Updates to WPWG

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Google Password Manager: upgrading passwords → passkeys

- https://developers.google.com/identity/passkeys/developer-guides/upgrades

- Nick brought this up a few weeks ago, asked if it would work for SPC
- This feature ultimately just opens the RP site in a web browser context, so should be fine to create either a 'normal' passkey or an SPC one (i.e., with the thirdPartyPayment bit set)

WebAuthn - UVI and UVM

UVI - long removed from WebAuthn, not relevant.

UVM - User Verification Method

- Implemented in some authenticators, but generally discouraged and implementations may be broken
  - Why is it discouraged? If you have a PIN, you can set a fingerprint, so getting UVM == fingerprint back doesn't mean anything more than UVM == pin!

- However, FIDO are hearing feedback from financial industry showing regulations that require UVM, even if point above stands. So some movement to expose it (again) in specific cases.
  - If you want this, probably want to go talk to FIDO. But we can discuss here too!

SPC - Updates / Stephen's view

- No update on our UXD explorations/iterations yet, but work is continuing

- **No promises**, but I have to have eng working on implementing in Q2.

- As always, having active partners would be helpful…

"Soon" and Chrome-driven

Prototype fallback UX flows

- Transaction UX always appears (even if no credential)
- Clearer outcome results

Updated transaction UX

- Network/issuer icons
- Modern, sleeker design
- Etc

"Ongoing" and WPWG/other driven

- Device binding via WebAuthn or some other mechanism
  - Note: WebAuthn is looking for concrete 'smoking gun' use-cases for DPK/SPK

- Cryptographic signature even if no WebAuthn credential present
  - Related: No need for an explicit enrollment stage

- Supporting recurring payments

- Supporting remote + hybrid authenticators

Seems unlikely to happen soon

- Android native SPC

- Non-payment use cases

Cannot comment :)

- Webkit support for SPC

- Apple authenticator support for thirdPartyPayment bit

- Microsoft Hello support for thirdPartyPayment bit (but…)

And now for something different

Privacy Sandbox - third-party cookie deprecation

- 1% exp started in January

- Current timeline is 100% during Q3

- So far we have heard limited impact on payments folks.
  - (Have heard from and are working with some organisations)

- If you're impacted, time is running out!
  - There is an experiment to opt out for a while
  - But also come talk to us **asap** please