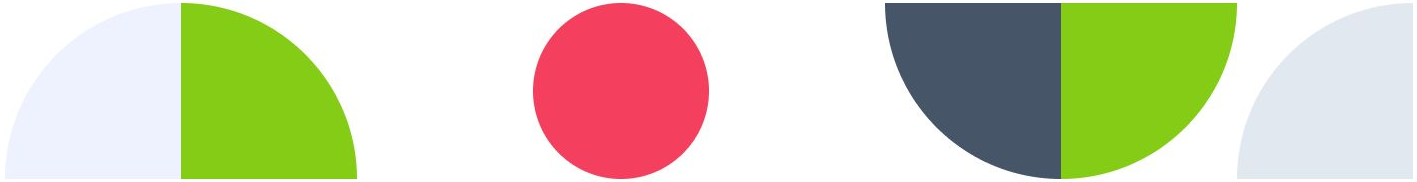

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Secure Remote Commerce + Payment Pointers

Payment pointers

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- Account holders are **issued payment pointers** by their bank or digital wallet.
  e.g. ***$wallet.com/alice.cooper***
- The format is **easy to recognise** and **remember** but is really just a URL.
  e.g. ***https://wallet.com/alice.cooper***
- The URL is an entrypoint to APIs for data exchange, payment initiation, etc
- Customers can host their own payment pointers that redirect to the bank.
  e.g. ***https://robshardware.com/pay*** *redirects to* ***https://wallet.com/robshardware***
- Payment pointers can also be created for individual payments for easy sharing (e.g. via a QR code) and reconciliation to invoices or purchase orders.

Payment pointers use content negotiation

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The same URL can return a Web page or an API

Wallet

`https://wallet.com/robshardware/`
`Accept: application/json`

```
{
  'accountHolder': 'Robs…'
  'accountType': 'Current'
…
```

`https://wallet.com/robshardware/`
`Accept: text/htm`

Grant Negotiation and Authorization Protocol

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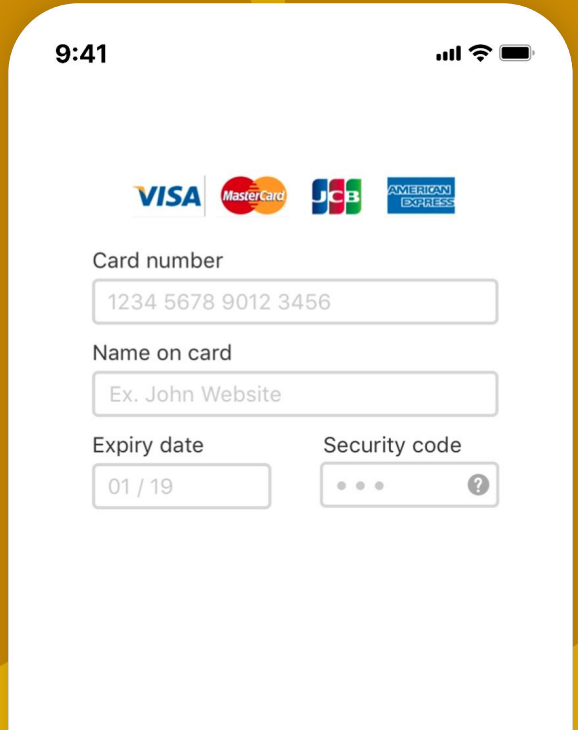
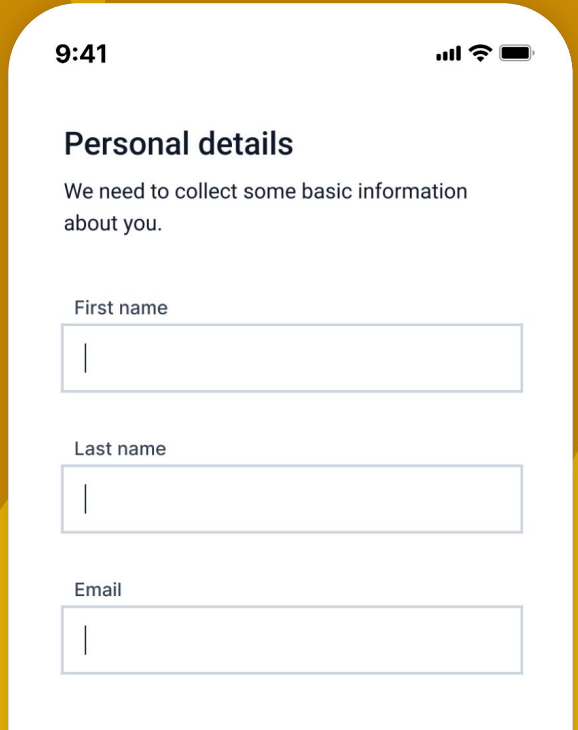
- Used to handle authorization for access to Open Payments APIs
- Successor to OAuth 2.0
- Extensible user interaction mechanisms
  - Web Redirect
  - App Redirect
  - Short code
  - Secure Payment Confirmation (via extension)
- **Grants** offer more granular **authorizations** than scopes

Status: Core spec currently at WG last call within IETF

The **current** way to pay

fynbos.





The **better** way to pay

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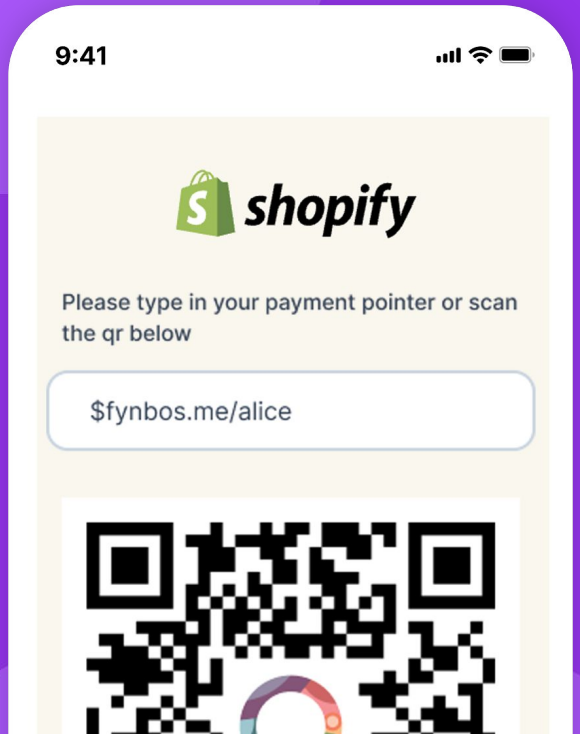
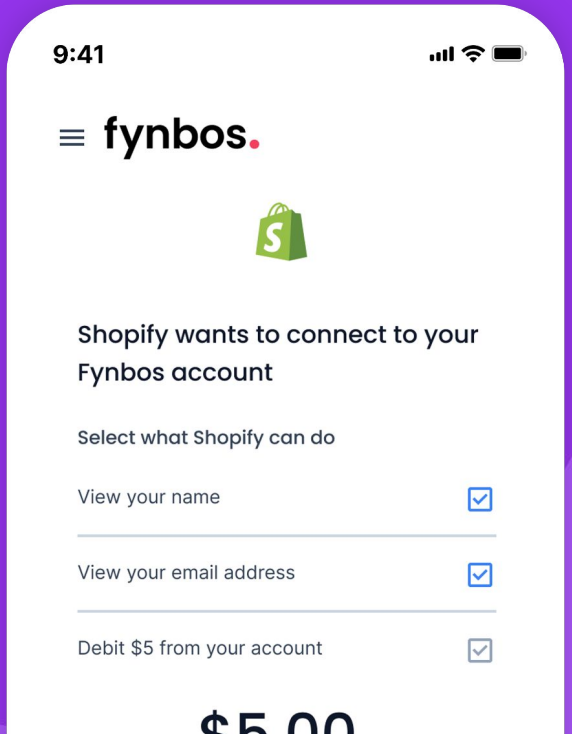
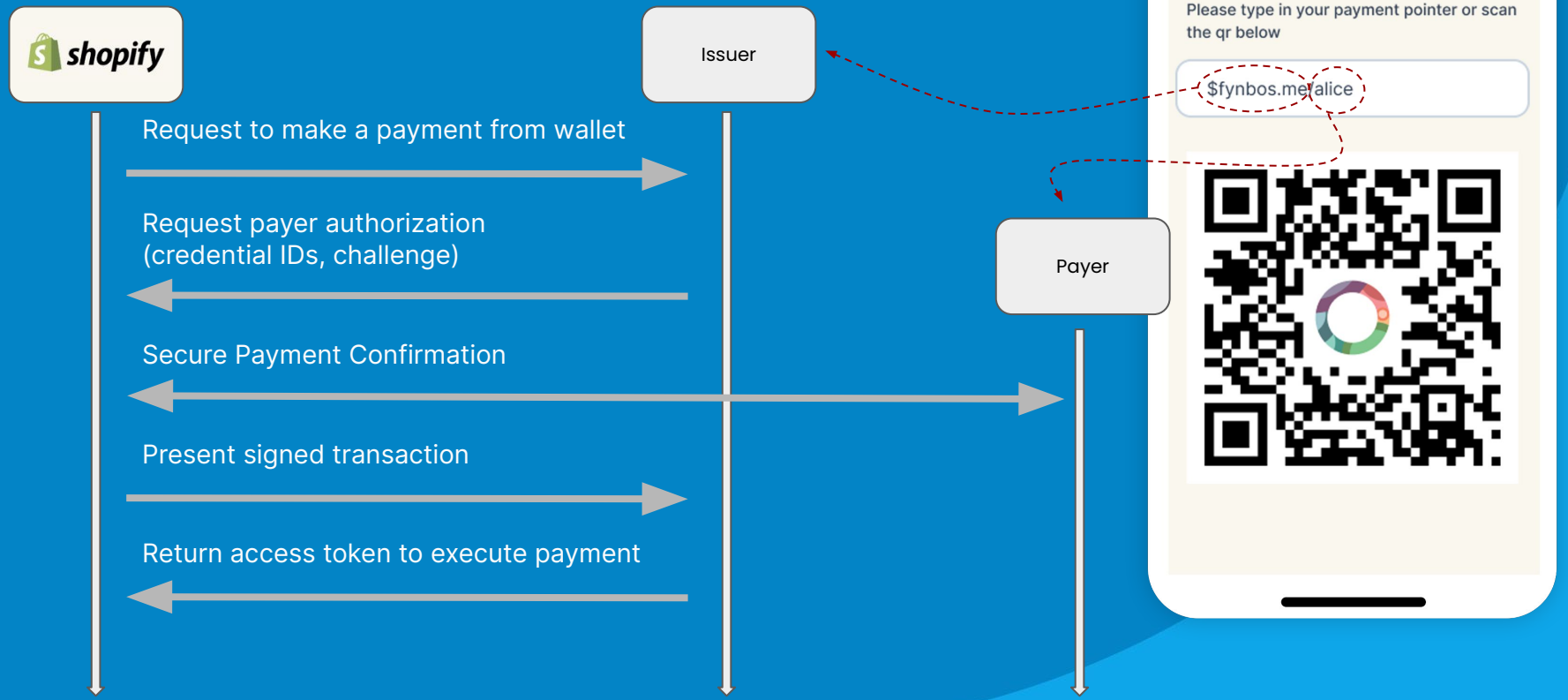




Basic Flow


shopify
Issuer
Payer
Request to make a payment from wallet
Request payer authorization
(credential IDs, challenge)
Secure Payment Confirmation
Present signed transaction
Return access token to execute payment
9:41
shopify
Please type in your payment pointer or scan the qr below
$fynbos.me/alice

Demo

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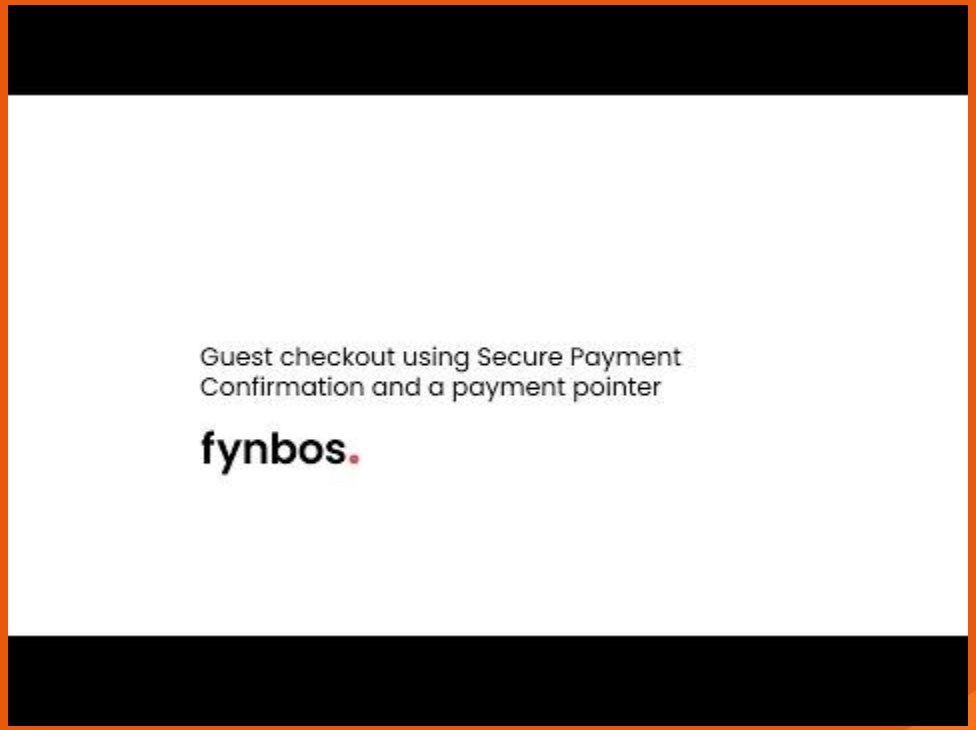
Guest checkout using Secure Payment
Confirmation and a payment pointer
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Next Steps

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- Fynbos are working with partners to issue single-use or tokenized cards to share via Open Payments APIs with acquirer.

- Open Payment APIs being documented as formal specification and updated to support multiple payment methods (cards, ACH, SEPAInst etc).

- Complete new Internet Draft to define how SPC can be used with GNAP as an interaction mode.

References

fynbos.

Fynbos Wallet
https://fynbos.app

Grant Negotiation and Authorization Protocol
https://datatracker.ietf.org/doc/html/draft-ietf-gnap-core-protocol-12

Open Payments
https://docs.openpayments.guide/

Demo Code
https://github.com/fynbos-dev/commerce/

SPC for GNAP spec still in development