Digital Finance
PSD2 and eIDAS certificates
Who we are
“If you want to go fast, travel alone. If you want to go far, travel together.”

- African proverb

Trusted in EU
EBA Clearing & Preta MyBank have been delivering successfully with Banks in Europe for over 20 years.

Pan-EU Coverage
Preta has ability to reach all Countries in the EU today, through existing relationships, trust and operational branches.

Experts in the Market
Our SMEs are connected within EU for Interfaces, Regulatory Practices, and International Standards Organisations.

Community Led
Design Decisions made by consensus and priority, so Europe’s stakeholders can agree on standards before we all build XS2A.
PRETA: Open Banking Europe Community

Competent Authorities & Associations
Get support for Regulatory Data Standards reviews & engage with EU dialogue on NCA data exchange procedures

ASPSPs
Join fellow ASPSPs as a stakeholder, to design and implement pan-EU PSD2 access to account services.

Third Party Providers
Sign-up to give early input to Identity and data mechanisms that will help smooth XS2A across the EU.

Qualified Trust Service Providers
Sign-up to engage with PSD2 Certificate issues and show the market that there are services available.

Solution Providers
Become a directory distributor for client deployments across the EU.
OBE Participants

ASPSPs

SERVICE PROVIDERS
Our work
How to check Access

• ASPSPs will use eIDAS certificates for the **Identification** of a party.
• ASPSPs will use the National registers for the **Authorisation** of a party, i.e. understanding if a party is regulated and what that party is authorised to do.

Difficulties in interpreting the national registers require a consolidated source of information, such as the Open Banking Europe Directory.
OBE Work: Public Registers

Define

Engagements & Regulatory Analysis

- Creation of specifications for standardised NCA register handling
- Detailed interface specifications describing how to take data from a national register and import it into the directory
- Working register import programs, secure API and notification system for participants, operational data.

Design

- Audit of 31 registers, discussion with NCAs, leading 31 country books
- Implementations

Develop

Test Data & Reference Implementations
Define Engagements & Regulatory Analysis

Early discussion documents

Design Design & Standardisation: Handbook & Miniguides

ETSI Technical Standard … TS 119 495

Develop QTSP Engagement group

Regular meetings with PSD2 certificate issuers.
Where Can I Get More Information?

Further guidance on **the use of eIDAS Qualified Certificates for PSD2** is given in the following documents:

- Annex B of ETSI TS 119 495
- The Euro Retail Payments Board (ERPB): Final Report of the ERPB Working Group on Payment Initiation Services
- Opinion of the European Banking Authority on the use of eIDAS certificates under the RTS on SCA and CSC

OBE has also published a number of documents with more information on **eIDAS Qualified Certificates for PSD2**:

- Understanding Internet Security & eIDAS Certificates
- eIDAS Qualified Certificates Under PSD2 FAQ
- Security Standards for APIs & Communications

Available on the [OBE website](#)
Using eIDAS certificates for Signing messages

OBE are working on a JWS for signing JWTs with x.509 certificates.

There is some discussion in the market over HTTPs signing, JWT signing and common requirements.
Regulatory data: many into one
Operational Data: Providing transparency in the market
For more information
For more information

www.openbankingeurope.eu