

OpenID Foundation Board of Director Meeting Minutes

September 12, 2024

Attendees

- Nat Sakimura (Chair)
- Dima Postnikov (Vice-Chair)
- Nancy Cam-Winget (Treasurer)
- Dirk Balfanz
- George Fletcher
- Mike Jones
- Mark Andrus
- Ian Glazer
- Wes Dunnington
- Elcio Calefi
- Mark Verstege
- Kosuke Koiwai
- Osamu Oshima
- Pam Dingle
- Naveen CM
- John Bradley
- Atul Tulshibagwale
- Ben Boeser

Staff

- Gail Hodges
- Mike Leszcz
- Tom Smedinghoff
- Mark Haime
- Joseph Heenan
- Elizabeth Garber
- Paul Briault

Guests:

- Nick Mothershaw - OIX

Agenda

- Welcome – Nat Sakimura and Gail Hodges
- New News – Gail Hodges
- Resolution IPR Policy + Process Document – Mark Haine, Tom Smedinghoff and Mike Leszcz
- Discussion: CFPB / FDX/ Open Banking US & CAN – Mark Haine, Gail Hodges and Subgroup
- Resolution: OIDF EC & OB US/CAN Subgroup Empowered for Oversight of US & CAN – Gail Hodges and Mike Leszcz
- Resolution: Brazil OPIN Strategic Relationship & Ecosystem Pricing – Mike Leszcz and Joseph Heenan
- Resolution: Death and the Digital Estate (DADE) Community Group Formation – Gail Hodges, Elizabeth Garber and Mike Leszcz
- Discussion & Resolution: Post OIX Dissolution, Empower EC for staff and CG onboarding with OIDF – Gail Hodges and Mark Haine
- Update: Marketing & Membership Strategies – Elizabeth Garber and Paul Briault
- AOB

Summary of Key Items

Nat called the meeting to order at 3:06 pm PT.

Welcome – Nat and Gail

New News – Gail

- Specs
 - Identity Assurance Specifications Final - finishing review with vote to start soon
 - Federation approved as Implementers Draft 4
 - Shared Signals Implementer's Drafts approved
 - FAPI2 Final has been submitted for public review and vote - to commence week of September 9th
 - Directed funding from Japan Government for OID4VC Specs received - signed acknowledgement letter to be sent
 - ISO designation of OIDC as Publically Available Specs near complete; IDA specs submitted
 - AuthZen to start Implementer's Draft review + vote soon - addressing final issues/PRs
 - Shared Signals Security Analysis report delivered – going through WG review and acceptance, directed funding of tests being considered by Okta
- News
 - CA DMV approved 16 applicants for Hackathon 10/1; applications due 9/11 for 11/1 event
 - NIST SP 800-63-4 Draft 2 comments due 10/7

- EC approved OIX Library access for OI DF members; and analysis of other assets for Board review
- Chilean regulation names FAPI; engaging with CMF & banking association on FAPI workshops
- SIDI Hub DC 9/10 complete; Tokyo 10/25 coordination with co-host Japanese Government

Discussion: IPR Policy & Process Document – Mark, Tom and Mike L

- Subgroup Contributors -- Nat Sakimura, Gail Hodges, Tom Smedinghoff, George Fletcher, Mike Jones, Mike Leszcz, Mark Haine
- A subgroup of OpenID Foundation board members and key staff have been working to update the “OpenID Process” document off the back of issues raised by some board members. This update addresses those original issues and also identified a significant number of mainly editorial issues and improvements that were possible. It also highlighted inconsistencies and issues with the “Intellectual Property Rights (IPR) Policy” so that has been added to the scope and improvements proposed.
- Documents provided to Board for review – comparison chart of key changes, updated IPR Policy and updated Process Document
 - Mark, Tom and Mike L provided a detailed overview of the material changes to each

Resolution IPR Policy + Process Document – Mark, Tom and Mike L

- A resolution to approve the updated IPR Policy and Process Document was introduced. George Fletcher moved to approve, and Mike Jones seconded. With no dissensions or abstentions, the resolution was approved.

Resolution: Antitrust Policy

- A new Antitrust Policy as developed by Tom Smedinghoff and Mike Leszcz. They noted that this was a gap we need to close at the end of last year. This is a net new policy for the Foundation so the board can approve as it doesn’t require a full member review and vote.
- Draft Antitrust Policy was distributed to the Board on July 9, 2024 with notification to board on Sunday August 11, 2024 that there were no additional edits
- A resolution to approve the new Antitrust Policy was introduced. Mark Andrus moved to approve, and Ian Glazer seconded. With no dissensions or abstentions, the resolution was approved.

Discussion: CFPB / FDX/ Open Banking US & CAN – Mark Haine, Gail Hodges and Subgroup

- As per Board guidance, staff and subgroup have prepared a draft application to submit to CFPB to be a standards setting body. CFPB said on 9/12 that our application is sufficient to submit, and start the comment process, which they see as next best step.
- Proposal for OI DF/ FDX partnership prepared by OI DF staff, shared with FDX Co-Chairs, for DC discussion 9/13. The subgroup has started to provide feedback but has not all been conformed. A key question that remains open is what is a reasonable time period to agree key terms for a partnership.
- FDX Co-Chairs asked OI DF staff (and Board) not to submit an application. We perceive there may be options to notify them of the go-no-go dates above to submit the application, with empowerment to the Subgroup/EC for each trigger date.
- Current Approach as of Sep 12th 2024:

- OI DF staff to continue direct engagement with CFPB; we will update them on Board decision, and prepare the Application for submission pending decision to do so.
- OI DF staff to pursue partnership in good faith with FDX, in line with other OI DF open banking strategic relationships
- OI DF proposed to FDX key terms including FDX sustaining membership in OI DF, FDX signing a Contribution Agreement, FDX FAPI profile contribution to OI DF to enable test development, FDX directed funding agreement, and mutually agreed communications.
- OI DF staff to complete application ready for CFPB submission anytime after 9/12, subject to a decision by subgroup/EC
- CFPB application to only submitted be submitted subject to the subgroup recommendation and EC decisions at one of the first two trigger dates, or 10/28 Board

Resolution: OI DF EC & OB US/CAN Subgroup Empowered for Oversight of US & CAN

- To ensure OI DF agility, staff asks Board for approval to submit CFPB application subject to Subgroup recommendation and EC approval (between 9/12 and 10/28 Board meetings)
- A resolution to approve OI DF's CFPB application to be a Standards Setting was introduced. Wes Dunnington moved to approve, and Dima Postnikov seconded. With no dissensions or abstentions, the resolution was approved.

Open Insurance Brazil's (OPIN's) Request for Reduced FAPI Recertification Fees – Mike L

- Background:
 - Open Insurance Brazil (OPIN) is about to start it's first round of FAPI recertifications.
 - There has been some pushback on mandating annual FAPI recertifications from the insurance companies. OPIN and PEERS (OPIN managing entity) are still currently committed to requiring annual FAPI recertifications.
 - OPIN requested OI DF consider reduced FAPI recertification fees of \$2,000 for OPs and RPs to mirror current Open Finance Brazil pricing.
 - Current proposal being considered by OPIN/Peers and to be discussed at their next board meeting on Friday, September 6th:
 - Peers join as Sustaining member (\$50K) as part of their request for reduced FAPI recertification fees
 - Peers may consider consolidating recertification fees on behalf of all OPs and RPs to be recertified
 - Peers will follow up with total number of OPs and RPs to be recertified and the recertification schedule
 - Dependant on OPIN/Peers board meeting on September 6th, the Board may approve extending ecosystem pricing to OPIN as a strategic partner under a strategic relationship, consistent with other ecosystems.

Resolution to Approve OPIN's Request for Reduced FAPI Recertification Fees – Mike L

- A resolution to approve OPIN's request for reduced FAPI recertification fees was introduced. Ian Glazer moved to approve, and Mark Verstege seconded. Mark Andrus abstained. With no dissensions, the resolution was approved.

Resolution: Death and the Digital Estate (DADE) Community Group Formation -- Gail + Elizabeth + Mike L

- Background:

- The OIIF Board was provided a copy of the draft DADE Community Group charter prior to the meeting. Dean Saxe (Beyond Identity) is the proposer.
- The Death and the Digital Estate Community Group (DADE CG) will allow interested parties to develop the use cases to support an individual's right to choose what happens to their digital data upon their death or disablement. All use cases must be broadly applicable to a global audience, respect global cultural and religious traditions, and consider the perspectives of users, their legacy contacts, and service providers. The identified use cases will be leveraged to develop high level data flows to inform future protocol work. The DADE CG will not develop any protocols, nor will the CG develop any use cases that are well established in law or practice today, such as managing the deceased's real property or monetary assets.
- Unanimous support in Executive Committee Resolution to form the DADE CG.
- A resolution to approve the request to form the Death and the Digital Estate Community Group ("DADE CG") was introduced. Ian Glazer moved to approve, and Dima Postinikov seconded. Mark Andrus abstained. With no dissensions, the resolution was approved.

Discussion & Resolution: Post OIX Dissolution, Empower EC for staff and CG onboarding with OIIF
 -- Gail, Mark H

- Context:
 - OIX lost 3 major members in rapid succession, and this has led to an abrupt need to close OIX operations in the next few weeks.
 - OIX and OIIF have long been "sister" non-profits, with many shared members, and complementary areas of focus
 - In recent years, OIX and OIIF have collaborated and been some of the key leaders of GAIN and the SIDI Hub
 - OIX is short on funds to settle their affairs at the speed required, the funding for content will help a smooth transition
 - An initial analysis of the risks/ opportunities for OIIF indicates that OIIF does not need to do anything, however, this situation does introduce options which could be of benefit to OIIF members/ community, and as a result to OIX as well.
- Risks:
 - Historical content loss to OIIF
 - Reputation risk indirectly to OIIF on shared projects
 - Trust Framework Global Expertise lost from the community
- Opportunities:
 - Access to libraries of OIX Materials - EC agreed to \$5k payment for OIIF member access to library in perpetuity, but under restrictions for next three years to select groups e.g. OIX and OIIF members
 - Analysis of OIX assets for alignment with OIIF for Board consideration
 - OIX events that align with OIIF requirements
 - OIIF Members we could attract to the OIIF (revenue upwards of 300k GBP today)
 - OIX Staff resources that would support OIIF requirements
 - WGs we as OIIF might want to take on as Community Groups
- The Board was presented with analysis' on OIX events that may be of interest in continuing/engaging, OIX membership for OIIF prospecting, and a detailed OIX staff report with costs.

- Recommendation to the Board to onboard all 5 OIX staff at up to their full capacity, and defer to OIDF Executive Director and staff to align scope of work to complement OIX asset onboarding process / membership cross-sell, marketing and wider OIDF 2024 strategy.
- A resolution to approve onboarding the 5 OIX staff and the associated budget of up to \$90K was introduced. Mike Jones moved to approve, and Dirk Balfanz seconded. Mark Andrus and Ian Glazer abstained. With no dissensions, the resolution was approved.
- A resolution to approve delegating to the EC the authority to approve the Charter and Participation Agreement for any OIX Working Group that may be reformed under the OIDF was introduced. Dima Postinikov moved to approve, and Mike Jones seconded. Mark Andrus and Ian Glazer abstained. With no dissensions, the resolution was approved.

The meeting adjourned at 5:27 pm PT.