

# OpenID Foundation Board of Director Meeting Minutes

**May 29, 2024**

## Attendees

- Nat Sakimura (Chair)
- Dima Postnikov (Vice-Chair)
- Marie Jordan (Secretary)
- Mike Jones
- Darin Danforth
- Mark Verstege
- Mark Haine
- Sean O'Dell
- George Fletcher
- Adam Sommer
- Takao Kojima
- Fabian Hauck
- Kosuke Koiwai
- Osamu Oshima
- Wesley Dunnington
- John Bradley
- Ian Glazer
- Aaron Parecki
- Atul Tulshibagwale
- Mark Andrus
- Dirk Balfanz

### Staff:

- Gail Hodges
- Mike Leszcz
- Joseph Heenan
- Elizabeth Garber
- Tom Smedinghoff

## Agenda

- Welcome – Gail

- Update: Shared Signals White Paper – Sean O’Dell
- Discussion & Resolution: Amazon Suggestion – Implementation of FAPI + Tests + Automated Security Analysis of Specs - Darin/Dean/Gail/Joseph
- Discussion & Resolution: Certification Pricing Proposal for New Non-FAPI Specifications – Mike L./Jospeh
- Discussion & Resolution: Ecosystem Whitepaper – Dima/Mark V
- Discussion: Options to Scale Certification – Joseph/Mark
- Discussion: CFPB/FDX & CFPB/OCC/NIST Feedback – Jospeh/Gail
- Subgroup Updates:
  - IPR Policy/Process Document Updates + Ad Hoc Board Meeting – Mark H/Others
  - Shared Signals Subgroup – Sean O’Dell/Others
  - SIDI Hub Subgroup – Gail/Others
- Updated: Budget Summary – Mike L.
- Updates: Progress on 2024 Strategic Initiatives
- AOB

## Summary of Key Items

Nat called the meeting to order at 5:07 pm PT. Gail welcomed the group to the meeting.

Update: Shared Signals White Paper – Sean O’Dell

- The plan of attack has been socialized with feedback provided, which will help shape the paper.
- Sean will conduct further interviews and also use IETF and W3C as well. Sean needs a representative in Europe region to also assist (and Mark H. will assist in this regard).
- It was suggested that FDX also be consulted.
- It was mentioned that government entities may be consulted as well.

Discussion & Resolution: Amazon Suggestion – Implementation of FAPI + Tests + Automated Security Analysis of Specs - Darin/Dean/Gail/Joseph

- Gail stated that a paper was circulated, and a task force created regarding this topic. Gail stated that a sub-group could be created.
- Darin stated that at the OAuth security workshop this year, the discussions took place that we should not have numerous implementations (common implementations could work). Also, if OIDF should be involved. Darin is supportive of an exploratory group.
- Darin mentioned that the FAPI implementation serves an audience that serves a security audience and therefore, would need a robust implementation. Gail stated that a reference implementation could be built but others could be testing it.
- Darin stated that the open-source supply chain is evolving.
- John stated that OIDF hasn’t had a lot of success with open source and our testing tools. He also stated that there have companies in the past who sold SAML related implementations so this could be an issue.
- Gail stated that scaling wouldn’t necessarily be OIDF but could be outsourced to another entity.

- It was mentioned that relying parties (ConnectID) has a library for those who do not need to know OpenID specs, nor have the expertise.
- Gail mentioned that an open-source partner could be identified.
- A resolution/recommendation was made to form a sub-group to perform the analysis (with the final wording available via the presentation) and approved. This sub-group would report back to the Board. Direct funding and resourcing will be supported by the Executive Director (it could come from partner organizations. AWS is interested in this regard but could come from different members and is different from membership funds). Anyone interested in joining the group should contact Gail. Some members have already been identified. John Bradley made the motion to approve. Dima Postnikov seconded. Mike Jones abstained.

#### Discussion & Resolution: Certification Pricing Proposal for New Non-FAPI Specifications – Mike L./Jospeh

- Mike L. stated that there are a number of specifications in the pipeline that will require certification so pricing should be discussed (for non FAPI specifications). These specifications have been reviewed, such as Shared Signals.
- With these new certifications, the pricing is proposed to be \$3,500 USD for non-members and \$700 USD for members. It was suggested to look at these new certifications as an add-on to other certifications in terms of pricing. There could be an initial period that is free.
- Gail mentioned that the organization is trying not to change the membership pricing so that there is incentive on lower pricing for members.
- It was mentioned that no one would be certifying against a final specification, as they are draft specifications. This is the incentive for a period of time where the process has no charge.
- Mike L. stated that some organizations could pilot the certification (test the test).
- Dima stated that vendors should be separated by those who do not need to implement the entire specifications versus those who implement only certain portions.
- Gail mentioned that some entities may not certify at all unless required.
- A recommendation/resolution was proposed (actual language in the presentation). Mike Jones moved motion and George Fletcher seconded. No dissensions. No abstains. The proposal passed.

#### Discussion & Resolution: Ecosystem Whitepaper – Dima/Mark V

- Dima stated that the idea of the white paper was conceived from the different implementations of open banking in the ecosystem. OI DF is not providing any guidance of how to bring all of the specifications together in a reference architecture (FAPI, Shared Signals, OI DC, etc.).
- Dima also stated that multiple jurisdictions are asking for different items and OI DF wants to support those variations. Mark and Dima have agreed to work on this paper.
- Gail asked for additional volunteers to join the effort and to contact her.
- The white paper will need to be maintained as a “living” document.
- A resolution was proposed (exact language in the presentation) for a subgroup and Pam Dingle made a motion to approve. It was seconded by John Bradley. No dissensions or abstentions. The motion was approved.

Discussion: Options to Scale Certification – Joseph/Mark

- In the US, there are approximately 4,000 financial institutions and OI DF could not support that magnitude of certification requests should anything be mandated. The issue is that only 2800 have been done to date. OI DF could liaise with another entity that may have certification programs (partner model). This is based on FAPI in the US market.
- A proposal was made to create a sub-group to support options for the team for the US market in the event that the CFPB makes a requirement and there is agility outside of the Board meetings to support this analysis if it is needed.
- It was stated that the pricing model needs to be considered for a partnership.
- FDX has their own certification program so OI DF should pursue the relationship with them but understand they have their own objectives.
- Insights created here may be beyond just FAPI and in the US. Most of the US banks operate outside of the US.
- There is no obvious best approach at this time and the subgroup is to explore.
- A recommendation/resolution was made (actual text in the presentation) and a motion was made by Ian Glazer and seconded by Dima Postnikov. No dissensions or abstentions. The motion was approved. Interested parties should contact Gail.

NOT COVERED:

Discussion: CFPB/FDX & CFPB/OCC/NIST Feedback – Joseph/Gail

Subgroup Updates:

- IPR Policy/Process Document Updates + Ad Hoc Board Meeting – Mark H/Others
- Shared Signals Subgroup – Sean O'Dell/Others
- SIDI Hub Subgroup – Gail/Others

Updated: Budget Summary – Mike L.

Updates: Progress on 2024 Strategic Initiatives

AOB

The topics above were not covered but can be read in the presentation. The meeting adjourned at 7:07pm PT.