



KBC Ireland Authorisation Flow



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Introduction

KBC Ireland has implemented the redirect flow for consent authorisation and specifically, we will support the authorisation code flow in this release. The flow will involve your application redirecting a user to our application for consent authorisation and based on the device from where the journey started the user may continue on our mobile app or online portal.

Before you start

You will need information about our configuration. You can find more information on our configuration endpoint [here](#). Note – you will need a valid eIDAS certificate (QWAC) to access this endpoint.

You will need a set of valid eIDAS certificates – QSEAL.

You will need to host your key set (JWKS) and should have the URL ready.

Important note – the configuration endpoint lists the authorisation endpoint for **KBC Personal Login**. For **KBC Business Login** please use the following authorisation endpoint.

<https://businessonlinebanking.kbc.ie/NexusCorporate>

All other information returned from the endpoint remain the same for business customers.

Authorise Consent

KBC Ireland supports the passing of request parameters as a JWT as specified in OIDC. Once you have created a consent record and have a consent identifier you will need to create the request JWT and include it in the parameters of the authorisation endpoint.

Authorisation Endpoint Parameters

Note – any additional parameter other than the ones listed in the table below will result in an error.

Name	Occurrence	Description	Notes
response_type	1..1	Set value to "code".	
client_id	1..1	Set value to the unique client identifier of your application.	
scope	1..1	One of the following values. This should be the type of consent for which you are requesting authorization.	

		<ul style="list-style-type: none"> • openid • openid accounts • openid fundsconfirmations • openid payments 	
redirect_uri	1..1	One of the registered redirect URIs.	
state	0..1	We will replay the value that you provide.	
request	1..1	The request jwt with claims as defined in the following sections.	

Sample Request

GET /authorize?

response_type=code&client_id=s6BhdRkqt3&state=af0ifjsldkj&scope=openid&redirect_uri=https://api.mytpp.com/_cb&request=CJleHAI0JE0OTUxOTk1ODd.....JvQsDuushgppw0E.5leGFtcGxlliwianRpljoiM.....JleHAI0JE0.olnx_YKAm2J1rbpOP8wGhi1BDNHJvQsDuushgppw0E

Request Object Claims

Header		
Name	Occurrence	Description
typ	1..1	Set to "JWT"
alg	1..1	RS256
kid	1..1	The kid will be kept the same as the "x5t" parameter. (X.509 Certificate SHA-1 Thumbprint) of QSealC.
Payload		
Name	Occurrence	Description
response_type	1..1	Set value to "code".
client_id	1..1	Set value to the unique client identifier of your application.
scope	1..1	One of the following values. This should be the type of consent for which you are requesting authorization. <ul style="list-style-type: none"> • openid accounts • openid fundsconfirmations • openid payments
redirect_uri	1..1	One of the registered redirect URIs.
claims.id_token.openbanking_intent_id	1..1	Set this to the consent identifier of the consent for which you are requesting authorization.

Sample JWS for “request” param

Note

Creation of JWS should follow the steps as defined in the Open Banking UK standards

(<https://openbanking.atlassian.net/wiki/spaces/DZ/pages/83919096/Open+Banking+Security+Profile+-+Implementer+s+Draft+v1.1.2#OpenBankingSecurityProfile-Implementer'sDraftv1.1.2-JJSONSecuritySuiteInformationv1.0>)

```
eyJ0eXAiOiJKV1QiLCJhbGciOiJSUzI1NiIsImtpZCI6InRwcGNsaVVudC5xc2VhbC5mZXQuaWUua2JjLWdyb3VwLmNvbSJ9.eyAgInJlc3BvbniX3R5cGUiOiAiY29kZSIsICAgImNsaVVudF9pZCI6IClwYjM3OThhMGNkODAxMWU5YWZlcmkiOiAiaHR0cHM6Ly9teWFwcC9jYj8iLCAgIjBjGFpXMiOiAgICB7ICAgICAiaWRfdG9rZW4iOiAgIglCAgIHsgICAgICAgIm9wZW5iYW5raW5nX2ludGVudF9pZCI6IHsidmFsdWUiOiAiQ05TMTkyNTI1ODdSU1dITiIsICJlc3NlbnRpwYWwiOiB0cnVlfSAglCAgIH0glCAgfh0.aQOudusVRaVSUAQ1EL8iGbFDnvH2BHSsvxXD299ShWb4kxRtznfI0ErBgWWW7RyuJire-dV9N5ylZLs6umn24RzNtc-SZCikJrRMYPNICwcbglFf0GfwBTXqxEWF8QTb2pb3iTxulnWKGpGnJvLacL0yJFEnsetqpOaXWGbC15Bc1W9NvhUQXpPdLS9UWRMoFDz4HtugVtVjHIGg-K_GZ4fh2IXILyPTdHm1Ydy2tJXBfkFMHtsZ3yojiTRj9ovD4RyWOW0MNboWHRBgpipWIU0RtdCWadE2sWlqxEqgq5oLE60UQdIGLbPdtLSGBd6Ymh91vLfmbVpZzXnwQiFew
```

Decoded “request” Object

```
{
  "typ": "JWT",
  "alg": "RS256",
  "kid": "tppclient.qseal.fet.ie.kbc-group.com"
}.
{
  "response_type": "code",
  "client_id": "your client id",
  "scope": "openid accounts",
  "redirect_uri": "https://myapp/cb?",
  "claims": {
    "id_token": {
      "openbanking_intent_id": {
        "value": "CNS19252587RSWHN",
        "essential": true
      }
    }
  }
}
```

```
}  
}  
}  
}
```

Token Endpoint

Parameter	Occurrence	Description
grant_type	1..1	Set value to "code".
client_id	1..1	Set value to the unique client identifier of your application.
client_secret	1..1	One of the following values. This should be the type of consent for which you are requesting authorization. <ul style="list-style-type: none">• openid accounts• openid fundsconfirmations• openid payments
redirect_uri	1..1	One of the registered redirect URIs.
code	0..1	Set to the authorization code. Mandatory for authorization code grant type.
refresh_token	0..1	Set to the refresh token. Mandatory for refresh token grant type.

Client Credential

POST /psd2-ie/openid-connect/token HTTP/1.1

Host: kbcj host name

Content-Type: application/x-www-form-urlencoded

cache-control: no-cache

grant_type=client_credentialsclient_id=<your client id>client_secret=<your client secret>scope=accounts

Auth Code

POST /psd2-ie/openid-connect/token HTTP/1.1

Host: kbcj host name

Content-Type: application/x-www-form-urlencoded

cache-control: no-cache

