PSD2 eIDAS Certificates

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The Bundesdruckerei Group – Figures for 2017

Earnings performance 2017 *

- **520.1** Sales
- **107.4** EBITDA
- **2,710** Employees (group)

- Official ID documents
- Security printing
- Digitalization
- Infrastructure & services

*in EUR million (except employees)

Portfolio

- Innovative solutions for secure ID systems
- Production of state-of-the-art ID documents
- eIDAS-compliant trust service provider
- Security printing
- High-security cloud solutions
- Securing IT infrastructures

Production

- 6.9m ID cards
- 3.7m passports
- 2.6m driving licences
- 693m banknotes
- 1.97bn postage stamps
- 4.1bn revenue stamps

6/18/2019
The EU Single Market Strategy

- Single Market for Goods
- Single Market for Services
- Stronger European Networks
- ....
Due to the legislative character for the Member States, the German Act on Digital Signature and the Signature Ordinance were repealed

Core points of the eIDAS Regulation (No 910/2014)

- Create a **digital single market** of eID means and TSPs in Europe
- **Mutual recognition** of notified eID schemes
- **Define a legal framework for the services concerned**
- Provide a **common foundation for secure electronic interaction** between businesses, citizens and public authorities

**Goal**

- **Notified schemes (eID) (identification/authentication) and trust services (TSPs)**
- **Not included**: Closed user groups in the private sector or at public authorities (e.g. electronic mailbox for courts and public administrations, company ID cards, registers)

**Relevant services**

- PSD 2 - Second Payment Services Directive -> RTS (QWAC, QSealC, SCA)
- AML 4/5 - Fourth/Fifth Anti Money Laundering Directive
- German Trusted Services Act (Vertrauensdienstegesetz - VDG) in force, German Trusted Services Ordinance (Vertrauensdiensteverordnung) in force

**Status**
eIDAS acts at different points in a typical e-transaction

Example workflow: online financing

Customer

- Visit website
- Log-in/registration
- Fill in and sign form

Financing partner

- Create application form
- Confirm receipt of application
- Create confirmation
- Deliver certificate
- Archive

Website authentication

eID/identification

e-signature (remote signature)

time stamp

seal

e-registered delivery

Archive

Archive transaction

Trust Services on EU Trust List according Implementation Decision (EU) 2015/1505

Human readable version https://webgate.ec.europa.eu/tl-browser/#/
PSD2 = API - Screen Scraping + SCA

- EBA: The RTS on PSD2, Articles 34 (1) and 34 (3), require qualified eIDAS means for identifying the TPP and also calls for attributes that can be analysed.
  For the purpose of identification, as referred to in Article 30(1)(a), payment service providers shall rely on qualified certificates for **electronic seals** (Article 3 (30) of Regulation (EU) No 910/2014) or for **website authentication** (Article 3 (39) of the Regulation).
- This data requires a national central register which must be set up at National Competent Authority (NCA), Article 14, PSD2, since this data must also be processed in the request process. The payment service provider must check whether the TPP is registered and therefore authorized.
  - In the case of non-authorized payments, the user can claim against the payment service provider (Article 73).
  - In the case of payments initiated by the TPP, the institution managing the account can claim against the TPP.
- **Therefore, secure identification of the accessing TPP is required.**
The qualified website certificate (QWAC)

- **Definition**: Enables authentication of a website and links the website to a natural person or legal entity for whom/which the certificate was issued

- **Types**: Qualified SSL/TLS certificate that guarantees possession of the domain stated

- **Technical implementation**: Works just like the traditional SSL/TLS certificate
  - Trust status laid down in the European Trusted Services List
  - Securing the transport layer

- **Legal effect**: RTS on PSD 2 will apply from September 2019

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The trust status of a qualified website certificate is irrespective of the root store of the operating systems and browsers.
The seal – the electronic signature for legal entities

- Serves as proof that an electronic document was issued by a legal entity and proves the integrity and origin of the document
- Advanced seal
- Qualified Certificate for electronic seal
- Qualified seal (difference: secure seal creation device + qualified certificate)
- Seal card, remote seal or qualified certificate on soft token
- Securing the application layer
- eIDAS Art. 35 (2): A qualified electronic seal shall enjoy the presumption of integrity of the data and of correctness of the origin of that data to which the qualified electronic seal is linked.
- RTS on PSD 2 will apply from September 2019

Public authority seals and company stamps will be brought into the Internet age – legally binding and recognised throughout Europe
How to get a certificate

1. Application at National Competent Authority

- Antragsstellung
- Angaben zum/r Antragsteller/in
- Geschäftsmodell
- Geschäftsplan
- Nachweis Anfangskapital (nicht KID)
- Verfahren Zugang zu sensiblen Zahlungsdaten
- Verfahren Sicherheitsverhältnisse, sicherheitsbezogene Kundenbeschwerden
- Unternehmenssteuerung
- Sicherungsanforderungen (nicht ZAD und KID)
- Absicherung im Haftungsfall (wenn ZAD und KID erbracht werden)
- Geschäftsführung im Krisenfall
- Erfassung statistischer Daten (nicht KID)
- Sicherheitsstrategie
- Kontrollmechanismen zur Erfüllung der Anforderungen gem. §§ 27 und 53 ZAG 2018 (nicht KID)
- Geldwäscheprävention
- Organisatorischer Aufbau
- Satzung/Gesellschaftsvertrag
- Name des Abschlussprüfers (nicht KID)
- Geschäftsleiter
- Inhaberkontrolle (nicht KID)

Source: BaFin

2. Certificate Application

- NATIONAL COMPETENT AUTHORITY
- PUBLIC REGISTER
- QUALIFIED CERTIFICATION AUTHORITY
- PSP

Source: ETSI TS 119 495, Figure 1: PSP Registration and certificate issuance
Application: website process at D-TRUST (dialog)

EU-wide available
Roadmap für PSD 2 and RTS

- PSD 2 draft: July 2013
- Consultation RTS: Aug-Oct 2016
- PSD 2 must be implemented: January 2018
- Banks open API for tests: March 2019
- RTS on SCA in force: Sep. 2019

- EBA published Final draft RTS: March 2017
- ETSI TS 119 495 published: May 2018
- Test certificates on request from bdr: Q4 2018
- Productive Certificates bdr: May 2019
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Thank you.

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