



OBSERWATORIUM . BIZ

PSD2 introduces eIDAS qualified certificates to financial services

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Berlin
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DIRECTIVES

**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

(Text with EEA relevance)

THE EUROPEAN PARLIAMENT AND THE COUNCIL OF THE EUROPEAN UNION,

Having regard to the Treaty on the Functioning of the European Union, and in particular Article 114 thereof,

Having regard to the proposal from the European Commission,

After transmission of the draft legislative act to the national parliaments,

PSD2 DIRECTIVE

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)**

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to 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, 2005/60/EC and 2007/64/EC and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC⁽¹⁾, and in particular the second subparagraph of Article 98(4) thereof,

Whereas:

**RTS
REGULATORY TECHNICAL STANDARDS
EU DELEGATED ACT**

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***Article 34***Certificates**

1. For the purpose of identification, as referred to in Article 30(1)(a), payment service providers shall rely on qualified certificates for electronic seals as referred to in Article 3(30) of Regulation (EU) No 910/2014 or for website authentication as referred to in Article 3(39) of that Regulation.

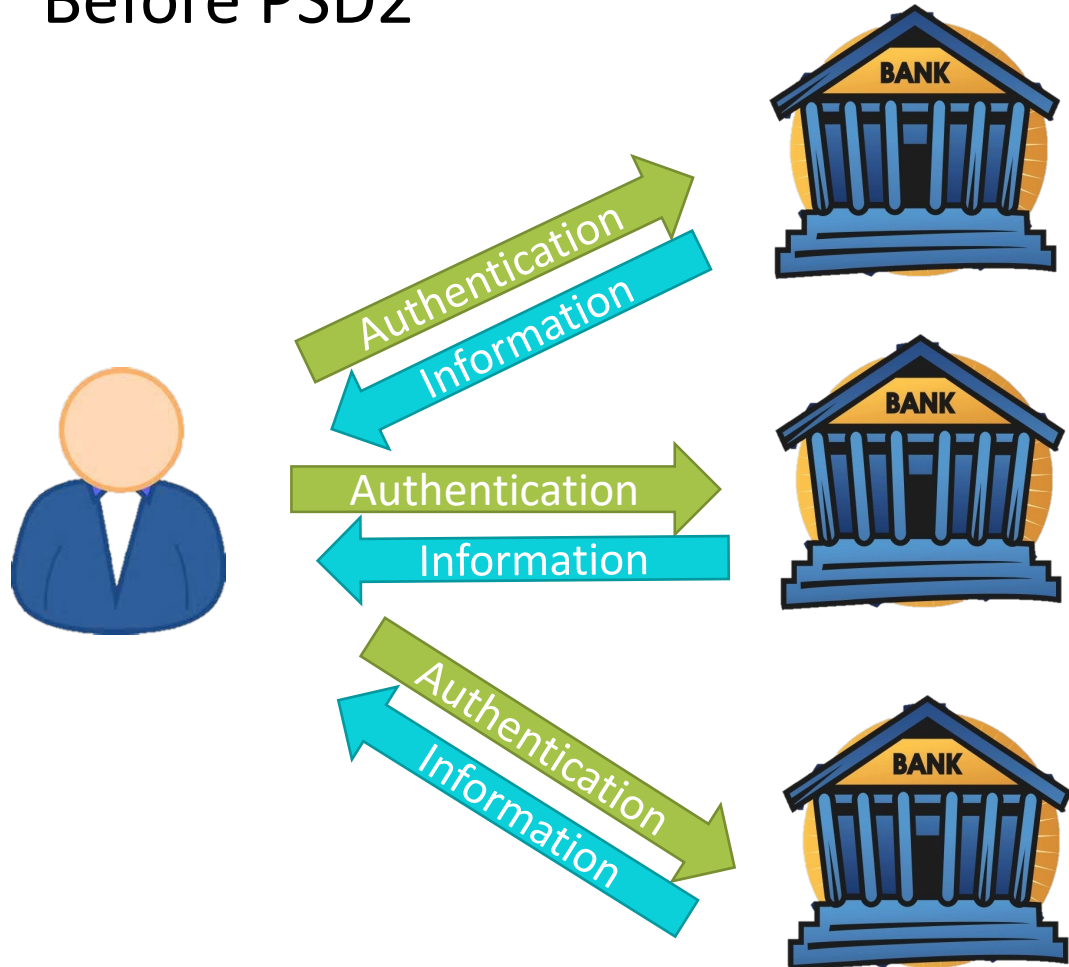
Having regard to Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2005/60/EC and 2008/47/EC and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC⁽¹⁾, and in particular the second subparagraph of Article 98(4) thereof,

Whereas:

**REGULATORY TECHNICAL
EU DELEGATED**

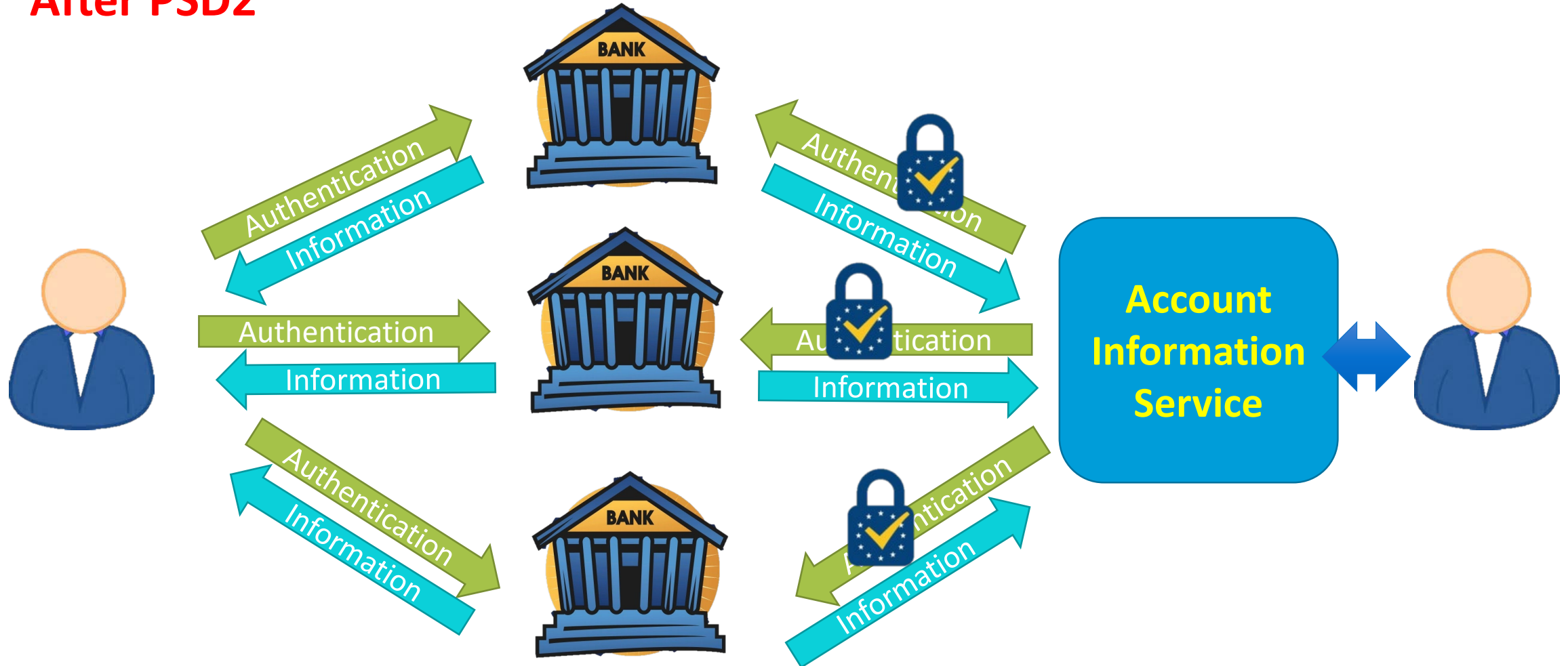
AISP Account Information Service Provider

Before PSD2



AISP Account Information Service Provider

After PSD2



PISP Payment Initiation Service Provider

Before PSD2

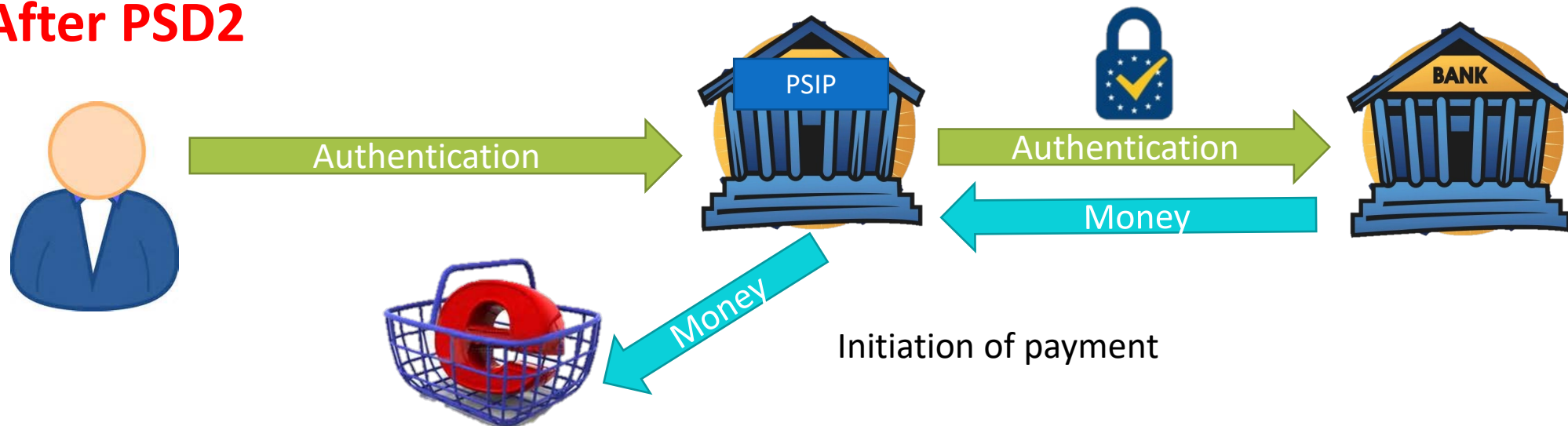


PISP Payment Initiation Service Provider

Before PSD2



After PSD2



ETSI TS 119 495



Qualified Certificates under PSD2

ETSI TS 119 495 V1.1.2 (2018-07)



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

Standard Published 07.2018
New version expected 11.2018

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	Rapporteur
	Michal Tabor 

ETSI TS 119 495

Qualified Certificates under PSD2

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Who needs PSD2 Qualified certificates

- **Mandatory use of certificates (RTS)**
 - payment initiation services
 - account information services
- Highly recommended use of certificates
 - account servicing (banks)

TWO CERTIFICATES

For the purpose of identification PSPs shall rely on



QUALIFIED CERTIFICATE FOR ELECTRONIC SEAL

Issued to: Payment Service Provider
Issued by: Qualified Trust Service
Valid from: 2018/03/20 **to:** 2020/03/20

Qualified Certificates for Seals (QCSEALs)
EU 910/2014 (eIDAS)
Annex III

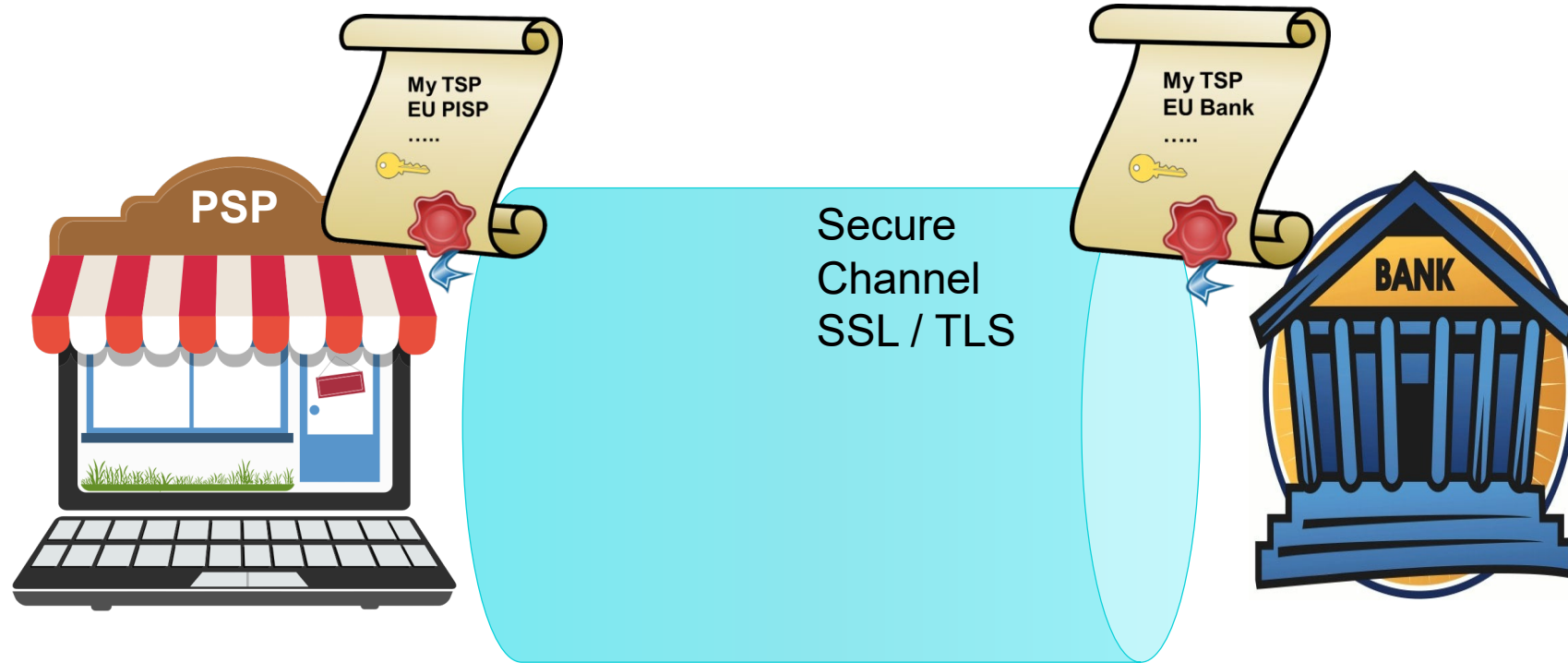


QUALIFIED WEBSITE CERTIFICATE

Issued to: Payment Service Provider
Issued by: Qualified Trust Service
Valid from: 2018/03/20 **to:** 2020/03/20

Qualified Website Certificates (QWACs):
EU 910/2014 (eIDAS)
Annex IV

Web Certificate



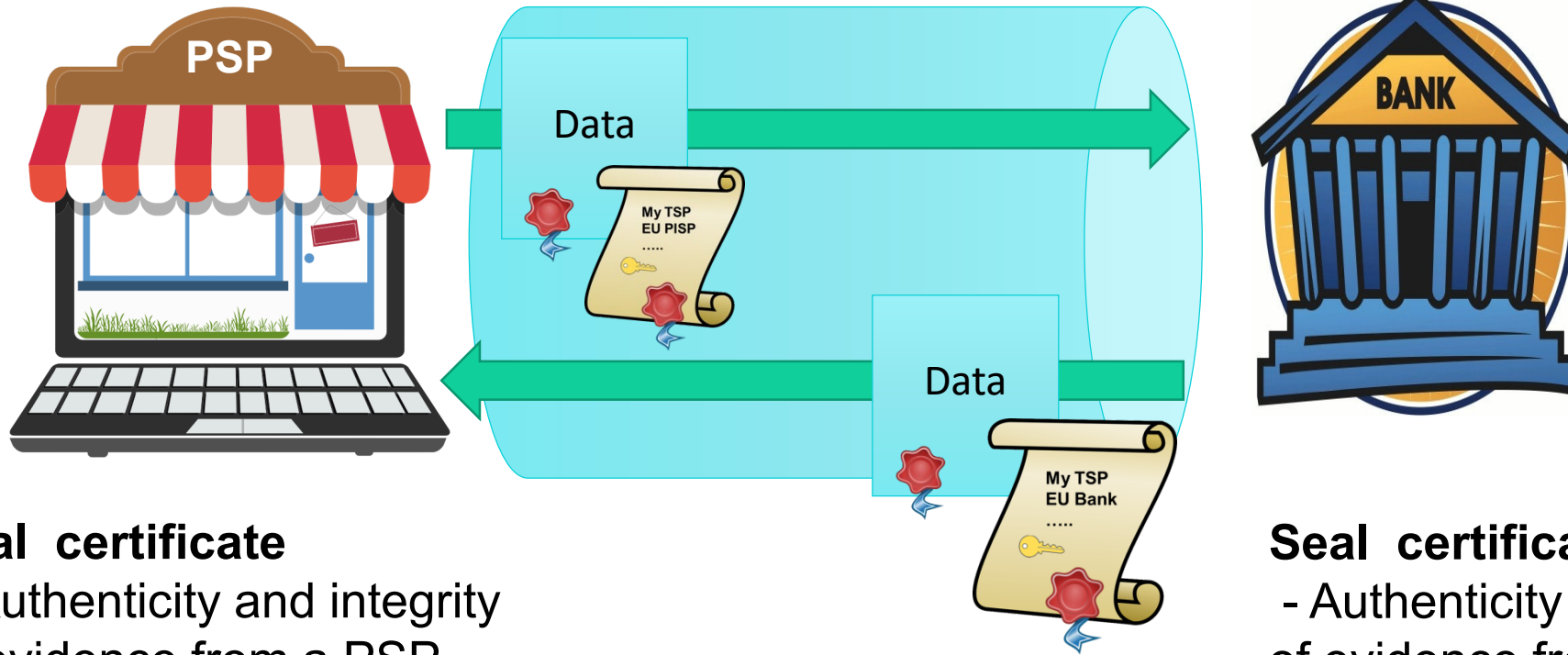
Web Certificate

- Authenticate PSP
(bound to channel)

Web Certificate

- Authenticate Bank
- Set up secure channel

Seal Certificate

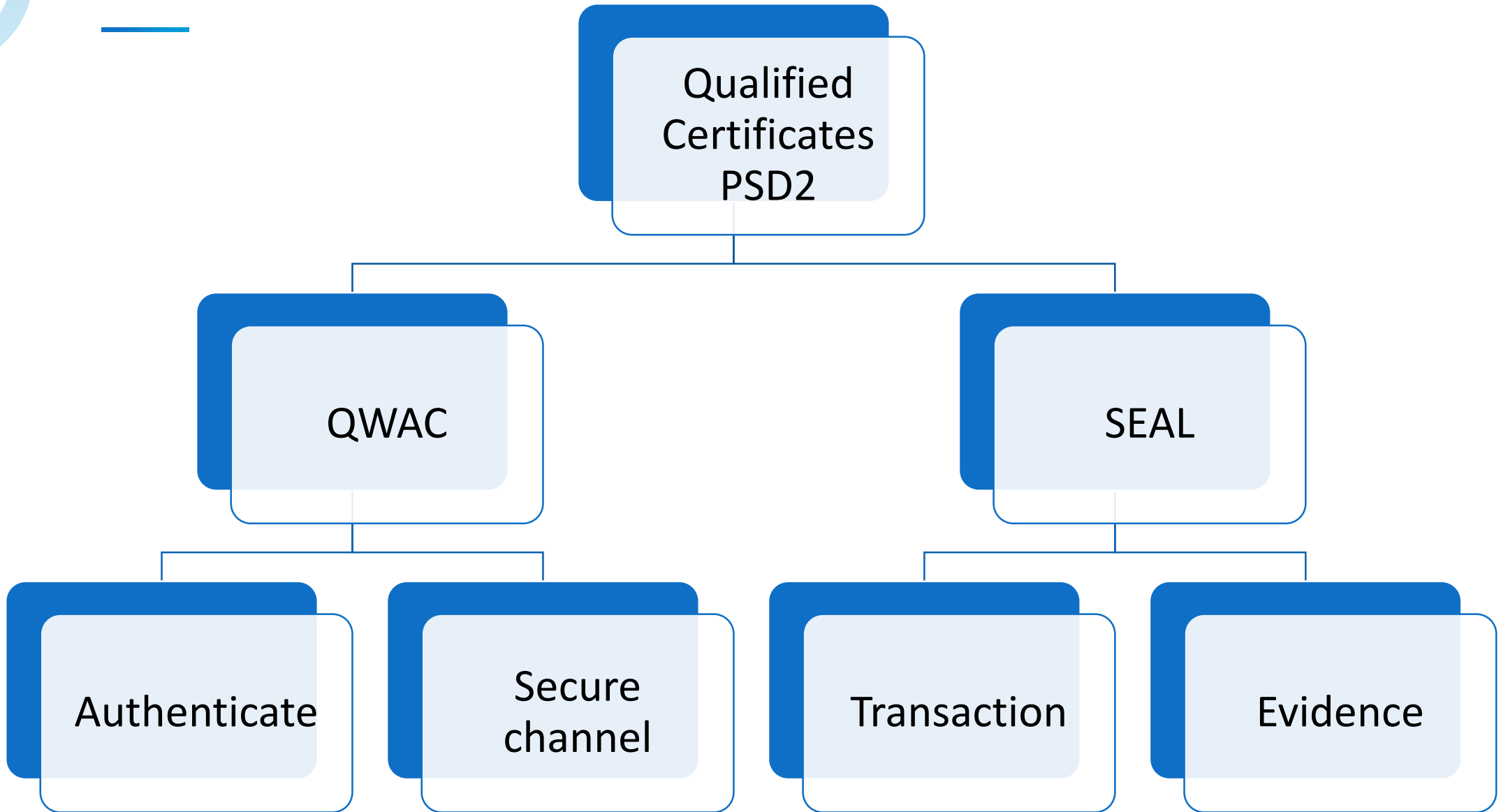


Seal certificate

- Authenticity and integrity of evidence from a PSP

Seal certificate

- Authenticity and integrity of evidence from a bank



REQUIRED PSD2 DATA (RTS) in CERTIFICATE



QUALIFIED CERTIFICATE

Issued to: Payment Service Provider

Issued by: Qualified Trust Service

Valid from: 2018/03/20 **to:** 2020/03/20

...

Authorisation Number of PSP

PSD2 Role(s) of PSP

Name of Home Competent Authority

REQUIRED PSD2 DATA (RTS) in CERTIFICATE



QUALIFIED CERTIFICATE

Issued to: Payment Service Provider
Issued by: Qualified Trust Service
Valid from: 2018/03/20 **to:** 2020/03/20
...

Authorisation Number of PSP
PSD2 Role(s) of PSP
Name of National Competent Authority

RTS

Article 34 Certificates

1. For the purpose of identification, as referred to in Article 22(2)(a), payment service providers shall rely on qualified certificates for electronic seals as referred to in Article 3(30) of Regulation (EU) No 910/2014 of the European Parliament and of the Council or for website authentication as referred to in Article 3(39) of that Regulation.
2. For the purpose of this Regulation, the registration number as referred to in the official records in accordance with Annex III (c) or Annex IV (c) to Regulation (EU) No 910/2014 shall be the authorisation number of the payment service provider issuing card-based payment instruments, the account information service providers and payment initiation service providers, including account servicing payment service providers providing such services, available in the public register of the home Member State pursuant to Article 14 of Directive (EU) 2015/2366 or resulting from the notifications of every authorisation granted under Article 8 of Directive 2013/36/EU of the European Parliament and of the Council⁴ in accordance with Article 20 of that Directive.
3. For the purposes of this Regulation, qualified certificates for electronic seals or for website authentication referred to in paragraph 1 shall include, in a language customary in the sphere of international finance, additional specific attributes in relation to each of the following:
 - (a) the role of the payment service provider, which maybe one or more of the following:
 - (i) account servicing;
 - (ii) payment initiation;
 - (iii) account information;
 - (iv) issuing of card-based payment instruments;
 - (b) the name of the competent authorities where the payment service provider is registered.
4. The attributes referred to in paragraph 3 shall not affect the interoperability and recognition of qualified certificates for electronic seals or website authentication.

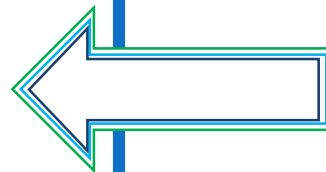
THE SOURCE OF REQUIRED DATA IN CERTIFICATE



QUALIFIED CERTIFICATE

Issued to: Payment Service Provider
Issued by: Qualified Trust Service
Valid from: 2018/03/20 **to:** 2020/03/20
...

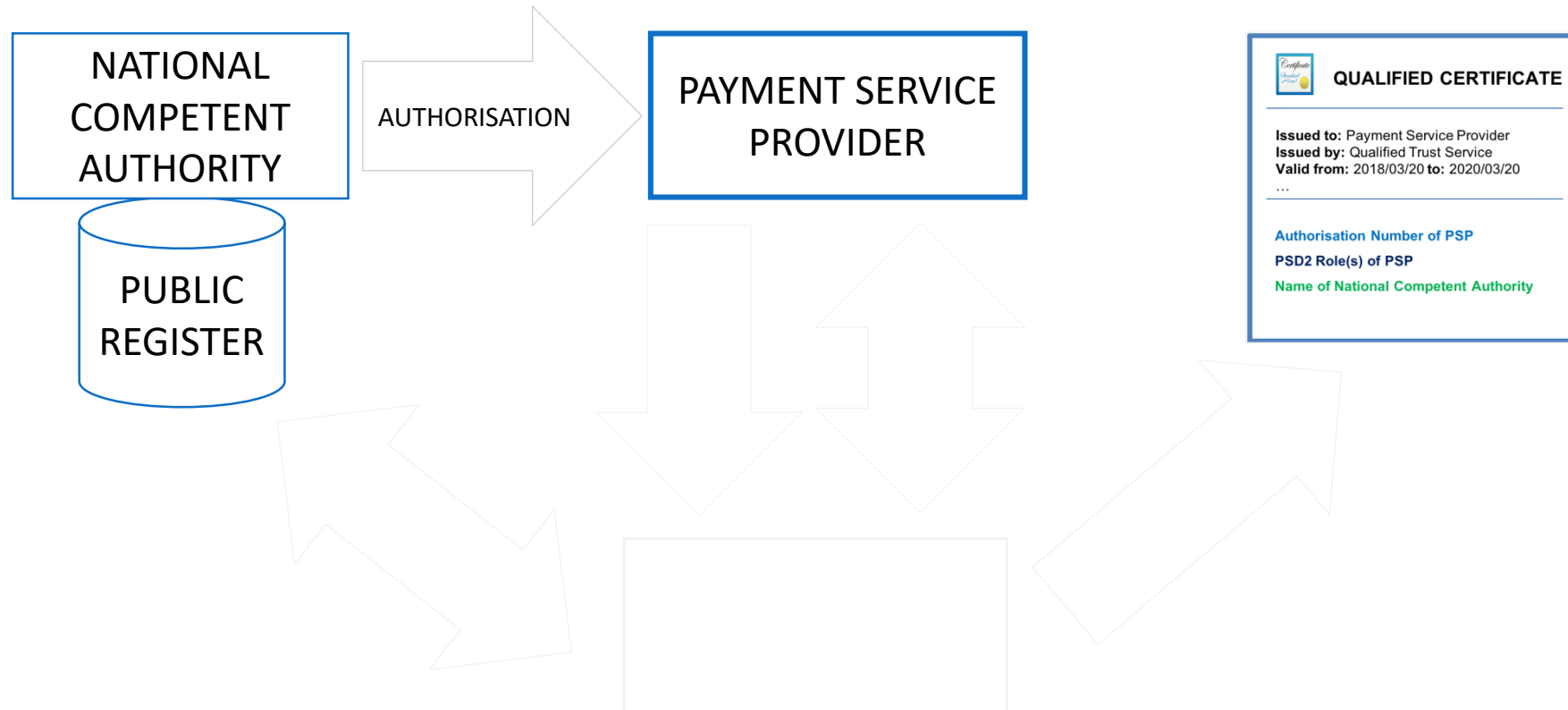
Authorisation Number of PSP
PSD2 Role(s) of PSP
Name of National Competent Authority



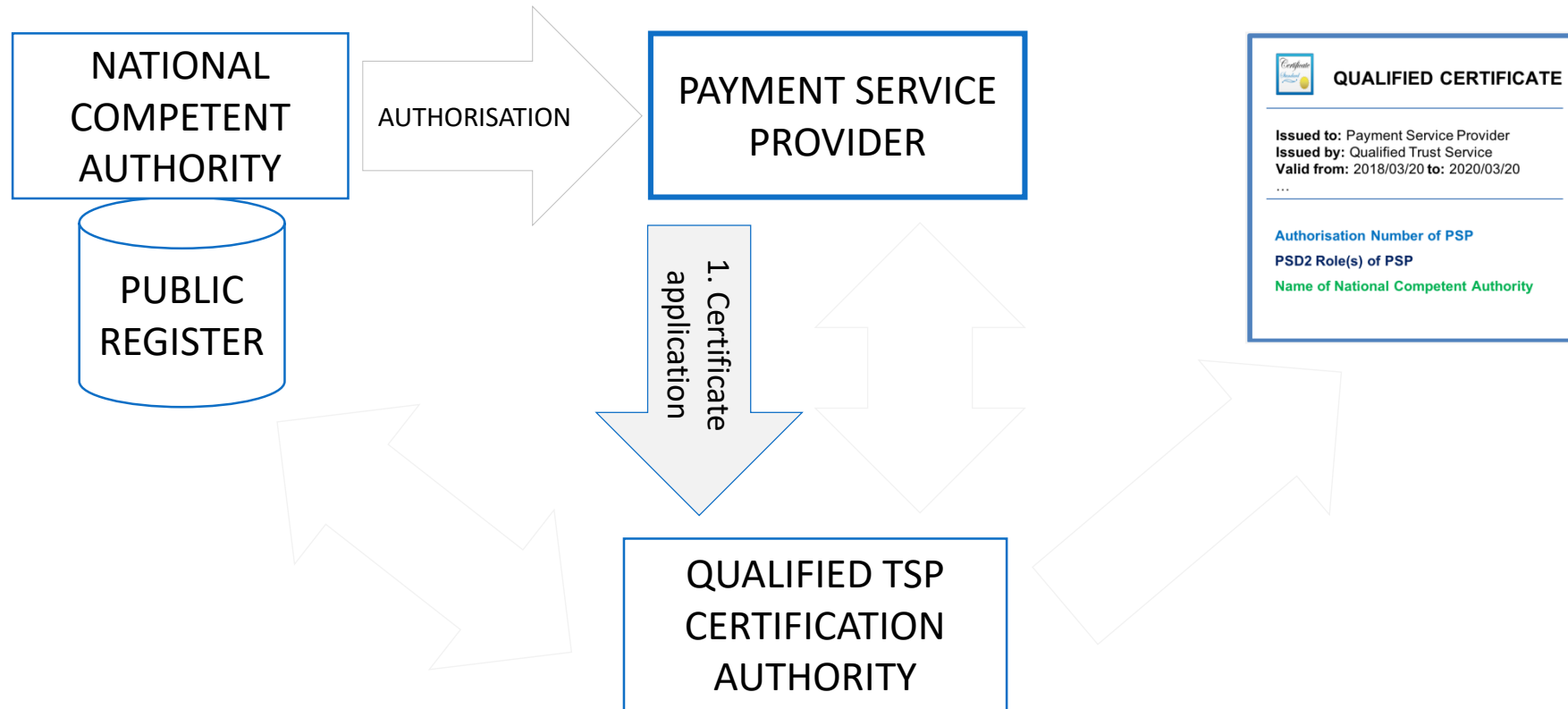
NATIONAL COMPETENT AUTHORITY
PUBLIC REGISTER

EUROPEAN BANKING AUTHORITY
PSD2 REGISTER
CREDIT INSTITUTION REGISTER

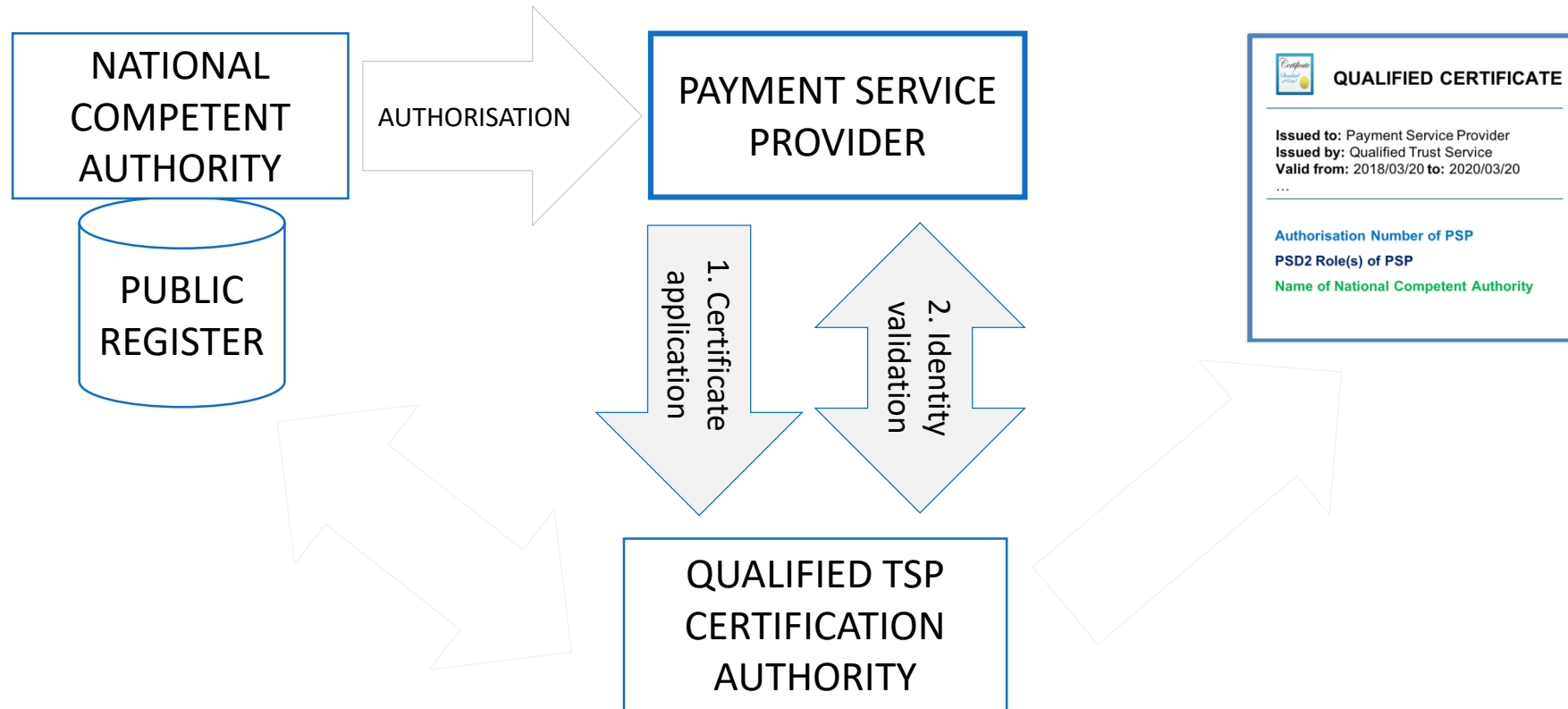
Certificate Issuance



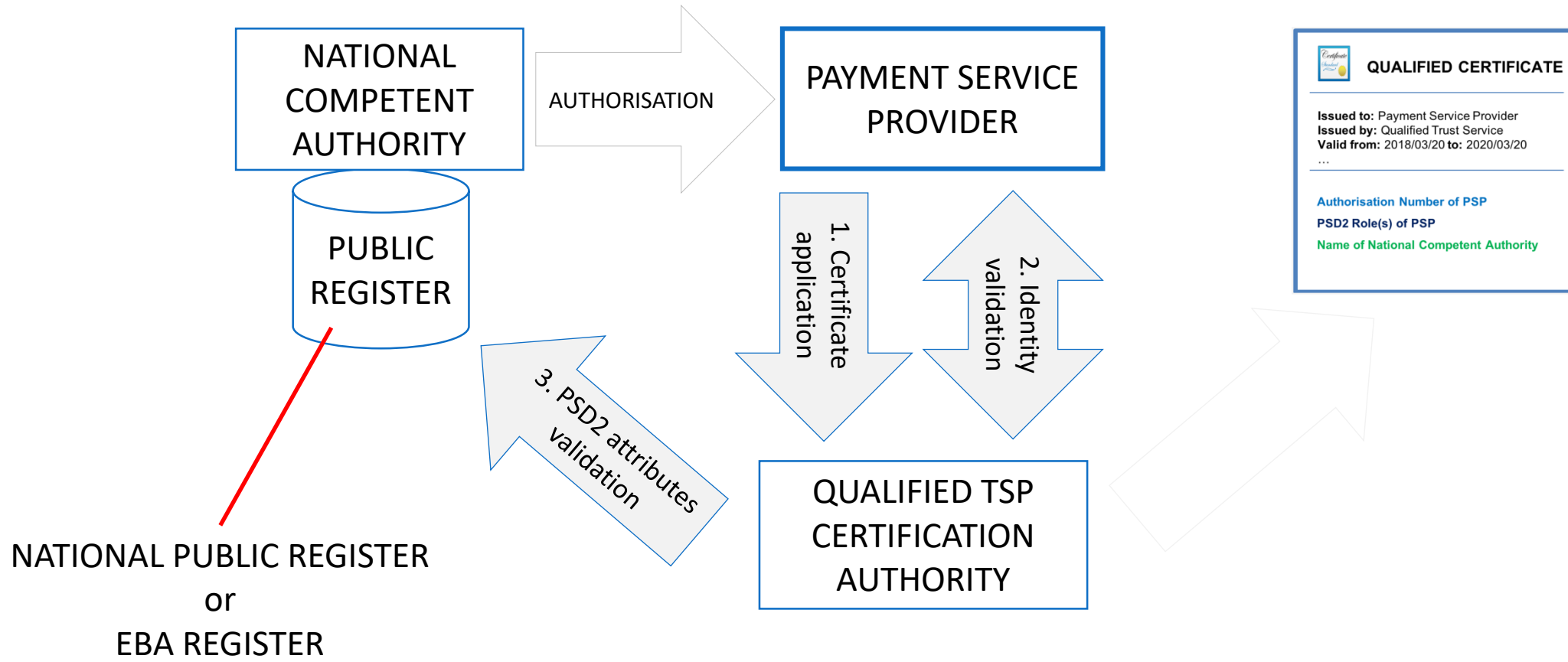
Certificate Issuance



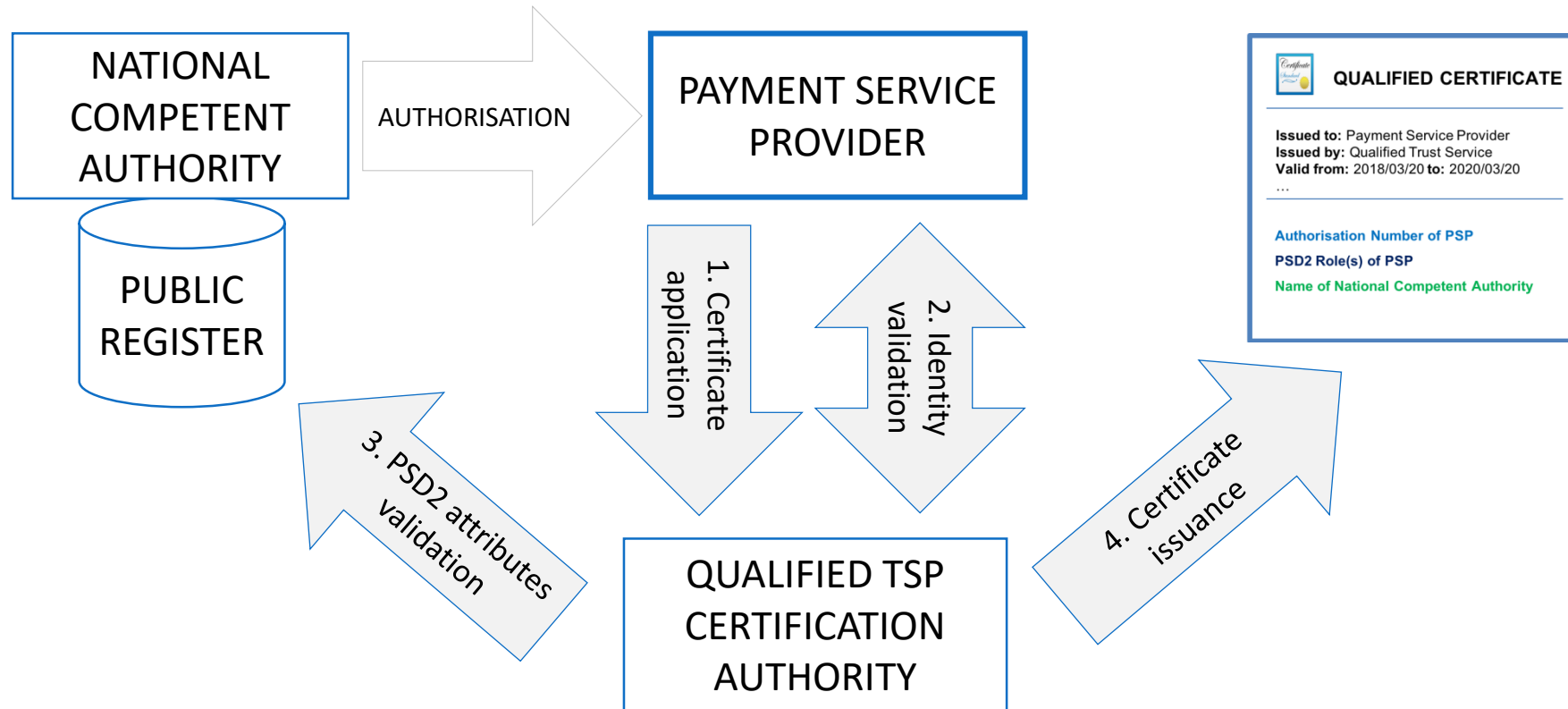
Certificate Issuance



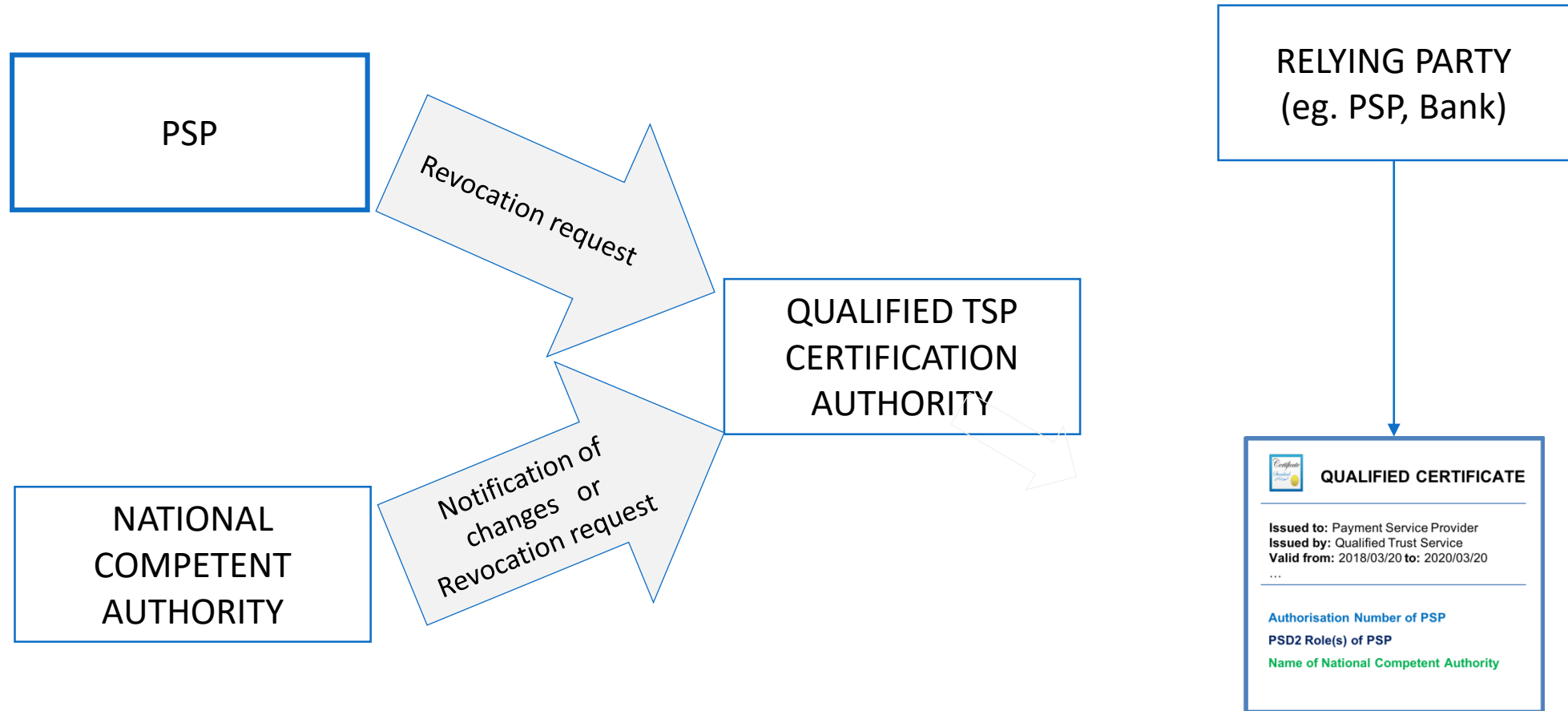
Certificate Issuance



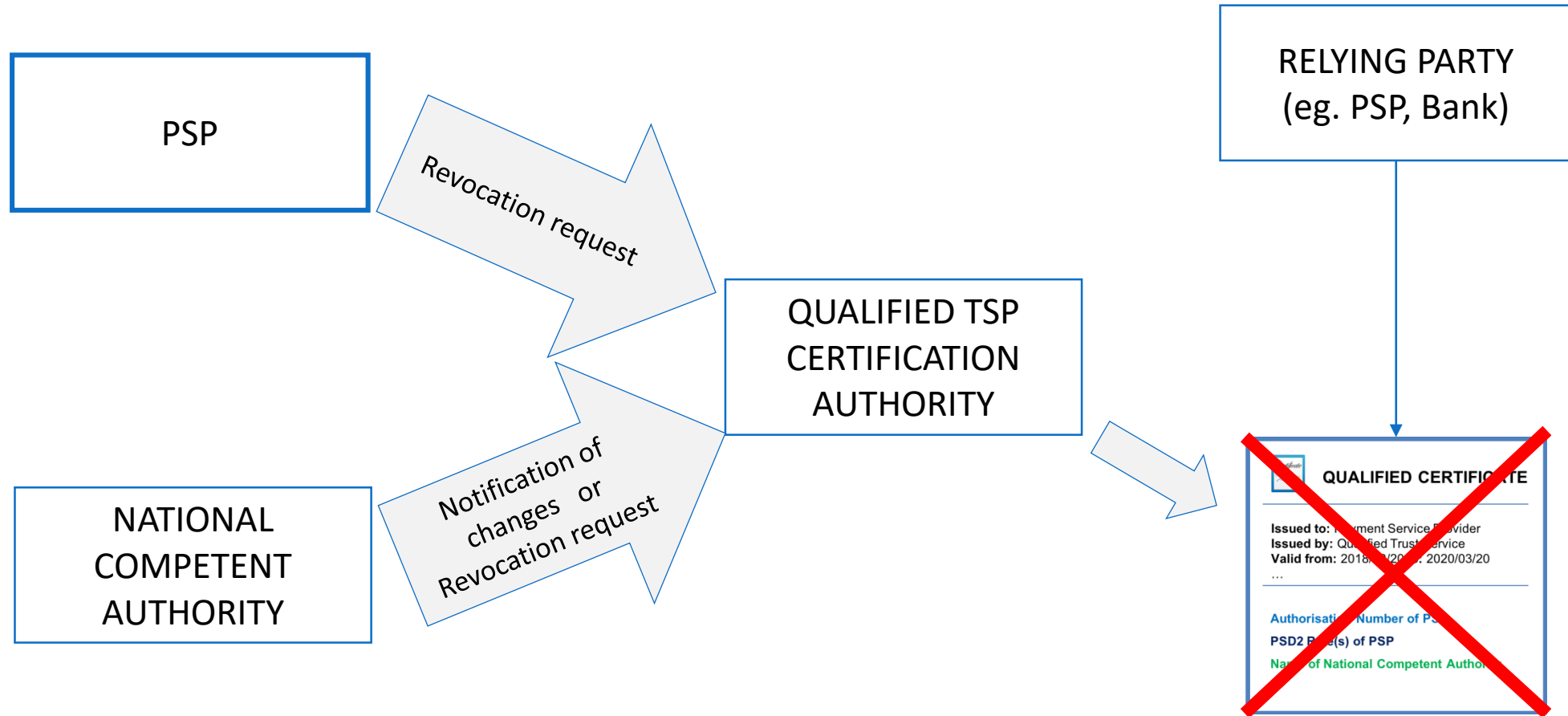
Certificate Issuance



Certificate Management



Certificate Management



Authorisation number



QUALIFIED CERTIFICATE

Issued to: Payment Service Provider
Issued by: Qualified Trust Service
Valid from: 2018/03/20 to: 2020/03/20

...

Authorisation Number of PSP

PSD2 QCStatement

- PSD2 Role(s) of PSP
- Name of National Competent Authority

organizationIdentifier

- "PSD"
- 2 character country code (NCA country)
- hyphen-minus "-"
- 2-8 character NCA identifier
- hyphen-minus "-"
- PSP identifier - authorisation number

PSDPL-PFSA-1234567890

PSD2 ROLES AND NAME OF NCA



QUALIFIED CERTIFICATE

Issued to: Payment Service Provider
Issued by: Qualified Trust Service
Valid from: 2018/03/20 **to:** 2020/03/20
...

Authorisation Number of PSP

PSD2 QCStatement

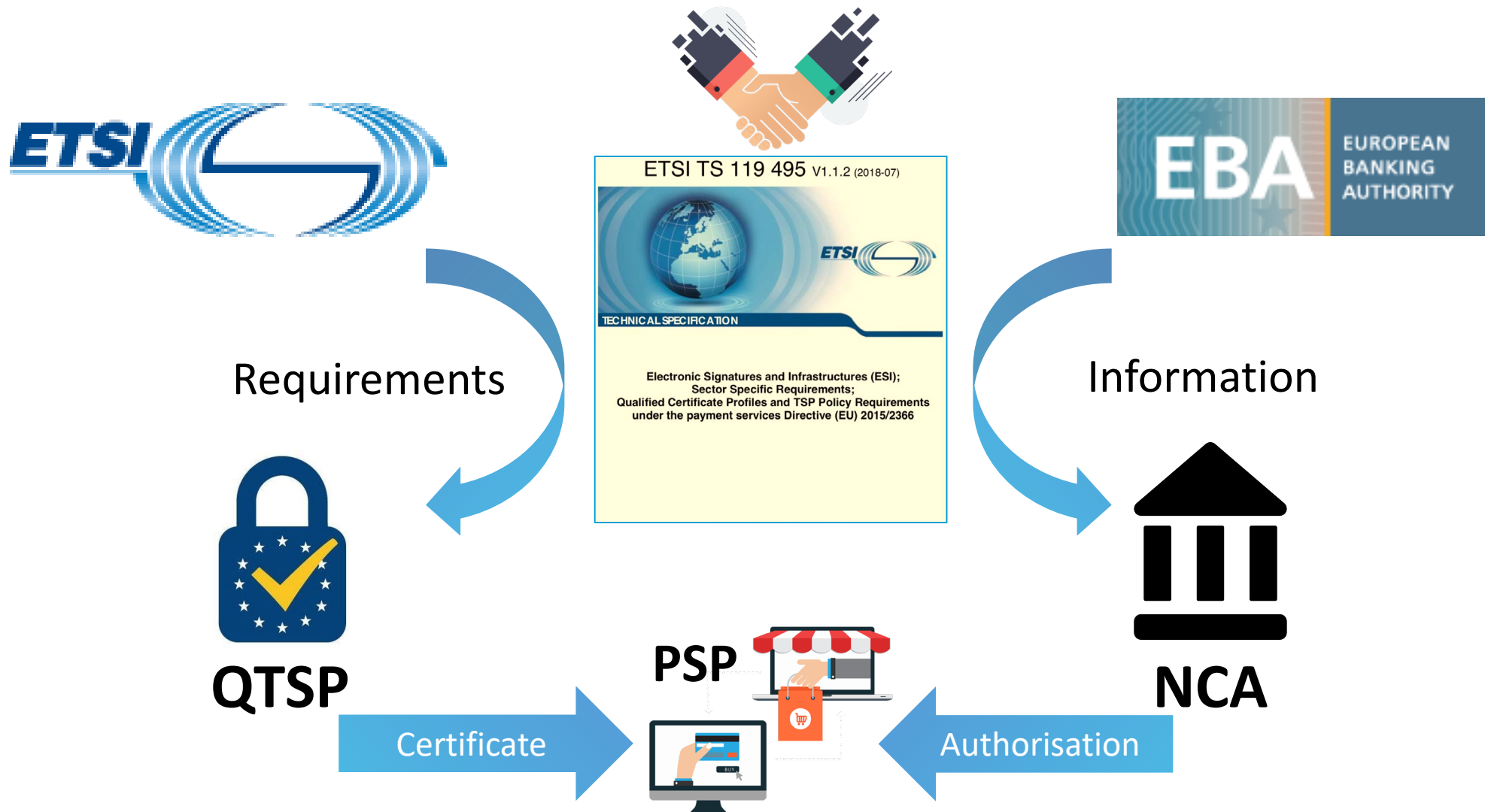
- PSD2 Role(s) of PSP
- Name of National Competent Authority

PSD2 QCStatement

- 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**);
- NAME OF NCA (NATIONAL COMPETENT AUTHORITY)

ETSI TS 119 495

The newest version of the standard



Annex C (informative): Additional information on QTSP and NCA / EBA interactions

C.1 Introduction

Whilst the main body of this document identifies inform by publishing through their national or European registered NCAs, for example to request revocation, the present document on the EBA.

The following text is for information only.

C.2 What information is in a qualified

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

For this purpose, payment service providers are required

- qualified certificates for electronic seals; or
- qualified certificates for website authentication.

as defined in the eIDAS Regulation [i.1].

Qualified certificates are issued by Qualified Trust Service provider (PSP). It is aimed that certificates issued by qualified described in the present document.

Even when credit institutions are acting only in accordance to the present document, it is highly recommended for them to qualified certificates for website authentication to secure other PSPs.

Annex D (informative): Initial list of NCA Identifiers provided by European Banking Authority

Code	Country	Authority Title
AT-FMA	Austria	Austria Financial Market Authority
BE-NBB	Belgium	National Bank of Belgium
BG-BNB	Bulgaria	Bulgarian National Bank
HR-CNB	Croatia	Croatian National Bank
CY-CBC	Cyprus	Central Bank of Cyprus
CZ-CNB	Czech	Czech National Bank
DK-DFSA	Denmark	Danish Financial Supervisory Authority
EE-FI	Estonia	Estonia Financial Supervisory Authority
FI-FINFSA	Finland	Finnish Financial Supervisory Authority
FR-ACPR	France	Prudential Supervisory and Resolution Authority
DE-BAFIN	Germany	Federal Financial Supervisory Authority
GR-BOG	Greece	Bank of Greece
HU-CBH	Hungary	Central Bank of Hungary
IS-FME	Iceland	Financial Supervisory Authority
IE-CBI	Ireland	Central Bank of Ireland

Thank you



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