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?