



SEB-card Certification Policy

Version 2.0
OID: 1.3.6.1.4.1.10015.13.1.2
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Requirements for documents issued to natural persons by SEB (hereinafter SEB-card) for the purposes of issuing and servicing certificates facilitating digital signing and digital identity verification.

Version information		
Date	Version	Changes/Updates/Amendments
26.02.2015	2.0	Editorial corrections and improvements to document formatting. Updated requirements to issue SEB-card also in Latvian and Lithuanian SEB branches. Chapter 2.4.2 - updated publication frequency of Certificate Revocation List. Chapter 6.1.2.2 - specified the Protection of Client's Private Key and Activation Codes during Personalization Period. Chapter 9 - updated references to the related legislations.
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1.	Introduction	4
1.1.	Overview	4
1.2.	Terminology	4
1.3.	Abbreviations.....	4
1.4.	Identifying the Certification Policy.....	5
1.5.	Organization and Area of Application	5
1.5.1.	Sertifitseerimiskeskus (SK).....	5
1.5.2.	SK Registration Centre	5
1.5.3.	SEB Service Point.....	5
1.5.4.	TRÜB	6
1.5.5.	User.....	6
1.5.6.	Area of Application of Certificates.....	6
1.6.	Contact Details.....	7
2.	General Terms.....	7
2.1.	Obligations and Requirements.....	7
2.1.1.	Obligations of SK.....	7
2.1.2.	Obligations of the Registration Centre	8
2.1.3.	Obligations of SEB	8
2.1.4.	Obligations of Clients	8
2.1.5.	Obligations of Relying Party	9
2.1.6.	Obligations of Public Directory.....	9
2.2.	Liability.....	9
2.2.1.	Liability of SK.....	9
2.2.2.	Liability of SK Registration Centre.....	9
2.2.3.	Limits of Liability	9
2.3.	Settling disputes	9
2.4.	Publication of Information and Directory Service.....	10
2.4.1.	Publication of information by SK.....	10
2.4.2.	Publication Frequency.....	10
2.4.3.	Access Rules.....	10
2.4.4.	Directory Service	10
2.5.	Audit.....	10
2.6.	Confidentiality	10
3.	Client identification	10
3.1.	Identification of Client	10
3.2.	Procedure of Certifying Correspondence of Applicant's Private Key to Public Key	11
3.3.	Distinguished Name	11
4.	Provision of Certification Service. Procedure and Terms of Certification Process.....	11
4.1.	Submission of Applications for Certificates.....	11
4.2.	Processing of Applications for Certificates	11
4.2.1.	Decision Making	11
4.2.2.	Certificate Issuance.....	11
4.2.3.	Certificate Activation	12
4.2.4.	Certificate Check-up and Verification	12
4.2.5.	Certificate Renewal.....	12
4.3.	Applications for Suspension and Revocation of Certificates.....	12
4.4.	Suspension of Certificates	12
4.5.	Termination of Suspension.....	13
4.6.	The Certificate Revocation	13



4.6.1.	The Powers of Revoking a Certificate	13
4.6.2.	Submission of Application for Revocation.....	13
4.6.3.	Procedure of Revocation	14
4.6.4.	Effect of Revocation	14
4.7.	Procedures Ensuring Tracking.....	14
4.8.	Action in an Emergency.....	14
4.9.	Termination of Certification Service Provider Operations.....	14
5.	Physical and Organizational Security Measures	14
5.1.	Security Management.....	14
5.2.	Physical Security Measures	14
5.2.1.	SK Physical Entrance Control.....	14
5.2.2.	Other Requirements. Storage of SEB-cards.....	14
5.3.	Requirements for Work Procedures.....	14
5.4.	Personnel Security Measures.....	15
6.	Technical Security Measures	15
6.1.	Key Management.....	15
6.1.1.	Certification Keys of SK.....	15
6.1.2.	Client Keys	15
6.2.	Logical Security	16
6.3.	Description of Technical Means used for Certification.....	16
6.4.	Storage and Protection of Information Created in Course of Certification.....	16
7.	Technical Profiles of Certificates and Revocation Lists	16
8.	Management of Certification Policy.....	16
9.	Referred and Related Documents.....	16

1. Introduction

1.1. Overview

This document (hereafter certification policy, CP) is a collection of regulations that determine the main operational principles and concepts for the provision of certification services in the process of issuing certificates for SEB-cards.

This CP is based on the document titled "Certification Practice Statement of AS Sertifitseerimiskeskus" [1] (hereafter the CPS) that is registered at the Registry of Certification Services (RCS). The CPS forms the basis for the provision of Certification Services, whereas this CP further specifies the principles outlined in the CPS for SEB-card certification service.

In the case of any discrepancies between the CP and CPS the provisions of this CP shall prevail. In case of any discrepancies between the Estonian original document and the English translation the Estonian original shall prevail.

This CP extends only to the digital certificates of SEB-card issued by AS Sertifitseerimiskeskus.

IETF (Internet Engineering Task Force) recommended document RFC 3647 [4] has been used in drafting this CP.

1.2. Terminology

Refer to CPS p.10.

Term	Definition
SEB Service Point	SEB Service Point operating on the basis of this CP for the purposes of providing certification services, see clause 1.5.2.1
SEB	AS SEB Pank, AS SEB Banka, AB SEB bankas. Legal bodies tasked with issuing SEB-cards to natural persons. These documents are not deemed identity documents in the legal sense.
Client	For the purposes of this CP the Client is the SEB-card user.
SEB-card	Card issued by SEB linked to Certificates enabling digital identity verification and digital signing.

1.3. Abbreviations

Refer to CPS p.11.

Abbreviation	Definition
SEB	Any or all of the following: AS SEB Pank AS SEB Banka AB SEB bankas
TRÜB	Trüb Baltic AS – producer of SEB-card blanks, also responsible for personalisation of SEB-cards.
SK	AS Sertifitseerimiskeskus – provider of certification services.
STO	A provider of certification services that is registered in the

1.4. Identifying the Certification Policy

This CP is identified by **OID: 1.3.6.1.4.1.10015.13.1.2**

The OID of this CP is composed as described in table 1.

Parameter	OID section
Internet attribute	1.3.6.1
Private business attribute	4
Registered business attribute given by private business manager IANA	1
CC attribute in IANA register	10015
Certification service attribute	13.1
CP version attribute	2

Table 1, composition of the CP identification code.

1.5. Organization and Area of Application

1.5.1. Sertifitseerimiskeskus (SK)

Refer to CPS p.1.2.1.

The certificates are issued for SEB-cards. The responsibility for issuing SEB-cards lies with SEB. SEB has concluded a contract with TRÜB for the purposes of producing SEB-card blanks and personalisation of these cards. In addition, SEB has contracted SK for the purpose of issuing certificates to the card and servicing the issued certificates. Pursuant to the contract concluded between TRÜB and SK the latter shall provide certification services as registered STO.

1.5.2. SK Registration Centre

1.5.2.1. SEB Service Point

Refer to CPS p.1.2.2.1.

The servicing of certificates related to SEB-cards (activation, suspensions, terminations of suspensions, revocation) is carried out at SEB Service Points.

1.5.2.2. Help Line

Refer to CPS p.1.2.2.2.

Upon necessity the Help Line provides additional information on solving problems related to SEB-cards.

1.5.3. SEB Service Point

SEB Service Point:

- Submits SEB-card requests to TRÜB and SK;
- Issues personalised SEB-cards to Clients;

- Activates SEB-cards for the Client.

SEB shall ensure the application of internal security measures when carrying out its responsibilities.

1.5.4. TRÜB

TRÜB:

- Receives SEB-card orders;
- Manufactures SEB-card blanks;
- Personalises SEB-cards;
- Generates SEB-card keys and requests the corresponding certificates;
- Loads the certificates to the SEB-card;
- Delivers personalised SEB-cards to SEB.

TRÜB's activities are guided by the time constraints stipulated in the contract concluded between SEB and TRÜB. TRÜB shall ensure the application of internal security measures in the fulfilment of its duties.

1.5.5. User

1.5.5.1. Client

Refer to CPS p.1.2.3.1.

The Client is a natural person, who is issued SEB-card certificates, if SEB has ordered a SEB-card for this person.

The Client is the user of the certificates issued pursuant to this CP.

The Client's distinguished name in the certificates are generated pursuant to the Certificate Profile as outlined in Annex 3 „SEB-card Certificates and Certificate Revocation List Profile” [2]. Before accepting the SEB-card, the Client must be given an opportunity to get acquainted with the “Terms and Conditions of Using Certificates of Documents Issued to Natural Persons by SEB” [5].

1.5.5.2. Relying Party

Refer to CPS p.1.2.3.2.

1.5.6. Area of Application of Certificates

Refer to CPS p.1.2.4.

There are two types of certificates issued under this CP:

- a) Certificates for digital signature.
- b) Certificates for digital identity verification of persons.

Certificates for digital signature can be used for digital signature in sense of the Digital Signatures Act [3].

This CP does not limit the use of the certificates issued in different software applications or fields of application.

1.6. Contact Details

Refer to CPS p.1.3

SK

AS Sertifitseerimiskeskus
Commercial registry code 10747013
Pärnu mnt 141, 11314 Tallinn
Phone +372 610 1880
Fax +372 610 1881
E-mail: pki@sk.ee
<http://www.sk.ee>

Help Line

The number of the Help Line is listed in the SEB intranet.

SEB Service Points

The contact information for SEB Service Points is listed in the SEB intranet.

TRÜB

Trüb Baltic AS
Laki 5
10621 Tallinn
Phone +372 658 11 30
Fax +372 658 11 39
E-mail: info@trueb.ee

2. General Terms

2.1. Obligations and Requirements

2.1.1. Obligations of SK

Refer to CPS p.2.1.1.

SK shall warrant in addition that:

- The certification service is provided in accordance with the Certification Practice Statement of AS Sertifitseerimiskeskus.
- The certification service is provided in accordance with this CP.

SK hereby additionally undertakes to:

- Accept certificate requests from TRÜB and issue relevant certificates;
- Ensure that the confirmation keys used in the course of provision of Certification Services are protected by hardware security modules and remain under SK's control;
- To suspend the validity of all issued certificates in case of compromise of the confirmation keys;
- Ensure that all active confirmation keys are located on the territory of the Republic of Estonia;

- Ensure that the activation of confirmation keys used for the provision of Certification Services is done pursuant to shared control principles;
- Abide by the time constraints stipulated in the contracts concluded between SEB and SK, and also TRÜB and SK.

2.1.2. Obligations of the Registration Centre

2.1.2.1. Obligations of the SEB Service Point

Refer to CPS p.2.1.2.1.

SEB Service Point undertakes to:

- Issue to the Client SEB-cards with suspended Certificates; The SEB Service Point undertakes to verify the identity and authorisations of the applicant pursuant to terms stipulated in clause 3.1;
- Ensure primary consultation and assistance in the course of handling the SEB card;
- Accept applications for activation of SEB-card certificates; The SEB Service Point undertakes to verify the identity and authorisations of the applicant pursuant to terms stipulated in clause 3.1;
- Accept applications for SEB-card certificates for the purposes of suspending validity, terminating suspensions of validity and revocation; when carrying out these operations SEB Service Point must verify the identity and authorisations of the applicant.

2.1.2.2. Obligations of SK Service Point

Refer to CPS p.2.1.2.2.

SK Service Point must accept requests for:

- Suspension of validity, termination of suspensions of validity and revocation of SEB-card certificates pursuant to situations foreseen in the Digital Signatures Act [3].

SK Service Point must verify the authenticity and integrity of the submitted requests.

SK Service Point must ensure proper training of its employees for quality service provision.

SK Service Point may not employ persons who have a criminal record for intentionally committed criminal offences.

2.1.2.3. Obligations of the Help Line

Refer to CPS p.2.1.2.2.

2.1.3. Obligations of SEB

SEB undertakes to:

- Ensure that its employees who come into contact with information related to certification services do not have a criminal record for intentionally committed criminal offenses.

2.1.4. Obligations of Clients

Refer to CPS p.2.1.3.

In case of any changes of personal information the Client must notify SEB of any modifications pursuant to current legislation.

2.1.5. Obligations of Relying Party

Refer to CPS p.2.1.4.

2.1.6. Obligations of Public Directory

Directory service is not applied.

2.2. Liability

2.2.1. Liability of SK

Refer to CPS p.2.2.1.

SK is liable for all obligations described in chapter 2.1.1 of this CP within the limits of legislation of the Republic of Estonia.

2.2.2. Liability of SK Registration Centre

2.2.2.1. Liability of the SEB Service Point

Refer to CPS p.2.2.2.1.

SEB is liable for all obligations assigned to its Service Point as outlined in clause 2.1.2.1 of this CP.

2.2.2.2. Liability of SK service Point

Refer to CPS p.2.2.2.1.

SK is liable for all obligations assigned to its Service Point as outlined in clause 2.1.2.2 of this CP.

2.2.2.3. Liability of the Help Line

Refer to CPS p.2.2.2.2.

SEB is liable for the performance of all obligations assigned to its IT Help Line as outlined in clause 2.1.2.3 of this CP.

2.2.3. Limits of Liability

Refer to CPS p.2.2.3.

2.3. Settling disputes

Refer to CPS p.2.3.

2.4. Publication of Information and Directory Service

2.4.1. Publication of information by SK

Refer to CPS p.2.4.1

Valid certification revocation list is accessible on the website <http://www.sk.ee/repositoorium/CRL/>.

The public directory does not include issued certificates.

2.4.2. Publication Frequency

Refer to CPS p.2.4.2

The certificate revocation lists are updated and published regularly and not less than in every 12 hours.

2.4.3. Access Rules

Refer to CPS p.2.4.3

2.4.4. Directory Service

Certificates issued pursuant to this CP are not published in the public directory.

2.5. Audit

Refer to CPS p.2.5.

Results of the external audit are published on SK's website.

2.6. Confidentiality

Refer to CPS p.2.6.

3. Client identification

3.1. Identification of Client

The Client's identity is verified pursuant to current legislation and the following requirements:

1. SEB card must be handed over to the SEB-card user by an authorised SEB employee personally.
2. The authorised SEB employee must verify the identity of the SEB-card user on the basis of an identity or travel document issued by any European Union member state, given that the document includes a unique number assigned to the applicant by the document issuing country e.g. passport, identity card, residence permit (identity document).
3. The authorised SEB employee shall make a photocopy of the submitted identity document, which must be signed by the SEB-card user and the authorised SEB employee.

4. The authorised SEB employee must prepare a legal act with regard to the delivery of the SEB-card in a format which can be reproduced in writing.
5. The authorised SEB employee and SEB-card user must sign this legal act.
6. SEB must archive the photocopy made from the SEB-card user's identity document together with the signed legal act for a period of 10 years.

3.2. Procedure of Certifying Correspondence of Applicant's Private Key to Public Key

Pursuant to this CP the certificates are issued to Public Keys generated for the Client by TRÜB in the course of SEB-card personalisation.

3.3. Distinguished Name

Refer to CPS p.3.3.

The Client's distinguished name is generated pursuant to "SEB-card Certificates and Certificate Revocation List Profiles" [2].

4. Provision of Certification Service. Procedure and Terms of Certification Process

4.1. Submission of Applications for Certificates

Refer to CPS p.4.1.

The Client does not fill out an application form when applying for a SEB-card. The SEB-card application is submitted by SEB, the issuer of the card on behalf of the Client. The application is digitally signed with SEB's digital stamp. The digitally stamped SEB-card application is the basis for filling out an application for a certificate.

4.2. Processing of Applications for Certificates

The review process for SEB-card applications is outlined in the contract concluded between SK and SEB. When processing the application for a certificate the authenticity and integrity of the submitted information must be verified. The terms and time constraints of processing of the SEB-card application are outlined in the contract concluded between SK and TRÜB.

4.2.1. Decision Making

Refer to CPS p.4.2.1.

The final decision regarding the approval or rejection of SEB-card applications lies with SEB.

In case of a positive decision TRÜB shall generate a pair of keys for the Client; and generates the corresponding certificate requests for certificates facilitating digital signature and digital identity verification; and submits the requests to SK.

The final decision regarding the approval or rejection of requests for new certificates lies with SK.

4.2.2. Certificate Issuance

The corresponding certificates that are loaded onto the SEB card at TRÜB are issued automatically by SK after the successful verification of the authenticity and integrity of the requests submitted by TRÜB and SEB.

All issued certificates are in the suspended state, i.e. included in the certificate revocation list.

4.2.3. Certificate Activation

SEB-cards are handed over to the Client at a SEB Service Point. The Client receives the SEB-card which contains certificates in suspended state.

The SEB-card along with a security envelope containing the activation codes of the certificates (PIN-code envelope) is handed over to the Client by a SEB Service Point employee.

The Client signs the SEB-card receipt confirming thereby having been informed of “Terms and Conditions of Using Certificates of Documents Issued to Natural Persons by SEB” [5] and receiving the PIN code envelope uncompromised and intact.

In order to terminate the suspension of SEB-card certificates the Client must activate the certificates:

- Using the SK web application after digitally signing the activation application;
- Presenting the activation application to SEB Service Point to process the activation for the Client.

The SEB Service Point employee processing the activation must be different from the one who handed over the SEB Card.

4.2.4. Certificate Check-up and Verification

Refer to CPS p.4.2.4.

4.2.5. Certificate Renewal

The certificate renewal is not applied.

4.3. Applications for Suspension and Revocation of Certificates

Refer to CPS p.4.3.

4.4. Suspension of Certificates

Refer to CPS p.4.4.

The validity of certificates can be suspended via the Help Line or at the SEB Service Point.

The identity of the applicant is verified in accordance to current legislation.

Issued Certificates are not published in the public directory.

4.5. Termination of Suspension

Refer to CPS p.4.5.

The termination of suspension of the validity of certificates is possible at SEB Service Points or on the basis of a digitally signed application sent to personal@seb.ee (in case where SEB-card is issued in AS SEB Pank), employee_cards@seb.lv (in case where SEB-card is issued in AS SEB Banka) or Personalo_departamentas@seb.lt (in case where SEB-card is issued in AB SEB bankas).

The identity of the applicant or the validity of the signature is verified in accordance to current legislation.

The application for the termination of suspension of validity of certificates must include the following information:

- The first and last name of the owner and applicant (if different);
- Personal identification number of the owner and applicant (if different);
- Country that has issued the personal identification number;
- Grounds for terminating of suspension of validity.

Upon registration of the submitted application at the SEB Service Point the identity document used for the verification of the applicant's identity must be noted down.

Issued certificates are not published in the public directory.

4.6. The Certificate Revocation

4.6.1. The Powers of Revoking a Certificate

Refer to CPS p.4.6.1.

Applications for revoking Certificates may be submitted also by SEB after the SEB-card has already been revoked.

4.6.2. Submission of Application for Revocation

Refer to CPS p.4.6.2.

Certificates are revoked at SEB Service Points or on the basis of a digitally signed application sent to personal@seb.ee (in case where SEB-card is issued in AS SEB Pank), employee_cards@seb.lv (in case where SEB-card is issued in AS SEB Banka) or Personalo_departamentas@seb.lt (in case where SEB-card is issued in AB SEB bankas).

The identity of the applicant or the validity of the signature is verified in accordance to current legislation.

The application for revocation of certificates must include the following information:

- The first and last name of the owner and applicant (if different);
- Personal identification number of the owner and applicant (if different);
- Country that has issued the personal identification number;
- Grounds for revocation.

Upon registration of the submitted application at the SEB Service Point the identity document used for the verification of the applicant's identity must be noted down.

4.6.3. Procedure of Revocation

Refer to CPS p.4.6.3.

The applications for revoking certificates can be submitted at SEB Service Points or by sending a digitally signed application to personal@seb.ee (in case where SEB-card is issued in AS SEB Pank), employee_cards@seb.lv (in case where SEB-card is issued in AS SEB Banka) or Personalo_departamentas@seb.lt (in case where SEB-card is issued in AB SEB bankas).

Issued Certificates are not published in the public directory.

4.6.4. Effect of Revocation

Refer to CPS p.4.6.4.

4.7. Procedures Ensuring Tracking

Refer to CPS p.4.7.

4.8. Action in an Emergency

Refer to CPS p.4.8.

4.9. Termination of Certification Service Provider Operations

Refer to CPS p.4.9.

5. Physical and Organizational Security Measures

5.1. Security Management

Refer to CPS p.5.1.

5.2. Physical Security Measures

5.2.1. SK Physical Entrance Control

Refer to CPS p.5.2.1.

5.2.2. Other Requirements. Storage of SEB-cards

SEB-cards are stored at the SEB Service Points in accordance to internal security regulations.

5.3. Requirements for Work Procedures

Refer to CPS p.5.3.

5.4. Personnel Security Measures

Refer to CPS p.5.4.

6. Technical Security Measures

6.1. Key Management

6.1.1. Certification Keys of SK

Refer to CPS p.6.1.1.

6.1.2. Client Keys

Refer to CPS p.6.1.2.

6.1.2.1. Creating the Client Keys

The algorithms, key lengths and other parameters used in the process of generating the keys are outlined in „SEB-card Certificates and Certificate Revocation List Profiles” [2].

The keys are generated during the personalisation of SEB-cards and saved in the security area of the card. The created keys cannot be extracted or recovered from the card.

The Client’s keys are protected by PIN i.e. activation codes that are disclosed only to the Client.

6.1.2.2. Protection of Client’s Private Key and Activation Codes during Personalization Period

Client’s private keys are generated in SEB-card’s chip during the personalisation process.

The activation codes are printed directly into single secure envelope that is delivered to the Client unopened and intact.

6.1.2.3. Activation of Client’s Private Key

Refer to CPS p.6.1.2.3.

The smart card is locked after three failed activation attempts (wrong PIN code). The smart card can be unblocked using the PUK code handed over to the Client along with the SEB-card.

The smart card will be permanently blocked after three failed attempts to enter the PUK code.

In case the PUK code is lost or the smart card is permanently blocked the Client must apply for a new SEB-card.

6.1.2.4. Backup and Deposition of Client’s Keys

There shall be neither backup nor depositions of the private keys of the Client under any circumstance.

6.2. Logical Security

Refer to CPS p.6.2.

6.3. Description of Technical Means used for Certification

Refer to CPS p.6.3.

6.4. Storage and Protection of Information Created in Course of Certification

Refer to CPS p.6.4.

7. Technical Profiles of Certificates and Revocation Lists

The technical profiles of the certificates and certificate revocation lists (CRLs) are described in „SEB-card Certificates and Certificate Revocation List Profiles” [2].

8. Management of Certification Policy

Refer to CPS p.8.

This CP and referenced “Certification Practice Statement of AS Sertifitseerimiskeskus (CPS)” [1] and the “SEB-card Certificates and Certificate Revocation List Profiles” [2] shall be made available on the SK website.

“Terms and Conditions of Using Certificates of Documents Issued to Natural Persons by SEB” [5] shall be made available on the SK website and SEB intranet.

All modifications to the CP must be completed in coordination with SEB and TRÜB.

9. Referred and Related Documents

Referred documents:

- [1] Certification Practice Statement of AS Sertifitseerimiskeskus (CPS);
- [2] SEB-card Certificates and Certificate Revocation List Profiles;
- [3] Digital Signatures Act of the Republic of Estonia, RT I 2000, 26, 150;
- [4] RFC 3647 – Request For Comments 3647, Internet X.509 Public Key Infrastructure, Certificate Policy and Certification Practices Framework (<https://www.ietf.org/rfc/rfc3647.txt>);
- [5] Terms and Conditions of Using Certificates of Documents Issued to Natural Persons by SEB.

Related legislation:



- The Identity Documents Act, <https://www.riigiteataja.ee/akt/121032014011> (Effective date of revision 01.01.2015);
- Personal Data Protection Act, <https://www.riigiteataja.ee/akt/> (Effective date of revision 01.01.2015).