

- Overview
- Endpoints Summary
- Retrieve authorization code
- Request Access Tokens
- FAQs

Authorize & Token

Version 2.0.2

Swagger (/api/commercial/swaggerjson/YXV0aG9yaXpILXRva2VuOjluMC4y)

Authorize is our implementation of the OAuth 2.0 framework. It lets you integrate the latest industry-standard secure authorization methods in your app.

Endpoints Summary

GET	/oauth20/authorize	Retrieve authorization code
POST	/oauth20/token	Request Access Tokens

Retrieve authorization code

Retrieve an authorization code to be used in exchange for an access token.

GET	/oauth20/authorize
-----	--------------------

Request

Code Samples

curl

ruby

python

php

java

node

go

swift

c

csharp

```
curl --request GET \  
--url 'https://sandbox-open-api.bmo.com/open-banking/commercial-sb/oauth20/authorize?client_id=REPLACE_THIS_VALUE&redirect_uri=REPLACE_THIS_VALUE&state=REPLACE_THI  
S_VALUE&scope=REPLACE_THIS_VALUE&response_type=REPLACE_THIS_VALUE' \  
--header 'accept: application/json'
```

Headers

Accept

STRING

Example

application/json

Query Parameters

Client\_id Required

STRING

Application client ID, can be provided in formData or using HTTP Basic Authentication

Redirect\_uri Required

STRING

required only if the redirect\_uri parameter was included in the authorization request /oauth2/authorize; their values MUST be identical.

State Required

STRING

The state value you create and will verify

Scope Required

STRING

the scope value you create and will verify

Response\_type Required

STRING

the response type

Response

Table

JSON

Response Code	Description
200-OK	This operation returns no content
400-BadRequest	This operation returns no content

Request Access Tokens

Exchange the authorization code retrieved in the previous call for an access token and a refresh token.

1. Authorization Code
- Get an access token and refresh token by calling our /token endpoint and passing through the authorization code from the previous call.
- The access token will only be valid for the scope for which the consent has been provided. It will have an expiration of 24 hours in the sandbox environment and 15 minutes in production. You can then call our APIs by passing this token in the Authorization header.
- The refresh token can be used to get a new access token if the original one expires.

2. Refresh Token
- If your access token has expired and your refresh token is still valid, you can exchange your refresh token for a new access token and a new refresh token.

POST

/oauth20/token

Request

Code Samples

curl

ruby

python

php

java

node

go

swift

c

csharp

```
curl --request POST \
  --url https://sandbox-open-api.bmo.com/open-banking/commercial-sb/oauth20/token \
  --header 'accept: application/json' \
  --header 'content-type: application/x-www-form-urlencoded' \
  --data
'grant_type=janimo&client_id=7227959081435136&client_secret=rawab&code=fami&redirect_uri=http%3A%2F%2Fbuiwe.au%2Fdo&username=Derek&password=jupozc&scope=levik&refresh_token=e1c4cf832d6ec07b5e0edb96527dde3193213c58c473fb8154f22d556d91312'
```

Headers

Content-Type

STRING

Example

application/x-www-form-urlencoded

Accept

STRING

Example

application/json

FormData Parameters

Response

Table

JSON

FAQs

[More FAQs \(/api/commercial/faq\)](#)

What authorization system do you use?

All our APIs use the standard OAuth 2.0 framework.

How do I get authorized to make calls?

To get authorized to make calls, please check our [Authorize documentation \(authorize\)](#). It contains all the information you'll need to implement a two-legged or three-legged OAuth flow.

[BMO Privacy](#)  
(<https://www.bmo.com/main/about-bmo/privacy-security/our-privacy-code/>).

[BMO Harris Privacy](#)  
(<https://www.bmoharris.com/us/about/privacy>)

[BMO Legal](#)  
(<https://www.bmo.com/main/personal/legal/>)

[BMO Harris Legal](#)  
(<https://www.bmoharris.com/us/about/legal>)