(Draft TS 119 495) Annex C informative:
Guidance for Member States Competent Authorities

**What information is in a certificate**

RTS [i.3] require that payment service providers ensure the confidentiality and the integrity of the personalised security credentials of the payment service user.

For this purpose, payment service providers are required to rely on

* qualified certificates for electronic seals or
* qualified certificates for website authentication.

Certificates are issued by Qualified Trust Service Providers (QTSPs) on request from payment service provider PSP. Any QTSP issuing certificates should be able to issue qualified certificates in a standard format, for all PSPs if complies with this document.

**PSD2 specific attributes in certificates**

Certificates contain PSD2 Specific Attributes which are:

* authorisation number
* roles of PSP
* NCA name

**NCA Own Naming Conventions**

The NCA is required to provide their own naming convention for the purpose of the Certificates to contain the NCA Name.

NCAs should provide the following:

* Long Name (Native Language)
* Long Name (English Language)
* Short Code (English Language, ALPHA, 3-Char)

**DECIDE:** *Which organisation will hold/confirm the normalised table per above of all NCAs within PSD2?*

**4. Validation of Regulatory information about a requesting PSP**

Before the issuance of any PSD2 certificate, the QTSP is required to validate the Regulatory Identity of the requesting PSP and then PSD2 specific attributes in public registry of the Home NCA. NCAs shall to provide information on Identity validation procedures related to their own processes, if any. If none, QTSPs shall accept any documentation provided by the PSP in relation to an Authorisation held with that NCA.

Additional rules of approval for issuance required by the NCA, if any, may be provided by NCA, e.g.

* requirement for direct approval from the NCA to the QTSP, rather than the QTSP using the information found in the online Public Register provided by the Home NCA.
* requirements for checking the validity of Financial Regulatory identification documents of the PSP, that have been issued by the NCA, when the PSP requests a PSD2 Certificate (i.e. to prevent fraudulent identity claims).

In the case of a direct confirmation needed, then the NCA shall provide clear instructions, forms, procedures and a contact method available to QTSPs to make such requests. A reference SLA for NCA process is recommended.

If additional rules of validation are required by the NCA, then information about these rules shall be made available easily to QTSPs and to PSPs to be able to comply,

1. **Validation of the Authorisation Status of the PSP, if QTSP solely on the NCA Public Register**

If no additional rules of validation are required by the MSCA, then QTSPs shall rely on the NCA Public Register information with no direct confirmation from the NCA. In this case, the status of authorisation must be shown clearly and unambiguously in the Public Register, in order to provide assurance for the QTSP that the PSP has a valid Authorisation at the point of issuance.

**DECIDE:** *Is the URL of the online Public Register for that PSP regulatory record, contained within the Certificate?*

1. **Provision of PSD2 Regulatory information about the PSP, if QTSP relies solely on the NCA Public Register**

As per PSD2 Article 14, the NCA shall provide an online Public Register containing a clear record of the PSP and associated Regulatory information.

In order for QTSPs to accurately verify, embed the information about the PSP in a Qualified Certificate as required by the EBA RTS, the NCA is required to provide:

* Clear and Unambiguous Role of the PSP, related to a unique Authorisation Number, in the context of PSD2, shall be shown in the form:
	+ ASPSP
	+ PIISP
	+ PISP
	+ AISP
* If not clearly stating the Role of the PSP, in the context of PSD2, then a clear referencing table for the NCA and their Public Register, must be shown for the Payment Services Authorised for that PSP, showing a clear mapping between the Services 1-8 as shown in Annex I of PSD2 [[ref](file:///C%3A%5CUsers%5Cuser%5CAppData%5CLocal%5CPackages%5Cmicrosoft.windowscommunicationsapps_8wekyb3d8bbwe%5CLocalState%5CFiles%5CS0%5C12310%5Clink%3F)], and how the NCA expects unambiguous translation to the following roles:
	+ ASPSP
	+ PIISP
	+ PISP
	+ AISP
1. **How NCAs can get information about issued Certificate(s) for PSPs**

NCANCAFor the purpose of reporting and management of Authorisations by the NCA, involving PSD2 Qualified Certificates, the following may be made available by QTPSs to NCAs:

* In the case of direct confirmations required by NCAs, then the NCA may hold records on which PSPs have been issued which Certificates and by which QTSP.
* In any case, NCAs may request reporting from QTSPs about which Certificate a PSP registered in their Home Member State holds.
* In any case, NCAs may request a full market reporting on all Certificates held by all PSPs in that Home Member State, issued by that QTSP.

DECIDE*: Will the MSSBs be involved with this; is there an existing reporting requirement for MSSB?*

1. **How NCA can request a QTSP to revoke issued certificate**

NCA may request a QTSP to perform a revocation of certificate(s) issued to PSP by that QTSP, with the following recommended scenarios:

* information in the Public Registry has changed to substantially affect:
* The Authorisation Status granted by that NCA (e.g. that PSP is no longer Authorised).

The Role(s) and/or Services that a PSP is Authorised to do (including additions or removals of Role/Service)

In any case, a revocation request from the NCA does not require a reason to be stated and the SLA upon receipt of any NCA request shall be XX hrs, with the QTSPs providing confirmation of the action.