

Oracle® Banking Digital Experience

UK Open Banking Configuration Guide



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Purpose

This guide is designed to help acquaint you with the Oracle Banking application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Audience

This document is intended for the following audience:

- Customers
- Partners

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Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Related Resources

For more information on any related features, refer to the following documents:

- Oracle Banking Digital Experience Installation Manuals
- Oracle Banking Digital Experience Licensing Manuals

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
<code>monospace</code>	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

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Objective and Scope

This topic provides information on **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

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Technology Stack

This topic provides information on **Technology Stack**.

Technology

Software	Version
Java	Java JDK or JRE version 11
OBDX/OBAPI	25.1.0.0.0
OAuth	OBDX Internal OAuth

Abbreviations

OOTB	Out of the Box
TPP	Third Party Providers
ASPS	Account Servicing Payment Service Provider

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Pre-requisites

This topic provides information on **Pre-requisites**.

- Java JDK or JRE version 11 or higher must be installed. For installation of Java please refer **Oracle Banking Digital Experience Installation Guide**.
- OAuth Setup

Headers Configuration

This topic provides information on **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-financial-id” 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_CFG_CONFIG_ALL_B
(PROP_ID,PROFILE,PROP_VALUE,ENTITY_SPECIFIC,EDITABLE,MANDATORY_OVERRIDE,PROPERTY_GROUP,CREATED_BY,CREATION_DATE,LAST_UPDATED_BY,LAST_UPDATED_DATE,OBJECT_VERSION_NUMBER,MODULE,IS_ENUMERATED,SEQUENCE,VALIDATION,OBJECT_STATUS) values
('OpenbankingSystemHeaders.uk.%%HEADER NAME%%','%%PROFILEVALUE%%','%HEADERVALUE%', 'N', 'N', 'N', null, 'SYSTEM', sysdate, 'SYS', sysdate, 1, 'openbanking', 'N', -1, '.*', null);
```

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

```
select * from digx_cfg_config_all_b where prop_id like '%OpenbankingSystemHeaders%';
```

Configuration Headers : 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_CFG_CONFIG_ALL_B
(PROP_ID,PROFILE,PROP_VALUE,ENTITY_SPECIFIC,EDITABLE,MANDATORY_OVERRIDE,PROPERTY_GROUP,CREATED_BY,CREATION_DATE,LAST_UPDATED_BY,LAST_UPDATED_DATE,OBJECT_VERSION_NUMBER,MODULE,IS_ENUMERATED,SEQUENCE,VALIDATION,OBJECT_STATUS) values
('OpenbankingConfigHeaders.uk.%%HEADER NAME%%','%%PROFILEVALUE%%','%HEADERVALUE%', 'N', 'N', 'N', null, 'SYSTEM', sysdate, 'SYS', sysdate, 1, 'openbanking', 'N', -1, '.*', null);
```

```
%','N','N','N',null,'SYSTEM',sysdate,'SYS',sysdate,1,'openbanking','N',-1,'.*',null);
```

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

```
select * from digx_cfg_config_all_b where prop_id like  
'%OpenbankingConfigHeaders%';
```

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Properties

This topic provides information on **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_CFG_CONFIG_ALL_B

Category-Id : OAuthTokenConfig

For more information on fields, refer to the field description table.

Table 5-1 DIGX_CFG_CONFIG_ALL_B

Property ID	Property Value (Out of the Box)	Purpose
OpenBankingConfig.CONSENT_EXPIRYDAYS	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: AUTH_CONFIG

Category-Id : AuthServerConfig

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

For more information on fields, refer to the field description table.

Table 5-2 AUTH_CONFIG

Property ID	Property Value (Out of the Box)	Purpose
OAuthTokenConfig.OAUTH_TOKEN_SIGNER	X509RS256 – x509 signed token with RS256 algorithm X509PS256 - x509 signed token with PS256 algorithm	The algorithm used to generate JWT token.
OAuthTokenConfig.refreshTokenExpiry	86400	Default expiry for Refresh Token.

Table 5-2 (Cont.) AUTH_CONFIG

Property ID	Property Value (Out of the Box)	Purpose
OAuthTokenConfig.tokenExpiry	3600	Default expiry for Access Token.
OAuthTokenConfig.ISSUER	OBDX-OAUTH	Issuer of the access/refresh token.
OAuthTokenConfig.AUDIENCE	OBDXTestResServer	Audience of the access/refresh token.
OAuthTokenConfig.OPAQUE_ACCESS_TOKEN_FLAG	Values can be Y or N.	Flag to enable/disable opaque access token.
OAuthTokenConfig.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_CFG_CONFIG_ALL_B

Category-Id :- OAuthCommonConfig

For more information on fields, refer to the field description table.

Table 5-3 DIGX_CFG_CONFIG_ALL_B

Property ID	Property Value	Purpose
OAuthCommonConfig.OAUTH_RE_DIRECT_HOST_PORT	http://{HOST}:{PORT}	<p>'HOST' refers to the hostname/IP of the application</p> <p>'PORT' refers to the application's port</p>

DCR(Dynamic Client Registration) Configs

Table:- DIGX_CFG_CONFIG_ALL_B

Category-Id :- OAuthDCRConfig

For more information on fields, refer to the field description table.

Table 5-4 DIGX_CFG_CONFIG_ALL_B

Property ID	Property Value	Purpose
OAuthDCRConfig.PUBLIC_KEY_FETCH_URL	e.g. https://keystore.openbankingtest.org.uk/keystore/openbanking.jwks	Open Banking Directory URL to fetch the public key for payload jwt verification.
OAuthDCRConfig.SCIM_PRIVATE_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 while communicating to the Open Banking Directory.
OAuthDCRConfig.SSA_REQUEST_PAYLOAD_PUBLIC_KEY	e.g. software_jwks_endpoint	This is TPP's SSA claimset value, which is used to fetch the public key to verify SSA.

Table 5-4 (Cont.) DIGX_CFG_CONFIG_ALL_B

Property ID	Property Value	Purpose
OAuthDCRConfig.DCR_REQUEST_PAYL OAD_PUBLIC_KEY	e.g. software_jwks_endpoint	This is TPP's claimset value, which is used to fetch the public key to verify DCR payload.
OAuthDCRConfig.ID_TOKEN_PRIVATE_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.
OAuthDCRConfig.ID_TOKEN_PRIVATE_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.
OAuthDCRConfig.OBIE_CLAIM	iss	To identify the issuer claimset in the DCR payload.
OAuthDCRConfig.OBIE_CLAIM_VALUE	OpenBanking Ltd	To identify the value of the issuer claimset in the DCR payload.
OAuthDCRConfig.OBIE_MEMBSTATE_V ALUE	GB	Member state of the SSA.
OAuthDCRConfig.OBIE_SOFTENV_VAL UE	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_CFG_CONFIG_ALL_B

Category-Id :- OAuthDCRSCIMConfig

For more information on fields, refer to the field description table.

Table 5-5 DIGX_CFG_CONFIG_ALL_B

Property ID	Property Value	Purpose
OAuthDCRSCIMConfig.MTLS_CERTIFI CATE_ALIAS	Alias which was used to create the MLTS certificate e.g. openbanking_obtrans	Required for communication over MTSL with the Open Banking Directory.
OAuthDCRSCIMConfig.MTLS_CERTIFI CATE_PWD	Password which was used to create the MLTS certificate	Required for communication over MTSL with the Open Banking Directory.
OAuthDCRSCIMConfig.IDENTITY_STO RE_PATH	Path of the identity store jks file. e.g. /scratch/obdx/wls/ OpenBanking/SCIM/ openbanking_custom_identity .jks	Required for communication over MTSL with the Open Banking Directory.

Table 5-5 (Cont.) DIGX_CFG_CONFIG_ALL_B

Property ID	Property Value	Purpose
OAuthDCRSCIMConfig.TRUST_STORE_PATH	Path of the trust store jks file. e.g. /scratch/obdx/wls/OpenBanking/SCIM/openbanking_custom_trust.jks	Required for communication over MTSL with the Open Banking Directory.
OAuthDCRSCIMConfig.PROXY_ENABLED	Values can be Y/N.	To identify whether the proxy is enabled or not for the communication.
OAuthDCRSCIMConfig.PROXY_URL	Value of the proxy url.	Required for communication over MTSL with the Open Banking Directory with proxy enabled.
OAuthDCRSCIMConfig.PROXY_PORT	Value of the proxy port.	Required for communication over MTSL with the Open Banking Directory with proxy enabled.
OAuthDCRSCIMConfig.HTTPS_ENABLED	Values can be Y/N.	To identify whether the https is enabled or not for the communication.
OAuthDCRSCIMConfig.softwareStatementId	This should be the Software Statement Id of the ASPSP.	Required for communication over MTSL with the Open Banking Directory.
OAuthDCRSCIMConfig.clientScopes	'TPPReadAll AuthoritiesReadAccess QTSPReadAccess'	These are the scopes defined by the Open Banking Directory.
OAuthDCRSCIMConfig.keyId	This should be the ASPSP's key id to be used for the MTSL communication.	Required for communication over MTSL with the Open Banking Directory.
OAuthDCRSCIMConfig.tokenUrl	https://matls-sso.openbankingtest.org.uk/ass/token.oauth2	This is defined by the Open Banking Directory to get the access token for accessing the Open Banking APIs.
OAuthDCRSCIMConfig.certUrl	https://matls-dirapi.openbankingtest.org.uk/certificate/validate	This is defined by the Open Banking Directory to get the ASPSP's certificate validated for the MTLS communication.
OAuthDCRSCIMConfig.orgDetUrl	https://matls-api.openbankingtest.org.uk/scim/v2/OBThirdPartyProviders/	This is defined by the Open Banking Directory to get the organisation details.
OAuthDCRSCIMConfig.aud	https://matls-sso.openbankingtest.org.uk/ass/token.oauth2	This is defined by the Open Banking Directory for the 'audience' claimset for communication over MTSL.
OAuthDCRSCIMConfig.iss	This should be the Software Statement Id of the ASPSP.	Required for communication over MTSL with the Open Banking Directory.
OAuthDCRSCIMConfig.sub	This should be the Software Statement Id of the ASPSP.	Required for communication over MTSL with the Open Banking Directory.

Table 5-5 (Cont.) DIGX_CFG_CONFIG_ALL_B

Property ID	Property Value	Purpose
OAuthDCRSCIMConfig.grantType	client_credentials	This is defined by the Open Banking Directory for communication over MTSL.
OAuthDCRSCIMConfig.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_CFG_CONFIG_ALL_B in openBankingConfig preferences. This mapping used in account identification deserializer to replace sort code with appropriate branch code.

```

Insert into DIGX_CFG_CONFIG_ALL_B
( PROP_ID, PROFILE, PROP_VALUE, ENTITY_SPECIFIC, EDITABLE, MANDATORY_OVERRIDE, PROPERTY_GROUP, CREATED_BY, CREATION_DATE, LAST_UPDATED_BY, LAST_UPDATED_DATE, OBJECT_VERSION_NUMBER, MODULE, IS_ENUMERATED, SEQUENCE, VALIDATION, OBJECT_STATUS) values
( 'openBankingConfig.SORT_CODE_<6 Digit SortCode> ', '%PROFILEVALUE%
%', '<Branch
Code>', 'N', 'N', 'N', null, 'SYSTEM', sysdate, 'SYS', sysdate, 1, 'openbanking', 'N', -1,
'.*', null);

```

6

OAuth Configuration

- [UI configuration](#)
This topic provides information on **UI configuration**.

6.1 UI configuration

This topic provides information on **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 `http://host:port?existingDashboard=true&homeComponent=authorize-consent&homeModule=open-banking&applicationType=auth`.

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Extensibility and Code Conventions

This topic provides information on **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": "..."  
    }  
  ]  
}
```

```

    ]
}

```

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:

For more information on fields, refer to the field description table.

Table 7-1 Table DIGX_OB_UK_OBDX_ERROR_MAP

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_CFG_CONFIG_ALL_B
(PROP_ID,PROFILE,PROP_VALUE,ENTITY_SPECIFIC,EDITABLE,MANDATORY_OVERRIDE,PROPERTY_GROUP,CREATED_BY,CREATION_DATE,LAST_UPDATED_BY,LAST_UPDATED_DATE,OBJECT_VERSION_NUMBER,MODULE,IS_ENUMERATED,SEQUENCE,VALIDATION,OBJECT_STATUS) values
('OpenBankingErrorConfig.%%HTTP Status code%%','PROFILEVALUE','%%Error Message%%','N','N','N',null,'SYSTEM',sysdate,'SYS',sysdate,1,'openbanking','N',-1,'.*',null);

```

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

```
select * from digx_cfg_config_all_b where prop_id like
'%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:

For more information on fields, refer to the field description table.

Table 7-2 Table DIGX_OB_UK_PERMISSIONS_PRIMARY

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 overridden 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 Permission 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 required response object which needs to be shown in the API response. Object is the response got from base service and T will be the response object required by API specifications. Assembling of the values will be done in 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.

- [Key Providers support](#)
This topic provides information on **Key Providers support**.

7.1 Key Providers support

This topic provides information on **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.

```

1 package com.ofss.digx.oauth2.spi;
2
3 import java.security.interfaces.RSAPublicKey;
4
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.

1. **public Map<String, String> fetchPublicKey(String dcr_request_token);** - to fetch the TPP's public key when the TPP is being onboarded with the bank with the help of DCR Request Token data.
2. **public String getPublicKey(String clientId, String kid);** - 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> getPublicKeyClaims(String x509Certificate, String keyId);** - 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_CFG_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

1. 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.

2. Need to make the provider class entry in the DIGX_CFG_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_CFG_CONFIG_ALL_B
 (PROP_ID,PROFILE,PROP_VALUE,ENTITY_SPECIFIC,EDITABLE,MANDATORY_OVERRIDE,PRO
 PERY_GROUP,CREATED_BY,CREATION_DATE,LAST_UPDATED_BY,LAST_UPDATED_DATE,OBJE
 CT_VERSION_NUMBER,MODULE,IS_ENUMERATED,SEQUENCE,VALIDATION,OBJECT_STATUS)
 values ('openBankingConfig.XYZ Ltd_KEY_PROVIDER','%%PROFILEVALUE%
 %','com.ofss.digx.openid.service.XYZKeyProvider','N','N','N',null,'SYSTEM',
 sysdate,'SYS',sysdate,1,'openbanking','N',-1,'.*',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, TPP'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 TPP'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):
3. 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> publicKeyMap = keyProvider.fetchPublicKey(dcr_request_token);
```


8

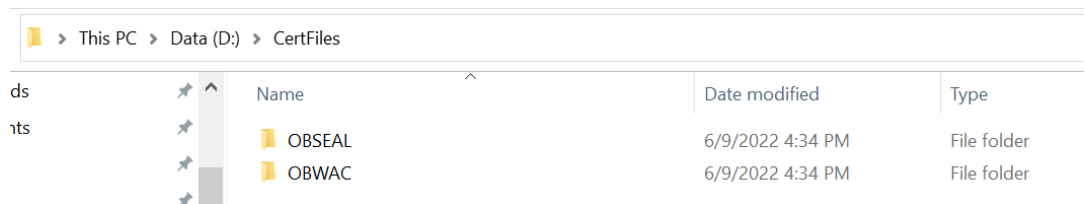
Keystore and Certificate for UK Open Banking Directory

This topic describes the systematic instruction to **Keystore and Certificate for UK Open Banking Directory** option.

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				
ds	↑	Name	Date modified	Type
nts	↑	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.
3. 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.



```
C:\Windows\System32\cmd.exe

D:\CertFiles\OBWAC>openssl req -new -config obwac.cnf -out obwac.csr -keyout obwac.key
Generating a RSA private key
.....+++++
.....+++++
writing new private key to 'obwac.key'
Enter PEM pass phrase:
Verifying - Enter PEM pass phrase:
-----
D:\CertFiles\OBWAC>
```

```

C:\Windows\System32\cmd.exe
Microsoft Windows [Version 10.0.19044.1706]
(c) Microsoft Corporation. All rights reserved.

D:\CertFiles\OBSEAL>openssl req -new -config obseal.cnf -out obseal.csr -keyout obseal.key
Generating a RSA private key
.....+++++
.....+++++
writing new private key to 'obseal.key'
Enter PEM pass phrase:
Verifying - Enter PEM pass phrase:
-----
D:\CertFiles\OBSEAL>

```

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

This PC > Data (D:) > CertFiles > OBWAC				
Name	Date modified	Type	Size	
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	

This PC > Data (D:) > CertFiles > OBSEAL				
Name	Date modified	Type	Size	
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	

4. 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 l6cfLYUSt91fOw13kdO0HYdIVTc 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).

Search the Directory

Search by name or ID

Your Organisations

PS02 ORACLE CORPORATION UK LIMITED

Directory participants > ORACLE CORPORATION UK LIMITED

ORACLE CORPORATION UK LIMITED

Organisation Details | Software Statements | Certificates

Business information

Name	Organisation Id	Creation Date
ORACLE CORPORATION UK LIMITED	0014H00001IFE77QAG	Friday, 3rd September 2021, 1:28 am

Address

PrimaryType	Name	Address
✓ Registered	Registered Office Address	Oracle Parkway, Thames Valley Park, Reading, RG6 1RA, United Kingdom

b. Go to 'Certificates' tab

Search the Directory

Search by name or ID

Your Organisations

PS02 ORACLE CORPORATION UK LIMITED

Directory participants > ORACLE CORPORATION UK LIMITED

ORACLE CORPORATION UK LIMITED

Organisation Details | Software Statements | Certificates

[Add new Organisation Certificate](#)

Organisation level certificates i

⚠ Since 01 Jan 2021, EU and UK TPPs have different restrictions applied when minting/uploading certain certificates in the ecosystem.

Transport certificates

c. Click on 'Add new Organisation Certificate' button

Search the Directory

Search by name or ID

Your Organisations

PS02 ORACLE CORPORATION UK LIMITED

Directory participants > ORACLE CORPORATION UK LIMITED > Organisation Level Certificates

> Add new Organisation Level Certificate

Add Certificate

Before adding a certificate, please ensure you have read our information page

Please select the type of certificate being created *

☐ Signing ☐ Transport

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

Search the Directory

Search by name or ID

Your Organisations

PS02 ORACLE CORPORATION UK LIMITED

Directory participants > ORACLE CORPORATION UK LIMITED > Organisation Level Certificates > Add new Organisation Level Certificate

Add Certificate

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 GSeal

Upload a CSR

Click to select file

Upload

- e. Select and upload the OB Seal .csr file

Search the Directory

Search by name or ID

Your Organisations

PS02 ORACLE CORPORATION UK LIMITED

Directory participants > ORACLE CORPORATION UK LIMITED > Organisation Level Certificates > Add new Organisation Level Certificate

Add Certificate

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 *

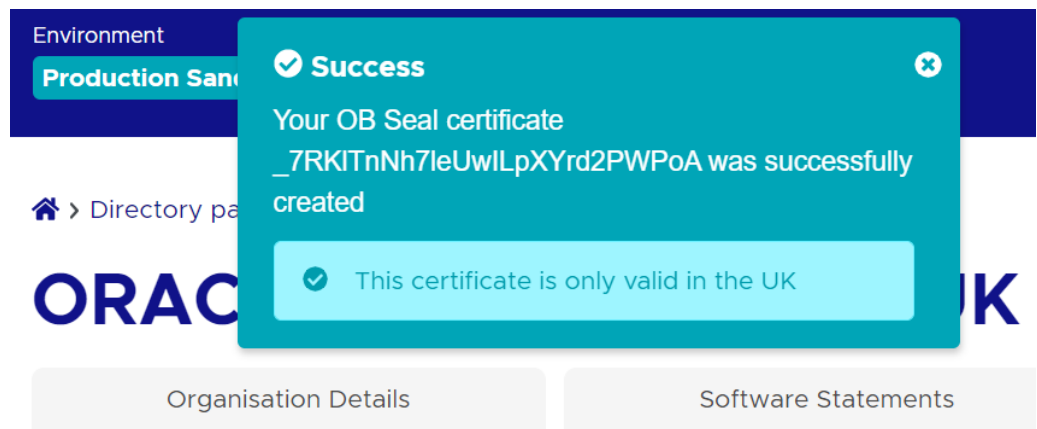
☒ Upload a .csr file for OB Seal ☐ Upload a .pem file for GSeal

Upload a CSR

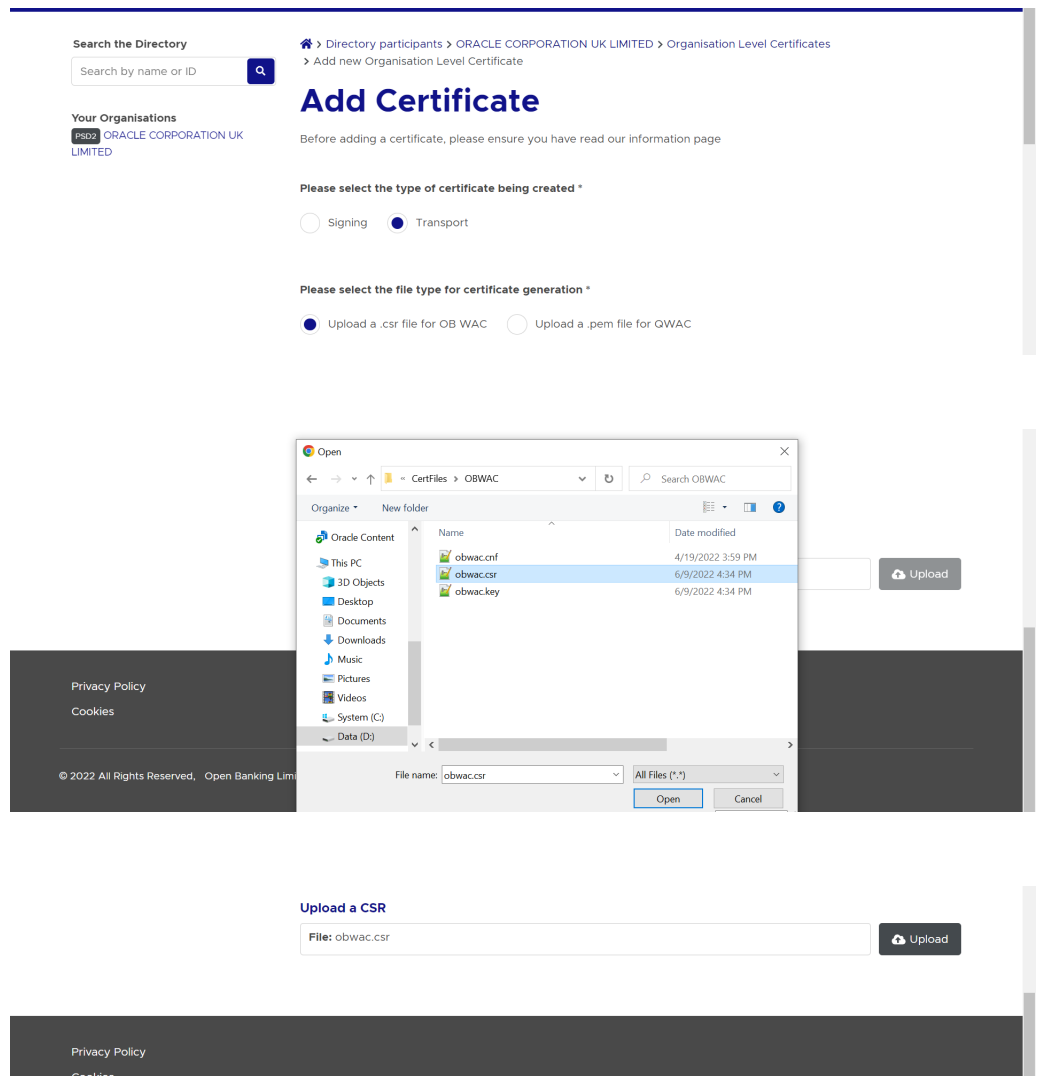
Click to select file

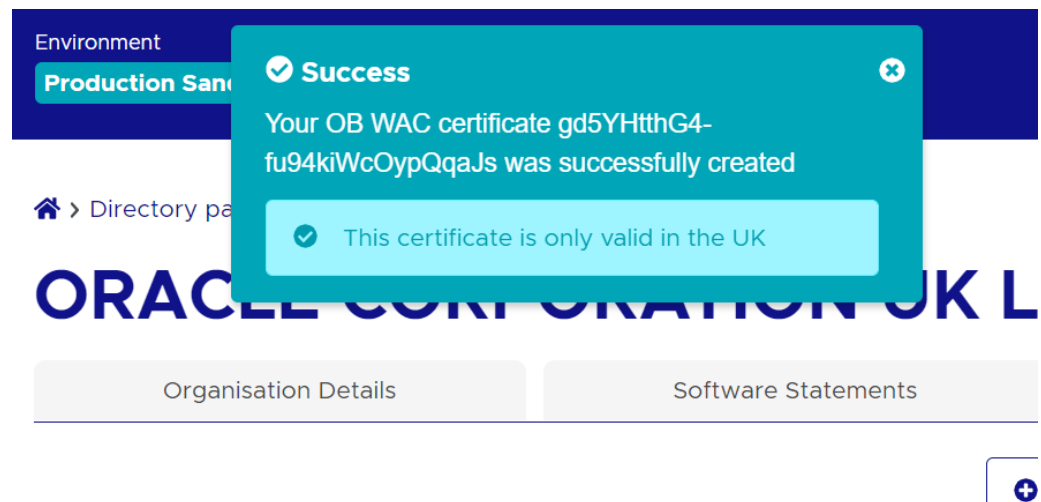
Upload

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

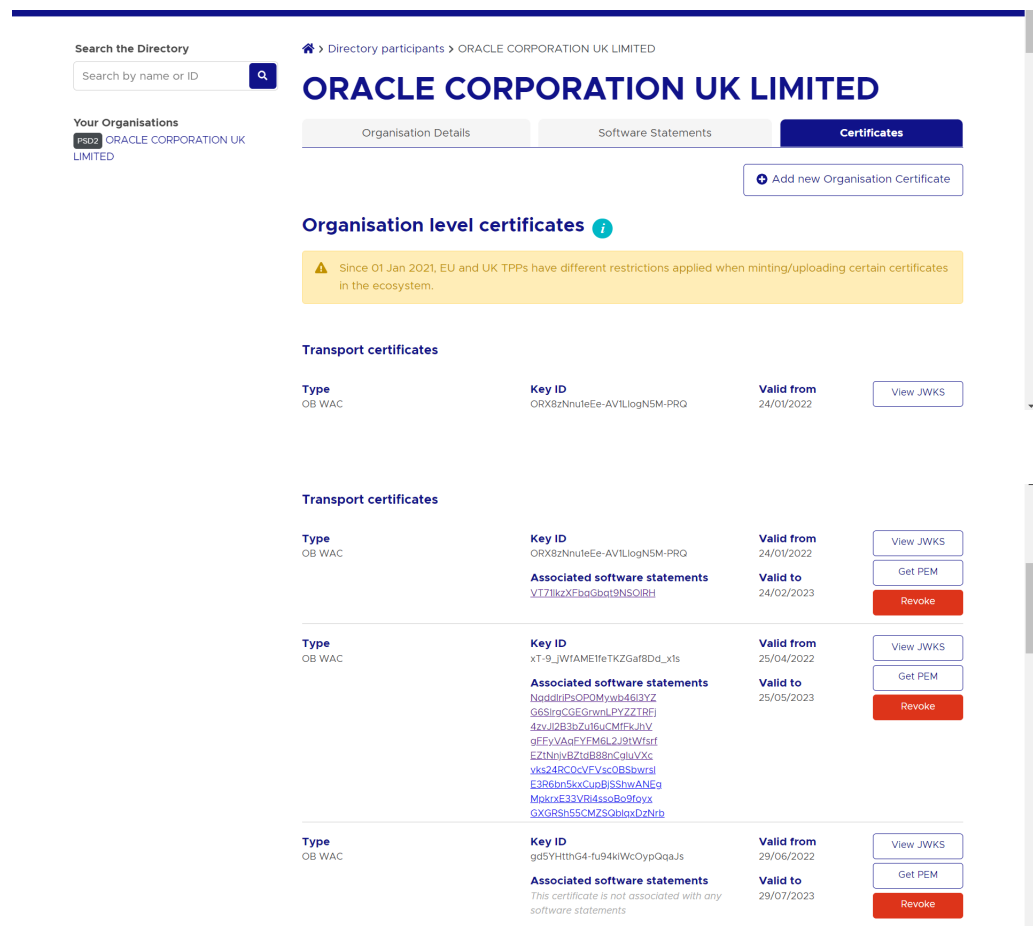


- g. Repeat the above steps for OB WAC certificate generation. Select the 'Transport' radio button for OB WAC.





- h. 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



Signing certificates				
Type OB Seal	Key ID BDHknaKeeNnP_XHjSwJLJu4Xs	Valid from 24/01/2022	View JWKS	
	Associated software statements Y17JlkzXFbaGbat9NSOIRH	Valid to 24/02/2023	Get PEM	
			Revoke	
Type OB Seal	Key ID I6cFLYUSt9fOw13kdO0HYdIVTc	Valid from 25/04/2022	View JWKS	
	Associated software statements NoddlrIPsOPOMywb46i3YZ G6SigrCGEGwnLPYZTRFJ 4zvJl2B3bZu16uCMFkjhV qEFyVAgEYEM6L2J9tWtsrf EZTnnvBZtdB88nCGluVXc yks24RCOcVFVscOBsbwral E3R6bn5kxCupBjSshwANEg MokixE33VRd4ssoBo9foyx GXGRSh55CMZScablersDzhNtp	Valid to 25/05/2023	Get PEM	
			Revoke	
Type OB Seal	Key ID _7RKITnN7IeUwLpXYrd2PWPoA	Valid from 29/06/2022	View JWKS	
	Associated software statements <i>This certificate is not associated with any software statements</i>	Valid to 29/07/2023	Get PEM	
			Revoke	

- 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				
Name	Date modified	Type	Size	
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	
xT-9_jWfAME1feTKZGaf8Dd_x1s.pem	6/9/2022 4:40 PM	PEM File	3 KB	

This PC > Data (D:) > CertFiles > OBSEAL				
Name	Date modified	Type	Size	
I6cFLYUSt9fOw13kdO0HYdIVTc.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	

- 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
Microsoft Windows [Version 10.0.19044.1706]
(c) Microsoft Corporation. All rights reserved.

D:\CertFiles\OBWAC>openssl rsa -in obwac.key -out obwac_dec.key
Enter pass phrase for obwac.key:
writing RSA key

D:\CertFiles\OBWAC>
```

```

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 (D:) > CertFiles > OBWAC				
Name	Date modified	Type	Size	
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	
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 KB	

Data (D:) > CertFiles > OBSEAL				
Name	Date modified	Type	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: <https://openbanking.atlassian.net/wiki/spaces/DZ/pages/252018873/OB+Root+and+Issuing+Certificates+for+Sandbox>
 - b. URL for production certificates: <https://openbanking.atlassian.net/wiki/spaces/DZ/pages/80544075/OB+Root+and+Issuing+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	Type	Size
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 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
obwac.cnf	4/19/2022 3:59 PM	CNF File	8 KB

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`

OR

- b. `type xT-9_jWfAME1feTKZGaf8Dd_x1s.pem OB_SandBox_PP_IssuingCA.pem OB_SandBox_PP_RootCA.pem > chain.pem`

C:\Windows\System32\cmd.exe

```
D:\CertFiles\OBWAC>type xT-9_jWfAME1feTKZGaf8Dd_x1s.pem OB_SandBox_PP_IssuingCA.pem OB_SandBox_PP_RootCA.pem > chain.pem
xT-9_jWfAME1feTKZGaf8Dd_x1s.pem

OB_SandBox_PP_IssuingCA.pem

OB_SandBox_PP_RootCA.pem

D:\CertFiles\OBWAC>
```

Data (D:) > CertFiles > OBWAC

Name	Date modified	Type	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 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
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/utls20.html

Execute the below command with files in the OBWAC directory










```
java -cp /home/devops/Oracle/Middleware/Oracle_Home/wlserver/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.

```
@obdxwls/scratch/obdx/OpenBanking/CertFiles/OBWAC
[devops@obdxwls OBWAC]$ ls -l
total 40
-rwxrwxrwx 1 54323 54323 1559 Jun 9 16:48 OB_SandBox_PP_IssuingCA.pem
-rwxrwxrwx 1 54323 54323 1380 Jun 9 16:48 OB_SandBox_PP_RootCA.pem
-rwxrwxrwx 1 54323 54323 5048 Jun 9 17:42 chain.pem
-rwxrwxrwx 1 54323 54323 7712 Apr 19 15:59 obwac.cnf
-rwxrwxrwx 1 54323 54323 1392 Jun 9 16:34 obwac.csr
-rwxrwxrwx 1 54323 54323 1884 Jun 9 16:34 obwac.key
-rwxrwxrwx 1 54323 54323 1706 Jun 9 16:43 obwac_dec.key
-rwxrwxrwx 1 54323 54323 2109 Jun 9 16:40 xT-9_JWfAME1feTKZGaf8Dd_x1s.pem
[devops@obdxwls OBWAC]$ java -cp /home/devops/Oracle/Middleware/Oracle_Home/wlserver/server/lib/weblogic.jar utils.ImportPrivateKey -certfile chain.pem -keyfile obwac_dec.key -keystore openbanking_custom_identity.jks -storepass pass1234 -alias openbanking_obtrans
No password was specified for the key entry
Keystore password will be used
<Jun 9, 2022 6:23:49 PM IST> <Info> <Security> <BEA-090905> <Disabling the CryptoJ JCE Provider self-integrity check for better startup performance. To enable this check, specify -Dweblogic.security.allowCryptoJDefaultJCEVerification=true.>
<Jun 9, 2022 6:23:49 PM IST> <Info> <Security> <BEA-090906> <Changing the default Random Number Generator in RSA CryptoJ from ECDRBG128 to HMACDRBG. To disable this change, specify -Dweblogic.security.allowCryptoJDefaultPRNG=true.>
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@obdxwls OBWAC]$
```

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	
 openbanking_custom_identity.jks	3 KB	6/9/2022 6:02:42 PM	rwxrwxrwx	obdxdevops	
 chain.pem	5 KB	6/9/2022 5:42:07 PM	rw-rw-r--	1000	
 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	
 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	

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.

a.

```

@obdwls/scratch/obdw/OpenBanking/CertFiles/OBWAC
[devops@obdwls OBWAC]$ ls -l
total 52
-rwxrwxrwx 1 54323 54323 1559 Jun  9 16:48 OB_SandBox_PP_IssuingCA.cer
-rwxrwxrwx 1 54323 54323 1559 Jun  9 16:48 OB_SandBox_PP_IssuingCA.pem
-rw-rw-r-- 1 54323 54323 1380 Jun  9 16:48 OB_SandBox_PP_RootCA.cer
-rwxrwxrwx 1 54323 54323 1380 Jun  9 16:48 OB_SandBox_PP_RootCA.pem
-rwxrwxrwx 1 54323 54323 5048 Jun  9 17:42 chain.pem
-rwxrwxrwx 1 54323 54323 7712 Apr 19 15:59 obwac.cnf
-rwxrwxrwx 1 54323 54323 1392 Jun  9 16:34 obwac.csr
-rwxrwxrwx 1 54323 54323 1884 Jun  9 16:34 obwac.key
-rwxrwxrwx 1 54323 54323 1706 Jun  9 16:43 obwac.dec.key
-rw-rw-r-- 1 devops devops 2884 Jun  9 18:23 openbanking_custom_identity.jks
-rwxrwxrwx 1 54323 54323 2109 Jun  9 16:40 XT-9_WIAMElifeTKZGaf8dd_xls.pem
[devops@obdwls OBWAC]$ /home/devops/jdk18/bin/keytool -keystore openbanking_custom_identity.jks -importcert -file OB_SandBox_PP_RootCA.cer -alias openbankin
g_rootca -storepass pass1234
Owner: CN=OpenBanking Pre-Production Root CA, O=OpenBanking, C=GB
Issuer: CN=OpenBanking Pre-Production Root CA, O=OpenBanking, C=GB
Serial number: 58cfc6
Valid from: Fri Sep 22 17:09:42 IST 2017 until: Tue Sep 22 17:39:42 IST 2037
Certificate fingerprints:
    MD5: 38:BC:2F:F0:7F:34:A0:E0:42:DB:65:81:51:F9:6C:D7
    SHA1: 3C:97:AD:3F:63:9B:21:EF:00:F3:39:93:90:61:6C:8A:7D:0D:5F:03
    SHA256: 73:24:4E:0D:1F:5B:01:C5:F6:E5:A1:A0:2A:18:AC:67:10:01:4F:2C:AF:A3:0A:53:52:87:FE:37:A3:70:74:2F
Signature algorithm name: SHA256withRSA
Subject Public Key Algorithm: 4096-bit RSA key
Version: 3
Extensions:
#1: ObjectId: 2.5.29.19 Criticality=true
BasicConstraints:[
    CA:true
    PathLen:2147483647
]
#2: ObjectId: 2.5.29.15 Criticality=true
KeyUsage [
    Key_CertSign
    Crl_Sign
]
#3: ObjectId: 2.5.29.14 Criticality=false
SubjectKeyIdentifier [
    keyIdentifier [

```

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

```

@obdwls/scratch/obdw/OpenBanking/CertFiles/OBWAC
-rwxrwxrwx 1 54323 54323 2109 Jun  9 16:40 XT-9_WIAMElifeTKZGaf8dd_xls.pem
[devops@obdwls OBWAC]$ /home/devops/jdk18/bin/keytool -keystore openbanking_custom_identity.jks -importcert -file OB_SandBox_PP_RootCA.cer -alias openbankin
g_rootca -storepass pass1234
Owner: CN=OpenBanking Pre-Production Root CA, O=OpenBanking, C=GB
Issuer: CN=OpenBanking Pre-Production Root CA, O=OpenBanking, C=GB
Serial number: 58cfc6
Valid from: Fri Sep 22 17:09:42 IST 2017 until: Tue Sep 22 17:39:42 IST 2037
Certificate fingerprints:
    MD5: 38:BC:2F:F0:7F:34:A0:E0:42:DB:65:81:51:F9:6C:D7
    SHA1: 3C:97:AD:3F:63:9B:21:EF:00:F3:39:93:90:61:6C:8A:7D:0D:5F:03
    SHA256: 73:24:4E:0D:1F:5B:01:C5:F6:E5:A1:A0:2A:18:AC:67:10:01:4F:2C:AF:A3:0A:53:52:87:FE:37:A3:70:74:2F
Signature algorithm name: SHA256withRSA
Subject Public Key Algorithm: 4096-bit RSA key
Version: 3
Extensions:
#1: ObjectId: 2.5.29.19 Criticality=true
BasicConstraints:[
    CA:true
    PathLen:2147483647
]
#2: ObjectId: 2.5.29.15 Criticality=true
KeyUsage [
    Key_CertSign
    Crl_Sign
]
#3: ObjectId: 2.5.29.14 Criticality=false
SubjectKeyIdentifier [
    keyIdentifier [
0000: EC 38 8E 0B DA F3 F9 37  3E 90 DE 7D 5F 6A E6 60  .0.....7....J.'
0010: CD 79 42 83              .yB.
    ]
]
Trust this certificate? [no]: yes
Certificate was added to keystore

Warning:
The JKS keystore uses a proprietary format. It is recommended to migrate to PKCS12 which is an industry standard format using "keytool -importkeystore -srcke
ystore openbanking_custom_identity.jks -destkeystore openbanking_custom_identity.jks -deststoretype pkcs12".
[devops@obdwls OBWAC]$

```

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

```

@obdxwls/scratch/obdx/OpenBanking/CertFiles/OBWAC
[DistributionPoint:
  [URIName: http://ob.trustis.com/ob_pp_rootca.crl]
]
#5: ObjectID: 2.5.29.32 Criticality=false
certificatePolicies [
  [CertificatePolicyId: [1.3.6.1.4.1.5237.134.1.100]
  [PolicyQualifierInfo: [
    qualifierID: 1.3.6.1.5.5.7.2.1
    qualifier: 0000: 1c 1b 68 74 74 70 3a 2f 2f 6f 62 2e 74 72 75 73 ..http://ob.trus
0010: 74 69 73 2e 63 6f 6d 2f 70 6f 6c 69 63 69 65 73 tis.com/policies
  ], PolicyQualifierInfo: [
    qualifierID: 1.3.6.1.5.5.7.2.2
    qualifier: 0000: 30 81 86 0c 81 83 55 73 65 20 6f 66 20 74 68 69 0.....Use of thi
0010: 73 20 43 65 72 74 69 66 69 63 61 74 65 20 63 6f s Certificate co
0020: 6e 73 74 69 74 75 74 65 73 20 61 63 63 65 70 74 nstitutes accept
0030: 61 62 63 65 20 6f 66 20 74 68 65 20 4f 70 65 6e ance of the Open
0040: 42 61 6e 68 69 6e 67 20 52 6f 6f 74 20 43 41 20 Banking Root CA
0050: 43 65 72 74 69 66 69 63 61 74 69 6f 6e 20 50 6f Certification Po
0060: 6c 49 63 69 65 73 20 61 6e 64 20 43 65 72 74 69 lices and Certi
0070: 66 69 63 61 74 65 20 50 72 61 63 74 69 63 65 20 ficate Practice
0080: 53 74 61 74 65 6d 65 6e 74 Statement
  ] ]
]
#6: ObjectID: 2.5.29.15 Criticality=true
keyUsage [
  Key_CertSign
  Crl_Sign
]
#7: ObjectID: 2.5.29.14 Criticality=false
subjectKeyIdentifier [
  keyIdentifier [
    0000: 50 71 91 c6 21 72 d3 77 f4 fe 00 12 06 81 5c 79 Pa...r.w.....\y
0010: 79 6e 3f 50 yn?P
  ]
]
Trust this certificate? [no]: yes
Certificate was added to keystore
(devops@obdxwls: OBWAC)$

```

/scratch/trunk_docker/obdx/OpenBanking/CertFiles/OBWAC/

Name	Size	Changed	Rights	Owner
..		6/9/2022 6:02:42 PM	rw-rwxrwx	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	rw-rwxrwx	obdxdevops
OB_SandBox_PP_IssuingCA.pem	2 KB	6/9/2022 4:48:14 PM	rw-rwxrwx	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	rw-rwxrwx	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	rw-rwxrwx	obdxdevops
xT-9_jWfAME1feTKZGaf8Dd_x1s.pem	3 KB	6/9/2022 4:40:39 PM	rw-rwxrwx	obdxdevops
obwac.key	2 KB	6/9/2022 4:34:17 PM	rw-rwxrwx	obdxdevops
obwac.csr	2 KB	6/9/2022 4:34:17 PM	rw-rwxrwx	obdxdevops
obwac.cnf	8 KB	4/19/2022 3:59:26 PM	rw-rwxrwx	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>

```

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