



**Assertion of Management as to
its Disclosure of its Business Practices and its Controls
Over its Certification Authority Operations
during the period from 16 September 2013 through 15 September 2014**

10 December 2014

Nets Norway AS (onwards, "Nets") operates the "Eurida Primary CA". The Eurida Primary CA certification services are limited to the issuance of subordinate CA-certificates to be used for internal purposes within DNB Bank ASA.

The Eurida Primary CA has issued a subordinate CA-certificate to DNB Bank ASA. DNB Bank ASA operates as a Certification Authority (CA) issuing the following certificates:

- DnB NOR Authentication Client certificates: Client authenticate machine or service during initiation of secure communication
- DnB NOR Authentication Server certificates: Server authenticate machine or service during initiation of secure communication
- DnB NOR Machine Client certificates: Machine, application client authentication on the Windows platform
- DnB NOR Machine Server certificates: Machine, application server authentication on the Windows platform
- DnB Authentication Server Client: Machine, application client and server authentication on the Windows platform

DNB Bank ASA provides the following certification authority services through its "DNB PKI Class G" Certification Authority:

- Subscriber registration
- Certificate issuance
- Certificate distribution
- Certificate revocation
- Certificate status information processing.

The management of Nets Norway is responsible for establishing and maintaining effective controls over its Eurida Primary CA operations as they are considered applicable the DNB Bank ASA subordinate CA, including:

- CA Business Practices Disclosure in its Eurida Primary CA Certificate Policy, version 1.1, dated 12 February 2014 and its Eurida Primary CA Certification Practice Statement, version 1.0, dated 14 February 2014, published at: <http://ca.eurida.com/repository/>
- Service integrity, including subordinate CA key and certificate life cycle management controls, and
- CA environmental controls. These controls contain monitoring mechanisms, and actions are taken to correct deficiencies identified.

In addition, the management of Nets Norway is responsible for establishing and maintaining effective controls over the DNB PKI Class G Certification Authority operations used for internal purposes at DNB Bank ASA, including:

- CA Business Practices Disclosure in its DNB PKI Class G Certificate Policy, Version 1.4, dated 1 December 2013 and its DNB PKI Class G Certification Practice Statement, Version 1.4, dated 1 December 2013, published at: <http://pki-repository.dnbnor.no/>
- Service integrity, including CA key and certificate life cycle management controls, and



CA environmental controls. These controls contain monitoring mechanisms and actions are taken to correct deficiencies identified.

There are inherent limitations in any controls, including the possibility of human error and the circumvention or overriding of controls. Accordingly, even effective controls can provide only reasonable assurance with respect to the Eurida Primary CA and the DNB PKI Class G CA operations. Furthermore, because of changes in conditions, the effectiveness of controls may vary over time.

The management of Nets Norway AS has assessed the controls over the Eurida Primary CA and the DNB PKI Class G CA operations. Based on that assessment, in Nets Norway Management's opinion, in providing the certification authority services in Oslo, Norway, during the period from 16 September 2013 through 15 September 2014, Nets Norway has:

- Disclosed its key and certificate life cycle management business and information privacy practices in its Eurida Primary CA Certificate Policy, version 1.1, dated 12 February 2014 and its Eurida Primary CA Certification Practice Statement, version 1.1, dated 14 February 2014 as published on the website: <http://ca.eurida.com/repository/>, and provided such services in accordance with its disclosed practices. In addition DNB Bank ASA has disclosed its key and certificate life cycle management business and information privacy practices in its DNB PKI Class G Certificate Policy, Version 1.4, dated 1 December 2013 and in its DNB PKI Class G Certification Practice Statement, Version 1.4, dated 1 December 2013, as published on the website: <http://pki-repository.dnbnor.no/>
- Maintained effective controls to provide reasonable assurance that:
 - Subscriber information was properly authenticated for the registration activities performed by Nets Norway and by DNB Bank ASA
 - The integrity of keys and certificates it managed for its Eurida Primary CA and for the DNB PKI Class G CA was established and protected throughout their life cycles
- Maintained effective controls to provide reasonable assurance that:
 - Subscriber and relying party information was restricted to authorized individuals and protected from uses not specified in the Nets Norway and DNB Bank ASA business practices disclosure;
 - The continuity of key and certificate life cycle management operations was maintained; and
 - CA systems development, maintenance and operations were properly authorized and performed to maintain CA systems integrity

based on the Trust Services Principles and Criteria, version 2.0 – March 2011, including the following:

CA BUSINESS PRACTICES DISCLOSURE

- Certification Practice Statement (CPS)
- Certificate Policy (if applicable)

CA BUSINESS PRACTICES MANAGEMENT

- Certificate Policy Management (if applicable)
- Certification Practice Statement Management
- CP and CPS Consistency (if applicable)

CA ENVIRONMENTAL CONTROLS

- Security Management
- Asset Classification and Management
- Personnel Security
- Physical and Environmental Security
- Operations Management

- System Access Management
- Systems Development and Maintenance
- Business Continuity Management
- Monitoring and Compliance
- Audit Logging

CA KEY LIFE CYCLE MANAGEMENT CONTROLS

- CA Key Generation
- CA Key Storage, Backup and Recovery
- CA Public Key Distribution
- CA Key Usage
- CA Key Archival and Destruction
- CA Key Compromise
- CA Cryptographic Hardware Life Cycle Management

SUBSCRIBER KEY LIFE CYCLE MANAGEMENT CONTROLS

- Requirements for Subscriber Key Management

CERTIFICATE LIFE CYCLE MANAGEMENT CONTROLS

- Subscriber Registration
- Certificate Issuance
- Certificate Distribution
- Certificate Revocation
- Certificate Suspension
- Certificate Validation

SUBORDINATE CA CERTIFICATE LIFE CYCLE MANAGEMENT CONTROLS

- Subordinate CA Certificate Life Cycle Management.

Without affecting the service and security towards other parties than DNB Bank ASA, Nets Norway in addition recognizes that a limited number of controls need to be improved as agreed with DNB Bank ASA. A plan has been initiated to improve these controls.

Oslo, 10 December 2014
Nets Norway AS

A handwritten signature in blue ink, appearing to read 'Rune Løbersli', written over a horizontal line.

Rune Løbersli

Independent Auditor's Report

To Management of Nets Norway AS:

Scope

We have examined the assertion by Management of Nets Norway AS, (Nets Norway) that during the period from 16 September 2013 through 15 September 2014 for its Eurida Primary CA and through the DNB PKI Class G subordinate CA at Oslo, Norway, Nets Norway has:

- Disclosed its key and certificate life cycle management business and information privacy practices in its Eurida Primary CA Certificate Policy, version 1.1, dated 12 February 2014 and its Eurida Primary CA Certification Practice Statement, version 1.1, dated 14 August 2014, as published on the website: <http://ca.eurida.com/repository/> and provided such services in accordance with its disclosed practices. In addition DNB Bank ASA has disclosed its key and certificate life cycle management business and information privacy practices in its DNB PKI Class G Certificate Policy, version 1.4, dated 1 December 2013 and in its DNB PKI Class G Certification Practice Statement, version 1.4, dated 1 December 2013, as published on the website: <http://pki-repository.dnbno.no/>
- Maintained effective controls to provide reasonable assurance that:
 - Subscriber information was properly authenticated for the registration activities performed by Nets Norway and by DNB Bank ASA;
 - The integrity of keys and certificates it managed for its Eurida Primary CA and for the DNB PKI Class G CA was established and protected throughout their life cycles.
- Maintained effective controls to provide reasonable assurance that:
 - Subscriber and relying party information was restricted to authorised individuals and protected from uses not specified in the Nets Norway and DNB Bank ASA business practices disclosure;
 - The continuity of key and certificate life cycle management operations was maintained; and
 - CA systems development, maintenance and operations were properly authorised and performed to maintain CA systems' integrity.

In accordance with the [Trust Services Principles and Criteria for Certification Authorities, version 2.0 – March 2011](#).

Nets Norway's responsibility

Nets Norway's Management is responsible for preparing the accompanying assertion, including the completeness, accuracy and method of presentation of the assertion and designing and implementing controls mentioned in the assertion.



Auditor's responsibility

Our responsibility is to express an opinion on whether Nets Norway's management assertion, as referred to above, is fairly stated, in all material respects in accordance with the [Trust Services Principles and Criteria for Certification Authorities, version 2.0 – March 2011](#).

Our audit was conducted in accordance with International Standard on Assurance Engagement ISAE 3000 "Assurance Engagements Other Than Audits", and additional requirements under Danish audit legislation in order to obtain reasonable assurance for our opinion, and accordingly included:

- 1 Obtaining an understanding of the key and certificate life cycle management, business and information privacy practices and its controls over key and certificate integrity, over the authenticity and privacy of subscriber and relying party information, over the continuity of key and certificate life cycle management operations, and over development, maintenance and operation of CA systems;
- 2 Selectively testing transactions executed in accordance with disclosed key and certificate life cycle management business and information privacy practices;
- 3 Testing and evaluating the operating effectiveness of the controls; and
- 4 Performing such other procedures as we considered necessary in the circumstances.

The standard requires that we comply with ethical requirements and plan and perform our procedures to obtain reasonable assurance about whether, in all material respects, Nets Norway's management assertion, as referred to above, is fairly stated.

The relative effectiveness and significance of specific controls at Nets Norway and their effect on assessments of control risk for subscribers and relying parties are dependent on their interaction with the controls and other factors present at individual subscriber and relying party locations. We have performed no procedures to evaluate the effectiveness of controls at individual subscriber and relying party locations.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Inherent limitations

Because of the nature and inherent limitations of controls, Nets Norway's ability to meet the aforementioned criteria may be affected. For example, controls may not prevent, or detect and correct, error, fraud, unauthorised access to systems and information, or failure to comply with internal and external policies or requirements. Also, the projection of any conclusions based on our findings to future periods is subject to the risk that changes may alter the validity of such conclusions.

Opinion

In our opinion, Nets Norway's management assertion, as referred to above, is fairly stated, in all material respects, in accordance with the [Trust Services Principles and Criteria for Certification Authorities, version 2.0 – March 2011](#).

Intended users and purpose

The WebTrust seal of assurance for Certification Authorities on Nets Norway's website constitutes a symbolic representation of the contents of this report and it is not intended, nor should it be construed, to update this report or provide any additional assurance.



This report does not include any representation as to the services of Nets Norway's beyond those covered by the Trust Services Principles and Criteria for Certification Authorities, nor the suitability of any services of Nets Norway's for any customer's intended purpose.

Copenhagen, 10 December 2014
ERNST & YOUNG P/S
Godkendt Revisionspartnerselskab

Claus Thudahl Hansen
Partner, State Authorised Public Accountant

Ernst & Young Advisory Services CVBA/SCRL

Andy Deprez
Partner

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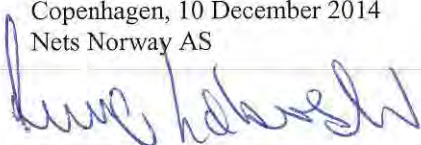
10 December 2014

The management of Nets Norway AS (hereafter: Nets Norway) has assessed the disclosure of its certificate practices and its controls over its Eurida Primary CA and through the DNB PKI Class G subordinate CA located at Oslo, Norway, for the period 16 September 2013 to 15 September 2014 as these are considered applicable for the CA used for internal purposes within DNB Bank ASA. Based on that assessment, in Nets Management's opinion, in providing its SSL - CA services at Oslo, Nets Norway, during the period from 16 September 2013 through 15 September 2014, Nets Norway has:

- Disclosed its Certificate practices and is committed to provide SSL Certificates in conformity with the applicable CA/Browser Forum Guidelines
- Maintained effective controls to provide reasonable assurance that for a non-public issuing CA:
 - The Certificate Policy and/or Certificate Practice Statement are available on a 24x7 basis and updated annually;
 - Subscriber information was properly collected, authenticated (for the registration activities performed by the CA, Registration Authority (RA) and subcontractor) and verified;
 - The integrity of keys and certificates it manages was established and protected throughout their life cycles;
 - Logical and physical access to CA systems and data was restricted to authorized individuals;
 - The continuity of key and certificate management operations was maintained; and
 - CA systems development, maintenance and operations were properly authorized and performed to maintain CA systems integrity.

in accordance with the AICPA/CPA Canada WebTrust[®] for Certification Authorities – SSL Baseline Requirements Audit Criteria as of 31 January 2013. Without affecting the service and security towards other parties than DNB Bank ASA, Nets Norway in addition recognises that a limited number of controls need to be improved as agreed with DNB Bank ASA. A plan has been initiated to improve these controls.

Copenhagen, 10 December 2014
Nets Norway AS



Rune Løbersli

Independent Auditor's Report

To Management of Nets Norway AS:

Scope

We have examined the assertion by Management of Nets Norway AS (Nets Norway) that during the period from 16 September 2013 through 15 September 2014 for its Eurida Primary CA and through the DNB PKI Class G subordinate CA at Oslo, Norway, Nets Norway has:

- Disclosed its Certificate practices and procedures and its commitment to provide SSL Certificates in conformity with the applicable CA/Browser Forum Guidelines.
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 - Subscriber information was properly collected, authenticated (for the registration activities performed by the CA, Registration Authority (RA) and subcontractor) and verified;
 - The integrity of keys and certificates it manages was established and protected throughout their life cycles.
- Maintained effective controls to provide reasonable assurance that:
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 - CA systems development, maintenance and operations were properly authorised and performed to maintain CA systems integrity.

in accordance with the [AICPA/CPA Canada WebTrust® for Certification Authorities – SSL Baseline Requirements Audit Criteria as of 31 January 2013](#).

Nets Norway's responsibility

Nets Norway's Management is responsible for preparing the accompanying assertion, including the completeness, accuracy and method of presentation of the assertion and designing and implementing controls mentioned in the assertion.

Auditor's responsibility

Our responsibility is to express an opinion on Nets Norway's management assertion, as referred to above, is fairly stated, in all material respects, in accordance with the [AICPA/CPA Canada WebTrust® for Certification Authorities – SSL Baseline Requirements Audit Criteria as of 31 January 2013](#).

Our audit was conducted in accordance with International Standard on Assurance Engagements 3000, "Assurance Engagement Other Than Audits", and additional requirements under Danish Audit legislation in order to obtain reasonable assurance for our opinion, and accordingly included:

- 1 Obtaining an understanding of Nets Norway's SSL certificate life cycle management practices and procedures, including its relevant controls over the issuance, renewal and revocation of SSL certificates,



- 2 Selectively testing transactions executed in accordance with disclosed SSL certificate life cycle management practices,
- 3 Testing and evaluating the operating effectiveness of the controls, and
- 4 Performing such other procedures as we considered necessary in the circumstances.

The standard requires that we comply with ethical requirements and plan and perform our procedures to obtain reasonable assurance about whether, in all material respects, Nets Norway's management assertion, as referred to above, is fairly stated.

The relative effectiveness and significance of specific controls at Nets Norway and their effect on assessments of control risk for subscribers and relying parties are dependent on their interaction with the controls, and other factors, present at individual subscriber and relying party locations. We have performed no procedures to evaluate the effectiveness of controls at individual subscriber and relying party locations.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Inherent limitations

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Opinion


In our opinion, Nets Norway's management assertion, as referred to above, is fairly stated, in all material respects, in accordance with the [AICPA/CPA Canada WebTrust® for Certification Authorities – SSL Baseline Requirements Audit Criteria as of 31 January 2013](#).

Intended users and purpose


This report does not include any representation as to the quality of Nets Norway's certification services beyond those covered by the WebTrust® for Certification Authorities – SSL Baseline Requirements Audit Criteria, or the suitability of any of Nets Norway's services for any customer's intended purpose.

Nets Norway's use of the WebTrust for SSL Baseline Requirements Seal constitutes a symbolic representation of the contents of this report and it is not intended, nor should it be construed, to update this report or provide any additional assurance.

Copenhagen, 10 December 2014
ERNST & YOUNG P/S
Godkendt Revisionspartnerselskab


Claus Thaudahl Hansen
Partner, State Authorised Public Accountant

ERNST & YOUNG ADVISORY SERVICES CVBA/SCRL


Andy Deprez
Partner