



**Conformity Assessment Report:
Conformity Certificate and Summary**

TelekomSecurity.031.0290.11.2021

Identification Service Provider:

PKO Bank Polski S.A.

Conformity Certificate

TelekomSecurity.031.0290.11.2021

pursuant to Article 20 par. 1 of REGULATION (EU) No. 910/2014¹

valid from 14.11.2021 and up to and including: 13.11.2023

Certification Body of Deutsche Telekom Security GmbH

Bonner Talweg 100, 53113 Bonn

This is to certify
– pursuant to Article 20 par. 1 of REGULATION (EU) No. 910/2014 –
that the

Identification Service Provider „PKO Bank Polski S.A.“

provides the following identification services:

- **creating and issuing electronic identification means for natural persons (‘EIM service – natural’)**

in accordance with the requirements of REGULATION (EU) No. 910/2014, Article 24(1).

This certificate is filed and registered under **TelekomSecurity.031.0290.11.2021**



Bonn, 11.11.2021

i.V. Dr. Igor Furgel
Head of Certification Body

Deutsche Telekom Security GmbH – Certification Body – is an accredited Conformity Assessment Body (CAB).
DAkKS Registration No.: D-ZE-21631-01 (former Certification Body of T-Systems International GmbH, former Registration No.: D-ZE-12025-01).



¹ REGULATION (EU) No 910/2014 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 23 July 2014 on electronic identification and trust services for electronic transactions in the internal market and repealing Directive 1999/93/EC

1. Object of conformity assessment

1.1 Applicant for the certification procedure and Certificate Holder

The applicant for the present certification procedure **TelekomSecurity.031.0290** and the **Certificate Holder** is

Krajowa Izba Rozliczeniowa S.A.
ul. rtm. W. Pileckiego 65
02 - 781 Warszawa
Poland

Contact:

Departament Kontaktów z Klientami i Operacji [Customer Service Point]
with the annotation reading "usługi zaufania / mojeID" [trust services / mojeID]

tel. 0-801 500 207
e-mail: kontakt@kir.pl

1.2 Name of identification service provider

PKO Bank Polski S.A.

Company name:	Powszechna Kasa Oszczędności Bank Polski Spółka Akcyjna
Enterprise number:	KRS 0000026438; NIP 5250007738
Registered place of business:	ul. PUŁAWSKA 15, 02-515 Warszawa, Poland
Main operational office:	ul. PUŁAWSKA 15, 02-515 Warszawa, Poland
Tel:	800 302 302, +48 61 855 94 94
URL:	www.pkobp.pl

with the annotation reading "electronic identity means / moje.id".

1.3 Names of identification service(s) provided

"Creating and issuing electronic identity means for natural persons ('EIM service – natural by PKO BP')" as full service name or '**EIM service – natural by PKO BP**' as short service name.

1.4 Current confirmation status

PKO Bank Polski S.A. is an identification service provider (abbreviated as ISP) providing electronic identification means (abbreviated as EIM) towards other service providers, which, in turn, use these EIM for providing their services. Electronic identification means are created and issued by ISP only for the bank clients of PKO BP.

Krajowa Izba Rozliczeniowa S.A. as applicant for the present certification procedure and PKO Bank Polski S.A. as ISP are seeking for a confirmation that EIM created and issued by PKO BP are compliant with Art. 24.1 of eIDAS Regulation².

Since a compliance with Art. 24.1 of the eIDAS Regulation presupposes also compliance with the following Articles of the eIDAS Regulation: 5, 15, 19.1, 19.2, 24.2 as well as IMPLEMENTING REGULATION (EU) 2015-1502 pursuant to Article 8.3 shall be used for the determination of assurance levels for electronic identification means, the present conformity assessment procedure also includes the conformance assessment with all respective requirements.

According to Art. 20.1 of eIDAS Regulation, a qualified trust service provider shall be audited at its own expense at least every 24 months by a conformity assessment body. This requirement is analogously applicable to identity service providers, if their identification service(s) shall be used for the provision of qualified trust services by qualified trust service providers as third parties.

The present conformity assessment of the ISP in accordance with Article 20.1 of the eIDAS Regulation serves a confirmation that EIM created and issued by them are compliant with Art. 24.1 of eIDAS Regulation.

The present conformity assessment addresses the current TSP Service Provision Practice Statement (SPPS), version 'PKO_v1.3' as of 08.10.2021 (not publicly available).

Publicly available information on e-identity and EIM is placed on the ISP's website <https://www.pkobp.pl/klienci-indywidualni/e-urząd/e-tozsamosc/>.

Subscribers are guided step by step through this on-line service by the flow of the respective background process.

² REGULATION (EU) No 910/2014 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 23 July 2014 on electronic identification and trust services for electronic transactions in the internal market and repealing Directive 1999/93/EC

2. ISP's identification services in scope of the conformity assessment

PKO Bank Polski S.A. operates and provides the following identification service(s) in compliance with Art. 24.1 of eIDAS Regulation

- "Creating and issuing electronic identity means for natural persons ('EIM service – natural by PKO BP')".

This service enables creation and issuance of electronic identity means used for secondary (transactional) identification of natural persons.

Electronic identity means (EIM) used for secondary (transactional) identification of natural persons are created based on primary identification means (personal ID document issued by a governmental authority) and are issued only for the own bank clients.

PKO Bank Polski S.A. operates and provides the following eIDAS-related additional services:

- Registration (enrolment) the own bank clients as service subscribers (request submission, request verification, identification).
- Login of subscribers into the service platform (subscriber's identification and authentication),
- Operation of a web portal providing information about these services (<https://www.pkobp.pl/klienci-indywidualni/e-urzed/e-tozsamosc/>), including further subscriber information and the legal basis.
- Support contact for customers: www.pkobp.pl or under 800 302 302 or +48 61 855 94 94.

In implementing the identification service in compliance with Art. 24.1 of eIDAS Regulation, PKO Bank Polski S.A. uses a courier service as delegated third party. The role of the courier service is performing physical presence identification of applicants for opening a bank account outside of bank branches.

Since PKO BP also offers the physical presence identification of applicants for opening a bank account at own bank branches, the courier service is a *non-exclusive* one. I.e., the ISP may operatively decide on the usage or non-usage of the courier service in the ISP operation. Hence, the present Conformity Certificate for the ISP covers the ISP operation with this service as well as without it.

A detailed information about the identification procedures and other customer related questions can be directly requested from the ISP.

3. Certification program

The present conformity assessment procedure has been performed in accordance with the Certification Program 031 'eIDAS TSP' (accredited area) of the Certification Body of Deutsche Telekom Security GmbH (certification program 031)'.

The Certification Body of Telekom Security is a conformity assessment body as provided by Article 3 paragraph 18 of eIDAS. The Certification Body is accredited by the German Accreditation Authority (DAkKS; <http://www.dakks.de/en>, member of EA) for performing conformity assessment (audit) according to eIDAS requirements and according to ETSI EN 319 4xx / 5xx; accreditation ID: D-ZE-21631-01 (former Certification Body of T-Systems International GmbH, former DAkKS Registration No.: D-ZE-12025-01).

4. Assessment of the ISP operation in compliance with Art. 24.1 of eIDAS Regulation

The current Service Provision Practice Statement (version PKO_v1.3 as of 08.10.2021) of the identification service provider “PKO Bank Polski S.A.” is compliant with Article 24.1 of eIDAS Regulation.

This Service Provision Statement of the identification service provider „PKO Bank Polski S.A.“ is implemented accordingly in practice.

The identification service provider „PKO Bank Polski S.A.“ operates the following identification service(s) in compliance with the relevant requirements of Art. 24.1 of the current version of the eIDAS Regulation:

- “Creating and issuing electronic identity means for natural persons (‘EIM service – natural by PKO BP’)”.

This service enables creation and issuance of electronic identity means used for secondary (transactional) identification of natural persons.

Electronic identification means (EIM) created and issued by the identification service provider „PKO Bank Polski S.A.“ are compliant with Art. 24.1 of eIDAS Regulation.

Since a compliance with Art. 24.1 of the eIDAS Regulation presupposes also compliance with the following Articles of the eIDAS Regulation: 5, 15, 19.1, 19.2, 24.2 and IMPLEMENTING REGULATION (EU) 2015-1502 pursuant to Article 8.3 shall be used for the determination of assurance levels for electronic identification means, the present conformity assessment procedure also includes the conformance assessment with all respective requirements.

5. Integrated Modules

For providing the identification services in scope, the ISP does not use any eIDAS-confirmed services provided by module operators as delegated third parties.

6. Summary and notes

1. The current Service Provision Practice Statement for identification service '**EIM service – natural by PKO BP**' of the identification service provider "PKO Bank Polski S.A." is compliant with Article 24.1 of eIDAS Regulation and is implemented accordingly in practice.
2. The identification service provider „PKO Bank Polski S.A.“ operates the identification service(s) listed in chap. 4 above in compliance with the relevant requirements of Art. 24.1 of the eIDAS Regulation.
3. Electronic identification means (EIM) created and issued by the identification service provider „PKO Bank Polski S.A.“ are compliant with Art. 24.1 of eIDAS Regulation.
The confirmed level of assurance in accordance with IMPLEMENTING REGULATION (EU) 2015-1502 is "**substantial**".
4. The present conformity assessment procedure also includes the conformance assessment with all respective requirements of the following Articles of the eIDAS Regulation: 5, 15, 19.1, 19.2, 24.2.
IMPLEMENTING REGULATION (EU) 2015-1502 pursuant to Article 8.3 is used for the determination of assurance levels for electronic identification means.
A compliance with Art. 24.1 of the eIDAS Regulation presupposes regarding these requirements of the eIDAS Regulation.
5. The identification service '**EIM service – natural by PKO BP**' is suitable for integration in the provision of a qualified trust service, where identification of natural persons is necessary.
Therefore, qualified trust service providers (qTSP) may include the identification service '**EIM service – natural by PKO BP**' as a third-party identification module for the provision of their qualified trust services.
6. In conjunction with the provision of identification service '**EIM service – natural by PKO BP**', the identification service provider „PKO Bank Polski S.A.“ follows all requirements concerning integration and interface implementation as specified for the service 'mojeID' by Krajowa Izba Rozliczeniowa S.A. (KIR).
7. The present conformity certificate TelekomSecurity.031.0290.11.2021 is valid for the current Service Provision Practice Statement up to and including 13.11.2023. This validity period (that is, the maximum possible duration of ISP operation in compliance with the eIDAS Regulation) results from the specification of the eIDAS Regulation, Article 20(1).
The validity of the present Conformity Certificate can be extended or reduced

if the basics upon which it was issued allow an extension or make a reduction necessary.

End of Conformity Certificate

Conformity Certificate:
TelekomSecurity.031.0290.11.2021

Issuer: Deutsche Telekom Security GmbH

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