# Report 5th ETSI PSD2 Workshop Friday 27 October 2017 10:00 to 13:00 CEST

# Roll Call

ERPB Experts

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| --- | --- |
| Boogmans, Chris(Apologies) | 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) (part time) | Delegated SME for ERPB PIS - Identity Subgroup to ETSI/ESI 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)  | [Luxtrust SA](https://portal.etsi.org/webapp/TelDir/QueryOrgaInfo.asp?OrgaId=15188) |
| Thomas Kopp  | [Luxtrust SA](https://portal.etsi.org/webapp/TelDir/QueryOrgaInfo.asp?OrgaId=15188) |
| [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) |
| Rizzo, Luigi  | InfoCert S.p.A. |
| [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) |
| Metin Simsek | Tubitak Uekae  |

# Report of Last Meeting

[ESI(17)60\_036](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI%2817%2960_036_Report_of_4th_PSD2_workshop.docx)

Actions from last meeting

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

Ongoing - No update

**Action 4.1**: ERPB experts Identify source of definitive list of MSCA unique names. Also character set to be used to be used in those names (e.g. includes Greek characters, accented characters ?)

Ongoing – see below

**Action 4.2:** ERPB experts to inform ETSI as soon the RTS is published. Editor and all to review closely published RTS to consider any impacts on PSD2 certificate profiles.

Ongoing – see below

# Update on PSD2 activities

John gave an update on ERPB and RTS related issues:

* The ETSI work item link & document were distributed to interested parties
* The next ERPB meeting is on Monday
* The request to have a register of MSCAs that ETSI can refer to has been passed on
* The revised RTS yet to be made available. It is expected that this will be submitted to Parliament on 25 November.

Thomas Kopp mentioned the need a clear mandate to provide MSCAs with details of information to be provided in the register. Article 14 already requires the existence of MSCA register. ERPB experts are having discussion with each EU national authority to discuss PSD2 issues.

# Review of Initial Draft PSD2 profile (TS 119 495)

[ESI(17)000155](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI%2817%29000155_Initial_working_draft_TS_119_495_.docx)

Michal walked the meeting through the document and received a number of comments and suggestions from the meeting. This included:

* The authorisation number is to be placed in organisationalIdentifer field for both QSealCerts and QWAC using the syntax as identified in 319 412-1 clause 5.1.4 extended for PSD.
* An annex is to be added on expectations of MSCAs to support validation and revocation of PSD2 specific attributes.

The details of the resolution on all the comments and suggestions were recorded by Michal.

**Action 5.1**: Michal to update working draft TS 119 495 by 3rd November

**Action 5.2**: All to review working draft TS 119 495 before next meeting on 10th Nov.

# Outstanding issues from previous meetings (not discussed)

Mutual authentication – interpretation of eIDAS requirements see: [**ESI(17)000111**](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI%2817%29000111_Using_QWACS_for_PSD2_Mutual_Authentication.docx)

Other 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 from PSD2 workshop 3:

1. options for placement of PSD2 specific attributes (e.g. subject name or PSD2 attributes)

Further issues from PSD2 workshop 4:

1. All the use cases 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) need to be considered

# Next Steps

Next meetings:

* 10 Nov
* 24 Nov
* 8 Dec

It is aimed to have the document ready for ETSI ESI review after 8th December ready for agreement to distribute as public review draft mid January.

# AOB

Lionel asked about the situation with the German BSI document that had been distributed. It was reported that Nick, John and Detlef were trying to make contact with BSI to clarify the situation.