



# Quali-Sign Banking

 Quali-Sign Ltd

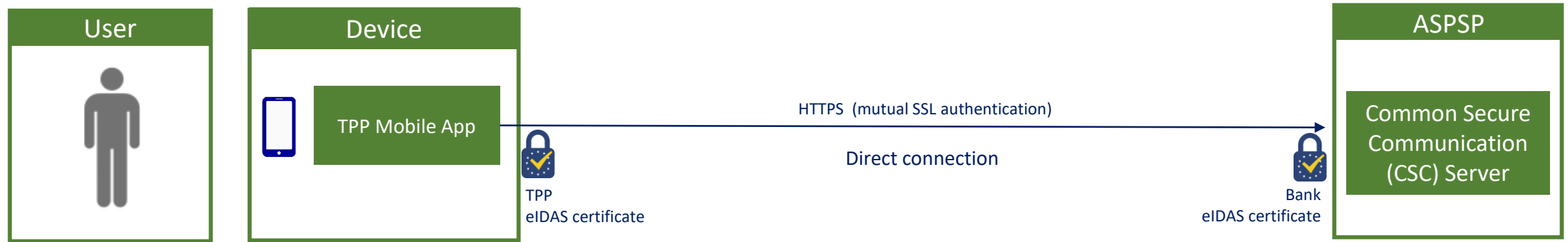
## PSD2 eIDAS Certificates and Mobile Devices.

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# Under PSD2, eIDAS certificates must be used to authenticate the TPP and the ASPSP.

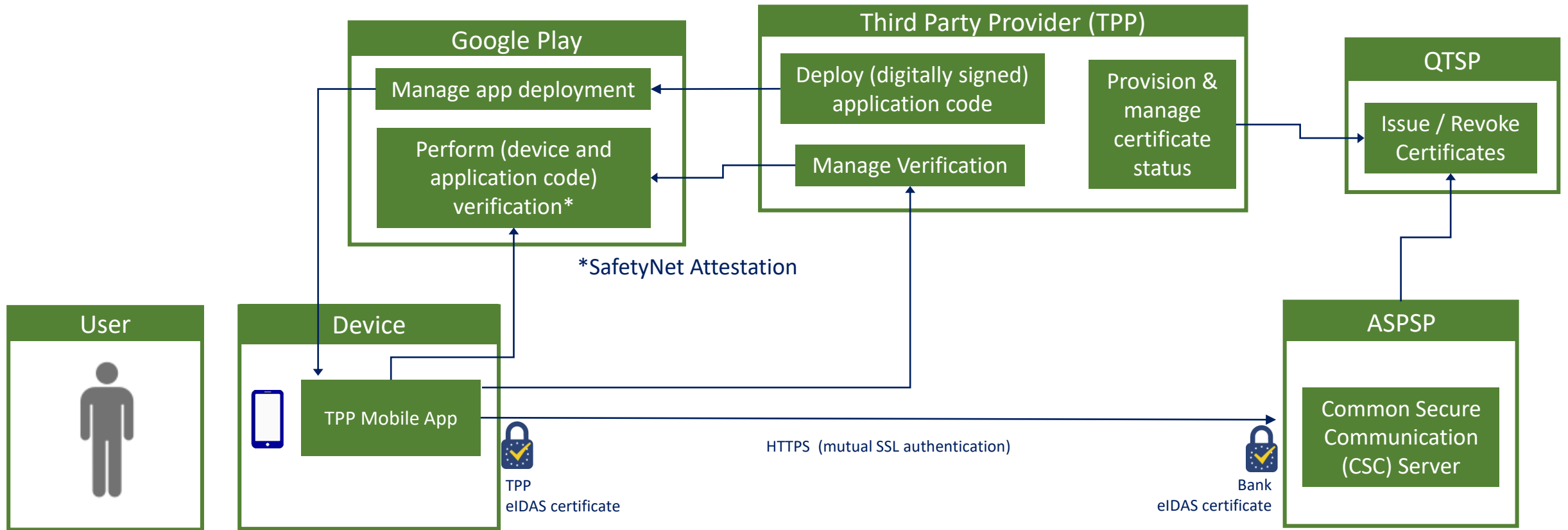
In the case where a TPP provides their customers with a mobile app that connects directly to the bank, an eIDAS certificate (identifying the TPP) needs to be deployed onto each device, before the app can establish a connection with the ASPSP.



## Assumptions / Considerations:

- ◆ It is assumed that automated processes can be established to allow TPP's to provision large numbers of additional eIDAS certificates, at a low unit cost.
- ◆ Before provisioning a certificate to a mobile device, the TPP must be certain that both the device and the (TPP's) application code have not been tampered with.
- ◆ The TPP must verify the device and application code on a regular basis (e.g. half hourly). If verification fails, the certificate must be immediately revoked.

# A suggested approach for Google / Android devices.



# Glossary

ASPSP	Account Servicing Payment Services Provider: A payment service provider providing and maintaining a payment account for a payer. (see PSD2)
CSC	Common Secure Communication
eIDAS	REGULATION (EU) No 910/2014 on electronic identification and trust services for electronic transactions in the internal market.
HTTPS	Hypertext Transfer Protocol within a connection encrypted by Transport Layer Security
PSD2	DIRECTIVE (EU) 2015/2366 on payment services in the internal market
QTSP	Qualified Trust Services Provider
SSL	Secure Sockets Layer
TPP	Third Party Provider