Quali-Sign

Gap Analysis between EBICS and eIDAS.

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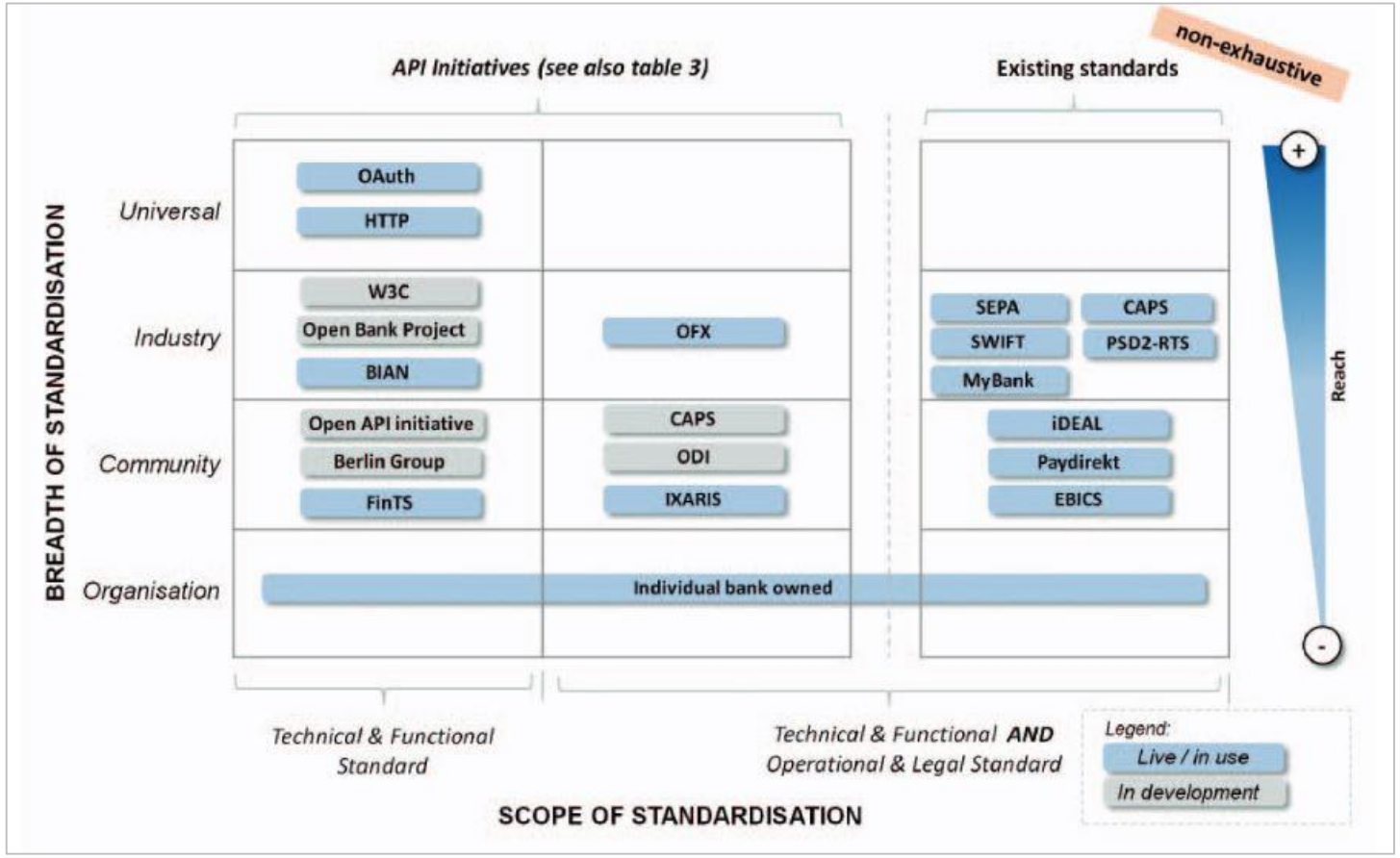
PSD2: Regulatory Technical Standards on SCA and CSC

- To meet the PSD2 requirement for SCA, respondents to the EBA's consultation paper suggested a greater alignment with eIDAS.
- Which of the (International / European) open communication standards is the closest fit to eIDAS e-Signatures?

Strong Customer Authentication (SCA)

✚

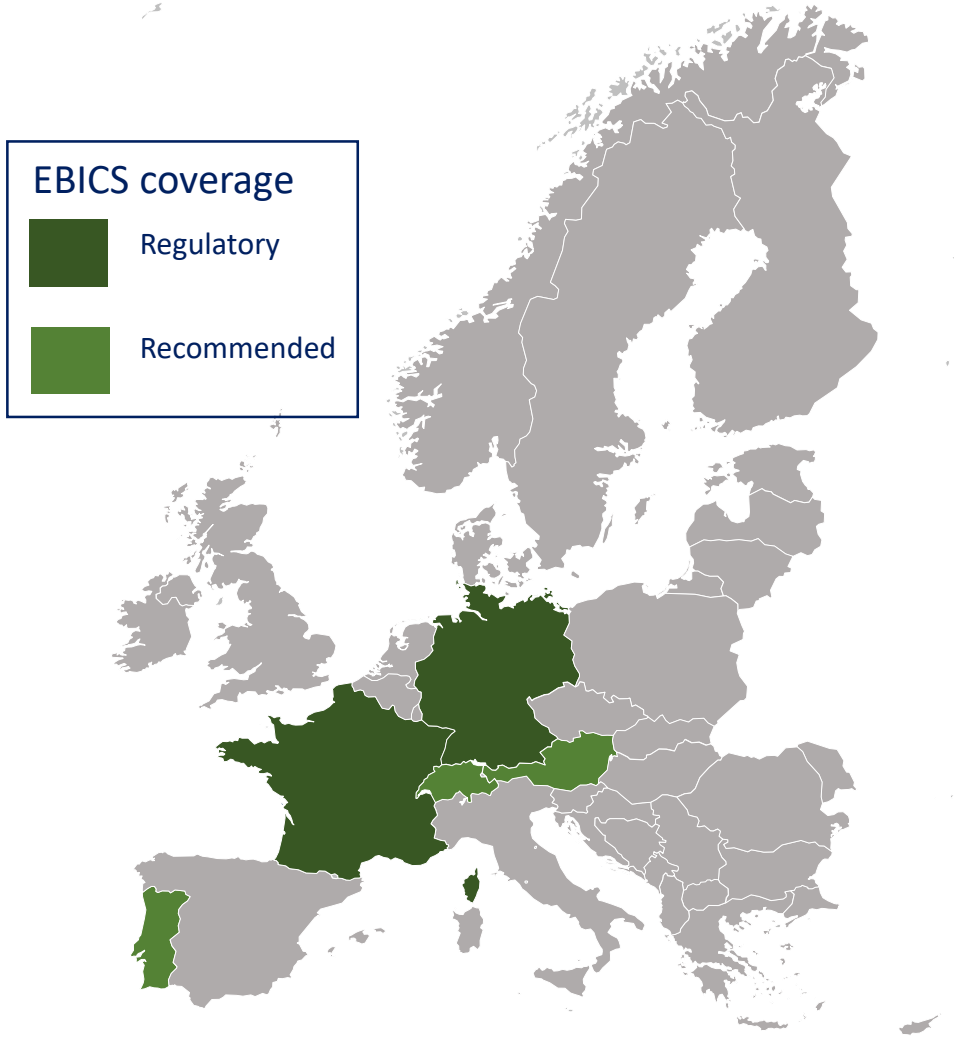
Common Secure Communication (CSC)



Source: **Understanding the business relevance of Open APIs and Open Banking for banks**
Information Paper, EBA Working Group on Electronic Alternative Payments, Version 1.0 May 2016

EBICS: Electronic Banking Internet Communication Standard

- A common standard for banks and customers, based on HTTP(S) and XML.
- A European standard: The EBICS SCRL is responsible for the advancement and maintenance of the EBICS standard. Countries can join the EBICS SCRL.
- Supports exchange of ISO20022 format messages.
- Highly secure: Extensive use of cryptographic functions for encryption and digital signatures. Plus:
  - Support for X.509 certificate authority issued certificates.
  - Standard API's to initialize and manage users, including certificate exchange.
  - Centralized management of customer and user entitlements.
  - In built entitlements validation and authorisation workflow.
- An open standard: Includes a detailed specification.
- Turn-key EBICS software is available from established vendors.



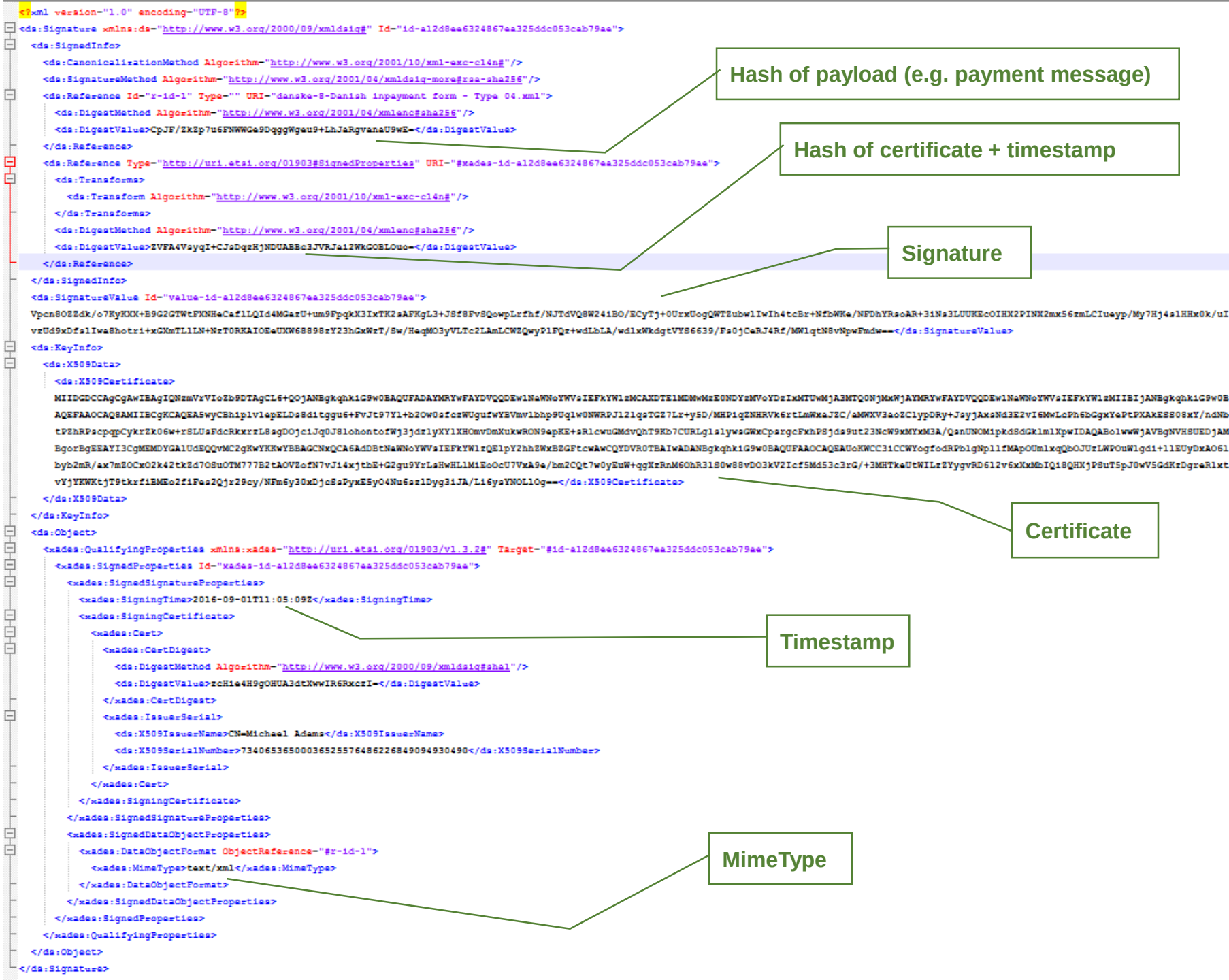
Gap Analysis : EBICS & eIDAS

Cryptographic Electronic Signatures	✓
Qualified Certificates (X.509)	✓
Qualified Trust Service Provider (Certificate Authority)	✓
Qualified Signature Creation Device (e.g. smartcard)	✓
Advanced / Qualified Electronic Signatures	✗

eIDAS

Advanced Electronic Signature

XAdES Baseline (Detached)



EBICS

Order Signature Data

Proposed Enhancements to EBICS v 3.0

1. Define new signature version , e.g. A007.
   - Note: For the DataDigest to correspond with the DigestValue within the Advanced Electronic Signature, this must be calculated without removing operating system reserved characters.
2. Insert an (e.g. encoded) Advanced Electronic Signature within the SignatureValue
3. Store MimeType within the new EBICS BTF structure