ETSI TS 119 495 V0.0.0h (2017-12)

Electronic Signatures and Infrastructures (ESI);

Sector Specific Requirements;

Qualified Certificate Profiles and TSP Policy Requirements under the payment services Directive 2015/2366/EU;

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**TECHNICAL SPECIFICATION**

Reference

DTS/ESI-0019495

Keywords

<keywords>

e-commerce, electronic signature, extended validation certificate, public key, security,

trust services, payments

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# Foreword

This Technical Specification (TS) has been produced by ETSI Technical Committee Electronic Signatures and Infrastructures (ESI).

# Modal verbs terminology

In the present document "**shall**", "**shall not**", "**should**", "**should not**", "**may**", "**need not**", "**will**", "**will not**", "**can**" and "**cannot**" are to be interpreted as described in clause 3.2 of the [ETSI Drafting Rules](https://portal.etsi.org/Services/editHelp!/Howtostart/ETSIDraftingRules.aspx) (Verbal forms for the expression of provisions).

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# Introduction

Regulation (EU) No 910/2014 [i.1] of the European Parliament and of the Council of 23 July 2014 on electronic identification and trust services for electronic transactions in the internal market and repealing Directive 1999/93/EC (commonly called eIDAS) defines requirements on specific types of certificates named "qualified certificates".

Directive (EU) 2015/2366 [i.2] of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC (commonly called PSD2) defines requirements on communication among payment and bank account information institutions.

The Commission Delegated Regulation with regard to Regulatory Technical Standards on strong customer authentication and secure communication (RTS henceforth) [i.3] is key to achieving the objective of the PSD2 (Directive (EU) 2015/2366 [i.2] ) of enhancing consumer protection, promoting innovation and improving the security of payment services across the European Union. The RTS defines requirements on the use of qualified certificates (as defined in eIDAS ) for website authentication and qualified certificates for electronic seal for communication among payment and bank account information institutions.

This document defines a standard for implementing the requirements of the RTS [i.3] for use of qualified certificates as defined in eIDAS (Regulation (EU) No 910/2014 [i.1]) to meet the regulatory requirements of PSD2 (Directive (EU) 2015/2366 [i.2]).

# 1 Scope

The present document:

1. Specifies profiles of qualified certificates for electronic seals and website authentication, to be used by payment service providers in order to meet the requirements of the PSD2 Regulatory Technical Standards (RTS) [i.3]. Such certificates can be used for providing evidence with legal assumption of a transaction, identification and authentication of the communicating parties and securing communications. Communicating parties may be Payment Initiation Service Provides, Account Information Service Providers, payment service providers issuing card-based payment instruments or Account Servicing Payment Service Providers. These profiles are based on: ETSI EN 319 412-1 [1], ETSI EN 319 412-3 [2], ETSI EN 319 412-4 [3], IETF RFC 3739 [6].
2. Specifies additional TSP policy requirements for the management (including verification and revocation) of additional certificate attributes as required by the above profiles. These policy requirements extend the requirements in: EN 319 411-2 [4].

# 2 References

## 2.1 Normative references

References are either specific (identified by date of publication and/or edition number or version number) or non‑specific. For specific references, only the cited version applies. For non-specific references, the latest version of the referenced document (including any amendments) applies.

Referenced documents which are not found to be publicly available in the expected location might be found at <https://docbox.etsi.org/Reference>.

NOTE: While any hyperlinks included in this clause were valid at the time of publication, ETSI cannot guarantee their long term validity.

The following referenced documents are necessary for the application of the present document.

[1] ETSI EN 319 412-1: Electronic Signatures and Infrastructures (ESI); Certificate Profiles; Part 1: Overview and common data structures

[2] ETSI EN 319 412-3: Electronic Signatures and Infrastructures (ESI); Certificate Profiles; Part 3: Certificate profile for certificates issued to legal persons

[3] ETSI EN 319 412-4: "Electronic Signatures and Infrastructures (ESI); Certificate Profiles; Part 4: Certificate profile for web site certificates"

[4] ETSI EN 319 411-2: Electronic Signatures and Infrastructures (ESI); Policy and security requirements for Trust Service Providers issuing certificates; Part 2: Requirements for trust service providers issuing EU qualified certificates

[5] Recommendation ITU-T X.680-X.699: "Information technology - Abstract Syntax Notation One (ASN.1)".

[6] IETF RFC 3739 Internet X.509 Public Key Infrastructure: Qualified Certificates Profile

## 2.2 Informative references

References are either specific (identified by date of publication and/or edition number or version number) or non‑specific. For specific references, only the cited version applies. For non-specific references, the latest version of the referenced document (including any amendments) applies.

NOTE: While any hyperlinks included in this clause were valid at the time of publication, ETSI cannot guarantee their long term validity.

The following referenced documents are not necessary for the application of the present document but they assist the user with regard to a particular subject area.

[i.1] Regulation (EU) No 910/2014 of the European Parliament and of the Council of 23 July 2014 on electronic identification and trust services for electronic transactions in the internal market and repealing Directive 1999/93/EC.

[i.2] Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC.

[i.3] Commission Delegated Regulation (EU) No …/.. of XXX supplementing Directive 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication and common and secure open standards of communication (RTS)

[i.4] Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC

# 3 Definitions, symbols and abbreviations

## 3.1 Definitions

For the purposes of the present document, the terms and definitions given in PSD2 [i.2], in ETSI EN 319 412-1 [1], in ETSI EN 319 411-2 [4] and the following apply.

**third party provider:** Payment Initiation Service Provider or Account Information Service Provider or Payment Service Provider Issuing Card-based payment instruments according to PSD2 [i.2]

## 3.2 Abbreviations

For the purposes of the present document, the abbreviations given in ETSI EN 319 412-1 [1], in ETSI EN 319 411-2 [4] and the following apply.

PSD2 – Payment Services Directive 2 – Directive (EU) 2015/2366 [i.2]

RTS – Regulatory Technical Standards – regulation …/.. of XXX [i.3]

NCA – National Competent Authority

TPP – Third Party Provider

PSP – Payment Service Provider

PSP\_AS Account Servicing Payment Servicing Provider

PSP\_AI Account Information Service Provider

PSP\_PI Payment Initiation Service Provider

PSP\_IC – Payment Service Provider Issuing Card-based payment instruments

TSP – Trust Service Provider

QSealC – Qualified Electronic Seal Certificate

QWAC – Qualified Website Authentication Certificate

OCSP - Online Certificate Status Protocol

CRL - Certificate Revocation List

# 4 General concepts

### 4.1 Use of Qualified Certificates

RTS [i.3] requires 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.

A website authentication certificate makes it possible to establish a Transport Layer Security (TLS) channel with the owner of the certificate, which guarantees confidentiality, integrity and authenticity of all data transferred through the channel.

A certificate for electronic seals allows the relying party to validate the authenticity and integrity of the received data, and also prove it to third parties. The electronic seal provides strong evidence, capable of having legal effect, that given data is originated by the legal entity identified in the certificate.

Note: Regulation (EU) No 910/2014 [i.1] requires that TSPs issuing qualified certificates demonstrate that they meet the requirements for qualified trust service providers as per the regulation. ETSI standards referenced in the present document are aimed at meeting these requirements. Granting of “qualified” status of a TSP is the decision of the national eIDAS supervisory authority.

### 4.2 Roles

According [i.3] to RTS the role of the payment service provider can be one or more of the following:

(i) account servicing (PSP\_AS);

(ii) payment initiation (PSP\_PI);

(iii) account information (PSP\_AI);

(iv) issuing of card-based payment instruments (PSP\_IC);

Every PSP is authorised by the NCA to act in one or more roles.

PSPs which are authorised to at least one of PSP\_PI, PSP\_AI or PSP\_IC roles are recognised as third party providers (TPP).

### 4.3 Payment Service Provider Authorisation and Passport

According to PSD2 [i.2] the competent authority (NCA) responsible for payment services approves or rejects authorisation of PSPs in its own country. If authorisation is granted the NCA issues an authorisation number and publishes that information in its public register. NCA also approves or rejects in its own country the operation of TPPs authorised in other countries. The acceptance of a TPP in one country that is already registered in another country is called passporting. Information about passporting is published in the public registry in the home country of the TPP.

Certificates issued according to the requirements laid down in this document do not include any attributes regarding passporting.

### 4.4 Authorisation Number

For identification, the RTS [i.3] requires the registration number used in a qualified certificate, as referred to in the official records in accordance Annex III (C) of Regulation (EU) No 910/2014 [i.1], to be the authorisation number of the payment service provider. This authorisation number is required to be available in the National Competent Authority public register pursuant to Article 14 of PSD2 [i.2] or resulting from the notifications of every authorisation granted under Article 8 of Directive 2013/36/EU [i.4] in accordance with Article 20 of that Directive.

### 4.5 Registration and Certificate Issuance

Figure 1 presents the general concept of registration and certificate issuance. The Qualified certificate contains authorisation number of PSPs available in public registry and issued by National Competent Authority (NCA).

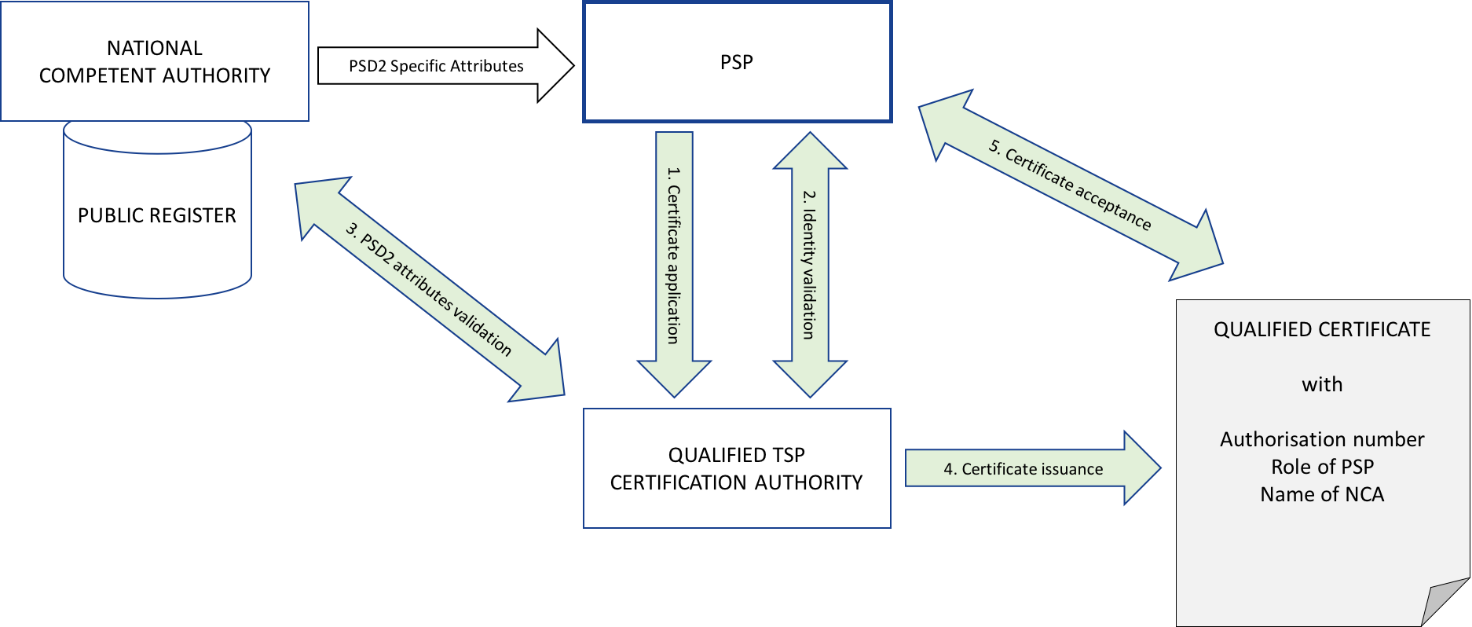


Figure : PSP Registration and certificate issuance

Before the issuance process can start the PSP needs to be registered by NCA and all relevant information needs to be available in public registry.

1. PSP submits the certificate application and provides all necessary documentation containing PSD2 specific attributes to the Trust Service Provider (TSP).
2. TSP performs Identity Validation as required by its Certificate policy.
3. TSP validates PSD2 specific attributes using information provided the NCA (e.g. public registry, authenticated letter).
4. TSP Issues certificate in compliance with profile requirements given in the present document.
5. PSP accepts certificate.

### 4.6 Certificate Validation and Revocation

Figure 2 presents the general concept for certificate validation and revocation. Validation process is based on certificate status service provided by the TSP. Revocation request can originate from the certificate subject (PSP) or from NCA. TSP revokes the certificate based on a verifiably authentic revocation request.

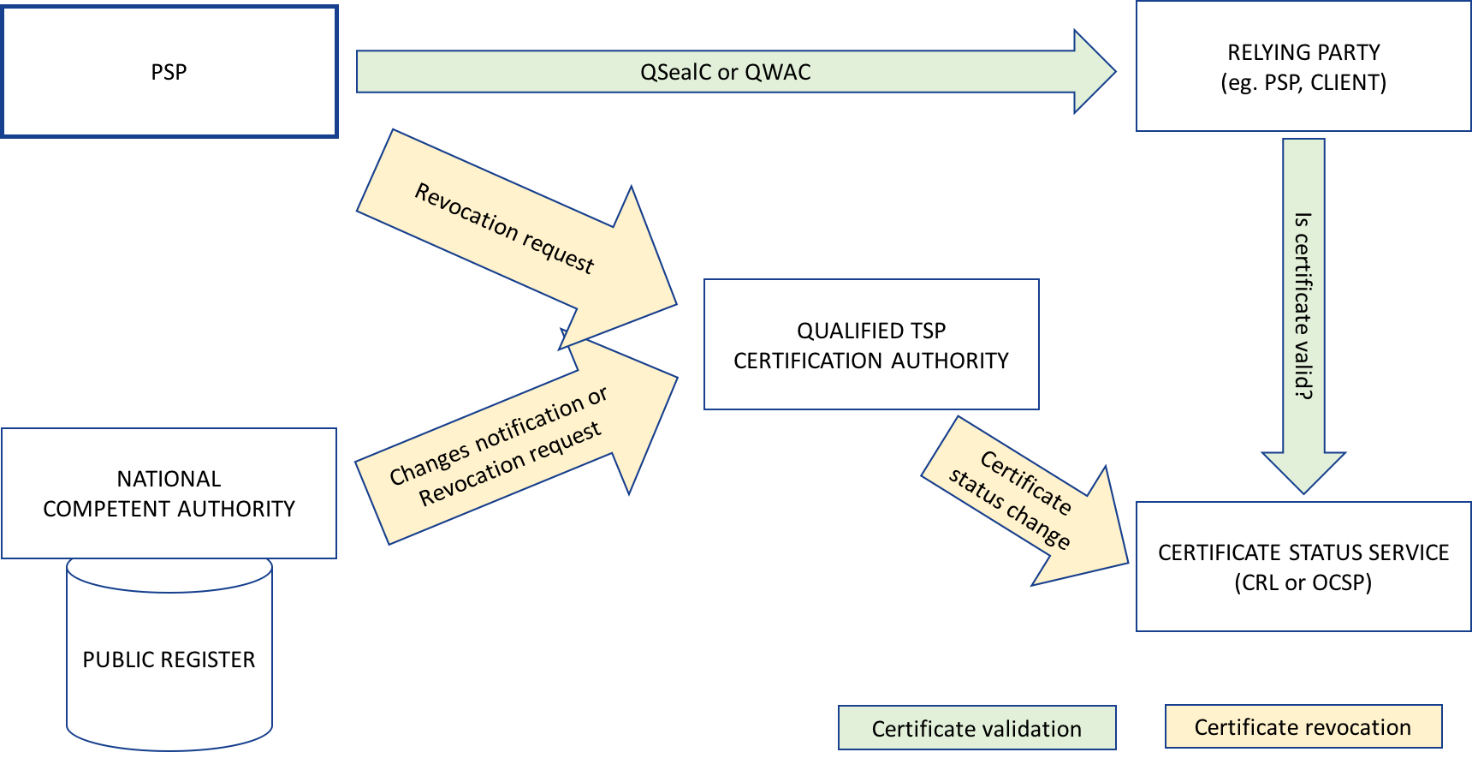


Figure : PSP Certificate validation and revocation

# 5 Certificate profile requirements

## 5.1 PSD2 QCStatement

The PSD2 specific attributes shall be included in a QCStatement within the qcStatements extension as specified in clause 3.2.6 of IETF RFC 3739 [6].

This QCstatement shall contain the following PSD2 specific certificate attributes as required by RTS [i.3] article 34:

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

(i) account servicing (PSP\_AS);

(ii) payment initiation (PSP\_PI);

(iii) account information (PSP\_AI);

(iv) issuing of card-based payment instruments (PSP\_IC);

(b) the name of the competent authorities where the payment service provider is registered. This is provided in two forms: the full name string (NCAName) and an abbreviated unique identifier (NCAId). See clause 5.2.3 for further details.

The syntax of the defined statement shall comply with ASN.1 [5]. The complete ASN.1 module for all defined statements shall be as provided in Annex A; it takes precedence over the ASN.1 definitions provided in the body of the present document, in case of discrepancy.

NOTE: This extension is not processed as part of IETF RFC 5280 [i.9] path validation and there are no security implications with accepting a certificate in a system that cannot parse this extension.

Syntax:

etsi-psd2-qcStatement QC-STATEMENT ::=

{ IDENTIFIED BY id-etsi-psd2-qcStatement }

id-etsi-psd2-qcStatement OBJECT IDENTIFIER ::=

{ itu-t(0) identified-organization(4) etsi(0) psd2(19495) qcstatement(2) }

PSD2QCType ::= SEQUENCE{

rolesOfPSP RolesOfPSP,

nCAName NCAName,

nCAId NCAId }

[Green above to be added]

## 5.2 Encoding PSD2 specific attributes

### 5.2.1 Authorisation number

The authorisation number shall be placed in organizationIdentifier attribute of the Subject Distinguished Name field in the certificate:

1. for QWACs: as defined in clause 5.3;
2. for QSealCs as defined in clause 5.4.

The authorisation number shall be encoded using the syntax identified by the legal person semantics identifier as defined in EN 319 412-1 [1] clause 5.1.4. ~~extended for PSD2 authorisation identifier as follows:~~

~~Authorisation number shall contain information using the following structure in the presented order:~~

* ~~“PSD” as 3 character legal person identity type reference;~~
* ~~2 character ISO 3166 country code representing the NCA country;~~
* ~~hyphen-minus "-" (0x2D (ASCII), U+002D (UTF-8)); and~~
* ~~2-8 character NCA identifier (A-Z uppercase only, no separator)~~
* ~~hyphen-minus "-" (0x2D (ASCII), U+002D (UTF-8)); and~~
* ~~identifier (according to country and identity type reference).~~

~~EXAMPLE 1: PSDES-BDE-3DFD21 – means certificate issued to TPP or ASPSP where authorisation number is3DFD21, authorisation was granted by Spanish NCA Banco de España (identifier after first hyphen-minus is decided by Spanish numbering system)~~

~~Any separator in NCA identifier shall be removed.~~

[Green above to be deleted]

If authorisation number of payment service provider is not VAT nor NTR as defined in EN 319 412-1 [1] clause 5.1.4, it shall be based on local national scheme as defined in EN 319 412-1 [1] clause 5.1.4 point 3).

[Green above to be added]

### 5.2.2 Roles of payment service provider

RolesOfPSP shall contain one or more roles. A role shall be either one of those defined by the RTS (see clause 5.1) represented by the following object identifiers or a role object identifier registered by an organisation recognised by a NCA.

Syntax:

RolesOfPSP ::= SEQUENCE OF RoleOfPSP

RoleOfPSP ::= OBJECT IDENTIFER

-- Object Identifier arc for roles of payment service providers

-- defined in the present document

etsi-psd2-roles OBJECT IDENTIFIER ::=

{ itu-t(0) identified-organization(4) etsi(0) psd2(19495) id-roles(1) }

-- Account Servicing Payment Service Provider (PSP\_AS) role

id-psd2-role-psp-as OBJECT IDENTIFIER ::=

{ itu-t(0) identified-organization(4) etsi(0) psd2(19495) id-roles(1) 1 }

-- Payment Initiation Service Provider (PSP\_PI) role

id-psd2-role-psp-pi OBJECT IDENTIFIER ::=

{ itu-t(0) identified-organization(4) etsi(0) psd2(19495) id-roles(1) 2 }

-- Account Information Service Provider (PSP\_AI) role

id-psd2-role-psp-ai OBJECT IDENTIFIER ::=

{ itu-t(0) identified-organization(4) etsi(0) psd2(19495) id-roles(1) 3 }

-- Payment Service Provider issuing card-based payment instruments (PSP\_IC) role

id-psd2-role-psp-ic OBJECT IDENTIFIER ::=

{ itu-t(0) identified-organization(4) etsi(0) psd2(19495) id-roles(1) 4 }

### 5.2.3 Name and identifier of the competent authority

The NCAName shall be plain text name in English provided by NCA itself for purpose of identification in certificates.

NCAName ::= utf8String (SIZE (256))

The NCAId shall contain information using the following structure in the presented order:

* 2 character ISO 3166 country code representing the NCA country;
* hyphen-minus "-" (0x2D (ASCII), U+002D (UTF-8)); and
* 2-8 character NCA identifier (A-Z uppercase only, no separator)

The NCAId shall be unique within the identified country and provided by NCA itself for purpose of identification in certificates.

NCAId ::= utf8String (SIZE (11))

## 5.3 Requirements for QWACs Profile

If the certificate issued is for Website Authentication (QWAC) then the requirements of EN 319 412-4 [3] shall apply.

In addition:

1. The PSD2 QCStatement as identified in clause 5.1 shall be included in the certificate.
2. The organisationIdentifier shall be present in the Subject’s Distinguished Name and encoded with legal person syntax as specified in clause 5.2.1.

## 5.4 Requirements for Electronic Seal Certificates Profile

If the certificate issued is for electronic seal (QSealC) then the requirements of EN 319 412-3 [2] shall apply.

In addition:

1. The PSD2 QCStatement as identified in clause 5.1 shall be included in the certificate.
2. The organisationIdentifier shall be present in the Subject’s Distinguished Name and encoded with legal person syntax as specified in clause 5.2.1.

# 6 Policy requirements

## 6.1 General policy requirements

For TSPs issuing QSealCs (QCP-l) policy requirements shall be applied as specified in EN 319 411-2 [4]

For TSPs issuing QWACs (QCP-w) policy requirements shall be applied as specified in EN 319 411-2 [4]

## 6.2 Additional policy requirements

6.2.1 Certificate profile

Requirements specified in ETSI EN 319 411-2 [4] clause 6.6.1 shall apply.

The profile requirements specified in clause 5 of the present document shall apply.

### 6.2.2 Initial identity validation

Requirements specified in ETSI EN 319 411-2 [4] clause 6.2.2 shall apply.

The TSP shall verify the PSD2 specific attributes (authorisation number, roles, name of NCA) provided by the subject using authentic information from the NCA (e.g. the official registry). If the NCA provides rules for validation of these attributes, the TSP shall apply the given rules.

Note: Guidance for NCAs to support Qualified TSP validation of PSD2 specific attributes is given in Annex C.

### 6.2.3 Identification and authentication for revocation requests

The requirements specified in ETSI EN 319 411-2 [4] clause 6.2.4 shall apply.

In addition the following requirements apply:

The TSP shall document the procedure for submission of certificate revocation requests by NCAs in its certificate policy or practice statement. The TSP may specify the content, format and the communication channels to be used to submit the certificate revocation requests. The TSP shall check the authenticity of certificate revocation requests submitted by NCAs.

In addition, the TSP shall provide an email address for notifications from NCA about changes of relevant PSD2 regulatory information of the PSP which can affect the validity of the certificate. The content and format of these notifications may be agreed between the NCA and TSP.

Note: Guidance for NCAs to support revocation of PSD2 certificates due to changes in PSD2 specific attributes is given in Annex C.

### 6.2.4 Certificate acceptance

The requirements specified in ETSI EN 319 411-2 [4] clause 6.3.4 shall apply.

In addition the following requirements apply:

If NCA requires information about issued certificate after certificate acceptance the NCA shall be informed about issued certificate according to obligations stated in the TSP policy.

Note: Guidance for NCAs for maintaining PSD2 certificate information so that Qualified TSPs can be made aware of to changes in PSD2 specific attributes is given in Annex C.

### 6.2.5 Certificate renewal

The requirements specified in ETSI EN 319 411-2 [4], clause 6.3.6 shall apply.

In addition the following requirements apply:

Before certificate renewal the TSP shall repeat the verification of the PSD2 specific attributes to be included in the certificate. If the NCA provides rules for validation of these attributes, the TSP shall apply the given rules.

### 6.2.6 Certificate revocation and suspension

Note: The requirements identified in ETSI EN 319 411-2 [4], clause 6.3.9 apply.

The TSP shall allow the NCA, as the owner of the PSD2 specific information, to request certificate revocation following the procedure defined in the TSP’s certificate policy or certificate practice statement. The procedure shall allow the NCA to specify a reason for the revocation. The TSP shall process such requests, and shall validate their authenticity. Based on such an authentic request, the TSP shall revoke the certificate if any of the following conditions holds:

* the authorisation of the PSP has been revoked;
* the authorisation number of the PSP has changed;
* the NCA name or identifier has changed;
* a PSP role included in the certificate has been revoked;
* revocation is required by law;
* any other condition stated in the certificate policy of the TSP.

If the NCA as the owner of the PSD2 specific information notifies the TSP, that relevant information has changed which can affect the validity of the certificate, the TSP shall investigate this notification regardless of its content and format, and shall revoke the affected certificate(s) if necessary. This notification need not be processed in 24 hours.

NOTE: Revocation can be considered necessary if the investigation of the TSP confirms based on authentic information that any of the conditions listed above holds.

Annex A (normative):  
ASN.1 Declaration

ETSIPSD2QCprofileMod { itu-t(0) identified-organization(4) etsi(0) id-qc-statements(19495) idmod(0) id-mod-psd2qcprofile(0) }

DEFINITIONS EXPLICIT TAGS ::=

BEGIN

-- EXPORTS All –

IMPORTS

QC-STATEMENT,

FROM PKIXqualified97 {iso(1) identified-organization(3) dod(6)

internet(1) security(5) mechanisms(5) pkix(7) id-mod(0)

id-mod-qualified-cert-97(35)};

-- statements

etsi-psd2-qcStatement QC-STATEMENT ::=

{ IDENTIFIED BY id-etsi-psd2-qcStatement }

id-etsi-psd2-qcStatement OBJECT IDENTIFIER ::=

{ itu-t(0) identified-organization(4) etsi(0) psd2(19495) qcstatement(2) }

PSD2QCType ::= SEQUENCE{

rolesOfPSP RolesOfPSP,

nCAName NCAName,

nCAId NCAId }

RolesOfPSP ::= SEQUENCE OF RoleOfPSP

RoleOfPSP ::= OBJECT IDENTIFER

-- Object Identifier arc for roles of payment service providers

-- defined in the present document

etsi-psd2-roles OBJECT IDENTIFIER ::=

{ itu-t(0) identified-organization(4) etsi(0) psd2(19495) id-roles(1) }

-- Account Servicing Payment Service Provider (PSP\_AS) role

id-psd2-role-psp-as OBJECT IDENTIFIER ::=

{ itu-t(0) identified-organization(4) etsi(0) psd2(19495) id-roles(1) 1 }

-- Payment Initiation Service Provider (PSP\_PI) role

id-psd2-role-psp-pi OBJECT IDENTIFIER ::=

{ itu-t(0) identified-organization(4) etsi(0) psd2(19495) id-roles(1) 2 }

-- Account Information Service Provider (PSP\_AI) role

id-psd2-role-psp-ai OBJECT IDENTIFIER ::=

{ itu-t(0) identified-organization(4) etsi(0) psd2(19495) id-roles(1) 3 }

-- Payment Service Provider issuing card-based payment instruments (PSP\_IC) role

id-psd2-role-psp-ic OBJECT IDENTIFIER ::=

{ itu-t(0) identified-organization(4) etsi(0) psd2(19495) id-roles(1) 4 }

NCAName ::= utf8String (SIZE (256))

NCAId ::= utf8String (SIZE (11))

END

Annex B (informative):  
Certificates supporting PSD2 – clarification of the context

The main purpose of a digital certificate is to identify the owner of a public key (and the corresponding private key). Using the certificate it is possible to communicate securely with its owner. What "securely" means exactly depends on the type of certificate.

A website authentication certificate makes it possible to establish a Transport Layer Security (TLS) channel with the owner of the certificate, which guarantees confidentiality, integrity and authenticity of all data transferred through the channel. This means that the person or system connecting to the website presenting the certificate can be sure who “owns” the end point of communication channel (the owner of the certificate), that the data was not changed between the end points, and that nobody else could have read the data along the way. However, the communicated data is only protected while it is travelling through the TLS channel. The data is produced in plain (unencrypted) form by the sender system, and the data will appear in plain (unencrypted) form in the receiver system. Therefore, once the TLS channel is closed, the data loses the protection of its authenticity, integrity and confidentiality, unless it is protected by other means.

A website authentication certificate may also be used to identify the calling party (client) when using TLS as described above. This means that the called party (server) can authenticate who “owns” the calling end of communication channel (the owner of the certificate).Thereby, if both communicating parties have website authentication certificates, they can use them to set up a secure TLS channel providing mutual authentication,

An electronic seal is a digital signature of a legal person. A certificate for electronic seals makes it possible for the owner of the certificate to create electronic seals on any data. The digital signature technology guarantees the integrity and authenticity of the signed/sealed data. This means that the person receiving digitally signed data can be sure who signed the data (the owner of the certificate), that the data was not changed since it was signed, and they can also present this signed data to third parties as an evidence of the same (who signed it, and that it was not changed since). Therefore, digitally signed data can keep its authenticity and integrity over time when appropriately maintained, regardless of how it is stored or transferred. (An electronic seal can be validated by anyone, at any time, to check whether the integrity and authenticity of the data still holds.) The electronic seal provides strong evidence that given data is originated by the legal entity identified in the certificate. An electronic seal can also protect the authenticity of data when relayed through a third party although on its own does not protect against replay attacks.

Certificates for both website authentication and electronic seals can be qualified or non-qualified. The requirements on the issuance of a qualified certificate are more stringent, so using a qualified certificate provides a stronger association of the protected data with the identity of the owner of the certificate. As an example, before issuing a qualified certificate the issuer CA will verify the identity of the owner in a face-to-face meeting and based on government-issued photo ID documents, or by equivalently secure procedures. Hence, qualified certificates can have a stronger legal assumption of the evidential value than non-qualified ones.

Both QWACs and QSealCs are based on widely implemented technology. QWACs are derived from website certificates supported by all the modern web browsers and commonly used to provide system-to-system secure channels. QSealCs are derived from certificates used with digital signature technology such as widely employed for document security, business to business and in modern banking networks.

In consequence:

• A qualified website authentication certificate (QWAC) should be used to establish a secure TLS channel to protect the communication (in the transport layer) from potential attackers on the network. The person or system connecting to the website can be sure who they are communicating with, but cannot prove this to third parties. Using QWAC does not give legally assumed evidence of a transaction.

• A qualified certificate for electronic seals (QSealC) should be used to protect the data or messages (in the application layer) from potential attackers during or after the communication. The electronic seal does not provide confidentiality (i.e. there is no encryption of application data). The person receiving the sealed data can be sure who sealed the data, and can also prove this to third parties even after the communication has ended. QSealC provides evidence of a transaction with legal assumption and can protect the authenticity of data when relayed through third parties.

• A certificate can be either for website authentication or electronic seals, but not both. Therefore, these two types of certificates are not interchangeable.

Annex C (informative):  
Guidance for PSD2 National Competent Authorities

**What information is in a certificate**

RTS [i.3] requires that payment service providers (PSPs) 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.

Qualified certificates are issued by Qualified Trust Service Providers (TSPs) on request from payment service provider (PSP). It is aimed that certificates issued by TSPs for PSPs are compliant with the requirements described in the present document.

The certificate contains:

* identity information about the PSP, including a PSD2 specific identifier, which makes it possible to unambiguously identify the PSP,
* PSD2 specific attributes, which can be used by relying parties communicating with the PSP to ascertain its role(s) as authorised by the home NCA,
* the public key of the PSP, which can be used to (depending on the type of certificate) validate the electronic seal or authenticate the website of the PSP.

The certificate is a verifiable electronic document, whose integrity and authenticity is protected by the digital signature of the issuing CA.

**PSD2 specific attributes in certificates**

Certificates contain PSD2 Specific Attributes which are:

* authorisation number
* role or roles of PSP
* NCA name and unique identifier

**NCA Own Naming Conventions**

The NCA provides their name for the purpose of the PSD2 specific attributes..

NCA provides the following which will be included in the certificate:

* Long Name (English Language) Registered name – name registered in appropriate registry for PSD2
* NCA Identifier containing
  + NCA Country
  + 2-8 character NCA identifier (A-Z uppercase only, no separator) unique within the country

It is expected that reference information will be published by European Commission.

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

Before the issuance of any PSD2 certificate, the TSP validates the identity of the requesting PSP and then PSD2 specific attributes in public registry of the Home NCA. NCA provides information on PSD2 specific attributes validation procedures related to their own processes, if any.

It is expected that NCA provides rules for TSPs so that there is a clear definition of how to access authorisation and roles in the NCA registry (e.g. contact information or online web site) and use this information to verify those attributes (e.g. how the information provided may be related to the information to be placed in the certificate, any additional checks the TSP should make directly with the NCA).

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

If no additional rules of validation are required by the NCA, then TSPs relies 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 TSP that the PSP has a valid Authorisation at the point of issuance.

1. **Provision of PSD2 Regulatory information about the PSP, if TSP 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 TSPs to accurately verify, embed the information about the PSP in a Qualified Certificate as required by the RTS, the NCA is expected to provide:

* Clear and Unambiguous Roles of the PSP, related to a unique Authorisation Number, in the context of PSD2, shall be shown in the form:
  + (i) account servicing (PSP\_AS);
  + (ii) payment initiation (PSP\_PI);
  + (iii) account information (PSP\_AI);
  + (iv) issuing of card-based payment instruments (PSP\_IC);
* 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, is expected to 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 [i.2], and how the NCA expects unambiguous translation to the following roles:
  + (i) account servicing (PSP\_AS);
  + (ii) payment initiation (PSP\_PI);
  + (iii) account information (PSP\_AI);
  + (iv) issuing of card-based payment instruments (PSP\_IC);

1. **How NCAs can get information about issued Certificate(s) for PSPs**

For 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 interaction between TSP and NCA about the issuance of each certificate, then it is suggested that the NCA holds records on which TSP issued which certificates to which PSPs.
* NCAs could require information about issued certificate after certificate issuance and acceptance. This information could be provided by TSP or PSP, depending on the certificate policy or certificate practice statement of the TSP.

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

NCA may request a TSP to perform a revocation of certificate(s) issued to a given PSP by that TSP. This could include the following scenarios:

* information in the Public Registry has changed to substantially affect the validity of the PSD2 attributes in the certificate:
* The Authorisation Status granted by that NCA has changed (e.g. that PSP is no longer Authorised).

The TSP will specify the content, format and the communication channels to be used to submit certificate revocation requests in its certificate policy. (E.g.: A certificate revocation request typically identifies the certificate in question, the submitter of the request and the reason for revocation.) The TSP will revoke the certificate based on an authentic certificate revocation request from the NCA within 24 hours after a successful NCA identity validation.

As an alternative to certificate revocation requests, the NCA as the owner of the information can notify the TSP that relevant information in its public registry has changed and it could affect the validity of the certificate. Such a notification can be with content and format to be agreed with the TSP, and can be submitted to the TSP using an agreed communication channel, however, the email address will be provided by the TSP as a default means of submission. The TSP will investigate such notifications and revokes the certificate if necessary (e.g. if it finds authentic information which proves that data included in the certificate is not valid any more). The processing of this notification could take longer than the 24 hours required for revocation requests.

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# History

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| **Document history** | | |
| V0.0.0 | October 2017 | Early draft for PSD2 Workshop |
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