Payment Handlers

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Why Payment Handlers?

For Payment Apps

- Distribution (JiT installation)
- Development efficiency
- Enhanced security
- Enhanced UI capabilities

For Merchants

- More consistent UX (= conversion)
- Easier integration & testing
Two implementation models for Payment Apps

**Web-based**
100% user coverage (preferred approach)

**Native**
Need app installed, but potential for additional UX optimizations
Google Pay Demo
Payment Apps: current capabilities

**Pre-transaction validation**
Is user ready to pay? Is this merchant registered?

**Streamlined transaction experience**
JiT installation, page caching & pre-fetching, skip browser payment sheet

**Security**
Seamless login & strong authentication ("OpenID Connect" / OAuth 2.0 / FIDO), phishing protection (safe browsing database), access control
Payment Apps: coming soon

Up-to-date totals from merchant
Payment method change event

Transaction error correction
Retry event

Merchant out-of-stock notification
Abort event

Merchant permission revocation
Merchant validation
Don’t be JAWs

Payment handlers can be more than just another wallet.

Opportunities? Ideas? Let’s discuss.

Image source: https://en.wikipedia.org/wiki/File:Jaws_the_revenge.jpg