



*tScheme:  
a model for industry self-regulation  
of electronic trust services*

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## tScheme is

- An industry-led, self regulatory initiative for the **approval** of electronic trust services
- An independent, not-for-profit organisation incorporating a broad range of stakeholders:  
*service providers, technology companies, government and users*



## tScheme *also is*

- an independent industry voice for the promotion of service awareness
- a potential source of user advice and information on service applications
- a potential reference point on market needs and user priorities



## **tScheme *current Members (Q4 2002)***

- **APACS**
  - **Barclays**
  - **Royal Bank of Scotland**
  - **Royal Mail**
  - **British Chambers of Commerce**
  - **BT Ignite**
  - **Baltimore**
  - **Intellect**
  - **CBI**
  - **Hitachi (Tokyo)**
  - **III (Taiwan)**
  - **Lloyds TSB**
  - **Microsoft**
  - **Dun & Bradstreet**
  - **e-Centre**
  - **IBM**
  - **Equifax**
  - **Vodafone**
- plus key participants:*
- **DTI**
  - **Office of the e-envoy**
  - **Interforum**



# tScheme *context*

- Directive 1999/93/EC Digital Signatures Directive
  - an Article 3.2 & 7.1(a) voluntary ‘accreditation’ scheme
- UK Electronic Communications Act 2000 (ECA)
- *tScheme*’s objective is to continue to be the preferred way of fulfilling Part I of ECA – avoiding the need for legislation



# **tScheme *and the Directive***

## **A fully operational voluntary scheme:**

- aiming at enhanced levels of certification-service provision [including Qualified Certificates]
- a framework for developing levels of trust, security and quality for the evolving market
- encouraging development of best-practice
- service providers are free to adhere and benefit
- objective, transparent, proportionate and non-discriminatory



# *Trust in the future of e-Business*

- current opportunity-threat inertia:

- +/- Management of risk and complexity
- +/- Elimination of avoidable costs
- +/- Corporate & Brand reputation
- +/- Cross-border acceptability
- +/- Data privacy & protection regulations
- +/- Fulfilment of statutory duties

**= *the trust services industry must clearly address these critical business issues***



# *Value of voluntary approvals*

- Trust is the implicit foundation of all business
- Trust is needed to help manage risk and increase assurance
- Trust is needed to realise new business opportunities
- In e-Business, Trust must be made explicit
- Trust Service voluntary approval establishes a clear, recognisable basis for such Trust





## *Creating competitive advantage* **through recognised service standards**

- Reduced cost yet greater reliability
- Operational effectiveness
- Transaction speed and efficiency
- Service accessibility regardless of distance
  - *depends on* -
- *Assurance and authenticity*
- *International recognition*



## tScheme *international focus*

- Enhancing the value of trust services
  - through awareness-creation and consistent standards
- Enhancing the value of service Approvals:
  - for Trust Service Providers
  - for users and relying parties
- *tScheme* offers an underlying, mutually-recognised approach to trust service approval



## **tScheme - *Peer Schemes***

### *Mutual Recognition parameters:*

- Representative of all legitimate stakeholder interests
- Non-discriminatory and open to wide participation
- Approval based on ‘best-practice’ criteria
- Reflecting end user & relying party priorities
- Independent and Objective assessment
- Transparency in approval criteria and processes
- Appropriate acceptance of pre-existing qualifications



## **tScheme *in practice***

- Approval Profiles need to cater for:
  - a wide spectrum of service scopes and structures
  - a wide spectrum of service policies

**Modular Profiles**  
**Policy Independence**
- and *tScheme* wanted to:
  - avoid repetition in assessments
  - recognise existing standards

**Common Base Profile**  
**Criteria by reference where possible (ISO17799, EESSI, ...)**



## tScheme *present value (1)*

- 4 Grants of Service Approval
  - full service details at [www.tScheme.org/directory](http://www.tScheme.org/directory)
- 8 Approval Profiles - consolidation of industry best practice
  - future Profiles anticipated as services evolve
- 300 individually-tagged assessment criteria
  - also enabling ‘tScheme-Ready’ service component assessment
- Required Assessment Procedures document
  - plus ‘Guidance for Assessments’; ‘Preparing for Assessment’



## **tScheme *present value*** ***(continued)***

- Model Assessment Reports & Service specification templates
  - including a precise Service Description requirement
- Model Agreements
  - Grant of Approval, Registered Applicant, Recognised Assessors
- “*tScheme* Guide to Securing Electronic Transactions”
  - published at ***www.tScheme.org*** and available for translation

**NB: available now for use in any *tScheme* process**



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