Worldline

W3C Web Payment Work Shop
Paris - France

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Legacy Web Payment mode

► Front End
  – Web form
    • declarative data
      – E. G. PAN, validity date, CVX for Banking card
    • secure mechanisms
      – 3 Domains Secure
      – Tokenisation
      – dynamic CVX
    • Automatic web form filling
    • One click
    • ..
Legacy Web Payment mode

➤ Back End
  – Banking card
    • Universal
    • Fees for payee
    • Some level guarantees
  – Credit transfer
    • Billing, Home banking, Ideal,
  – Direct debit
    • Regular payment
Legacy Web Payment mode

- Cultural user behavior per country/usage/trusted level
- Different rules for some functions
  - Transaction collection
  - Clearing/settlement
  - Cancellation/refund
  - Dispute management
  - Risk management (authorization)
  - Fraud detection
- Some standard protocol
  - Transaction : ISO 20022
New Web Payment mode (Crypto-currencies)

- Crypto tools
  - hash
  - asymmetric signature
  - proof of usage (mathematic function: pairing)
- Currencies virtualization
  - DCC: Dynamic Change Currency
- Autonomous cryptogram
  - contains all the data (amount, address, proof, ..)
  - as bank notes or coin
  - Risk of theft, losing
  - to be protected
  - anonymous (full or partially)
New Web Payment mode

► Front End
  – Person2Person
  – Open Source Software wallet
  – transaction context exchange
    • QRcode
    • API

► Internet technologies
  – Network
    • IP (TCP/UDP)
    • IP address
  – data publication
    • ledger
New Web Payment mode

• Back End
  – Real time oriented with instant balance
  – distributed functions
    • Currency creation
    • Transaction validation
W3C standardisation needs

- To **sustain** these **both ecosystems**, **trust** and **security** are **mandatory** and PSPs have to develop **authentication**, **risk analysis** and scoring for **fraud detection**.

- Some **standardization on Web browser** could be **helpful** (fingerprinting, secure inputs, API to secure client device resources, ... and privacy requirement on vendor and financial side).
Thanks.

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