

**CERTIFICATION OF CONFORMANCE
TO OPEN BANKING SECURITY PROFILE**

Name of Parent Brand (“Implementer”) Making this Certification: Nationwide Building Society

Sub-Brand (“Deployment”) Name #: N/A

Security Profile: Open Banking Security Profile v.1.1.2

Conformance Test Suite Software: OB OIDC Conformance Suite v1.1.9

Test Date: 27/03/18

1. **Certification:** Implementer has tested the Deployment (including by successfully completing the validation testing using the Conformance Test Suite Software) and verified that it conforms to the Open Banking Security Profile, and hereby certifies to the Open Banking Implementation Entity and the public that the Deployment conforms to the Open Banking Security Profile as set forth above.
2. **Maintenance:** If subsequent changes to the Deployment, or other information or testing, indicates that the Deployment is not in conformance, Implementer will either correct the nonconformance (and update this Certification if necessary) or revoke this Certification.

Exceptions: Please note that there were two failures on the ensure request object signature algorithm is not null (client_secret_basic authentication with MATLS) test set. The failures were that TLS 1.0 & 1.1 were permitted to our authorisation UI at obonline.nationwide.co.uk. Nationwide has made an enterprise policy decision to support TLS 1.0 & 1.1 as TLS 1.2 is not available on all browsers used by our members. This policy is the same policy applied to our Internet Bank. We also understand this will not impact TPPs. For those reasons, we intend to remain non-compliant with the standard relating to these items.

There was an additional failure when clients sent their access token as a query parameter. We correctly rejected the request, but did so with a 200 error code instead of the 401 error code as per the standard. We deployed a temporary fix to return the correct error code which is reflected in our conformance results. After the test, we reverted this change as our governance process requires additional approvals to make this change permanent. We are progressing this change as a priority. Please note this is a negative test scenario as TPPs should not send their access token as a query parameter. We have informed our IT support teams of this behavior so that they can support TPPs if required until this change is deployed.

Authorised Signature: 

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Title: Programme Manager

Date: 27/03/2018

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