



Berlin CA Day, September 2019

# Issues on Use of eIDAS Qualified Certificates in Open Banking

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- About OBE
- Example issues
- How OBE is helping QTSPs

“

*If you want to go fast, travel alone.  
If you want to go far, travel together.*

”

- African proverb



## Open Banking Europe

### Trusted in EU

EBA Clearing & Preta MyBank have been delivering successfully with Banks in Europe for over 10 years.

### Pan-EU Coverage

Preta has ability to reach all Countries in the EU today, through existing relationships, trust and operational branches.

### Experts in the Market

Our SMEs are connected within EU for Interfaces, Regulatory Practices, and International Standards Organisations.

### Community Led

Design Decisions made by consensus and priority, so Europe's stakeholders can agree on standards before we all build XS2A.

# OBE Participants

## ASPSPs



## SERVICE PROVIDERS



## QTSPs



## AFFILIATE ORGANISATION



# Example issues

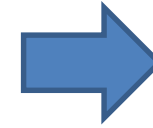
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# Issues in Open Banking use of Qualified Certificates

QTSPs

**REGULATION (EU) 2018/389 Article 34**  
.. Rely on QSealCs and QWACs

**TPP**  
Third Party  
Payment  
Service  
Providers



**Banks**

How do you want to use  
QsealCs & QWACs ?



How do can use  
QSealCs & QWACs ?

QTSPs

REGULATION (EU) 2018/389 Article 34  
.. Rely on QSealCs and QWACs

TPP

Third Party  
Payment  
Service  
Providers

---> Banks

How do you want to use  
QSealCs & QWACs ?



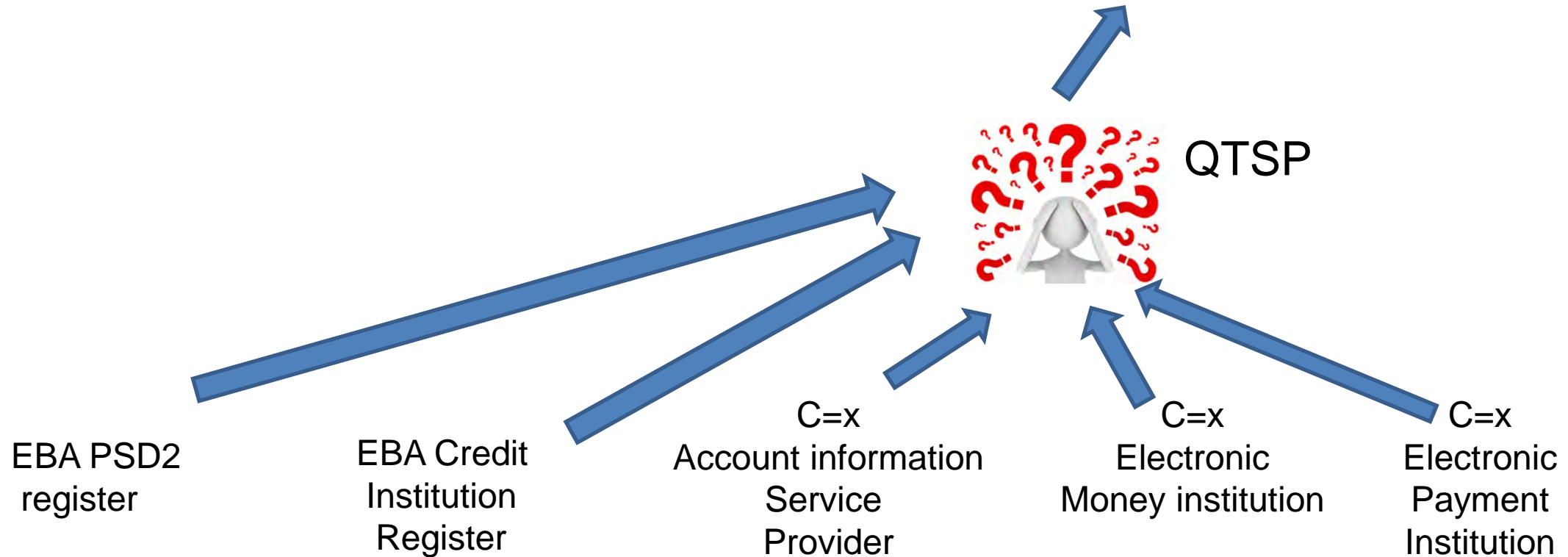
How do can use  
QSealCs & QWACs

ETSI TS 119 495 v1.1.2 (2018-07)  
current version 1.3.2 (2019-06)  
next version 1.4.1 (due 2019-11)

# Issue 1: How to find PSD2 authorisation number: Which register ?

Certificate Subject: OrganizationIdentifier=

Authorisation number = PSD<country code>-<NCA-id>-<identifier>:

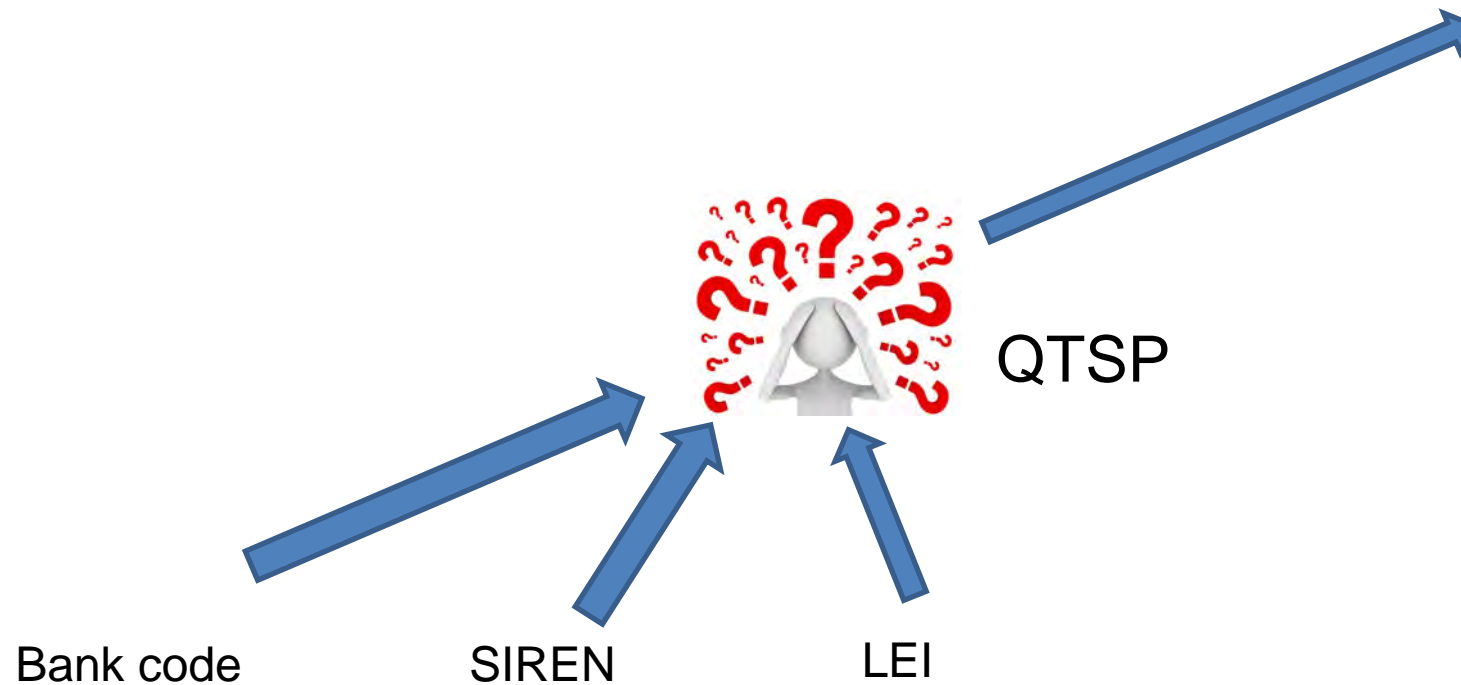




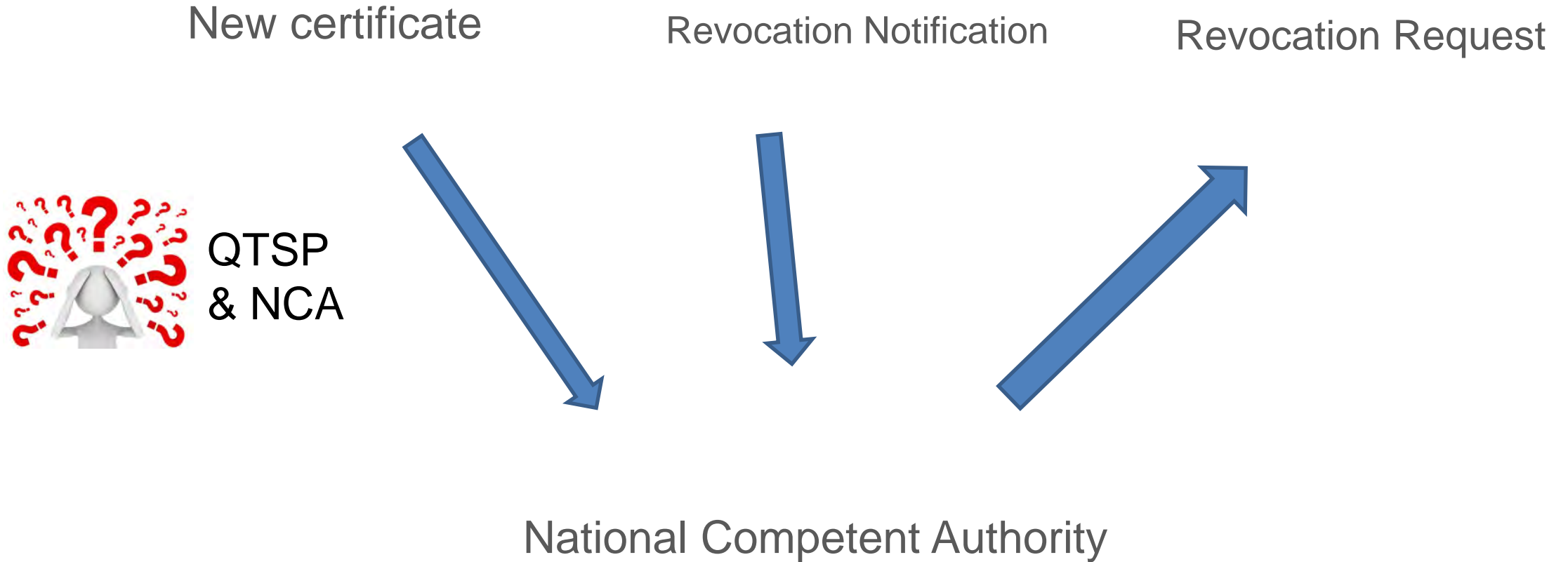
## Issue 1b: How to find authorisation number. Which number?

Certificate Subject: OrganisationIdentifier=

Authorisation number = PSD<country code>-<NCA-id>-<identifier>:



# Issue 2: How to exchange information on certificates with NCA



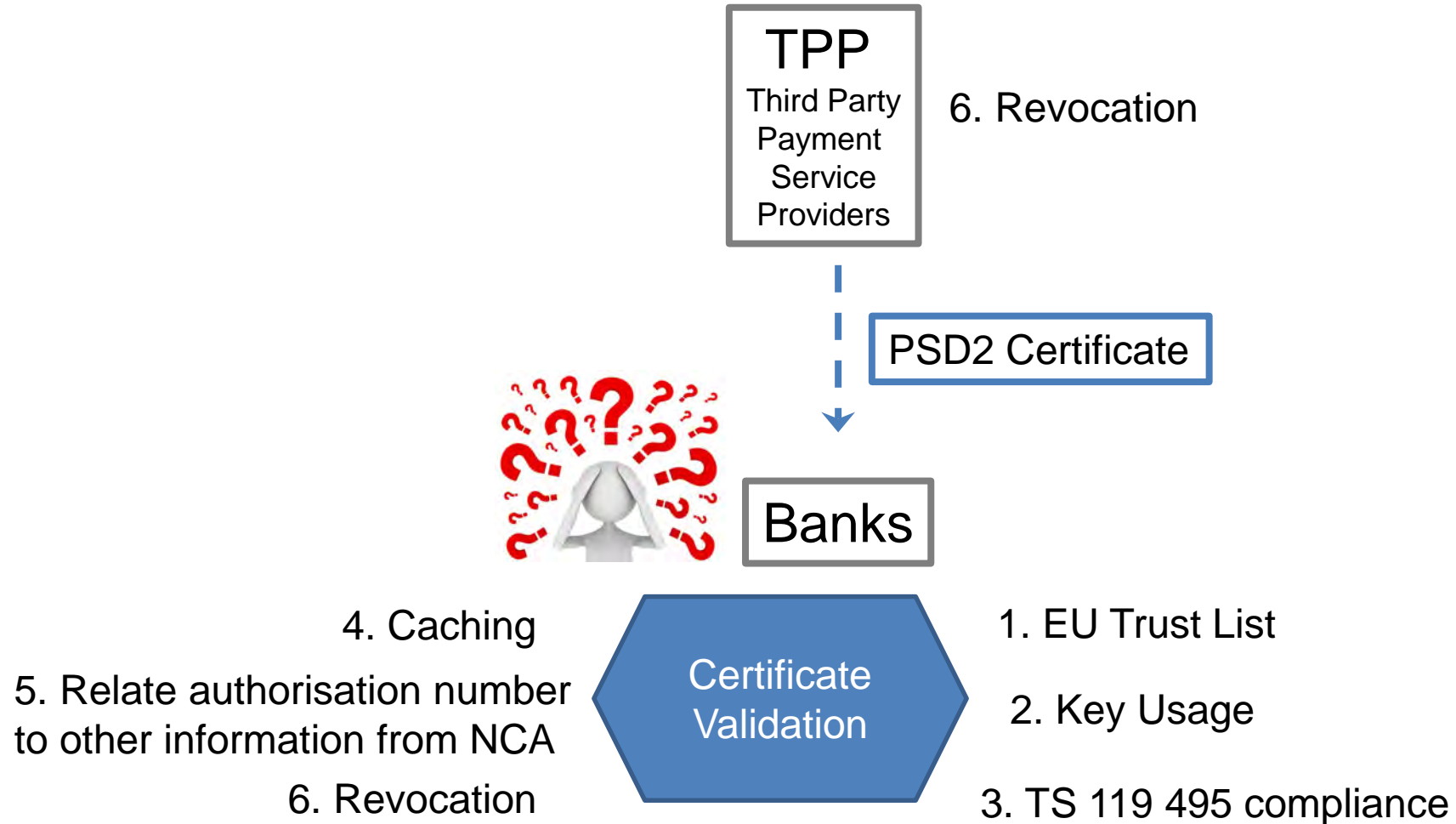
# Issue 3: PSD2 Certificate vs Public Website certificate

- PSD2: Third party payment service provider to bank (server to server)
- Banks also provide public facing websites
- Banks are asking “Can I use certificate for both ?”
- Can but:
  - Need to meet both ETSI & CAB Forum requirements
  - Can leave API open to attack



QTSP  
& Banks

# Issue 4: How to validate PSD2 certificate



# Issue 5: Alignment with AdES Standards

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**ETSI AdES standards:**

EN 319122  
CAAdES

EN 319132  
XAdES

EN 319142  
PAdES



**PSD2 API standards:**

HTTP Signature  
(Cavage)

JSON  
Web Signatures

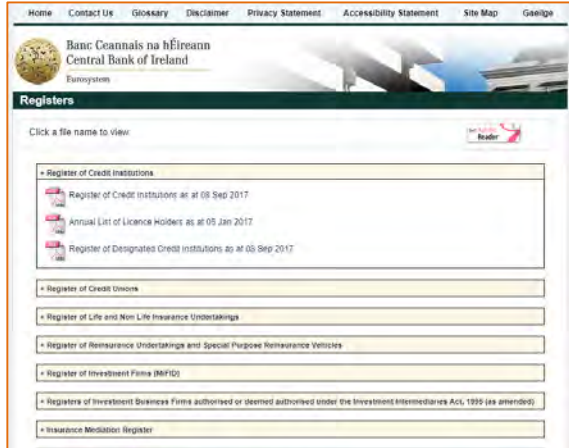
# How OBE is Helping QTSPs

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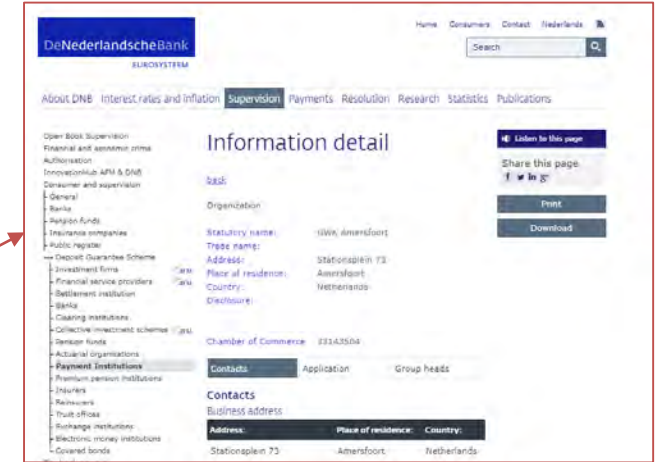
# Use OBE of experience with working with NCA

[Number of Member States]

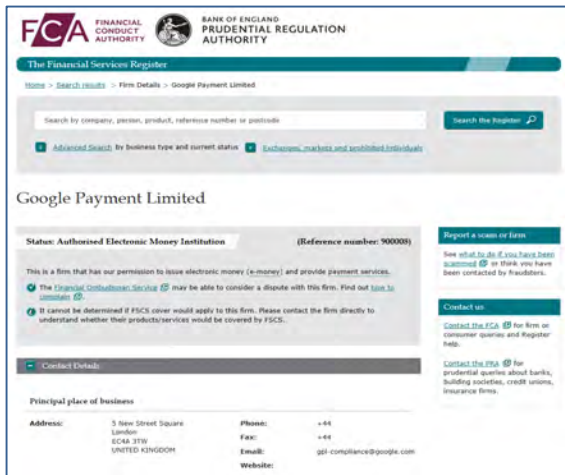
x 31



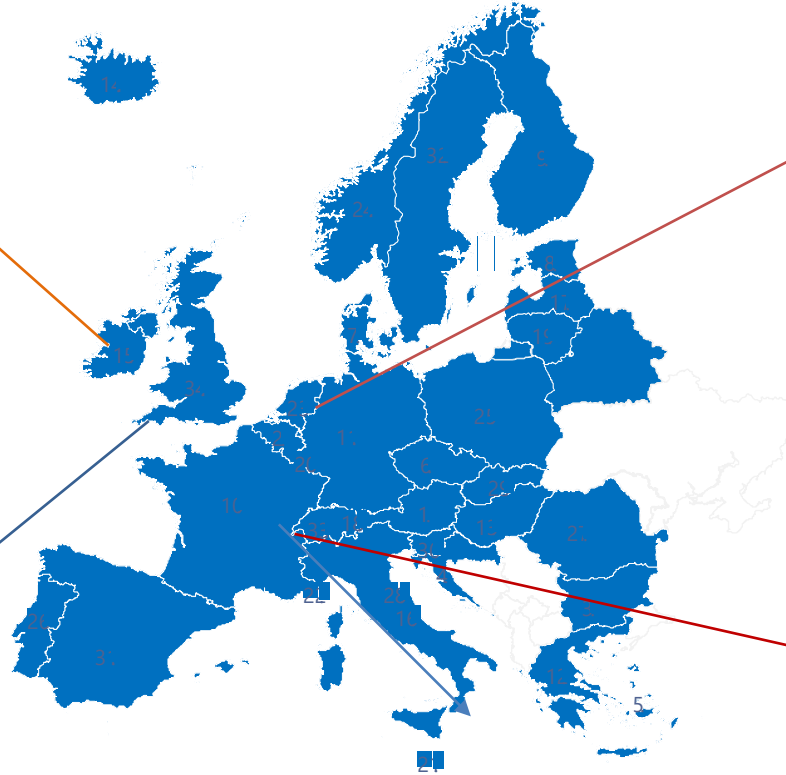
PDF Only (English), one Reg Numbers



Download (Dutch), own format, two Reg Numbers

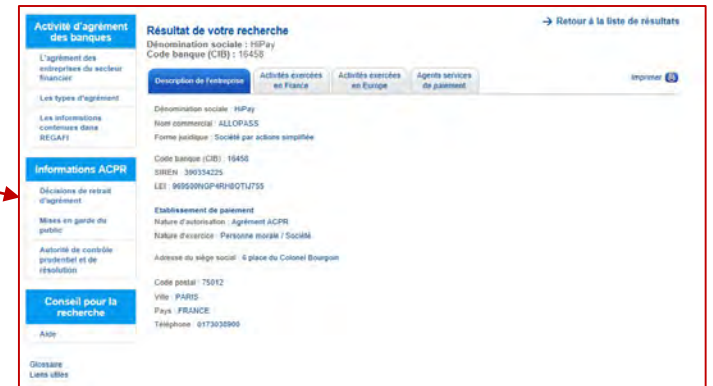


Single Search Only (English), can't separate Credit Institutions



x 3

[PI, EMI, Credit Institutions]



Single Search Only (French), three Reg Numbers

## National Competent Authority – Contact Details

| Country | Home Page | National competent authority                    | NCA Code  | NCA Contact              | NCA Email                  |
|---------|-----------|---|-----------|--------------------------|----------------------------|
| AT      | Link      | Financial Market Authority                      | AT-FMA    | (+43) 1249590            | Contact Form               |
| BE      | Link      | National Bank of Belgium                        | BE-NBB    | (+32) 2 221 21 11        | info@nbb.be                |
| BG      | Link      | Bulgarian National Bank                         | BG-BNB    | (+3592) 91459            | press_office@bnbank.       |
| CY      | Link      | Central Bank of Cyprus                          | CY-CBC    | (+357) 22 71 41 00       | licensingsection@centralba |
| CZ      | Link      | Czech National Bank                             | CZ-CNB    | (+420) 224 411 111       | Contact Form               |
| DE      | Link      | Federal Financial Supervisory Authority         | DE-BAFIN  | (+49) (0) 228 299 70 299 | poststelle@bafin.de        |
| DK      | Link      | Danish Financial Supervisory Authority          | DK-DFSA   | (+45) 33 55 82 82        | fintech@fnet.dk            |
| EE      | Link      | Estonia Financial Supervisory Authority         | EE-FI     | (+372) 668 0500          | info@fi.ee                 |
| ES      | Link      | Bank of Spain                                   | ES-BE     | (+34) 91 338 5000        | Contact Form               |
| FI      | Link      | Finnish Financial Supervisory Authority         | FI-FINFSA | (+358) 9 183 51          | kirjaamo@fiva.fi           |
| FR      | Link      | Prudential Supervisory and Resolution Authority | FR-ACPR   | (+33) 01 49 95 40 00     | Bibli@acpr.banque-fran     |
| GR      | Link      | Bank of Greece                                  | GR-BOG    | (+30) 210 320 1111       | Contact Form               |
| HR      | Link      | Croatian National Bank                          | HR-CNB    | (+385) 1 45 64 555       | Contact Form               |

Language Mapping Table 3 - Countries

| Directory Field | Country name in CZ |
|-----------------|--------------------|
| AT              | RAKOUSKO           |
| BE              | BELGIE             |
| BG              | BULHARSKO          |
| CY              | KYPR               |
| CZ              | ČESKÁ REPUBLIKA    |
| DE              | NĚMECKO            |
| DK              | DÁNSKO             |
| EE              | ESTONSKO           |
| ES              | ŠPANĚLSKO          |
| FI              | FINSKO             |
| FR              | FRANCIE            |
| GB              | SPOJENÉ KRÁLOVSTVÍ |
| GR              | ŘECKO              |
| HR              | CHORVATSKO         |
| HU              | MAĎARSKO           |
| IE              | IRSKO              |
| IS              | ISLAND             |
| IT              | ITÁLIE             |

Genomföra betalningstransaktioner      Genomförande av betaltransaktioner

| NCA Register Authorisation number Field name                        | Mapping Rules   |
|---|---|
| Commercial register number<br><u>Numéro d'identification unique</u> | Special characters must be included in the URN.   |
| EIK   | The URN of the Bulgarian CI can be found in the Register Operators of Payment Systems and not in the list of Licenced Banks |
| Not present   |   |
| Company Identification Number                                       | Non-EEA Branches Based on the Czech Republic can not provide payment services in the Czech Republic.                        |
| ID  |   |
| CVR-Nummer  | If the value is missing from the CVR-Number column, you can find it in the column "Bemærkning"                              |
| Commercial Registry Number  |   |
| Código B.E.   |   |
| Business Identity Code  | Special characters must be included in the URN.   |

### URL Table

| URL's  |   |
|--|---|
| Credit Institutions  |   |
| Bancos   | <a href="http://app.bde.es/ren/app/Search?CFG=ConsultaEntidadesCon.xml&amp;TipoFormato=XSL&amp;Paginate=OFNDE=11&amp;LEI=&amp;ORDEN=2&amp;RADIO=0">http://app.bde.es/ren/app/Search?CFG=ConsultaEntidadesCon.xml&amp;TipoFormato=XSL&amp;Paginate=OFNDE=11&amp;LEI=&amp;ORDEN=2&amp;RADIO=0</a> |
| Cajas de Ahorros   | <a href="http://app.bde.es/ren/app/Search?CFG=ConsultaEntidadesCon.xml&amp;TipoFormato=XSL&amp;Paginate=OFNDE=11&amp;LEI=&amp;ORDEN=2&amp;RADIO=0">http://app.bde.es/ren/app/Search?CFG=ConsultaEntidadesCon.xml&amp;TipoFormato=XSL&amp;Paginate=OFNDE=11&amp;LEI=&amp;ORDEN=2&amp;RADIO=0</a> |
| Cooperativas de Crédito  | <a href="http://app.bde.es/ren/app/Search?CFG=ConsultaEntidadesCon.xml&amp;TipoFormato=XSL&amp;Paginate=OFNDE=11&amp;LEI=&amp;ORDEN=2&amp;RADIO=0">http://app.bde.es/ren/app/Search?CFG=ConsultaEntidadesCon.xml&amp;TipoFormato=XSL&amp;Paginate=OFNDE=11&amp;LEI=&amp;ORDEN=2&amp;RADIO=0</a> |
| Payment Institutions   |   |
| 1. Services enabling cash to be placed on a payment account as well as all the operations required for operating a payment account.  | <a href="http://app.bde.es/ren/app/Search?CFG=ConsultaEntidadesCon.xml&amp;TipoFormato=XSL&amp;Paginate=OFNDE=11&amp;LEI=&amp;ORDEN=2&amp;RADIO=0">http://app.bde.es/ren/app/Search?CFG=ConsultaEntidadesCon.xml&amp;TipoFormato=XSL&amp;Paginate=OFNDE=11&amp;LEI=&amp;ORDEN=2&amp;RADIO=0</a> |
| 2. Services enabling cash withdrawals from a payment account as well as all the operations required for operating a payment account. | <a href="http://app.bde.es/ren/app/Search?CFG=ConsultaEntidadesCon.xml&amp;TipoFormato=XSL&amp;Paginate=OFNDE=11&amp;LEI=&amp;ORDEN=2&amp;RADIO=0">http://app.bde.es/ren/app/Search?CFG=ConsultaEntidadesCon.xml&amp;TipoFormato=XSL&amp;Paginate=OFNDE=11&amp;LEI=&amp;ORDEN=2&amp;RADIO=0</a> |
| (a) execution of direct debits, including one-off direct debits;   | <a href="http://app.bde.es/ren/app/Search?CFG=ConsultaEntidadesCon.xml&amp;TipoFormato=XSL&amp;Paginate=OFNDE=11&amp;LEI=&amp;ORDEN=2&amp;RADIO=0">http://app.bde.es/ren/app/Search?CFG=ConsultaEntidadesCon.xml&amp;TipoFormato=XSL&amp;Paginate=OFNDE=11&amp;LEI=&amp;ORDEN=2&amp;RADIO=0</a> |
| (b) execution of payment transactions through  | <a href="http://app.bde.es/ren/app/Search?CFG=ConsultaEntidadesCon.xml&amp;TipoFormato=XSL&amp;Paginate=OFNDE=11&amp;LEI=&amp;ORDEN=2&amp;RADIO=0">http://app.bde.es/ren/app/Search?CFG=ConsultaEntidadesCon.xml&amp;TipoFormato=XSL&amp;Paginate=OFNDE=11&amp;LEI=&amp;ORDEN=2&amp;RADIO=0</a> |

|  |    |
|--|----|
| 1. Services enabling cash to be placed on a payment account as well as all the operations required for operating a payment account.  | 1  |
| 2. Services enabling cash withdrawals from a payment account as well as all the operations required for operating a payment account. | 2  |
| (a) execution of direct debits, including one-off direct debits;   | 3a |
| (b) execution of payment transactions through  |    |

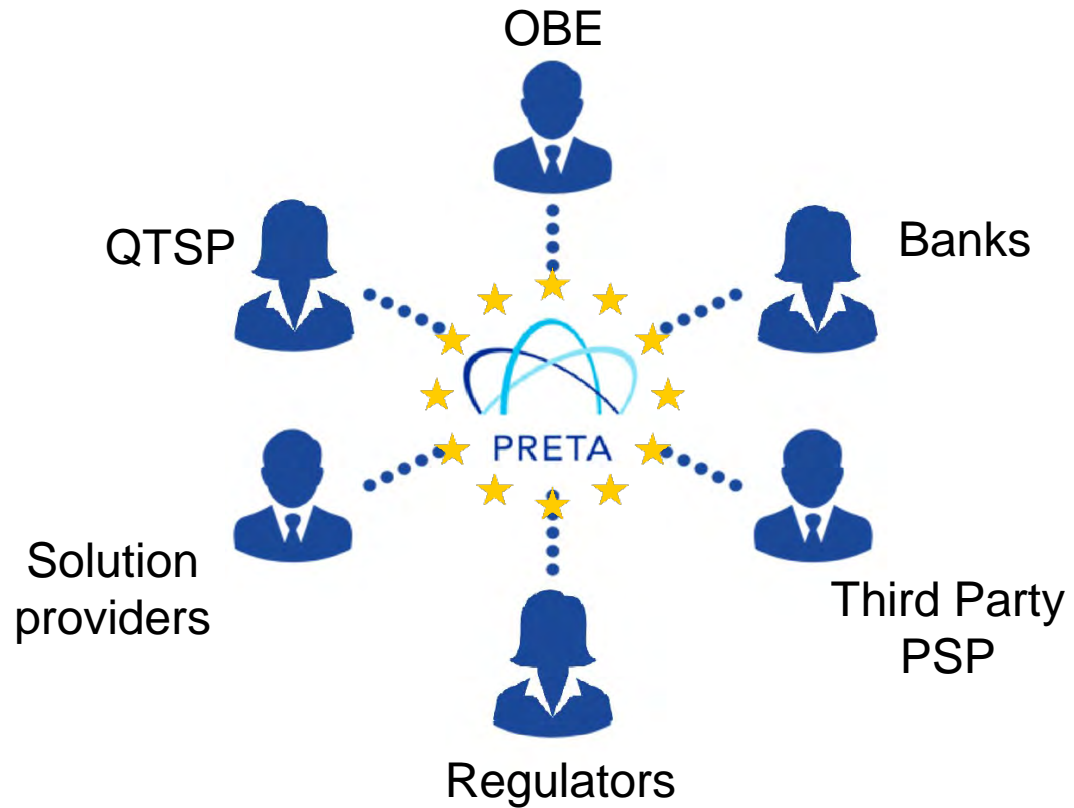


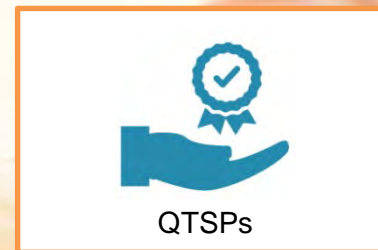
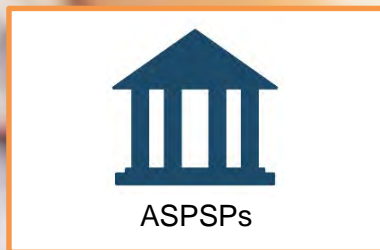
I have a Bank in country A with a branch in country B.

There is an entry in country A register for the Bank and country B for the branch.

**Whose information should I use?**

# Presence in the Community





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<https://www.openbankingeurope.eu/qtsp-s-and-eidas>