Requests

Feature / Request	Approx effort level required	
Allow SPC call without user activation	Done! (M118)	
SPC support for device-binding extension	Done! (M120)	
Support for userVerification=discouraged	Low	Use cases to be clarified
Card art icon is too small	Moderate	nice to have
Fallback UX improvements	High	nice to have
Issuer and card network iconography 2	Moderate	blocks/heavily impairs adoption (3DS)
Support cross Android app/web flows (e.g., native SPC on Android)	High / Very High	impairs adoption
[Windows] Allow use of normal WebAuthn credentials for first-party SPC	Moderate	impairs adoption
[MacOS] Allow use of normal WebAuthn credentials for first-party SPC	Moderate	impairs adoption

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Requests

Feature / Request	Approx effort level required	
Support Roaming Authenticators	Moderate / High	nice to have
Support Hybrid Authenticators	Moderate / High	impairs adoption
Minor experimental UX tweaks (e.g., experimenting with different text strings)	Very low!	nice to have
Remove/change primary iconography on SPC dialog	Moderate	nice to have
Show RP origin in SPC authn dialog	Low	Linked to issuer iconography choice : If issuer logo present, nice to have If not, blocks/heavily impairs adoption 3
Support recurring payments in SPC 4	High	blocks/heavily impairs adoption
Support non-payment use cases in SPC	High	blocks/heavily impairs adoption (wallet, PAN verification)

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Requests outside our (direct) control

Feature / Request	Primary Deciding Party	
[Windows] Authenticator-level support for thirdPartyPayment bit	Microsoft	nice to have
[MacOS] Authenticator-level support for thirdPartyPayment bit	Apple	nice to have (use cases to be clarified)
[MacOS/iOS] Safari/WebKit support for SPC	Apple	blocks/heavily impairs adoption
Ability to require biometrics for an authentication	WebAuthn/FIDO	nice to have (use cases to be clarified)
Attestation from authenticators	WebAuthn/FIDO/Authenticators	blocks/heavily impairs adoption
Ability to know what authentication method was used by the authenticator	WebAuthn/FIDO	impairs adoption
Combine SPC transaction screen with FIDO biometric unlock in one screen	Platform Authenticators	impairs adoption
Get platform authenticator dialogs to stop saying "sign in"	Platform Authenticators	blocks/heavily impairs adoption

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