567890" // insurance card number
    insurerAccessToken: + $insurerAccessToken // insurerAccessToken is provided by sasis
}
----
• iss
The Issuer
Public Key of the insurer in the format: "did:vic-v1:$publicKeyOfInsurer"
```

• sub

The Subject This is **publicKeyOfInsuredPerson**. This public key is requested from the SDK.

iat

Issued at String representation of ISO-8601 Date such as "2007-12-03T10:15:30+01:00".

cardIdentificationNumber

The card number of the insured person.

insurerAccessToken

The insurerAccessToken