Qualified Certificates

Facilitating eIDAS and PSD2 Compliance

Entrust® Qualified Certificates include Qualified Website Authentication Certificates and Qualified Certificates for Electronic Seals that comply with encryption, authentication, and data integrity requirements within the European Union.

- eIDAS and PDS2 compliant
- Data encryption/protection
- Data authentication and integrity

ENTRUST

SECURING A WORLD IN MOTION

Qualified Certificates

SOLUTION HIGHLIGHTS
Broad range of certificates

With Entrust, you can get all of the certificate types you need from one source. Our offerings include standard TLS/SSL certificates, more advanced EV multi-domain TLS/SSL certificates, and specialty certificates for secure email, code-signing, device authentication, or document signing.

TLS/SSL
- Advantage OV
- Standard OV
- Wildcard OV
- Multi-domain OV
- Multi-domain EV
- Private

Digital Signing Certificates
- Document Signing
- Code Signing
- S/MIME
- Mobile Device
- Verified Mark Certificate (VMC)

Qualified Certificates
- PSD2 QWAC
- eIDAS QWAC
- PSD2 QSealC

eIDAS and PSD2 compliance

Both eIDAS and PSD2 standards are aimed at enhancing trust in electronic transactions across the European Union (EU). eIDAS applies to any business, whereas PSD2 rules are specific to EU banking/financial services institutions.

The European Banking Authority (EBA) recommends the parallel use of PSD2-compliant Qualified Website Authentication Certificates (QWACs) and QSeal Certificates (QSealCs), which makes it possible to provide greater transparency and proof of data integrity to Account-Servicing Payment Service Providers (ASPSPs) for the following types of organizations:

- Account Information Service Providers (AISPs)

- Payment Initiation Service Providers (PISPs)

- Card Based Payment Instrument Issuers (CBPIIs)

This also ensures that:

- The communication is secure

- The data submitted originates from the Payment Service Provider (PSP) identified in the certificate

Entrust Europe is recognized across all EU and EEA countries as a QTSP and has undergone the appropriate eIDAS conformity assessments in order to be able to provide Qualified Certificates for Website Authentication and QSeal Certificates for PSD2 compliance.

Read more about PSD2

LEARN MORE AT ENTRUST.COM

Qualified Certificates

HOW IT WORKS

Qualified Website Authentication Certificates (QWACs)

Protect sensitive in-transit information in compliance with PSD2 and eIDAS

PSD2 QWACs (financial institutions)

Our PSD2 QWACs enable organizations – specifically financial services institutions and PSPs – to get the highest level of trust and identity assurance in accordance with PSD2 regulations.

- This highest level of authentication is required to secure the open banking APIs used for transferring private data when making payments or transferring money.

- PSD2 QWACs are required for website authentication so Account Servicing Payment Services Providers (ASPSPs) and Third Party Providers (TPPs) can be certain of each other's identity.

Verification requirements

PSD2 QWAC certificates follow the EV verification guidelines and require the following additional information:

1. Authorization number of the TPP, found in the public registers of the NCA

2. The role(s) of the TPP, which may be one or more of the following:
   - ASPSP
   - PSIP
   - AISP
   - Issuing of card-based payment instruments

3. Name of the competent authorities where the TPP is registered

4. Name of the issuing CA/QTSP is also listed on the certificate

5. Traditional EV certificate requirements:
   - Name of certificate owner
   - Domain verification
   - Organization identity
   - Legal identity of organization controlling the website
   - Validity period

eIDAS QWACs (non-financial institutions)

Our eIDAS QWACs:

- Enable all organizations to provide high assurance certificates for online transactions in accordance with eIDAS standards.

- Encrypt sensitive data and identify European organizations to users.

Verification requirements

eIDAS QWACs follow the same EV verification guidelines as PSD2 QWACs, plus they require a face-to-face validation with a company's legal representative.

KEY FEATURES & BENEFITS

QWACs (PSD2 AND eIDAS)

- **PSD2 and eIDAS compliant**
- **End-to-end data encryption between the server and client**
- **Strongest security, meeting latest guidelines:**
  - **SHA-2/2048-bit keys**
  - **128-256-bit encryption**
  - **Supports RSA encryption algorithms**
- **Authentication and integrity**
- **Unlimited reissues**
- **Unlimited server licenses**
- **Up to 250 SANs supported**
- **13-month term**
- **Centrally managed in Entrust Certificate Services (ECS) portal**

Qualified Certificates

HOW IT WORKS

Qualified Seal Certificates (QSealCs)

Proof of unaltered data transmissions in accordance with PSD2 and eIDAS recommendations

PSD2 QSealCs (financial institutions)

Our PSD2 QSeal Certificates seal the data that is sent between organizations – specifically financial institutions – ensuring the origin of the data and that it has not been modified while in transit. The act of sealing data in communication with third parties is highly recommended for its benefits of proof and identity in PSD2 transactions.

Entrust PSD2 QSeal Certificates are delivered as PEM-encoded files. They can be used to generate Advanced Seals as defined by eIDAS.

Award-winning portfolio

Entrust was awarded Frost & Sullivan's 2020 Global Customer Value Leadership Award for its certificate issuance and management portfolio, as well as Frost & Sullivan's 2020 Frost Radar™ Best Practices Award for Innovation Excellence in the Global Transport Layer Security Certificates Market.

KEY FEATURES & BENEFITS

PSD2 QSealCs

- PSD2 and eIDAS compliant
- Timestamping
- Scalable signing to your organization's needs
- Tamperproof communication and storage
- Authentication and integrity
- Automatic certificate expiration notifications
- 12 to 36 month term
- Supported key delivery method: PEM-encoded certificate file
- Centrally managed in Entrust Certificate Services (ECS) portal

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