# Report 7th ETSI PSD2 Workshop Friday 24 November 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) (Apologies) | 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) | Delegated SME for ERPB PIS - Identity Subgroup to ETSI/ESI 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) |
| [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) |

# Confirm Agenda

Agreed

# Report of Last Meeting

[**ESI(17)000167**](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI(17)000167_Report_of_6th_PSD2_workshop.docx)

Agreed

Actions from last meeting

**Action 1.3** ETSI secretariat to investigate requirements for formalising relationship between ERPB and ETSI  
**Action** **6.1**: Nick: Arrange call with ETSI on formalising link for future PSD2 issues.

Nick reported that he felt it necessary to have some formal liaison between ETSI and PSD2 experts to ensure that in future PSD2 experts can join ETSI meetings without any issues. Following the report at the last meeting that the ERPB PIS WG is close to completing its work on discussions he suggested that the Open Banking Europe would provide the best umbrella organisation for future PSD2 liaison as this is the main group that has been promoting use of ETSI based qualified certificates under PSD2.

It was agreed to proceed with formalities of setting up MoU with Open banking Europe to be confirmed at the next ESI (#61) meeting in January.

**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 issue. It is aimed the EU commission establish such as register.

**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.

The RTS is expected to be available Monday / Tuesday next.

**Action 7.1**: Chris K to distribute link to RTS as soon as it becomes available.

**Action** **6.2**: Nick & Michal email to Sonia regarding change to EN 319 412-1 clause 5.1.4 to allowed “PSD” to be list of allowed in initial characters of organisational name.

Sonia suggest that the simplest approach is to issue a TS version of EN 319 412-1 to include identifier for PSD. It was suggested that this should follow on with EN. A new work item for TS 119 412-1 is required for agreement at ESI #61. The issue of also preparing an EN and whether other changes are to be included in the EN is to be discussed at ESI #61.

**Action 7.2** : Nick & Michal to prepare NWI for TS 119 412-1 including identifier for PSD2 based organisational identifier. To be supported Thales, TIMT, Microsec, Infocert.

**Action** **6.3**: John to produce text for Annex C by 20th Nov   
Complete – see agenda item below

**Action** **6.6**: All review revised draft TS 119 495 for discussion at next meeting.  
Comments received from Microsec

# Update on PSD2 activities

Report from PSD2 expert.

* ERPB PIS WG meeting to be held today, final report includes recognition of ETSI work.
* Open Banking Europe visited: Norway, Sweden, Denmark, Finland, Luxembourg, Spain, Netherlands, UK
* Discussion being held with EBA includes ETSI work
* Next week meeting with EU commission group working on PSD2 for financial services
* All supportive of work of ETSI

Status of PSD2 document from BSI Germany: “Proposal for a Policy for the compliance of a qualified trust service provider with PSD2-specific requirements”. Nick received contact details for BSI PSD2 experts and will get in touch to make them aware of ETSI work, invite input during public review and ask if progressing their document.

**Action 7.3**: Chair to email BSI PSD2 contacts to make them aware of ETSI work, invite input during public review and ask if progressing their document.

# Review of 2nd Draft PSD2 profile

[**ESI(17)000168**](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI(17)000168_Revised_Draft_TS_119_495.docx)

Microsec comments [**ESI(17)000180**](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI(17)000180_Microsec_comments_on_Revised_Draft_TS_119_495.docx)

Annex C Text [**ESI(17)000179**](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI(17)000179_Draft_TS_119_495_Annc_C_Guidance_for_Member_States_Competent.docx)

The editor noted changes made during the meeting.

* Chris provided list of abbreviation of PSP roles as below, subject to revision following meeting with EBA & commission.

PSP\_AS  
PSP\_AI  
PSP\_PI  
PSP\_IC

Plan:

* Document ready for final review by end Friday 1 Dec
* All review by 8th Dec
* Finalise text ready for meeting 15th Dec

# Outstanding issues from previous meetings

Mutual authentication – interpretation of eIDAS requirements see: [**ESI(17)000111**](https://docbox.etsi.org/ESI/ESI/05-CONTRIBUTIONS/2017/ESI(17)000111_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(17)000125r1_PSD2_Workshop_Discussion_Document_on_Issues_and_use_cases.docx) need to be considered

# Next Steps

Final TS 119 495 review meeting is delyed 1 seek from 8th December and is now scheduled for 15th Dec.

It is aimed to have the document ready for ETSI ESI review immediately after 15h December ready for agreement to distribute as public review draft mid January.

# AOB

## Public Workshop

There was a discussion on possibility of public workshop on ETSI PSD2 qualified certificate profile.

* Organised by ETSI
* Jointly organised ETSI & OBE
* February / March 2018

**Action 7.4**: Nick arrange call with ETSI & Open Banking Europe to discuss possible open workshop to present ETSI PSD2 qualified certificate profile.