



PRESS RELEASE

Paris, 30th April 2020

Open Banking Europe publishes draft Open Banking API Signature Standard

Paris, 30th April 2020 - Open Banking Europe (OBE) has published its JSON Web Signature Profile for Open Banking for industry review.

The publication of this draft standard is aimed at addressing concerns about standardisation and security in signing Open Banking APIs and at aligning European APIs onto one security model.

The work on this standard has been led by OBE and ETSI and has brought together experts from the different PSD2 API Communities – Berlin Group, STET, SIBS (Portugal), Czech Open Banking, UK Open Banking, Polish Bank Association, Team Digitale (Italy), Consorzio CBI (Customer to Business Interaction – Italy), Borica (Bulgaria), Slovak Banking Association – with experts on signature formats from ETSI.

The profile is geared at meeting the requirements of the ETSI "JAdES" specification, which is currently under development for advanced electronic signatures and seals in line with the EU eIDAS Regulation.

The deliverable of this joint effort orchestrated by OBE and ETSI is now made public for industry review and feedback as well as further consultation with relevant standardisation agencies.

“With this work, we are pleased to continue the mission of Open Banking Europe to describe and standardise Open Banking practices in Europe following the implementation of PSD2,” said John Broxis, Managing Director of PRETA/Open Banking Europe.

“This standard is a great step forward in harmonising signing solutions. It builds directly on the IETF JSON Web Signature, takes advantage of ETSI’s experience in working on signature formats for two decades, and brings together the existing approaches of the PSD2 API communities into a single approach”, said Nick Pope, Vice-Chair of ETSI TC on Electronic Signatures and Infrastructures.

For more information, please go to www.openbankingeurope.eu.

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About PRETA S.A.S.

PRETA S.A.S. was created in 2013 to develop innovative services for digital payment and identity solutions. The company is a wholly-owned subsidiary of EBA CLEARING, a provider of pan-European payment solutions.

PRETA's objective is to ensure the protection of digital identities and to provide secure and simple solutions in the online and mobile space. PRETA's pan-European mindset encourages the collaboration of all players with a view to supporting the European digital economy and the Digital Single Market.

PRETA owns and runs MyBank, an e-authorisation solution enabling the exchange of financial and non-financial information among and between payment service providers and other market players. MyBank Payments enables customers to pay online or via mobile channels, directly from their bank account.

Please visit the PRETA [website](#) for more information and the latest news.

About Open Banking Europe

[Open Banking Europe](#) (OBE) is a PRETA initiative launched in June 2017 with the aim of fostering innovation, competition and efficiency to increase consumer choice and enhance security for online payments in the EU.

To do that, Open Banking Europe brings market players together with the aim to turn regulatory requirements into operational reality and to provide the industry with PSD2 directory services.

The full list of Account-Servicing Payment Service Providers (AS-PSPs) and Service Providers that have joined the initiative so far can be found [here](#).