

ETSI TS 119 495 V1.2.1 (2018-11)



**Electronic Signatures and Infrastructures (ESI);
Sector Specific Requirements;
Qualified Certificate Profiles and TSP Policy Requirements
under the payment services Directive (EU) 2015/2366**

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ReferenceRTS/ESI-0019495v121

Keywords

e-commerce, electronic signature, extended validation certificat, payment, public key, security, trust services

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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](#) (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 service providers and account servicing institutions.

The Commission Delegated Regulation (EU) 2018/389 [i.3] with regard to Regulatory Technical Standards for strong customer authentication and common and secure open standards of communication (RTS henceforth) 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.

The present 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]. Certificates for electronic seals can be used for providing evidence with legal assumption of authenticity (including identification and authentication of the source) and integrity of a transaction. Certificates for website authentication can be used for identification and authentication of the communicating parties and securing communications. Communicating parties can be payment initiation service providers, 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 TS 119 412-1 [2], ETSI EN 319 412-3 [3], ETSI EN 319 412-4 [4], IETF RFC 3739 [7] and ETSI EN 319 412-5 [i.6] (by indirect reference).
- 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 ETSI EN 319 411-2 [5].

Whilst the present document identifies information that can be provided by NCAs and/or the EBA, such as by publishing through their national or European registers, as well as services provided by QTSP that can be used by NCAs, for example to request revocation, the present document places no requirements on the operation of NCAs nor on the EBA.

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 TS 119 412-1: "Electronic Signatures and Infrastructures (ESI); Certificate Profiles; Part 1: Overview and common data structures".

NOTE: ETSI EN 319 412-1 [1] is extended in ETSI TS 119 412-1 [2] to include additional legal person identity type references which can be used in certificates based on the present document.

- [3] ETSI EN 319 412-3: "Electronic Signatures and Infrastructures (ESI); Certificate Profiles; Part 3: Certificate profile for certificates issued to legal persons".
- [4] ETSI EN 319 412-4: "Electronic Signatures and Infrastructures (ESI); Certificate Profiles; Part 4: Certificate profile for web site certificates".
- [5] 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".
- [6] Recommendation ITU-T X.680-X.693 "Information Technology Abstract Syntax Notation One (ASN.1) & ASN.1 encoding rules".

- [7] IETF RFC 3739: "Internet X.509 Public Key Infrastructure: Qualified Certificates Profile".
- [8] ISO 3166-1: "Codes for the representation of names of countries and their subdivisions; Part 1: Country codes".

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) 2018/389 of 27 November 2017 supplementing Directive (EU) 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 (Text with EEA relevance).
- [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.
- [i.5] IETF RFC 5246: "The Transport Layer Security (TLS) Protocol Version 1.2".
- [i.6] ETSI EN 319 412-5: "Electronic Signatures and Infrastructures (ESI); Certificate Profiles; Part 5: QCStatements".
- [i.7] IETF RFC 5280: "Internet X.509 Public Key Infrastructure Certificate and Certificate Revocation List (CRL) Profile".
- [i.8] CA/Browser Forum: "Baseline Requirements for the Issuance and Management of Publicly-Trusted Certificates".
- [i.9] EBA/RTS/2017/10: "Final Report on Draft Regulatory Technical Standards setting technical requirements on development, operation and maintenance of the electronic central register and on access to the information contained therein, under Article 15(4) of Directive (EU) 2015/2366 (PSD2)".
- [i.10] IETF RFC 8446: "The Transport Layer Security (TLS) Protocol Version 1.3".

3 Definition of terms and abbreviations

3.1 Terms

For the purposes of the present document, the terms given in PSD2 [i.2], ETSI EN 319 412-1 [1], ETSI EN 319 411-2 [5] and the following apply:

EBA PSD2 Register: register of payment institutions and e-money institutions developed, operated and maintained by the EBA under article 15 of Directive (EU) 2015/2366

NOTE 1: It is awaited for the EU Commission to adopt the technical standard under article 15.4 and 15.5 of PSD2 [i.2] and give formal recognition to the EBA PSD2 Register. It is envisaged that the EBA PSD2 Register will go live early 2019.

NOTE 2: This is separate from the register of credit institutions developed, operated and maintained by the EBA under Directive 2013/36/EU [i.4].

3.2 Abbreviations

For the purposes of the present document, the abbreviations given in ETSI EN 319 412-1 [1], ETSI EN 319 411-2 [5] and the following apply:

| | |
|------|------------------------------------|
| CRL | Certificate Revocation List |
| EBA | European Banking Authority |
| NCA | National Competent Authority |
| OCSP | Online Certificate Status Protocol |
| PSD2 | Payment Services Directive 2 |

NOTE: See Directive (EU) 2015/2366 [i.2].

| | |
|--------|---|
| PSP | Payment Service Provider |
| PSP_AI | Account Information Service Provider |
| PSP_AS | Account Servicing Payment Service Provider |
| PSP_IC | Payment Service Provider Issuing Card-based payment instruments |
| PSP_PI | Payment Initiation Service Provider |
| QSealC | Qualified electronic Seal Certificate |
| QWAC | Qualified Website Authentication Certificate |
| RTS | Regulatory Technical Standard for PSD2 strong customer authentication and common and secure open standards of communication |

NOTE: See Commission Delegated Regulation (EU) 2018/389 [i.3].

4 General concepts

4.1 Use of Qualified Certificates

RTS [i.3] Article 34.1 requires that, for the purpose of identification, payment service providers 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, e.g. as specified in IETF RFC 5246 [i.5], IETF RFC 8446 [i.10] or later versions) channel with the subject of the certificate, which secures data transferred through the channel.

A certificate for electronic seals allows the relying party to validate the identity of the subject of the certificate, as well as the authenticity and integrity of the sealed 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 include those aimed at meeting these requirements. Granting a "qualified" status to a TSP is the decision of the national supervisory body.

4.2 Roles

According to RTS [i.3] 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).

NOTE 1: A role "issuing of card-based payment instruments" (PSP_IC) is indicated in some public registers as "issuing of payment instruments".

NOTE 2: A PSP can be authorized by its national competent authority (NCA) to act in one or more PSD2 roles.

NOTE 3: A credit institution with a full license can act in its capacity as a third party provider, as specified in PSD2 [i.2], and be assigned all three roles under Article 34.3(a)(ii-iv) of the RTS [i.3], namely payment initiation (PSP_PI), account information (PSP_AI) issuing of card-based payment instruments (PSP_IC).

A credit institution can also act in an account servicing capacity and be assigned the account servicing (PSP_AS) role.

4.3 Payment Service Provider Authorizations and Services Passporting

According to PSD2 [i.2] and Capital Requirements Directive [i.4], the competent authority (NCA) responsible for payment services approves or rejects authorization of PSPs in their own country. If authorization is granted, the NCA lists the respective PSP in the national public register, together with an identification number, which could be, but is not necessarily, an authorization number. Subject to NCA approval PSPs can exercise the right of establishment and freedom to provide services in other Member States. This is called passporting. Information about passporting is published in the public register in the home country of the PSP or the EBA PSD2 Register.

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

4.4 PSD2 Authorization Number

For identification, the RTS [i.3] Article 34 requires the registration number used in a qualified certificate, as stated in the official records in accordance with Annex III item I of Regulation (EU) No 910/2014 [i.1], to be the authorization number of the payment service provider. This authorization number is required to be available in the National Competent Authority public register pursuant to Article 14 of PSD2 [i.2].

In case there is no PSD2 Authorization Number, other forms of registration number recognized by the NCA can be used in place of the PSD2 Authorization Number. If necessary to ensure uniqueness, the authorization or registration number can contain a prefix including the type of the institution, as listed in PSD2 [i.2], article 1.1.

4.5 Registration and Certificate Issuance

Figure 1 presents the general concept of registration and certificate issuance. The qualified certificate compliant with the profile requirements given in the present document is issued only to payment service providers authorized by the NCA, confirmation of authorization is publicly available in that NCA public register. The list of credit institutions is publicly available in NCA credit institution registers. According to Article 20 of Directive 2013/36/EU [i.4] a list of the names of all credit institutions that have been granted authorization is published on the EBA Credit Institution Register.

According to Article 15 of PSD2 [i.2] the European Banking Authority (EBA) operates and maintains an electronic central register (EBA PSD2 Register) that contains the information as notified by the NCAs. This information will be updated regularly in a timely manner as envisaged under Article 15(2) of PSD2 [i.2] and Articles 7(5) and 8(5) and (8) of the Draft Regulatory Standards on the EBA Register under PSD2 [i.9]. According to the [i.9] the EBA PSD2 Register will contain relevant records of each NCA's register. The EBA PSD2 Register can be used instead of the NCA public register as a source of authorization information for payment institutions and electronic money institutions.

NOTE: The EBA Credit Institution Register and the EBA PSD2 Register are two separate registers.

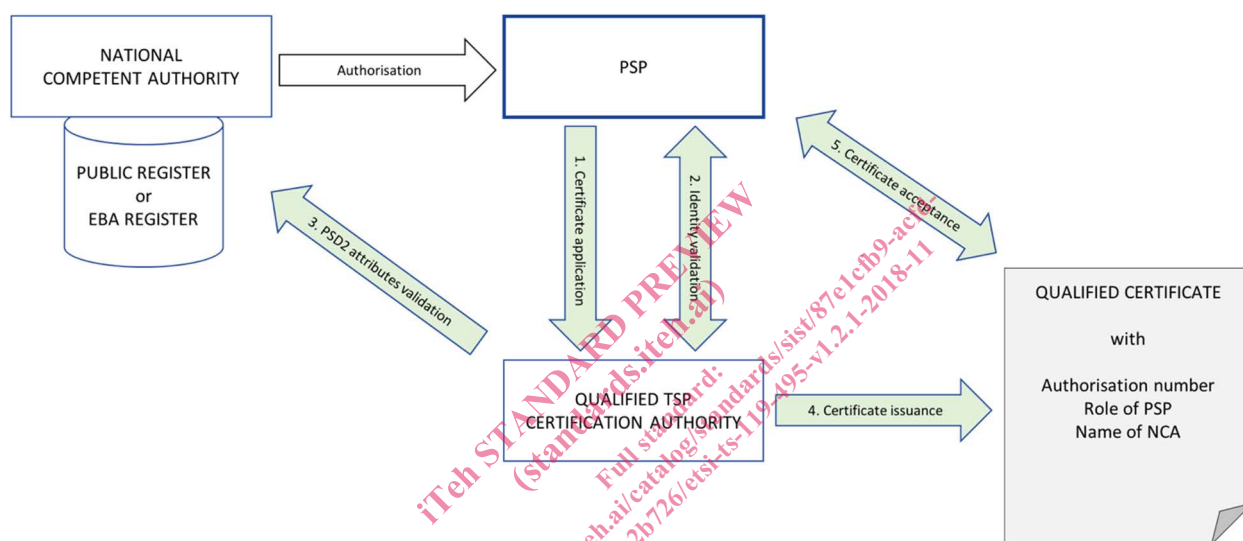


Figure 1: PSP Registration and certificate issuance

Before the issuance process can start, the PSP needs to be registered by an NCA and all relevant information needs to be available in a public register:

- 1) The PSP submits the certificate application and provides all necessary documentation containing PSD2 specific attributes to the Trust Service Provider (TSP) with granted qualified status according to eIDAS [i.1].
- 2) The TSP performs identity validation as required by its certificate policy.
- 3) The TSP validates PSD2 specific attributes using information provided by the NCA (e.g. national public registers, EBA PSD2 Register, EBA Credit Institution Register, authenticated letter).
- 4) The TSP issues the qualified certificate in compliance with the profile requirements given in the present document.
- 5) The PSP accepts the 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 services provided by the TSP. In addition to handling revocation as specified in ETSI EN 319 411-2 [5] a revocation request can originate from the NCA, which has authorized or registered the payment service provider. TSP revokes the certificate based on a verifiably authentic revocation request.