



Payment Handlers

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Why Payment Handlers?

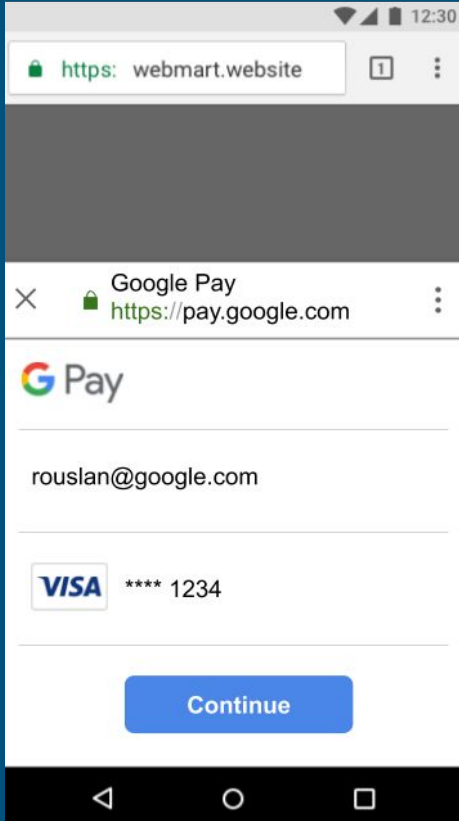
For Payment Apps

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

For Merchants

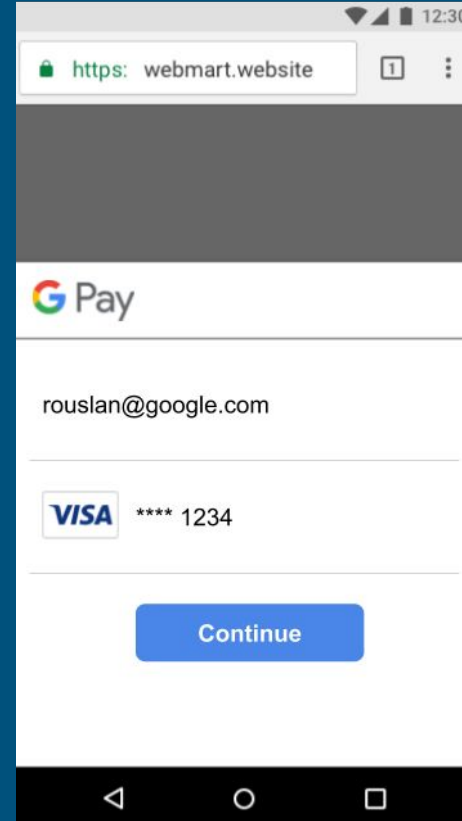
- More consistent UX
(= conversion)
- Easier integration & testing

Two implementation models for Payment Apps



Web-based

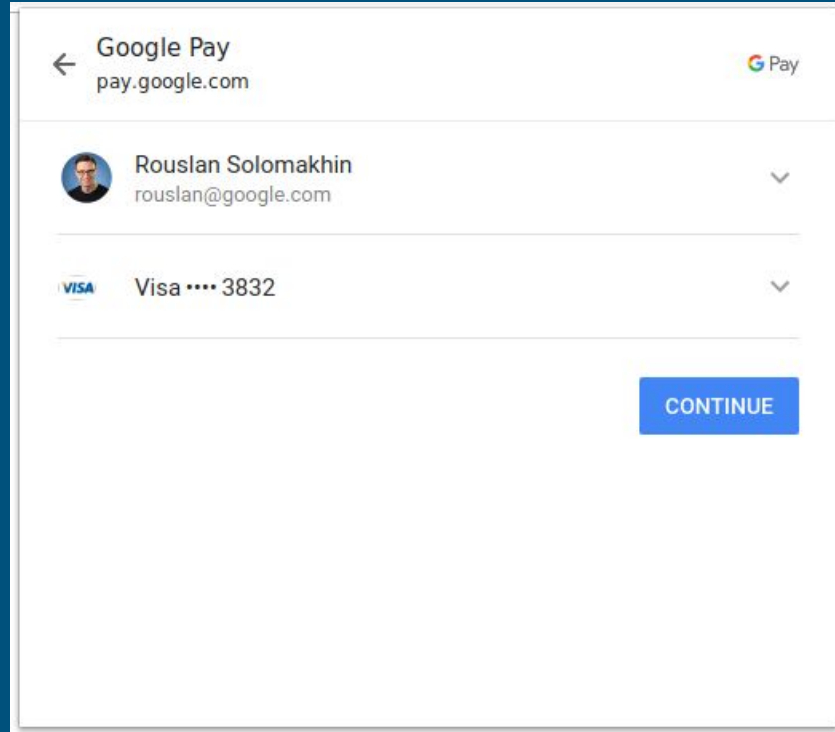
100% user coverage
(preferred approach)



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

