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Qualified Certificate Profiles and TSP Policy Requirements
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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).

"must" and "must not" are NOT allowed in ETSI deliverables except when used in direct citation.

Introduction


The Commission Delegated Regulation with regard to Regulatory Technical Standards on strong customer authentication and secure communication (RTS henceforth) [i.3] 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 EN 319 412-3 [2], ETSI EN 319 412-4 [3], IETF RFC 3739 [6] 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 [4].

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.


[4] 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] IETF RFC 3739: "Internet X.509 Public Key Infrastructure: Qualified Certificates Profile".

[7] ISO 3166: "Codes for the representation of names of countries and their subdivisions".
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.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".

3 Definitions and abbreviations

3.1 Definitions

For the purposes of the present document, the terms and definitions given in PSD2 [i.2], ETSI EN 319 412-1 [1] and ETSI EN 319 411-2 [4] apply.

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 [4] and the following apply:

CRL Certificate Revocation List
NCA National Competent Authority
OCSP Online Certificate Status Protocol
PSD2 Payment Services Directive 2

NOTE: See Directive (EU) 2015/2366 [i.2].
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) channel with the subject of the certificate, which guarantees confidentiality, integrity and authenticity of all 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).

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

4.3 Payment Service Provider Authorizations and Services Passporting

According to PSD2 [i.2] and Credit Institutions 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 issues an authorization number and publishes that information in its public register(s). 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.

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

For identification, the RTS [1.3] 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 [1.1], 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 [1.2] or resulting from the notifications of every authorization granted under Article 8 of Directive 2013/36/EU [1.4] in accordance with Article 20 of that Directive.

4.5 Registration and Certificate Issuance

Figure 1 presents the general concept of registration and certificate issuance. The qualified certificate contains an authorization number of the PSP, which has been issued/specified by a National Competent Authority (NCA), and is publicly available in that NCA public register.

Before the issuance process can start, the PSP needs to be registered by an NCA and all relevant information needs to be available in 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 [1.1].

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. public 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. A revocation request can originate from the certificate subject (PSP) or from the NCA which has issued the PSP authorization number contained in the certificate. TSP revokes the certificate based on a verifiably authentic revocation request.
5 Certificate profile requirements

5.1 PSD2 QCStatement

GEN-5.1-1: The PSD2 specific attributes shall be included in a QCStatement within the qcStatements extension as specified in clause 3.2.6 of IETF RFC 3739 [6].

GEN-5.1-2: This QcStatement shall contain the following PSD2 specific certificate attributes as required by RTS [i.3] article 34:

a) the role of the payment service provider, which maybe 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).

b) the name of the competent authority where the payment service provider is registered. This is provided in two forms: the full name string (NCAName) in English and an abbreviated unique identifier (NCAId). See clause 5.2.3 for further details.

GEN-5.1-3: The syntax of the defined statement shall comply with ASN.1 [5]. The complete ASN.1 module for all defined statements shall be as provided in Annex A; it takes precedence over the ASN.1 definitions provided in the body of the present document, in case of discrepancy.

NOTE: This extension is not processed as part of IETF RFC 5280 [i.7] path validation and there are no security implications with accepting a certificate in a system that cannot parse this extension.

Syntax:

```plaintext
cert_statement QC-STATEMENT ::= {SYNTAX PSD2QcType IDENTIFIED BY id-etsi-psd2-qcStatement }
id-etsi-psd2-qcStatement OBJECT IDENTIFIER ::= 
{ itu-t(0) identified-organization(4) etsi(0) psd2(19495) qcstatement(2) }

PSD2QcType ::= SEQUENCE{
```

Figure 2: PSP Certificate validation and revocation
5.2 Encoding PSD2 specific attributes

5.2.1 Authorization number

GEN-5.2.1-1: The authorization number shall be placed in organizationIdentifier attribute of the Subject Distinguished Name field in the certificate:

a) for QWACs: as defined in clause 5.3;

b) for QsealCs as defined in clause 5.4.

GEN-5.2.1-2: The authorization number shall be encoded using the syntax identified by the legal person semantics identifier as defined in ETSI EN 319 412-1 [1], clause 5.1.4 extended for PSD2 authorization identifier as follows.

GEN-5.2.1-3: The organizationIdentifier attribute shall contain information using the following structure in the presented order:

- "PSD" as 3 character legal person identity type reference;
- 2 character ISO 3166 [7] country code representing the NCA country;
- hyphen-minus "-" (0x2D (ASCII), U+002D (UTF-8)); and
- 2-8 character NCA identifier (A-Z uppercase only, no separator);
- hyphen-minus "-" (0x2D (ASCII), U+002D (UTF-8)); and
- PSP identifier (authorization number as specified by the NCA).

EXAMPLE: The organizationIdentifier "PSDES-BDE-3DFD21" means a certificate issued to a PSP where the authorization number is 3DFD21, authorization was granted by the Spanish NCA Banco de España (identifier after second hyphen-minus is decided by Spanish numbering system).

Any separator in NCA identifier shall be removed.

5.2.2 Roles of payment service provider

GEN-5.2.2-1: RolesOfPSP shall contain one or more roles. The roles shall be as declared by an NCA via their public register for the subject PSP. Each role is represented by role object identifier and role name.

For the role of account servicing payment service provider, payment initiation service provider, account information service provider or payment service provider issuing card-based payment instruments as defined in the RTS [i.3]:

- GEN-5.2.2-2: the role object identifier shall be the appropriate one of the four OIDs defined in the ASN.1

- GEN-5.2.2-3: the role name shall be the appropriate one of the abbreviated names defined in clause 5.1:
PSP_AS, PSP_PI, PSP_AI or PSP_IC.

GEN-5.2.2-4: For any other role the role object identifier and the role name shall be defined and registered by an organization recognized at the European level.

NOTE: Using nationally recognized roles can have an adverse effect on interoperability at the European level. At the time of publication of the present document only the four roles mentioned in clause 4.2 are defined by the RTS [i.3].

REG-5.2.2-5: The TSP shall ensure that the name in roleOfPspName is the one associated with the role object identifier held in roleOfPspOid.
Syntax:
RolesOfPSP ::= SEQUENCE OF RoleOfPSP
RoleOfPSP ::= SEQUENCE{
   roleOfPspOid  RoleOfPspOid,
   roleOfPspName  RoleOfPspName }
RoleOfPspOid ::= OBJECT IDENTIFIER
   -- Object Identifier arc for roles of payment service providers
   -- defined in the present document
etsi-psd2-roles OBJECT IDENTIFIER ::= 
   { itu-t(0) identified-organization(4) etsi(0) psd2(19495) id-roles(1) }

   -- Account Servicing Payment Service Provider (PSP_AS) role
id-psd2-role-psp-as OBJECT IDENTIFIER ::= 
   { itu-t(0) identified-organization(4) etsi(0) psd2(19495) id-roles(1) 1 }

   -- Payment Initiation Service Provider (PSP_PI) role
id-psd2-role-psp-pi OBJECT IDENTIFIER ::= 
   { itu-t(0) identified-organization(4) etsi(0) psd2(19495) id-roles(1) 2 }

   -- Account Information Service Provider (PSP_AI) role
id-psd2-role-psp-ai OBJECT IDENTIFIER ::= 
   { itu-t(0) identified-organization(4) etsi(0) psd2(19495) id-roles(1) 3 }

   -- Payment Service Provider issuing card-based payment instruments (PSP_IC) role
id-psd2-role-psp-ic OBJECT IDENTIFIER ::= 
   { itu-t(0) identified-organization(4) etsi(0) psd2(19495) id-roles(1) 4 }

   -- Payment Service Provider role name corresponding with OID (i.e. PSP_AS, 
   -- PSP_PI, PSP_AI, PSP_IC)
RoleOfPspName ::= UTF8String (SIZE(1..256))

5.2.3 Name and identifier of the competent authority

GEN-5.2.3-1: The NCAName shall be plain text name in English provided by the NCA itself for purpose of identification in certificates.

NCAName ::= UTF8String (SIZE (1..256))

GEN-5.2.3-2: The NCAId shall contain information using the following structure in the presented order:
   - 2 character ISO 3166 [7] country code representing the NCA country;
   - hyphen-minus "-" (0x2D (ASCII), U+002D (UTF-8)); and
   - 2-8 character NCA identifier (A-Z uppercase only, no separator).

GEN-5.2.3-3: The NCAId shall be unique and provided by the NCA itself for purpose of identification in certificates.

GEN-5.2.3-4: NCA identifier shall be composed of the same values as in the equivalent fields of the authorization number defined in clause 5.2.1.

NCAId ::= UTF8String (SIZE (1..256))

5.3 Requirements for QWAC Profile

GEN-5.3-1: If the qualified certificate issued is for website authentication (QWAC) then the requirements of ETSI EN 319 412-4 [3] shall apply including requirements for qualified certificates.

In addition:
   - GEN-5.3-2: The PSD2 QCStatement as identified in clause 5.1 shall be included in the certificate.
   - GEN-5.3-3: The organizationIdentifier shall be present in the Subject’s Distinguished Name and encoded with legal person syntax as specified in clause 5.2.1.
NOTE: As stated in section 7.1.2.3 item f of the CA/Browser Forum Baseline Requirements [i.8] (as referenced in ETSI EN 319 412-4 [3]) "id-kp-serverAuth or id-kp-clientAuth [RFC5280] or both values MUST be present". If the certificate is intended to be used as the client certificate in mutual authentication then both values of extKeyUsage certificate extension will need to be present. It is not intended that certificates issued under this profile are used just as client certificates.

5.4 Requirements for QsealC Profile

GEN-5.4-1: If the qualified certificate issued is for electronic seal (QsealC) then the requirements of ETSI EN 319 412-3 [2] shall apply including requirements for qualified certificates.

In addition:

- GEN-5.4-2: The PSD2 QCStatement as identified in clause 5.1 shall be included in the certificate.
- GEN-5.4-3: The organizationIdentifier shall be present in the Subject's Distinguished Name and encoded with legal person syntax as specified in clause 5.2.1.

6 Policy requirements

6.1 General policy requirements

OVR-6.1-1: For TSPs issuing QsealCs all policy requirements defined for QCP-l shall be applied as specified in ETSI EN 319 411-2 [4].

OVR-6.1-2: For TSPs issuing QWACs all policy requirements defined for QCP-w shall be applied as specified in ETSI EN 319 411-2 [4].

6.2 Additional policy requirements

6.2.1 Certificate profile

In addition to the applicable requirements specified in ETSI EN 319 411-2 [4], clause 6.6.1 the following shall apply:

- OVR-6.2.1-1: The profile requirements specified in clause 5 of the present document shall apply.

6.2.2 Initial identity validation

In addition to the applicable requirements specified in ETSI EN 319 411-2 [4], clause 6.2.2 the following shall apply:

- REG-6.2.2-1: The TSP shall verify the PSD2 specific attributes (authorization number, roles, name of the NCA) provided by the subject using authentic information from the NCA (e.g., public register).
- REG-6.2.2-2: If the NCA provides rules for validation of these attributes, the TSP shall apply the given rules.

6.2.3 Identification and authentication for revocation requests

In addition to the applicable requirements specified in ETSI EN 319 411-2 [4], clause 6.2.4 the following shall apply:

- REV-6.2.3-1: The TSP shall document the procedure for submission of certificate revocation requests by NCAs in its certificate policy or practice statement. The TSP may specify the content, format and the communication channels to be used to submit the certificate revocation requests. The TSP shall check the authenticity of certificate revocation requests submitted by NCAs.
• **REV-6.2.3-2:** In addition, the TSP shall provide an email address for notifications from an NCA about changes of relevant PSD2 regulatory information of the PSP which can affect the validity of the certificate. The content and format of these notifications may be agreed between the NCA and TSP. However, the TSP shall investigate this notification regardless of its format.

### 6.2.4 Publication and repository responsibilities

In addition to the applicable requirements specified in ETSI EN 319 411-2 [4], clause 6.1 the following shall apply:

- **DIS-6.2.4-1:** An NCA can request information from a TSP about certificates containing a PSP authorization number assigned by the NCA. If such a request is made, the TSP shall inform the NCA about issued certificates as stated in the TSP policy.

### 6.2.5 Certificate renewal

In addition to the applicable requirements specified in ETSI EN 319 411-2 [4], clause 6.3.6 the following shall apply:

- **REG-6.2.5-1:** Before certificate renewal the TSP shall repeat the verification of the PSD2 specific attributes to be included in the certificate. If the NCA provides rules for validation of these attributes, the TSP shall apply the given rules.

### 6.2.6 Certificate revocation and suspension

In addition to the applicable requirements specified in ETSI EN 319 411-2 [4], clause 6.3.9 the following shall apply:

- **REV-6.2.6-1:** The TSP shall allow the NCA, as the owner of the PSD2 specific information, to request certificate revocation following the procedure defined in the TSP's certificate policy or certificate practice statement. The procedure shall allow the NCA to specify a reason for the revocation.

- **REV-6.2.6-2:** The TSP shall process such requests, and shall validate their authenticity. If no reason is provided or the reason is not in the area of responsibility of the NCA then the TSP may decide to not take action. Based on an authentic request, the TSP shall revoke the certificate if any of the following conditions holds:
  - the authorization of the PSP has been revoked;
  - the authorization number of the PSP has changed;
  - the NCA name or identifier has changed;
  - any PSP role included in the certificate has been revoked;
  - revocation is required by law;
  - any other condition stated in the certificate policy of the TSP.

- **REV-6.2.6-3:** If the NCA as the owner of the PSD2 specific information notifies the TSP, that relevant information has changed which can affect the validity of the certificate, the TSP shall investigate this notification regardless of its content and format, and shall revoke the affected certificate(s) if necessary. This notification need not be processed within 24 hours.

**NOTE 1:** Regulation (EU) No 910/2014 [i.1] requires that TSPs issuing qualified certificates publishes the revocation status of the certificate in a timely manner, and in any event within 24 hours after the receipt of the request.

**NOTE 2:** Revocation can be considered necessary if the investigation of the TSP confirms based on authentic information that any of the conditions listed above holds.

**NOTE 3:** Granting new PSP roles does not affect the validity of the certificate.
Annex A (normative):
ASN.1 Declaration

ETSI-PSD2-QcProfileMod { itu-t(0) identified-organization(4) etsi(0) id-qc-statements(19495) id-mod(0) id-mod-psd2-qcprofile(0) }  

DEFINITIONS EXPLICIT TAGS ::= BEGIN  

IMPORTS  

QC-STATEMENT FROM PKIXqualified97 {iso(1) identified-organization(3) dod(6) internet(1) security(5) mechanisms(5) pkix(7) id-mod(0) id-mod-qualified-cert-97(35)};  

-- statements  

etsi-psd2-qcStatement QC-STATEMENT ::= {SYNTAX PSD2QcType IDENTIFIED BY id-etsi-psd2-qcStatement }  

id-etsi-psd2-qcStatement OBJECT IDENTIFIER ::= { itu-t(0) identified-organization(4) etsi(0) psd2(19495) qcstatement(2) }  

PSD2QcType ::= SEQUENCE{  
rolesOfPSP RolesOfPSP,  
nCAName NCAName,  
nCAId NCAId }  

NCAName ::= UTF8String (SIZE (1..256))  
nCAId ::= UTF8String (SIZE (1..256))  
RolesOfPSP ::= SEQUENCE OF RoleOfPSP  
RoleOfPSP ::= SEQUENCE{  
roleOfPspOid RoleOfPspOid,  
roleOfPspName RoleOfPspName }  

RoleOfPspOid ::= OBJECT IDENTIFIER  

-- Object Identifier arc for roles of payment service providers defined in the present document  
edti-psd2-roles OBJECT IDENTIFIER ::= { itu-t(0) identified-organization(4) etsi(0) psd2(19495) id-roles(1) }  

-- Account Servicing Payment Service Provider (PSP_AS) role  
id-psd2-role-psp-as OBJECT IDENTIFIER ::= { itu-t(0) identified-organization(4) etsi(0) psd2(19495) id-roles(1) 1 }  

-- Payment Initiation Service Provider (PSP_PI) role  
id-psd2-role-psp-pi OBJECT IDENTIFIER ::= { itu-t(0) identified-organization(4) etsi(0) psd2(19495) id-roles(1) 2 }  

-- Account Information Service Provider (PSP_AI) role  
id-psd2-role-psp-ai OBJECT IDENTIFIER ::= { itu-t(0) identified-organization(4) etsi(0) psd2(19495) id-roles(1) 3 }  

-- Payment Service Provider issuing card-based payment instruments (PSP_IC) role  
id-psd2-role-psp-ic OBJECT IDENTIFIER ::= { itu-t(0) identified-organization(4) etsi(0) psd2(19495) id-roles(1) 4 }  

RoleOfPspName ::= UTF8String (SIZE(1..256))  

END
Annex B (informative):
Certificates supporting PSD2 - clarification of the context

The main purpose of a digital certificate is to bind the identity of the owner of a public key to the public key. Using the certificate, it is possible to communicate securely with its owner (the subject). What "securely" means exactly depends on the type of certificate.

A website authentication certificate makes it possible to establish a Transport Layer Security (TLS) [i.5] channel with the subject of the certificate, which guarantees confidentiality, integrity and authenticity of all data transferred through the channel. This means that the person or system connecting to the website presenting the certificate can be sure who "owns" the end point of the communication channel (the owner of the certificate), that the data was not changed between the end points, and that nobody else could have read the data along the way. However, the communicated data is only protected while it is travelling through the TLS channel. The data is produced in plain (unencrypted) form by the sender system, and the data will appear in plain (unencrypted) form in the receiver system. Therefore, once the TLS channel is closed, the data loses the protection of its authenticity, integrity and confidentiality, unless it is protected by other means.

A website authentication certificate can also be used to identify the calling party (client) when using TLS as described above. This means that the called party (server) can authenticate who "owns" the calling end of the communication channel (the owner of the certificate). Thereby, if both communicating parties have website authentication certificates, they can use them to set up a secure TLS channel providing mutual authentication (MATLS). Qualified website authentication certificates supporting PSD2 are issued only to legal persons and TLS communication between calling party and called party is established between servers.

An electronic seal is a digital signature of a legal person. A certificate for electronic seals makes it possible for the owner of the certificate to create electronic seals on any data. The digital signature technology guarantees the integrity and authenticity of the signed/sealed data. This means that the persons receiving digitally signed data can be sure who signed the data (the owner of the certificate), that the data was not changed since it was signed, and they can also present this signed data to third parties as an evidence of the same (who signed it, and that it was not changed since). Therefore, digitally signed data can keep its authenticity and integrity over time when appropriately maintained, regardless of how it is stored or transferred. (An electronic seal can be validated by anyone, at any time, to check whether the integrity and authenticity of the data still holds.) The electronic seal provides strong evidence that given data is originated by the legal entity identified in the certificate. An electronic seal can also protect the authenticity and integrity of data when relayed through a third party, although on its own does not protect against replay attacks. Electronic seals can be applied to requests and responses between PSPs.

Certificates for both website authentication and electronic seals can be qualified or non-qualified. The requirements on the issuance of a qualified certificate are more stringent, so using a qualified certificate provides a stronger association of the protected data with the identity of the owner of the certificate. As an example, before issuing a qualified certificate the issuer CA will verify the identity of the owner in a face-to-face meeting and based on government-issued photo ID documents, or by equivalently secure procedures. Hence, qualified certificates can have a stronger legal assumption of the evidential value than non-qualified ones.

Both qualified website authentication certificates (QWACs) and qualified electronic seal certificates (QsealCs) are based on widely implemented technology. QWACs are derived from website certificates supported by all the modern web browsers and commonly used to provide system-to-system secure channels. QsealCs are derived from certificates used with digital signature technology widely employed e.g. for document security, business to business communication and in modern banking networks.

In consequence:

- A qualified website authentication certificate (QWAC) should be used to establish a secure TLS channel to protect the communication (in the transport layer) from potential attackers on the network. The person or system connecting to the website can be sure who they are communicating with, but cannot prove this to third parties. Using QWAC does not give legally assumed evidence of a transaction.
- A qualified certificate for electronic seals (QsealC) should be used to protect the data or messages (in the application layer) from potential attackers during or after the communication. The electronic seal does not provide confidentiality (i.e. there is no encryption of application data). The person receiving the sealed data can be sure who sealed the data, and can also prove this to third parties even after the communication has ended. QsealC provides evidence of a transaction with legal assumption and can protect the authenticity and integrity of data when relayed through third parties.

- A certificate can be either for website authentication or electronic seals, but not both. Therefore, these two types of certificates are not interchangeable.
## History

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