OAuth 2.0 Client Intermediary Metadata

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Virtual Interim Meeting
March 29, 2021
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.

```json
POST /register
{
  ...
  "intermediaries": [{
    "name": "Partner Application",
    "uri": "https://partner.example",
    "logo_uri": "https://partner.example/logo.png"
    ...
  }]
}
```
Authorization servers that support Client Intermediary Metadata are expected to display the intermediary information on the OAuth consent screen.
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https://authorization-server.com/oauth/authorize?response_type=token

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

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.
Budget Bunny

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- [Cancel]
- [Allow]
In the traditional OAuth model, the client is represented by a `client_id` established at the OAuth authorization server.
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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Your data will also be shared with Alligator Corp, which processes data for ACME Corp.
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
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