

Corporate Access Secure Envelope, Corporate Access Web Services, SHA1 – SHA256 changes

Technical Description

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1. General

This document describes the SHA1 to SHA256 change in Corporate Access Secure Envelope which is the Nordea (hereinafter 'Nordea' or 'the bank') specification around file protection using digital signature, and the SHA1 to SHA256 change in Corporate Access Web Services which is one of the data communication protocols supported in Corporate Access File Transfer.

1.1 Corporate Access Secure Envelope

Corporate Access File Transfer is the service for Nordic and Baltic Corporate Access customers to utilize host to host file transfer protocols to connect, and send/receive different file formats to and from Nordea.

Corporate Access Secure Envelope specification describes how to protect file content using a digitally signed Secure Envelope, which is transported over different available communication protocols of Corporate Access File Transfer. All files exchanged through Nordea Corporate Access are digitally signed according to the specification in this document independent of the channel/protocol used.

1.2 Corporate Access Web Services

Corporate Access Web Services (CA WS) is one of the data communication protocols supported in Corporate Access File Transfer. The protocol is based on common global standards and complies with the definitions of the World Wide Web Consortium (W3C); see www.W3.org.

In CA WS connection, data is always SSL encrypted in the Internet TCP/IP network. Customers are identified by Public Key Infrastructure (PKI) certificates given by the bank. The bank is the issuer of the certificates (Certificate Authority, CA), which follows the same process used in Corporate Access Secure Envelope Signer certificate. The specification of ApplicationRequest in Corporate Access Web Services is the same as of Corporate Access Secure Envelope.

1.3 SHA1 – SHA256 Change

In support to provide secure services and solutions to our customers, Nordea will discontinue the support of the SHA1 certificate and signing signature in Corporate Access Secure Envelope because of weaknesses in the SHA1 algorithm, and replace it with SHA256.

The areas of change are:

- a. The customer signing certificate (linked to each signer ID) used to create digital signatures will be changed to use SHA256 signature hash algorithm. Chapter 2 describes this in more details.
- b. Nordea recommends customer to use key length 2048 in the certificate signing request (CSR) when downloading certificate from Nordea, so that the customer signing certificate will have key length 2048. Chapter 2 describes this in more details
- c. Customers need to use SHA256 signing algorithm when creating the digital signature. Chapter 3 describes this in more details, and there example Secure Envelope files in Appendix

- d. When Nordea sends customers messages in Secure Envelope, the Secure Envelope are signed with Nordea's new SHA256 certificate and with SHA256 signing algorithm. Chapter 4 describes this in more details, and there are example responses files in Appendix
- e. Nordea will stop support of TLS 1.0 and 1.1. Chapter 5 describes this in more details.
- f. For customers who download signer certificate using own software, the ApplicationRequests and SOAP-Requests should be signed with SHA256 signing algorithm, and Nordea's responses are created with SHA256 certificate and signing algorithm too. Chapter 6 describes this in more details.

2. Change in customer signing certificate

Before Sep 27th 2022, the customer signing certificate issued from Nordea was

- With SHA1 signature hash algorithm.
- Key length could be either 1024 or 2048 depending on how it is defined in the certificate signing request (CSR) which customer sends in when downloading the certificate. Currently NSC client offered by Nordea only supports 1024 key length.

With the change implemented on Sep 27th 2022 at 10:00 CET, the certificate is

- With SHA256 signature hash algorithm
- Key length could be either 1024 or 2048 depending on how it is defined in the certificate signing request (CSR) sent in by customers. Nordea recommends customers to use 2048. The new version of NSC client offered by Nordea will support both 1024 and 2048 key length

After the change, even if customer defines the algorithm as SHA1 in the CSR, Nordea overwrites it to SHA256 and issue SHA256 certificate.

2.1 Customer effort

2.1.1 Development in Corporate Access software client

If customer uses own software client to download certificate from Nordea, and the software only supports 1024 key length in CSR, Nordea strongly recommends customer to make development to download certificate with 2048 key length.

Nordea also offers the new version of NSC client since Dec of 2022, which supports key length of 2048. So customers can use it download certificate of key length of 2048.

For the change of SHA256 signature hash algorithm in certificate, based on our analysis, customers don't need make development in order to download SHA256 certificate. Even if customer defines the algorithm as SHA1 in the CSR, Nordea will overwrite it to SHA256 and issue SHA256 certificate. However customers should analyze the need of development themselves still. Both the current version and new version of NSC client support downloading SHA256 certificates.

2.1.2 Testing and Migration

The change has been implemented by Nordea on Sep 27th 2022 at 10:00 CET.

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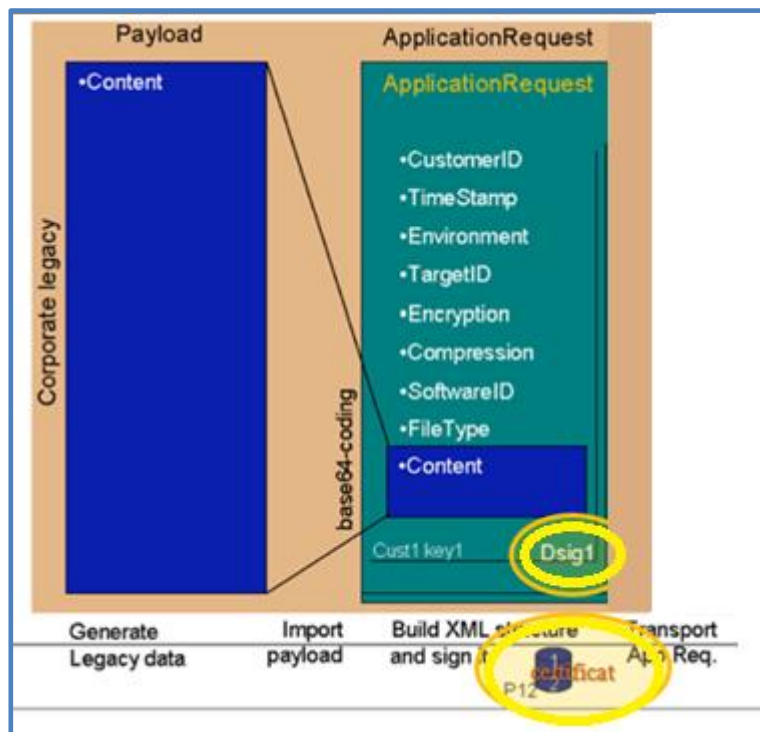
After the change time/date, when customer make a certificate download request to download or renew customer signing certificate, customer will get SHA256 certificates from Nordea.

3. Change in specification for incoming flow of customers to Nordea

3.1 For Host-to-Host protocols other than Web Services

In Corporate Access Secure Envelope specification, the ApplicationRequest following XML schema should be digitally signed.

Diagram below shows the process of creating ApplicationRequest from the payload data, and the steps of creating digital signature with certificate are the areas of the change, and they are also highlighted with circles in the diagram.



Originally, in digital signature, Nordea supports SHA1 algorithm

- SignatureMethod Algorithm = <http://www.w3.org/2000/09/xmldsig#rsa-sha1>
- DigestMethod Algorithm = <http://www.w3.org/2000/09/xmldsig#sha1>.

Since Q2 2022, in addition to SHA1 algorithms, Nordea also supports SHA256

- SignatureMethod Algorithm = <http://www.w3.org/2001/04/xmldsig-more#rsa-sha256>
- DigestMethod Algorithm = <http://www.w3.org/2001/04/xmlenc#sha256>

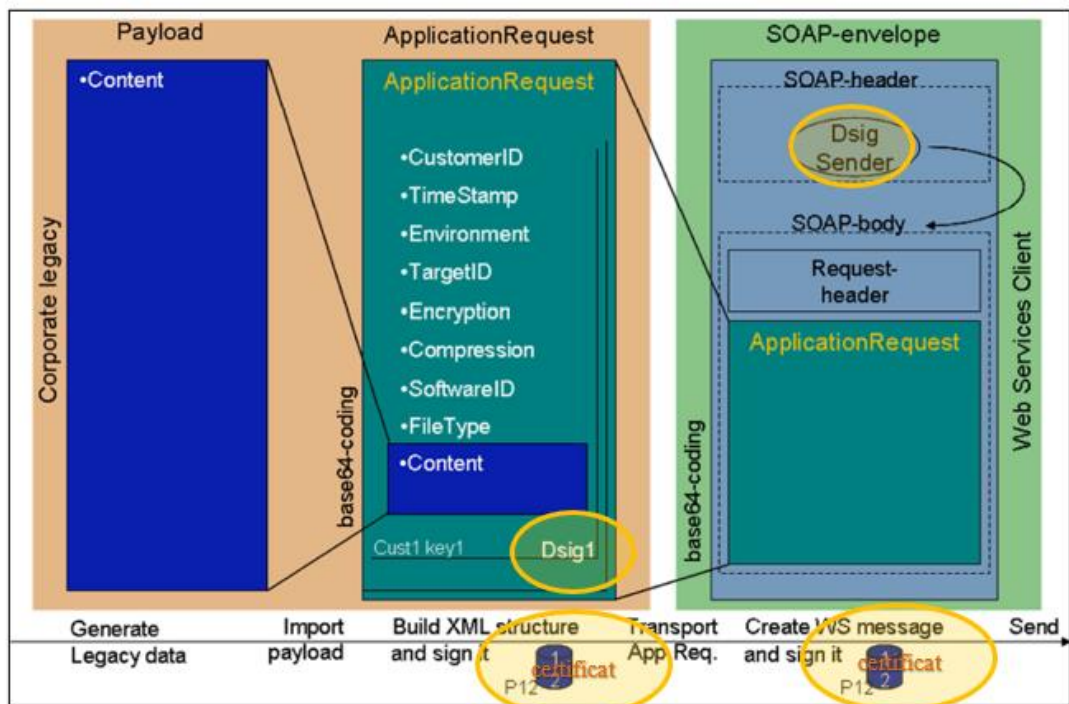
Example files are available in the appendix.

And during Q3 of 2023, Nordea will stop supporting the SHA1 certificate and algorithm.

3.2 For Corporate Access Web Services

In Corporate Access Web Services, both ApplicationRequest and SOAP-envelope should be signed.

Diagram below shows the process of creating ApplicationRequest and SOAP-envelope, and the steps of creating digital signature with certificate are the areas of the change, and they are also highlighted with circles in the diagram.



Originally, in digital signature, Nordea supports SHA1 algorithm

- SignatureMethod Algorithm = <http://www.w3.org/2000/09/xmldsig#rsa-sha1>
- DigestMethod Algorithm = <http://www.w3.org/2000/09/xmldsig#sha1>.

Since Q2 2022, in addition to SHA1 algorithms, Nordea also supports SHA256

- SignatureMethod Algorithm = <http://www.w3.org/2001/04/xmldsig-more#rsa-sha256>
- DigestMethod Algorithm = <http://www.w3.org/2001/04/xmlenc#sha256>

Example files are available in the appendix.

And during Q3 of 2023, Nordea will stop supporting the SHA1 algorithm.

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3.3 Customer effort

3.3.1 Development in Corporate Access software client

Customers need to develop own software client so that the SHA256 algorithm will be used when creating the digital signature in the Secure Envelope ApplicationRequest and SOAPRequest (for Web Services) to Nordea.

3.3.2 Testing and Migration

Nordea now supports both SHA1 and SHA256 algorithms, and this setup will be kept for a period, and Nordea will discontinue support of SHA1 in the end of Q3 2023. So customers will have a long period of time for development, testing and migration before Nordea stops supporting SHA1.

Nordea will send newsletters to customers in advance to inform the exact date when Nordea will stop support of SHA1.

4. Change in specification for outbound flow of Nordea to customers

4.1 For Host-to-Host protocols other than Web Services

According to Corporate Access Secure Envelope specification, when Nordea sends customers ApplicationResponses, those are signed with Nordea's signing certificate.

Nordea's responses have been signed with SHA1 certificate and SHA1 algorithms. In Q3 2023, Nordea will change to use SHA256 algorithm:

- Nordea's ApplicationResponses will be signed with SHA256 certificate and SHA256 algorithms
- As explained already in chapter 3:
 - For customers messages towards Nordea, service support both SHA1 and SHA256 certificates, and SHA1 and SHA256 signing algorithm before Q3 2023
 - And during Q3 of 2023, Nordea will stop supporting the SHA1 algorithm.

Example files for Nordea's responses are available in the Appendix.

Nordea's new SHA256 signing certificate and the Root CA certificate will be published in [Nordea.com](https://www.nordea.com)

4.2 For Corporate Access Web Services

According to Web Services standard, when Nordea sends customers ApplicationResponses and SOAP-envelope messages, those are signed with Nordea's signing certificate.

Nordea's ApplicationResponses and SOAPResponses have been signed with SHA1 certificate and SHA1 algorithms. In Q3 2023, Nordea will change to use SHA256 algorithm:

- Nordea's ApplicationResponses and SOAP-envelope messages will be signed with SHA256 certificate and SHA256 algorithms
- As explained already in chapter 3:
 - For customers messages towards Nordea, service support both SHA1 and SHA256 certificates, and SHA1 and SHA256 signing algorithm before Q3 2023

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- And during Q3 of 2023, Nordea will stop supporting the SHA1 algorithm.

Example files for Nordea's ApplicationResponses and SOAPResponses are available in the Appendix. Nordea's new SHA256 signing certificate and the Root CA certificate will be published in Nordea.com

4.3 Customer effort

4.3.1 Development in Corporate Access Web Services software client

Customers need to develop own software client so that the client can process Nordea's responses which are signed with SHA256 certificate and SHA256 algorithm.

4.3.2 Testing and Migration

Nordea will provide more information about the testing possibilities.

5. Change of Disabling TLS 1.0 and 1.1, and unsafe algorithms in AS2 and SFTP

Transport Layer Security (TLS) 1.0 and 1.1 are security protocols of HTTPS service for establishing encryption channels over computer networks. Corporate Access File Transfer has supported these protocols in the past. However, due to evolving regulatory requirements as well as new security vulnerabilities in TLS 1.0, Nordea requires customers to remove TLS 1.0/1.1 dependencies in customers' software, and Nordea will stop the support of TLS 1.0 and 1.1 by the end of Q3 2023. Nordea will send newsletter to customers in advance to inform the exact date.

There is also another initiatives ongoing to remove insecure settings in AS2 and SFTP protocols. In general, SHA1, 3DES and MD5 algorithm support in AS2 and SFTP will be removed by Q3 2023 . Nordea will send newsletter containing detailed information and exact change date.

6. Change of certificate download

This change is only relevant for customers who download certificates using own software. If you use NSC to download certificate, this is not relevant for you.

Nordea has deployed a new service for certificate download. In the new service, SHA256 certificate and signing algorithm are used. Customers should make change in own solution to be able to send SHA256 requests to Nordea and accept SHA256 responses from Nordea, because during Q3 2023, Nordea will stop supporting SHA1.

Existing service operates as of today without changes before Q3 2023, and in parallel, the new service with SHA256 certificate and signing algorithm are open for customer to test and use.

Existing service

<https://filetransfer.nordea.com/services/CertificateService>

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- No change as of today. Nordea’s messages are signed with SHA1 certificate and SHA1 algorithms.
- Delivered SHA1 signer certificate before Sep 27th 2022 and SHA256 signer certificate after.
- For customers messages towards Nordea, service supports both SHA1 and SHA256 certificates, and SHA1 and SHA256 signing algorithm
- And during Q3 of 2023, Nordea will stop supporting the SHA1 algorithm.

New service

<https://filetransfer.nordea.com/services/CertificateService/sha2>

- Nordea’s ApplicationResponses and SOAP-envelope messages are signed with SHA256 certificate and SHA256 algorithms
- Delivered SHA1 signer certificate before Sep 27th 2022 and SHA256 signer certificate after
- For customers messages towards Nordea, service support both SHA1 and SHA256 certificates, and SHA1 and SHA256 signing algorithm
- And during Q3 of 2023, Nordea will stop supporting the SHA1 algorithm.

Example files for Nordea’s responses are available in the Appendix.

Nordea’s new SHA256 signing certificate and the Root CA certificate for certificate download service are published in Nordea.com

7. Summary on customer efforts

Change area	Customer development efforts needed	Customer testing and migration efforts needed	Timeline
The customer signing certificate (linked to each Signer ID) used to create digital signatures will be changed to use SHA256 signature hash algorithm.	Customer needs to analyze the need. Based on our analysis, no development is needed in most cases	Yes	Changed on Sep 27 th 2022, at 10:00 CET Nordea overwrites the algorithm setting customer defines in CSR (certificate signing request) and issue SHA256 certificate. Both the current version and new version of NSC client supports downloading SHA256 certificates.
Customers need to use SHA256 signing algorithm when creating the digital signature.	Yes	Yes	Nordea already supports SHA256 algorithm in requests sent by customers. In Q3 2023, Nordea will stop the support of SHA1, and we will inform the exact time later. Customer needs to be ready with the change by that time.

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For responses messages Nordea sending to customers, the responses will be signed with Nordea's new SHA256 certificate and with SHA256 signing algorithm.	Yes	Yes	Nordea will uses SHA256 certificate and algorithm in Q3 2023 and we will inform the exact time later. Customer needs to be ready with the change by that time.
Nordea recommends customer to use key length 2048 in the certificate signing request (CSR) when downloading certificate from Nordea, so that the customer signing certificate will have key length 2048.	Yes if customers uses own software client to download certificate. Otherwise, customers can use the new NSC client which Nordea provides		Nordea supports issuing certificate of 2048 key length already. Nordea issues 1024 or 2048 key length certificate based on the setting customers define in CSR. The new version of NSC client which supports 2048 key length is available since Dec 15 th 2022.
Nordea will stop support of TLS 1.0 and 1.1 and insecure setting in AS2 and SFTP	Yes	Yes	By Q3 2023, will inform exact time later


```
3nu7AGgU34/yZ66R5igOy4TNDfoX8/6KrMi1UmH/1QgQl2WiHZsafRHcsa/0/5w+
hTT95z3tHhKM9NbZdZq2OwvGdbo6z8EYkJtOtwx9lKaQwqi3Wg==</X509Certificate>
    </X509Data>
  </KeyInfo>
</Signature>
</ApplicationRequest>
```

Examples of Secure Envelope ApplicationResponse with SHA256 algorithm

Part of XML, some parts are scrambled

```
<?xml version="1.0" encoding="UTF-8"?>
<ApplicationResponse xmlns="http://bxd.fi/xmldata/">
  <CustomerId>777771111</CustomerId>
  <Timestamp>2022-06-17T08:30:36.000Z</Timestamp>
  <ResponseCode>00</ResponseCode>
  <ResponseText>OK.</ResponseText>
  <ExecutionSerial>11117777</ExecutionSerial>
  <Encrypted>>false</Encrypted>
  <Compressed>>false</Compressed>
  <FileDescriptors><FileDescriptor>
    <FileReference>NOTPROVIDED</FileReference>
    <TargetId>NOTPROVIDED</TargetId>
    <ParentFileReference>11117777</ParentFileReference>
    <FileType>NDCAPXMLO</FileType>
    <FileTimestamp>2022-06-17T08:30:36.000Z</FileTimestamp>
    <Status>DLD</Status>
  </FileDescriptor>
</FileDescriptors>
  <FileType>NDCAPXMLO</FileType>
  <Content>PD94bWwgdmVyc2lvbj0iMS4wIiBlbmNvZGluc20iVVRGLTgiPz48RG9jdW1lbnQgeG1sbnM9InVy
bjppc286c3RkOmlzbzoyMDAyMjp0ZWNoOnhzZDpwYWluLjAwMi4wMDEuMDMiPjxDc3RtdFN0
c1JwdD48R3JwSGRyPjxNc2dJZD5YTUw5OTA5MjAyMjA2MTcxMDMwMzYxNDU8L01zZ0lkPjxDcmVE
dFRtPjIwMjItMDYtMTdUMDg6MzA6MzZaPC9DcmVEEdFRtPjxJbml0Z1B0eT48SWQ+PE9yZ0lkPjxC
SUNPckJFST5OREVBUE0VTUzwwQkIDT3JCRUK+PE90aHI+PElkPjcxNDE2MjcwNzZ0lkPjxTY2ht
bT48T3JnbmxOYk9mVHhzPjE8L09yZ25sTmJPZIR4cz48R3JwU3RzPkFDVEM8L0dycFN0cz48L09y
Z25sR3JwSW5mQW5kU3RzPjwvQ3N0bXJQbXRTdHNScHQ+PC9Eb2N1bWVudD4=</Content>
  <ds:Signature xmlns:ds="http://www.w3.org/2000/09/xmldsig#">
  <ds:SignedInfo>
  <ds:CanonicalizationMethod Algorithm="http://www.w3.org/TR/2001/REC-xml-c14n-
20010315"></ds:CanonicalizationMethod>
```

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```

<ds:SignatureMethod Algorithm="http://www.w3.org/2001/04/xmldsig-more#rsa-sha256"></ds:SignatureMethod>
<ds:Reference URI="">
<ds:Transforms>
<ds:Transform Algorithm="http://www.w3.org/2000/09/xmldsig#enveloped-signature"></ds:Transform>
<ds:Transform Algorithm="http://www.w3.org/TR/2001/REC-xml-c14n-20010315"></ds:Transform>
</ds:Transforms>
<ds:DigestMethod Algorithm="http://www.w3.org/2001/04/xmlenc#sha256"></ds:DigestMethod>
<ds:DigestValue>nUho5MiXXNsTeWPQalloYH7DGs7g=</ds:DigestValue>
</ds:Reference>
</ds:SignedInfo>
<ds:Signature Value>W063Rc2MsXurkJ+8/1utoXeLhrX2aalHENZuiJxtypPRgq4GXzaLzeIvh6keapRnuzz5uy8OINhlexfDLTol
ZwyVDywwTvAm2KG2kPas9xJA2a7+VCAb7jSEUx4UYeN4GQxxiIsBjAyueGKPmiMwdG0b7nzQ6ijvt62hCdCdIhLAWIGqP
SxgEg2IpG3MaxTPw4yRVT0o3Fmxm2Vh/NLl1kfjQ5NasX+SinXrzMZnmzzfuj0IA==</ds:Signature Value>
<ds:KeyInfo>
<ds:X509Data>
<ds:X509Certificate>MIIDrDCCApSgAwIBAgIDAT1tMA0GCSqGSIb3DQEBBQUAMGUxCzAJBgNVBAYTAiNFMRgwFg
YDVQQKEw9Ob3JkZWEGQmFuayBBYnAxJjAkBgNVBAMTHU5vcmlRiYSBDb3Jwb3JhdGUgU2VydmlvYiENBIDAZMRQ
wEgYDVQQFEw1MTY0MTEtMTY4MzAeFw0yMjA0MDUwNjQzNTVaFw0yNDA0MDUwNjQzNTVaMHAcCzAJBgNVB
AYTAiNFMRgwFgYDVQQKDA9Ob3JkZWEGQmFuayBBYnAxHjAcBgNVBAsMFUNNIFByb2Nlc3MgTWFuYWdlbWVud
DEnMCUGA1UEAwweQ29ycG9yYXRlIEFjY2VzcyBGaWxlIFRyYW5zZmVyMIIBIjANBgkqhkiG9w0BAQEFAAOCAQ8A
+IA1Bx8cVuVp7GFlefHqzaG1xUiJ49mEvn9qa6tY1oUrTaNh/ukunk9U67DmcPRU/hgG0RkTVRF64JxYFOoESHBIY+UEV4
G0qsBQU1ZAfQWHL1ueoAAaK4ll/xI5s5FYIpdUP+6us8HyOQ99X2ypiwJJ1MRWFQ7iCDV/+EJV+PuSeiBWAVBqtSMYdS
ZBhpHqKPt9+pfCHwlvHjMYpQp2008vztrAjjkF/tu8gvTwnFmMpxutEP8ch4hKUj3Qpk10eV44sQeU4Lobn9r2XyCdIRIE5e8
0DKY8tDCYNSGp4PKxEguTVVz/bwNZ+Qq5OpXCzQULtl14afdZ6kvk4qE=</ds:X509Certificate>
</ds:X509Data>
</ds:KeyInfo>
</ds:Signature>
</ApplicationResponse>

```

Examples of SOAP Request with SHA256 algorithm (for Web Services)

Part of XML, some parts are scrambled

```

<S:Envelope xmlns:S="http://schemas.xmlsoap.org/soap/envelope/" xmlns:SOAP-
ENV="http://schemas.xmlsoap.org/soap/envelope/">
  <SOAP-ENV:Header>
    <wsse:Security xmlns:wsse="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-wssecurity-secext-1.0.xsd"
S:mustUnderstand="1">
      <wsu:Timestamp xmlns:wsu="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-wssecurity-utility-1.0.xsd"
wsu:Id="XWSSGID-1641978992783830948719">
        <wsu:Created>2022-01-12T09:16:32.733Z</wsu:Created>
        <wsu:Expires>2022-01-12T09:21:32.733Z</wsu:Expires>
      </wsu:Timestamp>

```

Open

```
<wsse:BinarySecurityToken xmlns:wsu="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-wssecurity-utility-1.0.xsd" EncodingType="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-soap-message-security-1.0#Base64Binary" Value="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-x509-token-profile-1.0#X509v3" wsu:Id="XWSSGID-1641978992675-1475305108">MIIC+zCCAeOgAwIBAgIDASxVMA0GCSqGSIb3DQEBBQUAMGQxCzAJBgNVBAYTAINFMR4wHAYDVQQKEExVOB3JkZWVgQmFuayBBQIiAocHVibCkxHzAdBgNVBAMTFk5vcmlRiYSBDb3Jwb3JhdGUgZmljYXRIMRMwEQYDVQQFEwo1NzgwODYwMjM4MIGfMA0GCSqGSIb3DQEBAQUAA4GNADCBiQKBgQCClmzyaVAEr2cTt5gGPxuiMxZ5JZRIDHUwyUmlags/JYbKCq/MhumUEDDAKMAgGBiqFcEcBazATBgNVHSMEDDAKgAhAC3XW288LpzAOBgNVHQ8BAf8EBAMCBaAwDQYJKoZIhvcNAQEFBQADggEBADVuzhr4KJwDXHph5fm5BOqfAI0fnUP5rFYfpDz3gRbyicRcBFj2hkIG+8wMUKiTFASheRYL1hyd4EIJ3gaeieD7Yn9OxMILy+svh3YXGWnw9z9msRRyvJdVNLwws2sUgxl66iPJR0qVIT55fL649YXbdfb/PE+g10Qw62kXyZkDNuxeI8IUuuhFLX20H/SPaRRHCAootUoNxuzFluEHL/5zL3FMBWSSxdkfGrqzmzF8/C5a31GXWgn/JK7KI1BYKx/weVWRui0FI5nfIJQ=</wsse:BinarySecurityToken>
```

```
<ds:Signature xmlns:ds="http://www.w3.org/2000/09/xmldsig#" Id="XWSSGID-1641978992673254148581">
  <ds:SignedInfo>
    <ds:CanonicalizationMethod Algorithm="http://www.w3.org/2001/10/xml-exc-c14n#">
      <InclusiveNamespaces xmlns="http://www.w3.org/2001/10/xml-exc-c14n#" PrefixList="wsse S SOAP-ENV"/>
    </ds:CanonicalizationMethod>
    <ds:SignatureMethod Algorithm="http://www.w3.org/2001/04/xmldsig-more#rsa-sha256"/>
    <ds:Reference URI="#XWSSGID-1641978992781-412569123">
      <ds:Transforms>
        <ds:Transform Algorithm="http://www.w3.org/2001/10/xml-exc-c14n#">
          <InclusiveNamespaces xmlns="http://www.w3.org/2001/10/xml-exc-c14n#" PrefixList="S SOAP-ENV ns2"/>
        </ds:Transform>
      </ds:Transforms>
      <ds:DigestMethod Algorithm="http://www.w3.org/2001/04/xmldsig-more#sha256"/>
      <ds:DigestValue>2hDXWPwOTrMIXCksTkj4ISZwrligdYtQbafaUr4=</ds:DigestValue>
    </ds:Reference>
    <ds:Reference URI="#XWSSGID-1641978992783830948719">
      <ds:Transforms>
        <ds:Transform Algorithm="http://www.w3.org/2001/10/xml-exc-c14n#">
          <InclusiveNamespaces xmlns="http://www.w3.org/2001/10/xml-exc-c14n#" PrefixList="wsu wsse S SOAP-ENV"/>
        </ds:Transform>
      </ds:Transforms>
      <ds:DigestMethod Algorithm="http://www.w3.org/2001/04/xmldsig-more#sha256"/>
      <ds:DigestValue>pqwOmR08W2V5KEgsh3+fFmu94EHukEk=</ds:DigestValue>
    </ds:Reference>
  </ds:SignedInfo>
  <ds:SignatureValue> MrQNHTalxYFm5FukMlrhb+XaOL+xl6I5+PsUHju9Nco/YQ&#13;
  SexTD/5LN6q7OMdpJ2dhA3xtEtU5LOz4geQ6Gh1DycI6WuLx3cNDpGL7gPUhw&#13;
  TBBnyl+OhA/yIJeLfmA=</ds:SignatureValue>
  <ds:KeyInfo>
```

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```
<wsu:Timestamp xmlns:wsu="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-wssecurity-utility-1.0.xsd"
wsu:Id="Timestamp-a0f4d549-cca6-4a1c-bbf9-1672976fda29">
  <wsu:Created>2022-01-03T10:18:19Z</wsu:Created>
  <wsu:Expires>2022-01-03T10:23:19Z</wsu:Expires>
</wsu:Timestamp>
  <wsse:BinarySecurityToken xmlns:wsu="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-wssecurity-utility-
1.0.xsd" EncodingType="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-soap-message-security-1.0#Base64Binary"
ValueType="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-x509-token-profile-1.0#X509v3"
wsu:Id="SecurityToken-7c9e3edc-6cad-41c1-8585-
1672976fbafd">MIIDizCCAnOgAwIBAgIDASP+MA0GCSqGSIb3DQEBCwUAMGsxGzAZBgNVBAYTAiNFMRg4wHAYDV
QQKExVOb3JkZWVgQmFuayBBQIACoHVibCkxJjAkBgNVBAMTHU5vcmlYSDb3Jwb3JhdGUgU2VydmlVYIENBIDAx
MR1MTY0MDYtMDEyMDAeFw0yMDEyMjExMjMxMDVhFw0yMjExMjcxMjMzNTBaMG4xCzAJBgNVBAYTAiNFMRg
wFgYDVoQKDA9OOb3JkZWVgQmFuayBBYnAxGzAZBgNVBAsMEkNvcnBvcmlYSDb3Jwb3JhdGUgU2VydmlVYIENBIDAx
wFwRmlsZSBUCmFuc2ZlciBXXWlU2VydmljZXMgVGVzdDCCASIwDQYJKoZIhvcNAQEBBQADggEPADCCAQoCggEBA
+vJCU7ECAwEAAM1MDMwCQYDVVR0TBAIwADARBgNVHQ4ECgQIQRtcU9YxVbUwEwYDVR0jBAwwCoAIRMeT2dI
7VsEwDQYJKoZIhvcNAQELBQADggEBAKd2tIB86c/lmtXkAqiAzZMipRVSN1/ZZkOtmBuf56ziUQQMLORipMjlyP9grDh
JIIQqhsL1jo+BSdceW0o8Uh5bhrNeC6roLnGT864Ozj4tS354sgE5UUKcUYZUiw70PGP9gJKlp6kLFTIKNhJ0oI8eaItbU5A6c
7KXgou44SfaN12I4m/wBZY1147PQa8X5B1npHruVbhbbhQccVurnF3qjpLHFkslnB139tJ4taYwBqRe81pR3S6p2Hm9lWFK5
nU3Ef/LleeFsWVCpfR2x0BOB0gFbLOPFjC+FfQvLZ2A4I4+gJL321mVz7sp4zVZ86oKXolrTzexg+E=</wsse:BinarySecurity
Token>
  <Signature xmlns="http://www.w3.org/2000/09/xmldsig#">
<SignedInfo>
  <CanonicalizationMethod Algorithm="http://www.w3.org/2001/10/xml-exc-c14n#">
  <SignatureMethod Algorithm="http://www.w3.org/2001/04/xmldsig-more#rsa-sha256"/>
  <Reference URI="#Timestamp-a0f4d549-cca6-4a1c-bbf9-1672976fda29">
  <Transforms>
  <Transform Algorithm="http://www.w3.org/2001/10/xml-exc-c14n#">
  </Transforms>
  <DigestMethod Algorithm="http://www.w3.org/2001/04/xmldsig-more#sha256"/>
  <DigestValue>U9cNMytdSuDpQ1SU9WU++IOUTWrfjmTELDtcsfkitzU=</DigestValue>
  </Reference>
  <Reference URI="#Body-e4b05d21-45c7-4dfb-ba48-1672976ff6ca">
  <Transforms>
  <Transform Algorithm="http://www.w3.org/2001/10/xml-exc-c14n#">
  </Transforms>
  <DigestMethod Algorithm="http://www.w3.org/2001/04/xmldsig-more#sha256"/>
  <DigestValue>OiF1RYFdqc4rnsmfz00khrFF800Ye7A6Pv2HMBFxs=</DigestValue>
  </Reference>
</SignedInfo>
  <SignatureValue>pmQ1E5zIpwRB5JLliUoa7mHyolZuoG5o5Vf9dqHmfemBu1qCobe0saMC4SWZLaShvVF9rlg+i4mM+t2L0
7X9jhoprpYH1O3ZoVDQ5DhrnBlnJJXy2X9N3m/q2zUVp2mEKp8VT1pTDbGtfMPqPVz5eq15SPVHsX3wLYpB4Qu+BYqj
H4ZBQ8M6ybF3HObqH80vz8n3tWK53vY6OobBu9itFbywvSGL163ZUxH4BtjvOk0SZgB0bSecudSKLpRxcOYSxTjcZJbno4
bsohwRnaHKZvr4TJhKH1eMQx/TdEprSSrxWdvoUllwV71LJ0MOW==</SignatureValue>
  <KeyInfo>
  <wsse:SecurityTokenReference xmlns="">
```

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Examples of Certificate download ApplicationResponse with SHA256 algorithm

Part of XML, some parts are scrambled

```
<bxid:CertApplicationResponse xmlns:bxid="http://filetransfer.nordea.com/xmldata/">
  <bxid:CustomerId>123</bxid:CustomerId>
  <bxid:Timestamp>2022-07-26T09:07:39+02:00</bxid:Timestamp>
  <bxid:ResponseCode>00</bxid:ResponseCode>
  <bxid:ResponseText>OK</bxid:ResponseText>
  <bxid:Certificates>
    <bxid:Certificate>
      <bxid:Name/>
      <bxid:Certificate>MIIDhzCCAm+
/V4fF7nTuojoH5fyMPfVG1w51z6bQd3nH/Dv43cE63XN+PB01YYbitumafemlOLtecaoTnXOC5IkUvil/BuC0P15
G2W6QtF+bVT+OcnqW90KXFM8hPRZ3Pv2xmasYWzO9G01B19jcOifNWOldaPHvYXaYnN8fkYh3U958L2w
248ltUWAEGNFJ5RLIFvldT4q6p7RsWKhj/P3sChsr7K2KLkqmw9+ctwC2cx/JhOIm5Cxa8cnHuKfeVAgMBA
AGjWjBYMAkGA1UdEwQCMAAwEQYDVR0OBAoECEkxiik2O6AGMBMGGA1UdIAQMMAowCAYGKoVw
RwEDMBMGGA1UdIwQMMAqACEhef7PQ7k5qMA4GA1UdDwEB/wQEAwIFoDANBgkqhkiG9w0BAQUFAA
OCAQEAbphK4XcwwUplchs1wRUdEI08sQF4EXagoS604HJzwiqXHJWegu8LuyboijM5TqBa3vG5DJN6bqDZPg
cCTsuM4EZb9rhcsskjNrzRAOHbGg1RL1DRLBfA11NudO2GDgXVT3V0G1sc3QeWVa09zrDfIEEnJeb4opju6L9G
BjSfe5+Q6dWAQM0IDX73PepYoClVdku8YMoDSYQAYtSSpVif+WNfpEejmiqsExoMxJLFDQy28EmvqVlaKw
wVXsutP/rAOcR4PHUj6c0TjasuM1EzuwjdtLE+Qm7o0fMIK19zEt80msJuP9PtpPhVgfcRCW86jqhY EazhY1pRIB
fdACgQ==</bxid:Certificate>
      <bxid:CertificateFormat>X509v3</bxid:CertificateFormat>
    </bxid:Certificate>
  </bxid:Certificates>
  <Signature xmlns="http://www.w3.org/2000/09/xmldsig#">
    <SignedInfo>
      <CanonicalizationMethod Algorithm="http://www.w3.org/TR/2001/REC-xml-c14n-20010315"/>
      <SignatureMethod Algorithm="http://www.w3.org/2001/04/xmldsig-more#rsa-sha256"/>
      <Reference URI="">
        <Transforms>
          <Transform Algorithm="http://www.w3.org/2000/09/xmldsig#enveloped-signature"/>
          <Transform Algorithm="http://www.w3.org/TR/2001/REC-xml-c14n-20010315"/>
        </Transforms>
        <DigestMethod Algorithm="http://www.w3.org/2001/04/xmlenc#sha256"/>
        <DigestValue>YVZZReQcxerescx322QDY80vaCn8VM=</DigestValue>
      </Reference>
    </SignedInfo>
```

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```

<SignatureValue>orIw0FOtBCY3iakHpyZ7+2KZ0Uw9Gx1vg0F5M2nzuebJpvM0+4YQfMPV5G+jCz9iG87M+5n
yJHt4jhoPE/wRKL1mgZLd8mFQmPaHMISS5WTv/ ==</SignatureValue>

<KeyInfo>

<X509Data>

<X509Certificate>MIIDqjCCApKgAwIBAgIDAS/ +kg7x+iVaRgjQ1rGSIgx6/zklacH/TQH+
+HnJwn2L+/ksgLg3RLgeYvxcErP8B9MIjae/UvVHBGQJs19jqcrRuYBohytsjvVN4vS2300wCdMBKfDmQ74h8rv
De6YcnHUNtH8HYATxkC4MpVRxQArM4z3oe0qV7tFh5rizle+IT6UTOt2vtmJ+HQ3R+ve322zd2ykslroN7sxK3
Q0VbM3pqU9MiGljR5nMQaFJasZJotvGrN9rdmh</X509Certificate>

<X509IssuerSerial>

<X509IssuerName>serialNumber=516411-1683, CN=Nordea Corporate Server CA 03, O=Nordea Bank Abp,
C=SE</X509IssuerName>

<X509SerialNumber>77769</X509SerialNumber>

</X509IssuerSerial>

</X509Data>

</KeyInfo>

</Signature>

</xsd:CertApplicationResponse>

```

Examples of Certificate download SOAP Response with SHA256 algorithm

Part of XML, some parts are scrambled

```

<soapenv:Envelope xmlns:SOAP-ENV="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:cer="http://bxd.fi/CertificateService" xmlns:mod="http://model.bxd.fi"
xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/">
<soapenv:Header>
<wsse:Security xmlns:wsse="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-wssecurity-secext-1.0.xsd"
soapenv:mustUnderstand="1">
<wsu:Timestamp xmlns:wsu="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-wssecurity-utility-1.0.xsd"
wsu:Id="Timestamp-adacf386-21bc-4de3-ae87-0d61fa04576f">
<wsu:Created>2022-07-26T07:07:39Z</wsu:Created>
<wsu:Expires>2022-07-26T07:12:39Z</wsu:Expires>
</wsu:Timestamp>
<wsse:BinarySecurityToken xmlns:wsu="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-wssecurity-
utility-1.0.xsd" EncodingType="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-soap-message-security-
1.0#Base64Binary" ValueType="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-x509-token-profile-
1.0#X509v3" wsu:Id="SecurityToken-eda9b57c-ef09-4ec9-978f-0d61fa046871">MIIDqjCCApKgAwIBAgIDAS/
+OOeswDgYDVR0PAQH/BAQDAgWgMA0GCSqGSIb3DQEBBQUAA4IBAQBfQzjSxuW1S8yB27HQ//9eOca
WGtsp/5Ev388mpm9dKbcE+qFf45r9C/XUTudl3KTsQd+PeUwUYLxXDjnkSiO8ppnurfcM80XhZoE6SCVGSsEiK
5aDt9A9Zt28a5+LBvcJaA+HnJwn2L+/ksgLg3RLgeYvxcErP8B9MIjae/UvVHBGQJs19jqcrRuYBohytsjvVN4vS2
300wCdMBKfDmQ74h8rvDe6YcnHUNtH8HYATxkC4MpVRxQArM4z3oe0qV7tFh5rizle+IT6UTOt2vtmJ+HQ3
R+ve322zd2ykslroN7sxK3Q0VbM3pqU9MiGljR5nMQaFJasZJotvGrN9rdmh</wsse:BinarySecurityToken>
<Signature xmlns="http://www.w3.org/2000/09/xmldsig#">

```

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```
<SignedInfo>
<CanonicalizationMethod Algorithm="http://www.w3.org/2001/10/xml-exc-c14n#"/>
<SignatureMethod Algorithm="http://www.w3.org/2001/04/xmldsig-more#rsa-sha256"/>
<Reference URI="#Timestamp-adacf386-21bc-4de3-ae87-0d61fa04576f">
<Transforms>
<Transform Algorithm="http://www.w3.org/2001/10/xml-exc-c14n#"/>
</Transforms>
<DigestMethod Algorithm="http://www.w3.org/2001/04/xmlenc#sha256"/>
<DigestValue>YAfrgJN3ujWRERETZ31qT3c546PDg=</DigestValue>
</Reference>
<Reference URI="#Body-a791e2b5-6006-4591-8757-0d61fa048ad6">
<Transforms>
<Transform Algorithm="http://www.w3.org/2001/10/xml-exc-c14n#"/>
</Transforms>
<DigestMethod Algorithm="http://www.w3.org/2001/04/xmlenc#sha256"/>
<DigestValue>FioIa89pAWEREGXIrzP6ipLSaMk=</DigestValue>
</Reference>
</SignedInfo>
<Signature Value>wA6JQzRRSTWii3RKOX+XFBY081ejs7gdkNEIxSePDbytkcv1spklADgZkiKPcK4IxyuDirEjJ
f57kZqR2OhXvROKX8wDSIKAmrdnDhu/Ze45fQD6RgceoyQYWj0EISmGTxP4YqqbulG7phxMRn4jUQ==</Sig
nature Value>
<KeyInfo>
<wsse:SecurityTokenReference xmlns="">
<wsse:Reference URI="#SecurityToken-eda9b57c-ef09-4ec9-978f-0d61fa046871" ValueType="http://docs.oasis-
open.org/wss/2004/01/oasis-200401-wss-x509-token-profile-1.0#X509v3"/>
</wsse:SecurityTokenReference>
</KeyInfo>
</Signature>
</wsse:Security>
</soapenv:Header>
<soapenv:Body xmlns:wsu="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-wssecurity-utility-1.0.xsd"
wsu:Id="Body-a791e2b5-6006-4591-8757-0d61fa048ad6">
<cer:getCertificateout>
<cer:ResponseHeader>
<cer:SenderId>123</cer:SenderId>
<cer:RequestId>123</cer:RequestId>
<cer:Timestamp>2022-07-26T09:07:39+02:00</cer:Timestamp>
```

