International Standard

ISO/IEC 25791-1

Information technology — OpenID Connect FAPI Security Profile 1.0 —

Part 1: Baseline

Technologies de l'information — Profil de sécurité 1.0 basé sur le protocole OpenID Connect conçu pour les API finanières, FAPI —

Partie 1: Niveau de référence

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Foreword

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This document was prepared by the OpenID Foundation (OIDF) (as FAPI Security Profile 1.0 - Part 1: Baseline) and drafted in accordance with its editorial rules. It was adopted, under the JTC 1 PAS procedure, by Joint Technical Committee ISO/IEC JTC 1, *Information technology*.

A list of all parts in the ISO/IEC 25791 series can be found on the ISO and IEC websites.

Any feedback or questions on this document should be directed to the user's national standards body. A complete listing of these bodies can be found at www.iso.org/members.html and www.iec.ch/national-committees.

Introduction

FAPI is a highly secured OAuth profile that aims to provide specific implementation guidelines for security and interoperability. The FAPI security profile can be applied to APIs in any market area that requires a higher level of security than provided by standard OAuth or OpenID Connect. Among other security enhancements, this specification provides a secure alternative to screen scraping. Screen scraping accesses user's data and functions by impersonating a user through password sharing. This brittle, inefficient, and insecure practice creates security vulnerabilities which require financial institutions to allow what appears to be an automated attack against their applications.

This document is Part 1 of FAPI Security Profile 1.0. It specifies a baseline security profile of OAuth that is suitable for protecting APIs with a moderate inherent risk. Importantly, this profile does not provide non-repudiation (signing of authorization requests and responses) and sender-constrained access tokens. If such features or a higher level of security is desired, the use of FAPI Security Profile 1.0 - Part 2: Advanced is recommended.

Although it is possible to code an OpenID provider and relying party from first principles using this specification, the main audience for this specification is parties who already have a certified implementation of OpenID Connect and want to achieve a higher level of security. Implementers are encouraged to understand the security considerations contained in Section 7.6 before embarking on a 'from scratch' implementation.

Notational conventions

The key words "shall", "shall not", "should", "should not", "may", and "can" in this document are to be interpreted as described in ISO/IEC Directives, Part 2. These key words are not used as dictionary terms such that any occurrence of them shall be interpreted as key words and are not to be interpreted with their natural language meanings.

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Part 1:
Baseline

1. Scope

This document specifies the method for an application to:

- obtain OAuth tokens in a moderately secure manner for access to protected data;
- use OpenID Connect (OIDC) to identify the customer (user); and
- use tokens to access REST APIs in a moderately secure manner.

2. Normative references

The following documents are referred to in the text in such a way that some or all of their content constitutes requirements of this document. For dated references, only the edition cited applies. For undated references, the latest edition of the referenced document (including any amendments) applies.

RFC 4122 - A Universally Unique IDentifier (UUID) URN Namespace

RFC 6749 - The OAuth 2.0 Authorization Framework

RFC 7636 - Proof Key for Code Exchange by OAuth Public Clients

RFC 6125 - Representation and Verification of Domain-Based Application Service Identity within Internet Public Key Infrastructure Using X.509 (PKIX) Certificates in the Context of Transport Layer Security (TLS)

BCP212 - OAuth 2.0 for Native Apps

BCP195 - Recommendations for Secure Use of Transport Layer Security (TLS) and Datagram Transport Layer Security (DTLS)

IANA TLSP - Transport Layer Security (TLS) Parameters

OIDC - OpenID Connect Core 1.0 incorporating errata set 2

RFC 8705 - OAuth 2.0 Mutual-TLS Client Authentication and Certificate-Bound Access Tokens

OIDD - OpenID Connect Discovery 1.0 incorporating errata set 2

RFC 7231 - Hypertext Transfer Protocol (HTTP/1.1): Semantics and Content