



# **IG Check-in**

# **Web Payments IG**

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San Francisco, California

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# IG Topics - Evolution

	2015-11	2016-01	2016-02
Capabilities	x	x	
Ecommerce	x	x	
Verifiable Claims	x	x	x
ISO20022	x	x	x
ISO Class ' D' Liaison (ISO12812)	x	x	
Interledger	x	x	x
Security (SCAI)		x	
Identity Provider		x	
Tokenization		x	
Browser Maximum Security		x	
US Fed Task Forces			x
PSD2			x
Blockchain			x

- We identified a number of topics at our Sapporo face to face.
- We winnowed these topics down, and added some new ones.
- Some of the topics left behind clearly should be considered for the next round.

# IG Status 2016-02 Summary

	2015-10	2016-02
Participation in IG	Good	Good
Participation in other W3C Groups	Premature	Fair
Feedback to other W3C Groups	Premature	Premature
Industry Engagement	Good	Good
Roadmap	Fair	Poor
Deliverables in Detail	Fair	Fair
Wallet and Wallet API	Fair	Not Prioritized
Payment Transaction Messaging	Very Good	Good
Review, comments	Fair / Not Prioritized	Fair / Not Prioritized
Scope: Platforms	Good	Good
Scope: Payment Methods	Fair	Fair
Scope: Flows	Very Good	Not Prioritized

- We did well on contributing to WG participation.
- We slipped some on our core documents (roadmap, etc.)
- We need to re-review and reprioritize.

# Participation in IG

	2015-10		2016-02	
[participants] representing various stakeholder communities, including banks, payment industry, various legal and regulatory bodies with mandates that are related to Web payments, payment standardization bodies, hardware and software developers, mobile operator companies, browser vendors, application	Good	43 Member Orgs, 100 participants	Good	53 Member Orgs, 127 participants, 6 invited experts

- New participants continue to join.
- We need more financial institutions, i.e. entities under regulation.
- **Suggestion:** not clear.

# Participation in other W3C Groups

	2015-10		2016-02	
Members of the Interest Group join relevant Working Groups and drive the development of work items.	Premature	We are about to launch first WG. Strong Authentication groups will follow; but other Security <a href="https://www.w3.org/Security/">https://www.w3.org/Security/</a> groups exist.	Fair	The IG has sacrificed bandwidth to making sure the WG can move forward. The IG needs to work to replenish bandwidth.

- The IG gave up some forward motion, for a good cause.
- We need to recruit new help.
- **Suggestion:** not clear.

# Feedback to other W3C Groups

	2015-10		2016-02	
Constructive feedback on W3C deliverables posted for review on the Web Payments IG mailing list.	Premature	We are about to launch first WG.	Premature	We should identify some targets for this kind of review.

- It would be helpful to have a handful of targets.
- **Suggestion:** IG members to submit candidates for review.
- **Suggestion:** target Web Authentication WG.

# Industry Engagement

	2015-10	2016-02
Successfully engage and coordinate with other organizations in the payments industry.	<p>Good</p> <ul style="list-style-type: none"> <li>• ISO discussions and ISO20022 RA participation</li> <li>• Class D ISO liaison</li> <li>• Roundtable in New York; Seminar in Tokyo (3 November)</li> <li>• IG participation in conferences (Conexus, Payments 2015, Fed Symposium, etc.)</li> <li>• Staff and IG participant outreach to industry</li> <li>• Select media outreach</li> </ul>	<p>Good</p> <ul style="list-style-type: none"> <li>• Formation of ISO20022 Task Force</li> <li>• Participation in ISO12812 revision conference calls</li> <li>• Outreach to NRF (NRF Show, 2016)</li> </ul> <p>The IG is not as active in this area, but is arguably more focused than in previous periods.</p>

- ISO20022 and ISO12812 have continued to be our favored targets.
- New discussion on European standards (PSD2).
- **Suggestion:** not clear.

# Roadmap

	2015-10	2016-02
Successfully develop a roadmap for Web Payments that identifies the key buildings blocks and challenges that need to be addressed...	<p>Fair</p> <ul style="list-style-type: none"> <li>• Published Vision &lt;<a href="http://www.w3.org/Payments/IG/Vision">http://www.w3.org/Payments/IG/Vision</a>&gt; ("Why")</li> <li>• Published Use Cases &lt;<a href="http://www.w3.org/TR/web-payments-use-cases/">http://www.w3.org/TR/web-payments-use-cases/</a>&gt; ("What")</li> <li>• Drafty Roadmap &lt;<a href="http://www.w3.org/Payments/IG/Roadmap/">http://www.w3.org/Payments/IG/Roadmap/</a>&gt; ("Who and when")</li> <li>• Stalled Capabilities <a href="https://w3c.github.io/webpayments-ig/latest/capabilities/index.html#overview-of-capabilities">https://w3c.github.io/webpayments-ig/latest/capabilities/index.html#overview-of-capabilities</a> ("How" -- building blocks)</li> </ul>	<p>Poor</p> <p>These activities have remained stalled.</p>

- Roadmap, capabilities, vision, and other core documents have stalled.
- **Suggestion:** renew efforts on the capabilities document.

# Deliverables in Detail

	2015-10		2016-02	
Identify and review existing, relevant technical standards for payment systems in terms of e.g. risk management and governance.	Premature	This has not been as salient for our WG charter scope.	Fair	We are examining PSD2 and US Federal Reserve initiatives, and improved focus on ISO20022.
Identify and review existing, relevant technical standards for payment systems in terms of e.g. risk management and governance.	Poor	We have discussed some standards (e.g., ISO, EMV, IETF) but not systematically or in depth.	Poor	No real change.
Identify existing and possibly future issues and challenges of Web payments, from technical, business and legal perspectives.	Fair	We speak about business models, benefits, incentives, and regulatory questions. We are trying to do more through stakeholder discussions.	Fair	We have had some fruitful conversations about eCommerce with people outside the WG, but have not yet acted on any of those conversations.
Identify a set of scenarios that are in the scope of Web Payments work...	Good	See Use Cases < <a href="http://www.w3.org/TR/web-payments-use-cases/">http://www.w3.org/TR/web-payments-use-cases/</a> >	Good	The Verifiable Claims TF has done additional work in identifying scenarios.
Identify where standards are needed to ease the transparent interaction and integration of existing and future payment methods and Web applications...	Very Good	See Web Payments Working Group Charter < <a href="http://www.w3.org/WG/charter-201510">http://www.w3.org/WG/charter-201510</a> >.	Poor	<ul style="list-style-type: none"> <li>• We have continued to make some progress in eCommerce, but it has not matured.</li> <li>• Verifiable claims have taken a lot of energy, and the discussion is essential.</li> </ul> It's arguable that we are examining what we should, but have not brought the ideas far enough forward to engage in actual W3C work yet.

# Deliverables in Detail (cont.)

	2015-10		2016-02	
Identify where standards are needed to ease the management and interoperability of bill/utility payments	Not Prioritized	Not in use cases.	Not Prioritized	
Identify other services that are related to payments such as invoices storage, digital receipts storage, warranty, recurring payments, loyalty cards, coupons, etc.	Not Prioritized	In use cases (to a certain extent) but not yet prioritized.	Not Prioritized	These are ancillary areas of standardization to which the IG should give attention in the coming weeks.
Identify and review existing terminology ... Adopt, as much as possible, common terminologies across glossaries to cover needs identified in new use-cases or scenarios ...	Fair	We started to reach consensus on a handful of terms and were beginning to reuse them from a central repository. But that work stalled and some key terms were redefined during charter development.	Fair	ISO20022 Harmonization Task Force is a big step forward, but we need to recalibrate how terminology (the glossary) should be aligned with the task force work.
Identify and review existing terminology ...	Fair	We started to reach consensus on a handful of terms and were beginning to reuse them from a central repository. But that work stalled and some key terms were redefined during charter development.	Fair	The IG has been asked to accept responsibility for terminology for the Web Payments Activity. We are examining how to manage this work, e.g. make it part of the ISO20022 Harmonization.

- Some progress in the eCommerce area.
- **Suggestion:** review receipts and invoices, and move forward with eCommerce workshop.

# Wallet and Wallet API

	2015-10		2016-02	
Identify the role and the place of a digital wallet in the payment process in the different scenarios identified in the roadmap...	Fair	We've had lots of discussions, and also see wallet playing an important but limited role in first WG. But there is still not consensus about definition or alternative term.	Fair	Given preliminary examination, the wallet appears to play a significant role in the eCommerce specific use cases, but these have not yet been completed.
Identify the functionalities of wallets and the interactions with the different stakeholders.	Fair	As mentioned we do not have consensus.	Not Prioritized	(Now primarily with the WG.)
Define an open framework that encourages innovation in digital wallets and leverage interoperability with merchant sites.	Very Good	First Working Group is about this, but of course more functionality is possible.	Not Prioritized	We created the charter for the first WG, but as yet we have not examined any work from that group, nor made progress with additional use cases..
Identify requirements to enable integration of new payment instruments (e.g. cryptocurrencies), new payments schemes and ancillary services, such as loyalty cards or coupons.	Very Good/Not Prioritized	Very good for new payment schemes; but not prioritized for loyalty cards and coupons.	Not Prioritized	

- Most wallet discussion has moved to the WG.
- How should we engage this domain?
- **Suggestion:** not clear.

# Payment Transaction Messaging

	2015-10		2016-02	
Identify and review existing, relevant technical standards related to transaction messaging.	Poor	We have not done systematic reviews to establish relevance, but have had some discussions.	Fair	We have made some progress with ISO20022 and understanding what might be done, but I think that the problem here is the word "standard." The scope should be revised to include "bespoke" solutions" and toolkits that are beginning to appear.
Identify requirements and constraints to define a standard way for merchants to describe transaction contents and merchant identification (aka "tokens").	Not Prioritized	Erik has argued for tokenization work; this has not yet been an active part of our agenda.	Not Prioritized	
Identify requirements and constraints to define a standard way for payment service providers to communicate transaction results back to the merchants and users.	Not Prioritized	We have explicitly said (for now) that we leave result messaging to payment schemes.	Not Prioritized	
Identify requirements and constraints to define a standard way to initiate payment process within a web application.	Very Good	See Web Payments Working Group Charter < <a href="http://www.w3.org/WG/charter-201510">http://www.w3.org/WG/charter-201510</a> >.	Not Prioritized	
Identify requirements and constraints to define a standard way for payment service providers to communicate specific account information such as account balance, transaction history, etc.	Not Prioritized	However, see new Interledger Payments CG < <a href="https://www.w3.org/community/interledger/">https://www.w3.org/community/interledger/</a> >.	Not Prioritized	
In all the above items, investigations should take into account the specificities of mobile payments and proximity payments.	Not Prioritized		Not Prioritized	

# Payment Transaction Messaging (cont.)

	2015-10		2016-02	
Identify and review existing, relevant technical standards for authentication, secure transactions and identity provision.	Not Prioritized	It is important to recognize Manu's efforts to evaluate existing standards for part of the credentials landscape. Also, Security efforts are driven from other parts of W3C and we've not yet been presented with the details. * Question: Should this rating be "out of scope" (read: removed from next version of our charter)? Same question for similar slides.	Fair	We created a Task Force to examine the feasibility of this topic as part of Web Payments.
Improve Web user-agents (a Web browser, a hybrid app, or an installed Web application) to enable improved authentication...	Not Prioritized	Part of the Security Activity.	Not Prioritized	
Review existing Identification mechanism and identity providers on the Web and whether they fit with payments requirements in terms of privacy and security.	Not Prioritized		Not Prioritized	
Identify user data protection and user privacy issues as well as the management of data provisioning required by regulation and by anti-fraud detection processes.	Not Prioritized		Fair	Examining the PSD2 and US Fed Initiatives currently. We have IG members on the US Fed Secure Payments Task Force, but no report back yet.
Access basic user and payment provider information via the Web in a way that is easy to synchronize across devices and easy to share with various merchants given authorization by the customer.	Not Prioritized		Not Prioritized	
Minimize risk in identifying users by building on top of the Web Cryptography API implemented by all major browsers, including hardware tokens, smartcards, biometrics, mobile, two-factor authentication, Secure Elements, SIM or UICC, etc.	Not Prioritized		Not Prioritized	
Explore possible mechanisms for Trusted UI.	Not Prioritized		Not Prioritized	

- We have made some progress in this domain.
- Tokens and identity remain important but difficult to define.
- Standardized account information could be a new target.
- Proximity payments remain untouched as of yet.
- **Suggestion:** create a task force to begin to examine proximity payments.

# Review and Comments

	2015-10		2016-02	
Review, comments and provide requirements to standards and other related documents developed by W3C and external groups related to Web Payments.	Fair / Not Prioritized	Liaison with ISO12812 effort, participants also involved in US Fed Faster/Secure Payments task forces (and others). But not yet prioritized as a formal group effort.	Fair / Not Prioritized	We have formalized an ongoing ISO20022 task force. Our designated "experts" have attended ISO12812 meetings, but no formal feedback has been provided.

- We have improved our work with ISO20022 and ISO12812.
- Not sure what next targets should be.
- **Suggestion:** not clear.

# Scope: Platforms

	2015-10		2016-02	
The Web Payments Interest Group's scope covers payment transactions using Web technologies on all computer devices (desktop, laptop, mobile, tablet, etc.) running a Web user-agent (a Web browser, a hybrid app, or an installed Web application)	Good		Good	This category is still good, neutral since Sapporo.

- Our outlook remains strongly platform neutral.
- **Suggestion:** continue existing tactic.

# Scope: Payment Methods

	2015-10		2016-02	
Traditional payment methods: e.g. credit and debit cards, credit transfer, direct debit, ACH, e-check, prepaid cards, etc.	Good	Both in the sense that the APIs of the WPWG will support these, and in conversations we have had.	Fair	We have not maintained forward momentum on this set of topics.
Non-traditional currencies (this term covers multiple cases such as the commonly called cryptocurrencies, digital currencies, or virtual currencies. This category is sometimes designated as "non-governmental units-of-account" by some International organizations )	Fair	The standards of the WPWG do not preclude these; we have not in general spent much time discussing these payment schemes.	Fair	Between Inter Ledger discussion (not officially a part of the IG) and Blockchain discussions scheduled we have made some progress here.
Newer front-end payment initiating systems (e.g. various flavors of online digital wallets, contactless payments based on various technologies such as NFC or BTLE)	Not Prioritized	With the exception of some QR and bar code discussions raised by Alibaba we have not engaged much in front-end technology discussions. Meanwhile, some work is going on at W3C (NFC, bluetooth) to enhance Web apps.	Not Prioritized	
Other value transfer methods such as loyalty points, coupons, etc.	Not Prioritized		Fair	We have begun to evaluate eCommerce (Merchant) concerns in Web Payments space.

- Began serious discussion of eCommerce – loyalty points, coupons.
- **Suggestion:** begin work on front-end payment initiation.

# Scope: Flows

	2015-10		2016-02	
The Web Payments IG will cover a variety of scenarios including Web-mediated Business-to-Consumer (B2C)	Very Good	This has been our primary focus.	Not Prioritized	
B2B ... Person-to-Person (P2P) ...Recurring payments	Not Prioritized		Not Prioritized	

- **Suggestion:** continue existing tactic.