# Report 3rd ETSI PSD2 Workshop Friday 22 September 2017 10:00 to 13:00 CEST

# Roll Call

ERPB Experts

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| --- | --- |
| Boogmans, Chris \* | 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

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| --- | --- |
| [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)(Apologies) | [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) |
| [Huehnlein, Detlef](https://portal.etsi.org/webapp/TelDir/ListPersDetails.asp?PersId=59910&m_id=33007) \* | [TeleTrusT Bundesverband IT-Sicherheit e. V.](https://portal.etsi.org/webapp/TelDir/QueryOrgaInfo.asp?OrgaId=11154) |
| Manaila, Viky \* | Transped |
| [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) |
| Rizzo, Luigi \* | InfoCert S.p.A. |
| Rock, Andrea \* | Cryptolog International |
| [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) |

# Confirm Agenda

Agreed

# Report of Last Meeting

[ESI(17)000130](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI%2817%29000130_Report_of_2nd_ETSI_PSD2_workshop.docx)

There were no comments on the 2nd meeting report.

Actions from last meeting:

Action 1.1 ERPB experts to send role life-cycle example
 Done (see [ESI(17)000124](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI%2817%29000124_PSD2_Data_for_eIDAS_certificates.pdf))

Action 1.2 ERPB experts to send attributes and identification data format examples.
 Done (see [ESI(17)000124](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI%2817%29000124_PSD2_Data_for_eIDAS_certificates.pdf))

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

 **Outstanding**

Action 2.1: Nick include discussion on input to 4th Oct ERPB WG meeting on the agenda for the next meeting
 Done (see below)

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
 Done included in [ESI(17)000125](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI%2817%29000125_PSD2_Workshop_Discussion_Document_on_Issues_and_use_cases.docx)

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
 Done included in [ESI(17)000125](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI%2817%29000125_PSD2_Workshop_Discussion_Document_on_Issues_and_use_cases.docx)

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
 Done: See email Tue 12/09/2017 11:43 from Michal

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
 Done: Included in ESI(17)000125.

 Additional text included on Mozilla Google etc variations including link added subsequent to meeting.

Action 2.6: Nick to provide information on ETSI standard on requirements for validity check on Trusted Lists.
 Done: Added to ESI(17)000125 subsequent to meeting

Action 2.7: Nick to collate responses and update (issues) document by end Monday 18th.
 Done included in [ESI(17)000125](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI%2817%29000125_PSD2_Workshop_Discussion_Document_on_Issues_and_use_cases.docx)

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.
 Done – Advice from ESI chair was that this is not an issue and he suggested that ETSI can proceed with supporting this unless new concerns arise.

# Update on PSD2 activities

Report from Chris:

* ERPB experts raised some issues on RTS being submitted to ECB
	+ Requirement for mutual authentication should be re-expressed
	+ Reference to communications security clarified to be PSP to PSP
	+ Use of “Either … or” with regards QWAC & QSealC
	ESI(17)000125 could help in clarifying use

# Discussion Document on Issues and use cases

See: [ESI(17)000125](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI%2817%29000125_PSD2_Workshop_Discussion_Document_on_Issues_and_use_cases.docx)

Questions and responses were discussed at the meeting and a revised version [ESI(17)000125r1](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI%2817%29000125r1_PSD2_Workshop_Discussion_Document_on_Issues_and_use_cases.docx) produced taking into account discussions at the meeting.

Use cases other than PSP to PSP will be considered later.

# PSD2 Data for eIDAS certificates

See: [ESI(17)000124](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI%2817%29000124_PSD2_Data_for_eIDAS_certificates.pdf)

Key points:

* Passporting not required to be supported by PSD2 qualified certificates
* May include information in certificate on how to get passporting information
* May need to consider additional roles as in annex (8 in total)
* It is up to ASCSP how use attributes. ETSI should concentrate on defining the attribute semantics and encoding.
* Could consider use of attribute certificates / SAML / OAuth for passporting. Note attribute certificates but this is not widely used in web environments.
* Aim to be able to refer to a trusted source for the list of MSCAs. May be different lists. May be 54.

**Action 3.1:** Chris K to provide information on any available trusted source for the list of MSCAs.

This information should be sufficient for ETSI to start drafting requirements for QWAC / QSealC certificate profile.

# NWI on PSD2 qualified certificate profile

See: [ESI(17)000126](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI%2817%29000126_Draft_NWI_on_PSD2_qualified_certificate_profile.docx)

It was agreed that this new work item should be updated to cover by the certificate profile and policy requirements for management of the new PSD2 attributes

**Action 3.2:** Michal & Nick to update NWI in [ESI(17)000126](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI%2817%29000126_Draft_NWI_on_PSD2_qualified_certificate_profile.docx) to include in a single document certificate profile and policy extensions for PSD2.

# Outstanding issues from last meeting

Points 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.
2. ~~The need for extension to current EN 319 411-2 policy requirements to cover PSD2 qualified certificates.~~
3. ~~Need for mutual authentication on the TLS / SSL channel~~
4. 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.]
5. Other uses of eIDAS standards in context of PSD2
[To be discussed later]
6. How can PSD2 certificate information provided by QTSPs be manually read
[To be discussed later]
7. ~~Liability and responsibilities of parties – SLAs of info maintenance and updates~~.

Further issues:

1. options for placement of PSD2 specific attributes (e.g. subject name or PSD2 attributes)
2. Use attribute certificate / SAML/OAuth or otherwise for passporting
3. Support for use cases other than PSP to PSP

# Input to 4th Oct ERPB WG meeting

It was agreed that the report to the next ERPB can state:

* There is general understanding of PSD2 requirements for security PSP to PSP interactions
* The group will propose a new work item for an ETSI technical Specification for PSD2 use of QWAC and QSealC certificate for PSP for consideration at ETSI meeting 9-11 Oct 2017. The planned timescale for this is

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| --- | --- | --- | --- |
|  | * Stable Draft
 | Jan 2018 |  |
|  | * Draft for approval
 | End march 2018 |  |
|  | * TB approval
 | April 2018  |  |

Publication is expected to take about 1 month after approval.

* If it is required that this becomes a European Norm (Standard) then a further process is required taking 6 months or more.
* ERPB experts can present their interpretation of the main conclusions in [ESI(17)000125r1](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI%2817%29000125r1_PSD2_Workshop_Discussion_Document_on_Issues_and_use_cases.docx) but the document itself is to be kept to ESI members and ERPB experts attending the meetings.

# Next Steps

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

* Future meetings: 6 Oct, 20 Oct
* ETSI plenary meeting: 1 hour session scheduled Day 3 (11th Oct)

It is proposed to invite the ERPB experts to attend the final day of the ETSI ESI #60 meeting. It was mentioned the remote access “goto meeting” will be available.

**Action 3.3:** Nick to request that ETSI invite ERPB experts to attend final day of ETSI meeting.