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gluu

Gluu Open Banking Identity Platform

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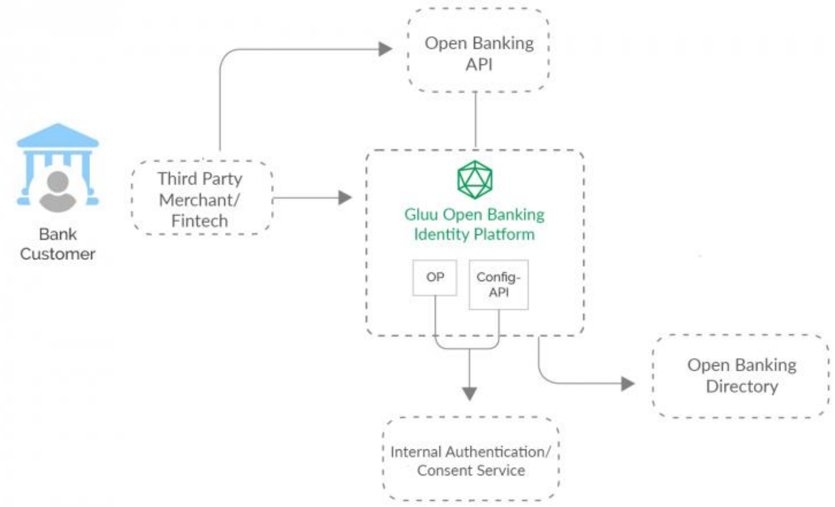
The Gluu Open Banking Identity Platform enables banks to get to market faster by providing a feature and security profile that is purpose-built. The goal is to miminize the technical surface area–to disable all the stuff you don't need if your goal is open banking.

The platform is based on the Linux Foundation Janssen Project. As a result, banks always retain the freedom to use the core software and to get the latest security updates. Gluu adds value by packaging the distribution and by adding additional components, like an optional web administration portal.



Get Started with Open Banking

Gluu's premier open banking distribution provides the streamlined core to your open banking needs.

Our open banking solution is trimmed down to increase performance and to reduce the security surface area.

You still get the same highly secure quality Gluu software you've learned to depend on, and responsive global support when you need it.

Gluu is the obvious choice for your open banking needs, securing your digital transformation 24/7, with support when you need it.

Ready for our premier open banking platform?

OpenID Connect Certified

1

Pass your audit: FAPI Certified

Gluu is certified to conform with the Financial Grade OpenID Provider profile. Called "FAPI" for short, this profile provides detailed requirements for the security features needed to perform payments and other bank transactions. Gluu has also submitted many other certifications for both its OpenID Provider and Relying Party software. In fact, Gluu has sumitted more OpenID certification tests then any other vendor.

2

CIBA Ready for Offline Authentication

CIBA, or "Client Initiated Backchannel Authentication" is an OpenID standard that is used to enable certain out-of-band security use cases, like when a customer speaks with an agent at a call center. It's critically important for the agent to verify the identity of the person calling, and CIBA provides a solution to use a mobile device to accomplish this. Gluu is the only open source implemenation to cerifty against the FAPI CIBA OpenID Provider conformance profile.

3

Flexible Consent Management

Banks have different ways they may want to handle the consent flow for a transaction. Gluu provides extreme flexibility. In some cases, banks may want to redirect to an internal consent management application and hide all personal information from the third-party facing OpenID Provider. In other cases, banks may want to utilize the Gluu Server to present a consent journey, integrating with various backend systems. Gluu supports both approaches, enabling a bank's product team to specify their preference.

4

Implement OpenID Connect offline access

This scope value requests that an OAuth 2.0 Refresh Token be issued that can be used to obtain an Access Token that grants access to the End-User's User Info Endpoint even when the End-User is not present (not logged in).

5

PSD2 Solution

The revised Payment Services Directive (PSD2) allowed ubiquitous financial transactions among EU member countries. Gluu supports strong customer authentication (SCA) methods supporting all modern Multifactor Authentication methods and is designed to ensure the tokens remain unchanged without prior the knowledge of the payment service.

6

Open Banking Certified Client API

Gluu's client API (oxd) will dynamically register an OpenID Connect client and return an identifier for the application which must be presented in subsequent API calls. Gluu can act as a translation service to ensure your service transactions conform with FAPI-CIBA requirements.

Build a Digital Banking Platform with APIs

Gluu Partners with leading Fintech solution providers empower them to set the new standard when building modern banking mobile applications. By securing their APIs with Gluu's authentication engine Fintech's are able to transact confidently with their clients without the need to rip and replace their existing infrastructure. Gluu's certified FAPI-CIBA conformant solutions are licensed as open source providing maximum flexibility without locking up your data system in a proprietary or legacy technology. Gluu can easily be configured to be scalable for on-premises systems as well as the leverage elastic computing provided by newer, cloud-native technologies.

Download VM or Cloud
The Open Banking distribution is open source. If you love Kubernetes and Linux containers, you can try either the Cloud Native distribution.

If you just want to test, it may be easier to try the VM distribution. You can configure the Gluu Open Banking Identity Platform to satisfy several use cases: Authorization, Identity, Mobile push notifications (CIBA), and Dynamic Client Registration.

Dynamic Client Registration
One of the challenges of many banking ecosystem is scaling trust management–which clients are authorized to call your bank's new open API's?

The Gluu Open Banking Identity Platform gives you the ability to validate software statement JWTs issued by a banking ecosystem operator. You have quite a bit of flexibility to integrate with internal systems for provisioning, intrusion detection or audit.

Security Minimization
In an Open Banking ecosystem, where the OpenID Provider is registering and issuing tokens to third parties, it's essential to minimize services and software.

Any software running on the Authorization Server that is not essential is a liability. The Open Banking Distribution has a special security profile that maximizes the operational security readiness to improve its security posture.

Build a Digital Banking Platform with APIs

he Gluu Open Banking Identity Platform is a specific profile of the Gluu Server that is packaged and configured for certain use cases:

- Dynamic Client Registration using software statements
- Payment Authorization
- Identity - eKYC
- Client Initiated Authentication (mobile / out of band)

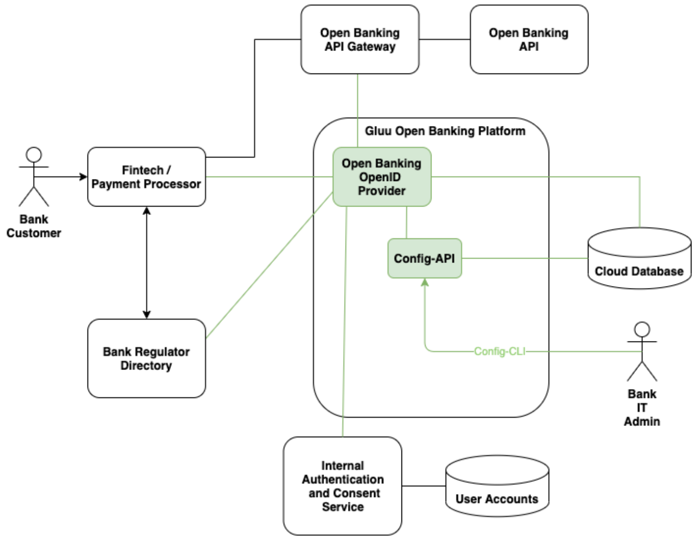
Other services needed by enterprises--but not by banks--have been disabled. The goal is to reduce the security surface area to make the platform easy to deploy, easy to keep up to date, and easy to rollout new features with zero downtime.

This is a cloud native distribution. Cloud native is essential for auto-scaling, high availability, and operational automation.

This distribution of Gluu is based on the Janssen Project at the Linux Foundation, which is a fork of Gluu Server 4, the most certified OpenID Platform available.

The core software is developed at the **Linux Foundation Janssen Project.**

Open Banking Topology



Open Banking OpenID Provider

Based on Janssen Auth Server, this is Internet facing component provides the FAPI OpenID Connect API for dynamic client registration, transaction authorization, and CIBA.

Config API

Service which configures the OpenID Provider. The Client must present an access token authorized by a trusted issuer with certain scopes.

Cloud Database

Database used to store configuration, client metadata, tokens, and other information required for the operation of the OpenID Provider.

Open Banking API Gateway

An Internet facing gateway for the core open banking API, should enforce the presence of a token with certain scopes.

Open Banking API

The core banking API.

Internal Authentication and Consent Service

An OpenID Provider, SAML IDP, or another authentication service that provides access to actual customer information. This service may handle the consent, or delegate consent to another service.

User Accounts

A database where the user account information is held

Bank Regulatory Directory

This is hosted by the federation operator which publishes public key material and other metadata about participants in the open banking ecosystem.

Fintech / Payment Processor

A service that wants to call the Open Banking API or to get data or to process a payment.

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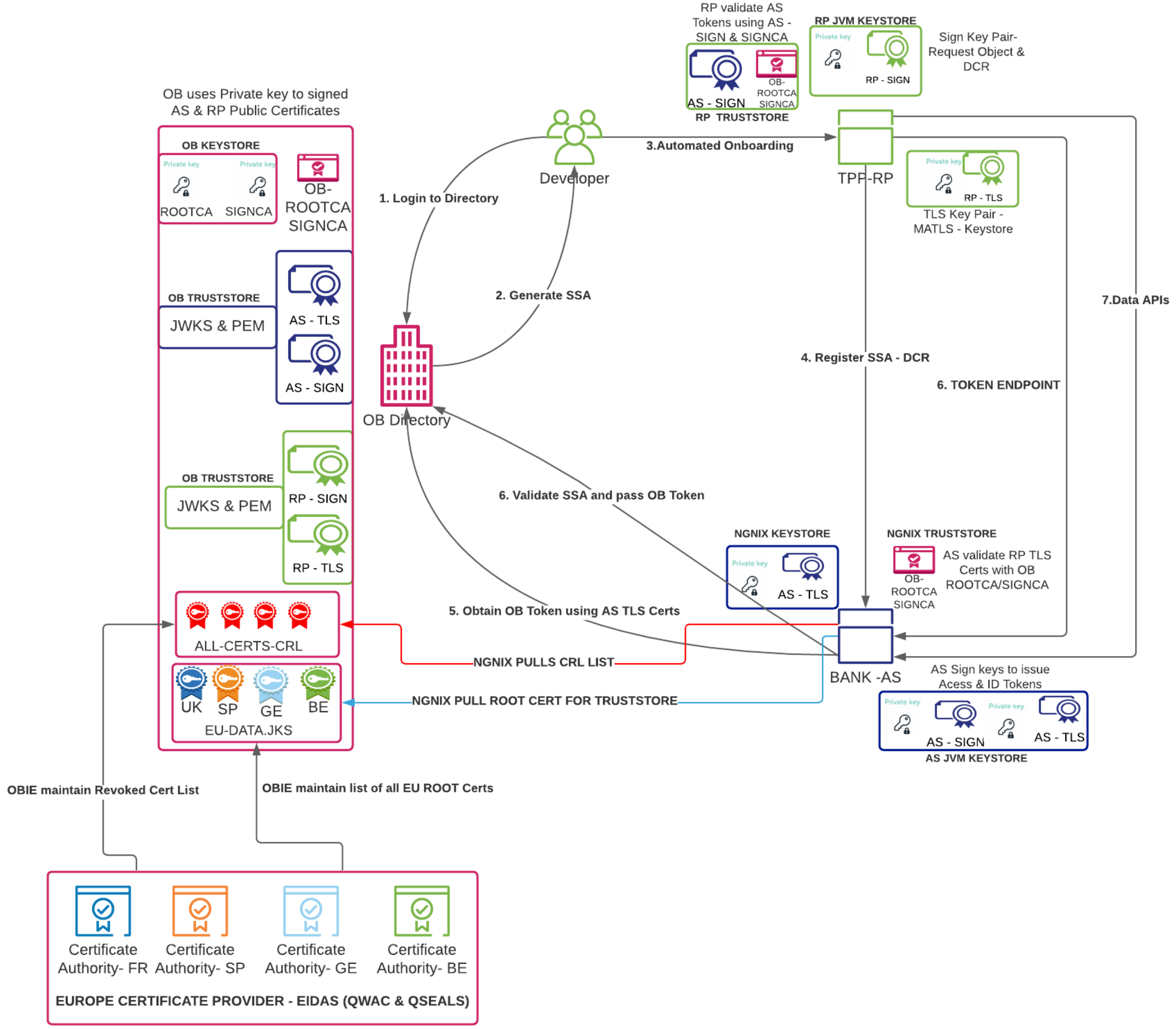
PKI infrastructure



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