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## FSMA User Guide for Strong Authentication (version 06/2025)

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## 1. FSMA applications secured by strong authentication

The following FSMA applications are secured by **strong authentication**:

- [Cabrio](#): for online requests for and management of registration as credit intermediary or for authorization as lender;
- [FiMiS](#): for the submission of structured data by means of a survey, whether on a regular or occasional basis;
- [eCorporate](#): for uploading financial and qualitative documents, whether on a regular or occasional basis;
- [eManex](#): for the online notification and management of external mandates of directors.

## 2. Before using the application

To connect to one of these applications, users need one of the following types of certificate:

- a Belgian electronic identity card (**Belgian eID**)<sup>1</sup>;  
Authentication via eID is made via the **CSAM**<sup>2</sup> platform using an **itsme®** account or an **eID card reader**.
- a PersonalSign 3 Pro certificate from [GlobalSign](#)<sup>3</sup>;
- an [Isabel 6](#)<sup>4</sup> smartcard.

The certificate must be installed on the computer that will be used to connect to the application<sup>5</sup>.

The certificate is personal, and thus anyone wishing to connect to one of the above applications must have his or her personal certificate.

*Insurance brokers may also use their **Portima** certificate to connect to the FSMA's applications.*

<sup>1</sup> See <http://eid.belgium.be> for more information.

<sup>2</sup> See <https://sma-help.bosa.belgium.be/en> for help with authentication via CSAM.

<sup>3</sup> See <https://shop.globalsign.com/en/belgian-government-services> for more information.

<sup>4</sup> See <https://www.isabel.eu/en/multibanking/egovernment.html> for more information.

<sup>5</sup> Follow the instructions of the provider when installing a certificate. For more information in this regard, please see the above-mentioned website of the provider of the certificate in question.

## 3. What is new?

### 3.1. Home page

When connecting to one of our applications, you now have a choice between two authentication methods:

- **CSAM**: authentication via the CSAM platform and itsme® or an eID card reader.
- **CERTIFICATE**: authentication via a GlobalSign, Isabel or Portima certificate.

*Figure 1: Selecting an authentication method*

The screenshot shows the FSMA Portal's home page. At the top, there is a header with the FSMA logo and language links (NL, FR, EN). Below the header, a blue bar says "Welcome to the FSMA Portal". The main content area has a title "Select an authentication method". It contains two options: "Authentication via CSAM (Belgian eID, itsme)" and "Authentication via Certificate (GlobalSign, Isabel, Portima)". Each option has a blue arrow button to its right. At the bottom of the page, there is a footer with copyright information ("© FSMA 2025") and links to "Privacy & cookies", "Links", and "Contact".

### 3.2. itsme®

You now have the option of using **itsme®** to connect to one of our applications.

If you have previously used your electronic identity card (eID) to log in to one of our applications, you don't have to register again. Connecting via CSAM and itsme® will take you directly to the dossier(s) to which your eID is linked within our applications.

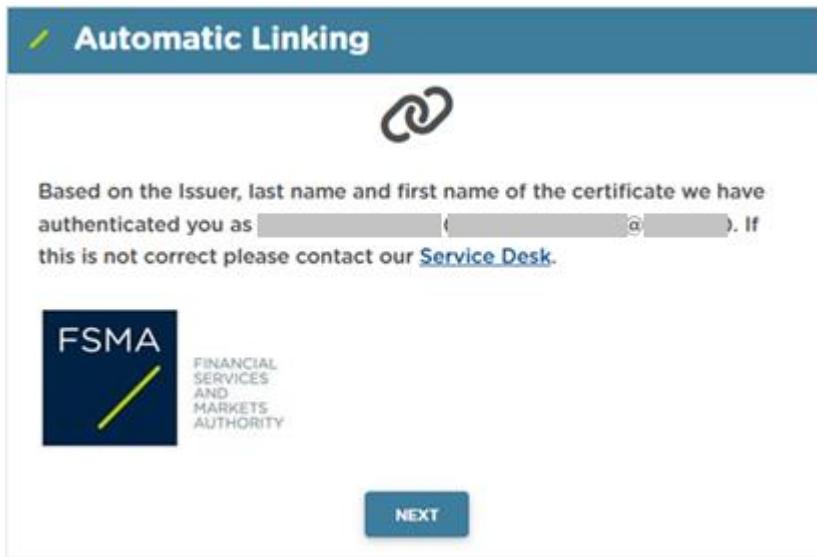
If you have never used your eID to connect to our systems and would like to use itsme®, please follow the instructions provided under point 4.2. CSAM. In chapter 4 we explain how to use CSAM when using a certificate for the first time.

### 3.3. Automatic link

If you continue to use a GlobalSign, Isabel or Portima certificate that is already registered in our systems, you do not need to register again.

After selecting the certificate, you will receive a message reminding you of the personal information in your user account, namely, the **last name** and **first name** extracted from the certificate, as well as the **email address** you used at the time of your initial registration via that certificate.

*Figure 0: Automatic linking*



If you click **NEXT**, you will connect to the dossier(s) to which your certificate was linked within the application.

If the email address linked to your account is no longer correct, please contact the Service Desk of the FSMA ([Servicedesk@fsma.be](mailto:Servicedesk@fsma.be)).

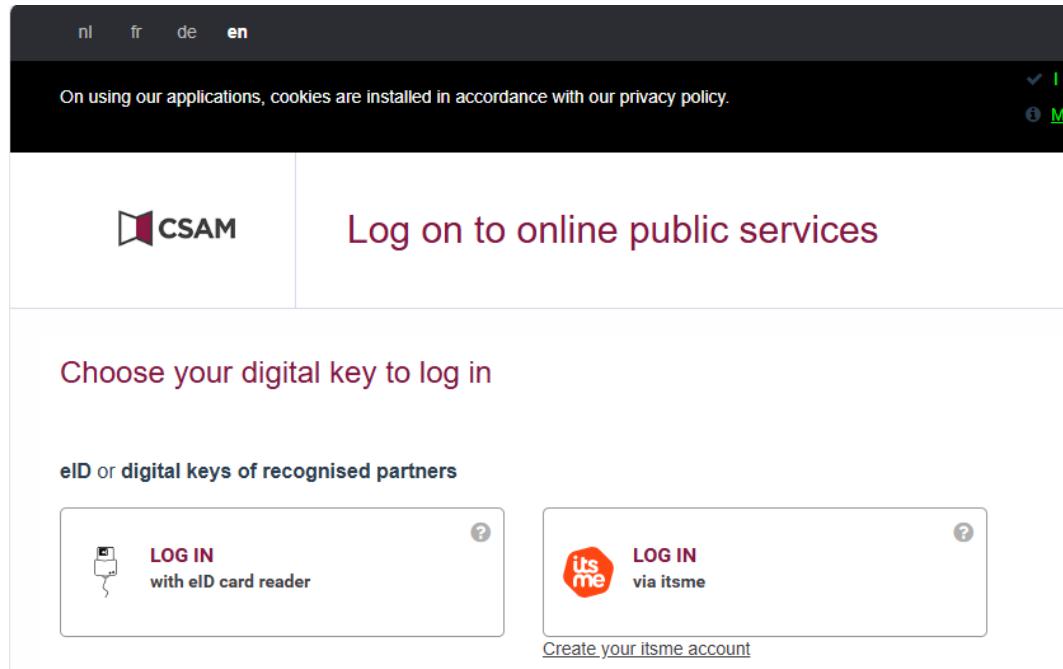
## 4. First-time use of a certificate

### 4.1. Launch the application

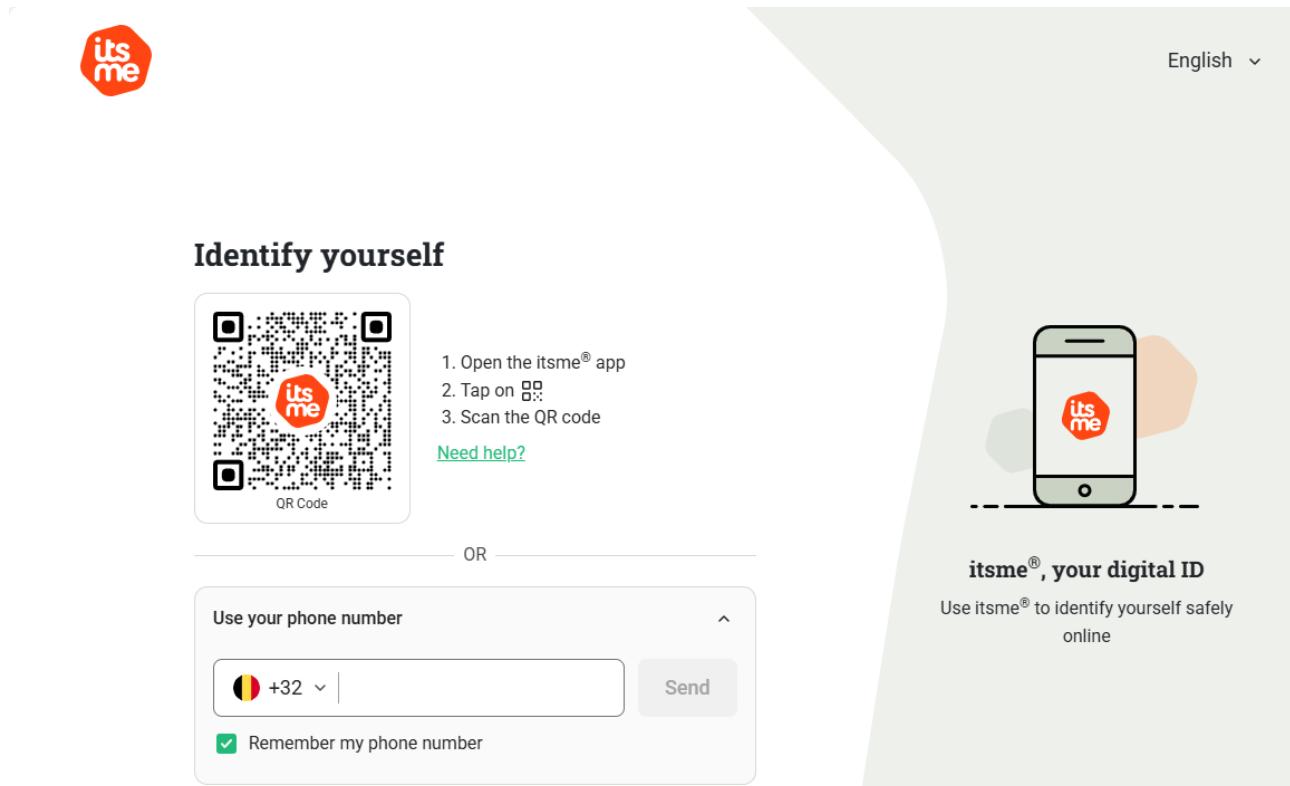
Launch the application via one of the links provided under point 1. The home page of the application will appear.

### 4.2. CSAM: Authentication via CSAM

If you choose this option, you will be redirected to the CSAM platform, where you can identify yourself online.

*Figure 2: Authentication via CSAM*

Choose one of the two options provided: log in with an eID card reader or via itsme®, and follow the instructions.

*Figure 3: Authentication via itsme®*

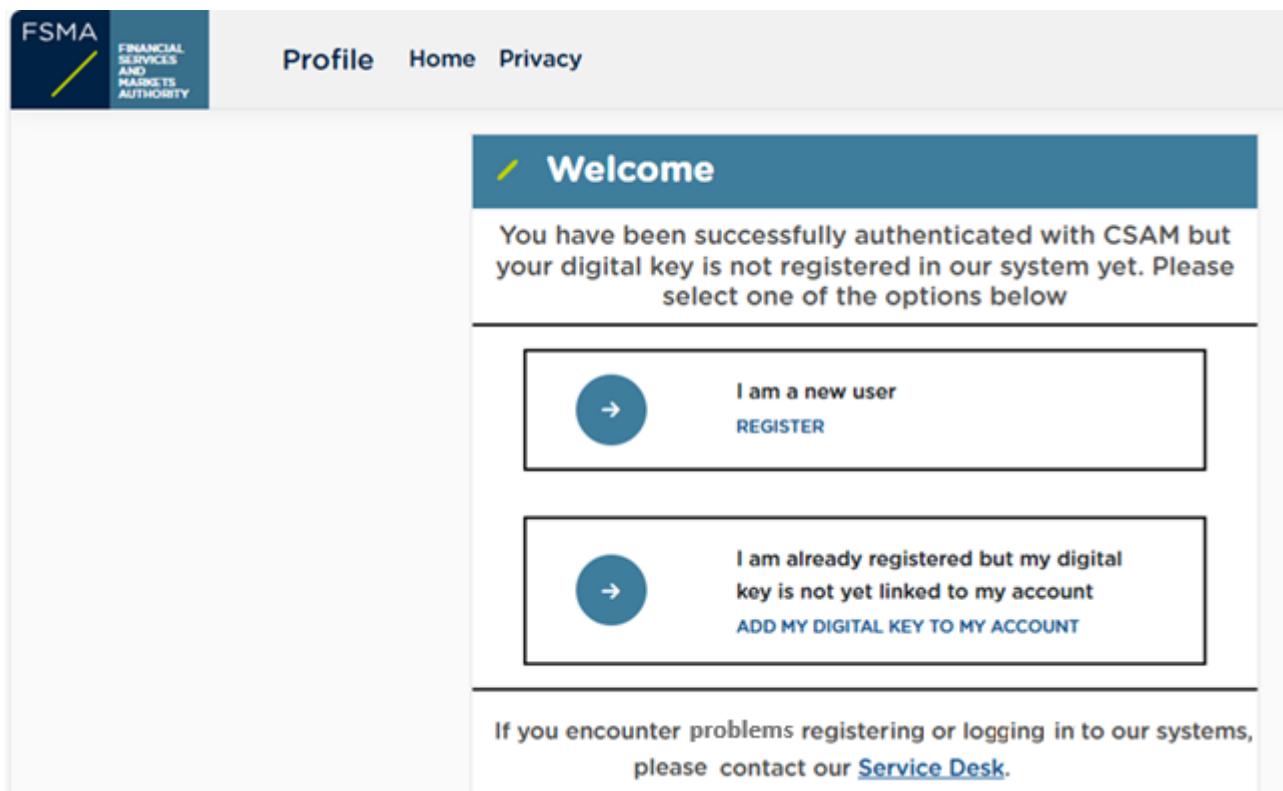
#### 4.2.1. Your digital key has not yet been registered in our systems

The user authentication process is the same for all the applications listed under 1.

If your digital key is not yet registered in our systems, a welcome page will appear, offering you 2 options:

- **REGISTER:** choose this option if you are connecting for the first time to one of the applications listed under point 1.
- **ADD MY DIGITAL KEY TO MY ACCOUNT:** choose this option if you have previously registered to connect to one of the applications listed under point 1 but are using your eID for the first time.  
This option allows you to link your eID to your existing account in our systems by means of your CSAM digital key.

*Figure 4: Your digital key is not yet linked to your account*



#### 4.2.2. You are a new user

If you choose 'I am a new user', you will be taken to a form with your personal information.

*Figure 5: Registration of a new user*

The screenshot shows a web-based registration form titled "Registration of a new user". At the top, there is a navigation bar with links for "Profile", "Home", and "Privacy". Below the title, a "Disclaimer" section contains the text: "Please fill this form in order to register in our system". The "Personal information" section contains several input fields: "First name", "Middle name", and "Last name" (all in greyed-out read-only fields); "Email address" and "Confirm email address" (both required fields); "Nationality" (a dropdown menu with "Select a value" placeholder) and "Digital key" (a greyed-out field). Error messages in red are displayed below the email and nationality fields: "The e-mail is mandatory", "The confirm e-mail address is mandatory", and "The nationality is mandatory". At the bottom right are "BACK" and "SUBMIT" buttons.

Your last name, first name and Belgian registry number, as extracted from your eID, are shown in read-only. Please enter the following information:

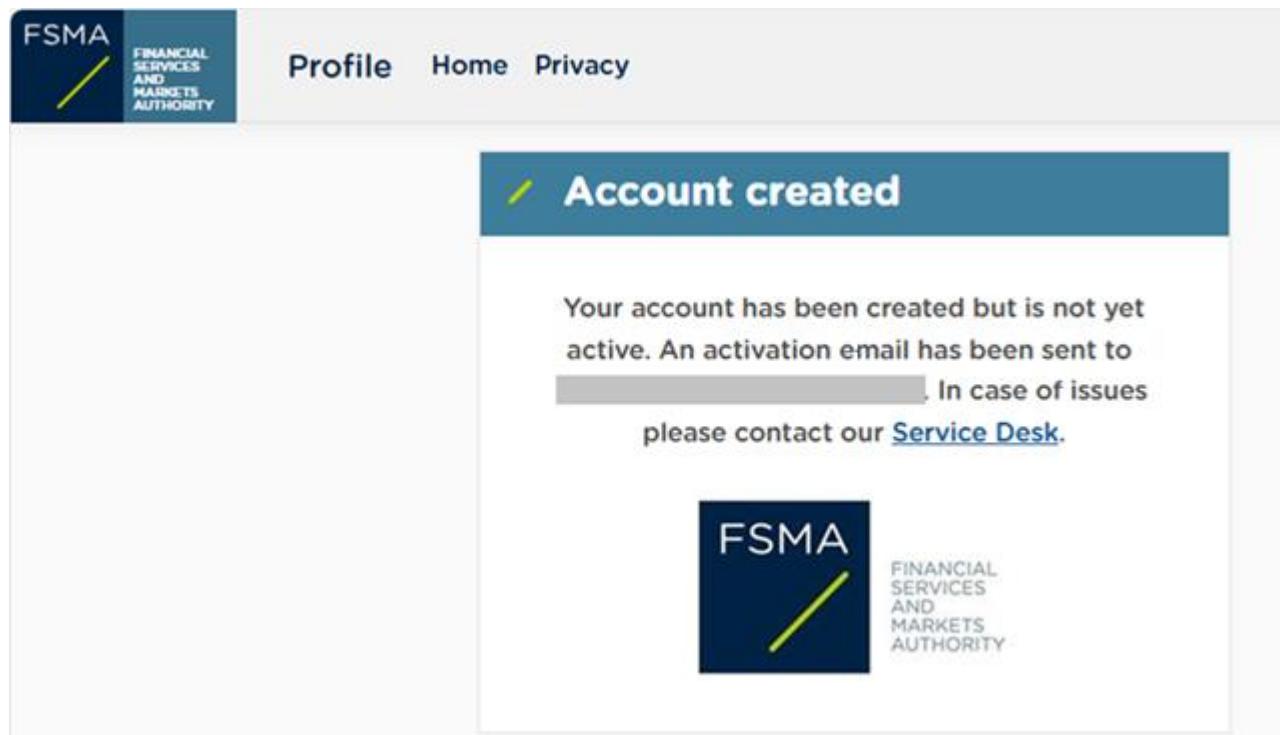
- your email address (required)
- confirmation of your email address (required)
- your nationality (required)

Then click **SUBMIT**.

It is important to note that the combination of **LAST NAME**, **FIRST NAME** and **EMAIL ADDRESS** identifies a unique user within our systems.

#### a. A new user account has been created

If you do not yet have a user account, a new one will be created and linked to your **last name**, **first name** and **email address**. Your **digital key** will also be linked.

*Figure 6: Account created but not yet active*

An email will be sent to the email address you provided, asking you to activate your account.

*Figure 7: Account activation email*

#### Account activation pending

 FSMA <no-reply@fsma.be>  
To [redacted]

 Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

The account activation is waiting for confirmation.

Visit [https://iam-test.fsma.be/AccountActivation?activationCode=\[redacted\]](https://iam-test.fsma.be/AccountActivation?activationCode=[redacted]). This link is valid until [redacted]



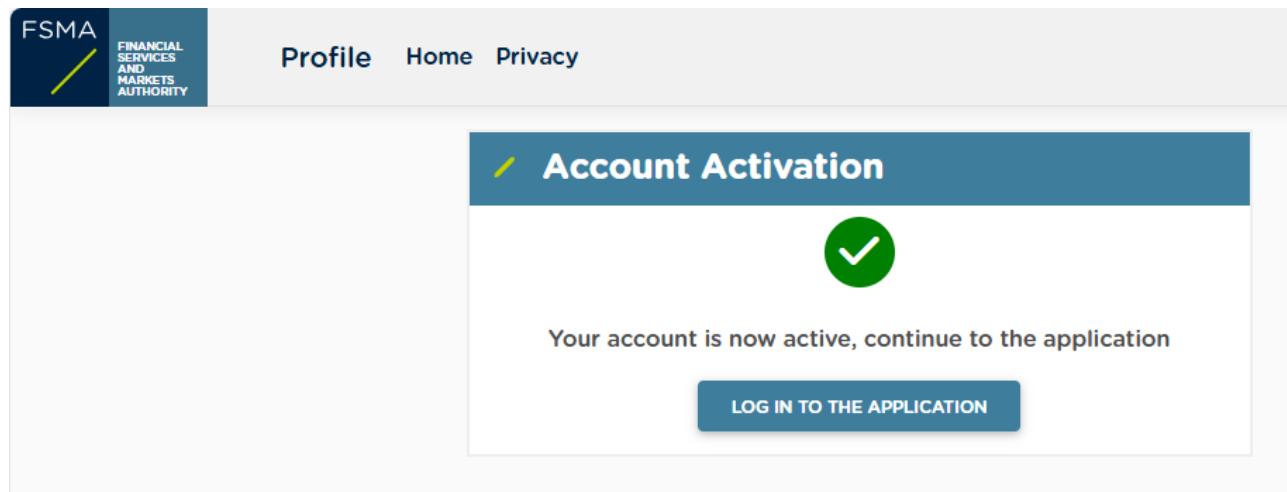
#### Disclaimer:

This e-mail may contain confidential information which is intended only for the use of the recipient(s) named above. If you have received this communication in error, please notify the sender immediately and delete this e-mail from your system. Please note that e-mail messages cannot be considered as official information from the Financial Services and Markets Authority.

The FSMA processes personal data contained in e-mails in accordance with its [Privacy Policy](#).

Click the link to activate your account. NB: this link is valid for only 24 hours.

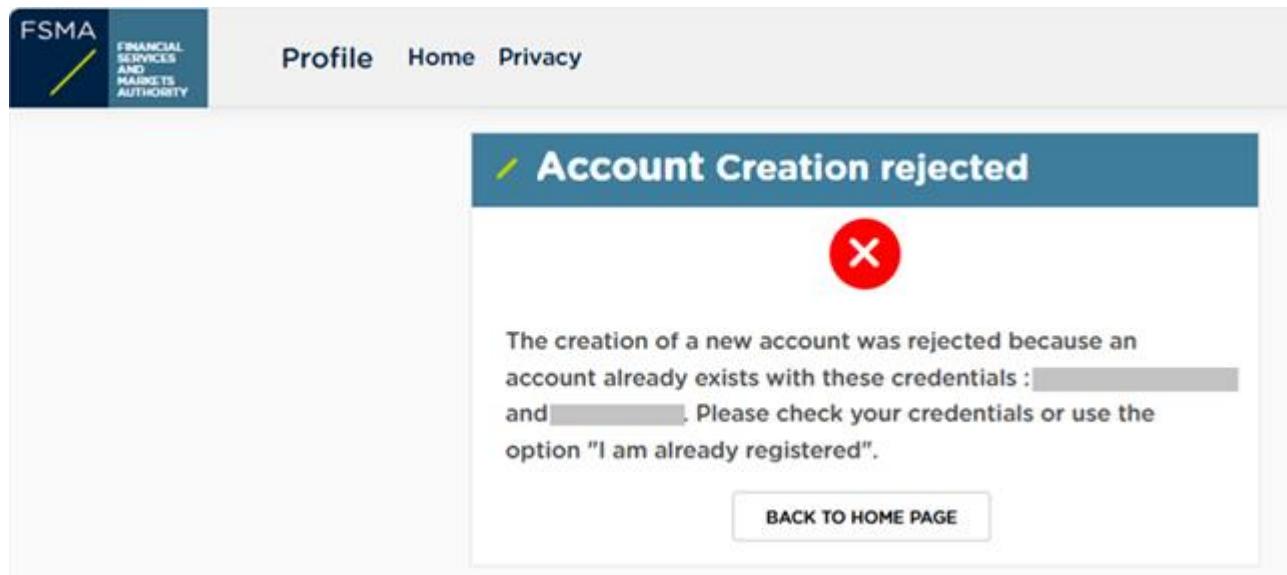
Once your account has been activated, you will receive the following message:

*Figure 8: Account activation*

You can now log in to the application.

#### b. This user account already exists

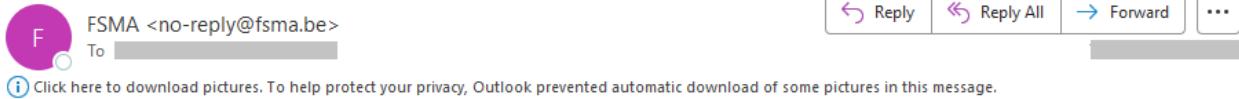
If the combination of your last name and first name, extracted from your eID, and the email address **correspond to an existing user account**, you will receive a message asking you to check your credentials – the email address in particular – or use the option “I am already registered”, described under point 4.2.3. below.

*Figure 9: Account creation rejected*

An email will also be sent to the email address linked to the account corresponding to the combination of last name and first name extracted from your eID and the email you provided.

Figure 10: Account creation request rejected

### Account creation request rejected



### 4.2.3. You are already registered but are using your eID for the first time

If you have registered with our systems in the past but are using your eID for the first time, you will be asked to enter and confirm your email address so that we can link the digital key of your CSAM authentication to your existing user account.

Figure 11: Digital key addition

The screenshot shows a web page titled "Digital key addition". The header includes links for "Profile", "Home", and "Privacy". The main content area displays the following message:

Hello [REDACTED]. We now have your digital key thanks to the CSAM platform. Please enter your email address below so that we can link it to your account.

Two input fields are provided: "Email address" and "Confirm email address". At the bottom right are "BACK" and "SUBMIT" buttons.

#### a. This user account already exists

If our systems have already identified you by the combination of your **last name** and **first name**, extracted from your eID, and the **email address** you provided, you will receive a message indicating that an email has been sent to that email address asking you to confirm that the address is still active and reachable.



FINANCIAL  
SERVICES  
AND  
MARKETS  
AUTHORITY

**Figure 12: Digital key addition**

**Figure 13: CSAM addition pending**

CSAM addition pending

FSMA (no-reply) To [REDACTED]

The addition of CSAM authentication is waiting for confirmation.

Visit [https://iam-test.fsma.be/ManualUserRegNrLinking/FRegNrConfirmation?token=\[REDACTED\]](https://iam-test.fsma.be/ManualUserRegNrLinking/FRegNrConfirmation?token=[REDACTED]). This link is valid [REDACTED].

**Disclaimer:**  
This e-mail may contain confidential information which is intended only for the use of the recipient(s) named above. If you have received this communication in error, please notify the sender immediately and delete this e-mail from your system. Please note that e-mail messages cannot be considered as official information from the Financial Services and Markets Authority.

The FSMA processes personal data contained in e-mails in accordance with its [Privacy Policy](#).

Click the link to confirm the addition of your CSAM digital key to your user account. NB: this link is valid for only 24 hours.

After that, you will receive the following message:

**Figure 14: Digital key addition confirmed**

Profile Home Privacy

Digital key addition confirmed

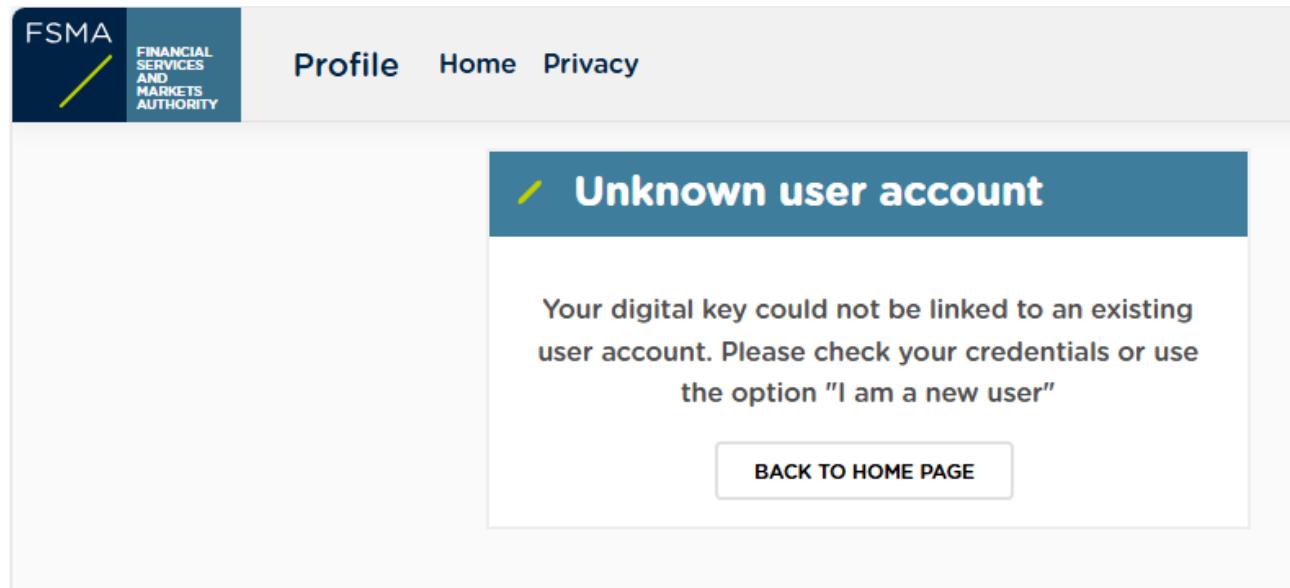
Your digital key has been added to your account. You can now access FSMA applications by authenticating via the CSAM platform

Connect again to the application.

### b. Your user account is unknown

If the combination of your last name and first name, extracted from your eID, and the email address **do not correspond to an existing user account**, you will receive a message asking you to check your credentials – the email address in particular – or to use the option “I am a new user” described under point 4.2.2. above.

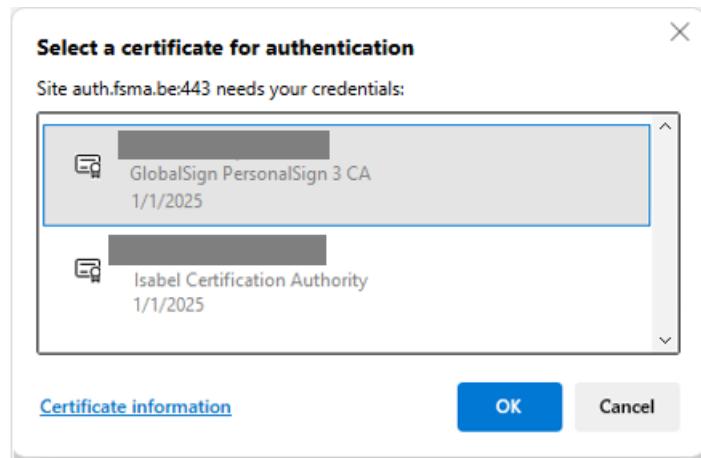
*Figure 15: Unknown user account*



## 4.3. CERTIFICATE: Authentication by certificate

A dialog box presents the list of certificates installed on your computer that are still valid.

*Figure 16: Selecting a certificate*



Select the certificate that you wish to use and then click **OK**.

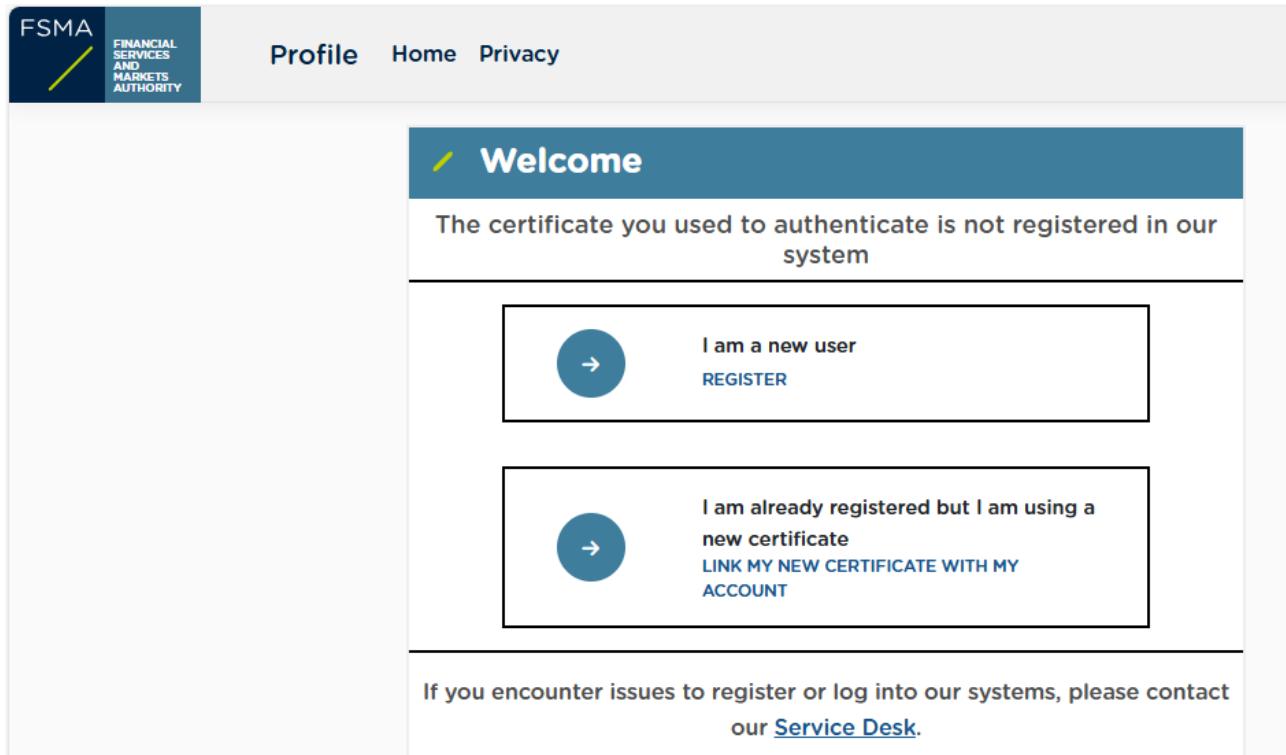
### 4.3.1. Your certificate has not yet been registered in our systems

The authentication of a user is the same for all the applications listed under point 1.

If your certificate is not yet registered in our systems, a welcome page will offer you 2 options:

- **REGISTER:** choose this option if you have never before authenticated yourself to connect to one of the applications listed under point 1;
- **LINK MY NEW CERTIFICATE WITH MY ACCOUNT:** choose this option if you have already registered in the past to connect to one of the applications listed under point 1, but are now using a new certificate.

*Figure 17: The certificate you used to authenticate is not registered in our system*



#### 4.3.2. You are a new user

If you choose this option, you will be taken to a form containing the main information about the certificate:

- **Issuer:** the issuer of the certificate (GlobalSign, Isabel, etc.)
- **Subject:** the personal information of the certificate holder

*Figure 18: Registration of a new user*

The screenshot shows a web-based registration form for a new user. At the top, there is a header with the FSMA logo and links for Profile, Home, and Privacy. The main title is 'Registration of a new user'. Below this, under 'Certificate details', it shows 'Certificate Issuer: GlobalSign PersonalSign 3 CA' and 'Certificate Subject' (redacted). A 'Disclaimer' section states: 'Your certificate is not yet known to our system, please complete this form to register.' The 'Personal information' section contains fields for First name, Middle name, Last name, E-mail address, and Confirm e-mail address. Error messages are displayed: 'The e-mail is required' under E-mail address and 'Confirm e-mail address is mandatory' under Confirm e-mail address. There is also a field for Nationality with the message 'Select a value' and 'The nationality is mandatory'. At the bottom right are 'BACK' and 'SUBMIT' buttons.

Your last name and first name, extracted from the certificate and greyed out, have already been filled in. Please enter the following information:

- your email address (required)
- confirmation of your email address (required)
- your nationality (required)

It is important to note that the combination of **LAST NAME**, **FIRST NAME** and the **EMAIL ADDRESS** identifies a unique user within our systems.

#### a. A new user account has been created

If it does not yet exist, a new user account will be created with your **last name**, **first name** and **email address**.



Figure 19: Account created but not yet active

The screenshot shows a web page with the FSMA logo in the top left corner. The top navigation bar includes 'Profile', 'Home', and 'Privacy'. The main content area features a blue header bar with the text 'Account created' and a yellow diagonal line icon. Below this, a message states: 'Your account has been created but is not yet active. An activation e-mail has been sent to [redacted]. In case of issues please contact our [Service Desk](#)'. At the bottom of the page is another FSMA logo.

An email will be sent to the email address that you provided, asking you to activate your account:

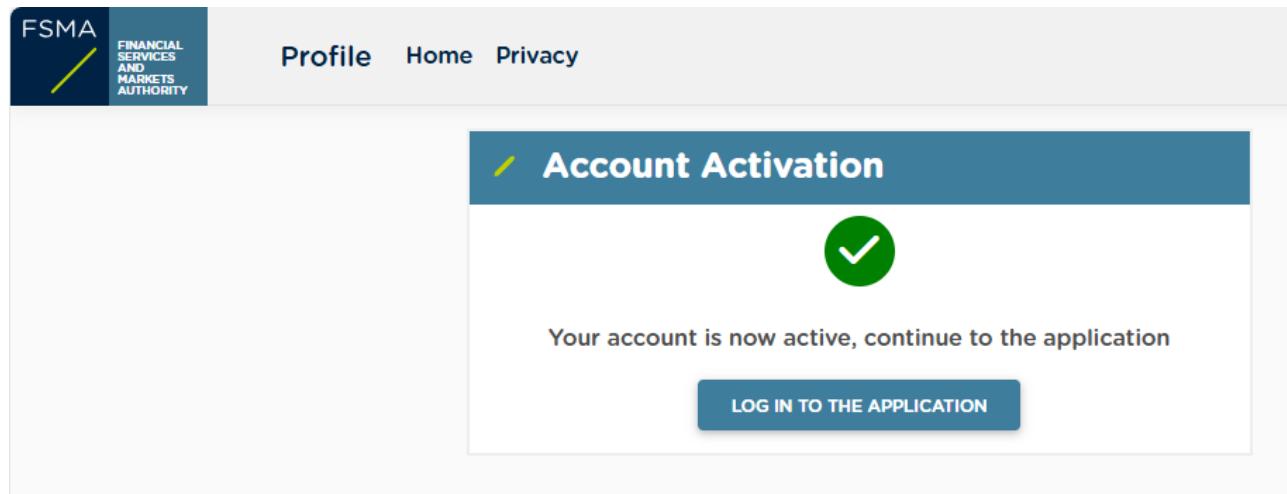
Figure 20: Account activation email

The email is from 'FSMA <no-reply@fsma.be>' to '[redacted]'. It contains a download warning: '(i) Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.' The body of the email says: 'The account activation is waiting for confirmation. Visit [https://iam-test.fsma.be/AccountActivation?activationCode=\[redacted\]](https://iam-test.fsma.be/AccountActivation?activationCode=[redacted]). This link is valid until [redacted]'. At the bottom, there is a checkbox, a 'Disclaimer' section stating 'This e-mail may contain confidential information which is intended only for the use of the recipient(s) named above. If you have received this communication in error, please notify the sender immediately and delete this e-mail from your system. Please note that e-mail messages cannot be considered as official information from the Financial Services and Markets Authority.', and a 'Privacy Policy' link.

Click the link to activate your account. NB: this link is valid for only 24 hours.

Once your account has been activated, you will receive the following message:

Figure 21: Account activated

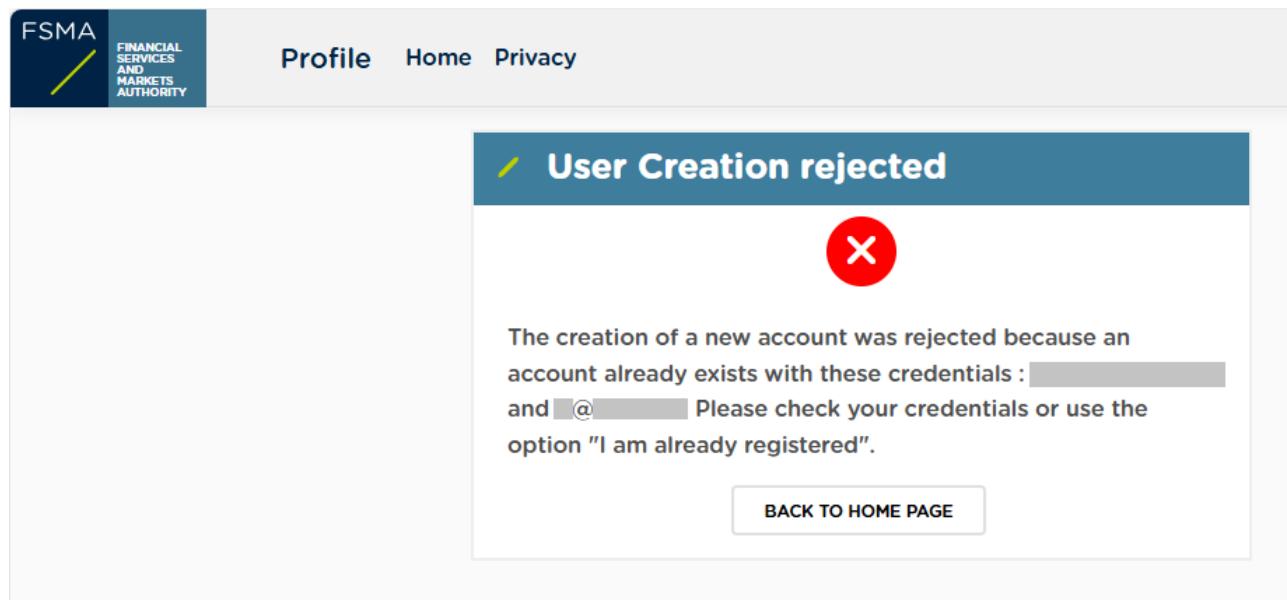


You can now log in to the application.

### b. This user account already exists

If the combination of last name and first name, extracted from your certificate, and the email address **correspond to an existing user account**, you will receive a message asking you to check your credentials – the email address in particular – or to use the option “I am already registered” described under point 4.3.3. below.

Figure 22: Account creation rejected



An email will also be sent to the email address linked to the account corresponding to the combination of last name and first name, extracted from your eID, and the email address you provided.

#### 4.3.3. You are already registered but are using a new certificate

If you have already registered with our systems but are now or occasionally using another certificate or mode of authentication, you will be asked to enter your email address and confirm it.

Figure 23: Manual linking of the certificate to an existing account

The screenshot shows a web page titled 'Profile' with 'Home' and 'Privacy' links. A central box is titled 'Manual User Certificate Linking'. It contains a message: 'Hello [REDACTED]. Please provide the e-mail of your user account'. Below this are two input fields: 'E-mail address' and 'Confirm e-mail address', both with placeholder text '[REDACTED]'. At the bottom are 'BACK' and 'SUBMIT' buttons.

##### a. This user account already exists

If the combination of **last name** and **first name**, extracted from the certificate, and the **email address** you provided already identify you in our systems, you will receive a message indicating that your request to link the certificate to the existing user account will be examined shortly by the FSMA:

Figure 23: Link request created

The screenshot shows a web page with a 'Profile' link and 'Home' and 'Privacy' links. A central box is titled 'Link request created'. It contains a message: 'A request to link your certificate with the user profile linked to [REDACTED] (@ [REDACTED]) has been created and will be reviewed shortly.' Below this, another message says: 'Upon approval you will receive an e-mail informing you that your certificate can be used for logging in.' There is also an 'X' button in the top right corner of the message box.

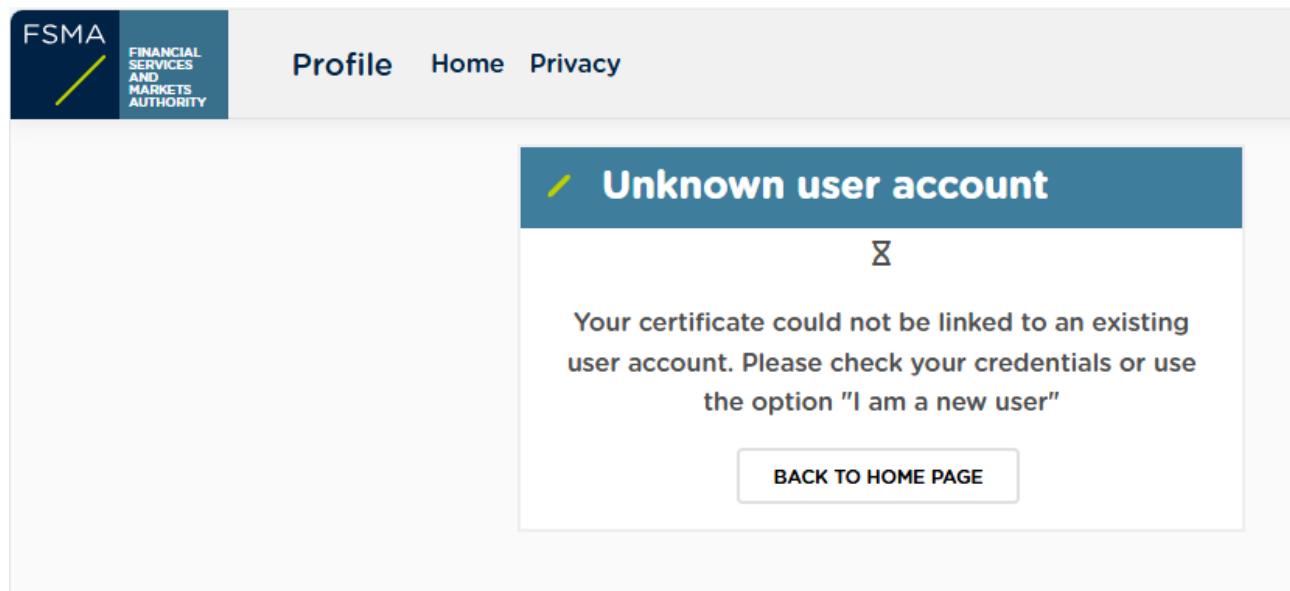
After it has been approved, you will receive at your email address a message informing you that your certificate is now registered and can be used to log in.

Then launch the application again.

### b. Your user account is unknown

If, however, the combination of last name and first name, extracted from your certificate, and the email address **do not correspond to any existing user account**, you will receive a message asking you to verify your credentials – the email address in particular – or to use the option “I am a new user”, described under point 4.3.2 above.

*Figure 24: Unknown user account*



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## 5. Subsequent use of the certificate

Launch the application via one of the links provided under point 1.

To log in, you will henceforth need only to choose the mode of authentication as described in step 3.2.



## 6. Any questions or technical problems?

### **Any questions/technical problems?**

Contact the FSMA's Service Desk:

☎ +32 2 220 53 88; or

✉ [Servicedesk@fsma.be](mailto:Servicedesk@fsma.be) (please include a screenshot or a copy of the error message)

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