

# Swisscom Trust Services enables easy signature processes and identification for its partners - secure, recognised in the EU and Switzerland.

### **Multiple Authentication Broker**

## Signature Caught Between Ease of Use and Regulation

The theft of user identity is the greatest risk with electronic signatures, which is why there are extensive regulatory provisions on how a user must be registered for a signature and how he or she may approve it remotely. Furthermore, the regulatory provisions vary in different legal jurisdictions, and there are different levels of electronic signature strength, e.g., advanced, and qualified electronic signatures, each with different requirements. Approval means used for the approval of signatures must be first registered and initialized during during registration. Moreover, the validity of registrations is also limited.

## Orchestration of signature, identification and approval

In the past, the signature application had to verify whether the conditions for a proper registration and signature approval were met, for example, whether the signatory had identified themselves at the counter. In the era of online identification and remote signing, a Service Broker enables new possibilities.

# Service Broker: Balancing Simplicity and Regulation

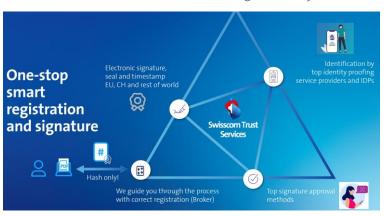
Swisscom Trust Services' decision-driven Multiple Authentication Broker relieves the signature application of all concerns regarding the correct onboarding for a signature: it guides the user, enables them to make the appropriate selection of signature approval means, and, depending on the registration status, facilitates suitable online registration or alternatively, direct signature approval. Predefined views or interfaces in the user's own brand are available.

#### Broad choice of signature approval means

Different signature approval methods can be called up in a browser flow: such as the modern FIDO2 Passkey method or the classic combination of password and one-time code via SMS. Alternative mobile apps could be used with convenient approval via fingerprint or facial recognition.

#### Broad choice of identification methods

Identification is ensured through the best partners and methods in the market: video, auto, NFC, eID identification, or via bank login. These methods are tailored to the legal jurisdiction and the strength of the signature. It is also possible to have identification and signature approval without signature approval means. Furthermore, any other compliant identification and approval solution can be integrated at any time.





## Facts & Figures



#### ETSI EN 119 432 API, Open ID Connect (OIDC) / Pushed Authentication Request (PAR)

The Multiple Authentication Broker provides the option of using the standard signature interface in accordance with ETSI EN 119 432 by means of tokens. Open ID Connect is used for the connection. Customised views can be integrated using the OIDC-PAR interface or CIBA.



#### Authentication procedure, ISO EN 419 241

Sign by smile

Signature approval can be carried out either via identification and signature approval in one process ("one-shot signing"). If repeated signatures are planned, signature approval methods such as Passkey (FIDO2), Swisscom signature approval app, Mobile ID, Mobile ID app, password / one-time code (SMS), or an SDK for integrating approval procedures in your own apps are available. Own procedures/IDPs can be integrated once the conformity assessment has been completed. All procedures fulfil the requirements of the ISO standard.



#### Identification options (qualified signature), EN 119 461

Identification

The broker also enables the inclusion of offline standalone identification, e.g., in Swisscom shops or via the RA app. Various identification methods from conformity-assessed partners are integrated online, such as video identification (IDNow/Intrum), auto-identification (Fidentity, ti&m, NECT, Intrum), passport identification via NFC chip (ti&m, Fidentity), bank identification via bank account logon (e.g. Postfinance). Own identification procedures or other partners can be integrated once the conformity assessment has been completed. All procedures are conformity-tested in accordance with EN 119 461.



#### Setup and configuration

The selected standard approval and identification procedures are configured immediately after the ordering has taken place and can be used immediately by the signature application. Thanks to open interface standards such as EN 119 432 and OIDC, the integration is done in the shortest possible time and enables a high level of investment protection. Broker operation is redundant.



#### Data protection - transmission of document hash values only (hashes)

Legally compliant

No inference to document content possible by Swisscom. Identification evidence data is subject to strict dual control access and is no longer required for the signatures themselves.

#### Qualified recognised

Swisscom IT Services Finance S.E. in Vienna, Austria is a recognised trust service provider for qualified and advanced certificates and seals in the EU and is notified on the eIDAS Trust List. Swisscom (Switzerland) Ltd is recognised as an approved certificate service provider in Switzerland for the Swiss Digital Signature Act (ZertES).

#### Fit for future

Prepared for integration of e-Wallets.

Are you interested how easy it is to integrate high qualified signatures in your application?

Talk to us - we look forward to meeting you!

https://trustservices.swisscom.com