

Technical aspect – 3DS SPC Pilot

W3C TPAC 2023 - WPSIG

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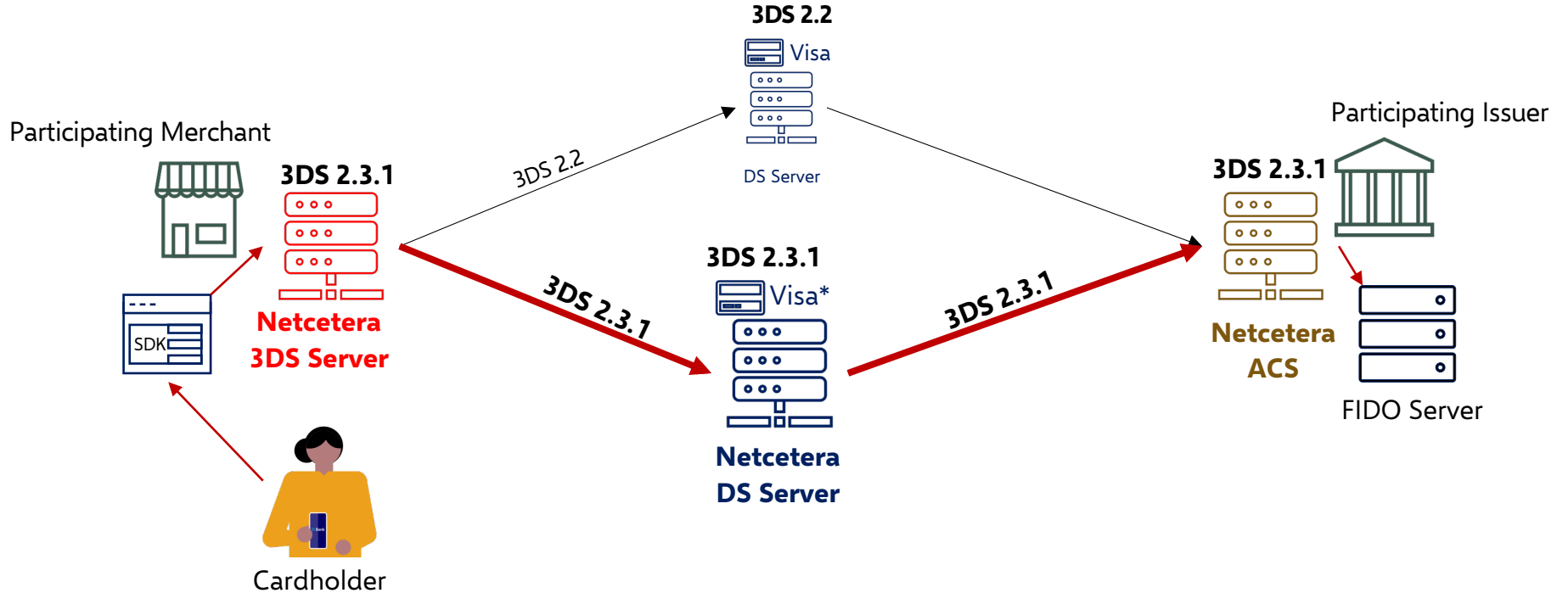
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3DS – SPC Pilot

Acquirer Domain

Interoperability Domain

Issuing Domain



3DS vs. SPC API

WebAuthn Credential List Field Name: webAuthnCredList	List of credential IDs registered for the Cardholder Account Number.	ACS	Size: Variable, 1–10 elements JSON Data Type: Array of objects The object contains: <ul style="list-style-type: none">• Relying Party ID Field Name: rpID Length: Variable, maximum 2048 characters• WebAuthn Credential Field Name: credentialIds Length: Variable, 16–1000 characters Base64url-encoded
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```
supportedMethods: 'secure-payment-confirmation',  
data: {  
  credentialIds: decodeCredentials(spcData.publicKey.allowedCredentialIds),  
  challenge: decode(spcData.publicKey.challenge), // this is  
  timeout: spcData.publicKey.timeout,  
  payeeOrigin: aresOne.payeeOrigin,  
  rpId: spcData.publicKey.rpId,  
  instrument: {  
    displayName: aresOne.displayName, //should also contain  
    icon: aresOne.instrumentIcon,  
  },  
  showOptOut: true  
},
```

Unregister UI



Use Touch ID to verify and complete your purchase?

Store spc-demo-merchant.incubation.test.netcetera.c...

Payment  Netcetera ACS: 400000*****0001

Total EUR €11.99

Cancel

Verify

You chose to verify with Touch ID on websites that use spc-demo-issuer.incubation.test.netcetera.com. This provider may have stored information about your payment method, which you can [request to be deleted](#).

All credentials from all devices will be removed

Adoption: Escape from iFrame

```
▶ <iframe id="challengeResult" name="challengeResult" allow="payment *; publickey-credentials-get *" c  
<html lang="en";>  
<head>  
  <meta charset="UTF-8";>  
  <title>Redirecting...</title>  
</head>  
<body>  
  <script>  
    var creqValue='eyJtZXNzYWdlVHlwZSI6IkNSZXEiLCJ0aHJlZURTU2VydmVyVHJhbnNj  
YtYTMxMy1hYmQyYWRmNWZhZTQiLCJjaGFsbGVuZ2VXaW5kb3dTaXplIjoiaMDQiLCJtZXNzYWdlVmVyc2lubiI6IjIuMy4xIn0';
```

allow="payment *; publickey-credentials-get *"

Rarely available in today's merchant implementations

Client restrictions

Company managed computers / smartphones have limited access to the platform authenticators (e.g Windows Hello)

Platform authenticator not available in Private / Incognito mode

Thank you



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