

## Bank iD Catalogue of Services

This Catalogue of Services forms an annex to the Agreement on Provision of IdP Services (the “**IdP Agreement**”) and the Agreement on Provision of Bank iD Services (the “**SeP Agreement**”, collectively with the IdP Agreement also referred to as the “**Agreements**” and individually the “**Agreement**”), and sets forth the description and parameters of Bank iD Services and the Services provided under these Agreements and the conditions for their provision.

Bankovní identita, a.s. offers the following Bank iD Services and Services as per the Agreements:

- a. Login (CONNECT);
- b. Identification (IDENTIFY, IDENTIFY PLUS, IDENTIFY AML);
- c. Signature/Authorization (SIGN)

(collectively referred to as the “**Services**” or individually as the “**Service**”).

The scope of Services may be expanded in the future. At the same time, we anticipate future changes to the Services compared to the current description, primarily to meet the needs of SeP and Customers as defined in the Agreements (hereinafter collectively the “**SeP**”), in accordance with trends and innovations in identity services, and to improve the End User’s customer experience.

### Basic terms:

Unless otherwise defined in this Catalogue of Services, capitalized terms used in this Catalogue of Services shall have the meanings set forth in the IdP Agreement or the SeP Agreement, the Terms and Conditions, the SLA or other documents to which they expressly refer.

The following terms are further defined for this Catalogue of Services:

- a. API: application programming interface;
- b. Application: the end service or part thereof defined by the SeP settings in the Bank iD self-service platform, which enables SeP activation, deactivation and configuration of the Services and which is available at developer.bankid.cz;
- c. Bank iD Price List: Price List forming an annex to the SeP Agreement;
- d. Claim: the individual Personal Data specified in Table No. 2 in the annex to this Catalogue of Services;
- e. Consent screen: the IdP screen requesting the End User’s consent to the processing of Personal Data;
- f. Document: PDF document signed using Bank iD SIGN. Where “Documents” are referred in the plural to in this Service Catalogue, it shall be understood to also include a single Document, unless otherwise stated;
- g. Flow: the sequence of steps from the End User’s perspective in the End User’s use of the Service as described in this Service Catalog for the Services in the Service Description section;

- h. LoA: level of assurance within the meaning of Article 8 of Regulation (EU) No. 910/2014 of the European Parliament and of the Council of 23 July 2014 on electronic identification and trust services for electronic transactions in the internal market and repealing Directive 1999/93/EC; the term may refer to a level of assurance within the meaning of standard ISO/IEC 29115:2013, within the scope of the Technical Specifications, if explicitly stated in the term;
- i. Active Identity Provider Menu: the Bank iD interface where IdPs and Identity Providers are established and accessed by the End User;
- j. Metadata: the metadata of a Document consisting of a unique mathematical fingerprint (hash) and the Document title provided by the SeP both in the format according to the Technical Specifications. If a set of Documents is being signed, the Metadata consist of a unique mathematical Envelope fingerprint (hash) and the Envelope title provided by the SeP both in the format according to the Technical Specifications; k)
- k. Envelope: an electronic set containing one or more Documents signed using the Bank iD SIGN service;
- l. PEI: a means of electronic identification issued to an End User by an IdP;
- m. Declaration: a pair of text values containing
  - i. a statement from the End User (for example, an instruction to purchase a certain number of shares); and
  - ii. the title of the statement (for example, "Share Purchase Instruction").The declaration is signed using the Bank iD SIGN service.
- n. Service Interface: Bank iD API through which the Services are provided;
- o. Scope: the category of End User Personal Data processed in the use of the Services specified in Table No. 1 in the annex to this Catalogue of Services, including the Claims specified in Table No. 2 in the annex to this Catalogue of Services.

## **A) LOGIN (CONNECT)**

### **DESCRIPTION OF SERVICE**

The Service is intended for SePs who require an End User login. The Service is an alternative to Google ID / Facebook ID / My ID services, but offering a verified identity - personal and contact data about the End User. The Service offers the option of two-factor authentication for better security of End User accounts.

The SeP Application can be any web/mobile application that requires/offers registration and login and where the End User can use Bank iD login instead of new registration or login.

#### **From the End User's perspective:**

1. The End User chooses to log in with Bank id;
2. By clicking on their bank's logo in the Active Identity Providers menu, they are redirected to the IdP login page;
3. On the login page, the IdP performs authentication using PEI;
4. When the End User first logs in, they are asked by the IdP to agree to provide their data to the SeP;
5. After the End User confirms consent, the IdP provides the SeP with data for registration and the End User is redirected back to the SeP page where they are logged in.

#### Remark:

*As part of the consent, the IdP may provide the End User with the option to cancel the transmission of optional data or to confirm a permanent login. The Service supports the possibility of permanent login without the need for repeated authentication and consent to data transfer (the validity of the token for permanent login is 365 days).*

*Within the Service, it is possible to define a custom parameter for the desired authentication level from the SeP side. The use of a PEI LoA higher than that requested by the SeP is allowed within the Service (e.g. if the IdP does not support it).*

*The SeP may adapt the appearance of Flow to its own needs to the extent not precluded by the Terms and Conditions.*

*For the second and subsequent logins, the End User or the selected bank from the Active Identity Providers Menu is stored in cookies and the above Flow is simplified (according to the IdP solution) as specified in the recommended UX standards for Bank iD Services.*

### **TRANSMITTED DATA**

**The End User Data that may be provided under the Service is specified in Table No. 1 and Table No. 2 in the annex to this Catalogue of Services.**

#### Remark:

*The SeP selects from the listed Scopes (see Table No. 1 in the annex to this Catalogue of Services). The range of Scopes within the limits of Table No. 1 is determined by the SeP within the Service Interface call. It also determines which Claims are mandatory/optional from the End User's perspective. If the Identification (IDENTIFY, IDENTIFY PLUS, or IDENTIFY*

*AML) Service is selected in the Application Portal, the CONNECT Service can also be called using the corresponding (smaller) range of Scopes.*

*The IdP builds the Consent Screen according to the registered Scopes or limits the list according to the specific SeP call.*

*In the case of IdPs enabling the linking of identities, as listed in the list made available for this purpose on the Portal, the User's Scope ID with a single sub identifier is transmitted in relation to the End User, regardless of which IdP the End User chooses to use the Services. In this case, the Scope ID is transmitted in a manner that allows the SeP to associate sub identifiers assigned to the End User in the past when the End User uses different IdPs to access the services of that SeP.*

## **ADDITIONAL CONDITIONS AND INFORMATION**

The provision of the Service to the End User by Bank iD is not limited in terms of the age of the End User. The Service can be used by End Users with a valid PEI issued by the IdP, according to the IdP's own business policy.

## **SERVICE VARIANTS**

### **I. CONNECT - single use/transaction**

The Bank iD Price List defines the price for one-time use of the CONNECT Service, regardless of the PEI used (LoA 2 / LoA 3). Option of permanent End User login with a maximum validity of 365 days.

### **II. CONNECT - End User subscription**

The Bank iD Price List defines the subscription price for the End User of the CONNECT Service, regardless of the PEI used (LoA 2 / LoA 3). Option of permanent End User login with a maximum validity of 365 days.

The price is for unlimited use of the Service for a given End User according to the selected subscription option (regardless of the number of uses of the Service). After this period, a further payment is charged at the time of the End User's next use of the Service.

## **B) Identification (IDENTIFY, IDENTIFY PLUS, IDENTIFY AML)**

### **DESCRIPTION OF SERVICE**

The service is intended for SePs who need to identify the End User on the basis of a bank-verified identity - i.e. as though the End User were physically present and used a valid ID for identification prior to entering into the contractual relationship/obtaining the service.

The scope of data within the Service is based on standard legal regulations and SeP's business policy. The Service can be used to identify a person pursuant to Act No. 253/2008 Coll., on certain measures against the legalization of proceeds from crime and the financing of terrorism.

#### **From the End User's perspective:**

1. The End User wants to arrange a service (product/order) with the SeP;
2. They choose the Bank iD identity verification option;
3. By clicking on their bank's logo in the Active Identity Providers menu, they are redirected to the IdP login page;
4. On the IdP login page, the End User performs authentication using PEI;
5. The end user is asked by the IdP to consent to the provision of their data to the SeP (includes consent for Bank iD);
6. After confirmation of consent, the IdP provides the data to the SeP;
7. The End User is redirected back to the SeP page.

#### Remark:

*The SeP defines the scope of data to be transmitted within the Service according to the Service variants offered, including the designation of mandatory/optional items. The scope of the personal and contact data required by the SeP to be transferred within the Service can be modified by the End User only within the optional items and according to the implementation by the specific IdP.*

*The decision to incorporate the Identification Service into the purchase/order process is made by the SeP.*

*The SeP may also adapt the appearance of Flow to its own needs to the extent not precluded by the Terms and Conditions.*

### **TRANSMITTED DATA**

**The End User Data that may be provided under the Identification Service is specified in Table No. 1 and Table No. 2 in the annex to this Catalogue of Services.**

If a Scope Document is required as part of a call to the Service Interface and the End User is not a citizen of the Czech Republic, the IdP is obliged to provide Bank iD with data in accordance with the Technical Specification about

- a. the End User's document issued by a governmental authority of the Czech Republic, the data of which can be verified in the population

register, if the IdP has data about such a valid document, and at the same time

- b. b) data about the End User's document, which is an identity card within the meaning of Section 4(6) of Act No. 253/2008, on certain measures against the legalisation of the proceeds of crime and the financing of terrorism, as amended (hereinafter referred to as the "AML Act").

If one document fulfils both conditions (i.e. it is a document verifiable in the population register and is also an identity card under the AML Act), the IdP may transmit just the data about such one document to Bank iD.

Remark:

*The variant of the Identification Service (IDENTIFY, IDENTIFY PLUS, IDENTIFY AML) is selected by the SeP using the Scopes option within the call on the Service Interface (see Table No. 1 in the annex to this Catalogue of Services). It also determines which Claims are mandatory/optional from the End User's perspective. However, it is only possible to call a Service with the same or a smaller range of Scopes than that specified in Table No. 1 for the Service, which the SeP has defined in the Application Portal that is sending the call to the Service Interface. If the Identification (IDENTIFY, IDENTIFY PLUS, or IDENTIFY AML) Service is selected in the Application Portal, the CONNECT Service can also be called using the corresponding (smaller) range of Scopes.*

*The IdP builds the Consent Screen according to the registered Scopes or limits the list according to the specific SeP call.*

*In the case of IdPs enabling the linking of identities, as listed in the list made available for this purpose on the Portal, the User's Scope ID with a single sub identifier is transmitted in relation to the End User, regardless of which IdP the End User chooses to use the Services. In this case, the Scope ID is transmitted in a manner that allows the SeP to associate sub identifiers assigned to the End User in the past when the End User uses different IdPs to access the services of that SeP.*

## **ADDITIONAL CONDITIONS AND INFORMATION**

As part of the IdP Identification Service, the SeP does not provide a copy of the End User's identity document.

The provision of the IDENTIFY A IDENTIFY PLUS Services by Bank iD is limited to End Users older than 15 years of age.

The provision of the IDENTIFY AML Service by Bank iD is limited to End Users older than 18 years of age. In case of provision of this Service to SeP that are in the position of IdP, the provision of IDENTIFY AML Service is limited to End Users older than 15 years of age.

End User authentication is only possible through PEI LoA 3 within the Identification Service.

## **SERVICE VARIANTS**

**Possible variants of the Identification Service according to the scope of provided data (Scope) according to Table No. 1:**

- a. **IDENTIFY;**

**b. IDENTIFY PLUS;**

**c. IDENTIFY AML.**

The Service includes the ability to re-login, transfer data (regardless of the number of times the Service is used) and the ability to permanently consent to the transfer of End User data with a maximum validity period of 365 days. Bank iD can set a maximum subscription period of 730 days for the IDENTIFY AML Service.

The Bank iD Price List defines the price of the Service for the End User according to the individual variants of the Identification Service. After the subscription period, a further payment is charged at the time of the End User's next use of the Service.

SAMPLE

## **C) Notifications (not a separate Service)**

### **NOTIFICATIONS**

As an additional feature of the CONNECT and Identification Services in the “End User subscription” variant, it is possible to arrange for notifications to be sent about changes to the End User data provided. The consent of the End User is a condition for sending notifications.

If the CONNECT or Identification Service is provided with the agreed notifications, the End User consents to them and the End User’s data recorded by the IdP selected by the End User for the CONNECT or Identification Service is changed, the IdP will send a change notification to Bank iD. Bank iD then sends a change notification to the SeP. The notification does not contain the changed data, it only informs the SeP that the data has changed. IdP sends change notifications even if the token expires according to the following paragraph.

If the End User has consented to permanent login to the SeP End Service for SeP, the End User will receive a SeP token valid for 365 days. Consent may be withdrawn by the End User. In case of withdrawal of consent, the token and notifications will be terminated. With a valid token, the SeP may ask Bank iD to provide updated End User data, which Bank iD will request from the IdP, free of charge upon receipt of the change notification. If the SeP does not have a valid token, it can subsequently use the CONNECT or Identification Service to obtain updated data (with the End User’s new consent). Payment for the continued provision of the CONNECT or Identification Service depends on the chosen payment model or the existence of an End User subscription.

The IdP sends the change notification on the basis of obtaining updated data from the public administration information systems pursuant to Section 38af of Act No. 21/1992 Coll., on Banks, or by other means (e.g. communication from the End User).

## **D) Signature/Authorization (SIGN)**

### **DESCRIPTION OF SERVICE**

The SIGN service is intended for guaranteed electronic signature in the relationship between the End User and the SeP.

The service is intended for signing PDF Documents when negotiating products/services with SeP, where the identity of the End User needs to be verified when signing the relevant contract, including the possibility to prove/verify this signature. The service can also be used to sign the Declaration.

The following can be sent for signature at the same time:

- one PDF Document or Envelope containing one to ten PDF Documents; and/or
- up to 10 Declarations.

The signing of a single PDF Document and the signing of an Envelope are considered separate Services for the purposes of Art. 4.9 of the Contractual Terms and Conditions for SeP.

#### **Signature process via SIGN Service:**

1. The SeP will generate the contents of the Documents and Declarations to be signed by the SIGN Service and display them to the End User;
2. The End User confirms the option to sign by electronic means the Documents and/or Declarations using the Service Bank iD SIGN;
3. The SeP will send the Documents and/or Declarations along with the Metadata as per the Technical Specifications to Bank iD;
4. The End User selects the IdP;
5. Bank iD will display the Metadata and Documents and/or Declarations from the Bank iD environment to the End User; at the same time, it will inform the End User of the terms and conditions of the Bank iD SIGN service for the End User and how to accept them;
6. Upon confirmation of reading the Documents and/or Declarations and the intention to sign them, the End User is redirected to the IdP website;
7. Bank iD sends the IdP:
  - a. the Metadata and link to the Documents temporarily stored in Bank iD and/or
  - b. Declarations.

8. In the IdP environment, the End User gives an instruction to append the End User's signature to the Documents with the transmitted Metadata and/or Declarations and gives consent to the IdP to transmit the Personal Data to Bank iD and acknowledges that the Personal Data within the End User's certificate will be made available to the SeP; the End User's instruction to sign the Documents and/or Declarations is verified by two factors; in the IdP environment, the End User also performs PEI authentication; by instructing to affix the End User's signature to the Documents and/or Declarations and by consenting to the IdP's release of Personal Data to Bank iD, the End User simultaneously accepts the terms and conditions of the Bank iD SIGN service for the End User;
9. The IdP will return the Declaration and/or Metadata to Bank iD as confirmation that the End User has instructed Bank iD to sign the Documents and/or Declarations using the Service Bank iD SIGN.
10. Bank iD shall affix a visual mark symbolizing the End User's signature to the Documents (if applicable), electronically sign the Documents and/or Declarations using the End User's electronic signature certificate issued by Bank iD, and affix Bank iD's qualified electronic seal to the Documents and/or Declarations and make the Documents and/or Declarations available to the SeP; the End User's certificate shall not be retained for the long term and shall be created each time the Service is used.

Remark:

*The SeP can customize the appearance of Flow to its own needs (e.g. bank selection, quick login components). The decision to incorporate the SIGN Service into the process is made by the SeP.*

*The SeP may send links to sign a particular Documents and/or Declarations to the End User by e-mail or SMS to enable the End User to use the Bank iD service later or from another device.*

*The IdP does not have signed Documents and/or Declarations.*

*In the event that the Documents and/or Declarations need to be signed by more than one person, the Service must be called repeatedly (separately for each signatory).*

## **OBLIGATIONS OF THE SEP AND IDP**

### **SeP:**

As part of the signing process through the SIGN Service, the SeP is required to:

1. Display the contents of the Documents and/or Declarations in the End Service interface to the End User (this is confirmed by the SeP as part of the SIGN Service call).

*Remark: It is the responsibility of SeP to allow the End User to become familiar with the contents of the Documents or Declarations before signing them. Failure to provide the Service (failure to complete the Transaction) or future challenges to the validity of the End User's signature resulting from failure to comply with this obligation shall be the responsibility of the SeP.*

2. Send the Documents together with the Metadata or send the Declarations to Bank iD in a format corresponding to the Technical Specifications; the Documents must be sent in the PDF/A version; the Metadata must correspond to the Document or Envelope sent to Bank iD.
3. Save the signed Documents and/or Declarations provided by Bank iD.
4. Make the signed Documents and/or Declarations available to the End User in a manner that allows for saving and re-display.

*Remark: Bank iD does not ensure the downloading and provision of the Documents and/or Declarations to the End User in text format pursuant to Section 1827(2) of Act No. 89/2012 Coll., Civil Code. The SeP is solely responsible for performing its obligations in connection with the conclusion of the Agreement in relation to the End User.*

**IdP:**

As part of the signing process via the SIGN Service, the IdP is required to:

1. Display to the End User
  - a. the Metadata and/or
  - b. Declaration and the common hash of all Declarations computed by the IdP, using the SHA-512 function by serializing all Declarations in ascending order.
2. Inform the User that by confirming the instruction to attach the End User's signature to the Documents and/or Declarations and by granting the IdP consent to transmit the Personal Data to Bank iD in the IdP environment, the IdP is instructing the User to attach a signature to the Documents or Declarations via Bank iD.
3. Based on authentication and authorization using PEI, verify the identity of the End User and their instruction to sign the Documents and/or Declarations via Bank iD.
  - a. If the IdP uses SMS messages or other methods with a substantial limitation on the length of the displayed text as part of its technical solution for two-factor verification of the End User's instruction to attach a signature to the Documents and/or Declarations, the IdP is obliged to include in the authorization SMS or messages or other method with a substantial limitation of length at least
    - i. the first 30 characters of the Document title, the last 10 characters of its hash, and information about the method used to create the hash according to the Technical Specifications, if one Document is signed; and/or
    - ii. 25 characters of the Envelope title, the last 10 characters of the Envelope hash, and information about the method used to create the hash according to the Technical Specifications, if multiple Documents are signed; and/or
    - iii. the number of signed Declarations and the last 10 characters of the common hash of all these Declarations and information about the method used to create the hash according to the Technical Specifications, if at least one Declaration is signed.



## **ADDITIONAL CONDITIONS AND INFORMATION**

The provision of the SIGN Service by Bank iD is limited to End Users at least 15 years of age.

End User authentication is only possible through PEI LoA 3 within the SIGN Service.

A record of the executed transaction is kept by Bank iD and the bank for 15 years.

## **SERVICE VARIANTS**

### **SIGN - single use/transaction**

The service is for one-time actions by the End User, not for regular End User actions.

The Bank iD Price List defines the price for one-time use of the SIGN Service.

SAMPLE

**Annex Table No. 1: Availability of individual Scopes within the Services**

Scope	CONNECT	IDENTIFY	IDENTIFY PLUS	IDENTIFY AML	SIGN
User ID	✓	✓	✓	✓	✓
Name and surname	✓	✓	✓	✓	✓
Phone	✓	✓	✓	✓	✓
E-mail	✓	✓	✓	✓	✓
Addresses		✓	✓	✓	✓
Date of birth	✓	✓	✓	✓	✓
Titles		✓	✓	✓	✓
Gender		✓	✓	✓	
Personal number		✓	✓	✓	
Place of birth			✓	✓	
Status			✓	✓	
Document			✓	✓	
Legal status			✓	✓	✓
Bank account		✓	✓	✓	
AML verification				✓	

**Table No. 2: Scope a Claims**

Scope name	Scope designation according to the Technical Specification	Claims
User ID	-	sub
Name and surname	profile.name	given_name <sup>3</sup> family_name <sup>3</sup> middle_name <sup>3, 7</sup> nickname <sup>4, 7</sup> preferred_username <sup>4, 7</sup>
Phone	profile.phonenumber	phone_number <sup>4, 7</sup> phone_number_verified <sup>4, 7</sup>
E-mail	profile.email	email <sup>4, 7</sup>

		email_verified <sup>4, 7</sup>
Addresses	profile.addresses	addresses.type <sup>5</sup> addresses.street <sup>5, 7</sup> addresses.buildingapartment <sup>5, 7</sup> addresses.streetnumber <sup>5, 7</sup> addresses.city <sup>5</sup> addresses.zipcode <sup>5</sup> addresses.country <sup>5</sup> addresses.ruian_reference <sup>5, 7</sup>
Date of birth	profile.birthdate	Birthdate age date_of_death <sup>3, 7</sup>
Titles	profile.titles	title_prefix <sup>3, 7</sup> title_suffix <sup>3, 7</sup>
Gender	profile.gender	gender <sup>4</sup>
Personal number	profile.birthnumber	birthnumber <sup>3, 8</sup>
Place of birth	profile.birthplaceNationality	birthplace <sup>3</sup> birthcountry <sup>3, 9</sup> primary_nationality <sup>3, 7</sup> nationalities <sup>3</sup>
Status	profile.maritalstatus	maritalstatus <sup>4, 7</sup>
Document	profile.idcards	idcards.type <sup>3</sup> idcards.description <sup>3, 7</sup> idcards.country <sup>3</sup> idcards.number <sup>3</sup> idcards.valid_to <sup>3</sup> issuer <sup>3, 7</sup> issue_date <sup>3, 7</sup>
Legal status	profile.legalstatus	majority <sup>4</sup> pep <sup>4</sup> limited_legal_capacity <sup>6</sup>
Bank account	profile.paymentAccounts	paymentAccounts <sup>4, 7</sup>
AML verification <sup>2</sup>	profile.verification	verification.trust_framework

		verification.time <sup>7</sup> verification.verification_process
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<sup>2</sup> The IdP shall always transmit the profile verification data in the mandatory scope regardless of the service variant, in accordance with the Technical Specifications.

<sup>3</sup> Data notified by IdP on the basis of a change in Public Administration Information Systems

<sup>4</sup> Data that IdP notifies based on a change in its systems.

<sup>5</sup> The IdP notifies the data on the address of permanent residence on the basis of a change in the Public Administration Information Systems; the IdP notifies the data on the contact address on the basis of a change in its systems.

<sup>6</sup> Data that IdP notifies based on a change in their systems. Once this data is made available from the Public Administration Information Systems, the IdP notifies the data based on the change in the Public Administration Information Systems.

<sup>7</sup> Data that the IdP is not required to transmit to Bank iD and Bank iD is not required to transmit to the SeP. This applies only if the IdP does not have such data at its disposal. If the IdP does have these data, it is obliged to transmit them to Bank iD (and Bank iD to SeP), according to the general rules set forth in the Service Catalogue.

<sup>8</sup> For citizens of the Czech Republic, it is always transmitted; for other persons, the IdP is not required to transmit it to Bank iD and Bank iD is not required to transmit it to the SeP if it is not available to the IdP.

<sup>9</sup> Non-standard values such as "N/A" or "Out of Country" may also be transmitted for this claim.