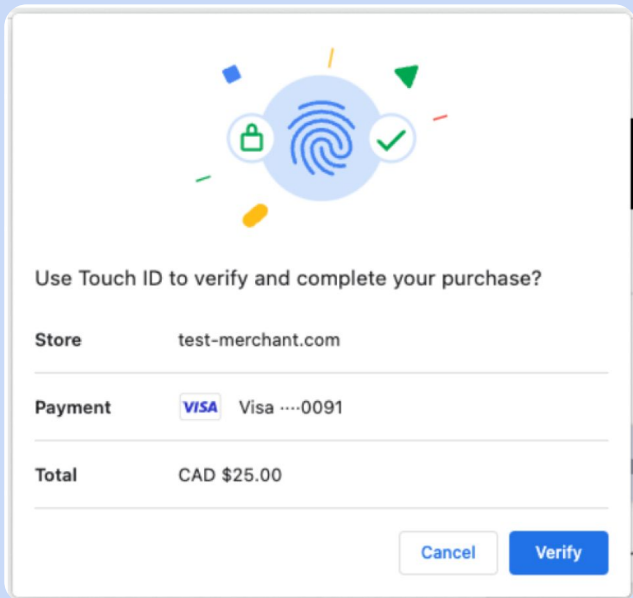




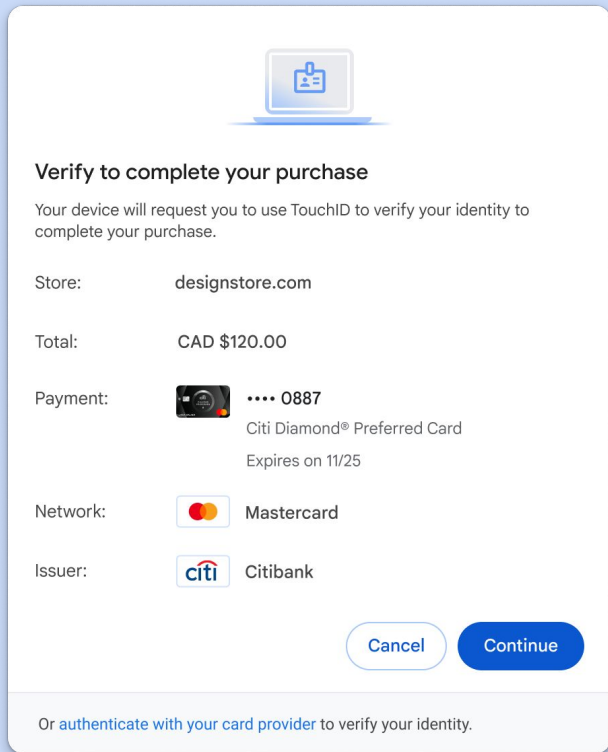
# Secure Payment Confirmation

Design Proposal

Design proposal



current




latest iteration

Please note copy has been roughly drafted and has not been iterated with UXW yet.

**\*\*New footer - What should we do with today's Opt-Out experience?**

We're considering removing it and replacing with this Fallback UX





### Verify to complete your purchase


Your device will request you to use TouchID to verify your identity to complete your purchase.

Store: designstore.com

Total: CAD \$120.00

Payment:  •••• 0887  
Citi Diamond® Preferred Card  
Expires on 11/25

Network:  Mastercard

Issuer:  Citibank

Or [authenticate with your card provider](#) to verify your identity.

New, simpler illustration that doesn't suggest TouchID immediately

Showing card art

Incorporating Network and Issuer logos in the tabular format

**\*\*Fallback UX in the footer**

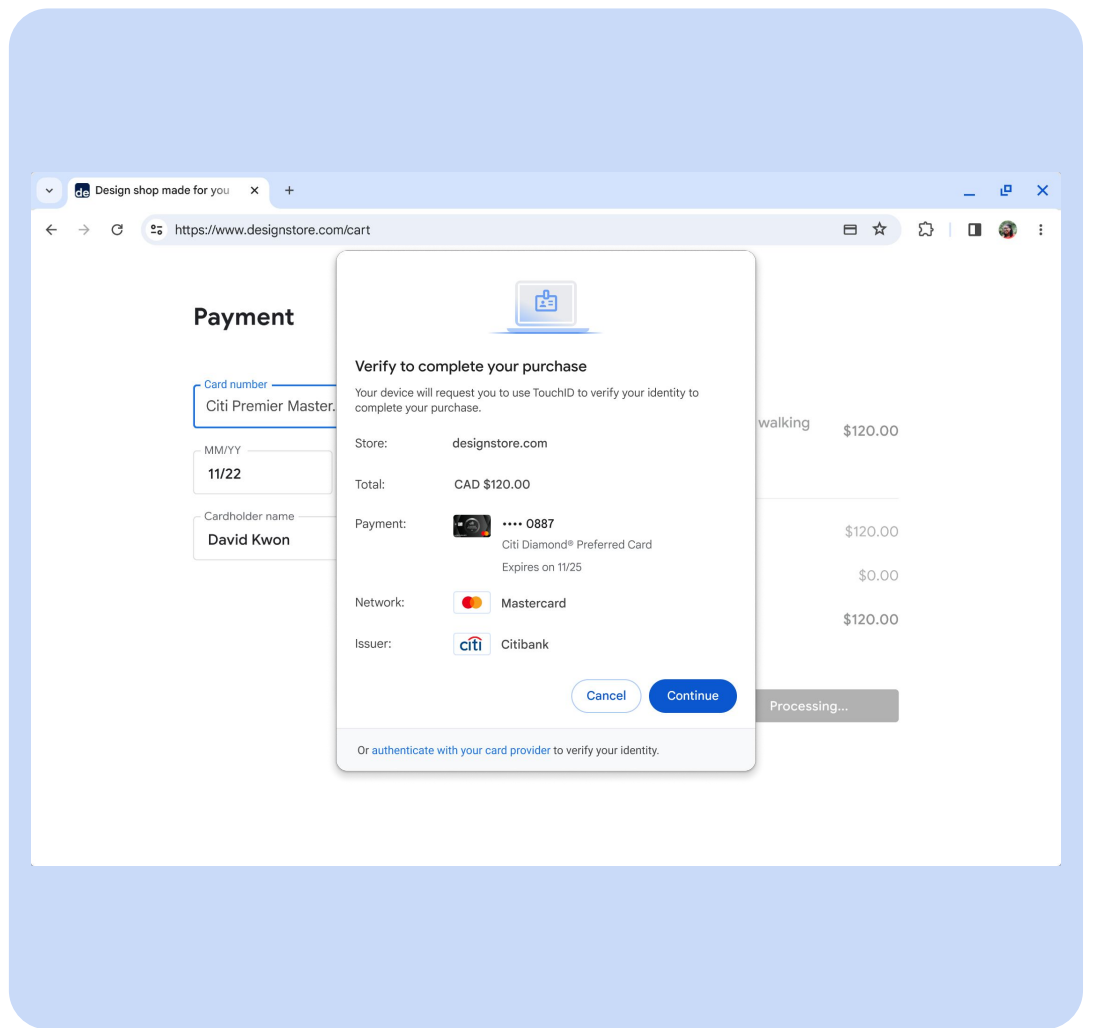
Flows

# SPC Happy Path

1. User fills in credit card details, and hits pay
2. Merchant sends credit card details to PSP/bank (e.g., Stripe)
3. PSP/bank looks up credit card, and finds they have previously enrolled the user for SPC
4. PSP/bank sends list of SPC credential IDs back down to merchant
5. Merchant triggers SPC API, passing in the credential IDs
6. One or more credential IDs do match, and SPC flow is successful!

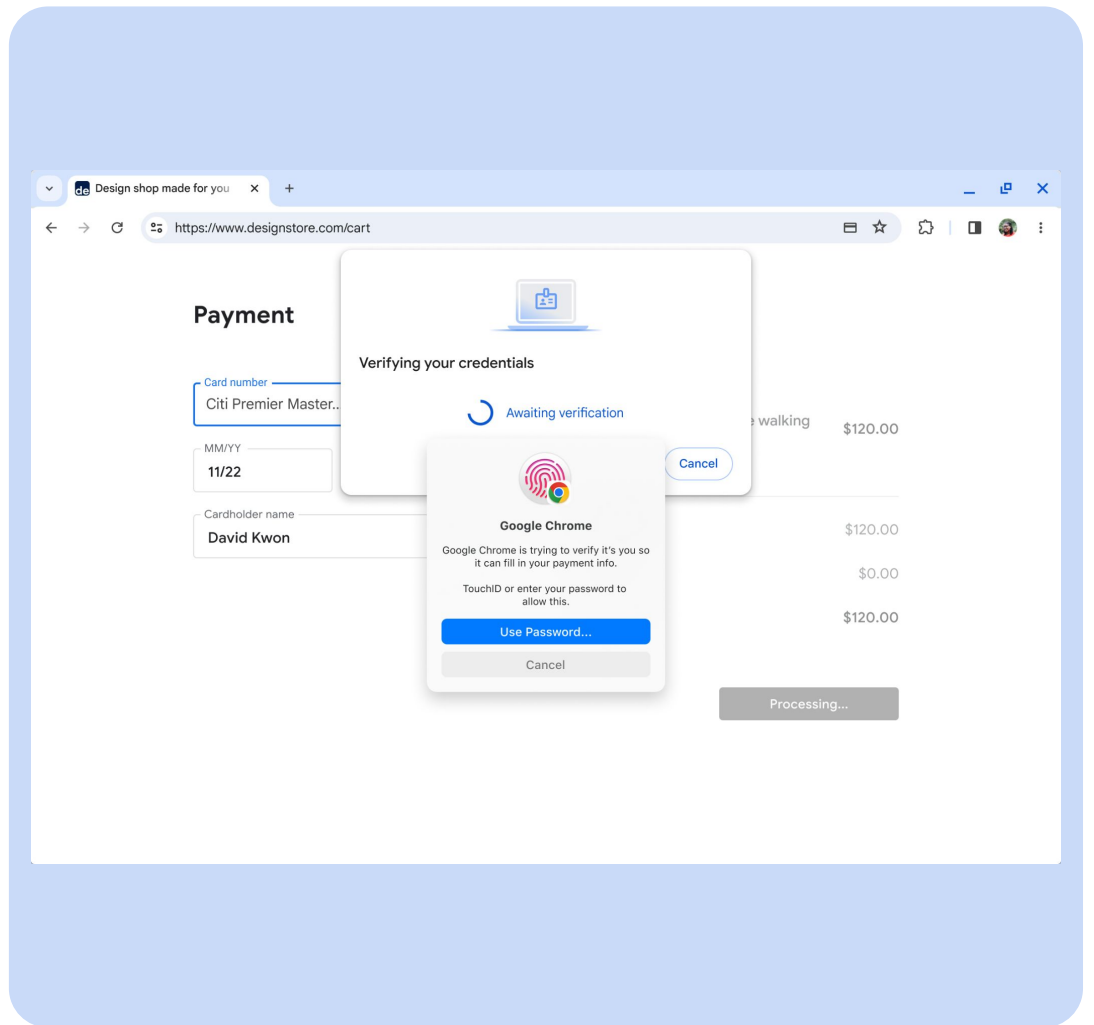
Happy path

SPC  
displayed



Happy path

# Verify with biometrics (macOS)





Happy path

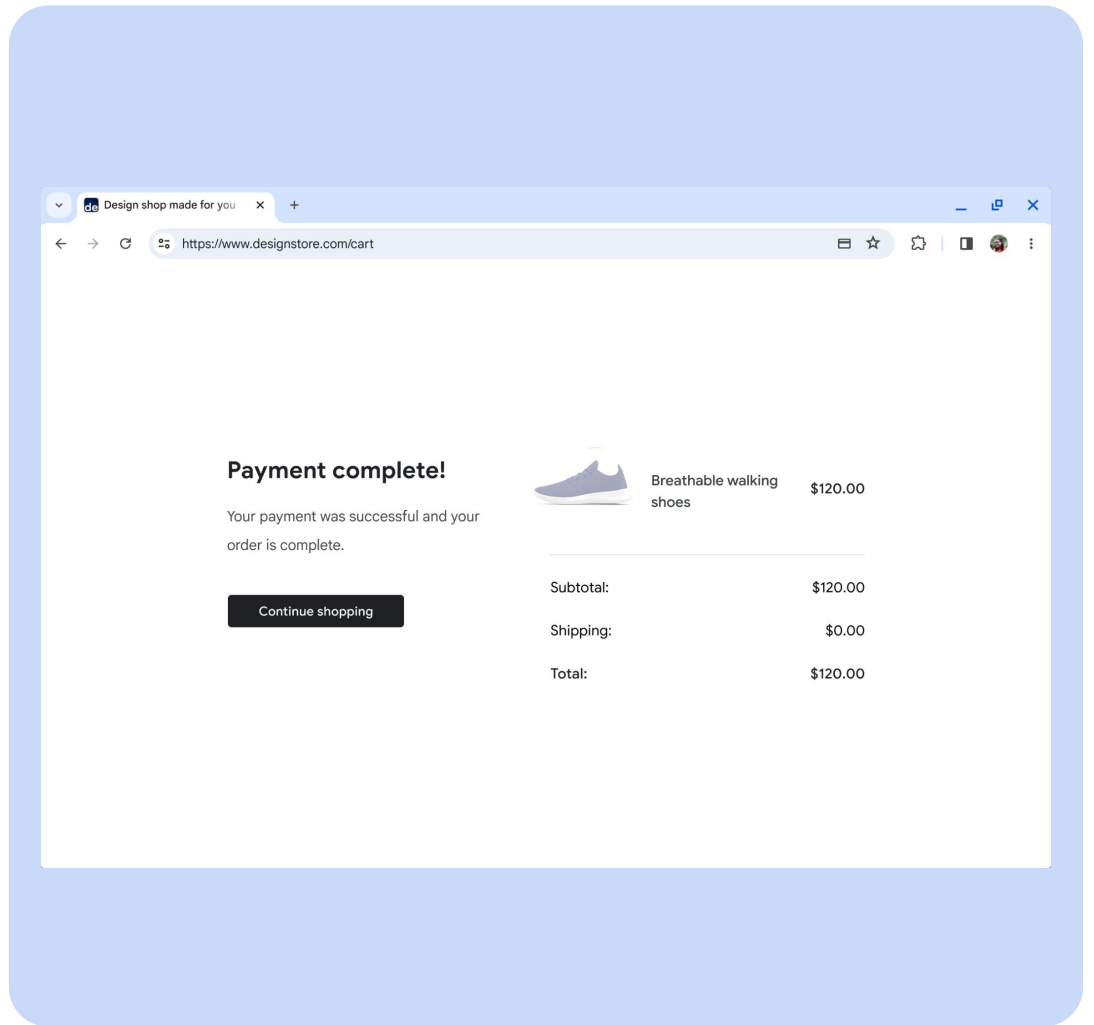
Verification  
complete

The screenshot shows a web browser window with the URL <https://www.designstore.com/cart>. The page is titled "Payment" and displays a "Verification complete" modal window. The modal contains a laptop icon and the text "Verification complete" and "You have successfully verified your identity." Below the modal, the payment form is visible, showing the card number "Citi Premier Master...", the expiration date "11/22", the CVC "111", and the cardholder name "David Kwon". To the right of the form, a table lists the items in the cart: "Breathable walking shoes" for \$120.00. Below the table, the subtotal is \$120.00, shipping is \$0.00, and the total is \$120.00. A "Processing..." button is located at the bottom right of the page.

Item	Price
Breathable walking shoes	\$120.00
Subtotal:	\$120.00
Shipping:	\$0.00
Total:	\$120.00

Happy path

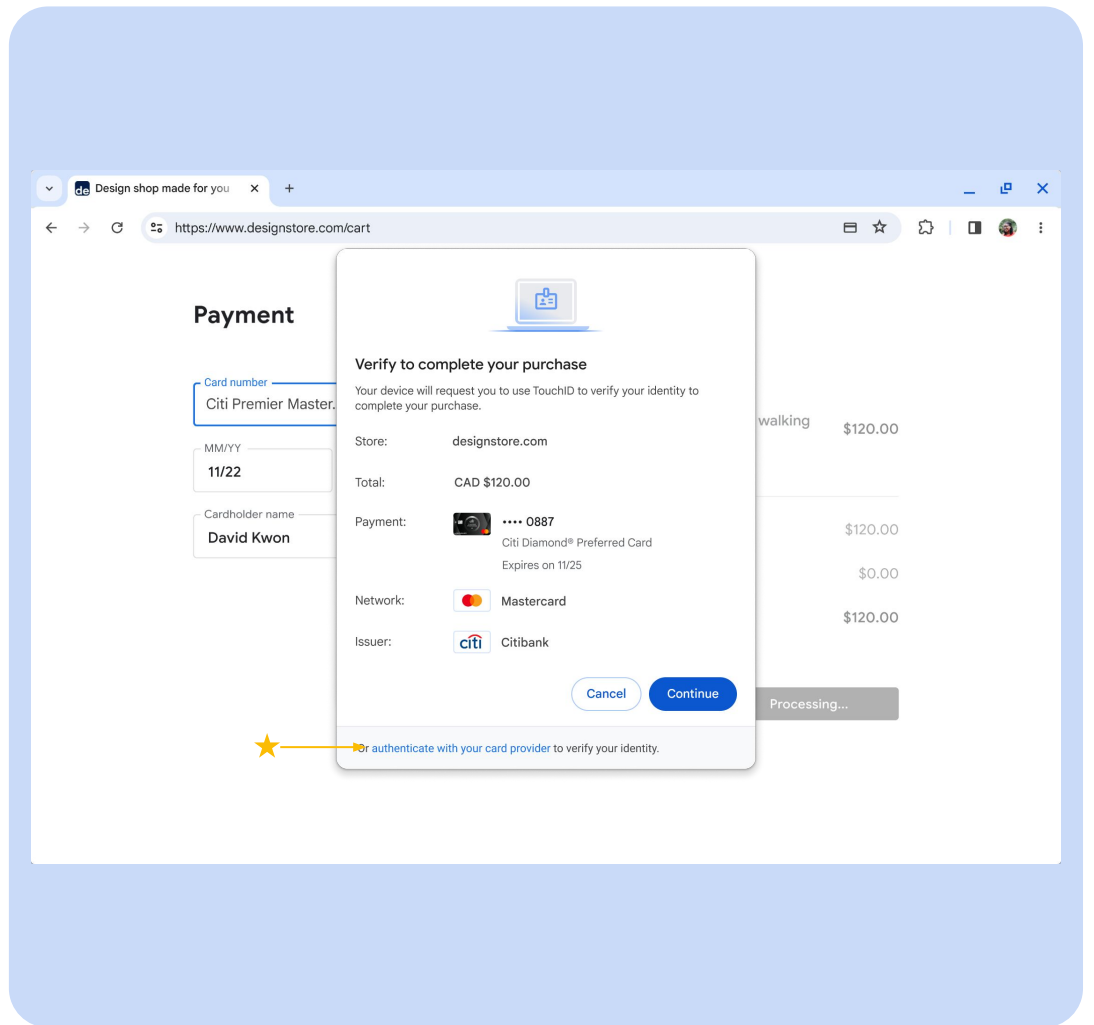
Payment  
successful



**Fallback UX**

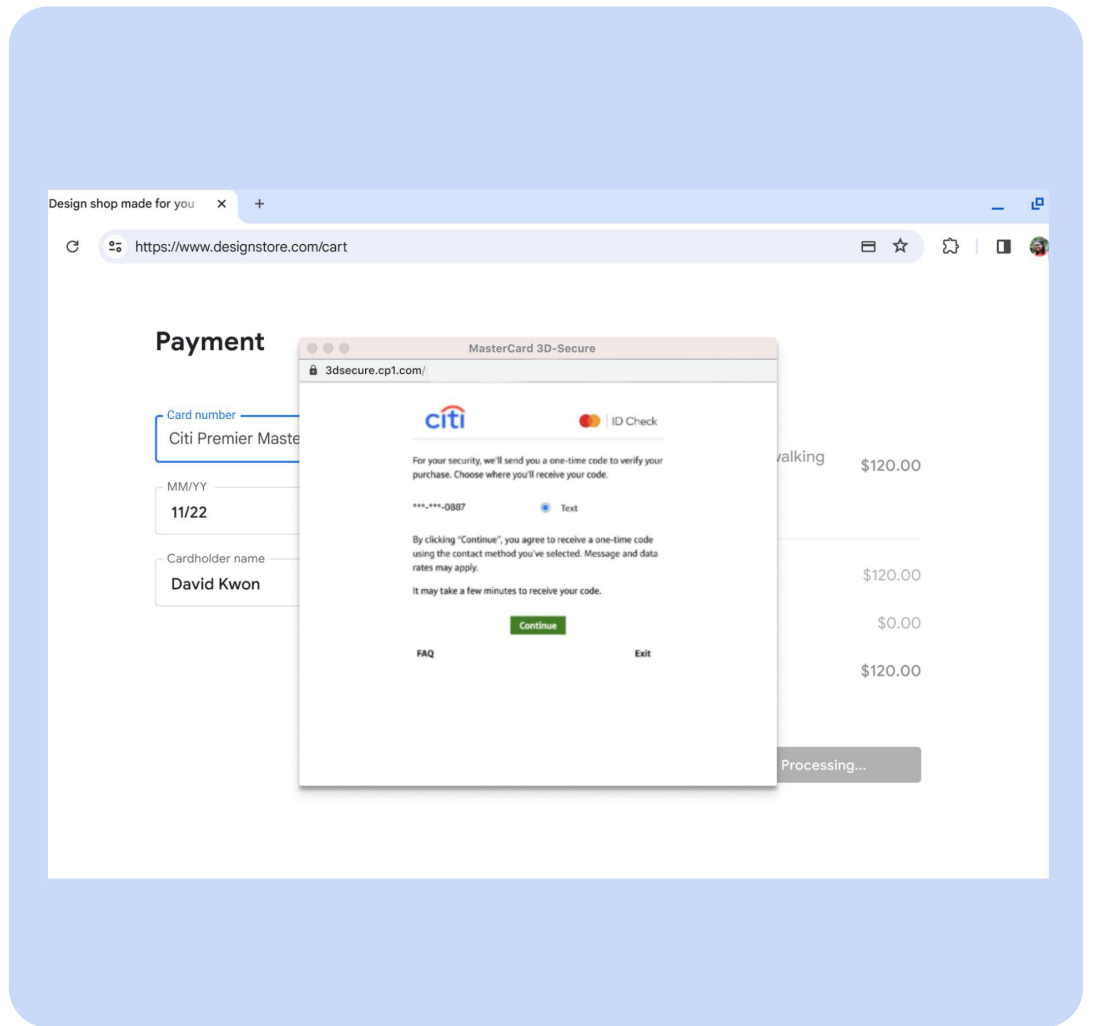
Alternative path

# Authenticate with provider



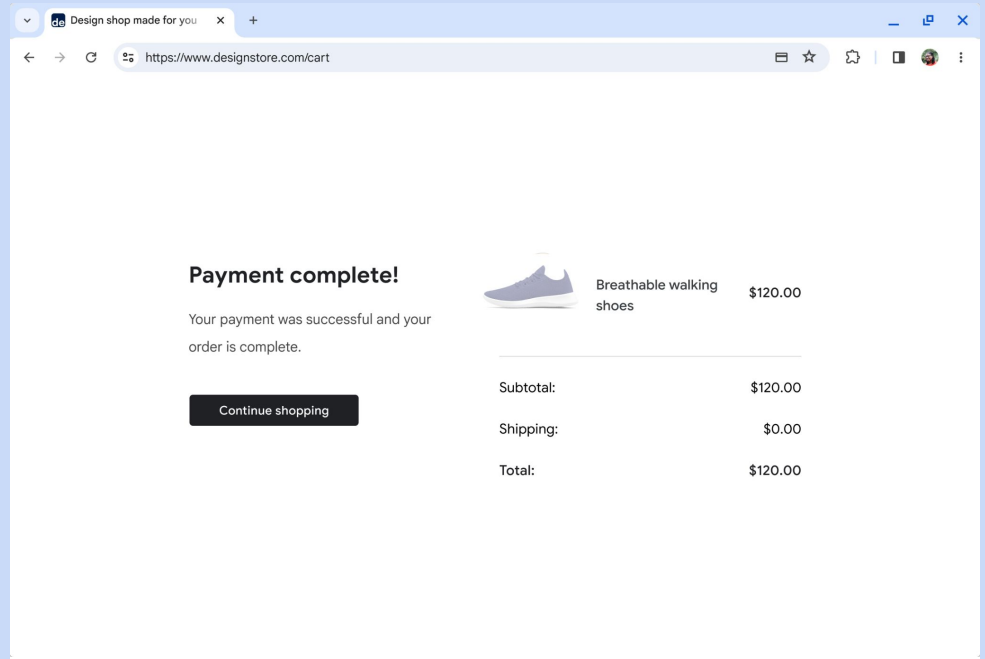
Alternative path

# Authenticate in 3DS, etc.



Happy path

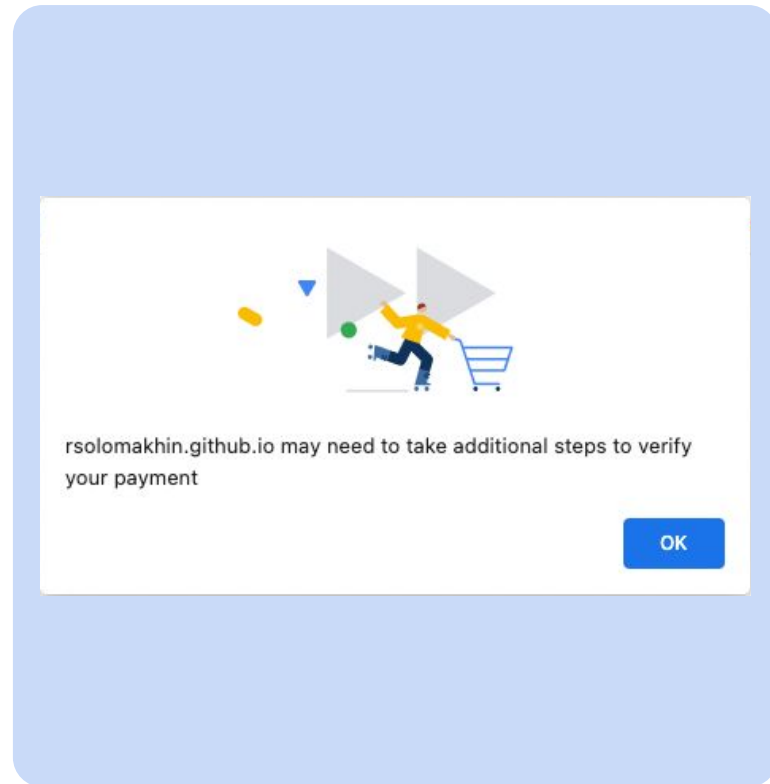
Payment  
successful

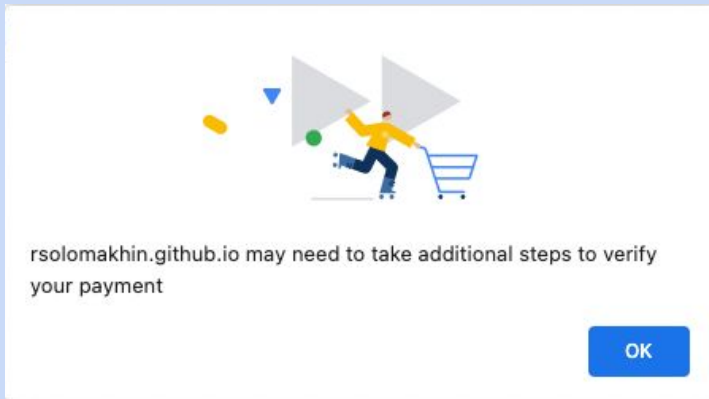


## Alternative path pt.2

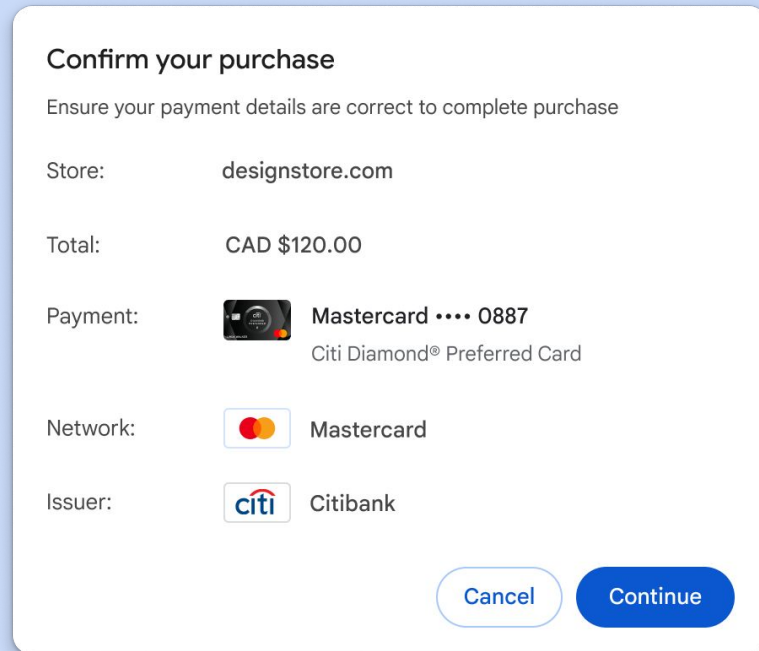
But what if those credentials don't match?

Currently we prompt this interface to the user that doesn't specifically inform users what to expect after clicking OK





*current*



**recommended proposal**



Stephen Inc **TEST MODE**

Cool Hat  
**CA\$25.00**  
It's the coolest hat.

rsolomakhin.github.io may need to take additional steps to verify your payment


OK


G Pay

Or pay with card

smcgruer@google.com

Card information


4000 0082 6000 0091 

01 / 25 123 

Name on card


Stephen McGruer


Country or region

Canada 

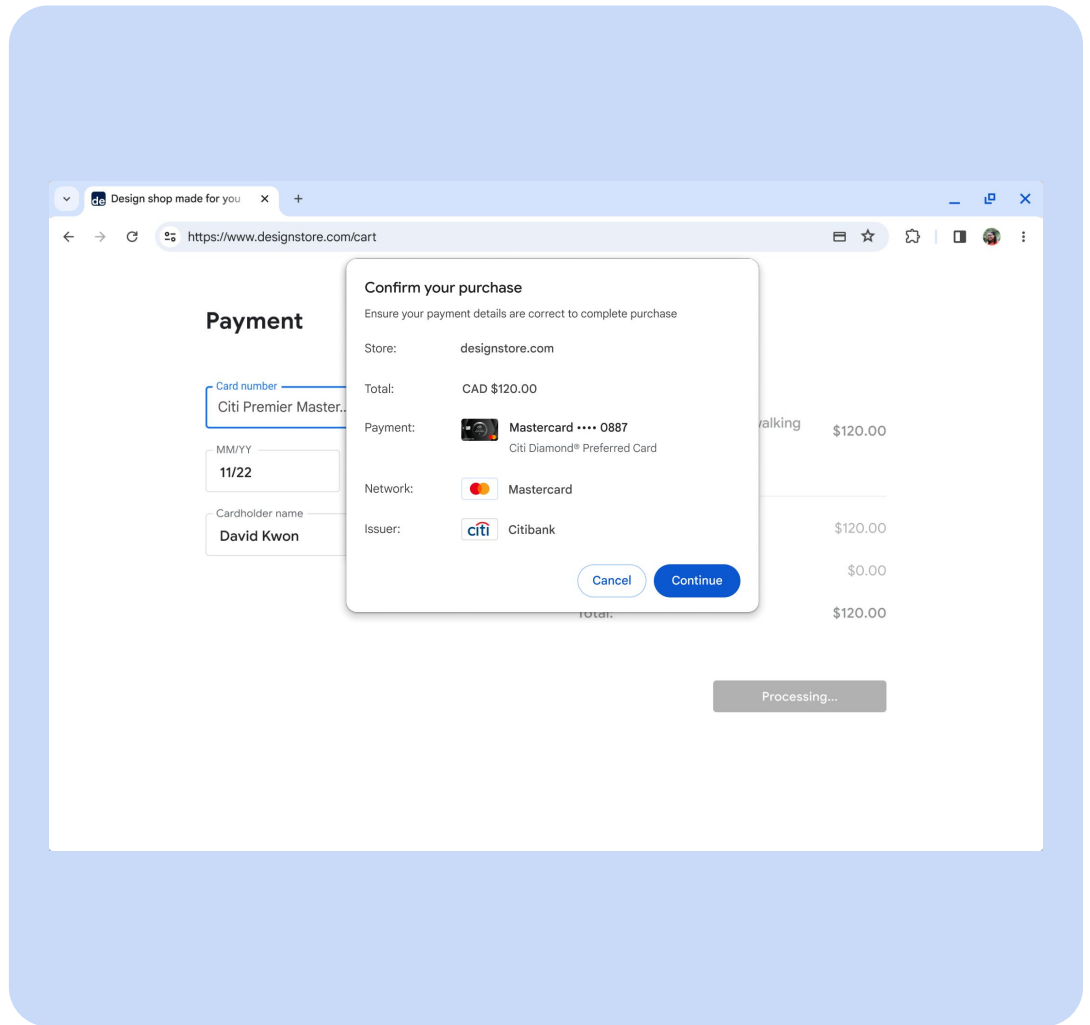
N2H 5G5

Save my info for secure 1-click checkout  
Pay faster on Stephen Inc and thousands of sites.

Powered by  | [Terms](#) [Privacy](#)

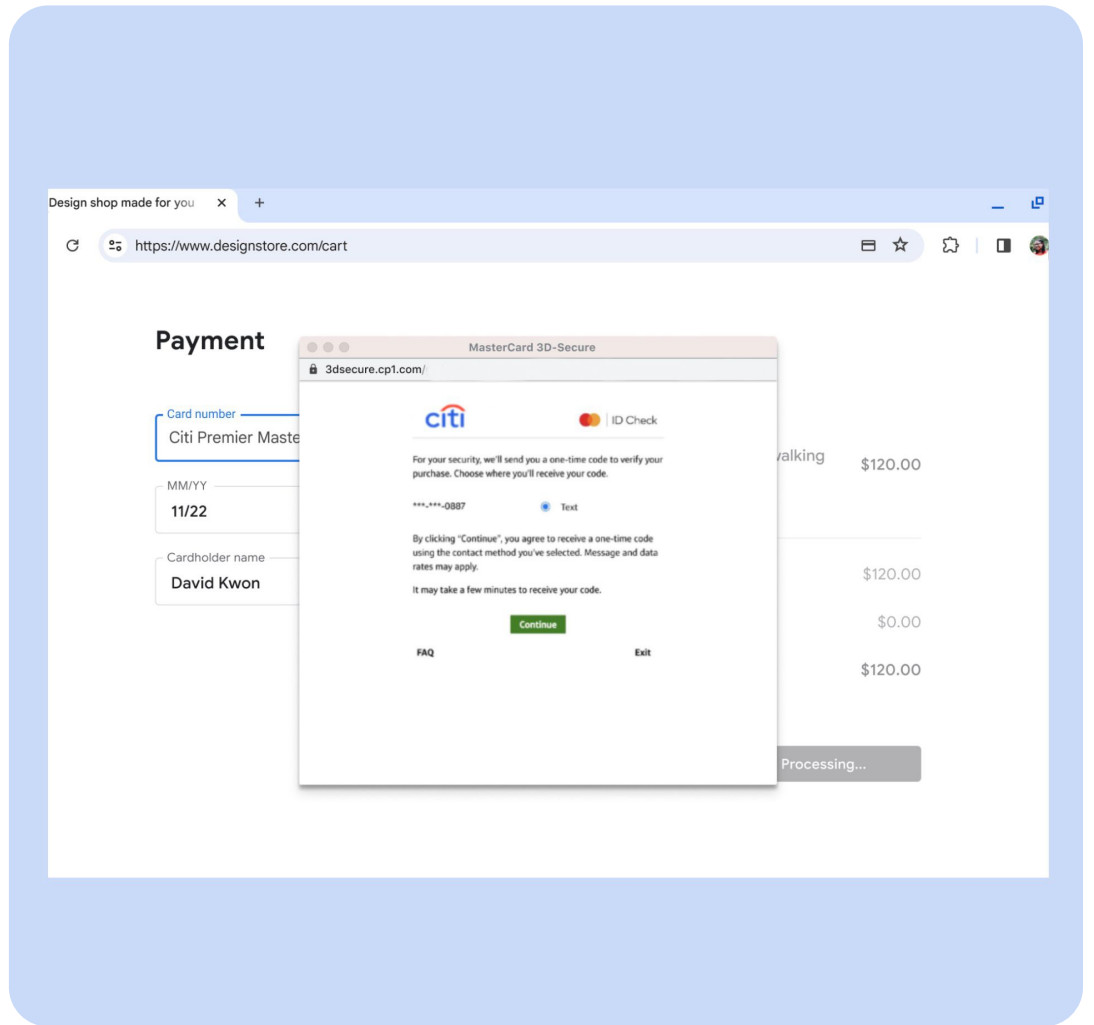
Pay 

# No matching credential case





Alternative path

# Authenticate in 3DS



Previous iterations


### Verify to complete your purchase


Your device will request you to use TouchID to verify your identity to complete your purchase.

Or [authenticate with the provider](#) to verify your identity.

Store: designstore.com

Total: CAD \$120.00

Payment:  Mastercard ••• 0887  
Citi Diamond® Preferred Card

Issuer:  Citibank

[Cancel](#) [Continue](#)

You chose to verify with TouchID on websites that use rsolomakhin.github.io. This provider may have stored information about your payment identity, which you can [request to be deleted](#).

Check mark implies it's already completed - lead to confusion

When reading description, we suggest user to use Fallback option first before the primary action.

Network logo can be shown in card art, but it's too small

Large banner to show issuer and network logo

A large banner for payment verification. At the top left are the Citi and Mastercard logos. Below them is the heading "Verify to complete your purchase" followed by a paragraph: "Your device will request you to use TouchID to verify your identity to complete your purchase." Below this is a link: "Or [authenticate with the provider](#) to verify your identity." The main content area contains a list of details: "Store: designstore.com", "Total: CAD \$120.00", "Payment: Mastercard \*\*\*\* 0887 Citi Diamond® Preferred Card", and "Issuer: Citibank". At the bottom right are "Cancel" and "Continue" buttons. At the bottom left is a small disclaimer: "You chose to verify with TouchID on websites that use rsolomakhin.github.io. This provider may have stored information about your payment identity, which you can [request to be deleted](#)."

Alternative placements for Fallback 3DS flow

An alternative placement for the fallback 3DS flow. It features a laptop icon at the top center. Below it is the heading "Verify to complete your purchase" and the text: "Your device will request you to use TouchID to verify your identity to complete your purchase." The details are: "Store: designstore.com", "Total: CAD \$120.00", "Payment: Mastercard \*\*\*\* 0887 Citi Diamond® Preferred Card", and "Issuer: Citibank". At the bottom are "Cancel", "Authenticate with provider", and "Continue" buttons.

Another alternative placement for the fallback 3DS flow. It features a laptop icon at the top center. Below it is the heading "Verify to complete your purchase" and the text: "Your device will request you to use TouchID to verify your identity to complete your purchase." The details are: "Store: designstore.com", "Total: CAD \$120.00", "Payment: Mastercard \*\*\*\* 0887 Citi Diamond® Preferred Card", and "Issuer: Citibank". At the bottom are "authenticate with provider", "Cancel", and "Continue" buttons.

All these iterations have been omitted from the design proposal as they don't align with Chrome desktop design guidelines.