



*Trusted Identities  
for the Cloud*



Supported by:  
 Federal Ministry  
for Economic Affairs  
and Energy  
on the basis of a decision  
by the German Bundestag

# Towards GDPR, eIDAS and PSD2 as a Service

Dr. Detlef Hühnlein, ecsec GmbH

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Secur|Ty

TeleTrust Quality Seal  
www.teletrust.de/ltsmig

made  
in  
Germany

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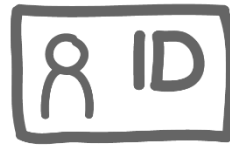
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- **Introduction**
- **Background**
  - Strong Authentication in the Cloud
  - GDPR
  - eIDAS
  - PSD2
- **Towards GDPRs, eIDAS and PSD2 as a Service**
- **Summary**



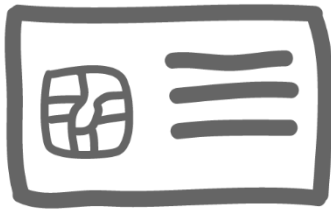
IT-Security



Identity Management



Electronic Signatures



Smart Card Technology



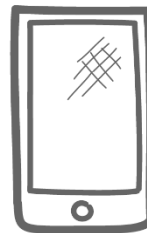
Cloud Services



Open Source



Security Management

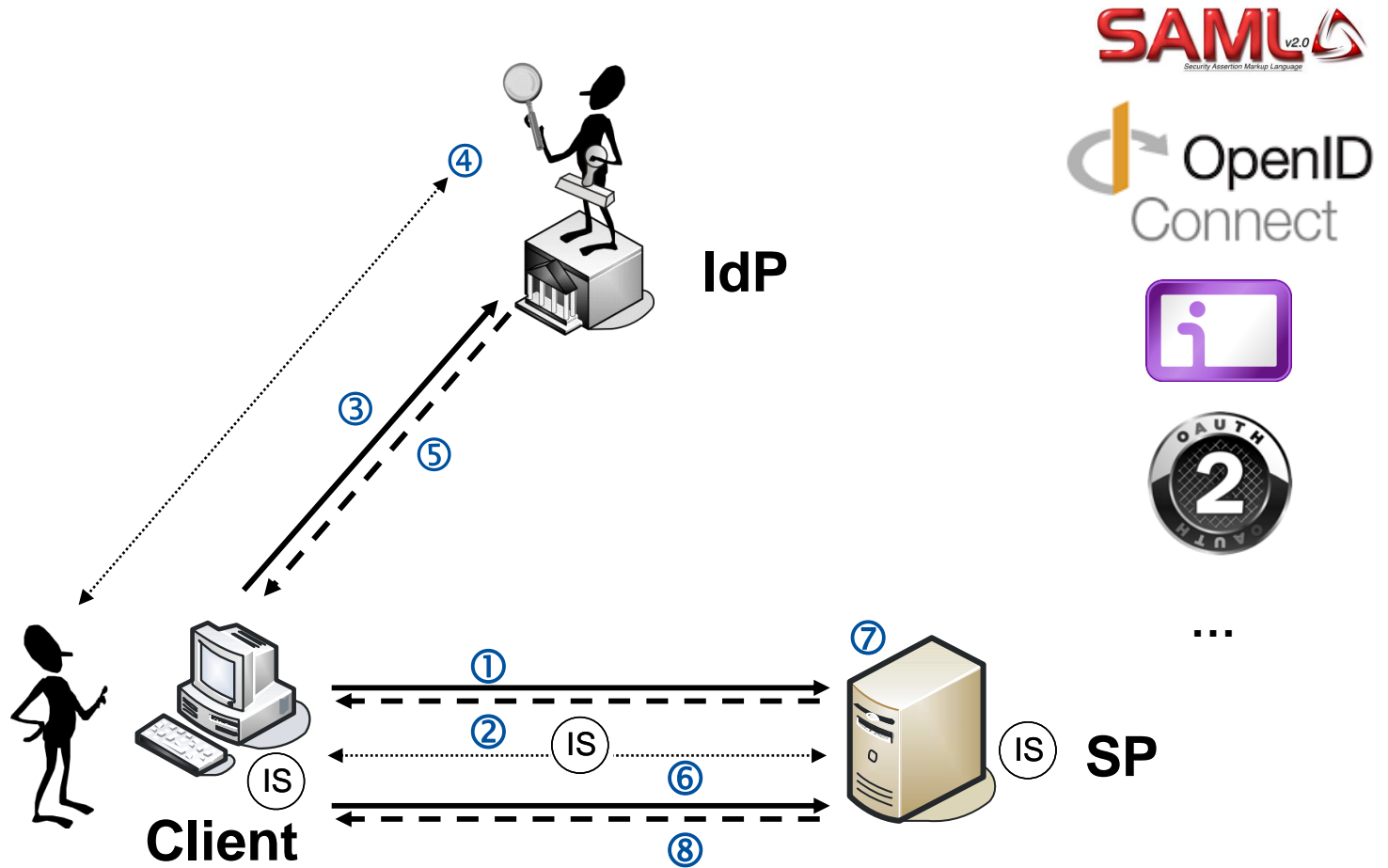


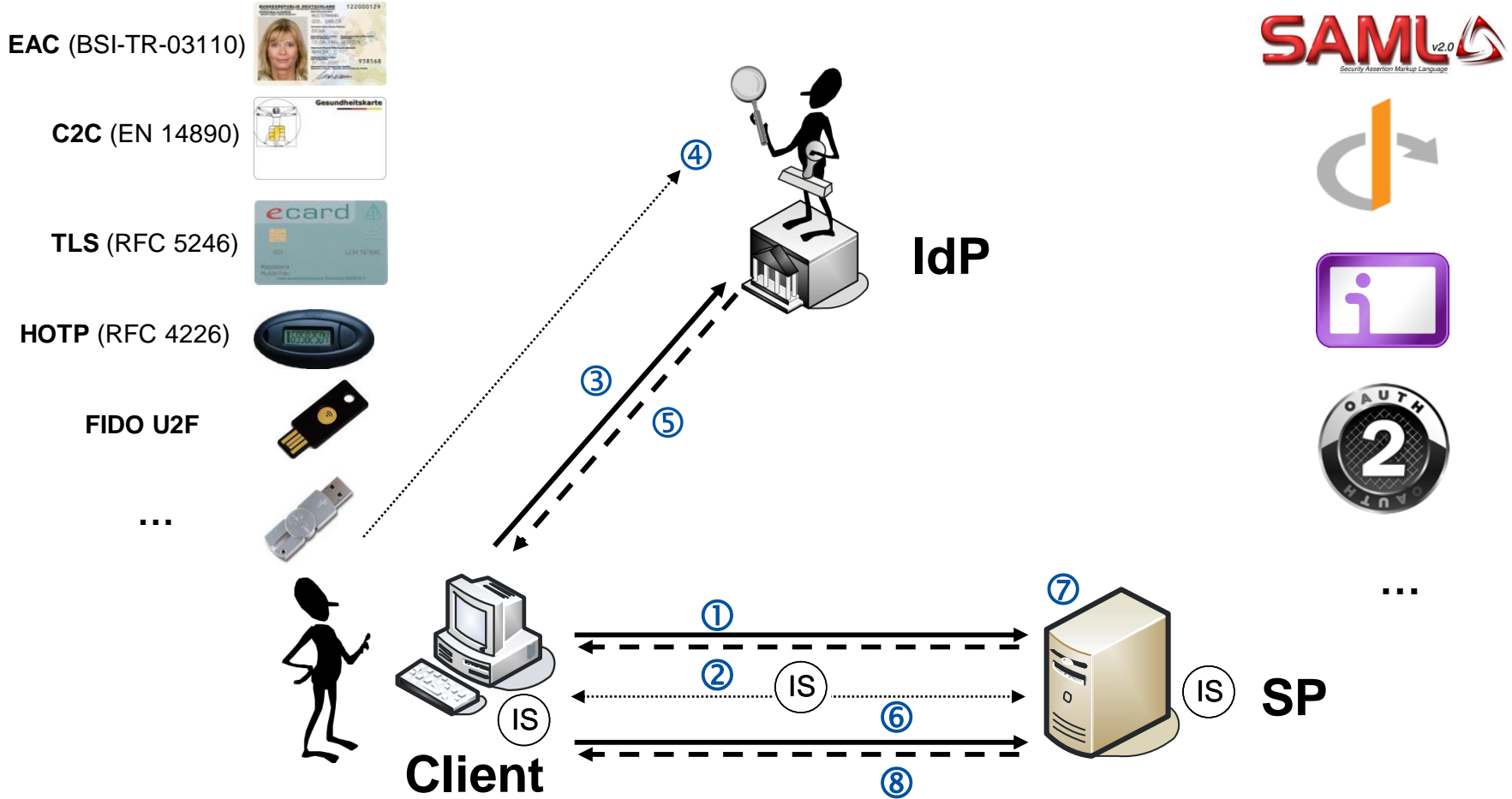
Mobile Solutions



eGovernment

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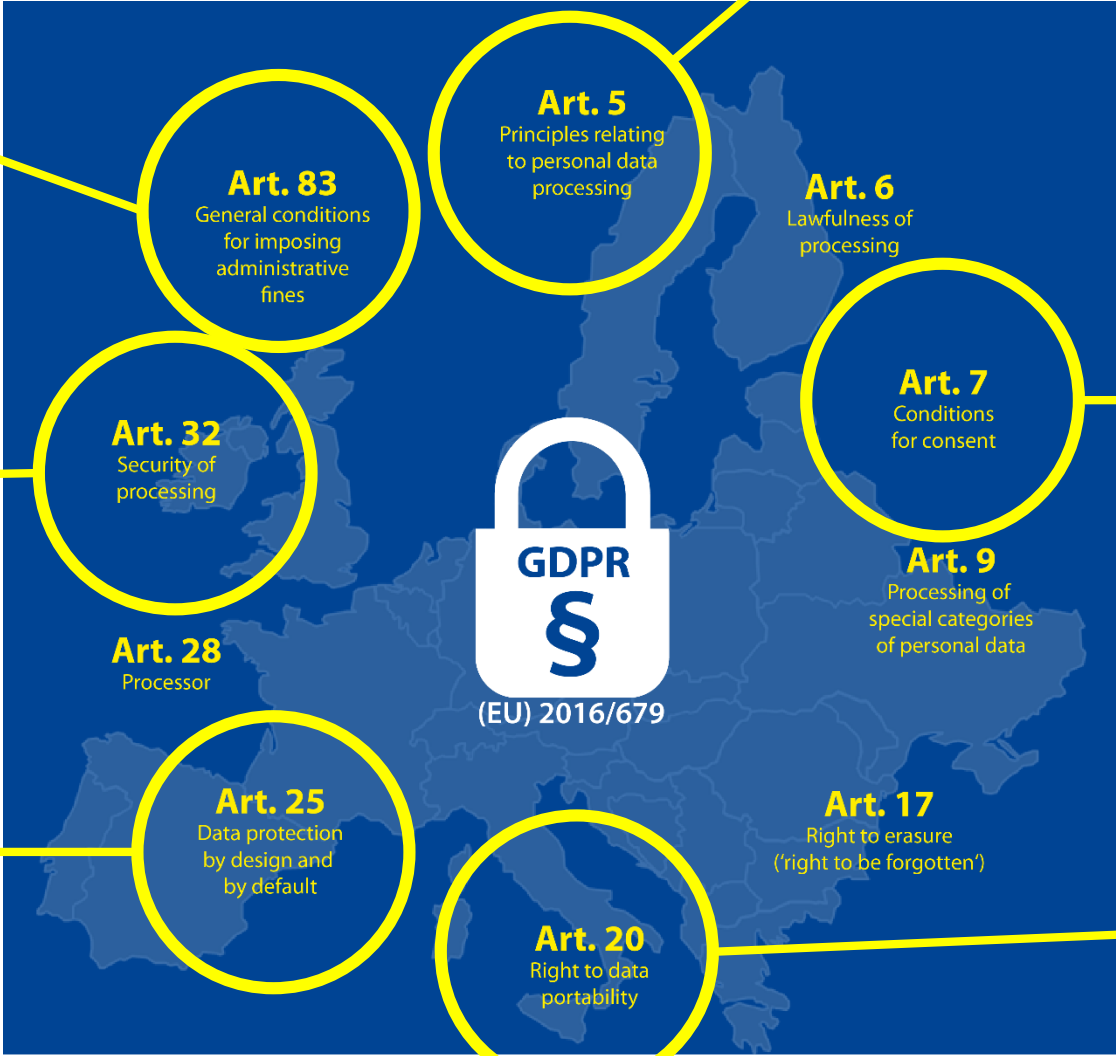
- Regulation [\(EU\) 2016/679](#)
- aka „**General Data Protection Regulation**”
- Entry into force on **25 May 2018**
- Various new, and sometimes challenging requirements, with respect to data protection



# GDPR at a Glance

**Accountability**

**Fines up to 20 Mio € (or 4% of turnover)**



**State of the Art Security**

**Consent**

**Privacy by Design**

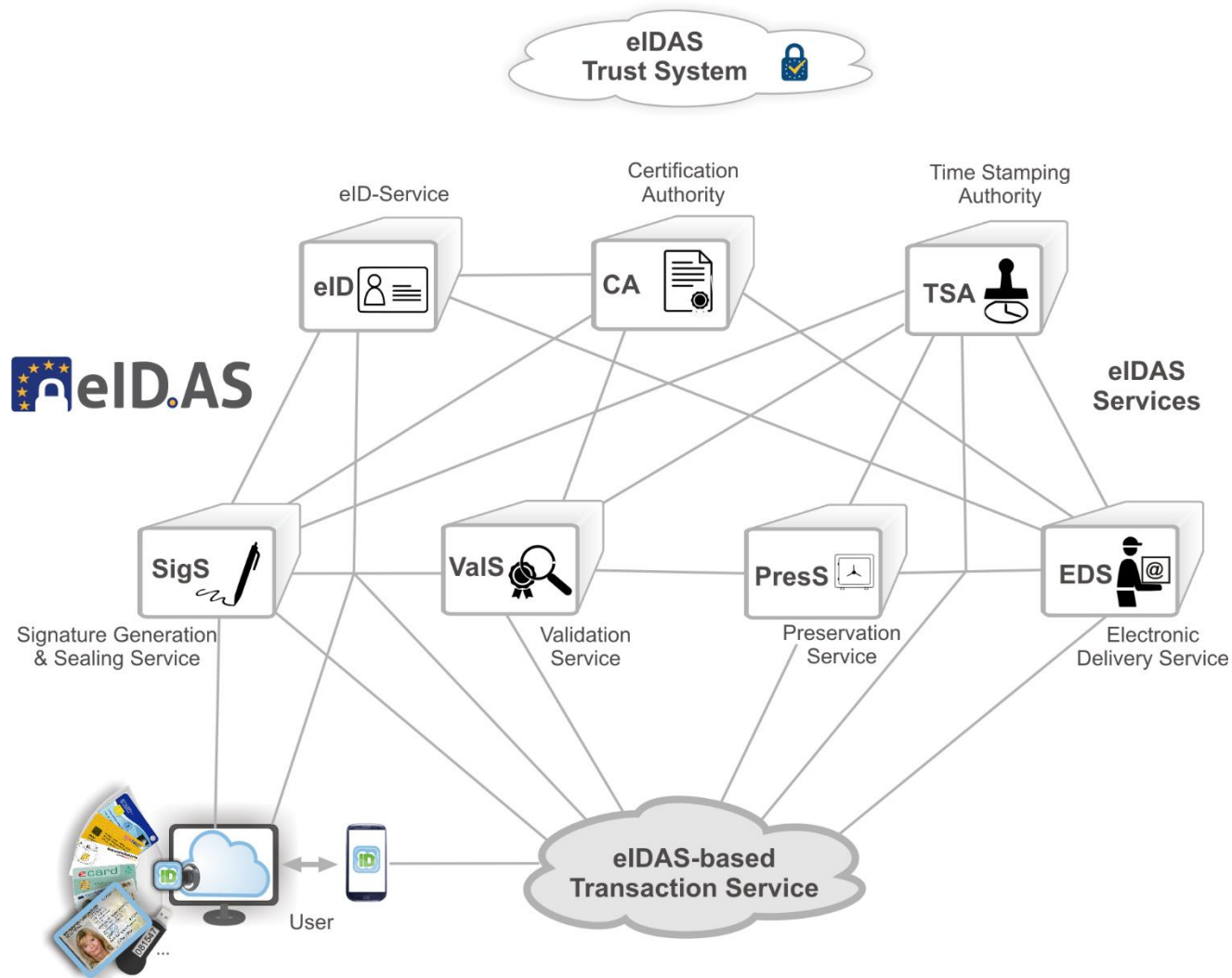
**Data Export (e.g. XML, JSON)**

<https://blog.skidentity.de/en/is-your-identity-management-ready-for-the-general-data-protection-regulation/>

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- Regulation [\(EU\) 2014/910](#) on electronic identification (eID) and trust services for electronic transactions aka „eIDAS-Regulation”
- In force since **17 September 2014**
- Mutual recognition of notified eID schemes
- Legal framework for trust services for
  - electronic signatures and seals (generation and validation)
  - certificates for signatures, seals and website-authentication
  - time stamps
  - new trust services for
    - validation
    - preservation and
    - electronic delivery





<https://blog.skidentity.de/en/eidas-ecosystem/>



Home eIDAS - Regulation Map News Events FutureTrust

170  All

161  CA

eSignatures

eSeals

Website

40  TSA

3  PresS

4  EDS

4  ValS

eSignatures

eSeals

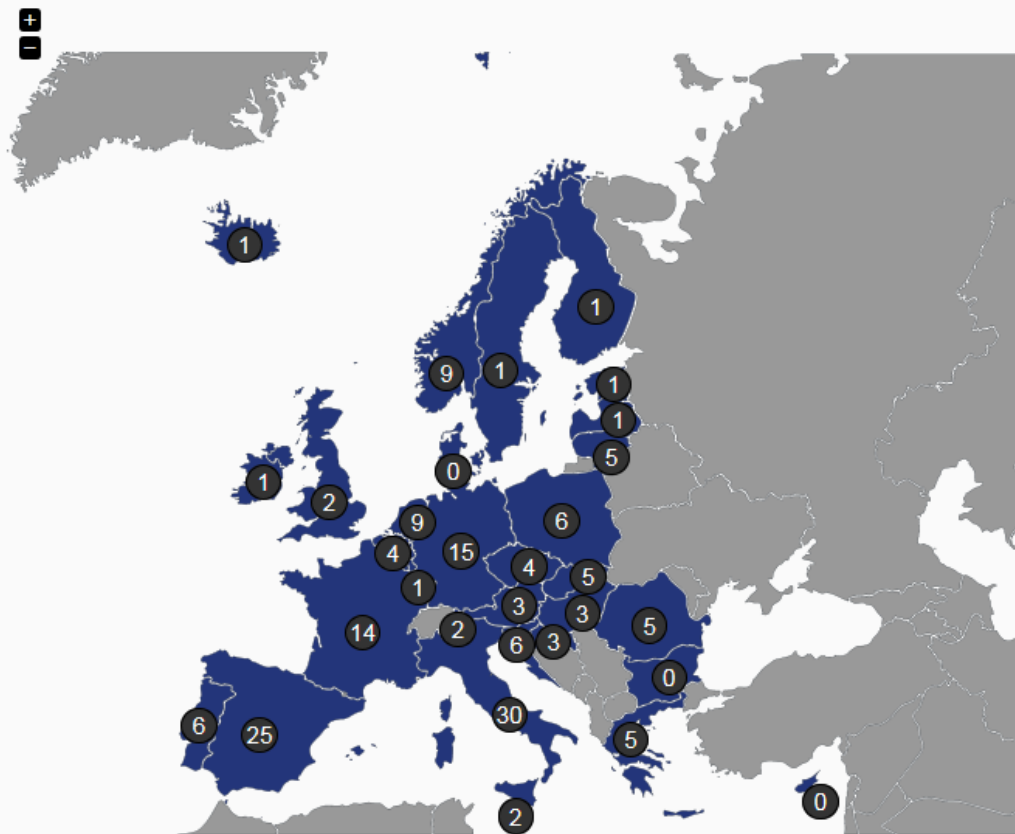
Status

Granted

Countries

AT, BE, BG, ...

SEARCH



- ### Trust Service Providers
- A-Trust Gesellschaft für Sicherheitssysteme im elektronischen Datenverkehr GmbH
  - e-commerce monitoring GmbH
  - PrimeSign GmbH
  - Certipost n.v./s.a.
  - Society for Worldwide Interbank Financial Telecommunication SCRL
  - QuoVadis Trustlink BVBA
  - Zetes S.A./N.V.
  - First certification authority, a.s.
  - The Czech Post, s.p.
  - elidentity a.s.
  - Software602 a.s.
  - Federal Employment Agency

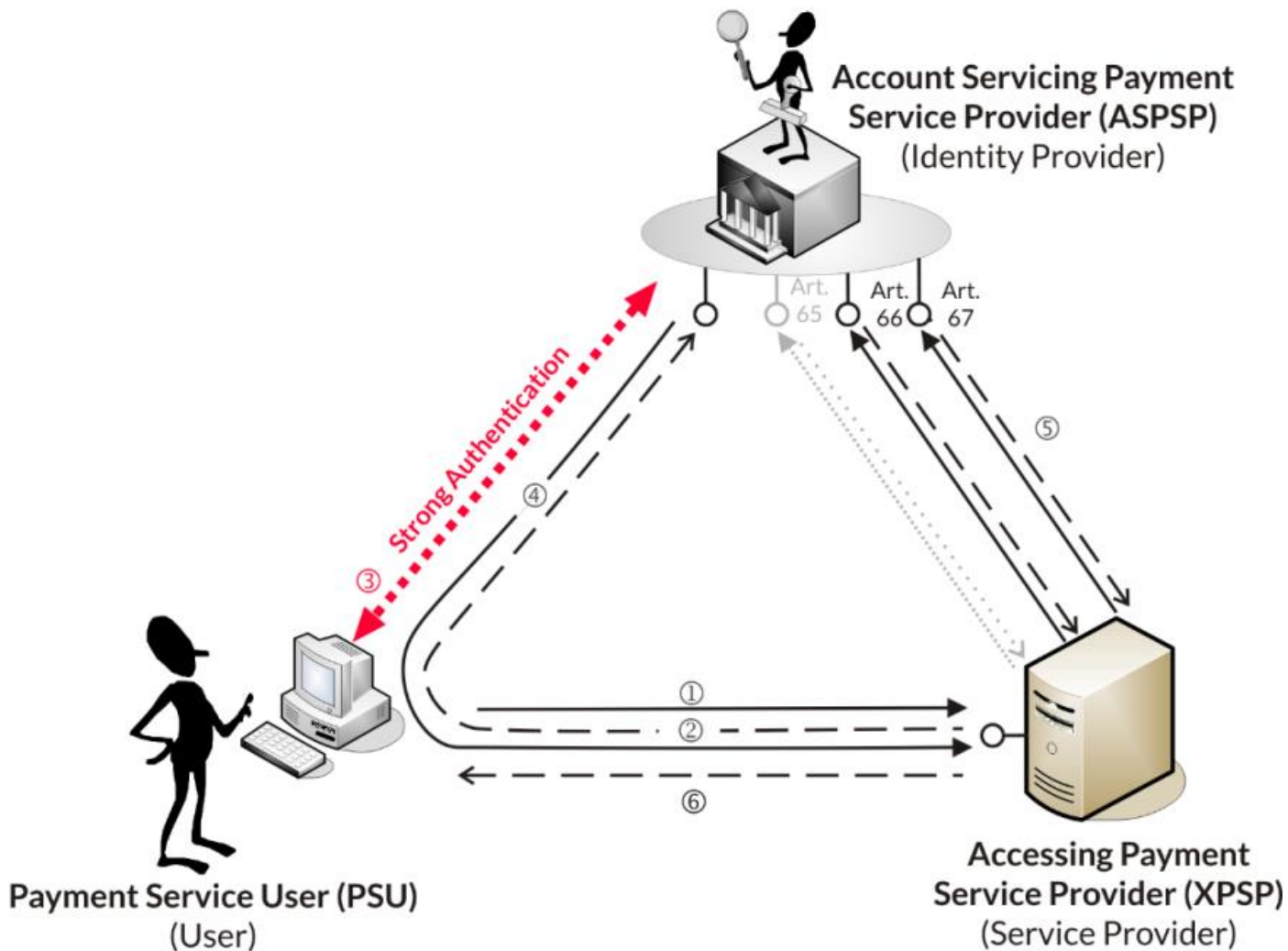
<https://eid.as/tsp-map>

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- Directive [\(EU\) 2015/2366](#) on payment services aka „**Payment Services Directive 2**“ (PSD2)
- Requires Account Servicing Payment Service Providers (ASPSP) (e.g. Banks) to
  - apply strong customer authentication (Art. 97)
  - provide **access to accounts (X2A)** for other payment service providers such as
    - Payment Initiation Service Provider (PISP) (Art. 66)
    - Account Information Service Provider (AISP) (Art. 67)
    - Payment Card Issuer (PCI) (Art. 65)



# Outline of PSD2 System Architecture

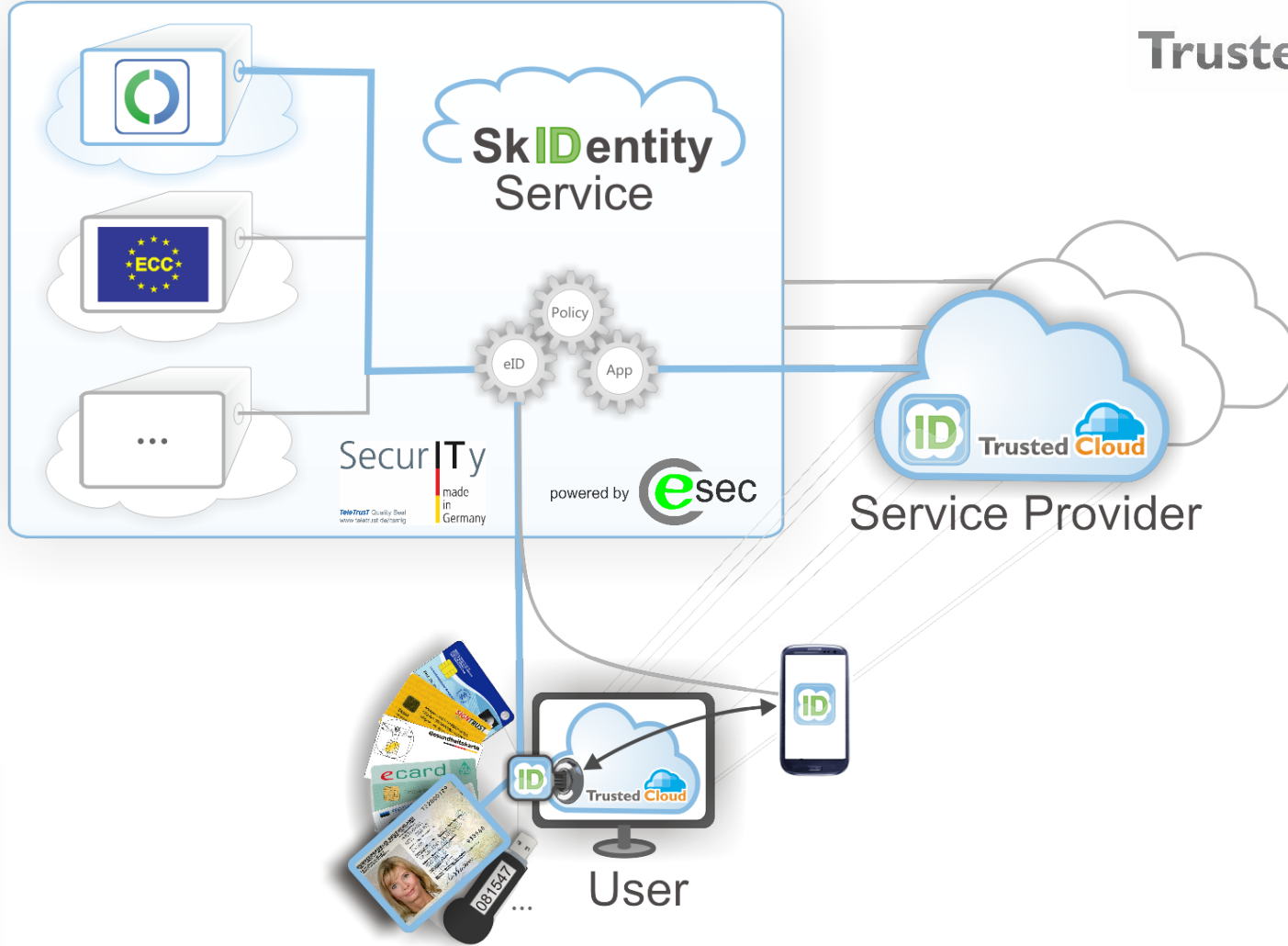


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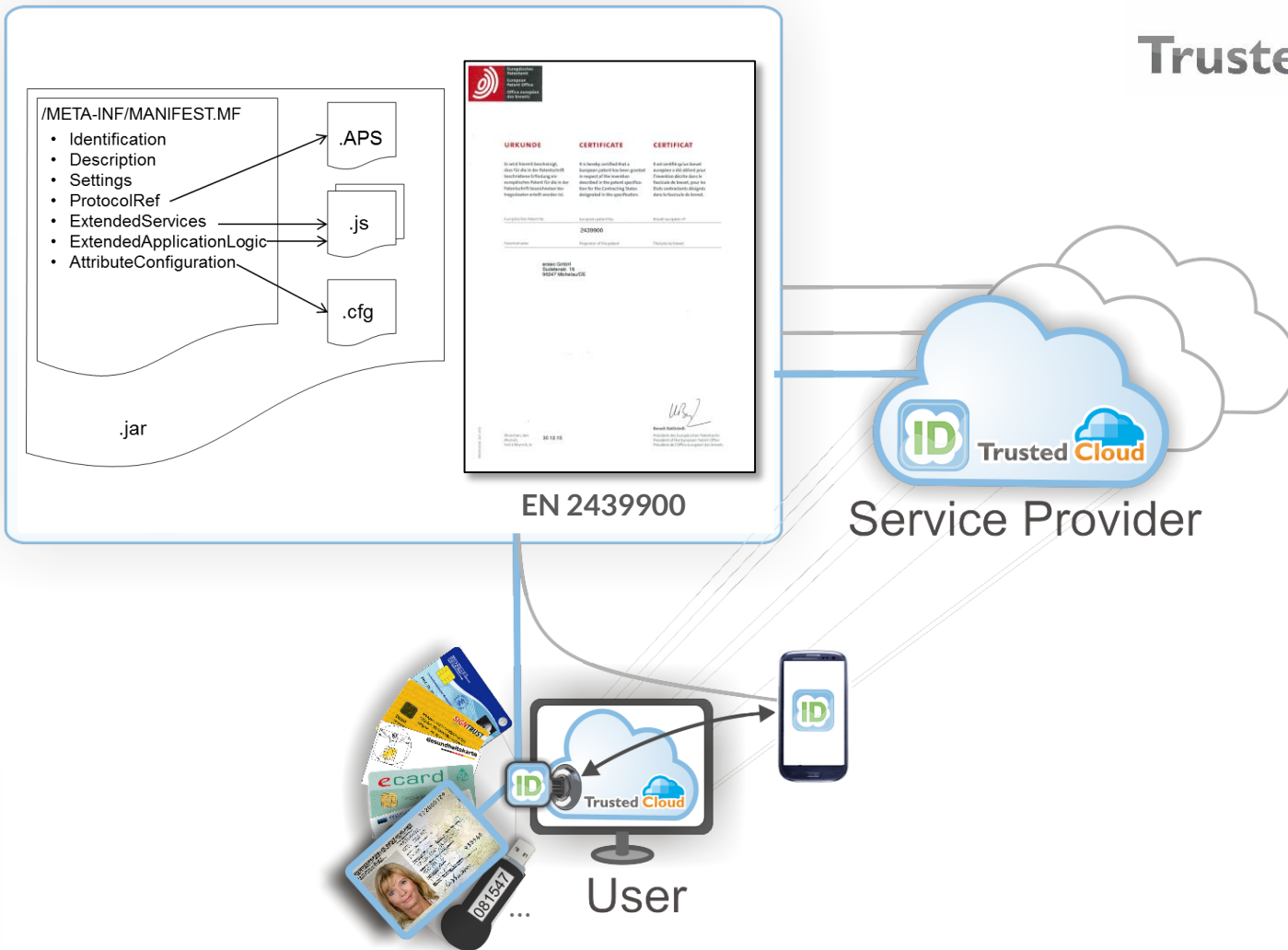
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European Identity &  
Cloud Award 2015



**EuroCloud**  
AWARD 2015  
DEUTSCHLAND | eco



EuroCloud Germany  
Award 2015



**Trusted Cloud**

Trusted Cloud  
Award 2011



**innovationspreis  
Bayern 2016**

Bavarian Innovation Award 2016



EuroCloud Europe Award 2015

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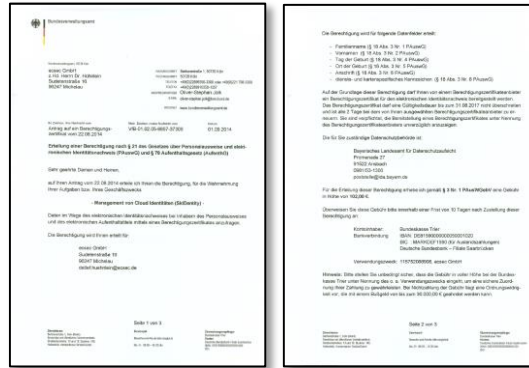
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BVA Authorization Certificate according to § 21 PauswG



BSI TR-03124 Certificate for Open eCard App 2015



„Trusted Cloud Data Protection“ Certificate for „SkIDentity-Service“



ISO 27001 based on BSI Baseline Protection for „Secure Cloud Infrastructure (SkIDentity)“ (BSI-IGZ-250)

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- **GDPR** imposes new requirements, which should better not be neglected
- **eIDAS** provides framework for eID and trust services for electronic transactions
- **PSD2** is expected to redefine the relationship between customers, banks and related service providers throughout Europe
- **eID** and **2FA** is the intersection of GDPR, eIDAS and PSD2

**SkIDentity provides GDPR, eIDAS  
and PSD2 as a Service!**

# Thank you very much for your kind attention!

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