UK Open Banking Configuration Guide Oracle Banking Digital Experience Patchset Release 22.2.4.0.0

Part No. F72987-01

June 2024

ORACLE

UK Open Banking Configuration Guide June 2024

Oracle Financial Services Software Limited Oracle Park Off Western Express Highway Goregaon (East) Mumbai, Maharashtra 400 063 India Worldwide Inquiries: Phone: +91 22 6718 3000 Fax:+91 22 6718 3001

www.oracle.com/financialservices/

Copyright © 2006, 2024, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Table of Contents

1.	Ρ	reface
	1.1	Intended Audience1-1
	1.2	Documentation Accessibility1-1
	1.3	Access to Oracle Support1-1
	1.4	Structure1-1
	1.5	Related Information Sources1-1
2.	0	bjective and Scope2–1
3.	Т	echnology Stack
4.	Ρ	re-requisites4–1
5.	н	eaders Configuration
6.	Ρ	roperties6–1
7.	0	Auth Configuration7–1
	7.1	UI configuration7-1
8.	E	xtensibility and Code Conventions8–1
	8.1	Key Providers support
9.	ĸ	eystore and Certificate for UK Open Banking Directory9–7

1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 **Documentation Accessibility**

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

The subsequent chapters describes following details:

- Introduction
- Preferences & Database
- Configuration / Installation.

1.5 <u>Related Information Sources</u>

For more information on Oracle Banking Digital Experience Patchset Release 22.2.4.0.0, refer to the following documents:

Oracle Banking Digital Experience Installation Manuals



2. Objective and Scope

Background

Open Banking Configuration Document provides the various configurations required to enable UK Open Banking in OBAPI

Scope

- Headers Configuration
- Properties
- OAuth Configuration
- Code Convention and Extensibility



3. Technology Stack

Software	Version
Java	Java JDK or JRE version 8
OBDX/OBAPI	21.1.0.0.0
OAuth	OBDX Internal OAuth

Abbreviations

ООТВ	Out of the Box
TPP	Third Party Providers
ASPSP	Account Servicing Payment Service Provider



4. Pre-requisites

- Java JDK or JRE version 7 or higher must be installed. For installation of Java please refer installation guide.
- OAuth Setup



5. Headers Configuration

There are two types of headers configuration available for UK Open Banking.

- System Headers (i.e. Mandatory Headers and its respective value validation)
- Configuration Headers (i.e. Mandatory Headers).

Below are the configuration steps and Out of the box header already configured in the system.

System Headers:- As of now in OOTB one header has been added as mandatory "x-fapi-financialid" with value as "491308330388688" (This is a random value and can be changed. This value is issued by OBIE and corresponds to the Organization Id of the ASPSP in the Open Banking Directory). This value needs to be configured by Bank or ASPSP. This header needs to be sent by the TPP to the ASPSP mandatorily with the same value. Both Header name and Header value are validated for System Headers.

For configuring more system headers, below script is to be executed in the OBAPI Admin schema.

Insert into DIGX_FW_CONFIG_ALL_B (PROP_ID, CATEGORY_ID, PROP_VALUE, FACTORY_SHIPPED_FLAG, PROP_COMMENTS, SUMMARY_TEXT, CREATED_BY, CREATION_DATE, LAST_UPDATED_BY, LAST_UPDATED_DATE, OBJECT_STATUS, OBJECT_VERSION_NUMBER) values ('uk%%**HEADER NAME**%%','OpenbankingSystemHeaders','%%**HEADERVALUE**%%','N',null,'Open Banking','ofssuser',sysdate,'ofssuser',sysdate,'Y',1);

Below Query is used to check the System Headers in the system

select * from digx_fw_config_all_b where category_id = 'OpenbankingSystemHeaders';

<u>Configuration Headers :-</u> As of now in OOTB one header has been added as mandatory - "x-fapi-interaction-id". This header is required to be sent by the TPP to the ASPSP mandatorily with any value.

Only header name is validated in case of Configuration Headers.

For configuring more config headers, below script is to be executed in the OBDX/OBAPI Admin schema.

Insert into DIGX_FW_CONFIG_ALL_B (PROP_ID, CATEGORY_ID, PROP_VALUE, FACTORY_SHIPPED_FLAG, PROP_COMMENTS, SUMMARY_TEXT, CREATED_BY, CREATION_DATE, LAST_UPDATED_BY, LAST_UPDATED_DATE, OBJECT_STATUS, OBJECT_VERSION_NUMBER) values ('uk%%**HEADER NAME**%%',' OpenbankingConfigHeaders',null,'N',null,'Open Banking','ofssuser',sysdate,'ofssuser',sysdate,'Y',1);



Below Query is used to check the System Headers in the system

select * from digx_fw_config_all_b where category_id = 'OpenbankingConfigHeaders';



6. Properties

Below are the properties required to be updated in the UK Open Banking. Please find the below properties, its purpose and OOTB values.

Table:- DIGX_FW_CONFIG_ALL_B

Category-Id :- OpenBankingConfig

Property Id	Property Value (Out of the Box)	Purpose
CONSENT_EXPIRY DAYS	90	This value is used to check if expiry date send by TPP for the Account Access Consent is not more than 90 days and if it is more than 90 days then ASPSP will reject this value

Token Settings

Table:- DIGX_FW_CONFIG_ALL_B

Category-Id :- OAuthTokenConfig

Note: Prior to changing the value of OAUTH_TOKEN_SIGNER to X509RS256 or X509PS256, make sure to generate Public and Private Key Pair in Security Keys Section by logging in as admin.

Property Id	Property Value	Purpose
OAUTH_TOKEN_SI GNER	X509RS256 – x509 signed token with RS256 algorithm X509PS256 - x509 signed token with PS256 algorithm	The algorithm used to generate JWT token.
refreshTokenExpiry	86400	Default expiry for Refresh Token.
tokenExpiry	3600	Default expiry for Access Token.
ISSUER	OBDX-OAUTH	Issuer of the access/refresh token.
AUDIENCE	OBDXTestResServer	Audience of the access/refresh token.
OPAQUE_ACCESS_ TOKEN_FLAG	Values can be Y or N.	Flag to enable/disable opaque access token.
CODE_CHALLENGE _FLAG	Values can be Y or N.	Flag to enable/disable code challenge verification as per the FAPI requirement.



Common Settings

Table:- DIGX_FW_CONFIG_ALL_B

Category-Id :- OAuthCommonConfig

Property Id	Property Value	Purpose
OAUTH_REDIRECT _HOST_PORT	http://{{HOST}}:{{PORT}}	'HOST' refers to the hostname/IP of the application 'PORT' refers to the application's port



DCR(Dynamic Client Registration) Configs

Table:- DIGX_FW_CONFIG_ALL_B

Category-Id :- OAuthDCRConfig

Property Id	Property Value	Purpose
PUBLIC_KEY_FETC H_URL	e.g. https://keystore.openbankingtes t.org.uk/keystore/openbanking.j wks	Open Banking Directory URL to fetch the public key for payload jwt verification.
SCIM_PRIVATE_KE Y	This should be value of obseal_dec.key without any space or enter character	This is ASPSP's private key for signing the jwt payload while communicating to the Open Banking Directory.
SSA_REQUEST_PA YLOAD_PUBLIC_KE Y	e.g. software_jwks_endpoint	This is TPP's SSA claimset value, which is used to fetch the public key to verify SSA.
DCR_REQUEST_PA YLOAD_PUBLIC_KE Y	e.g. software_jwks_endpoint	This is TPP's claimset value, which is used to fetch the public key to verify DCR payload.
ID_TOKEN_PRIVAT E_KEY	This should be value of obseal_dec.key without any space or enter character	This is ASPSP's private key for signing the jwt payload.
ID_TOKEN_PRIVAT E_KEYID	This should be value of key id generated when the ASPSP's certificate is uploaded in the Open Banking Directory.	This is ASPSP's key id to fetch the ASPSP's public key from the Open Banking Directory by the TPP.
OBIE_CLAIM	iss	To identify the issuer claimset in the DCR payload.
OBIE_CLAIM_VALU E	OpenBanking Ltd	To identify the value of the issuer claimset in the DCR payload.
OBIE_MEMBSTATE _VALUE	GB	Member state of the SSA.
OBIE_SOFTENV_VA	Values can be sandbox/production.	To identify software environment. Value should be 'production' for the production environment.



DCR(Dynamic Client Registration) SCIM Configs to Connect to Open Banking Directory

Table:- DIGX_FW_CONFIG_ALL_B

Category-Id :- OAuthDCRSCIMConfig



Property Id	Property Value	Purpose
MTLS_CERTIFICAT E_ALIAS	Alias which was used to create the MLTS certificate	Required for communication over MTSL with the Open Banking Directory.
	e.g. openbanking_obtrans	
MTLS_CERTIFICAT E_PWD	Password which was used to create the MLTS certificate	Required for communication over MTSL with the Open Banking Directory.
IDENTITY_STORE_ PATH	Path of the identity store jks file. e.g. /scratch/obdx/wls/OpenBanking /SCIM/openbanking_custom_id entity.jks	Required for communication over MTSL with the Open Banking Directory.
TRUST_STORE_PA TH	Path of the trust store jks file. e.g. /scratch/obdx/wls/OpenBanking /SCIM/openbanking_custom_tr ust.jks	Required for communication over MTSL with the Open Banking Directory.
PROXY_ENABLED	Values can be Y/N.	To identify whether the proxy is enabled of not for the communication.
PROXY_URL	Value ot the proxy url.	Required for communication over MTSL with the Open Banking Directory with proxy enabled.
PROXY_PORT	Value ot the proxy port.	Required for communication over MTSL with the Open Banking Directory with proxy enabled.
HTTPS_ENABLED	Values can be Y/N.	To identify whether the https is enabled of not for the communication.
softwareStatementId	This should the Software Statement Id of the ASPSP.	Required for communication over MTSL with the Open Banking Directory.
clientScopes	'TPPReadAll AuthoritiesReadAccess QTSPReadAccess'	These are the scopes defined by the Open Banking Directory.
keyld	This should be the ASPSP's key id to be used for the MSTL communication.	Required for communication over MTSL with the Open Banking Directory.
tokenUrl	https://matls- sso.openbankingtest.org.uk/as/t oken.oauth2	This is defined by the Open Banking Directory to get the access token for accessing the Open Banking APIs.



certUrl	https://matls- dirapi.openbankingtest.org.uk/c ertificate/validate	This is defined by the Open Banking Directory to get the ASPSP's certificate validated for the MTLS communication.
orgDetUrl	https://matls- api.openbankingtest.org.uk/sci m/v2/OBThirdPartyProviders/	This is defined by the Open Banking Directory to get the organisation details.
aud	https://matls- sso.openbankingtest.org.uk/as/t oken.oauth2	This is defined by the Open Banking Directory for the 'audience' claimset for communication over MTSL.
iss	This should the Software Statement Id of the ASPSP.	Required for communication over MTSL with the Open Banking Directory.
sub	This should the Software Statement Id of the ASPSP.	Required for communication over MTSL with the Open Banking Directory.
grantType	client_credentials	This is defined by the Open Banking Directory for communication over MTSL.
clientAssertionType	urn:ietf:params:oauth:client- assertion-type:jwt-bearer	This is defined by the Open Banking Directory for communication over MTSL.

Sort Code and Branch Mapping for UK.OBIE.SortCodeAccountNumber Scheme

For Sort Code, Account branch mapping following entry needs to be done in DIGX_FW_CONFIG_ALL_B in openBankingConfig preferences. This mapping used in account identification deserializer to replace sort code with appropriate branch code.

Insert into DIGX_FW_CONFIG_ALL_B

(PROP_ID,CATEGORY_ID,PROP_VALUE,FACTORY_SHIPPED_FLAG,PROP_COMMENTS,S UMMARY_TEXT,CREATED_BY,CREATION_DATE,LAST_UPDATED_BY,LAST_UPDATED_D ATE,OBJECT_STATUS,OBJECT_VERSION_NUMBER,EDITABLE,CATEGORY_DESCRIPTIO N) values ('SORT_CODE_<6 Digit SortCode>','openBankingConfig','<Branch Code>','N',null,'Sort Code Branch Mapping for UK Openbanking for Sort Code Scheme','ofssuser',sysdate,'ofssuser',sysdate,'A',1,'N',null);

<u>Home</u>



7. OAuth Configuration

7.1 UI configuration

OAuth Identity Domain Maintenance will require below maintenance to configure UI Component for Authorizing consent.

The value of Consent Page URL (Menu -> OAuth -> Identity Domain Maintenance) is configured as <u>http://host:port?homeComponent=authorize-consent&homeModule=open-banking&applicationType=auth</u>.



8. Extensibility and Code Conventions

Code Convention of Account API's

Accounts related API should use below arguments and return type for working with UK Open Banking

Arguments

SessionContext sessionContext

com.ofss.digx.app.openbanking.dto.accounts.uk.AccountRequestDTO accountRequestDTO

Return Type

BaseResponseDTO<T>

Where T extends DataTransferObject

Any service implemented with the above type of argument will be compatible with UK Open Banking.

Code Convention of Payment API's

Payment related API should use below arguments and return type for working with UK Open Banking

Arguments

Create and Read Method

SessionContext sessionContext

Any DTO Object which extends com.ofss.digx.app.openbanking.dto.consent.uk.UKPaymentDTO

Any service implemented with the above type of argument will be compatible with UK Open Banking.

Error Message Framework

The Error Message Framework helps convert the OBAPI error response according to the UK Open Banking Specifications.

The error response structure for Open Banking Read/Write APIs is as follows:



```
{
    "Code": "...",
    "Id": "...",
    "Message": "...",
    "ErrorS": [
    {
        "ErrorCode": "...",
        "Message": "...",
        "Path": "...",
        "Url": "...",
        J
    }
    ]
}
1.1
```

The UK Open Banking specified error response is handled using DIGX_OB_UK_OBDX_ERROR_MAP table.

The contents of the table are as follows:

Column Name	Description
DIGX_ERROR_CODE	Represents the OBAPI error codes. This is a Primary and Unique Key
UK_ERROR_CODE	Represents the Open Banking specified error code
PATH	Represents the reference to the JSON Path of the field with error. Can be null.
URL	Represents the URL to help remediate the problem, or provide more information etc. Can be null.



For mapping OBAPI error codes with UK Open Banking specified codes below script can be used:

Insert into DIGX_OB_UK_OBDX_ERROR_MAP (DIGX_ERROR_CODE,UK_ERROR_CODE,PATH,URL) values ('%%OBDX Error Code%%',%%Open Banking specified error code%%', '%%Path%%', '%%URL%%');

For example -

Insert into DIGX_OB_UK_OBDX_ERROR_MAP (DIGX_ERROR_CODE,UK_ERROR_CODE,PATH,URL) values ('DIGX_OB_0010','UK.OBIE.Field.Missing', 'Data.Initiation ',null);

Below Query is used to check the OBAPI errors mapped with UK Open Banking specified error codes in the system

select * from DIGX_OB_UK_OBDX_ERROR_MAP;

For configuring HTTP status codes with custom message, below script can be used:

Insert into DIGX_FW_CONFIG_ALL_B (PROP_ID, CATEGORY_ID, PROP_VALUE, FACTORY_SHIPPED_FLAG, PROP_COMMENTS, SUMMARY_TEXT, CREATED_BY, CREATION_DATE, LAST_UPDATED_BY, LAST_UPDATED_DATE, OBJECT_STATUS, OBJECT_VERSION_NUMBER)

values ('%%**HTTP Status code**%%','OpenBankingErrorConfig','%%**Error Message**%%','N',null,'OpenBanking Error Message','ofssuser',sysdate,'ofssuser',sysdate,'Y',1);

Below Query is used to check the Open Banking HTTP status codes in the system

select * from digx_fw_config_all_b where category_id = ' OpenBankingErrorConfig';

Permission Response Handler

Permissions is used in only Account API's. Based on Permissions, Response is generated based on permissions.

OBAPI consists of Permission Handler against each type of permissions. This configuration is available in the table DIGX_OB_UK_PERMISSIONS_PRIMARY



The contents of the table are as follows:

Column Name	Description
SERVICEID	Represents the OBAPI Service Id for which the permission and its handler is available
PERMISSION	Represents Permission
RESPONSEHANDLER	Represent Permission Handler

Permission Handler can be overriden or can be newly introduced. This will be required for additional fields mapping which is not available OOTB. Steps for the same are as follows

Introducing Permission Handler

New Permisison Handler should implement interface IResponseHandler

New Permission Handler should have below methods

public static <T implements IResponseHandler> getInstance()

public <T extends DataTransferObject> assembleResponse(DataTransferObject object, List<String> permissions) – This method assembles response from object to the require response object which needs shown in the API response. Object is the response got from base sevice and T will be the response object require by API specifications. Assembling of the values will be done this method

public int getPriority() – This defines the high priority of the handler to be applied for assembling response in case of permissions and its handler has been consented by the user i.e. Basic and Detail permission will have different handlers but if the consent is both the permission the priority of the handler will decide which needs to be executed on high priority.

8.1 Key Providers support

Key Providers Overview

Whenever TPP initiates a DCR request, the payload is signed with the TPP's private key and same needs to be verified with the TPP's public key at the Bank's side. There could be different ways to get the TPP's public key which can vary as per open banking directory services and the geographical regions.

To accommodate those varying approaches of getting the public key, OBDX has provided factory pattern to get a 'Key Provider'. The main job of the key provider is to get the public key of the TPP, to verify the DCR payload, based on the Software Statement Issuer Name.

To implement the above, one IKeyProvider interface is added. This contains the methods which may differ based on the parameters mentioned above.



```
2
 3. import java.security.interfaces.RSAPublicKey;
 5
 6 public interface IKeyProvider {
 7
 8
       public String getPublicKey(String clientId, String kid);
 9
10
       public Map<String, String> fetchPublicKey(String dcr request token);
11
12
       public Map<String, String> getPublicKeyClaims(String x509Certificate, String keyId);
13
       /**
14⊝
15
        * Derives the RSA public key from the Base64 public key/certificate
16
17
        * @param encodedKeyOrCert
18
        * @return
19
20
       public RSAPublicKey getRSAPublicKey(String encodedKeyOrCert);
21 }
```

There are 4 methods to be implemented.

- public Map<String, String> <u>fetchPublicKey(String dcr request token);</u> to fetch the TPP's public key when the TPP is being onboarded with the bank with the help of DRC Request Token data.
- 2. **public** String <u>getPublicKey(String clientId, String kid)</u>; to fetch the TPP's public key based on the client id and the key id for further requests processing as and when required when the TPP is already onboarded with the bank.
- 3. **public** Map<String, String> <u>getPublicKeyClaims(String x509Certificate, String keyId)</u>; to get the various types of claims like certificate type, validity, expiry, revocation etc.
- 4. **public** RSAPublicKey getRSAPublicKey(String encodedKeyOrCert); to get the decrypted RSA public key from the encoded key or extracted from the certificate.

In addition to above methods, to make the key provider class singleton, provider class must implement to return the singleton instance of the class

public static IKeyProvider getInstance();

Key Provider Implementation & Configuration

To create a key provider, one needs to create a KeyProvider class by extending the com.ofss.digx.oauth2.spi.IKeyProvider interface and making the provider class entry in the DIGX_FW_CONFIG_ALL_B table.

For example, we have a SSA Issuer called 'XYZ Ltd'. We will need to follow below two steps to configure the XYZ key provider

- Need to create a new key provider implementation class com.ofss.digx.openid.service.XYZKeyProvider which must implement the IKeyProvider interface. Name and the package of the key provider class could be anything, those are not compelled to be same as the mentioned above, but it must implement the IKeyProvider interface.
- Need to make the provider class entry in the DIGX_FW_CONFIG_ALL_B with prop_id = 'XYZ Ltd_KEY_PROVIDER'. In this entry, the naming convention should strictly be followed as <SSA_Issuer>_KEY_PROVIDE and the CATEGORY_ID must be 'openBankingConfig'.

To configure new key provider in DB, refer below insert query and its values are described as below:



Insert into DIGX_FW_CONFIG_ALL_B

(PROP_ID,CATEGORY_ID,PROP_VALUE,FACTORY_SHIPPED_FLAG,PROP_COMMENTS,S UMMARY_TEXT,CREATED_BY,CREATION_DATE,LAST_UPDATED_BY,LAST_UPDATED_D ATE,OBJECT_STATUS,OBJECT_VERSION_NUMBER,EDITABLE,CATEGORY_DESCRIPTIO N) values ('XYZ

Ltd_KEY_PROVIDER','openBankingConfig','com.ofss.digx.openid.service.XYZKeyProvider','N',n ull,'XYZ Ltd Key Provider Class','ofssuser',sysdate,'ofssuser',sysdate,'A',1,'N',null);

As per the current standards, there are mainly two open banking authorities in European Continent:

- 1. Open Banking Directory (OBD)
- 2. European Banking Authority (EBA)

A Third-Party Provider (TPP) gets registered with any of the above two authorities and obtains the Software Statement (SSA) before getting onboarded with the bank.

In this release, OBDX has provided the out of the box implementation of key providers for both directory services.

- 1. com.ofss.digx.openid.service.OBDKeyProvider for Open Banking Directory
- 2. com.ofss.digx.openid.service.EBAKeyProvider for European Banking Authority

To get the public key, OBD has provided 'software_jwks_endpoint'. This endpoint provides a JSON Web Key Set (JWKS), which is a set of keys containing the public keys used to verify any JSON Web Token (JWT). Based on the key id, TTP's public key is extracted from the JWKS to verify the payload.

Both the key providers currently communicate with the Open Banking Directory to fetch the TTP's public key currently as per the implementation.

We have below two configurations:

- 1. OpenBanking Ltd_KEY_PROVIDER to fetch the public keys of TPP's whose SSA Issuer is the 'OpenBanking Ltd'.
- 2. DEFAULT_KEY_PROVIDER to fetch the public keys of TPP's whose SSA Issuer is NOT the 'OpenBanking Ltd'.

Besides above two configured providers, we have a mock key provider (for which, no configuration is needed in the DB):

 MOCK_KEY_PROVIDER - "com.ofss.digx.oauth2.service.DBBasedKeyProvider" – this is only a dummy DB based key provider. If none of the above two providers are configured in the DB, KeyProviderFactory would return the mock key provider. It stores only single public-private key pair in the DB itself and uses the same pair for all the TPP payload verifications.

Below is a sample code snippet to get the key provider for reference:

IKeyProvider keyProvider = KeyProviderFactory.getInstance().getProvider(issuer);
Map<String, String> publicKeysMap = keyProvider.fetchPublicKey(dcr_request_token);



9. Keystore and Certificate for UK Open Banking Directory

This section describes the steps to generate the 'jks' files and configure the same in OBDX for Open Banking Directory integration.

Steps to create 'identity' & 'trust' JKS files

1. Create two different folders OBWAC and OBSEAL and perform the below steps in the respective folders.

📜 > This PC > Data (D:) > CertFiles				
S	* ^	Name	Date modified	Туре
	*	OBSEAL	6/9/2022 4:34 PM	File folder
	*	OBWAC	6/9/2022 4:34 PM	File folder

- 2. One should have the bank's OBWAC and OBSEAL configuration files(.cnf) to proceed further. Copy the files in the respective folders created above.
- To generate CSR and key files for OBWAC and OBSEAL certificate with the help of .cnf file, execute below openssl commands OBWAC> openssl req -new -config obwac.cnf -out obwac.csr -keyout obwac.key OSEAL> openssl req -new -config obseal.cnf -out obseal.csr -keyout obseal.key Note: enter the same pass phrase(pass1234 for example) for both obwac and obseal and make a note of it.



.csr and .key files have been generated with the above commands



	🖈 🔨 Name	Date modified	Туре	Size	
	🖈 📓 obwac.csr	6/9/2022 4:34 P	M CSR File		2
	🖈 🗾 🧾 obwac.key	6/9/2022 4:34 P	M KEY File		2
	🖈 🔤 obwac.cnf	4/19/2022 3:59	PM CNF File		8
his PC	 Data (D:) > CertFiles > OBSEAL 			v じ	>
his PC	Data (D:) > CertFiles > OBSEAL	× Data modified	Turce	v U)
his PC	Data (D:) > CertFiles > OBSEAL	 ✓ Date modified 	Туре	マン ひ Size)
his PC	 > Data (D:) > CertFiles > OBSEAL Name Obseal.cnf 	 ✓ Date modified 4/19/2022 3:59 PM 	Type 4 CNF File	<mark>・ ジ</mark> Size 7) 7 KE
his PC	 > Data (D:) > CertFiles > OBSEAL > Name > obseal.cnf > obseal.csr 	 Date modified 4/19/2022 3:59 PN 6/9/2022 4:34 PM 	Type CNF File CSR File	・ ひ Size 7 2) 7 KE 2 KE

 Upload the above generated .csr files in Open Banking Directory Account to get OBWAC and OBSEAL pem files.

Let's assume, below output on uploading .csr files in the OB directory account Your OB WAC certificate xT-9_jWfAME1feTKZGaf8Dd_x1s was successfully created Your OB Seal certificate I6cfLYUSt91fOw13kdO0HYdIVTc was successfully created Below are the steps to generate the OB WAC and OB Seal certificates in the Open Banking Directory Account(*Note: below screenshots are from the Sandbox account, kindly use Production Open Banking Directory Account details for the production setup*):

a. Login with Open Banking Directory account credentials and select the desired Directory Participant(Your Organization).

Your Organisations					
PSD2 ORACLE CORPORATION UK	Organisation Details	Software Stateme	ents	Certificates	
LIMITED	Business information				
	Name	Organisation Id	Creation Date		
	ORACLE CORPORATION UK LIMITED	0014H00001IFE77QAG	Friday, 3rd Septe	ember 2021, 1:28 am	
	Address				

b. Go to 'Certificates' tab

Search the Directory	A > Directory participants > ORACLE CORP	ORATION UK LIMITED			
Search by name or ID	ORACLE CORP	ORATION UK I	LIMITED		
Your Organisations PSD2 ORACLE CORPORATION UK	Organisation Details	Software Statements	Certificates		
			Add new Organisation Certificate		
	Organisation level certificates 🧿				
	Since 01 Jan 2021, EU and UK TPPs h in the ecosystem.	ave different restrictions applied when m	inting/uploading certain certificates		
	T				



c. Click on 'Add new Organisation Certificate' button



d. Select 'Signing' radio button to upload OB Seal .crs file

Search the Directory	 > Directory participants > ORACLE CORPORATION UK LIMITED > Organisation Level Certificates > Add new Organisation Level Certificate 			
Search by name or ID				
V	Add Certificate			
PSD2 ORACLE CORPORATION UK LIMITED	Before adding a certificate, please ensure you have read our information page			
	Please select the type of certificate being created *			
	Signing Transport			
	Please select the file type for certificate generation *			
	Upload a .csr file for OB Seal Upload a .pem file for QSeal			
	Upload a CSR			
	Click to select file			

e. Select and upload the OB Seal .csr file

	Add new Organisation Level Certificate
Search by name or ID	Add new Organisation Level Certificate
Your Organisations	Add Certificate
IMITED	perore dading a certificate, prode ensure you nare read our mormation page
	Please select the type of certificate being created *
	Signing Transport
	Please select the file type for certificate generation *
	Upload a .csr file for OB Seal
	Upload a CSR
	Click to select file



Keystore and Certificate for UK Open Banking Directory

	ⓒ Open ← → \checkmark ↑ $$ « CertFiles \Rightarrow OBSEAL \checkmark	× P Search OBSEAL	
	Organize • New folder	i · 🔟 🔞	
	Shis PC Name	Date modified	
	3D Objects	4/19/2022 3:59 PM	
	Desktop Desktop Documents Documents	6/9/2022 4:34 PM 6/9/2022 4:34 PM	
Privacy Policy Cookies	Downing Downing Downing Music Pictures Videos System (C) Data (D) Network v <		
© 2022 All Rights Reserved, Open Banking Lim	File name: obseal.csr	✓ All Files (*,*) ✓ Qpen Cancel	
	Upload a CSR		
	File: obseal.csr		🚯 Upload

f. Clicking on the 'Upload' button will upload and display success popup

Environment Production San	Success Your OB Seal certificate	8	
谷 > Directory pa	_7RKITnNh7leUwILpX created	Yrd2PWPoA was successfully	
ORAC	This certificate is	only valid in the UK	K
Organi	sation Details	Software Statements	

g. Repeat the above steps for OB WAC certificate generation. Select the 'Transport' radio button for OB WAC.

Search the Directory	☆ > Directory participants > ORACLE CORPORATION UK LIMITED > Organisation Level Certificates
Search by name or ID	> Add new Organisation Level Certificate
Your Organisations	Add Certificate
PSD2 ORACLE CORPORATION UK LIMITED	Before adding a certificate, please ensure you have read our information page
	Please select the type of certificate being created *
	Signing 💽 Transport
	Diase select the file type for certificate generation *
	Liense seleer me uit Alle tei en minere Benelemen.
	Upload a .csr file for OB WAC



Keystore and Certificate for UK Open Banking Directory

	Open		×
	\leftarrow \rightarrow \checkmark \uparrow \blacksquare $<$ CertFiles $>$ OBWAC	・ じ P Search OBWAC	
	Organize - New folder	⊫ • □ (Ð
	Dracle Content Name	^ Date modified	
	Dis DC Z obwac.cnf	4/19/2022 3:59 PM	
	3D Objects	6/9/2022 4:34 PM	🚯 Upload
	Desktop	6/9/2022 4:34 PM	
	管 Documents		
	Downloads		
	J Music		
Privacy Policy	Videos		
Cookies	System (C:)		
	Data (D:)		
	÷ (,
© 2022 All Rights Reserved, Open Banking L	mi File name: obwac.csr	All Files (*.*)	
		Open Cancel	
	Upload a CSR File: obwac.csr		∆ Upload
Privacy Policy			
Cookies			
Environment			
	Success		
Production San(
Y	our OB WAC certificat	e ad5YHtthG4-	
		90011001	
fu	194kiWcOypQqaJs wa	s successfully create	d
🛛 😤 🔪 Directory pa		and challed in the LUK	
	This certificate is	only valid in the UK	
	This certificate is	only valid in the OK	
ORAC	This certificate is		
ORACL	 This certificate is Control 		JIN JK L
ORACL	This certificate is		
ORACL	This certificate is		
ORACL	 This certificate is Details 		Statements
ORACL	 This certificate is Details 	Software	Statements
ORACL	 This certificate is Details 	Software	Statements
ORACL	 This certificate is This certificate is Details 	Software	Statements

Generated certificates would be visible on the certificates listing page.
 Certificate .pem files can be downloaded with the help of 'Get PEM' button displayed next to the respective certificates



Concernations Organisation Details Subware Statements Calificates Transport certificates Image: Concernation of the conc	Search by name or ID				
Add new Organisation level certificates 	Your Organisations	ORACLE CO	Software Statements		ertificates
Cycanisation level certificates Image: Comparisation level comparison of the comparison of	LIMITED			Add new Orga	anisation Certificate
Intel COLLING COLING COLING COLLING COLING COLLING COLLING COLLING COL		Organisation level ce	ertificates 🕧		
Transport certificates Ky (D Valid rom Valid rom Verter Transport certificates Transport certificates Verter Verter<		Since 01 Jan 2021, EU and UK in the ecosystem.	CTPPs have different restrictions applied whe	en minting/uploading	certain certificates
Type Key ID Valid from Valid from Construction Construction 24/02/2022 Construction Construction Construction Construction 24/02/2022 Construction Construction Construction Construction Construction Construction Construction Construct		Transport certificates			
Transport certificates Key ID Valid from 24/02/2023 Certificates Type OB WAC Key ID Associated software statements 24/02/2023 Certificates Type OB WAC Key ID Associated software statements 24/02/2023 Certificates Type OB WAC Key ID Associated software statements 24/02/2023 Certificates Type OB WAC Key ID Associated software statements 24/02/2023 Certificates Type OB WAC Key ID 24/02/2023 Certificates 24/02/2023 Certificates Type OB WAC Key ID Associated software statements 24/02/2023 Certificates Type OB WAC Key ID Associated software statements 24/02/2023 Certificates Signing certificates Mack States Software statements 24/02/2023 Certificates Certificates 24/02/2023 Certificates Visite Company Key ID Mack States Software statements 24/02/2023 Certificates Certificates 24/02/2023 Certificates Certificates 24/02/2023 Certificates Certificates		Type OB WAC	Key ID ORX8zNnu1eEe-AV1LlogN5M-PRQ	Valid from 24/01/2022	View JWKS
Transport certificates Yupe OR WAC Key ID Associated software statements MITRAZEGAGAUGUERGE WITTAGE WITTA					
Type Key JD Valid to Valid to Associated software statements Valid to Valid to Valid to Type Key JD Valid to Valid to Valid to OB WAC Key JD Valid to Valid to Valid to Type Key JD Valid to Valid to Valid to OB WAC Associated software statements Valid to Valid to Valid to Valid to Valid to Valid to Valid to OB WAC Key JD Valid to Valid to Valid to Valid to Valid Socialized Software Statements Valid to		Transport certificates			
Associated software statements Yaild to Get II Type Key ID X1/12/12/22/2023 Text OB WAC X1-9_WTARE/Exclusion_xits Yaild from Yaild from DB WAC X1-9_WTARE/Exclusion_Xits Yaild from Yaild from US05022 Yaild from Yaild from Yaild from US05022 Yaild from Yaild from Yaild from YPP Macditi/PACMARY/MAL2U/AUXIST Yaild from Yaild from Signing certificates Yaild from Yaild from Yaild from Signing certificates Yaild from Yaild from Yaild from Type Macditi/PACMARY/Fix12U/AUXIST Yaild from Yaild from OB Seal Key ID Yaild from Yaild from Yaild from YPP Macditi/PACMARY/Fix12U/AUXIST Yaild from Yaild from YPP Macditi/PACMARY/Fix12U/AUXIST Yaild from Yaild from YPP Macditi/PACMARY/Fix12U/AUXIST Yaild from Yaild from YPP <td< td=""><td></td><td>Type OR WAC</td><td>Key ID ORX8zNnu1eFe-AV1LlogN5M-PRQ</td><td>Valid from</td><td>View JWKS</td></td<>		Type OR WAC	Key ID ORX8zNnu1eFe-AV1LlogN5M-PRQ	Valid from	View JWKS
Type Key ID Valid from Ver OB WAC Associated Software Statements 29/04/2022 Get Associated Software Statements 29/04/2022 Get Valid to 29/04/2023 Get Valid to 29/04/2022 Get Valid to 29/04/2022 Get Valid to 29/04/2023 Get Valid to 29/04/2023 Get Valid to 24/09/2023 Get <td< td=""><td></td><td></td><td>Associated software statements</td><td>Valid to</td><td>Get PEM</td></td<>			Associated software statements	Valid to	Get PEM
Ype OB WAC Key ID X1-9_VI/MARKINT/ZGANBDU_xhs Yalid from 25/04/2023 Verve (set) Associated of/Ware statements biodumb/SGMM/MARKINZ GBB/MGCGMM/BACKINZ GBB/MGCGB/MM/BACKINZ GBB/MGCGMM/BACKINZ GBB/MGCGMM/BACKINZ GBB/MGCGMM/BACKINZ GBB/MGCGMM/BACKINZ GBB/MGCGMM/BACKINZ GBB/MGCGMM/BACKINZ GBB/MGCGMM/BACKINZ GBB/MGCGMM/BACKINZ GBB/MGCGMM/BACKINZ GBB/MGCGMM/BACKINZ GBB/MGCGMM/BACKINZ GBB/MGCGMM/BACKINZ GBB/MGCGMM/BACKINZ GBB/MGCGMM/BACKINZ GBB/MGCGMM/BACKINZ GBB/MGCGMM/BACKINZ GBB/MGCGM/BACKINZ GBB/MGCGMM/BACKINZ GBB/MGCGM/BACKINZ GBB/MGCGMM/BACKINZ GBB/MGCGM/BACKINZ GBB/MGCGM/BACKINZ GBB/MGC/BACKINZ GBB/MGCGM/BACKINZ GBB/MGCGM/BACKINZ GBB/MGCGM/BACKINZ GBB/MGCGM/BACKINZ GBB/MGC/BACKINZ GBB/MGCGM/BACKINZ GBB/MGC/BACK			VT71lkzXEbqGbqt9NSOIRH	24/02/2023	Revoke
OB WAC A 11-9_VVAAPC.BIT REACONDUCTS Valid from Ceff Associated Software statements Valid from Valid from Valid from Type OB Seal Key ID Valid from Valid from Signing certificates Valid from Valid from Valid from Type Key ID Software statements Valid from Valid from OB Seal Key ID Key ID Valid from Valid from Type OB Seal Key ID Valid from Valid from Type Key ID Software statements Valid from Valid from Type OB Seal Key ID Key ID Valid from Valid from Type OB Seal Key ID Key ID Valid from Valid from Type OB Seal Key ID Key ID Valid from Valid from Valid from Valid from Valid from Valid from Valid from Valid from Valid from Valid from Valid from Valid from Valid from Valid from Valid from Valid from Valid from Valid StatesCated Software statements Valid from Valid from Valid from Valid StatesCated Software statements V		Туре	Key ID	Valid from	View JWKS
Noddatilt5c0204/wb48/2372 25/05/2023 GGSSc0C54704L2722TFF1 32/05/2023 GGSSc0C54704L2722TFF1 32/05/2023 GGSSc0C54704L2722TFF1 32/05/2023 Valid from 22/06/2022 Valid from 23/06/2022 Valid from 23/07/2023 Core 24/07/2022 Core 24/07/2023 Core 24/07/2023 Core 24/07/2023 Core 24/07/2023 Core 24/07/2023 Core 25/05/2023 Core 25/05/2023 Core 25/05/2023 Core 25/05/2023 Core 25/05/2023 C		OB WAC	Associated software statements	Valid to	Get PEM
Type OB WAC Key ID adSVHttnG4-fu94kWcOypOqaJS Valid from 29/06/2022 View Get Get Table certificate is not associated with any software statements Valid to 29/07/2023 Get Get Table Signing certificates Signing certificates Valid from 29/07/2023 View Get Table Type OB Seal Key ID BD-HimaKeeNNP_XHijSwJLJu40Xs Valid from 24/01/2022 View Get Certificates Type OB Seal Key ID BD-HimaKeeNNP_XHijSwJLJu40Xs Valid from 24/01/2022 View Get Certificates Type OB Seal Key ID BO-HimaKeeNNP_XHijSwJLJu40Xs Valid from 24/01/2022 View Get Certificates Type OB Seal Key ID BO-HimaKeeNNP_XHijSwJLJu40Xs Valid from 25/04/2022 View Get Certificates Type OB Seal Key ID Seal Valid to 25/05/2023 Certificates Type OB Seal Key ID Certificates Valid to 25/05/2023 Certificates Type OB Seal Key ID Certificates Valid to 25/05/2023 View Certificates			NodditileSOPOMywyddGi22 GoffarolGoronu,Pry22TFFi 4zwl2B3b2diasculasculfFbLihw 9EFWADEYMBL2J9WMarf E2RhinyB2rdB8bcGulWXar 4sc28CcoCVFvsC0B5brwah E3B8brdSecCueB55bwAhEg MohrE32YB8bcGueB55bwAhEg MohrE32YB8bcGueS05bwAhEg CocG65b5Cw25CbleaD2Nrb	25/05/2023	Revoke
Associated software statements This certificate is not associated with any software statements Valid to 29/07/2023 Certificate Rev Signing certificates Signing certificates Valid from 24/07/2022 View 24/07/2023 View 24/07/2023 OB Seal BDHkmaKeeNnP_XHijSwJLJu40xs 24/07/2022 View 24/07/2023 View 24/07/2023 Type OB Seal Key ID BGRLYUSI99FOwtSkd0OHYdryTrc Valid from 25/04/2022 View 25/05/2023 Type OB Seal Key ID BGRLYUSI99FOwtSkd0OHYdryTrc Valid from 25/05/2023 View 25/05/2023 Type OB Seal Key ID MikkrE3124BBR/CGUADKELINA SGRSBN5CMSC0BSbwrBi EBRKnESkc/LogBSbwrBi EBRKnESkc/LogBSbwrBi EBRKnESkc/LogBSbwrDibb View 25/05/2023 View 25/05/2023 Type OB Seal Key ID XMITIRH/7feUwILpXYrd2PWPDA Valid from 25/06/2022 View 25/05/2023		Type OB WAC	Key ID qd5YHtthG4-fu94kiWcOvpQqaJs	Valid from 29/06/2022	View JWKS
Signing certificates Type OB Seal Valid from BD-HkmaKeeNNP_XHijSwJLJukiXs Valid from 24/01/2022 View Certification Associated software statements WTZIIkzXEboSbati9NSOIRH Valid to 24/02/2023 Certification Type OB Seal Key ID IBGELTVISIBITOWISkd0OHVdIVTC Valid from 25/04/2022 View Certification Associated software statements NaddHirScOBMWABBIACZIE daSURGCEGrunt LPXZIRF dazulZB3b2/dBiaCdEGunuLAXC wks24RCQEVK/SKOBSbwrsi EERSRESkcWQBSbwrsi EERSRESkcWQBSDWrsi EERSRESkcWQBSDWrsi EERSRESkcWQBSDWrsi EERSRESkcWQBSDWrsi EERSRESkcWQBSDWrsi EERSRESkcWQBSDWrsi DG Seal Valid from 22/06/2022 View			Associated software statements This certificate is not associated with any software statements	Valid to 29/07/2023	Get PEM Revoke
Type OB Seal Key ID BDHonaKeeNNP_XHIJSWILJU40xs Valid from 24/0/2022 View Calid Ca		Signing certificates			
OB Seal BDMRIARCHURS 24/07/2022 Get Associated software statements Valid from 24/02/2023 Get Type Key ID Valid from 25/04/2022 View OB Seal Key ID Valid fo Get NaddmiPSQPDMywb46(372 25/05/2023 Get SG85treCGEGrown Valid fo Get MaddmiPSQPDMywb46(372 25/05/2023 Get SG85treCGEGROWN Valid fo Get MaddmiPSQPDMywb46(372 25/05/2023 Get SG85treCGEGROWN Valid fo Get GetSeal		Type	Key ID	Valid from	View JWKS
Type OB Seal Key ID IECT.VUSt9HOw13kd0OHYdIVTc Valid from 25/04/2022 View Cest Cest Cest Cest Cest Cest Cest Cest		ob sca	Associated software statements VT71lkzXFbgGbgt9NSOIRH	Valid to 24/02/2023	Get PEM Revoke
Associated software statements Valid to Get NoddirligaCiDPUMA68/32X 25/05/2023 Text GSSTUCCEG/wnLPYZTREF 25/05/2023 Text 4zv.II283bZutBur/Link 25/05/2023 Text 4zv.II283bZutBur/Link 25/05/2023 Text 525/05/2023 Text 25/05/2023 4zv.II283bZutBur/Link 25/05/2023 Text 525/05/2023 Text Text 605/05/2023 Text 25/05/2023 705 Key ID Valid from 05 Seal _7RKITnNr7/eUwILpXYrd2PWPoA 29/06/2022		Type OB Seal	Key ID I6cfLYUSt91fOw13kd00HYdIVTc	Valid from 25/04/2022	View JWKS
Vis24ECQ2/FVg0BSbwr3i E3866bfkxCup8/S5hwANEg MdxrE32V46Box/E30 MdxrE32V46X20E0bix02htrb Type Key ID OB Seal _7RKITnNi7leUwILpXYrd2PWPoA 29/06/2022 View			Associated software statements Naddill5:0P:DMywb48i3YZ G6SiroC6SformLPY2ZTIFFi 4zv;I/2B3b2/J6sc/MfFk/IhY 9EFyV&aCPYEM6L2J3tWfstf FZINn/b2ZtdB88nCglu/Xc	Valid to 25/05/2023	Get PEM Revoke
Type Key ID Valid from OB Seal _7RKITnNh7/eUviLpXYrd2PWPoA 29/06/2022			vks24kCUCVF-VscOBS0wfsi E3R6bn5kxCup8jSShwANEg MpkrxE33VRi4ssoBo9foyx GXGRSh55CMZSObloxDzNrb		
		Type OB Seal	Key ID _7RKiTnNh7leUwiLpXYrd2PWPoA	Valid from 29/06/2022	View JWKS
Associated software statements Valid to Ge			Associated software statements	Valid to	Get PEM

5. Download the generated OBWAC and OBSEAL files and copy in the respective folders which have created locally. Change the extension from '.cer' to '.pem' of the downloaded files if required.



📜 > This PC > Data (D:) > CertFiles > OBWAC				ٽ ~	
ds	* ^	Name	Date modified	Туре	Size
its	*	📔 obwac.cnf	4/19/2022 3:59 PM	CNF File	8 KB
	*	📝 obwac.csr	6/9/2022 4:34 PM	CSR File	2 KB
	*	📝 obwac.key	6/9/2022 4:34 PM	KEY File	2 KB
nent	*	xT-9_jWfAME1feTKZGaf8Dd_x1s.pem	6/9/2022 4:40 PM	PEM File	3 KB
📕 🕨 This P	C » Data (D:)	> CertFiles > OBSEAL			v ق
5	* ^	Name	Date modified	Туре	Size
S	*	I6cfLYUSt91fOw13kdO0HYdlVTc.pem	6/9/2022 4:41 PM	PEM File	3 KB
	*	📓 obseal.cnf	4/19/2022 3:59 PM	CNF File	7 KB
	*	📔 obseal.csr	6/9/2022 4:34 PM	CSR File	2 KB
ent	*	🧧 obseal.key	6/9/2022 4:34 PM	KEY File	2 KB

 Generate decrypted keys by executing below commands OBWAC> openssl rsa -in obwac.key -out obwac_dec.key OBSEAL> openssl rsa -in obseal.key -out obseal_dec.key

Enter the pass phrase 'pass1234' when provided, which had been entered at the time of the .key files.

C:\Windows\System32\cmd.exe



C:\Windows\System32\cmd.exe

```
Microsoft Windows [Version 10.0.19044.1706]
(c) Microsoft Corporation. All rights reserved.
D:\CertFiles\OBSEAL>openssl rsa -in obseal.key -out obseal_dec.key
Enter pass phrase for obseal.key:
writing RSA key
D:\CertFiles\OBSEAL>
```

Data (E	Data (D:) > CertFiles > OBWAC					
* ^	Name	Date modified	Туре	Size		
*	📓 obwac.cnf	4/19/2022 3:59 PM	CNF File		8 K	В
*	🔟 obwac.csr	6/9/2022 4:34 PM	CSR File		2 KI	В
*	📔 obwac.key	6/9/2022 4:34 PM	KEY File		2 KI	В
*	📔 obwac_dec.key	6/9/2022 4:43 PM	KEY File		2 KI	В
*	xT-9_jWfAME1feTKZGaf8Dd_x1s.pem	6/9/2022 4:40 PM	PEM File		3 KI	3



Data (D:) > CertFiles > OBSEAL						
*	^	Name	Date modified	Туре	Size	
*		I6cfLYUSt91fOw13kdO0HYdlVTc.pem	6/9/2022 4:41 PM	PEM File	3 KB	
*		📔 obseal.cnf	4/19/2022 3:59 PM	CNF File	7 KB	
*		🔟 obseal.csr	6/9/2022 4:34 PM	CSR File	2 KB	
*		📝 obseal.key	6/9/2022 4:34 PM	KEY File	2 KB	
*	•	🧧 obseal_dec.key	6/9/2022 4:44 PM	KEY File	2 KB	

- 7. Download OB Root and Issuing Certificates from the Open Banking directory
 - a. URL for sandbox certificates: <u>https://openbanking.atlassian.net/wiki/spaces/DZ/pages/252018873/OB+Root+and+Issui</u> <u>ng+Certificates+for+Sandbox</u>
 - b. URL for production certificates: <u>https://openbanking.atlassian.net/wiki/spaces/DZ/pages/80544075/OB+Root+and+Issuin</u> g+Certificates+for+Production
- 8. Create a copy of both the downloaded certificate files and change the extension from .cer to .pem and copy in the OBWAC folder. Keep the file names same
 - a. OB_SandBox_PP_IssuingCA.cer to OB_SandBox_PP_IssuingCA.pem
 - b. OB_SandBox_PP_RootCA.cer to OB_SandBox_PP_RootCA.pem

Note: remove the spaces from the pem file names if there are any.

Data (D:) > CertFiles > OBWAC						,
* ^	Name	Date modified	Туре	Size		
*	OB_SandBox_PP_IssuingCA.cer	6/9/2022 4:48 PM	Security Certificate		2 K	3
*	OB_SandBox_PP_IssuingCA.pem	6/9/2022 4:48 PM	PEM File		2 K	3
*	🔄 OB_SandBox_PP_RootCA.cer	6/9/2022 4:48 PM	Security Certificate		2 K	3
*	OB_SandBox_PP_RootCA.pem	6/9/2022 4:48 PM	PEM File	2		3
*	📔 obwac_dec.key	6/9/2022 4:43 PM	KEY File			3
*	xT-9_jWfAME1feTKZGaf8Dd_x1s.pem	6/9/2022 4:40 PM	PEM File		3 K	3
	📓 obwac.csr	6/9/2022 4:34 PM	CSR File		2 K	3
~	📔 obwac.key	6/9/2022 4:34 PM	KEY File		2 K	3
	🔤 obwac.cnf	4/19/2022 3:59 PM	CNF File		8 K	3

- 9. Use 'cat' command on linux or 'type' command in Windows machine to build the certificate chain from the above three .pem files
 - a. cat xT-9_jWfAME1feTKZGaf8Dd_x1s.pem OB_SandBox_PP_IssuingCA.pem OB_SandBox_PP_RootCA.pem > chain.pem
 - b. type xT-9_jWfAME1feTKZGaf8Dd_x1s.pem OB_SandBox_PP_IssuingCA.pem OB_SandBox_PP_RootCA.pem > chain.pem



Data (D:) > CertFiles > OBWAC						
* ^	Name	Date modified	Туре	Size		
*	📄 chain.pem	6/9/2022 5:42 PM	PEM File	5 KB		
*	OB_SandBox_PP_IssuingCA.cer	6/9/2022 4:48 PM	Security Certificate	2 KB		
*	OB_SandBox_PP_IssuingCA.pem	6/9/2022 4:48 PM	PEM File	2 KB		
*	OB_SandBox_PP_RootCA.cer	6/9/2022 4:48 PM	Security Certificate	2 KB		
*	OB_SandBox_PP_RootCA.pem	6/9/2022 4:48 PM	PEM File	2 KB		
*	🔟 obwac_dec.key	6/9/2022 4:43 PM	KEY File	2 KB		
*	xT-9_jWfAME1feTKZGaf8Dd_x1s.pem	6/9/2022 4:40 PM	PEM File	3 K B		
	🔟 obwac.csr	6/9/2022 4:34 PM	CSR File	2 KB		
	🔟 obwac.key	6/9/2022 4:34 PM	KEY File	2 KB		
	🔤 obwac.cnf	4/19/2022 3:59 PM	CNF File	8 KB		

10. Creating Custom Keystore and importing chain

WebLogic Server Java Utilities is used to create the custom keystore and importing private key & the certificates chains.

Resource URL for reference:

https://docs.oracle.com/cd/E13222_01/wls/docs81/admin_ref/utils20.html

Execute the below command with files in the OBWAC directory

java -cp /home/devops/Oracle/Middleware/Oracle_Home/wiserver/server/lib/weblogic.jar utils.ImportPrivateKey -certfile chain.pem -keyfile obwac_dec.key -keystore openbanking_custom_identity.jks -storepass pass1234 -alias openbanking_obtrans

Note: "/home/devops/Oracle/Middleware/Oracle_Home/wlserver/server/lib/" this path is to locate the weblogic.jar file, this may differ as per the setup.

률 @obdxwls/scratch/obdx/OpenBanking/CertFiles/OBWAC	-	٥	\times
[davops@obdxwls OBWAC]\$ ls -1 total 40			^
-тихтикити 1 54323 54323 1559 Jun 9 1648 OB SandBox PP IssuingCA.pem -тихтикити 1 54323 54323 1380 Jun 9 1648 OB SandBox PP RootCA.pem			
гихтикитик 1 54323 54323 5048 Jun 9 17:42 chain.pem - инхтикитик 1 54323 54323 7712 Арт 19 15:55 Obwac.cnf			
-тихтиктик 1 54323 54323 1592 Jun 9 16134 obwac.esr -тихтиктик 1 54323 54323 1894 Jun 9 16134 obwac.key			
-тихтикитик 1 54323 5423 1706 Jun 9 16:43 obwac_dec.key -тихтикитик 1 54323 5423 2109 Jun 9 16:40 х-т-9_jWfAMEIterKZGaf8Dd_xls.pem			
[devop@cbdxwls OWXAC]\$ java -cp /home/devops/Oracle/Middleware/Oracle_HOme/Wlserver/erver/lb/weblogic.jar utils.ImportPrivateKey -certfile (ile obwa_cdec.key-keystore openhanking_custom_identity.jks -storepass pass1234 -alias openhanking_obtrans	chain.p		₽¥£
No password was specified for the key entry keystore password will be used			
CJun 9, 2022 6:23:49 PM IST> <info> <security> <bea-090905> <disabling better="" check="" cryptoj="" for="" jce="" perform<br="" provider="" self-integrity="" startup="" the="">e this check, specify -Dweblogic.security.allowCryptoDefaultJCEVerification=true.></disabling></bea-090905></security></info>		To ena	ıb1
<jun 2022="" 6123:49="" 9,="" ist="" pm=""> <info> <security> <bea-090906> <changing cryptoj="" default="" ecdrbg128="" from="" generator="" hma<br="" in="" number="" random="" rsa="" the="" to="">le this change, specify D-Newblogic.security.allowCryptoDefaultERNerve.></changing></bea-090906></security></info></jun>		To dis	ab
Imported private key obwac_dec.key and certificate chain.pem into a new keystore openbanking_custom_identity.jks of type jks under alias openbanking_obtrans [devops@cdusis.GOWAC]			

A new .jks file with the filename 'openbanking_custom_identity.jks' is created.

/scratch/trunk_docker/obdx/OpenBanking/CertFiles/OBWAC/							
Name	Size	Changed	Rights	Owner			
		6/9/2022 6:02:42 PM	rwxrwxrwx	obdxdevops			
openbanking_custom_identity.jks	3 KB	6/9/2022 6:23:49 PM	rw-rw-r	1000			
chain.pem	5 KB	6/9/2022 5:42:07 PM	rwxrwxrwx	obdxdevops			
OB_SandBox_PP_IssuingCA.pem	2 KB	6/9/2022 4:48:14 PM	rwxrwxrwx	obdxdevops			
OB_SandBox_PP_RootCA.pem	2 KB	6/9/2022 4:48:08 PM	rwxrwxrwx	obdxdevops			
📔 obwac_dec.key	2 KB	6/9/2022 4:43:12 PM	rwxrwxrwx	obdxdevops			
xT-9_jWfAME1feTKZGaf8Dd_x1s.pem	3 KB	6/9/2022 4:40:39 PM	rwxrwxrwx	obdxdevops			
📓 obwac.key	2 KB	6/9/2022 4:34:17 PM	rwxrwxrwx	obdxdevops			
wac.csr	2 KB	6/9/2022 4:34:17 PM	rwxrwxrwx	obdxdevops			
www.cnf	8 KB	4/19/2022 3:59:26 PM	rwxrwxrwx	obdxdevops			



11. Creating Custom Identity Trust

Execute below two commands.

Enter 'yes' and press enter when prompted "Trust this certificate? [no]:".

Note: "/home/devops/jdk18/bin/" this path is to locate the java keytool, this may differ as per the setup.

1) /home/devops/jdk18/bin/keytool -keystore openbanking_custom_identity.jks -importcert -file OB_SandBox_PP_RootCA.cer -alias openbanking_rootca -storepass pass1234



2) /home/devops/jdk18/bin/keytool -keystore openbanking_custom_trust.jks -importcert - file OB_SandBox_PP_IssuingCA.cer -alias openbanking_issueca -storepass pass1234



💣 @obdxwls/scratch/obdx/OpenBanking/CertFiles/OBWAC	100	٥	×
[DistributionBoint: [URIName: http://ob.trustis.com/ob_pp_rootca.crl]]]			
<pre>f5: Object1d: 2.5.29.32 Criticality=false Certificate%Dicids [[Certificate%Dicids] [FolicyQualifierinfo: qualifierinfo: qualifier: 0010: 74 69 73 22 63 66 60 27 70 67 66 69 65 73 tis.com/policies</pre>			
1. FolicyQualifierInfor [gmalifier10 1.3.6.1.5.5.7.2.2 gmalifier20 1.3.6.1.5.5.7.2.2 gmalifier30 4.5.7.2.4 66 66 69 63 13 55 73 65 20 6F 66 20 74 68 69 0Jse of thi 0010:7 32 04 55 72 74 66 66 69 65 61 74 65 20 63 6F a Certificate co 0020: 68 73 74 69 74 75 74 65 73 20 61 63 65 70 74 nstitutes accept 0030: 61 65 65 20 6F 66 20 74 66 65 20 4F 70 65 6E ance of the Open 0040: 42 61 66 68 66 6E 67 20 52 6F 6F 74 20 43 41 20 Banking Root CA 0050: 61 65 77 74 69 66 63 61 74 69 67 6E 20 50 67 07 61 licates and Certi 0051: 61 65 77 46 96 66 73 01 74 69 67 6E 20 50 76 77 16 10 10 00 000 0051: 61 65 77 46 96 66 63 61 74 69 67 6E 20 50 76 77 16 10 10 00 00 0051: 61 65 61 67 40 52 05 07 12 61 63 74 69 63 65 20 ficate Practice 0080: 53 74 61 74 65 60 65 6E 74 50 50 50 70 74 60 10 10 00 00 00 00 00 00 00 00 00 00 00			
**: Ubject14: 2.5.29.15 Criticality=true KeyUsage [Key_CertSign Crl_Sign 1			
#7: ObjectId: 2.5.29.14 Criticality-false BubjectKayIdentifier [KeyIdentifier 0000: 50 73 9: C6 21 72 D3 77 F4 FE 00 12 06 81 5C 79 Fs.!r.w\y 0010: 75 6E 3F 50 1			
Trust bls certificato? [no]: yes Certificate was added to keystore [devopsRobdxwls OBWAC]\$			

Another .jks file with filename 'openbanking_custom_trust.jks' is created.

💼 @obdwis/scatch/obds/OpenBanking/CentFiles/OBWAC – 🗗 🗙							
[devops8bokxw1s OBWAC \$ 1s -1 ^^ TW-TV-T 1 6423 5433 1559 Jun 9 16:48 OB SandBox FP IssuingCA.cor TW-TV-TV-T- 1 6423 5433 1559 Jun 9 16:48 OB SandBox FP IssuingCA.cor TW-TV-TV-T 1 6423 5433 1590 Jun 9 16:48 OB SandBox FP RotCA.cer TW-TV-TV-T 1 6423 5433 1380 Jun 9 16:48 OB SandBox FP RotCA.cer TW-TV-TV-T 1 6423 5433 1800 Jun 9 17:42 chain.pem TW-TV-TV-T 1 6423 5433 1800 Jun 9 17:42 chain.pem TW-TV-TV-T 1 6423 5433 1800 Jun 9 16:48 OB SandBox FP RotCA.cer TW-TV-TV-T 1 6423 5433 1800 Jun 9 16:48 OB SandBox FP RotCA.cer TW-TV-TV-T 1 6423 5433 1800 Jun 9 16:48 oB SandBox FP RotCA.cer TW-TV-TV-T 1 6423 5433 1800 Jun 9 16:49 obmac.cer TW-TV-TV-T 1 6423 5433 1800 Jun 9 16:49 obmac.cer TW-TV-TV-T 1 devops devops 4507 Jun 9 16:49 openhanking.custom_tout.jks TW-TV-TV-T 1 devops devops 16:53 Jun 9 16:40 xT-9_WfAMEIsTKZOaf8Dd_xls.pem [devops@obdxuls OBWAC]\$							
/scratch/trunk_docker/obdx/OpenBanking/CertFi	les/OBWAC/						
Name	Size	Changed	Rights	Owner			
<u>▶</u>		6/9/2022 6:02:42 PM	rwxrwxrwx	obdxdevops			
openbanking_custom_trust.jks	2 KB	6/9/2022 6:47:47 PM	rw-rw-r	1000			
openbanking_custom_identity.jks	5 KB	6/9/2022 6:43:54 PM	rw-rw-r	1000			
chain.pem	5 KB	6/9/2022 5:42:07 PM	rwxrwxrwx	obdxdevops			
OB_SandBox_PP_IssuingCA.pem	2 KB	6/9/2022 4:48:14 PM	rwxrwxrwx	obdxdevops			
OB_SandBox_PP_IssuingCA.cer	2 KB	6/9/2022 4:48:14 PM	rw-rw-r	obdxdevops			
OB_SandBox_PP_RootCA.pem	2 KB	6/9/2022 4:48:08 PM	rwxrwxrwx	obdxdevops			
OB_SandBox_PP_RootCA.cer	2 KB	6/9/2022 4:48:08 PM	rw-rw-r	obdxdevops			
📓 obwac_dec.key	2 KB	6/9/2022 4:43:12 PM	rwxrwxrwx	obdxdevops			
xT-9_jWfAME1feTKZGaf8Dd_x1s.pem	3 KB	6/9/2022 4:40:39 PM	rwxrwxrwx	obdxdevops			
📓 obwac.key	2 KB	6/9/2022 4:34:17 PM	rwxrwxrwx	obdxdevops			
🗾 obwac.csr	2 KB	6/9/2022 4:34:17 PM	rwxrwxrwx	obdxdevops			
🗾 obwac.cnf	8 KB	4/19/2022 3:59:26 PM	rwxrwxrwx	obdxdevops			

Note: OpenSSL 1.1.1n 15 Mar 2022 is used to perform above steps.



C:\Windows\System32\cmd.exe

D:\CertFiles\OBWAC>openssl version OpenSSL 1.1.1n 15 Mar 2022

D:\CertFiles\OBWAC>

