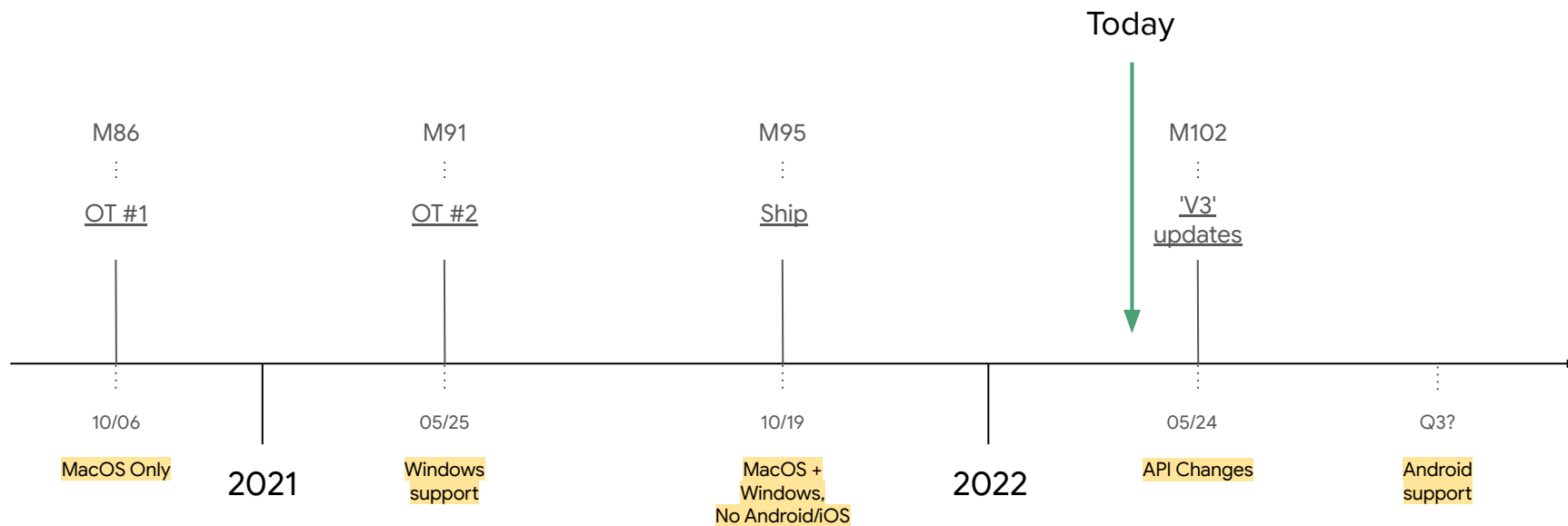


WPWG May Meeting: SPC Implementation Update (Chrome)

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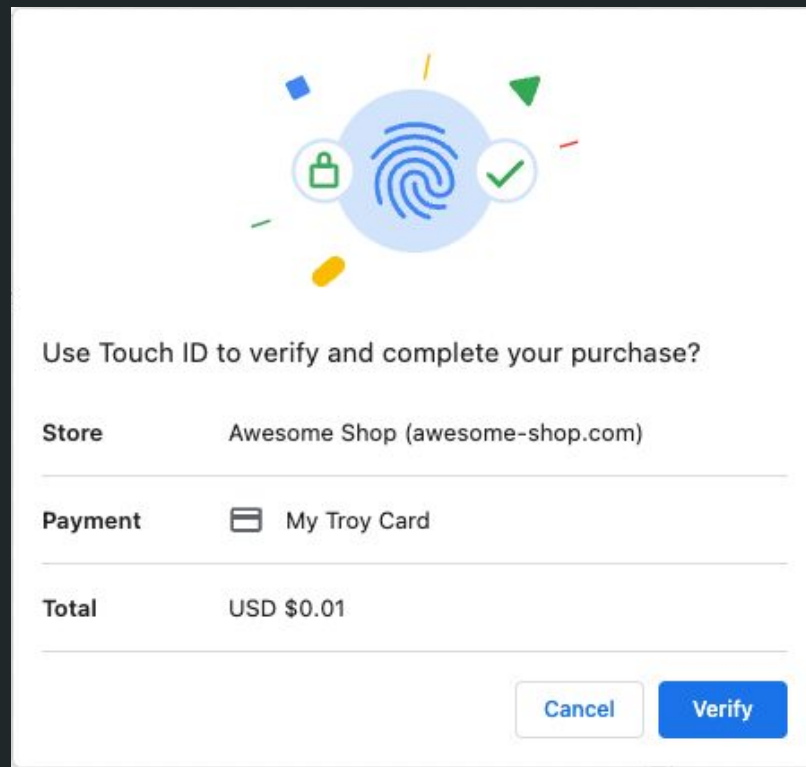
2022/05/03

Timeline



Recent Changes - SPC 'V3'

- Collection of small API changes, [shipping in M102 \(blog-post\)](#).
- Add `rpId` as a **required** input - for interop with WebAuthn/FIDO layer.
- Add `iconMustBeShown` as an **optional** input.
 - Defaults to 'true'.
 - If set to false, browser will accept failed card art icon download/decode and show placeholder.
- Add `payeeName` as an **optional** input.
 - Can be used to give natural merchant name alongside or instead of `payeeOrigin`.



Upcoming Changes - WebAuthn/FIDO integration

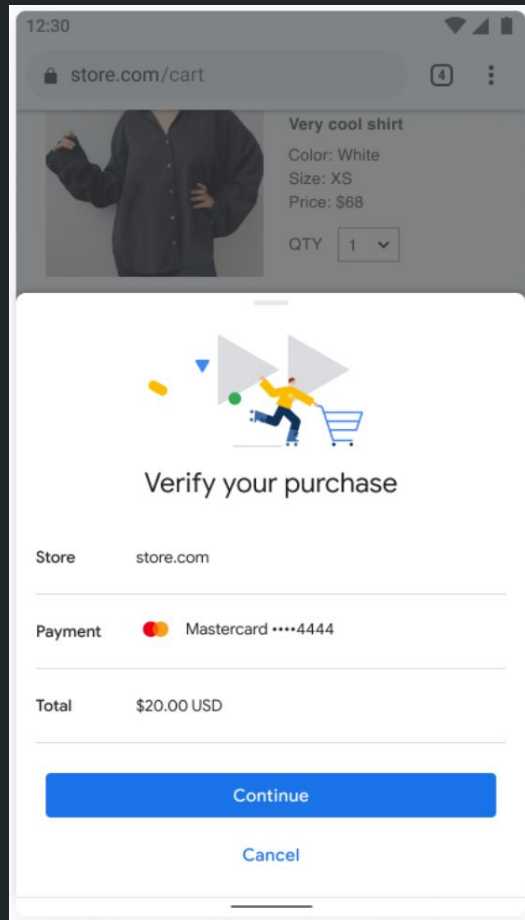
- Currently: Chrome caches SPC credentials at creation in user profile database.
 - Creates mismatch between the underlying WebAuthn credential (stored in authenticator) and the credential's SPC status (stored at browser level).
 - A different browser, with the same authenticator - cannot tell that the credential is SPC!
 - Also means we can't separate 1p and 3p usage of SPC.
- Plan: add '3p payment' bit into FIDO CTAP layer.
 - Set at creation time.
 - Returned as part of credential metadata in (upcoming) credential-listing APIs (e.g., WebAuthNGetPlatformCredentialList on Windows)
- Status: PR opened against FIDO 2.x repository for the 3p payment bit.
 - Awaiting discussion/review from FIDO TWG.
 - After that, will need support from platform authenticators (e.g., Windows) to expose in credential-listing APIs, and future FIDO work for similar APIs at the CTAP level.

Upcoming Changes - User Activation for Registration

- Currently: SPC allows credential-creation in cross-origin iframe (e.g., <https://bank.com> iframe on <https://merchant.com>).
 - Chrome Privacy team has [asked us](#) to require a user-activation for this.
- Plan: Add this requirement whenever the [payment](#) extension is used.
 - Stricter than required - will apply to registration in the 1p as well.
- Status: [Spec PR](#) and [Chrome CL](#) in progress, expect to land for M103.
 - Technically a breaking change, but we believe that everyone doing registration already has a user activation, e.g., the user has clicked a button on the page.
 - **Let us know if this isn't the case!**

Upcoming Changes - SPC on Chrome Android

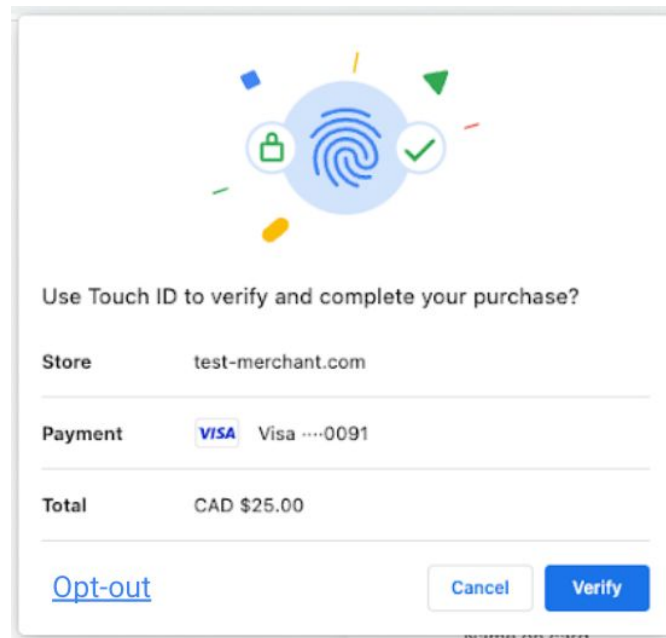
- Currently: Android doesn't support Discoverable Credentials, which SPC [requires by spec.](#)
- Plan: No promises (!), but we believe we have a path on Android to support SPC without Discoverable Credentials.
 - Initial implementation work underway.
 - May require spec change, and code change for SPC callers.
- Status: Still tentative - Q3 launch?



(Old UX mock!)

Upcoming Changes - Opt-Out?

- Obviously a hot-topic :D.
 - We ~~have~~ had ~~30~~ 20 minutes ~~later~~ earlier today to discuss [issue 172](#).
- We are invested in the success of our partners, so are still committed to finding a solution here.
- Note - we view this as an optional, default-off feature.
 - E.g., most (?) SPC callers might not need to show the experience.



The Future - What's Next?

- Possible work:
 - Changes to Transaction UX (issuer logo? network logo?)
 - Better experience for users/merchants when no credential exists (somehow!)
 - Support for other platforms - Chrome OS, Linux
 - API ergonomics? (Finally get away from PaymentRequest? ;))
- Mini-elephant in the room - status of SPC adoption is a concern for us.
 - We're still invested in SPC, and understand the payments space takes time.
 - But does affect how we view proposed future work.

Questions?