ZealiD AB		Document name ZealiD Service Specification		
Owner Legal	Class Public	Category Description	Date 2023-01-25	Revision 4

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"Acceptance test"	means a test conducted to determine if the requirements of the Service specification and Purchase Order is met
"Authentication"	means electronic authentication: the process of establishing confidence in user identities electronically presented to an information system
"Customer"	means a legal entity using the ZealiD Service delivered either directly or via a ZealiD reseller partner
"Developer portal"	The ZealiD web service portal that displays all necessary API documentation https://developer.zealid.com/
"Fees"	means all fees described in Fee Exhibit included in the ZealiD Purchase Order, or equivalent from a ZealiD reseller partner
"Partner"	means a ZealiD reseller partner with a pre-existing integration acting as an integration, sales and marketing partner for ZealiD

"Partner Platform"	a software that enables integration with ZealiD such that users with ZealiD app can perform registration, authentication and / or electronic signing
"Penny drop"	An end user transaction initiated within the ZealiD service flow that allows the end user to a) sign-in to a bank account and b) initiate a micro payment (€0.10) to a KYC obligated party in order to meet selected know your customer demands as set forth in various AML legislation.
"Purchase Order"	An order by Customer to either ZealiD or ZealiD reseller partner that specifies as a minimum ordering party, type of services, term and termination, volume and agreed price.
QeS	A Qualified Electronic Signature in accordance with Regulation (EU) No 910/2014.

"SaaS Service" or "Service"	means the service to be provided by the ZealiD as described in ZealiD Deliverables Section below, allowing the Customer to perform and coordinate activities described in this document
"SLA"	means service level agreement - an agreement stipulating the professional standards of data communication availability required
"User"	means a natural person using ZealiD App and engaging with the Customer either directly or via a Partner Platform
"ZealiD"	means ZealiD AB - the Service provider
ZealiD App	A smartphone application based on iOS or Android operating systems available in Google Play or Apple Appstore

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1. Overview

The ZealiD Service (the "Service") facilitates remote identification of natural persons ("Applicants"), to which qualified certificates for signing and authentication are issued ("Subscribers"). This facilitates an array of different user journeys for companies ("Customers"). The Service caters to customers of all sizes and industries and global users.

The main components of the Service are

- ZealiD App: an iOS and Android compatible smartphone app available in Google Play and App Store
- ZealiD API: a set of REST APIs that allow the Customer online site(s), together with ZealiD app (or API/SDK and White label derivatives), to facilitate remote registration and authentication of a User as well as electronic signing of documents.
- ZealiD App API/SDK or Whitelabel: derivatives of ZealID app that allow Customers to integrate ZealiD app type services in their own app or Whitelabel version of ZealiD app.
- ZealiD Penny Drop Addition: an additional functionality (ordered separately) provided within ZealiD App or available as part of ZealiD API/SDK that assists achieving Bafin compliance. A Customer is able to trigger a penny drop additional when requesting a signature in order to satisfy QeS + Mictrotransfer requirement. ZealiD matches the Holder Name with the Name in the Certificate, provides with the Pain File for refund, and adds validation of ZealiD own QeS Signatures.

ZealiD performs the Service as a Qualified Trust Service provider under the EU eIDAS regulation (see ZealiD Repository "CPS" and "TSPS" practice statements).

2. Relationship to other documents

This Service Specification follows from

A. the Purchase Order (signed by Customer with ZealiD or Customer and Resellor Partner) and

B. the ZealiD Service Agreements between Customers and ZealiD.

Service Agreements are published on ZealiD [Repository](#).

3.   Participants

Note below participants overview. ZealiD app can also be app API/SDK or White label type connections.
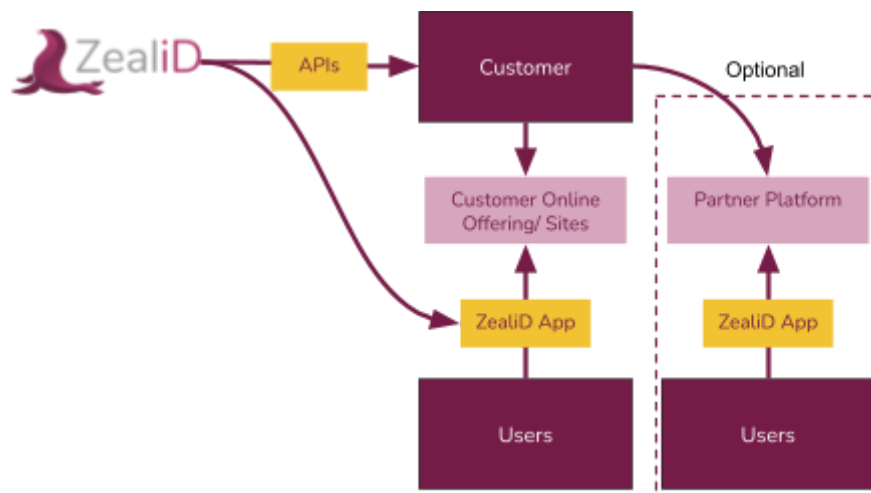
4. ZealiD Service Deliverables

ZealiD shall:

1. Adhere to its published practice statements "CPS" and "TSPS" published on ZealiD repository including fulfillment of all necessary legal requirements to deliver the Service.
2. Provide technical documentation in the developer portal and FAQs to support the integration of APIs to Customer or to a Customer Partner Platform
3. Provide a test environment for Customer
4. Provide technical support according to the Purchase Order for Customer developers to execute an effective integration and assist the Customer in creating and configuring a Customer profile on the Service.
5. Ensure that the customer has a fully functioning Service following the integration acceptance testing (or alternatively acceptance via partner).
6. Deliver to the customer the Service according to the Purchase Order as a minimum:

   a. Remote registration in ZealiD app (or derivatives such as API/SDK or White label app);
   b. Authentication of the end user via ZealiD app (or derivatives such as API/SDK or White label app) and necessary Customer or Partner side software as set forth in the developer portal;
   c. Reception of Customer transmitted supported file type documents (see developer portal) for execution of electronic signing;
   d. Transmitting of signed documents according to developer portal;
   e. Transmitting to the Customer all supported data related to the purchased Service as set forth in the developer portal and agreed to in the Purchase Order;
   f. if Purchase Order includes Extended data - access to the data that follows from Chapter 5 below.

7. Manage the collection of User consent in registration and for all registrations, authentications and electronic signatures
8. Manage billing of Customer partner fees in a timely manner
9. Provide support according to the Purchase order, but as a minimum 1st and 2nd Line Customer Support for the Service during office opening hours CET 0900-1800 weekdays
10. Provide End User Support according to Purchase order, but as a minimum the published Support opening hours (minimum CET 0900-1800 during business days).
11. Provide full reporting on transactions performed per Customer (and where applicable Partner Platforms).
12. Provide any other services stated in the Purchase order
13. Meet the requirements on service levels set forth in the Service Level Agreement.

5.   ZealiD Data Deliverables

Service Scope	QeS	Extended Data	Auth
Name(s)	Yes	Yes	Yes
Personal Identifier	Yes (if present in Serial Number)		
ID Document Copy	No	Yes	No
Biometric Picture	No	Yes	No
Address (if available)	No	Yes	No
Document Expiration	No	Yes	No
Document Number	No	Yes	No
Date of Birth	No	Yes	No
Optional Service Scope (AML-KYC Germany)			
First Transaction with Bank Account Sign-in and Micro Transfer ("Penny drop") from end user to Docusign Customer bank account to achieve German AML requirements			
Proof of successful first transaction	Yes		

Matching of Holder Name on Account vs. Certificate	Yes
File for optional refund of microtransfer by Customer (PAIN Format)	Yes
ZealiD QeS Validation	Yes

6. Customer Deliverables

Customer shall:

1. Adhere to duties of relying parties as set forth in published practice statements "CPS" and "TSPS" published on ZealiD repository
2. Where applicable, prepare a swift integration project and resources plan and communicate this on an ongoing basis to ZealiD according to Purchase Order
3. Fully cooperate with ZealiD for managed implementation programs ordered via Purchase Order
4. Where applicable, setup and test environment and configure this environment as described on the ZealiD's service developer website
5. Configure and use the Service according to the Service integration guidelines (including where applicable any ZealiD Partner service being used) such that information security and personal data protection standards are met
6. Direct or via Partner, build, integrate and maintain to professional SLA standards the necessary data service(s) to:
    a. Discover users
    b. Transmit user identifiers for authentication
    c. Receive authentication messages
    d. Transmit documents or other file formats for electronic signing
    e. Receive signed documents
    f. Receive related personal data described by the Service
7. Fully comply with all applicable personal data legislation as controller when receiving personal data from ZealiD
8. Pay all fees agreed in the Purchase Order in a timely manner