Financial API (FAPI) Working Group Meeting

**Date**: 2016-06-06 9:06AM – 9:50AM CDT

**Location**: New Orleans Marriot 3rd floor + GoToMeeting.

**Attendees**:

1. Nat Sakimura – Chairman, OpenID Foundation
2. Don Thibeau – Executive Director, OpenID Foundation
3. Rob Laurence – Innovate Identity
4. Steve Greenberg – Independent Consultant
5. Henrik Biering - Peercraft
6. Nov Matake – OpenID Foundation Japan
7. Bertrand Carlier - Solucom
8. Mike Jones - Microsoft
9. George Fletcher - AOL
10. John Bradley – Ping Identity
11. Adam Dawes - Google
12. Brian Berliner - Symantec
13. Tony Nadalin - Microsoft
14. Lydia Vasquez - PayPal
15. Dale Olds – VMWare
16. Masanori Kusunoki– Yahoo! Japan
17. Tom Smedinghoff – Locke Lord
18. Doug Foiles - Intuit
19. Mike Leszcz – OIDF & OIX

Agenda:

Note Well

Selection of Note Taker

Adoption of Charter

Selection of Co-Chair

Meeting Schedule

Spec Development Strategy

AOB

Notes:

Nat Sakimura called the meeting to order at 9:06AM CST.

This was the inaugural OpenID Foundation Financial API (FAPI) Working Group meeting.

## Note Well – IPR Agreement

Reason for the IPR Agreement – to make sure that the end specification is completely open and not encumbered by patent protected contributions.

## Adoption of Charter

* Charter link– openid.net/wg/fapi
* Nat reviewed the draft Charter.
* One thing is out of scope – web payment. Need to liaise with W3C Web Payment WG.
* Email is the primary vehicle for working group communication but there will still be regular monthly conference call for status checks. The working group will schedule face-to-face meetings when convenient adjacent to other industry events.
* Nat opened the call to solicit any changes to the draft FAPI WG Charter

Charter was adopted unanimously.

## Selection of Chair

Nat Sakimura is the acting working group chair.

Tony Nadalin from Microsoft and Anoop Saxena from Inuit have indicated interest in being a co-chairs.

The FAPI Working Group unanimously selected Nat Sakimura (NRI), Tony Nadalin (Microsoft) and Anoop Saxena (Intuit) as co-chairs of the FAPI Working Group.

## Meeting Schedule

Global participation creates meeting scheduling issues.

Alternating working group call schedule:

* (2) calls a month.
* (1) US/AsiaPac time and (1) US/EU time.

The FAPI Working Group meeting schedule to be posted to the working group webpage.

Exact schedule is to be worked out in the mailing list.

## Spec Development Strategy

### Timeline

* Nat proposed that the WG should consider the UK Open Banking Standard (OBS) schedule as it relates to the FAPI WG spec development. The release dates proposed by OBS are:
	+ Release 1 – January 2017
	+ Release 2 – March 2017
	+ Release 3 – March 2018
	+ Release 4 – March 2019
* FAPI WG should beat the deadline enough to be adopted there.

### Spec Format

* The Open Banking Standard suggests HAL, Swagger, and RAML.
* Nat recommended HAL for defining the interaction between endpoints, and Swagger for defining the interaction to an endpoint, for now.
	+ Swagger: <http://swagger.io/>
	+ HAL: <http://stateless.co/hal_specification.html>

### Spec Language

* While historically we have been using IETF language, since we need to consider this to be submit to ISO/TC68 at a later date, it would be better to use ISO language described at <http://isotc.iso.org/livelink/livelink?func=ll&objId=4230456&objAction=browse&sort=subtype>

### The FAPI Working Group may wish submit to ISO/TC68

* ISO/TC68 is the maintainer of ISO 20022 Payment message catalogue.
* <https://www.iso20022.org/>

### Establish relationship with the ISO/TC68 Financial Services

* To be discussed further at the OIDF board meeting on June 6, 2016.
* Mike Jones made the point that submission to ISO would be down the road once the specification has been developed.
* Tony Nadalin asked if the plan is to get the entire spec through ISO or just registering the spec with ISO? Nat suggested that would be determined later.

### Recruitment of Other Members

* North America
* Europe
* Asia
* Latin America

## AOB

Intuit is going to contribute Durable Data API (DDA) to the FAPI Working Group.

* Currently being used by US financial institutions.
* Nat reviewed the spec – very US-centric and needs to be internationalized but it is a good starting point otherwise.

Nat concluded the FAPI Working Group meeting at 9:50AM CST.