Payment link type in HTML



September 2023

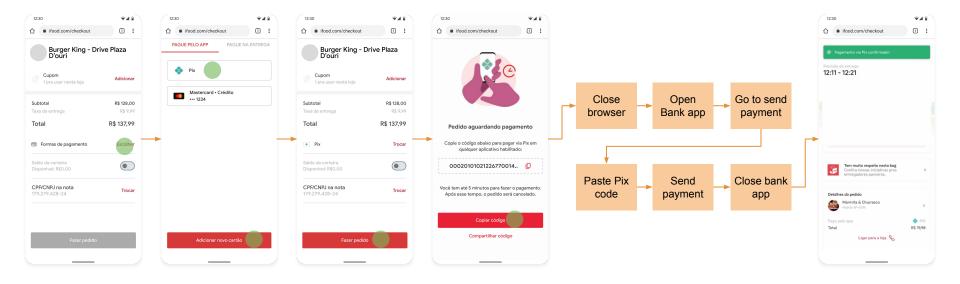
Push payments

- Payment is initiated by the payer (consumer)
- Current UX
 - Desktop
 - Scan a QR and complete payment with a supported payment Android/iOS app
 - Login to a payment website and complete payment
 - Mobile
 - Login to a payment website and complete payment
 - Launch a payment Android/iOS app and complete payment
 - Copy payment code and paste into a bank app to complete payment
- Merchant specifies destination & amount \rightarrow Wait for payment to happen
 - Poll or web-hooks.

Example 1: Brazil PIX

- Payment code generated by the merchant/PSP
 - Based on <u>EMVCo spec</u> for Merchant-presented-QR
 - TLV (type-length-value) format
- User Journey
 - Desktop
 - A QR is displayed and the user scans it with their bank app
 - Mobile
 - A code is displayed and the user copies the code into their bank app
- Pain points
 - Multiple manual steps involved
 - QR code scanning issues

PIX user journey

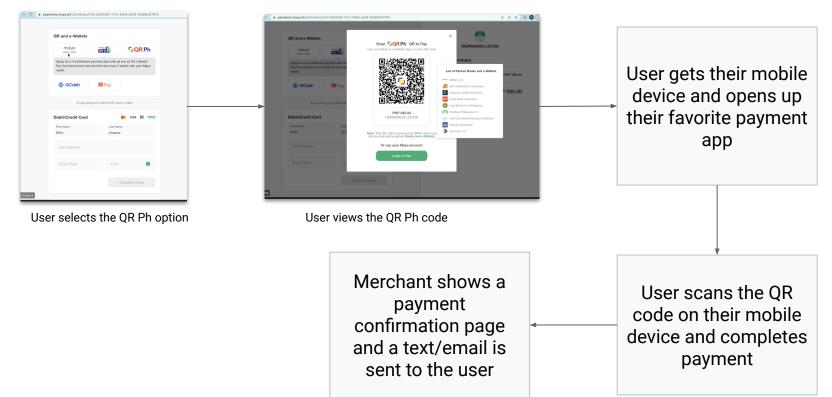


Example 2: Maya (Philippines) payment via web redirect

maya				
The say with a space of the say o	Control	One-time PIN Base only the use take PRN (VDV) that use take take PRN (VDV) that use take take PRN	Review purchase details Us are about to pay, kindly confirm the details below: Application of the about to pay, high paysible, 213, 2011, 97 Us are about to pay, form Test Merchant Non PF Amount day Pile P 100.00	Confirmation screen
User checks out and selects their payment app	User is redirected to a login page. User logs in	User is shown a one time PIN for additional auth	No.00	÷

PHP 100.00

Example 3: QR Ph on desktop



QR PH = Philippines Gov. standard based on EMVCo.

Can the browser assist the user for a better experience?

- A better solution requires the merchant to communicate with the browser
- Can Android intents help?
 - Only on Android (not multi-device journey -- does not offer anything on desktop)
- Can Payment Request API help?
 - Requires active integration by the merchant
 - Explicitly trigger the API
 - Handle further communication
 - UX implications for merchant's checkout page
- A lightweight and passive method can be utilized instead

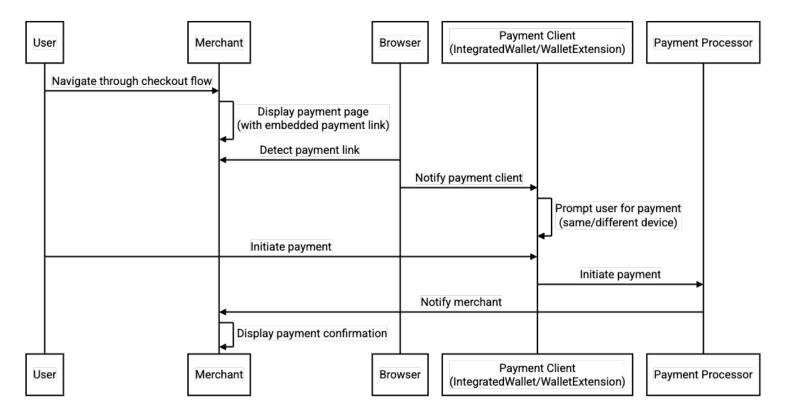
Payment link

- Merchant/PSP can embed a "payment" link in HTML
- The link can capture the content of the QR/code-to-copy
- Example
 - o <link rel="payment" href="content of the QR/code-to-copy">
- Browser can detect the "payment" link and assist the user
- Advantages of the approach
 - Declarative
 - Makes it easy to add
 - Optional feature for merchants and PSPs, so least intrusive for existing flows
 - Not mandatory for merchants to use this to make payments happen

User journey

- Merchant/PSP embeds a "payment" link in the payment page
- Browser detects the "payment" link
- Browser notifies the payment client chosen by user
 - Integrated wallets
 - Browser wallet extensions
- The payment client takes over the payment flow
- User completes payment on the payment client
- Merchant/PSP shows a payment confirmation page

Sequence diagram



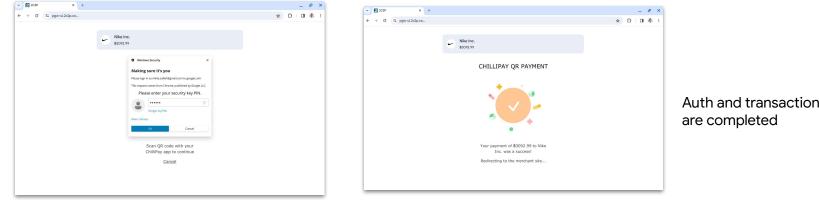
Improved user journey 1 - Payment QR on desktop



User checks out on the merchant website and picks their e-wallet of choice

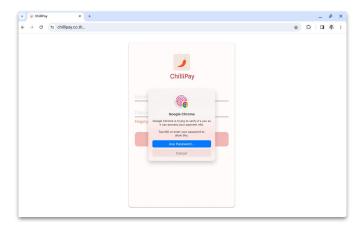
An e-wallet specific QR or interoperable QR is visible

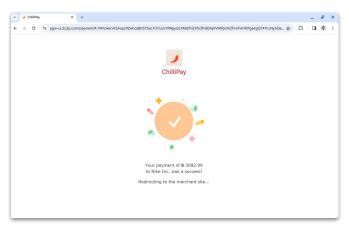
Chrome triggers a payment flow once the QR is detected via the paylink



Improved user journey 2 - Web redirect on desktop







Improved user journey 3 - Web redirect on mobile

9:30	4	9:30	•41	9:30	* 41	9:30	* 41	9:30	*41
☆	:	☆ ê chillipay.co.th/login +	0:	☆ ehillipay.co.th/login	+ 🛛 :	☆ ê chillipay.co.th/login +	1:		+ 🛛 :
and the second								and the	2. March
Order Summary								Order placed succ	essfully
Everyday Backpack Grey / 20 B411	2.14	ChilliPay		ChilliPay		ChilliPay		Everyday Backpack Grey / 20	\$4112.14
Subtotal \$411	2.14	Email address		Email address		Email address		Subtotal	\$4112.14
	Free			Password		Password		Shipping	Free
	6.86	Forgot password		Forgot password		Forgot password		Estimated taxes	\$286.86
Total \$439	9.00							Total	\$4399.00
Payment methods		Log in			1	Log in			
Credit/debit card	0			Complete ChilliPay payr securely on Chrome		Use your screen lock			
ChiliPay e-wallet				Payment to Bags Inc.		google.com needs to verify it's you			
Checkout				ChilliPay Wallet nikita.salleh@hotmail.com Balance: \$5150.01		ତ୍ତି			
				Pay \$4399.00		Touch the fingerprint sensor			
				Manage payment methods		Use PIN		Refund policy Privacy policy	TeTHBs of service

Payment link examples (for illustrative purposes)

• UPI

- o link rel="payment" href="upi://pay?pa=merchant3@icici&pn=test&am=123&cu=INR">
- Bitcoin
 - o link rel="payment" href="bitcoin:175tWpb8K1S7NmH4Zx6rewF9WQrcZv245W?amount=20.3&label=Walmart">
- PayPal
 - O <link rel="payment"</p>

href="https://paypal.com?payee-address=175tWpb8K1S7NmH4Zx6rewF9WQrcZv245W¤cy=USD&amount=20.3&payee-name=Walmart">

- Brazil PIX
 - o <link rel="payment"</p>

href="pix://pay?code=00020126580014br.gov.bcb.pix0136123e4567-e12b-12d1-a456-4266554400005204000053039865802BR5913John Doe6008BRASILIA62070503***63041D3D">

References

• Explainer:

https://github.com/aneeshali/paymentlink/blob/main/docs/explainer.md

• Chrome feature:

https://chromestatus.com/feature/5198846820352000