ZealiD Trust Circle

Service Specification

Document name	ZealiD Trust Circle Service Specification	**Owner**	Product
Class	Public	**Effective date**	To be confirmed at launch
Version	1.0	**Replaces**	N/A — first issue
Repository	https://www.zealid.com/en/repository		

Document Architecture

This Service Specification is Layer 2 in the ZealiD Trust Circle legal framework. It is the single authoritative source for the operational parameters referenced throughout the commercial documents. All documents are published at https://www.zealid.com/en/repository.

Layer / Document	Purpose
1 — TSPS (TRA Service Practice Statement)	Governs ZealiD's Trusted Registration Authority identity proofing service.
1 — QeID Certificate Practice Statement (CPS)	Governs qualified certificate issuance, management, and reliance under eIDAS.
2 — Trust Circle Service Specification (this document)	Defines plan tiers, features, fair-use parameters, data retention periods, and post-termination export windows.
3 — General Terms & Conditions (GTC)	Primary commercial agreement.
3 — Addendum A — Natural Persons	Supplementary terms for Individual Account Holders.
3 — Addendum B — Legal Entities	Supplementary terms for Business Account Holders.
3 — Order Form	Executed commercial instrument for negotiated Business Accounts.
4 — Data Processing Agreement (DPA)	GDPR Article 28-compliant processor agreement.
4 — Privacy Policy	ZealiD's own controller processing.
5 — Acceptable Use Policy (AUP)	Permitted and prohibited conduct.

1. Overview

ZealiD Trust Circle is a multi-tenant SaaS platform enabling trusted document management and qualified electronic signing for individuals and organisations. The Service is built on ZealiD's regulated identity infrastructure: every Account Holder accesses Trust Circle through the ZealiD App, having completed TRA identity proofing and qualified certificate issuance under QeID as a mandatory prerequisite.

This specification describes the service scope, account types, plan tiers, core capabilities, signing credit mechanics, and data parameters applicable at Version 1.0. Where a capability or parameter is not yet available, it is noted as such and will be defined in a subsequent revision.

2. Relationship to Other Documents

This Service Specification is incorporated by reference into the GTC, Addendum A, Addendum B, and the DPA. In the event of conflict between this document and those commercial documents, the order of precedence set out in GTC Section 4 applies. This document does not replace or amend the TSPS or CPS, which govern ZealiD's regulated trust services independently.

Updates to this document take effect on the date published in the repository, subject to the notice requirements in GTC Section 6.1.

3. Participants and Account Types

3.1 Participants

Participant	Description
ZealiD	ZealiD AB, Reg. No. 556972-4288. Swedish Qualified Trust Service Provider and platform operator.
Account Holder	The individual who registers and controls a Trust Circle Account.
Trust Circle Owner	An Account Holder who creates a Trust Circle and is responsible for managing its members and documents.
Trust Circle Member	An Account Holder who has been invited to and accepted into a Trust Circle.

All users must have completed TRA identity proofing and hold a valid qualified certificate under QeID before their Account becomes active.

3.2 Account Types

Trust Circle supports two account types. Individual Accounts (Addendum A) are available for natural persons from initial launch. Business Accounts (Addendum B) are available for organisations and their authorised representatives from 1 April 2026. Both account types require prior completion of TRA identity proofing and QeID certificate issuance under the Trust Service.

Account Type	Description
Freemium Individual Account	A free-of-charge Individual Account subject to the usage limits described in Section 5.
Paid Individual Account	An Individual Account on a paid subscription tier with increased signing credit allowances. Current plans and pricing are published at https://www.zealid.com/en/pricing.

Business Account (Freemium)	A free-of-charge Business Account governed by Addendum B, subject to the usage limits in Section 5. Available from 1 April 2026. Includes access to identity verification, Trust Circles for end-users, and document signing workflows.
Business Account (Paid)	A Business Account on a paid subscription tier governed by Addendum B and an Order Form. Includes increased signing credit allowances, enterprise features, and optional local hosting. Available from 1 April 2026. Pricing on application.

4. Service Description

4.1 Platform Access

Trust Circle is accessed through the ZealiD App and the Trust Circle web portal. All access requires prior completion of TRA identity proofing and QeID certificate issuance. ZealiD may make the platform available through additional access points in future versions.

4.2 Core Capabilities

Authentication. All access to Trust Circle — whether through the web portal or the ZealiD App directly — requires strong multi-factor authentication (MFA) via the ZealiD App on iOS or Android. The ZealiD App serves as the possession factor; this is combined with a biometric or device PIN as the second factor. Authentication by username and password alone is not supported. Every session and every signing action is bound to the Account Holder's verified identity and registered device. This requirement applies to all Account Holders, including Trust Circle Owners and Members.

Account and profile management. Account Holders can manage their personal details, view their active qualified certificates, review their signing transaction history, and manage their subscription and billing. Account Holders may permanently delete their Account through the platform. Any account deletion must be confirmed through the ZealiD App using strong authentication.

Access management. The Trust Circle Owner is solely responsible for controlling access to each Trust Circle they create. The Owner can invite prospective Members by email address, approve or decline incoming membership requests, and remove existing Members at any time. Changes to membership take effect immediately. ZealiD does not manage Trust Circle membership on behalf of Account Holders. All invited participants must hold a valid, active ZealiD qualified certificate before their membership can be activated. The Owner's access management responsibilities extend to the documents and signing workflows held within the Trust Circle.

Personal document management. Account Holders can upload, store, and manage documents in their personal document workspace. Documents can be downloaded in their original form or, following signing, as a PDF containing the embedded qualified electronic signature. Each Account Holder holds a Subscriber Agreement document that is created automatically during onboarding and cannot be deleted. Where a document uploaded or shared by an Account Holder contains personal data of other individuals, the uploading Account Holder is the data controller for that personal data and is responsible for ensuring a lawful basis exists for its processing. ZealiD processes document content solely as data processor. See the Privacy Policy at https://www.zealid.com/en/repository and the applicable Data Processing Agreement.

Qualified electronic signing. Trust Circle enables Account Holders to execute Qualified Electronic Signatures (QES) on documents, as defined in Article 3(12) of Regulation (EU) No 910/2014 (eIDAS). A QES carries the equivalent legal effect of a handwritten signature across the European Union and is based on a qualified certificate issued by ZealiD as a Qualified Trust Service Provider under eIDAS. Each QES is created using the Account Holder's private signing key, which is protected by ZealiD's remote Qualified Signature Creation Device (QSCD) on behalf of the Account Holder in accordance with the QeID Certificate Practice Statement.

The signing flow proceeds as follows: (i) the Account Holder or Trust Circle Owner uploads the document and initiates a signing request; (ii) the required signer or signers receive an email notification; (iii) each signer opens the ZealiD App on their iOS or Android device and authenticates using strong MFA; (iv) the signer reviews the document and confirms the signing action within the

App; (v) the qualified signature is created and bound to the document using the signer's QSCD-protected key; (vi) the signed document is stored in Trust Circle and available for download as a PDF with the embedded QES. Each completed signature consumes one signing credit from the signing Account Holder's balance (see Section 5).

Trust Circle supports two signing modes. In *single signing*, one Account Holder signs a document independently. In *collective signing*, the Owner or initiating Account Holder designates multiple required signers. Each signer receives their own notification, authenticates independently via the ZealiD App, and executes their individual QES. Signers may be notified sequentially or in parallel. A collective signing workflow remains open until all required signatures have been collected or until the workflow is cancelled or expires in accordance with Section 5.3 and Section 6. Each signer consumes one signing credit upon completing their own signature.

Signed documents are produced in PDF format with qualified electronic signatures conforming to PAdES (PDF Advanced Electronic Signatures) in accordance with ETSI EN 319 142. Each signed document also carries a qualified timestamp issued by ZealiD's Qualified Trust Service for time-stamping, providing proof of the time at which the signature was applied.

Trust Circles. Trust Circles are shared collaborative workspaces where a group of identity-verified Account Holders can jointly manage documents and execute qualified electronic signing workflows. Each Trust Circle has one Owner and supports up to eight additional Members (nine participants in total). Access to the Trust Circle and the documents it contains is managed exclusively by the Owner as described above. Members can view and interact with documents according to the permissions set by the Owner. All participants must hold a valid, active ZealiD qualified certificate.

Subscriptions and billing. Account Holders can upgrade from a Freemium to a paid plan, manage their subscription, and purchase additional signing credits, all through the in-platform flow. Billing is handled through ZealiD's payment processor.

Email communications. ZealiD sends transactional email notifications in connection with Trust Circle activity, including membership invitations, signing requests, signing completions, workflow expirations, and other platform events. Notifications are sent to the registered email address of the relevant Account Holder.

Verifiable Credential wallet. Account Holders can receive, manage, and present Verifiable Credentials (VCs) through a Microsoft Entra-compatible digital wallet integrated within the ZealiD App. A Verifiable Credential is a tamper-evident digital representation of the Account Holder's verified identity, issued by ZealiD and held on the Account Holder's device. VCs support selective disclosure: when presenting a credential to a third-party relying party, the Account Holder can share only the specific attributes required (for example, proof of age or nationality) without disclosing the full underlying identity document. ZealiD does not retain the Account Holder's private key material associated with the wallet; all key material is held by the Account Holder's device wallet. Issuance is derived from the Account Holder's existing verified identity and does not require re-submission of identity documents. The wallet component is provided via Microsoft Entra Verified ID. For data processing details see the Privacy Policy § 4 at https://www.zealid.com/en/repository.

5. Plan Tiers and Signing Credits

5.1 Freemium Plan

Parameter	Value
Monthly signing credit allowance	1 qualified electronic signature
Trust Circles	Unlimited
Members per Trust Circle	Up to 8 (9 including Owner)
Storage	Not restricted at this version
Price	Free of charge

5.2 Paid Individual Plans

Paid Individual Plans provide increased monthly signing credit allowances. Current plan names, allowances, and pricing are published at https://www.zealid.com/en/pricing. ZealiD may update plan parameters and pricing subject to the notice requirements in GTC Section 6.1.

5.3 Signing Credit Mechanics

Signing credits are consumed each time a qualified electronic signature is executed within Trust Circle.

Allocation and expiry. Credits are granted at the start of each monthly subscription period according to the active plan. Additional credits may be purchased as top-ups at any time. All credits, whether from the monthly allowance or top-ups, expire at the end of the subscription period in which they are granted and do not roll over.

Reservations. When a signing process is initiated, the required number of credits are temporarily reserved. A reservation can only be created if the available credit balance covers the number of required signatures. If the balance is insufficient, the signing process cannot be initiated.

Single signing. One credit is reserved when signing begins. If signing is completed, the credit is consumed. If signing is not completed within the reservation window, the credit is released automatically.

Collective signing. When multiple signers are required, one credit is reserved per signer at initiation. Credits are consumed individually as each signer completes their signature. A collective signing reservation may remain active for up to 365 days. If the process is cancelled or expires without completion, unused reserved credits are returned to the available balance if the cancellation occurs within the same subscription period as the reservation, or expire if it occurs in a later period.

Subscription changes. Downgrading a subscription does not affect existing reservations. Active reservations may complete normally using already-reserved credits. The new plan allowance applies from the next renewal period.

5.4 Signing Credit Top-Ups

Additional signing credits can be purchased at any time through the in-platform flow. Top-up credits are subject to the same expiry rules as subscription allowance credits.

6. Operational Limits

The following limits apply at Version 1.0. ZealiD may revise these limits with notice in accordance with GTC Section 6.1.

Parameter	Limit
Members per Trust Circle (excluding Owner)	8
Total users per Trust Circle (including Owner)	9
Deleted Trust Circle recovery window	30 days
Collective signing reservation maximum duration	365 days
Document storage per account	Not restricted at this version

7. Fair Use

Trust Circle is provided for good-faith professional and personal use. Account Holders agree that their use of the Service remains within normal and reasonable use consistent with their selected plan. ZealiD reserves the right to apply fair-use controls or contact an Account Holder where usage materially exceeds normal patterns for the applicable plan tier.

8. API Access

API access to Trust Circle is available where expressly agreed in an Order Form. Technical documentation is published at https://developer.zealid.com. API rate limits applicable to each access tier are specified in the relevant Order Form.

9. Data Retention

9.1 Trust Circle and Personal Documents

Parameter	Value
Freemium document retention period	30 days
Paid plan document retention period	30 days
Post-termination content export window	30 days
Deleted Trust Circle recovery window	30 days

Documents stored in Trust Circle and in personal document management are retained for the periods set out above. Upon expiry of the applicable retention period, documents are permanently deleted and are not recoverable. Account Holders may export their content at any time through the in-platform export function during the applicable retention period.

These retention parameters fulfil ZealiD's obligations under GTC Sections 19.4 and 21.5 and DPA Section 13.1.

The retention periods above apply to document content only. Signing event logs, document metadata (upload timestamp, document identifier, signing status), and OCSP records generated in connection with qualified electronic signatures are retained separately under ZealiD's obligations as a Qualified Trust Service Provider. Those records are retained for up to 15 years for OCSP records and for the certificate lifecycle periods specified in the CPS, regardless of whether the underlying document content has been deleted. This means that proof of a qualified electronic signature — and the associated identity evidence — persists beyond the document content retention window. Account Holders are advised to download their signed documents before the applicable retention period expires. For full details see Section 9.2 and ZealiD's Privacy Policy at https://www.zealid.com/en/repository.

9.2 TRA and QeID Trust Service Records

Retention of TRA identity proofing records and QeID certificate records is governed by the TSPS, CPS, and ZealiD's Privacy Policy. These obligations are independent of this document. Retention periods are up to 14 years for revoked certificates and up to 12 years for issued certificates, as specified in the applicable practice statements.

9.3 Inactive Accounts

Freemium Accounts inactive for more than 12 consecutive months may be deleted following not less than 30 days' advance notice to the Account Holder's registered email address, in accordance with GTC Section 19.5.

10. Service Availability and Support

Availability. ZealiD operates Trust Circle using security, availability, and compliance controls consistent with its obligations as a regulated Qualified Trust Service Provider under eIDAS, audited annually under ETSI EN 319 401. Specific availability targets apply only where agreed in an Order Form. Current service status is available at https://status.zealid.com.

Support. Standard support is available during normal business hours (CET 09:00–18:00, Monday to Friday, excluding Swedish public holidays) via support@zealid.com and https://www.zealid.com/contact. Enhanced support tiers are available where agreed in an Order Form.

11. Changes to this Specification

ZealiD may update this Service Specification at any time. Material changes will be notified to Account Holders at least 14 days before the effective date, in accordance with GTC Section 6.1. The current version is always available at https://www.zealid.com/en/repository.

12. Contact and Document Reference

Contact	Details

General support	support@zealid.com
Legal	legal@zealid.com
Data Protection Officer	dpo@zealid.com
Repository	https://www.zealid.com/en/repository
Developer portal	https://developer.zealid.com
Certificate revocation	https://www.zealid.com/en/revocation
OCSP service	https://ocsp.zealid.com