# Meeting Report ETSI PSD2 Workshop Friday 8 September 2017 10:00 to 13:00 CEST

# Roll Call

ERPB Experts

|  |  |
| --- | --- |
| Boogmans, Chris | Co-Chair of the ERPB PIS WG - Identity sub-group |
| [Broxis, John](https://portal.etsi.org/webapp/TelDir/ListAnonDetails.asp?PersId=119033&m_id=33007) | Co-Chair of the ERPB PIS WG - Identity sub-group |
| [Kong, Chris](https://portal.etsi.org/webapp/TelDir/ListAnonDetails.asp?PersId=119026&m_id=33007) | Member of ERPB PIS WG |

ETSI Experts

|  |  |
| --- | --- |
| [Pope, Nick](https://portal.etsi.org/webapp/TelDir/ListPersDetails.asp?PersId=10483&m_id=33007) | [Vice](https://portal.etsi.org/webapp/TelDir/QueryOrgaInfo.asp?OrgaId=70) chair ETSI ESI |
| [Antunes, Lionel](https://portal.etsi.org/webapp/TelDir/ListPersDetails.asp?PersId=62482&m_id=33007) | [Luxtrust SA](https://portal.etsi.org/webapp/TelDir/QueryOrgaInfo.asp?OrgaId=15188) |
| [Compans, Sonia](https://portal.etsi.org/webapp/TelDir/ListPersDetails.asp?PersId=28044&m_id=33007) | [European Telecommunications Standards Institute](https://portal.etsi.org/webapp/TelDir/QueryOrgaInfo.asp?OrgaId=1) |
| [Fiedler, Arno](https://portal.etsi.org/webapp/TelDir/ListPersDetails.asp?PersId=30361&m_id=33007) | [Nimbus Technologieberatung GmbH](https://portal.etsi.org/webapp/TelDir/QueryOrgaInfo.asp?OrgaId=14058) |
| [Réti, Kornél](https://portal.etsi.org/webapp/TelDir/ListPersDetails.asp?PersId=48470&m_id=33007)  | [Microsec Ltd](https://portal.etsi.org/webapp/TelDir/QueryOrgaInfo.asp?OrgaId=13237) |
| [Tabor, Michal](https://portal.etsi.org/webapp/TelDir/ListPersDetails.asp?PersId=66477&m_id=33007)  | [TIMT](https://portal.etsi.org/webapp/TelDir/QueryOrgaInfo.asp?OrgaId=15460) |
| Rizzo, Luigi  | InfoCert S.p.A. |
| Manaila, Viky  | Transped |

# Confirm Agenda

See: [ESI(17)000115\_Agenda\_2nd\_PSD2\_Workshop.docx](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI%2817%29000115_Agenda_2nd_PSD2_Workshop.docx)

Agreed

# Report of Last Meeting

[**ESI(17)000110**](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI%2817%29000110_Report_of_1st_ETSI_PSD2_workshop.pdf)

Report was agreed

Actions from last meeting

Action 1.1 ERPB experts to send role life-cycle example.

Outstanding – aim to provide at next meeting

Action 1.2 ERPB experts to send attributes and identification data format examples.

Outstanding – aim to provide at next meeting

Action 1.3 ETSI secretariat to investigate requirements for formalising relationship between ERPB and ETSI

Outstanding

# Update

John Broxis gave an update of the current discussion within ERPB Working Group on Payment Initiation Services. Key points from this are:

* The collaboration with ETSI was reported. The ERPB group supported this work and looked forward to the output.
* The group agreed to the representation of ERPB by Chris Kong, Chris Boogmans and John Broxis at the ETSI meetings.
* It was suggested that more time be allowed for review of the ETSI draft specification before finalisation (discussed further under next steps).
* The publication of the RTS has now been deferred to the beginning November.

As of 7th September the co-chairs of the ERPB PIS WG - Identity sub-group will be John Broxis and Chris Boogmans.

The next meeting of the ERPB WG is to be held on 4th October. The next meeting of ETSI workshop should help to get a few simple messages ready for that meeting.

**Action 2.1: Nick** include discussion on input to 4th Oct ERPB WG meeting on the agenda for the next meeting

# Discussion on PSD2 Use Cases

See: [ESI(17)000116\_ERPB\_Experts\_Contribution\_on\_Certificate\_Use\_Cases.docx](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI%2817%29000116_ERPB_Experts_Contribution_on_Certificate_Use_Cases.docx)

Chris Kong led the group through a discussion on the use case issues from the ERPB experts.

The main points arising from these discussions were recorded in a version of the document with addition of revision identifying initial conclusions. (see [REF to be added])

The following actions were placed on ETSI members to provide further input:

**Action 2.2: Michal** to provide text in response to ERPB question Q1.b describing why QSeal certs and QWAC’s cannot be used interchangeably

**Action 2.3: Kornél** to provide text in response to ERPB question Q1a, c & e describing recommended uses of why QSeal certs and QWAC’s based on risks to be addressed

**Action 2.4: Michal** to provide text in response to ERPB question Q5 describing options for placement of PSD2 specific attributes (e.g. subject name or PSD2 attributes) giving guidance on relative advantages.

**Action 2.5: Arno** to provide details on requirements relating to DNS web site name linking from legal requirements, to ETSI standards, to CA/B Forum EV specification and also cover Google etc variations.

**Action 2.6: Nick** to provide information on ETSI standard on requirements for validity check on Trusted Lists.

Inputs above and any further comments on the questions raised by this document are requested by end 14th September.

**Action 2.7: Nick** to collate responses and update document by end Monday 18th.

The meeting also discussed whether the advice of the Commission should be sought on the legal interpretation of “Qualified Web-site Certificates” and in particular whether they can be used by the calling and called party to provide TPP to APSP mutual authentication at the transport level. This is to be discussed further between Riccardo (ETSI ESI chair), Lionel and Nick.

**Action 2.8: Nick/Lionel/Riccardo** to discuss whether the advice of the Commission should be sought on the legal interpretation of “Qualified Web-site Certificates” and in particular whether they can be used by the calling and called party to provide TPP to APSP mutual authentication at the transport level.

# Outstanding issues from last meeting

The following points were identified at the last to be discussed in future meetings:

1. The inclusion of PSD2 registration identifiers, including competent authority, in the distinguished name of the Payment Service Provider (PSP) e.g. using OrganisationIdentifier with legal person semantics identifier as defined in EN 319 412-5 clause 5.1.4.

[To be discussed]

1. The need for extension to current EN 319 411-2 policy requirements to cover PSD2 qualified certificates.

[Ongoing]

1. Need for mutual authentication on the TLS / SSL channel

[Covered under use case discussion]

1. Possible need for types of certificates not supported by eIDAS (e.g. SSL/TSL client certificates).

[To be discussed later under use cases involving end customer web browser secure (TLS) access, and Strong Customer Authentication.]

1. Other uses of eIDAS standards in context of PSD2

[To be discussed later]

1. How can PSD2 certificate information provided by QTSPs be manually read

[To be discussed]

1. Liability and responsibilities of parties – SLAs of info maintenance and updates.

[Probably covered under use case discussion – to be confirmed]

# Next Steps

Proposed answers to ERPB “use case” questions to be finalised at next call on 22nd.

Other inputs on attributes from EPRP by end 20th Sept.

Nick / Michal to work on NWI proposal for PSD2 Certificate Profile for consideration on 22nd and finalising on 6th Oct.

Schedule for future ETSI workshops on PSD2 (10:00 to 13:00 CEST)

* Next meeting: 22 Sept
* Propose Future meetings: 6 Oct, 20 Oct

During ETSI plenary meeting: 9-11 Oct in Sophia Antipolis, 30 mins to 1 hour session to be scheduled on PSD. If ERPB experts wish to attend please contact Nick / Sonia.

# AOB

Non ETSI members who QTSPs will need to become ETSI members.

The draft TS should be made publicly available for review when stabilised in January.

The review period is to be decided at a later meeting.