

OAuth 2.0 Client Intermediary Metadata

oauth-client-intermediary-metadata-03

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Virtual Interim Meeting
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Client Intermediary Metadata

Extends **Dynamic Client Registration** to provide additional properties that describe one or more intermediaries the user's data may be shared with or through when using the client

```
POST /register
{
  ...
  "intermediaries": [{
    "name": "Partner Application",
    "uri": "https://partner.example",
    "logo_uri": "https://partner.example/logo.png"
    ...
  }]
}
```

Client Intermediary Metadata

Authorization servers that support Client Intermediary Metadata are expected to display the intermediary information on the OAuth consent screen



Secure | https://authorization-server.com/oauth/authorize?response_ty



Signed in as Aaron Parecki

client_id



Budget Bunny

https://example-app.com

by ACME Corp

This application would like to:



View your profile info



View transactions from all of your accounts

Cancel

Allow

By clicking "Allow", you agree to the terms of service and to share your data described above with this third party application and intermediaries.

Your data will also be shared with Alligator Corp which processes data for ACME Corp.



Secure | https://authorization-server.com/oauth/authorize?response_ty



MiBank

Signed in as Aaron Parecki



Budget Bunny

https://example-app.com

by ACME Corp

This application would like to:



View your profile info



View transactions from all of your accounts

Cancel

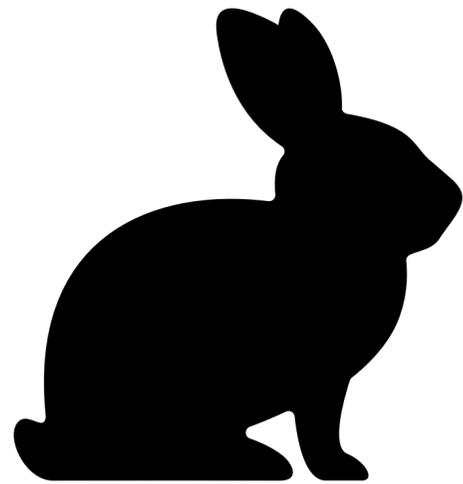
Allow

By clicking "Allow", you agree to the terms of service and to share your data described above with this third party application and intermediaries.

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intermediary

In the traditional OAuth model, the client is represented by a `client_id` established at the OAuth authorization server



OAuth Client



Bank API



Connect an Account

Choose Your Bank



MiBank



UrBank



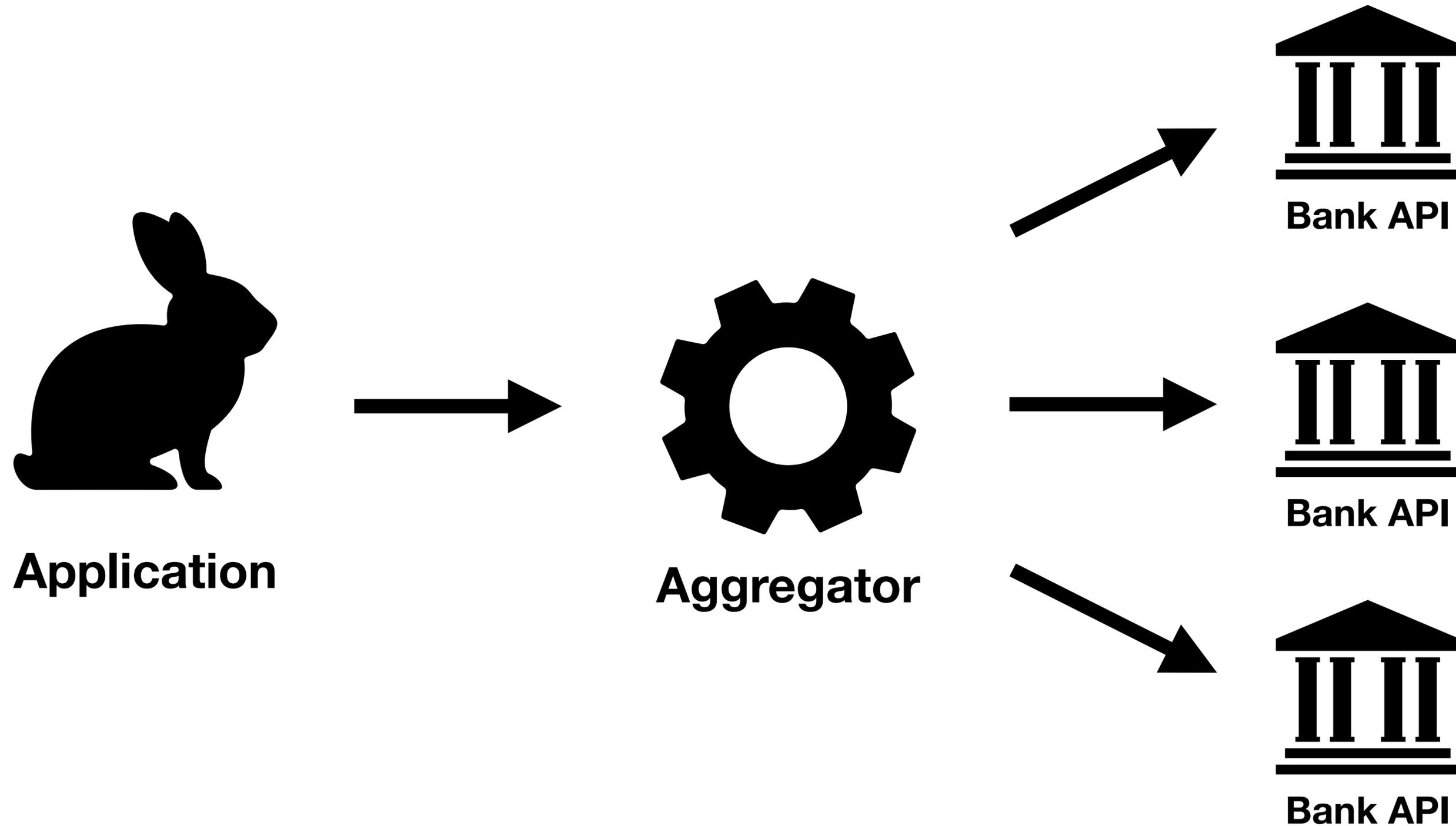
RBank



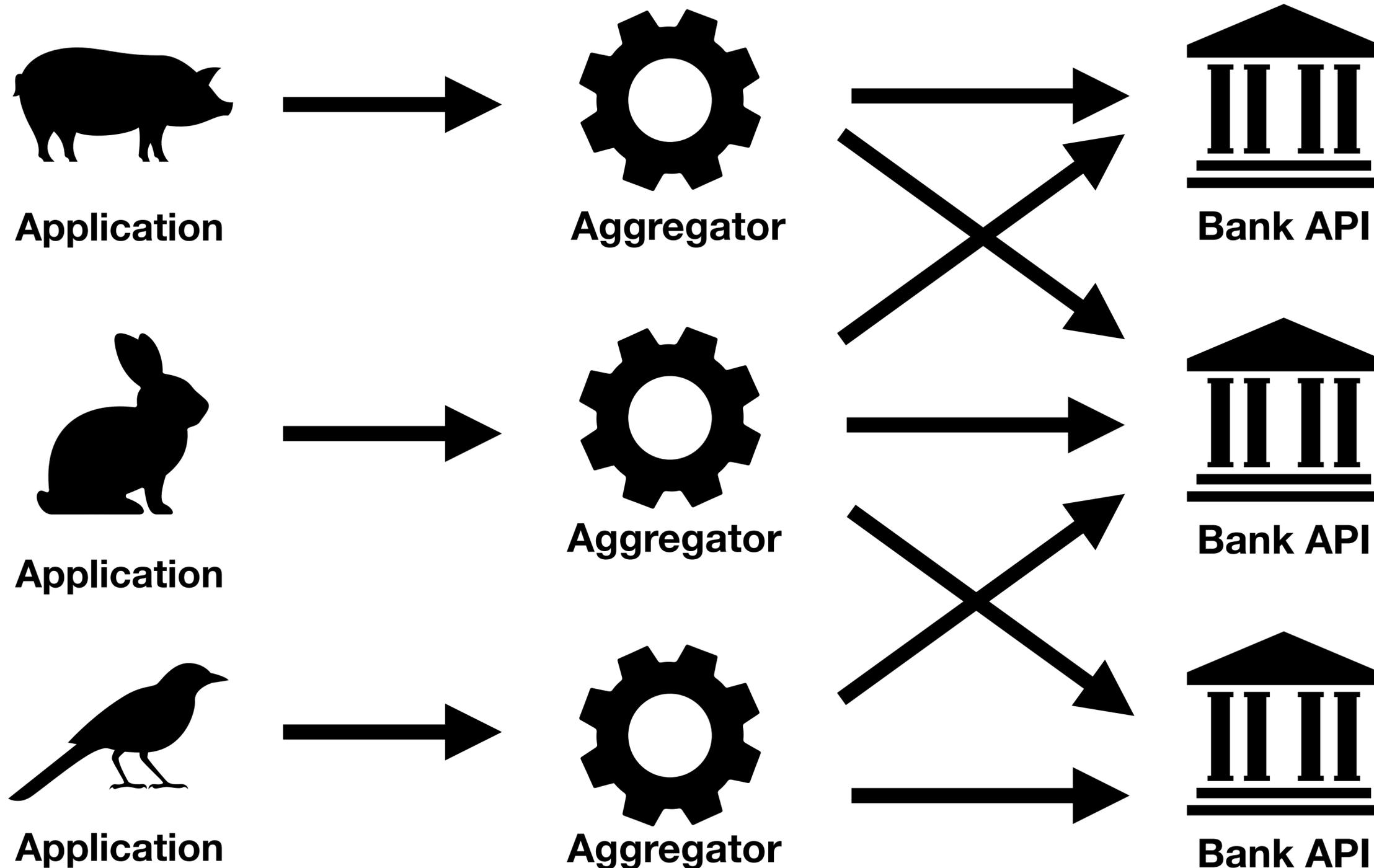
UnBank

In the financial world, the client may be talking to many different banks, each with their own authorization server

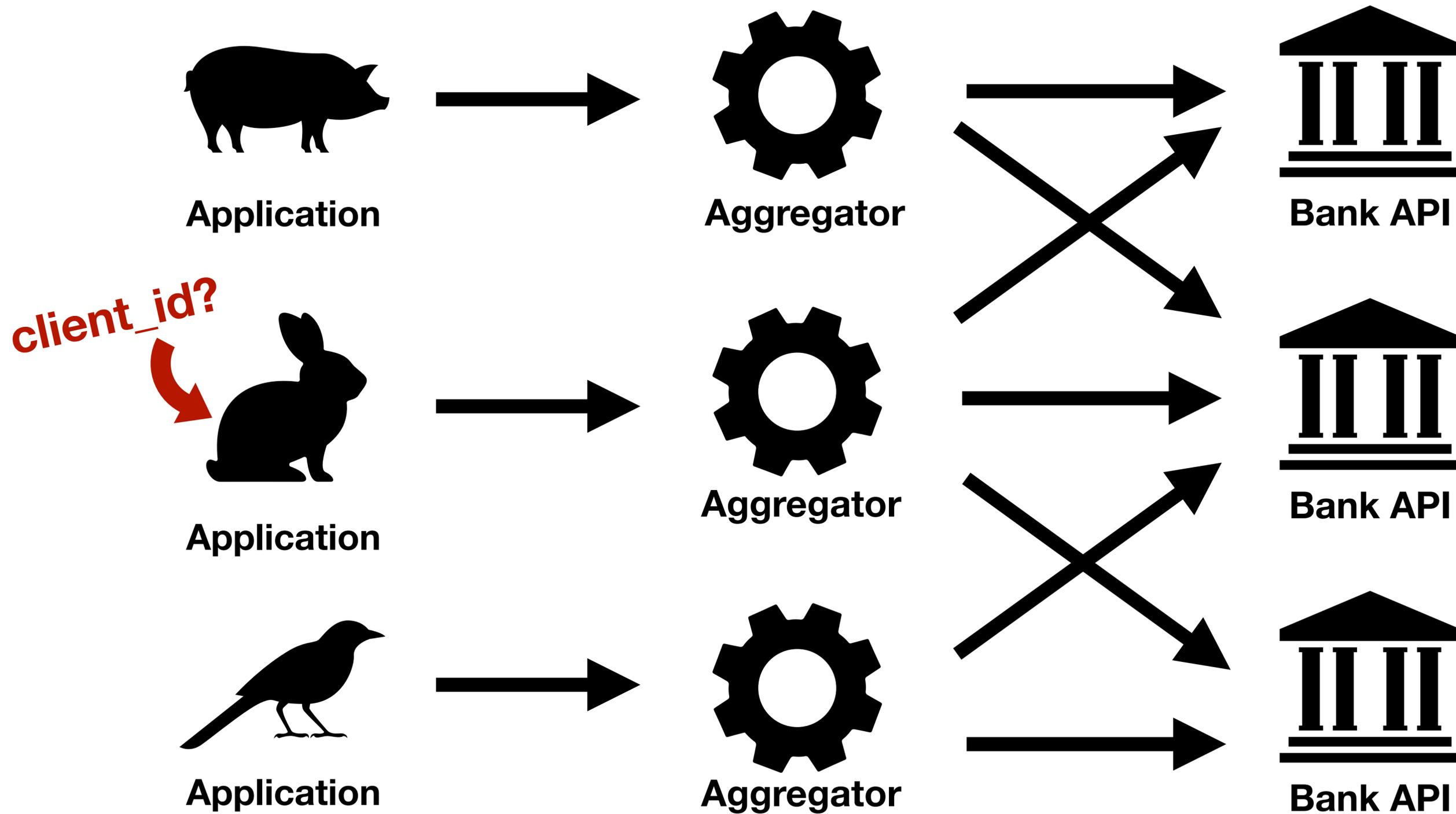
In practice, the application talks to a single aggregator API which has relationships with many banks



The banks sign contracts with aggregator companies, and the banks don't actually have a relationship with the application directly



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Banks want to ensure the user is informed and has agreed to share their data with the end user application as well as any intermediaries that may be processing their data



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intermediary

A single Dynamic Client Registration request establishes the end user application as well as the list of intermediaries that will have access to the user's data by using this application



The Financial Data Exchange (FDX) is a nonprofit organization that is dedicated to unifying the financial industry around a common, interoperable and royalty-free standard for the secure access of user permissioned financial data.

financialdataexchange.org



FDX builds on OAuth and FAPI, adding extensions when needed

financialdataexchange.org

Client Intermediary Metadata

<https://tools.ietf.org/html/draft-parecki-oauth-client-intermediary-metadata-03>