

Payment workshop

Identity, Security and Privacy

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Identity



Identity

- Introducing a commerce identity
 - A single commerce identity across Microsoft
 - Relates identity to financial data (accounts, instruments, tax information, etc)
 - Relates identity to rights (what they have purchased, etc)
 - Models trust relationships between accounts
 - Models both buyers and sellers
 - Centralizes information related to risk, fraud, trustworthiness
 - Online and offline
 - Rules and defaults
- Customers can be identified by
 - Microsoft identity providers
 - OAuth identity providers
 - Credit cards, bank accounts (but some compliance issues)

Identity challenges

- Rationalizing all forms of identity
 - We like Oauth, but missing enterprise forms
 - We would like "views" that are influenced by identity (for example, when you log in using your home email, you should see a different view then when you log in using your corporate email)
- Modeling trust relationships between commerce accounts
 - Non-trusted scenarios - don't give away your secrets!
 - Family scenarios
 - Organization scenarios
- Interoperability
 - Usable outside Microsoft?
 - Non-Microsoft commerce accounts?
- Bridging physical world and digital world
- Reputation, risk, and fraud

Security

- Not only credit card numbers are insecure
 - Exploring APIs and protocols whereby PI information is not sent to merchants
 - Rather, merchants push invoices to users, and users instruct payment source to send money to merchants
 - Beyond web - exploring unification of web + physical experience
- Interoperating consistently with various banks/card processors is difficult
 - Securing ACH
 - Securing financial accounts in general (2FA?)
 - Reducing PCI scope
 - Merchant protocols (ISO8583, etc) do not help with this
 - Backend processing (reconciliation, bank statements)

W3C asks

- Where in the "stack" does W3C think standardization may enable interoperability, reduce friction?
 - Standardization at a certain "layer" in the stack enables competitive innovation at a higher layer in the stack
 - Identity provider?
 - Authentication?
 - User reputation?
 - Risk/fraud?
 - Protocols, APIs, models?
 - UX?