

Exploratory seminar on e-signatures for e-business
in the South Mediterranean region

Report from the Amman seminar

marc.sel@pwc.be

22 January 2014

Agenda

- **Short overview of the Amman seminar**
- **Summary of main presentations**
- **The 10 key topics identified**

Short overview of the Amman seminar

- The Commission organised a 1st seminar in Amman on 11-12.11.2013 to explore how e-signatures could increase e-business - and thus growth - in the South Mediterranean region.
- The initiative is a joint undertaking of D1 (International Cooperation) and eIDAS Task Force with a DEVCO funding
- The seminar was attended by around 100 government and private stakeholders from over 23 different European, Southern Mediterranean and Gulf countries as well as representation from UNCITRAL, the United Nations Commission on International Trade Law.
- TRC, Jordan's Telecommunication Regulatory Commission, hosted the seminar.
- Slides are posted on ec.europa.eu/digital-agenda/en/news/exploratory-seminar-e-signatures-e-business-transactions-southern-mediterranean-region.

Short overview of the Amman seminar

DAY 1 - South Mediterranean perspective

- State of play of e-signature and trust services in the region
- Welcome H.E. Dr Mohammad AL-TAANI, Chairman of the Board of Commissioners and CEO, TRC
- Objectives of the seminar: M Gérard GALLER, Policy Officer, DG CONNECT, European Commission
- Methodology of seminar: M Thierry PIETTE-COUDOL, Lawyer, Piette-Coudol Law Office, France

- **Session 1**, Chair: H.E. Al- Ansari Al-Mashaqbah, Commissioner and in charge of Regulatory Dept., Telecommunication Regulatory Commission - TRC, Jordan
- Setting the e-signature and trust services scene: regional status and perspectives
- Setting the e-signature scene: national status and perspectives

- **Session 2**, Chair: Mr Martin SPÄT, Policy Officer, DG CONNECT, European Commission
- Summary of e-signature and trust services trends in the region
- Summary of previous presentations M Marc SEL, Director, PWC, Belgium
- Panel discussion

Short overview of the Amman seminar

DAY 2 – International Perspective: Key principles to draw from international best practice on e-signatures and trust services

- **Session 3**, Chair: Ms Viky MANAILA, Managing Director, Trans Sped srl, Romania
- Panel discussion: Usage of e-signatures and trust services
- International best practices: 1 – Technology
- International best practices: 2 - Infrastructure:
- International best practices: 3 – Standardisation

- **Session 4**, Chair: Ms Elodie SERVENT, Deputy Head of ICT, Délégation interministérielle à la Méditerranée - DiMed, France
- International best practices: 4 - Legislation:
- Discussion on potential instruments for further actions
- Open discussion with the audience: possible tracks for future undertakings
- Announcement of the 2nd exploratory seminar and closing

Day 1 South Mediterranean perspective Introduction

H. E. Dr Mohammed At-Tani – TRC

- Welcome to this seminar
- Integrity and authenticity, at local and global scale are paramount, increase business and quality of eGov, and drives cost down

M Gérard Galler – EC DG CONNECT

- Trust, legal effect, liability
- Objectives of this seminar:
 - Identify common business needs for regional e-transactions
 - How to leverage local resources
 - Asses the feasibility of regional cross-border collaboration/transactions

M Thierry Piette-Coudol

- Methodology of the seminar
- “Work” – particularly by networking during the breaks
- The new digital Mediterranean space
- The “digital caravans”
- And their risks

Session 1 Setting the e-signature and trust services scene: regional status and perspectives

M Mohammed Al-Shawwa – Arab Advisor Group (Jordan)

- Correlation fixed broadband and internet usage
- The trend that mobile broadband now outruns fixed broadband
- The hampering of e-Commerce by the lack of security

M Thibault de Valroger – OpenTrust (France)

- Digital signatures to ease trade exchange
- Key observations (initial smart card investment, existence of intermediate solutions (serverside/client authentication), low-end solutions for low-risk B2B, but with unclear liability)
- MENA examples – need is mainly B2B

M Ramzi Khelif– ANCE (Tunisia)

AICTO (Arabic PKI Forum – accreditation authorities):

- Create trust – through both technical and legal frameworks
- “Three meetings held so far
- Most countries have a legal framework in place or about to be enacted (further work required in Libya and Sudan)
- Technical landscape is available in most countries, in some countries the launch is eminent (e.g. Qatar)
- Fourth meeting planned - focus on Mobile
- Whitebook “How to adopt a PKI” being created

Session 2 Setting the e-signature scene: national status and perspectives

M Alladin Dandis – Ministry of ICT – Jordan

- National PKI and Certificate management services
- G2G, G2C, G2B – including timestamping, validation, e-docs
- Client side software developed
- Legal aspects (draft e-transactions Law, CA accreditation bylaw)
- Offline-root CA, online CA's and subordinate Active Directories

M Hathem Hocini – Algeria

- Broadband measures to create an e-ecosystem, including ISPs, and including a legal and technical framework
- E-signature was already in use before the legal framework was established (banking/insurance, energy, transport, Public Administration)
- Also:
 - 700.000 passports electronically signed
 - SATIM system for electronic clearing
 - 6 Million cards by Algerian Post for e-Payment
 - Chiffa card for Social Security
- Update of civil code in 2005, legal recognition of e-Signature, use of commercial register

Session 2 Setting the e-signature scene: national status and perspectives

Dr M. El-Alfy – Judge – Egypt

- The arrival of Cybercrime – e-Arbitration
- Legal framework: Egypt has a law but it is not activated, so the legal effect is unclear – what is the power of email, e-contract, e-document... in court)
- E-Tourism – what if you buy a service on-line but it is not delivered as per your expectations
- We should support those people with vision, both in the public and the private sector

M Amit Ashkenazi - ILITA

- Part of Ministry of Justice, established in 2006, merging DB registrar, Credit Data registrar, CA registrar
- eSign act in 2001, based on EC 1999/93 Directive
- Liability division (signatory, relying party, CSP)
- SEC: e-filing (Magna application)
- Other:
 - Court system
 - Customs
 - VAT
 - Patent/trademark filing

Session 2 Setting the e-signature scene: national status and perspectives

Ms Hatice Merve Bas – Head of SSL Commission – Turkey

- Trend: QES+mobile
- Broad spectrum: eDoc, eCustoms, eBanking, eLandregistry, eCitizenship
- Today 600.000 people use QC
- Now introducing eDoc software, facilitating eSign on mobile/tablet
- Revenue administration portal as one key Use Case
- Enrolment for 75 million people should end 2016

Tareq F. I. Al-Zurba – Ministry of Telecom and ICT - Palestine

- Legal and legislative framework for the use of e-government:
Electronic Transactions Act and the Electronic Signature: final draft needs the approval of the Council of Ministers and the President

- However:

- Resolution Act No. 17 of 2012 (on the Law of the national settlement payments) applicable to all electronic financial transfers and electronic record and electronic signature services to make payments.
- Electronic Transactions Bill on the agenda of the Council of Ministers and has been discussed in the meetings of the Council of Ministers , the electronic signature is considered part of the provisions contained in the draft law on electronic transactions.
- The draft penal code and included a special chapter on computer and Internet crimes

Session 2 Setting the e-signature scene: national status and perspectives

M Ramzi Khlif– ANCE (Tunisia)

- National Digital Certification Agency, both regulator and national root CA
- Defines roles & responsibilities for CSPs, also for foreign cross-certification
- E-Strategy study 2009 → Action Plan 2010-2015 →
- Revised in 2011 (cost, transitional context), now geared towards multichannel service platform
- eCommerce law available since August 2000, complemented by various application decrees (CSP conditions, use of crypto tools, technical data on liability, specs for SSCD)

M Baligh Belgacem – Otentic Software – Tunisia

- Risk control – probative value of eSignature
- Country-to-country export case study → challenges
- Typical stakeholders that can benefit:
 - Exporter (speed and integrity - assisted by Chamber of Commerce)
 - Importer (speed, accuracy)
 - Customs (more transparency, speed)
- Potential win/win but costs and legal/technical difficulties need to be overcome

Trends

- On our way to the “secure digital caravan”
- Legal and technical frameworks move hand-in-hand, but not always at equal speed
- Mutual recognition (TL/LOTL) is recognised as a success factor for trade Use Cases (including e-Customs)
- Financial services and payments
- Revenue collection
- Mobile signatures
- Cloud (e.g. In the context of Server-Side signatures)
- OpenData
- OpenSource
- Challenges include ‘common platform towards EU’

Day 2 International Perspective

DAY 2 – International Perspective: Key principles to draw from international best practice on e-signatures and trust services

Session 3, Chair: Ms Viky MANAILA, Managing Director, Trans Sped srl, Romania

- Panel discussion: Usage of e-signatures and trust services
- International best practices: 1 - Technology
- [EU "Digital Signature Software" \(DSS\) Ms Anneli ANDRESSON, Policy Officer, DG Internal Market, European Commission](#)
- [eID and eSignature programs at national level in Europe Dr Detlef HOUDEAU, Chairman of the Working Group eID at EUROSMART, Belgium and Senior Director Business Development at Infineon Technologies AG, Germany](#)
- People like e-Signature if you K.I.S.S: Keep It Simple and Secure M Alfonso TORNATORE, Vice President, Bit4ID, Italy
- [SSL EV certificates - CA/B Forum M Moudrick DADASHOW, CEO, Skaitmeninio Sertifikavimo Centras, Lithuania](#)
- International best practices: 2 - Infrastructure:
- [Mobile signing infrastructure Ms Marta IENCO, Regulatory and Policy Director, GSMA](#)
- [EU Supervision model: M Richard TEVORAH, Technical Manager, tScheme ltd, UK](#)
- [EU Trusted list M Olivier DELOS, Owner, Sealed, Belgium](#)
- International best practices: 3 - Standardisation:
- [EU e-signature standardisation mandate m460 Pr Riccardo GENGHINI, Chairman of the Electronic Signatures and Infrastructures technical committee - ESI, European Telecommunication Standardisation Institute - ETSI](#)

Day 2 International Perspective

Session 4, Chair: Ms Elodie SERVENT, Deputy Head of ICT, Délégation interministérielle à la Méditerranée - DiMed, France

- International best practices: 4 - Legislation:
- [Forthcoming EU eIDAS regulation, M Gérard GALLER, Policy Officer, DG CONNECT, European Commission](#)
- Approach of OHADA, the Organisation for business law harmonisation in Africa M Thierry PIETTE-COUDOL, Lawyer, Piette-Coudol Law Office, France
- [UN's approach to e-signature: UNCITRAL texts on e-commerce and UN/CEFACT Recommendation 14 M Jae-Sung LEE, Legal Officer, UNCITRAL](#)
- Discussion on potential instruments for further actions
- M Kevin BORTZ, Managing Director of financial operations, Union for the Mediterranean
- Ms Elodie SERVENT, Deputy Head of ICT, Délégation interministérielle à la Méditerranée - DiMed, France
- Open discussion with the audience: possible tracks for future undertakings
- Moderators: M Cyril MURIE, Head of Convergence Unit, Agence nationale des titres sécurisés - ANTS, France, and M Martin SPÄT, Policy Officer, DG CONNECT, European Commission
- Announcement of the 2nd exploratory seminar and closing

The 10 key topics identified

Key Amman seminar findings: *In order to promote e-signature solutions for e-business development in the EUROMED region, the following topics were identified:*

- **Need for a survey on the status e-trust services in MENA**
- **Need for a mechanism to ease access to best practice on e-trust services.**
- **Need for national "trusted lists"**
- **Need to identify eGov services that would benefit most from e-trust services**
- **Need to promote usage of e-trust services by businesses in MENA**
- **Need to promote usage of open source software solutions for e-trust services**
- **Advantages of a common political vision on e-trust services**
- **Advantages of converging laws across MENA**
- **Advantages of mutual recognition of e-trust services**
- **Advantages of common standards for e-trust services**