



EVERYTHING YOU NEED TO KNOW ABOUT COMPLIANCE WITH THE PSD2 CERTIFICATE

The EU legal framework requires additional security measures
for banks and payment service providers, including the
use of special qualified digital certificates.

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CSQA

ETSI IN319401
ETSI IN319421
ETSI IN319411
ETSI IN319-102



ISO27001



ISO9001



ENAC
Entidad Nacional de Acreditación
ISO17024



DSS



ISO26000

What is the Revised Payment Services Directive (PSD2)?



As part of a long-term effort to increase the security, privacy and reliability of cross-border electronic payments within the Union, the Commission European developed the revised Payment Services Directive (EU Directive 2015/2366, also known as PSD2) which came into force. effective January 2018.

The directive aims to ...

- Contribute to a market of **more integrated and efficient European payments.**
- Create a level of operations to **Payment Service Providers (PSP)** across the EU.
- Make the **electronic payments** are more secure.
- Provide protection to the most consistent consumer.

PSD2 covers many facets of electronic payments, but above all it introduces a greater privacy and online security measures to be applied by banks and PSPs doing business in the EU.

What are eIDAS qualified certificates?

Regulation (EU) 910/2014 (eIDAS) is a set of regulatory standards that define the requirements that digital certificates must have to guarantee the validation of the identity of their holders and the operation of Qualified Trust Service Providers (QTSP) that emit them.



Certificates issued by QTSP in accordance with eIDAS standards are known as “Qualified Certificates” and provide special status in certain legal and regulatory contexts throughout the EU.

Why do I need PSD2 qualified certificates?

1

PSD2 electronic certificates are used to identify banks and PSPs, in order to verify the functions for which they are licensed, to encrypt communications and, in some cases, to provide tamper-evident seals on data or transactions.

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Due to the sensitivity of financial services transactions, **they have established requirements that specify that only certificates issued by a qualified QTSP are accepted.**

ANF AC is officially accredited to provide PSD2 qualified certificates



ANF AC is the only QTSP

It has achieved the official accreditation of 100% of the eIDAS services, and is the first QTSP that obtained authorization for the issuance of PSD2.

What type of Qualified Certificates does ANF AC issue?

ANF AC issues Qualified Certificates for electronic signature and electronic seal, Qualified Web Authentication Certificates (TLS / SSL) and Qualified Time Stamps.



ANF AC also provides the specific Qualified Certificates required for PSD2.

What kind of certificates do I need for PSD2 compliance?

PSD2 specifies two types of qualified electronic certificate, which must be issued by a QTSP that is accredited in the eIDAS Trust Lists (TSL) to provide the following services:

1

QUALIFIED CERTIFICATE FOR WEBSITE AUTHENTICATION (QWAC)

used with Transport Layer Security Protocol (TLS) as defined in the reference ETSI and CAB / Forum standards.

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QUALIFIED CERTIFICATE FOR ELECTRONIC SEALS (QSEALC)

creates electronic seals that are used to protect documents that use ETSI standards such as: PAdES, CAdES or XAdES, and authenticate the origin of a legal entity.

What types of certificates do I need to comply with PSD2?

Each type of PSD2 certificate offers different protection depending on the use case.

	QWAC TLS / SSL	e-Seal / QSealC
Where is it used?	Identify endpoints, protect data during communication.	Identifies the origin of the document and guarantees communication and storage.
Which are the security features?	Confidentiality, Authentication and Integrity.	Authentication and integrity.
Does it provide evidential value legal for transactions?	Not.	If low eIDAS.
Is the data protected when it passes through a intermediary?	Protects in direct point-to-point communications.	From one end to the other, even if it goes through the middle man.

Regulatory Technical Standards (RTS) established by **EBA (European Banking Authority)**, describes different scenarios that **PSP may consider using PSD2 certificates** in order to secure communication.

For example, article 34 of the RTS describes a secure option with parallel protection of both payment data transactions and their communication channels:

- Use **QWAC** to assert the identity and roles of **PSPs** with each other and to communicate securely using **TLS encryption**.
- Use **QSealC** to ensure that the data comes from a particular **PSP** and has not been tampered with.

Banks that provide APIs for real-time access to customer information by licensed third-party providers, typically **will specify which PSD2 certificates** **They need to be used by PSPs. PSPs will normally require both.**

Are there special requirements for private key management?

Although in many cases eIDAS requires the use of a Qualified Signature Creation Device (QSCD) to protect private keys, no special cryptographic hardware is required for QWAC or QSealC certificates under PSD2.



PSD2 allows advanced electronic seals created with the QSealC certificates under the eIDAS definitions.

What are the deadlines for implementing PSD2 certificates?

You must already have PSD2 certificates

- In this initial phase, a PSD2 test environment should be provided in which even unlicensed third-party vendors can identify themselves with test certificates and access test accounts.
- **ANF AC can issue PSD2 Test Certificates**, with simplified registration, for these purposes.
- Banks must open their online system with real customer accounts for suppliers external licensed with **PSD2 certificates of production**.
- Financial institutions that cannot meet these deadlines must implement an alternative solution in accordance with **Article 33 (6) of the EU 2018/389**.
- **ANF AC is ready to issue qualified PSD2 certificates of production**, involving a more detailed validation of the identity information of the PSP and its authorized representatives.
- Financial institutions are committed to the complete and online operation of agree with **PSD2 requirements**.

How can I get a PSD2 test certificate?



What do I need to register for a PSD2 certificate?

In general, the validation steps for PSD2 certificates are similar to those required for Extended Validation (EV) TLS CAB Forum.

However, **eIDAS Qualified Standards place additional emphasis on verification of identity**, which generally requires face-to-face validation of the certificate holder's official documents by the qualified TSP.

Because PSD2 Certificates are issued to companies, the person whose identity will be validated as an applicant must be an Authorized Legal Representative by the company.

That Legal Representative can then approve another person, such as IT staff, to interact with **ANF AC in managing the life cycle of the PSD2 certificate.**

NOTE: *The face-to-face validation process for Legal Representatives can be facilitated by using Notaries Public.*

The PSP applicant must identify the country of their National Competent Authority (NCA) or financial regulator. ANFAC will confirm the license and the roles of the PSP before issuing the certificates.

The PSP roles defined in the ETSI TS 119 495 standard for PSD2 include:



PSP_AI
Information service
of counts



PSP_PI
Initiation service
payment



PSP_AS
Accounting Services



PSP_IC
Issuance of card-based
payment instruments

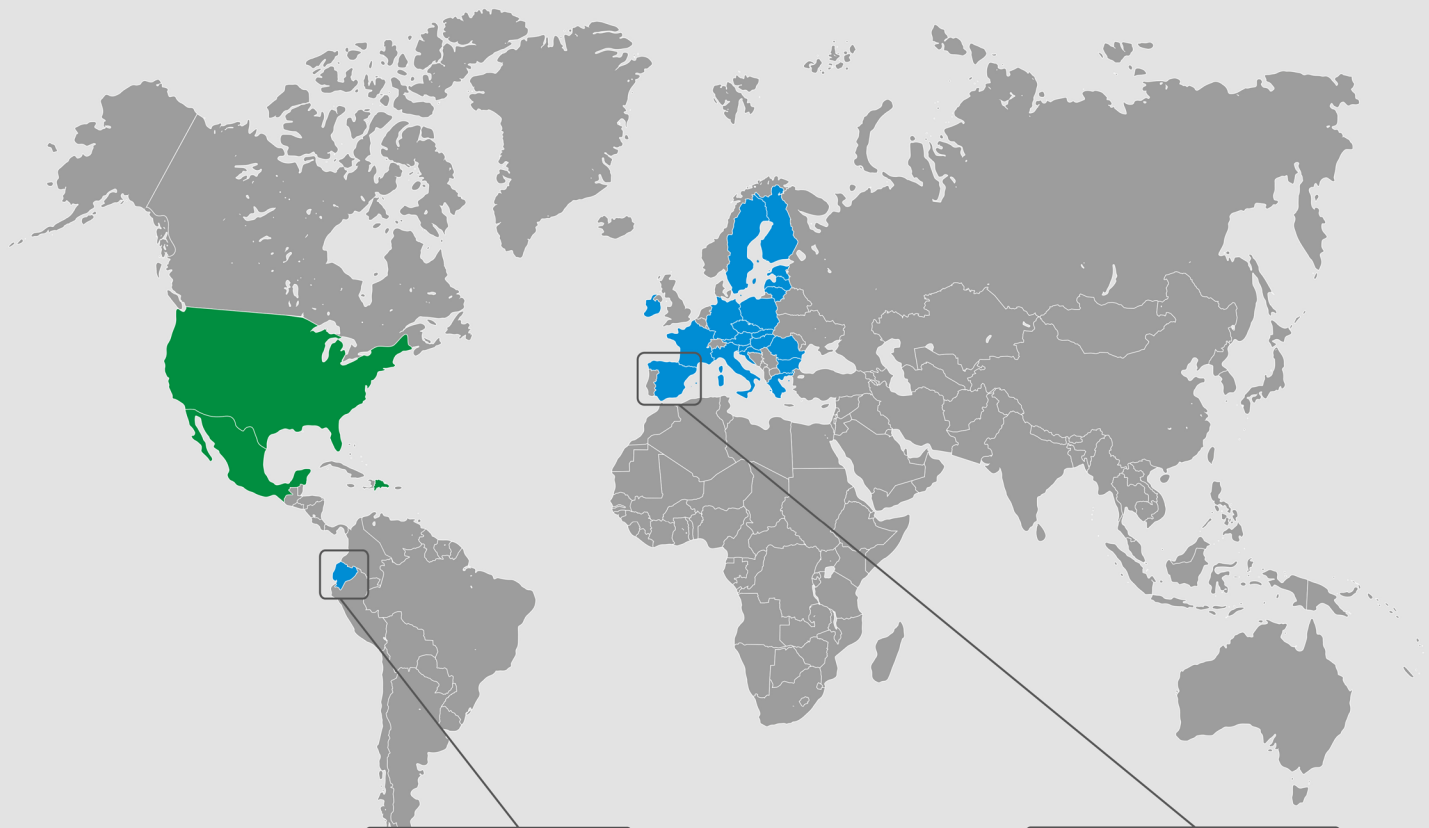
Is there a relevant standard for PSD2 certificates?

ETSI TS 119 495 standard, is based on the other eIDAS qualified standards to define QTSP policies and certificate profiles that comply with RTS PSD2 requirements.

This includes defining fields for certificates to identify:

- The **National Competent Authority (NCA)** or the financial regulator where the PSP is registered
- The **number** authorization issued to the PSP by the NCA
- The **PSD2 roles** regulated for which the PSP is licensed by the NCA

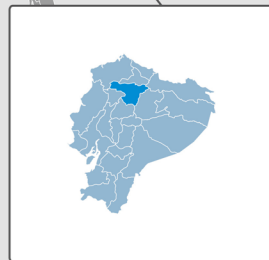
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