Open Call for Tender

for the execution of the work called for in the proposed Specific Agreement EISMEA/SMP-STAND-2024-ESOS-01-IBA

Standards for the customer data access and portability in the insurance sector

Starting date: *2024-12-20*   Deadline for tenders: *2025-01-24*
                                                                        (= publication date + 35 calendar days)

I   Introduction

I.1   General

Following the acceptance by the European Commission of a proposal from CEN, as prepared by the CEN/TC 445 Secretariat, funding is available for establishing a team of paid experts.

Recruiting these experts has been delegated by the CEN Secretary General to the secretariat of CEN/TC 445, held by DIN.

PROJECT	
Project name:	Standards for the customer data access and portability in the insurance sector
Project acronym:	FIDAinsurStand
Project Duration	28 months
Project Start Date	2025-02-01

I.2   Context

Project summary
The objective of the standardisation project is to establish European standards for customer data access and portability in the insurance sector to support the implementation of the EU General Data Protection Regulation (GDPR) Article 20 and of the proposed EU Regulation on a Framework for Financial Data Access (FIDA) Articles 2(1), 4 and 5. The EU Commission references this European standardisation priority as Action 12 in the 2024 Annual Union Work Programme for Standardisation, as well as in the Rolling Plan for ICT Standardisation 2024 as part of the requested actions for "Fintech and Regtech Standardisation" fostering innovation for the Digital Single market (Action 5).
The standardisation project will develop a European Standard (EN) for the semantic specification of the interfaces for the required access to customer insurance data. In addition, a CEN Technical Specification (TS) will describe, at the technical implementation level, the application programming interfaces (API) in the Open API Technology.
The scope of these standards for customer (natural or legal person) data access and portability in the insurance sector should be based on the insurance-specific part of the FIDA proposal and therefore should contain at least:
• API specifications for the following interfaces: Transfer of the requested customer data from the data holder to the requesting data user.
• Data specifications for the customer data: data of the policy holder; data of the insurance policy; data specific to the consumers' insured assets which are collected for the purposes of a demands and needs test; data depending on class of business, such as: motor insurance (details about vehicle, usage, drivers), property insurance (details about building, household or other objects),

> liability insurance (details about insured persons and their activities), accident insurance (details about insured persons and their activities), insurance-based investment products.

> The development of the respective standards will be undertaken by CEN with its Technical Committee CEN/TC 445 - "Digital information Interchange in the Insurance Industry".

II   Objectives

II.1 Background and general objectives

Legal background

The standardisation project concerns Article 20 of REGULATION (EU) 2016/679 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation) (Text with EEA relevance) (OJ L 119 4.5.2016, p. 1).

The standardisation project also concerns the obligations related to Article 4 and Article 5 as well as the types of insurance data in scope of Article 2(1) of Proposal for a REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL on a framework for Financial Data Access and amending Regulations (EU) No 1093/2010, (EU) No 1094/2010, (EU) No 1095/2010 and (EU) 2022/2554 (COM/2023/360 final) ("FIDA" or "FIDA proposal").

Objectives for data access standardisation in the insurance sector

Article 20 of the General Data Protection Regulation 2016/679 (GDPR) gives a data subject the right to data portability. The data portability right aims to ensure that the data subject has "the right to receive the personal data concerning him or her, which he or she has provided to a controller, in a structured, commonly used and machine-readable format and have the right to transmit those data to another controller without hindrance from the controller to which the personal data have been provided".

Article 20 is preconditioned on it being "technically feasible" as per Article 20(2). However, due to the lack of standardisation in insurance, access to customer data based on the data portability right in Article 20 GDPR is difficult to exercise in practice. According to the impact assessment report accompanying the proposal for a regulation on a framework for financial data access (SWD(2023) 224 final), only 7% of financial firms that replied to the targeted consultation relied on a data subject's data portability right under Article 20 GDPR in the financial sector.

In June 2023, the Commission announced the proposal for a framework for Financial Data Access (FIDA proposal). The proposed Regulation also demands that the data holder to make customer data in the insurance sector available to the data user in a format based on generally recognised standards, as per Article 2(1), 4 and 5. As a result, the proposed regulation aims to make access to insurance data technically feasible.

EU Commission priorities for data access standardisation in the insurance sector

The EU Commission compiles yearly the European standardisation priorities which were published for the current year as **2024 Annual Union Work Programme for Standardisation** (Commission Notice C/2024/1364, 15.02.2024). In the list of actions for the development of European standards or European standardisation deliverables supporting the digital transition the Action 12 references "Customer data in the insurance sector" with demand for the "Development of new standards to enable access to and the sharing of insurance data of financial sector customers. This action supports the Commission policy to strengthen data access in financial services (deliverable of the Commission Work Programme of 2023) and the Commission proposal for a regulation on a framework for financial data access."

The **EU Rolling Plan for ICT standardisation** lists all known areas where ICT standardisation could support EU policy objectives. It details the requirements for ICT standardisation, translates them into actions and provides a follow-up mechanism for the actions. The Rolling Plan 2024 contains a section on "Fintech and Regtech Standardisation" with requested actions for standardisation in the financial services sector. Action 5 in this section requests: "Develop European standards for the support of Union legislation and policies in the field of open finance, notably as regards the digital portability of personal data in the financial sector."

General objectives

The project FIDAinsurStand develops European standards that contribute to:

- Standardised data portability to implement Article 20 GDPR in the insurance sector;

- Standardised data access to implement the financial data access of Articles 2(1), 4 and 5 FIDA in the insurance sector;

- Achievement of the Action 12 in the 2024 Annual Union Work Programme for Standardisation;

- Achievement of the Action 5 in the ICT Rolling Plan 2024, Section "Fintech and Regtech Standardisation".

Contribution to the priorities of the call

"The priorities of the work" are stated in the call as follows: "The objective of the standardisation project is to establish two standards (a European Standard and a CEN Technical Specification) to enable customer data access and data portability in the insurance sector. The standards will support the implementation of the GDPR Article 20 and of the FIDA proposal, as referred to the Annual Union Work Programme for ICT standardisation 2024. The FIDA proposal covers a wide range of customer data related to financial services and products. Priority should be given to insurance as this is area where there is significant need for standardisation relative to other financial services."

The standardisation project FIDAinsurStand for customer data access and portability in the insurance sector is fully aligned to the above priorities of the call and has exactly the scope of the call.

The development of the two standard deliverables will be undertaken by CEN with its Technical Committee CEN/TC 445 - "Digital information Interchange in the Insurance Industry". CEN/TC 445 will organise the standardisation project FIDAinsurStand with its Working Group 1.

The European Standard (EN) will specify the semantic processes for the data access of a customer or a data user to the customer data maintained by a data holder. The requested customer data shall be identified by the data user in a request process to the data holder. The data holder shall transfer the requested customer data with the response process to the data user. As required in the FIDA Regulation, the response process shall be performed in real-time after the request.

The EN will define also the content and structure of the customer data on the business level. Each data element of the customer data shall be semantically described by a unique name and a harmonised definition. The data elements comprise general information about the customer and the insurance policy, as well as information depending on the class of business, such as motor insurance, property insurance, liability insurance, accident insurance or insurance-based investment products.

The second deliverable, the CEN Technical Specification (TS), will specify the application programming interface (API) with the functions and data elements on the technical level. The API shall guarantee a technical compatibility of the interface between the IT systems of the data holders and the data users.

Both the EN and the TS are an important prerequisite for enabling efficient and cost-effective customer data access and portability ("plug-and-play communication"). Only well accepted open standards ensure a "level playing field" for all market participants, especially for SMEs, and protect consumers from lock-in effects.

Finally, a European API standard for customer data access and portability is an important step towards a European digital Single Market for the insurance sector, which is currently still focused on national markets. The standard will facilitate cross-border and cross-sector cooperation, supporting the development of market innovations and the platform economy.

II.2 Needs analysis and specific objectives

Article 20 GDPR and Article 4 and 5 the proposed FIDA Regulation require the data access and portability of customer data. To support this demand CEN/TC 445 will organise the standardisation project FIDAinsurStand with its Working Group 1 in which the following two European standardisation deliverables will be developed.

1. European Standard (EN) for the semantic specification of the interfaces

The scope of this EN for customer (natural or legal person) data access and portability in the insurance sector should be based on the insurance-specific part of the proposed FIDA Regulation and therefore should contain:

- Semantic specifications for the processes to support the data access and portability. These specifications define on the business level the functions and the behaviour for the following process interfaces:

  ➢ Request of the customer to the data holder for an actual transfer of the customer data (Article 4 FIDA).

  ➢ Transfer of the requested customer data from the data holder to the requesting customer (Article 4 FIDA).

  ➢ Request of a data user to a data holder for an actual transfer of customer data under a permission of the customer (Article 5 FIDA).

  ➢ Transfer of the requested customer data from the data holder to the requesting data user (Article 5 FIDA).

- Sematic specifications for the customer data to be transferred by the above processes. The scope of the customer data will be limited to the insurance-specific part of the FIDA proposal defined in the Article 2 (1) and Article 3 (3) of FIDA. These specifications define on the business level each element of the customer data with identification, name, precise definition, and value

type (text, number, amount, quantity, percentage, date, etc.). The composition of these data elements forms a semantic data model for the insurance-specific customer data. The data model will consist of the following parts:

- General data of the policy holder (including address, contact details, profession, payment means, etc.).

- General data of the insurance policy (including policy number, insurance product and coverages, insured period, premium amounts, etc.).

- Data specific to the consumers' insured assets which are collected for the purposes of a demands and needs test.

- Data depending on class of business, such as

  - Motor insurance (details about vehicle, usage, drivers),

  - Property insurance (details about building, household or other objects),

  - Liability insurance (details about insured persons and their activities),

  - Accident insurance (details about insured persons and their activities),

  - Insurance-based investment products (details about insured persons and the savings, investments, pension rights, etc.).

The EN specifies the processes and the data model on the semantic level in a syntax-neutral format, independent from its representation in a concrete implementation syntax.

2. CEN Technical Specification (TS) for the APIs at implementation level

The TS specifies a concrete technical implementation of the above EN as an Open API specification. The Open API syntax is published by the Open API Initiative, an open-source collaboration project of the Linux Foundation and is a specification for machine-readable interface files for describing, producing, consuming, and visualising RESTful web services. The Open API specification is the state-of-the-art technology for modern micro-service systems.

The specification delivered with the TS as digital attachments should enable an instantaneous implementation with OpenAPI tools that can automatically generate code, documentation and test cases.

All stakeholders that want to implement the EN will benefit from the Open API specification described in the TS due to:

- Uniform implementation of the EN across the insurance sector, based on a common technology.

- Avoidance of divergent implementations, thus avoiding incompatible digital interfaces between the stakeholders.

- Facilitated implementation will accelerate the application of the EN.

- Facilitated implementation will accelerate the usage of the EN by SMEs.

The separation between the EN, the business standard at semantic level, and the TS, the technical specification at syntax level, ensures flexibility for evolving progress in data communication technologies. Thereby, an additional TS can easily be developed in future for an emerging new technology without changing the EN.

Involvement of industry stakeholders

The CEN standardisation process is based on the involvement of all interested stakeholders. In the project FIDAinsurStand the participation of the stakeholders of the insurance industry is especially important regarding those who are directly involved in the intended processes for the financial data access:

- Data holders maintaining customer data, such as insurance companies, insurance intermediaries and institutions for occupational retirement provision.

- Data users who access customer data at the request of the customer and are licensed entities listed in Article 2(2) of the FIDA Regulation.

The industry stakeholders can participate in CEN/TC 445 through the national standardisation organisation which send national delegations to CEN/TC 445. In the CEN/TC 445 Working Group 1 any experts of the insurance industry stakeholders may participate directly in the project FIDAinsurStand and may bring in their requirements in the standards development. The development will be organised completely in virtual online meetings for broadest inclusive and sustainable participation without travel costs and time.

For the involvement of insurance intermediaries in the standards development CEN/TC 445 has established a formal liaison with the European Federation of Insurance intermediaries BIPAR (https://www.bipar.eu) which is representing 47 national intermediaries associations in 31 countries.

CEN/TC 445 is open to establish more liaisons with insurance associations, preferable with the European insurers' association Insurance Europe.

Involvement of consumer protection organisations

The interests of consumers in European standardisation are represented by ANEC, an association of national consumer organisations of 34 countries (https://www.anec.eu/). ANEC participates in the standards development work of the three European Standardisation Organisations CEN, CENELEC and ETSI recognised by the European Union and EFTA. ANEC represents the European consumer interest in the creation of technical standards, especially those developed to support the implementation of European laws and public policies. CEN/TC 445 integrates therefore ANEC in the project FIDAinsurStand to represent the consumer interest for the financial data access and portability.

Alignment with EU Commission

The objectives of the standardisation project FIDAinsurStand are exactly in the scope of the call. During the project, a direct involvement of delegates from the EU Commission Directorate-General for Financial Stability, Financial Services and Capital Markets Union (DG FISMA) units Digital Finance and Insurance & Pension will be established to ensure the alignment with the scope of the final legal act, once the proposal for the FIDA Regulation is adopted. This is a requirement by the EU Commission in Action 12 of the 2024 Annual Union Work Programme for Standardisation.

Alignment with the European Data Protection Board Due to the close context of the standardisation project FIDAinsurStand to the General Data Protection Regulation GDPR, CEN/TC 445 will inform the European Data Protection Board about the progress of the project FIDAinsurStand, so that the competent data protection authorities could propose any amendments to the drafts of the standardisation deliverables.

II.3 Complementarity with other actions and innovation

The development of the standards will be undertaken by CEN/TC 445 – 'Digital information Interchange in the Insurance Industry'. CEN/TC 445 already published EN 17419-1:2020 'Digital Information Interchange in the Insurance Industry - Transfer of electronic documents - Part 1: Process and Data Model' for the transfer of electronic insurance documents, together with an implementation in Open API technology published in CEN/TR 17419-2:2023 'Digital information interchange in the insurance industry - Transfer of electronic documents - Part 2: Implementation of EN 17419-1 in Open API 3.0 specification'.

These two standards deliverables correspond to the development of the standards for the customer data access and portability in the insurance sector. EN 17419-1:2020 standardises the transfer of electronic insurance documents on the semantic level in the same approach as for the projected EN. And the CEN/TR 17419-2:2023 contains an implementation specification in Open API technology for the transfer of electronic insurance documents on the technical level in the same approach as for the projected TS.

The standardisation project FIDAinsurStand will also be based on deliverables developed by UN/CEFACT, a subsidiary body of the UN/ECE (https://unece.org/trade/uncefact). UN/CEFACT develops global electronic business standards for trade facilitation and e-business. CEN/EBES/eEG7, the predecessor group of CEN/TC 445 developed basic building blocks for a semantic data model for non-life insurance based on the UN/CEFACT Core Component Library (CCL). The scope of the data model comprises the property and casualty lines of business for private and commercial insurance in the policy and claims domains. The reuse of this data model and other core components of the UN/CEFACT CCL will facilitate the development of the EN for the FIDA scope.

Moreover, the standardisation project FIDAinsurStand will benefit from CEN/TC 445 participants delegated by national insurance standards providers, such as BiPRO (Germany), POLARIS (UK and Ireland), SIVI (Netherlands), TELEBIB2 (Belgium) and VVO (Austria). These national insurance standards providers will bring their experience and their solutions for data access and portability in the insurance sector to facilitate the develop of a corresponding European standard. On the other hand, these countries could benefit from a joint development to achieve interoperability between the existing national standards and the new European standards.

Countries that do not have a national insurance standard will benefit from European standards for data access and portability, because they could thereby avoid developing a national approach for the mandatory requirements of the FIDA Regulation. Finally, these countries can participate in CEN/TC 445 for the development of a common European standard that supports the requirements of their markets.

III   Execution

III.1   General tasks of the project teams

The project team main tasks are:

nr	Reference information (title, subject matter, source document etc.)
T2.1	Development of European Standard (EN) for customer data access and portability in the insurance sector
T3.1	Development of CEN/TS for the APIs to implement the EN for customer data access and portability in the insurance sector

III.2   Timeframe

WORKPLAN, WORK PACKAGES, ACTIVITIES, RESOURCES AND TIMING

Work plan

Work plan

Provide a brief description of the overall structure of the work plan (list of work packages or graphical presentation (Pert chart or similar)).

The work plan consists of the following work packages:

•   Work Package 1: CEN/TC 445/Working Group 1 Management

•   Work Package 2: Development of European Standard (EN) for customer data access and portability in the insurance sector

•   Work Package 3: Development of CEN Technical Specification (TS) for the APIs to implement the EN for customer data access and portability in the insurance sector

Work packages, activities, resources and timing

Work Package 2

Work Package 2: Development of European Standard (EN) for customer data access and portability in the insurance sector			
Duration:	M1 – M28	**Lead Beneficiary:**	DIN
Objectives			

The scope of the EN for customer (natural or legal person) data access and portability in the insurance sector should be based on the insurance-specific part of the proposed FIDA Regulation and therefore should contain:

- Semantic specifications for the processes to support the data access and portability. These specifications define on the business level the functions and the behaviour for the following process interfaces:

  ➢ Request of the customer to the data holder for an actual transfer of the customer data (Article 4 FIDA).

  ➢ Transfer of the requested customer data from the data holder to the requesting customer (Article 4 FIDA).

  ➢ Request of a data user to a data holder for an actual transfer of customer data under a permission of the customer (Article 5 FIDA).

  ➢ Transfer of the requested customer data from the data holder to the requesting data user (Article 5 FIDA).

- Semantic specifications for the customer data to be transferred by the above processes. The scope of the customer data will be limited to the insurance-specific part of the FIDA proposal defined in Article 2 (1) and Article 3 (3) of FIDA. These specifications define on the business level each element of the customer data with identification, name, precise definition, and value type (text, number, amount, quantity, percentage, date, etc.). The composition of these data elements forms a semantic data model for the insurance-specific customer data. The data model will consist of the following parts:

  ➢ General data of the policy holder (including address, contact details, profession, payment means, etc.).

  ➢ General data of the insurance policy (including policy number, insurance product and coverages, insured period, premium amounts, etc.).

  ➢ Data specific to the consumers' insured assets which are collected for the purposes of a demands and needs test.

  ➢ Data depending on class of business, such as

    ▪ Motor insurance (details about vehicle, usage, drivers),

    ▪ Property insurance (details about building, household or other objects),

    ▪ Liability insurance (details about insured persons and their activities),

    ▪ Accident insurance (details about insured persons and their activities),

    ▪ Insurance-based investment products (details about insured persons and the savings, investments, pension rights, etc.).

The EN specifies the processes and the data model on the semantic level in a syntax-neutral format independent from its representation in a concrete implementation syntax.

The tasks of the subcontracted standardisation experts will be:

- Defining semantic specifications for the processes to support the data access and portability.
- Defining the sematic specifications for the customer data to be transferred by the above processes.
- Drafting the EN document for CEN Public Enquiry.
- After CEN Public Enquiry active contribution to comments resolution.
- After CEN Public Enquiry revision of the draft document according to the comments resolution resulting in the final EN document for CEN Formal Voting.
- Attendance to the meetings of the CEN/TC 445 Working Group 1.
- Attendance to the meetings of the work stream groups.

Activities and division of work (WP description)

Task No (continuous numbering linked to WP)	Task Name	Description	Participants		In-kind Contributions and Subcontracting (Yes/No and which)
			Name	Role (COO, BEN, AE, AP, OTHER)	
T2.1	Development of European Standard (EN) for customer data access and portability in the insurance sector	Defining semantic specifications for the processes to support the data access and portability. Defining the sematic specifications for the customer data to be transferred by the above processes. Drafting the EN document for CEN Public Enquiry. After CEN Public Enquiry active contribution to comments resolution. After CEN Public Enquiry revision of the draft document according to the comments resolution resulting in the final EN document for CEN Formal Voting. Attendance to the meetings of the CEN/TC 445 Working Group 1.	Standardisation experts in the insurance sector	SUB	YES, Subcontracting

			Attendance to the meetings of the work stream groups.				

Milestones and deliverables (outputs/outcomes)

Milestone No (continuous numbering not linked to WP)	Milestone Name	Work Package No	Lead Beneficiary	Description		Due Date (month number)	Means of Verification
MS3	Start of CEN Enquiry for EN	2	DIN	Delivery of draft EN document for CEN Public Enquiry.		M13	CEN Public Enquiry starts.
MS4	Start of CEN Formal Voting for EN	2	DIN	Delivery of final proposed EN document for CEN Formal Voting.		M22	CEN Formal Voting starts.

Deliverable No (continuous numbering linked to WP)	Deliverable Name	Work Package No	Lead Beneficiary	Type	Dissemination Level	Due Date (month number)	Description (including format and language)
D2.1	European Standard (EN)	2	DIN	R — Document, report	SEN — Sensitive	M28	European Standard (EN) for customer data access and portability in the insurance sector

Work Package 3: Development of CEN Technical Specification (TS) for the APIs to implement the EN for customer data access and portability in the insurance sector

Duration:	M1 – M28	Lead Beneficiary:		DIN

Objectives

The CEN/TS specifies a concrete technical implementation of the EN for customer data access and portability in the insurance sector as an Open API specification. The Open API syntax is published by the Open API Initiative, an open-source collaboration project of the Linux Foundation and is a specification for machine-readable interface files for describing, producing, consuming, and visualising RESTful web services. The Open API specification is the state-of-the-art technology for modern micro-service systems.

The specification delivered with the TS as digital attachments should enable an instantaneous implementation with OpenAPI tools that can automatically generate code, documentation and test cases.

The digital attachments should contain:

- OpenAPI document in YAML format.
- Data samples in JSON format for each API with request body and response body.

The tasks of the subcontracted standardisation experts will be:

- Defining OpenAPI specifications for the APIs to support the processes standardised in the EN.
- Drafting the CEN/TS document with digital attachments for CEN Vote on TS.
- Attendance to the meetings of the CEN/TC 445 Working Group 1.
- Attendance to the meetings of the work stream groups.

Activities and division of work (WP description)

Task No (continuous numbering linked to WP)	Task Name	Description	Participants		In-kind Contributions and Subcontracting (Yes/No and which)
			Name	Role (COO, BEN, AE, AP, OTHER)	
T3.1	Development of CEN/TS for the APIs to implement the EN for customer data	Defining OpenAPI specifications for the APIs to support the processes standardised in the EN.	Standardisation experts in the insurance sector	SUB	YES, Subcontracting

| | access and portability in the insurance sector | Drafting the CEN/TS document with digital attachments for CEN Vote on TS. Attendance to the meetings of the CEN/TC 445 Working Group 1. Attendance to the meetings of the work stream groups. | | | |

Milestones and deliverables (outputs/outcomes)

Milestone No (continuous numbering not linked to WP)	Milestone Name	Work Package No	Lead Beneficiary	Description	Due Date (month number)	Means of Verification
MS5	Registration of 1st Working Draft (WD)	3	DIN	Delivery of 1st WD of the CEN/TS document with digital attachments.	M13	Registration of 1st WD.
MS6	Start of CEN Vote on CEN/TS	3	DIN	Delivery of final proposed CEN/TS document with digital attachments for CEN Vote on TS.	M22	CEN Vote on TS starts.

Deliverable No (continuous numbering linked to WP)	Deliverable Name	Work Package No	Lead Beneficiary	Type	Dissemination Level	Due Date (month number)	Description (including format and language)
D3.1	CEN Technical Specification (TS)	3	DIN	R — Document, report	SEN — Sensitive	M28	CEN Technical Specification (TS) for the APIs to implement the EN for customer data access and portability in the insurance sector.

Any background information held or owned by the CEN and CENELEC and deemed necessary to implement the action or exploit any results produced under said action shall not be shared or reproduced or used in any form or by any means without the written permission of the CEN or CENELEC. Background information subject to third party intellectual property rights may only be shared, reproduced or used to the extent authorised by law and subject to prior written permission of the rightsholder(s).

Subcontracting

Work Package No	Subcontract No (continuous numbering linked to WP)	Subcontract Name (subcontracted action tasks)	Description (including task number and BEN/AE to which it is linked)	Estimated Costs (EUR)	Justification (why is subcontracting necessary?)	Best-Value-for-Money (how do you intend to ensure it?)
2	S2.1	Experts for Task T2.1 before CEN Public Enquiry	Subcontractors of AE DIN for Task T2.1 In the period of 01.02.2025 to 28.02.2026. Defining semantic specifications for the processes to support the data access and portability. Defining the sematic specifications for the customer data to be transferred by the above processes. Drafting the EN document for CEN Public Enquiry. Attendance to the meetings of the CEN/TC 445 Working Group 1. Attendance to the meetings of the work stream groups.	CONFIDENTIAL	EU Commission demands the finalisation of the European standards in 28 months. To accelerate the development of the standards support is necessary from experts who are experienced in the development of insurance-specific standards.	An open call for proposal/tender on the whole European market will be published.
2	S2.2	Experts for Task T2.1 after CEN Public Enquiry	Subcontractors of AE DIN for Task T2.1 In the period of 01.09.2026 to 30.11.2026. After CEN Public Enquiry active contribution to comments resolution. After CEN Public Enquiry revision of the draft document according to the	CONFIDENTIAL	EU Commission demands the finalisation of the European standards in 28 months. To accelerate the comment resolution of the enquiry result support is necessary from experts who are experienced in the development of insurance-specific standards.	See above S2.1

			comments resolution resulting in the final EN document for CEN Formal Voting. Attendance to the meetings of the CEN/TC 445 Working Group 1.			
3	S3.1	Experts for Task T3.1 before CEN Enquiry of the EN	Subcontractors of AE DIN for Task T3.1 In the period of 01.02.2025 to 28.02.2026. Defining OpenAPI specifications for the APIs to support the processes standardised in the EN. Drafting the CEN/TS document with digital attachments as 1st working draft. Attendance to the meetings of the CEN/TC 445 Working Group 1. Attendance to the meetings of the work stream groups.	CONFIDENTIAL	EU Commission demands the finalisation of the European standards in 28 months. To accelerate the development of the standards support is necessary from experts who are experienced in the development of insurance-specific standards.	See above S2.1
3	S3.2	Experts for Task T3.1 after CEN Enquiry of the EN	Subcontractors of AE DIN for Task T3.1 In the period of 01.09.2026 to 30.11.2026. After CEN Enquiry active contribution to comments resolution. After CEN Enquiry of the EN revision of the draft of the TS according to the comments resolution resulting in the final CEN/TS	CONFIDENTIAL	EU Commission demands the finalisation of the European standards in 28 months. To accelerate the comment resolution of the enquiry result support is necessary from experts who are experienced in the development of insurance-specific standards.	See above S2.1

			document with digital attachments for CEN Vote on TS. Attendance to the meetings of the CEN/TC 445 Working Group 1.			
Other issues: *If subcontracting for the project goes beyond 30% of the total eligible costs, give specific reasons.*			As per standard standardisation procedure knowledge required comes from experts, not from standardisation institutes. This is why this type of expertise need to be subcontracted.			

Timetable

Timetable (projects up to 2 years)

Fill in cells in beige to show the duration of activities. Repeat lines/columns as necessary.

Note: *Use the project month numbers instead of calendar months. Month 1 marks always the start of the project. In the timeline you should indicate the timing of each activity per WP.*

ACTIVITY	YEAR 1				YEAR 2				YEAR 3			
	Q 1	Q 2	Q 3	Q 4	Q 1	Q 2	Q 3	Q 4	Q 1	Q 2	Q 3	Q 4
Task 2.1 - Development of European Standard (EN) for customer data access and portability in the insurance sector	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓		
Task 3.1 - Development of CEN/TS for the APIs to implement the EN for customer data access and portability in the insurance sector	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓		

## Consortium cooperation and division of roles

Beneficiary: CEN (European Committee for Standardisation)

Affiliate Entity: DIN e.V., Berlin (German national standardisation organisation)

The development of the respective standards will be undertaken by CEN/TC 445 – 'Digital information Interchange in the Insurance Industry'. DIN holds the secretariat of CEN/TC 445.

CEN/TC 445 will dedicate its Working Group 1 for the development of the standards for the customer data access and portability in the insurance sector. DIN serves also as secretariat of this working group in which DIN will be responsible for the coordination and monitoring tasks of the standardisation project. In the working group, the insurance experts of the European stakeholders will elaborate the requirements to be standardised on an own-expenses basis. But, to harmonise these requirements, in order to define the large number of necessary business data elements and to technically specify these elements in the API specification requires full-time standardisation experts to develop the deliverables, the EN and the TS, in the required time frame.

To accelerate and to parallelise the standards development in the given time frame in the Working Group 1, several Work Stream Groups will be set up (see the diagram below).
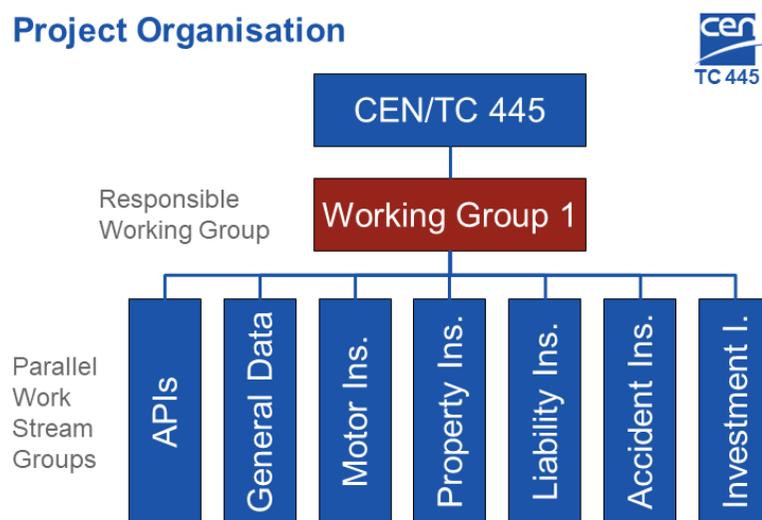
The tasks of the Work Stream Groups are:

➢ APIs – Semantic (EN) and technical (TS) specifications for the processes to support the data access and portability.

➢ General Data – Sematic specifications for the customer data to be transferred by the above processes for general data of the policy holder, general data of the insurance policy and data specific to the consumers' insured assets which are collected for the purposes of a demands and needs test.

➢ Motor insurance – Sematic specifications for the data specific to motor insurance.

➢ Property insurance – Sematic specifications for the data specific to property insurance.

➢ Liability insurance – Sematic specifications for the data specific to liability insurance.

- ➢ Accident insurance – Sematic specifications for the data specific to accident insurance.
- ➢ Insurance-based investment products – Sematic specifications for the data specific to insurance-based investment products.

The final scope of the EN and TS have to be aligned to the final legal act, once the proposal for the FIDA Regulation is adopted.

IV   Financial support

The European Commission and EFTA have decided to provide financial support to Standards for the customer data access and portability in the insurance sector. The financial support from the European Commission and EFTA is based on the SMP 'Single Market Programme Regulation' (including its Financing Decision) and the MGA (Multi or mono beneficiary(ies) Grant Agreement). Unless specified otherwise, costs of external subcontractors are generally funded at 100%, with approx. 95% being borne by EC and 5% by EFTA. Costs have to qualify as eligible as defined in *MGA N°* 101196446 and also in compliance with EC Financial Regulation, and be justified. The payment is usually divided into several instalments after completion of defined milestones and approval of the interim/final reports and the justification of costs. The subcontractors shall fulfil the conditions of the *MGA N°* 101196446, including those relating to liability, ownership of results, confidentiality, conflict of interests, publicity, evaluation, assignment, checks and audits.

The subcontractors' costs shall be justified with copies of the relevant invoices. All relevant evidence shall be kept in view of future payments (reports, work, drafts and deliverables, contracts & invoices, time sheets, tickets, boarding cards, hotel invoices, attendance lists with signatures, meeting agendas & reports, invoices for any consumables, purchase orders, etc…).

Costs incurred before the Grant Agreement is signed (unless, exceptionally differently agreed with the EC) and before the selection procedure is finalized, will not be considered as eligible for EU financial support.

For the project, DIN and CEN/TC 445 will resort to the experience and expertise already available to it. The existing experts of CEN/TC 445 are essential for the elaboration of the requested standardisation deliverables. Nonetheless, the large work programme includes specific projects that require additional expertise/support via subcontractors. For these, the budget was determined cost-effectively based on the project's complexity. The management of the financial resources is allocated to the affiliated entity (DIN) that is responsible for the respective tasks. A comparison is made, on a regular basis, to determine whether the resources used correspond to the progress of the project. Moreover, the different stages of development of the work will be automatically registered in CEN databases to keep track on the progress of the different deliverables.

All meetings will be held as virtual meetings to enable a broad participation of all stakeholders, including consumer protection organisations. This approach also avoids travel cost and time.

V   Selection criteria

The applicants shall comply with the following requirements:

- At least 3 years' experience in managing insurance standardisation projects.
- Extensive experience with projects on insurance data modelling.
- For subcontracts S3.1 and S3.2: Experience with the Open API technology.
- Experience in national, European and/or international standardisation work.
- Excellent skills in leading a work group and in consensus building with the participating experts of the insurance stakeholders.
- Ability to contribute as content provider for the requested deliverable in the subcontracts they are applying for.
- Experience in planning and conducting work group meetings.
- Expertise in project management methodologies and practices.
- Communication skills and proficiency in English.
- Sufficient economic and financial capacity to guarantee continuous and satisfactory performance throughout the envisaged lifetime of the contract.

Applicants will be selected by a selection committee, which is composed of:

- DIN NAFin (Finance) Standards Committee - Advisory Board member
- the secretary of CEN/TC 445 Digital Information Interchange in the Insurance Industry
- a representative from the CEN CENELEC Management Centre (CCMC).

Applications will be reviewed against the criteria found in the project plan (weighting 80%). Experts will be selected ensuring an equal representation of sectors, countries and skills, as well as the expected 'chemistry' within the project team (weighting 10%). Additionally, the selection will be based on the

principle of best value for money, considering the daily rate of the expert and the number of days the expert requires to execute the work (weighting 10%).

VI   Award criteria

The selection of the most suitable candidates will be made on the basis of the following criteria, with weighting in percent:

b) Expertise in technical insurance standardisation, such as standards drafting, data modelling or Open API technology (related to the subcontract), 50%;
c) Expertise in work group leading, 30%;
d) Equal representation of sector/country, 10%;
e) Price, 10%.

The candidates who will reach the highest score will be considered as the best value for money offer and hence should be the candidates selected to perform the expected activities (unless force majeure).

VII   Eligibility criteria

The following candidates will be excluded:
- Candidates who were the subject of a non-likely judgment of recourse for a professional infringement
- Candidates who are in an irregular tax situation or in an irregular special taxation situation
- Candidates who provide incomplete or erroneous information.
- Candidates who submit their application after the submission deadline.
- Candidates with any conflict of interest.

VIII   Tenders

Tenders shall be sent only to CfT-FIDA@din.de as soon as possible, to be received at the latest by *[2025/01/24]*. The tender shall be in English and contain:

- Curriculum Vitae of the person participating in the project, demonstrating the necessary expertise for the 'Advertised position';
- Any required accreditation certificates;
- A schedule and a description of the execution of the tasks which will be carried out in the project as such;
- A table in the format given in Annex 1with detailed information on the costs and the number of working days the applicant applies for;
- Appropriate documentation to prove the economic and financial capacities;
- Any further documents to prove the qualification required in the above Clauses on Selection and Award criteria;
- A signed declaration, by which the candidate(s) certifies not to be subject to one of the exclusion criteria as described in Clause "Eligibility criteria" and the veracity of the adjoining documents.

Please note that, to ensure equal treatment of all tenders, it is not possible to modify offers after their submission in relation to the technical and financial proposals. Therefore, incompleteness in this section can only result in negative impact for the evaluation of award criteria. Please note also that proposals deviating from the technical specifications may be rejected for non-conformity.

Candidates may apply for more than one role. In case of multiple applications candidates shall state their priorities.

Tenders should be sent by legal representative, i.e. to be considered, any possible association has to be formalized according to the local legislation before submitting the tender. Working teams, partnerships and other groups of people, particularly under the aegis of an institute qualify as contractors for the service contracts awarded in the course of this CfT (Call for Tender). Partnerships or joint ventures and other legally binding co-operations regardless of their organizational form qualify as well, provided they are recognized entities under the applicable national laws. Potential candidates may come from the public

sector as well as from the private industry. It is essential however that the qualifications and experience of the individual fulfilling the tasks are properly described.

It is possible to apply for a work package as a consortium. If a consortium is formed, one institute needs to be identified as the leader of the consortium and the division of labour between the consortium members should be clearly described and justified. In this case, only the leader of the consortium would sign the contract with the contractor and ensure that all tasks are fulfilled and is responsible for the justifications and expenses of the consortium members. It is essential however that all members of the consortium are properly identified within the offer.

Regarding question concerning the information provided in this call for tender or in case of need for clarification or additional information please contact. Ms. Pelin Düzyurt, pelin.duezyurt@din.de. Please do **not** send your application directly to Ms. Pelin Düzyurt.

If due to queries or other reasons supplementary information to this call for tender is required, this will be published on the website of the European Committee for Standardization (CEN) and on the website of the German Institute for Standardization (DIN).

Please send your application to CfT-FIDA@din.de.

Annex 1 APPLICATION FORM

Please fill in this form digitally and submit via email to CfT-FIDA@din.de together with your CV and an outline of your expertise and skills relevant to this call.

CONTACT INFORMATION

Contractor	
Title	
Name	
Surname	
Phone	
E-Mail	
Company	
Address	
Postal Code	
City	
Country	
PO Box	
PO Box zipcode	
PO Box city	
VAT number	

Project Team Expert (only provide if different from contractor)	
Title	
Name	
Surname	
Phone	
E-Mail	
Company	
Address	
Postal Code	
City	
Country	

Expertise and skills relevant to this call

ROLES

Please select for which role(s) as described in the Project Plan you would like to apply and provide your day-rate and the maximum number of days you apply for.

It is possible to apply and to be selected for more than one role.

Role[2]	Description		Your daily rate[3]	Maximal number of days you apply for
Expert S2.1	Expert for Task T2.1 before CEN Public Enquiry	☐		
Expert S2.2	Expert for Task T2.1 after CEN Public Enquiry	☐		
Expert S3.1	Expert for Task T3.1 before CEN Enquiry of the EN	☐		
Expert S3.2	Experts for Task T3.1 after CEN Enquiry of the EN	☐		

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[2] If you apply for more than one role, please provide a daily rate and the maximum number of days you apply for for each role separately.
[3] The European Commission requires experts to be selected on the basis of best value for money, considering the total costs of an expert and the expertise and skills offered.

CREDENTIALS

Please provide a Curriculum Vitae and list on a separate sheet (maximum 4 pages) the skills and experience you offer with references to other relevant projects. The provided information should focus on the required expertise and skills listed in the project plan for the role(s) you are applying for. Especially, please indicate for Task T2.1 your experience regarding the objectives of the Work Stream Groups (APIs, General Data, Motor insurance, Property insurance, Liability insurance, Accident insurance, Insurance-based investment products).

CONFORMITY STATEMENT

I certify that all documents provided are veracious and in conformity with reality and certify not to be in any situation described below:

a) subject of a non-likely judgment of recourse for a professional infringement

b) to be in an irregular tax situation or in an irregular special taxation situation

c) to provide with incomplete or erroneous information

I also certify that I had no conflict of interest by submitting the present offer.

completed by   **on**

Annex 2

Service contract

Between

DIN Deutsches Institut für Normung e. V.
Am DIN-Platz
Burggrafenstraße 6
10787 Berlin
hereinafter referred to as "DIN"

and

…………

hereinafter referred to as the "CONTRACTOR"

Introduction
The European Commission/EFTA has decided to fund EISMEA/SMP-STAND-2024-ESOS-01-IBA "Standards for the customer data access and portability in the insurance sector". This project is dealt with by CEN/TC 445 "Digital Information Interchange in the Insurance Industry", the secretariat of which is held by DIN.

1. Object of the Service contract
The CONTRACTOR agrees that it will participate as an "expert" for Subcontract No. XXX for a cumulative amount of …… EUR and over a time period of 28 months starting on 01.02.2025 which is tasked to produce the following deliverable:

2. Duties of the CONTRACTOR
The CONTRACTOR's duties will include:

1. preparation and elaboration of the deliverable(s) within the specified timeframe in the responsible working group under the CCMC rules on Development of CEN Deliverables:
   https://boss.cen.eu/developingdeliverables/pages/;
2. promoting consensus on the deliverable(s) elaborated and proposing solutions and actions to progress efficiently;
3. to make sure that relevant documents are circulated to the responsible working group(s);
4. reporting on the status of the deliverable(s) to the TC secretary in correspondence or at meetings including proactive early reporting if projects are in danger of not being completed within the specified timeframe;
5. the preparation of progress reports to be submitted to CEN/TC 445;
6. reporting to CEN/TC 445 at the plenary meeting;
7. evaluation of the status of the deliverable(s), including the quality of the technical content and the level of consensus within the working group, before they are submitted to the TC Secretary;
8. proof of deliverables provided by CEN-CENELEC Management Centre before publication;
9. to act according to the CEN-rules;
10. to facilitate the standardization process considering good practice.

The CONTRACTOR undertakes to perform its duties with reasonable care and skill applying recognized practices. The CONTRACTOR is not entitled to subcontract any rights and obligations of this Service contract without the prior written consent of DIN.

The selection procedure documented in the PUBLIC CALL FOR PROJECT TEAM EXPERTS for the execution of the work called for in the proposed Specific Agreement EISMEA/SMP-STAND-2024-ESOS-01-IBA; Clause V **Selection criteria** selected the CONTRACTOR on the basis of its personal qualification and experience. All man days under this Service contract must therefore be performed by the CONTRACTOR in person. Any deviations from this must be justified in writing and authorized by the European Commission before any related funds can be disbursed.

All relevant conditions in the Specific Grant Agreement applicable to this project as listed in Annex 1 PROJECT PLAN shall also be observed by the CONTRACTOR as sub-contractor of DIN.

In particular, the target dates for each step shall be adhered to. In case of non-adherence to the target dates, the Commission/EFTA is entitled to cancel the funding.

The CONTRACTOR has to record the expenses for material and human resources (including exact date and hours). These records have to be kept for 10 years for possible inspection by DIN or a charged legal institution. Upon request, DIN or a charged legal institution shall have unhindered access to the accounts and documents which may be required for auditing purposes.

3. Obligations of DIN
DIN will send the CONTRACTOR on its request the final report of the project the CONTRACTOR participated in.

4. Invoicing and Payment
In consideration of the work carried out according to this Service contract, the CONTRACTOR shall invoice to DIN maximum days XXX at a daily rate EUR XXX. Invoicing shall be done as follows:

Step 1: on registration, as agreed in the responsible working group, of the subcontract respective deliverable (EN, TS) in the CCMC project database (Projex-Online); Stage code 20.60 (Circulation of 1st Working Draft), with the results of Working Stream (WS) 1 (API), WS 2 (General Data related to Motor Insurance) and WS 3 (Motor Insurance):
up to 25% total subcontract amount

Step 2: on registration, as agreed in the responsible working group, of the subcontract respective deliverable (EN, TS) with the additional results of WS 2 (General Data related to Property and Liability Insurance), WS 4 (Property Insurance) and WS 5 (Liability Insurance):
up to 25% total subcontract amount

Step 3: on registration, as agreed in the responsible working group, of the subcontract respective deliverable (EN, TS) in the CCMC project database (Projex-Online) in Stage code 30.99 (Acceptance of ENQ draft; Acceptance of TS draft) with results of all WS:
up to 20% total subcontract amount

Step 4: on positive evaluation of the subcontract agreed service in the final project report by DIN and on approval of the final project report by the European Commission and EISMEA:
up to 30% total subcontract amount

The invoice shall state the following VAT numbers:
DIN: UST-ID-Nr: DE 136 622 143

DIN: UST-Nr: 27/640/50470
CONTRACTOR VAT identification number: ………………

The aforesaid sum shall be understood to cover all expenditure incurred by the CONTRACTOR in the performance of this contract.

The payments are due only if the CONTRACTOR has fulfilled the tasks within the given time schedule, DIN has approved the results and the CONTRACTOR has sent a detailed invoice (material, cost for staff, travel etc.) that fulfils the requirements described below. All items shall be based on real costs as actually incurred. Estimated costs shall not be invoiced.

DIN has the right to demand invoices and documentation of work done before paying.

Payments will be made to the CONTRACTOR with the following Bank details:

[Name of the Bank]
[Full address of Bank]

€ (EUR) Account No …

IBAN (International Bank Account Number): …

BIC or SWIFT CODE (Business Identifier Code): …

Each invoice shall comply with the requirements listed in the annexed document from EC, and be accompanied by a declaration of the work performed clearly stating the extent to which the tasks have been fulfilled.

The declaration:

- must be signed;
- must specify that 'working days' means 'full working days'
- must specify the period within which the tasks were performed.

The signed declaration shall be in the following format:
 "I the undersigned declare that I worked the following number of days (full working days) within the framework of my Service contract with DIN [reference of this Service contract]:

- in the reporting period [from …..to …..] [number] days."

The total amount that the CONTRACTOR will in fact receive depends on whether the defined tasks of the CONTRACTOR have been completed (the number of days actually spent by the CONTRACTOR in the context of this service contract, or the extent of tasks fulfilled if the number of man days was not specified).

Payment by DIN does not constitute acceptance of performance and is subject to the complete and due performance of the contract.

5. Provisions relating to fiscal charges

The CONTRACTOR will remain responsible for all taxes imposed on it and other related obligations that arise as a result of this Service contract.

6. Responsibility and Liability

DIN shall in no case, and under no circumstances, be held responsible for claims arising out of the present Service contract and relating to damages caused by the CONTRACTOR, its employees or a third party. No request of indemnity or re-instatement relating to such claims may be addressed to DIN.

The CONTRACTOR shall, in respect of the staff designated for the performance of this Service contract, observe all regulations of labour law, in particular the regulations of social security and fiscal law.

7. Confidentiality

The CONTRACTOR undertakes to maintain confidentiality as regards all actions necessary to fulfil the contracted duties. Both parties commit themselves to mutual loyalty.

8. Copyright

The CONTRACTOR undertakes to assign to DIN (or as DIN may direct) its patrimonial rights of exploitation and all and any intellectual property rights in the works developed by it under the scope of this Service contract.

Such assigned rights include reproduction rights including the publication, distribution, adjustment, translation, renting, loan, the remuneration rights for duplication and loan, as well as the rights of communication to the public of the works, in total or in part, in summary or with comments, and including the right to transfer all exploitation licences and to authorise all sub-licences.

The transfer of rights covers all languages and covers all forms of exploitation known at present and non-restrictively; publication by all means and via all graphical support systems, by print, press, photocopy, microfilms and via all magnetic, computerised and numerical support systems, memory cards, CD-ROMs, films, photographs, slides, teledistribution, cable, satellite, disks and online document servers.

For all and each of the assigned exploitation modes, the transfer is granted free of charge, for all countries and for the total duration of the intellectual property rights.

9. Termination

Regardless of other claims, in the case of serious disrespect of the terms of the Service contract by the CONTRACTOR (inter alia where the work is not provided in accordance with the terms of this Service contract, or not completed within the time limits according to this Service contract), DIN may cancel the contract at any time without notice.

Should the performance of the project as a whole be obstructed or jeopardized by circumstances beyond the control of the parties, DIN may cancel the Service contract giving six weeks' notice.

10. Withdrawal

DIN is entitled to withdraw from this Service contract if the European Commission/EFTA does not pay the funds to DIN or retroactively reclaims funds already paid to DIN under the Specific Grant Agreement, as any such payment is dependent on EC's acceptance of the interim and final reports defined in the Specific Grant Agreement.

11. Administrative provisions

With the exception of invoices, all correspondence with DIN concerning the performance of this Service contract shall be addressed as follows:

Mrs. Pelin Düzyurt, Secretary CEN/TC 445
Email: pelin.duezyurt@din.de

All invoices to DIN shall be addressed as follows:

DIN Deutsches Institut für Normung e. V.
Buchhaltung
Am DIN-Platz
Burggrafenstraße 6
10787 Berlin

All correspondence with the CONTRACTOR shall be addressed as follows:
<<Mr/Ms NN Phone: , email>>

12. Assignment
The CONTRACTOR shall not assign, transfer, subcontract or in any other manner make over to any third party the benefit and/or burden of this Service contract without the prior written consent of DIN.

13. Alterations to the Service contract
Subsidiary agreements and modifications to this Service contract are only legally binding when in written form and signed by both parties. This applies also to any agreement by which such written form requirement is to be contracted out.

14. Validity
If any of the provisions of this Service contract shall become or be held invalid or unenforceable, this shall not affect any part of the remaining contract.

15. Place of jurisdiction
Place of jurisdiction for all disputes arising out of or in connection with this Service contract shall be Berlin.

16. Applicable Law
This Service contract shall be governed by and interpreted in accordance with German Law.

For DIN Deutsches Institut für Normung e. V.   For the CONTRACTOR

……………   ……………
Christoph Winterhalter   <<Name, Position>>
Chairman of the Executive Board
(Stamp)   (Stamp)

(Date)   (Date)

Annex 3: EC Mandatory Content of an Invoice

Content of an invoice – 2016-03-14 – EC DG GROW

⊟ **Supplier information**

Compulsory information for an invoice for all or majority of member states	Compulsory information for an invoice for certain member states only
Full name of the supplier	
Full address of the supplier	
The VAT identification number of the supplier in accordance with ISO Standard under which he supplied the goods and services (for all member states **except Bulgaria**)	**For Bulgaria, Cyprus, Germany, Greece, Romania, Slovakia:** **Tax reference number of the supplier**, in other cases, where your country refrains from allocating a VAT identification number in accordance with ISO Standard for certain cases
	For Belgium, Cyprus, Denmark, Estonia, France, Germany, Greece, Hungary, Italy, Latvia, Lithuania, Netherlands, Poland Portugal, Romania, Slovenia: • **Full name of tax representative (if any) of the supplier** where the person liable to pay VAT is the tax representative, • **Full address of the tax representative** (if any) of the supplier where the person liable to pay VAT is the tax representative, • **VAT identification number of the fiscal representative** in accordance with ISO Standard (if any) of the supplier where the person liable to pay the VAT is the tax representative.

⊟ **Customer information**

Compulsory information for an invoice for all or majority of member states	Compulsory information for an invoice for certain member states only
Full name of the customer	
Full address of the customer	
The VAT identification number of the customer in accordance with ISO Standard where the customer is liable to pay the VAT or in case of intra-Community supplies (**except for Bulgaria**)	**For Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Germany, Greece, Latvia, Lithuania, Malta, Poland, Portugal, Romania, Slovak Republic, Spain:** **The VAT identification number of the customer in other cases than general rule.**
	For Belgium, Cyprus, Estonia, Greece, Hungary, Italy, Latvia, Lithuania, Netherlands, Poland, Portugal, Romania, Slovenia: • **Full name of the tax representative** (if any) of the customer where the person liable to pay VAT is the tax representative • **Full address of the tax representative** (if any) of the customer where the person liable to pay VAT is the tax representative • **VAT identification number of the fiscal representative** (if any) the customer where the person liable to pay the VAT is the tax representative

☐ **Content information**

Compulsory information for an invoice for all or majority of member states	Compulsory information for an invoice for certain member states only
• **Sequential number based on one or more series, which uniquely indentifies the invoice** • **Date of issue of the invoice** • **Date on which the supply of goods or services was made or completed or the date on which the payment on account was made before any supply**, insofar as that a date can be determined and differs from the date of issue of the invoice (**except for Bulgaria**) • **Description/nature of the goods or services** • **Quantity of the goods supplied or the extent and nature of the services rendered** • **Price per unit (excluding VAT)** (**except for Germany**) • **Any discounts or rebates, not included in the unit price** (**except for Austria**) • **Taxable amount per VAT rate or exemption** • **VAT rate(s) applied** • **Total VAT amount**	**Where an exemption is involved or where the customer is liable to pay the tax** further information should be given accordingly : • **Reference to the appropriate provision of the Sixth directive** for: **Austria, Belgium, Cyprus, Denmark, Estonia, Finland, France Germany, Ireland Lithuania Luxembourg, Netherlands, Poland, Portugal, Sweden, Spain, UK** **OR** • **Reference to the corresponding national provision** for: **Czech Republic, Greece, Hungary, Italy, Latvia, Malta, Slovak Republic, Slovenia, Austria, Belgium, Cyprus, Denmark, Estonia, Finland, France Germany, Ireland Lithuania Luxembourg, Netherlands, Poland, Portugal, Sweden, Spain, UK** **OR** • **Any indication that the supply is exempt or subject to the reverse charge procedure** for: **Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Finland, France Germany, Greece, Hungary, Ireland, Luxembourg, Malta, Portugal, Romania, Netherlands, Poland, Sweden, Spain, UK**
	For Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France Greece, Hungary, Ireland, Italy, Malta, Netherlands, Latvia, Lithuania, Luxembourg, Poland, Portugal, Romania, Slovak Republic, Slovenia, Sweden, Spain, UK: **Obligation to mention the amounts on the invoice in the local currency**
	For Bulgaria, Greece, Hungary, Lithuania, Poland, Romania, UK: **Obligation to issue the invoice in one of the official languages**

WARNING: *the issuer of the invoice should follow the VAT legislation in force at the time the invoice is issued*