

oAuth process

iCard Rest API uses oAuth2 for authorizing the HTTP requests. For more information please refer to the docs: <https://www.oauth.com>. The oAuth2 Token is sent in the header of every request. The Client ID and Client Secret are available in the iCard Developer Portal OR you can get them when register.

oAuth Credentials

To generate your personal set of credentials for **Sandbox**, go to your [iCard Account](#). There you can manage your already generated credentials as well as generate new ones. For **Production** ready application you must use <https://api.openbank.icard.com/tpp/register> with your valid QWAC Certificate.

Token generation

After obtaining your Client ID and Client Secret, generating an oAuth Token is standard

You must use it when call authorize endpoint

```
https://api.openbank.icard.com/authorize?
response_type=code&scope=ais+cof+pis&client_id=xxxx1234state=state 1234&redirect_uri=https%3A%2F%2Fredirect.website%
2Fcallback
```

Then choice provider: ex. iCard DW

After successfully create consent and confirm it with 2FA, you get a response like:

```
https://redirect.website/callback?code=xxxx1234&state=state1234
```

Last step is exchange "code" for client access token

```
POST /token HTTP/1.1
Host: api.openbank.icard.com
Content-Type: application/x-www-form-urlencoded
Content-Length: 229
```

```
code=codel234& \
grant_type=authorization_code& \
client_id=xxx1234& \
client_secret=xxxx1234& \
redirect_uri=https://redirect.website/callback
```

You will get response:

```
{
  "token_type": "Bearer",
  "expires_in": 86400,
  "access_token": "eyJ0eXA[... ]VmQONULTFmkksubj6lw",
  "refresh_token": "def50200[... ]2569a5a5978260c3c9ea5"
}
```