

Trust services

In the Wild

Policy, public development & market dynamics

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Visma Solutions Oy

Visma - Quick facts

- Headquarters
- Other locations

€1,526 M

Revenue 2019

1M

Customers contracts

11,000+

Employees

European and national
digital transformation
means using digital whenever
meaningful, not just enabling

Are we applying policy in most effective way?

Private Sector

- It is important to promote the use of electronic identification and trust services in the online services used by the private sector
 - No obligation
 - Support, encourage and make it easier to use electronic identification and trust services

eIDAS Selection of Non-Qualified trust services

Similar to Qualified Types

- ☐ Certificate for electronic signature
- ☐ Certificate for electronic seal
- ☐ Certificate for website authentication
- ☐ Validation service for electronic signature
- ☐ Preservation service for electronic signature
- ☐ Validation service for electronic seal
- ☐ Preservation service for electronic seal
- ☐ Electronic registered delivery service

Non-qualified specific types

- ☐ Generation service for electronic signature
- ☐ Generation service for electronic seal
- ☐ Time stamp service
- ☐ Non-regulatory, nationally defined trust service
- ☐ Undefined type

Electronic signatures (and seals) - eIDAS

eIDAS Art 26

- a) uniquely linked to the signatory
- b) capable of identifying the signatory
- c) created using electronic signature creation data that the signatory can, with a high level of confidence, use under his sole control
- d) linked to the data signed therewith in such a way that any subsequent change in the data is detectable

eIDAS Art 3 (12) definition:

- AdES
- based on a **qualified certificate for electronic signatures** eIDAS art 28
- created by a **qualified electronic signature creation device** eIDAS Art 32



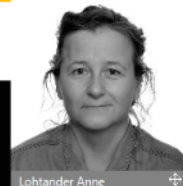
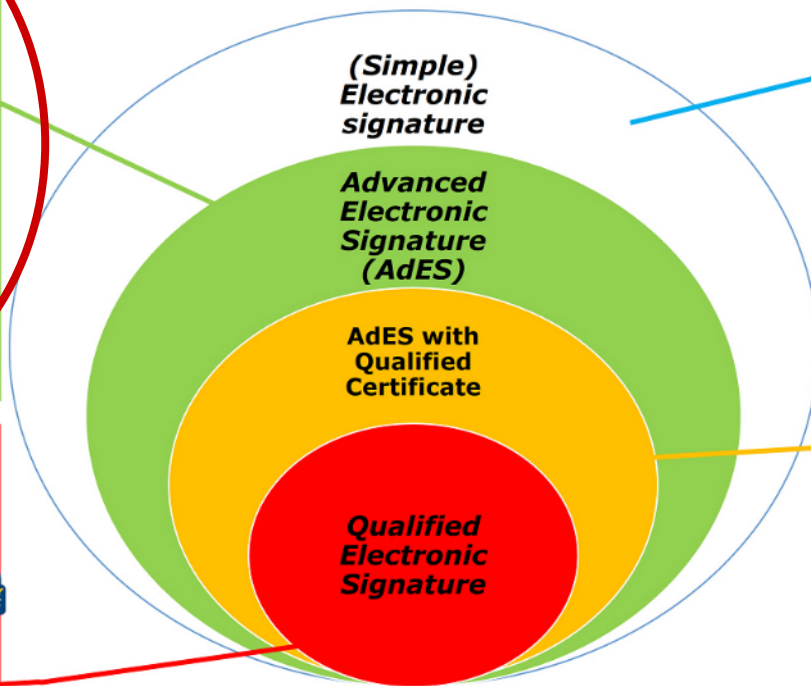
eIDAS Art 3 (10) definition data

- in electronic form
- which is attached to or logically associated with other data in electronic form and
- which is used by the signatory to sign

eIDAS Art 27

2. If a Member State requires an

- advanced electronic signature
 - based on a **qualified certificate**
- to use an online service



Policy - necessary enabler, questionable growth driver

Analog trust services for centuries, millenia

Digital trust services - demand based or regulation creations?

AES - market phased phenomena

Is policy based on society level transfer to digital, or is something missing?

Private sector leading the charge

User orgs in Finland

16 000

Growth rate (FIN)

100++%

Number of signees (FIN)

1,5++M

+SWE, NOR, DEN, int'l



What if... we actually drove change?

Shortest path to universal acceptance of digital transactions meeting reasonable minimum requirements

New legislation?

Public organizations as reluctant gatekeepers

We already know
the actual requirements
for multiparty trust

Where should we be heading?

Unhesitating, ubiquitous e-signature use

Universal rights for all types of signers

Unheard of rate of digitalization!



Now what?
Propose policy
to kickstart transformation.





Respect

Reliability

Innovation

Competence

Team spirit