PSD2 Data for eIDAS Certificates

For ERPB/ETSI Working Group

© PRETA All rights reserved.

Closed User Group

ERPB Questions for ESI

CERTIFICATE USAGE FOR PSD2

1. Qualified Electronic Seals “or” Qualified Website Authentication Certificates?
    a. When should they be used and for what purpose?
    b. Can either be used interchangeably/in place of each other?
    c. Is only one needed, or are both needed?
    d. What Certificates Standards are to be followed and who manages these?
    e. Recommend Uses & Non-Uses for eIDAS Certificates under PSD2

SOURCES OF DATA

2. Where must the mandatory information SOURCED for a QWAC (and for which type of QWAC)? (Standardisation)

3. Where must the mandatory information SOURCED for a QSEAL (and for which type of QSEAL)? (Standardisation)

DATA ELEMENTS AND CERTIFICATE PROFILES

4. What is the mandatory information and where must it GO in a QWAC (and for which type of QWAC)? (Standardisation)

5. What is the mandatory information and where must it GO in a QSEAL (and for which type of QSEAL)? (Standardisation)

DUE DILLIGENCE BY QTSP BEFORE CERTIFICATE ISSUING

6. What is the KYC and Due Diligence procedure for the QTSP with the TPP/ASPSP, to check they are who they claim to be, related to the Sourced Data BEFORE a cert has been issued:
    a. For QWAC
    b. For QSEAL

CERTIFICATE MANAGEMENT AND LIABLITY

7. Accuracy of information (and whose Liability) AFTER the cert has been issued:
    a. For QWAC
    b. For QSEAL

8. How to manage revocation of Certificate AFTER cert has been Issued:
    a. For QWAC
    b. For QSEAL

9. Responsibility for status/revocation (and whose liability) AFTER the cert has been issued:
    a. For QWAC
    b. For QSEAL

RECEIVING PARTIES USING CERTIFICATES

10. How does an ASPSP/TPP to check the validity/status of a Certificate AFTER cert has been Issued:
    a. For QWAC
    b. For QSEAL

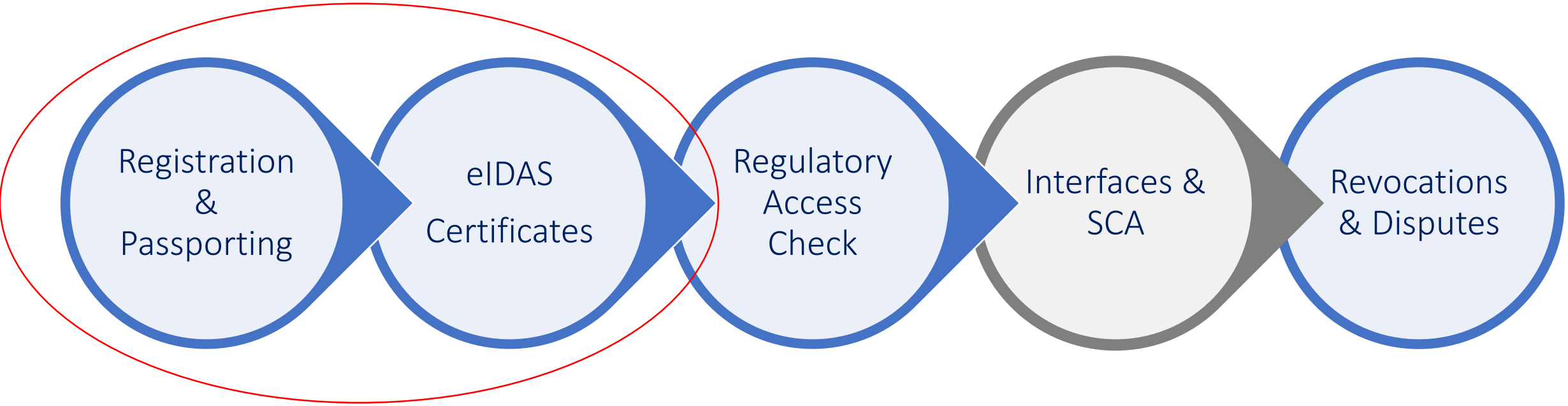
11. How does an ASPSP/TPP check the signature of a Certificate AFTER cert has been Issued:
    a. For QWAC
    b. For QSEAL

© Preta All Rights Reserved

Overview of PSD2
Regulatory Process

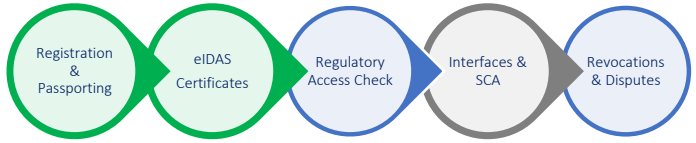
Overview of “Access to Account” (PIS/AIS) E2E

*Preta OBE not covering this at this stage…



© Preta All Rights Reserved

PSD2 Certificate Data



May 2017

Article 34
Certificates

1. For the purpose of identification, as referred to in Article 22(2)(a), payment service providers shall rely on qualified certificates for electronic seals as referred to in Article 3(30) of Regulation (EU) No 910/2014 of the European Parliament and of the Council or for website authentication as referred to in Article 3(39) of that Regulation.

2. For the purpose of this Regulation, the registration number as referred to in the official records in accordance with Annex III (c) or Annex IV (c) to Regulation (EU) No 910/2014 shall be the authorisation number of the payment service provider issuing card-based payment instruments, the account information service providers and payment initiation service providers, including account servicing payment service providers providing such services, available in the public register of the home Member State pursuant to Article 14 of Directive (EU) 2015/2366 or resulting from the notifications of every authorisation granted under Article 8 of Directive 2013/36/EU of the European Parliament and of the Council[4] in accordance with Article 20 of that Directive.

3. For the purposes of this Regulation, qualified certificates for electronic seals or for website authentication referred to in paragraph 1 shall include, in a language customary in the sphere of international finance, additional specific attributes in relation to each of the following:

   (a) the role of the payment service provider, which maybe one or more of the following:

   (i) account servicing;

   (ii) payment initiation;

   (iii) account information;

   (iv) issuing of card-based payment instruments;

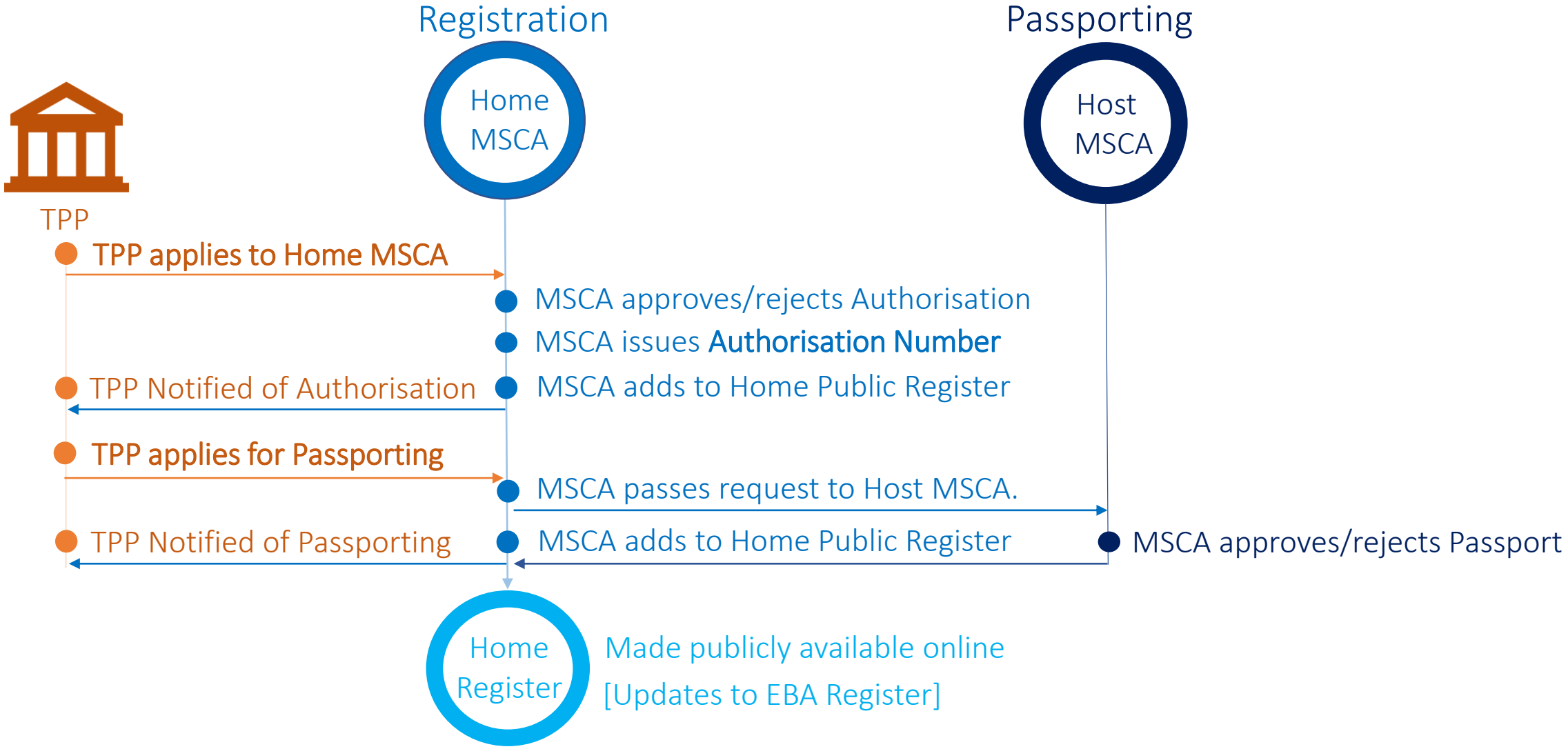
   (b) the name of the competent authorities where the payment service provider is registered.

4. The attributes referred to in paragraph 3 shall not affect the interoperability and recognition of qualified certificates for electronic seals or website authentication.

Data Element	Data Format	Data Source(s)	Data Profile Location
Authorisation Number of PSP (single)	As provided from Source	**MSCA PSD2 Register** EU 2015/2366 Art.14 & **National Credit Institutions Registers** 2013/36/EU Art.8	**For QSEAL:** EU 910/2014 Annex III - Field (c) **For QWAC:** EU 910/2014 Annex IV - Field (c)
PSD2 Role(s) of PSP (multiple Min=1, Max=4)	Not specified	Not specified	**For QSEAL:** Not specified **For QWAC:** Not specified
Name of Home Competent Authority (single)	Not specified	Not specified	**For QSEAL:** Not specified **For QWAC:** Not specified

© Preta All Rights Reserved

Registration & Passporting



© Preta All Rights Reserved
Preta S.A.S. is a wholly owned subsidiary of EBA Clearing

Types of Regulated Entity under PSD2

1. Payment Institutions
2. Exempted Payment Institutions
3. Account Information Service Providers
4. E-Money Institutions
5. Exempted E-Money Institutions
6. Agents of Payments Institutions

7. National Payment Service Providers

Institutions referred to in Article 2(5) of Directive 2013/36/EU, points (4) to (23), that are entitled under national law to provide payment services.

8. Excluded Service Providers

Institutions referred to in Article 3 of Directive 2015/2366, points (k) to (l), that are listed in exclusions from PSD2.

9. Credit Institutions

Not in EBA Register!

We assume that they are entitled to PIS, AIS and PIISP automatically…

© Preta All Rights Reserved

New Payment Services (Roles) Authorisations

ANNEX I

PAYMENT SERVICES

(as referred to in point (3) of Article 4)

1. Services enabling cash to be placed on a payment account as well as all the operations required for operating a payment account.

2. Services enabling cash withdrawals from a payment account as well as all the operations required for operating a payment account.

3. Execution of payment transactions, including transfers of funds on a payment account with the user's payment service provider or with another payment service provider:

   (a) execution of direct debits, including one-off direct debits;

   (b) execution of payment transactions through a payment card or a similar device;

   (c) execution of credit transfers, including standing orders.

4. Execution of payment transactions where the funds are covered by a credit line for a payment service user:

   (a) execution of direct debits, including one-off direct debits;

   (b) execution of payment transactions through a payment card or a similar device;

   (c) execution of credit transfers, including standing orders.

5. Issuing of payment instruments and/or acquiring of payment transactions.

6. Money remittance.

7. Payment initiation services.

8. Account information services.

- Article 65:

Confirmation on the Availability of Funds

(Annex I: 5)

- Article 66:

Payment Initiation Services

(Annex I: 7)

- Article 67:

Account Information Services

(Annex I: 8)

© Preta All Rights Reserved

Member State Competent Authorities (MSCAs)

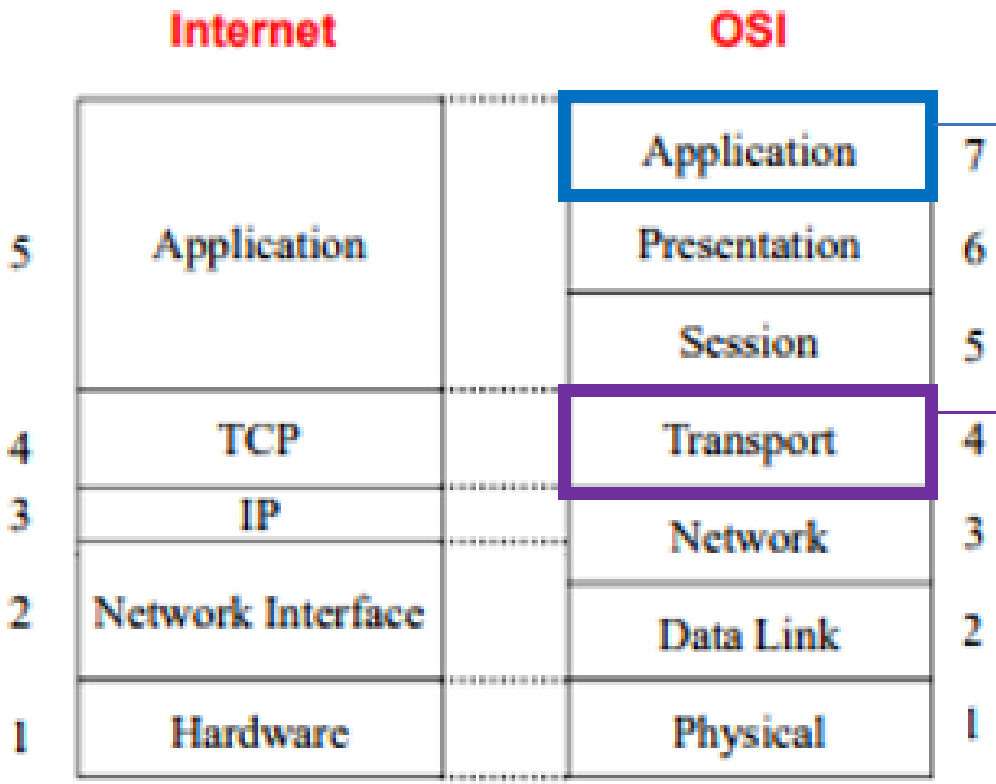
EUROPEAN UNION	Competent Authority
AUSTRIA	Financial Market Authority (FMA)
BELGIUM	National Bank of Belgium (NBB)
BULGARIA	Financial Supervision Commission (FSC)
CROATIA	Hrvatska Narodna Banka (HNB)
CYPRUS	Central Bank of Cyprus (CBC)
CZECH REPUBLIC	Czech National Bank (CNB)
DENMARK	finanstilsynet (FSA)
ESTONIA	FINANTSINSPEKTSIOON (FSA)
FINLAND	Finanssivalvonta (FIN-FSA)
FRANCE	Autorité de Controle Prudentiel (ACPR) "Regafi"
GERMANY	Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)
GREECE	Bank Of Greece
HUNGARY	Magyar Nemzeti Bank (MNB)
IRELAND	Central Bank of Ireland (CBI)
ITALY	Banca d'Italia
LATVIA	Finansu un Kapital Tirgus Komisija (FKTK)
LITHUANIA	Bank of Lithuania (LB)
LUXEMBOURG	Commission de Surveillance du Secteur Financier (CSSF)
MALTA	Malta Financial Services Authority (MFSA)
NETHERLANDS	De Nederlandsche Bank (DNB)
POLAND	Komisja Nadzoru Finansowego (KNF)
PORTUGAL	Comissão do Mercado de Valores Mobiliários (CNVM)
ROMANIA	Banca Nationala a Romaniei (BNR)
SLOVAKIA	Narodna Banka Slovenska (NBS)
SLOVENIA	Banka Slovenije (BSI)
SPAIN	Banco de Espana (BDE)
SWEDEN	Finansinspektionen (FI)
UNITED KINGDOM	Financial Conduct Authority (FCA)

NON-EU	Competent Authority
ICELAND	Fjármálaeftirlitið (FME)
LIECHTENSTEIN	Finanzmarktaufsicht Liechtenstein (FMA)
NORWAY	Finanstilsynet (FSA)
SWITZERLAND	Swiss Financial Market Supervisory Authority (FINMA)

© Preta All Rights Reserved

ETSI ESI WG Certificates

Certificates Uses (from ETSI)



Use eIDAS Cert

Electronic Seals

"QSEAL" – used to Seal information and provides a non-repudiated signing mechanism for data.

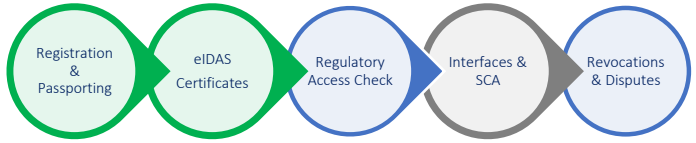
Website Certificates

"QWAC" – used to identify two communicating parties over the internet and establish secure communications between them.

- Not Interchangeable! Certificates used for two different purposes?
- Both Certificates seem to be required, and by all PSPs?
- Mutual Authentication of each others Certificates should occur?

© Preta All Rights Reserved

PSD2 Certificate Data



May 2017

Article 34
Certificates

1. For the purpose of identification, as referred to in Article 22(2)(a), payment service providers shall rely on qualified certificates for electronic seals as referred to in Article 3(30) of Regulation (EU) No 910/2014 of the European Parliament and of the Council or for website authentication as referred to in Article 3(39) of that Regulation.

2. For the purpose of this Regulation, the registration number as referred to in the official records in accordance with Annex III (c) or Annex IV (c) to Regulation (EU) No 910/2014 shall be the authorisation number of the payment service provider issuing card-based payment instruments, the account information service providers and payment initiation service providers, including account servicing payment service providers providing such services, available in the public register of the home Member State pursuant to Article 14 of Directive (EU) 2015/2366 or resulting from the notifications of every authorisation granted under Article 8 of Directive 2013/36/EU of the European Parliament and of the Council[4] in accordance with Article 20 of that Directive.

3. For the purposes of this Regulation, qualified certificates for electronic seals or for website authentication referred to in paragraph 1 shall include, in a language customary in the sphere of international finance, additional specific attributes in relation to each of the following:

   (a) the role of the payment service provider, which maybe one or more of the following:

   (i) account servicing;

   (ii) payment initiation;

   (iii) account information;

   (iv) issuing of card-based payment instruments;

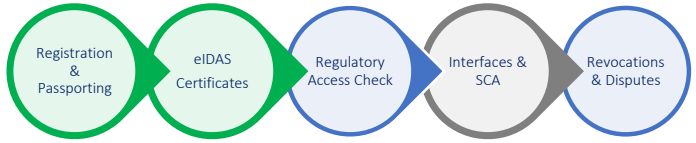
   (b) the name of the competent authorities where the payment service provider is registered.

4. The attributes referred to in paragraph 3 shall not affect the interoperability and recognition of qualified certificates for electronic seals or website authentication.

Data Element	Data Format	Data Source(s)	Data Profile Location
Authorisation Number of PSP (single)	As provided from Source	**MSCA PSD2 Register** EU 2015/2366 Art.14 & **National Credit Institutions Registers** 2013/36/EU Art.8	**For QSEAL:** EU 910/2014 Annex III - Field (c) **For QWAC:** EU 910/2014 Annex IV - Field (c)
PSD2 Role(s) of PSP (multiple Min=1, Max=4)	Not specified	Not specified	**For QSEAL:** Not specified **For QWAC:** Not specified
Name of Home Competent Authority (single)	Not specified	Not specified	**For QSEAL:** Not specified **For QWAC:** Not specified

© Preta All Rights Reserved

Certificates & Data (from ETSI)



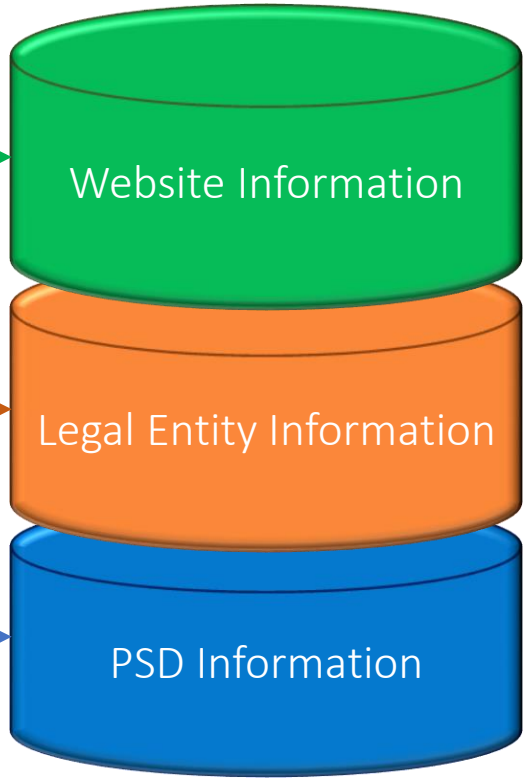
DATA SOURCES

DATA ELEMENTS

ICANN
DNS Register

National Authorities
(per Country)

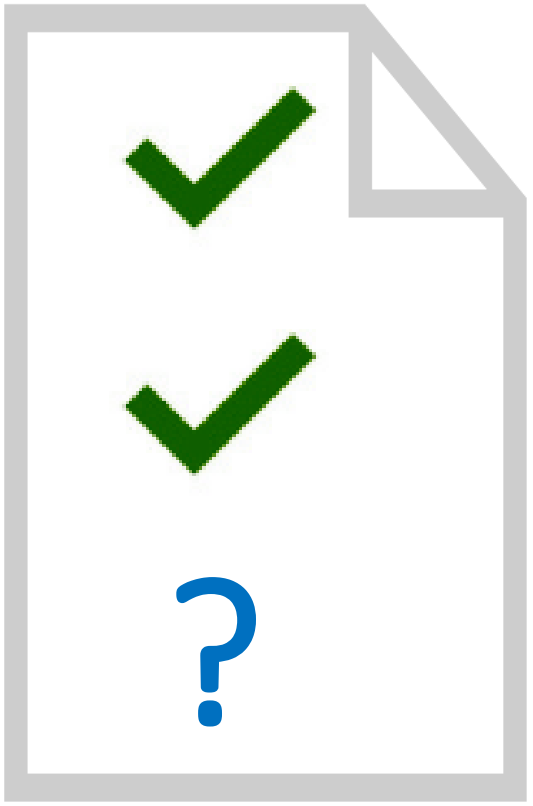
MSCA Registers
(per Country)

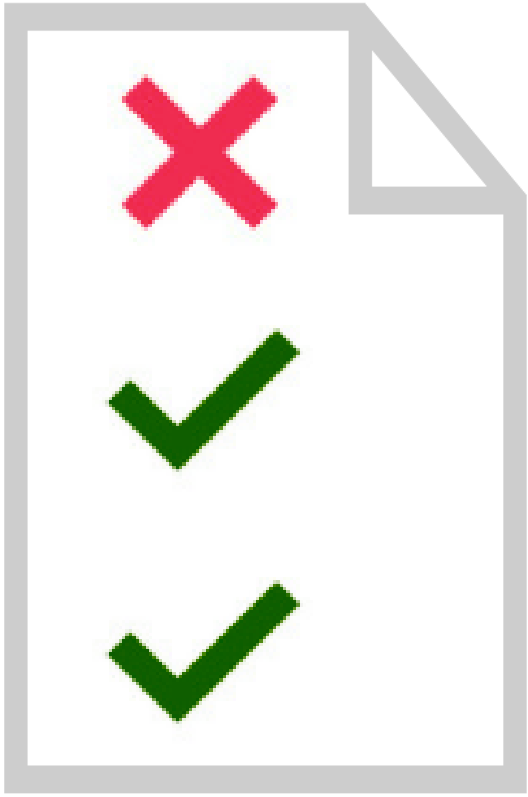


Reg Number
PSD2 Role(s)
MSCA

Qualified Website Authentication Certificate

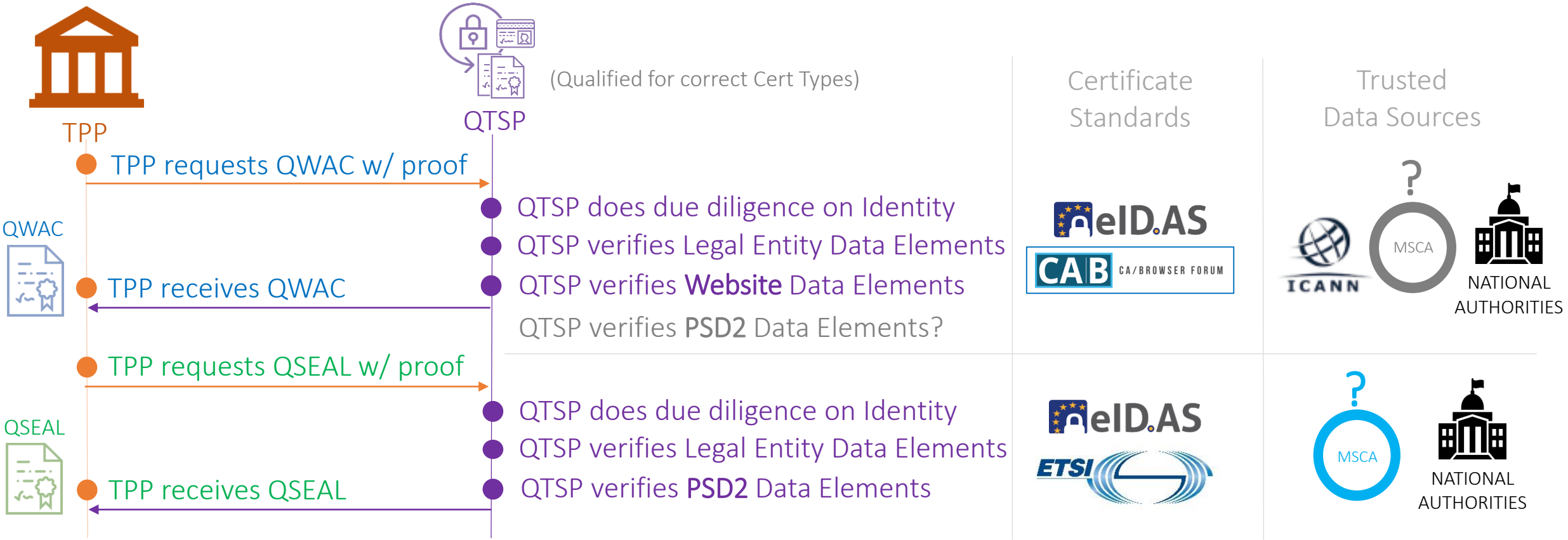
Qualified Electronic Seal Certificate





© Preta All Rights Reserved

Certificate Issuing Process?



…Should PSD2 Information go into a QWACs and does CA/B Forum Extended Validation Standard easily allow?

…PSD2 Data Elements have not been standardised and doesn't have a PSD2 Certificate Profile in ESI standard yet.

© Preta All Rights Reserved

PSD2 – Qualified Trust Services Ecosystem

EBA EUROPEAN BANKING AUTHORITY

Financial Competent Authorities

Issuing Data & Revocation

ICANN

NATIONAL AUTHORITIES

PIS AIS

PSU

ASPSP

API

TPP

QTSPs

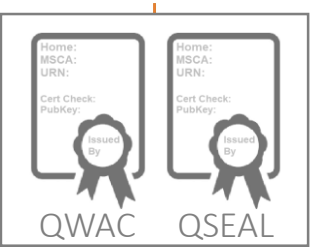
OCSP CRL

SETUP

eIDAS

eIDAS Supervisory Bodies

(Qualified)



© Preta All Rights Reserved

Summary Reminder of ERPB/ESI Questions

CERTIFICATE USAGE FOR PSD2

1. Qualified Electronic Seals “or” Qualified Website Authentication Certificates?
    a. When should they be used and for what purpose?
    b. Can either be used interchangeably/in place of each other?
    c. Is only one needed, or are both needed?
    d. What Certificates Standards are to be followed and who manages these?
    e. Recommend Uses & Non-Uses for eIDAS Certificates under PSD2

SOURCES OF DATA

2. Where must the mandatory information SOURCED for a QWAC (and for which type of QWAC)? (Standardisation)

3. Where must the mandatory information SOURCED for a QSEAL (and for which type of QSEAL)? (Standardisation)

DATA ELEMENTS AND CERTIFICATE PROFILES

4. What is the mandatory information and where must it GO in a QWAC (and for which type of QWAC)? (Standardisation)

5. What is the mandatory information and where must it GO in a QSEAL (and for which type of QSEAL)? (Standardisation)

DUE DILLIGENCE BY QTSP BEFORE CERTIFICATE ISSUING

6. What is the KYC and Due Diligence procedure for the QTSP with the TPP/ASPSP, to check they are who they claim to be, related to the Sourced Data BEFORE a cert has been issued:
    a. For QWAC
    b. For QSEAL

CERTIFICATE MANAGEMENT AND LIABLITY

7. Accuracy of information (and whose Liability) AFTER the cert has been issued:
    a. For QWAC
    b. For QSEAL

8. How to manage revocation of Certificate AFTER cert has been Issued:
    a. For QWAC
    b. For QSEAL

9. Responsibility for status/revocation (and whose liability) AFTER the cert has been issued:
    a. For QWAC
    b. For QSEAL

RECEIVING PARTIES USING CERTIFICATES

10. How does an ASPSP/TPP to check the validity/status of a Certificate AFTER cert has been Issued:
    a. For QWAC
    b. For QSEAL

11. How does an ASPSP/TPP check the signature of a Certificate AFTER cert has been Issued:
    a. For QWAC
    b. For QSEAL

© Preta All Rights Reserved