



Swisscom Trust Services provides its partners with simple signature processes and identification - secure, recognised in the EU and Switzerland.

GWG identification - online without video, inexpensive and lean

Identify with eIDAS signature

Swisscom offers a combined procedure of identification and signature especially for the German market, which allows a possibility for identification that has rarely or never been used in Germany under the Anti-Money Laundering Act ("GWG" or "AMLA"): identification in accordance with §12 (1) 3 AMLA using "a qualified electronic signature in accordance with ... Regulation (EU) No. 910/2014" (eIDAS).

The reference transfer

The so far rare use of this possibility is related to the requirement of the AMLA that in addition to the signature verification, a reference transfer (e.g. 10 cent) is made "directly" in connection with the signature from one account of the signatory to another account with an appropriate evidence.

QES Ident Service

The QES Ident service solves the problem:

The person to be checked logs in to the e-banking account of any home bank and initiates a reference transfer there. Address data, dates of birth and nationality are also checked by a business information service. Finally, a document is signed.

Data transmission by an obligated party

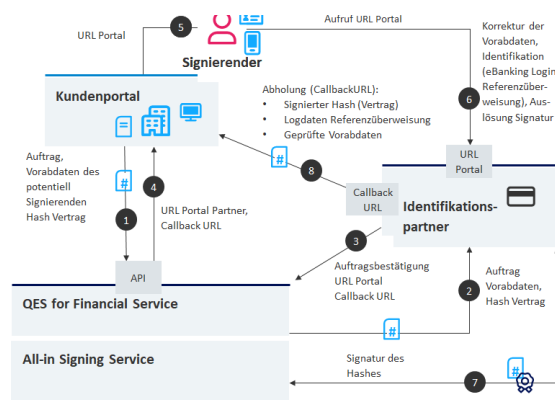
All data from the identification for a qualified signature, which the Swisscom trust service carries out together with an identification partner, is provided to the customer by the identification partner itself:

- Evidence of reference transfer
- Verified data of the signatory
- Hash of the signed document

This is the same data that the customer needs for proof of identity in accordance with the AMLA. Since it has received this from an identification partner of Swisscom, who is itself obligated under §17 (1) 2 as an accredited bank, compliance with the duty of care is fulfilled by law.

The advantages:








- **Abandonable process**
Video identifications today have high abandonment rates due to lack of camera, bandwidth or utilization problems
- **Cost-effective**
Since automated processes are used, the procedure is more cost-effective than manual processes
- **Trusted service and obligated parties**
With Swisscom IT Services Finance S.E. as an authorised trusted service in Austria for eIDAS and a bank as the identification partner and obligated party, the greatest care is taken in the verification





The information in this document does not constitute a binding offer. We reserve the right to make changes at any time. In this document, Swisscom expresses its opinion and view, also regarding legal assessments - such as those concerning the German Anti Money Laundering Act (AMLA) - but without any guarantee or liability. It is the sole responsibility of each party concerned to carefully study the circumstances themselves and draw their own conclusions. Swisscom recommends that each party consult experts as necessary.

Facts & Figures

 Easy integration	REST API Integration Integration into the customer workflow, e.g. for signing the account opening. Only the hash of the document is transmitted to Swisscom, not the document content.
 Verified identity	Identification data Can be sent in advance by the customer and/or by the person to be identified: first name, surname (as deposited at the home bank), address of residence, nationality, date and place of birth. Verification of the data with business information institute and comparison with the bank data.
 Broadly applicable	Supported banking institutions Almost all German banks with e-Banking access are supported. See detailed information here . Evidence of reference transfer is transferred to customers. 10 cent will be refunded.
 Trustworthy	Trust Service The electronic qualified signature provided by Swisscom Trust Services is issued by Swisscom IT Services Finance S.E. in Vienna, Austria. Listed in the EU TrustList .
 Signature & Time	Signatures Qualified electronic signature according to Regulation (EU) No. 910/2014 (eIDAS Regulation) including qualified time stamp and LTV long-term validated. Signature recognised in Adobe ("green tick").
 Service contract	Per transaction or flat price Only one service contract is concluded with Swisscom Trust Services. It is possible to charge on a transaction basis according to the identification actually provided, including a connection fee, or with a flat rate for a fixed volume commitment.
 Legal notice	Identification according to AMLA/GWG (Germany) §12 (1) 3 and §13 (1) 2 Identity verification with a qualified electronic signature Verification of the identity check according to AMLA §12 (1) Validation according to a trust list and proof of the reference transfer. Verification of further information provided by the person in accordance with the "Interpretation and Application Instructions pursuant to Section 51 (8) AMLA / Dec. 2018" of the BAFIN, Chapter 5.1.3.2 d) Although other information is "not subject to verification" by BAFIN, the data is checked separately by an auditor and compared with the e-banking data. Together with the reference transfer, this data set is the basis for the issuing of the qualified electronic signature (QES evidence data). Recourse to third parties to fulfil the duty of care (GWG §17 (1)) The QES evidence data is transmitted by Swisscom's identification partner, which itself is a bank obligated in the EU as defined in §17 (1) 2. No separate agreement is necessary. GDPR order processing All parties (customer, trust service with identification partner) are independent controllers.

Are you interested in checking your identities in a lean and cost-effective way in accordance with GWG?

Talk to us - we look forward to hearing from you!

<https://trustservices.swisscom.com>