

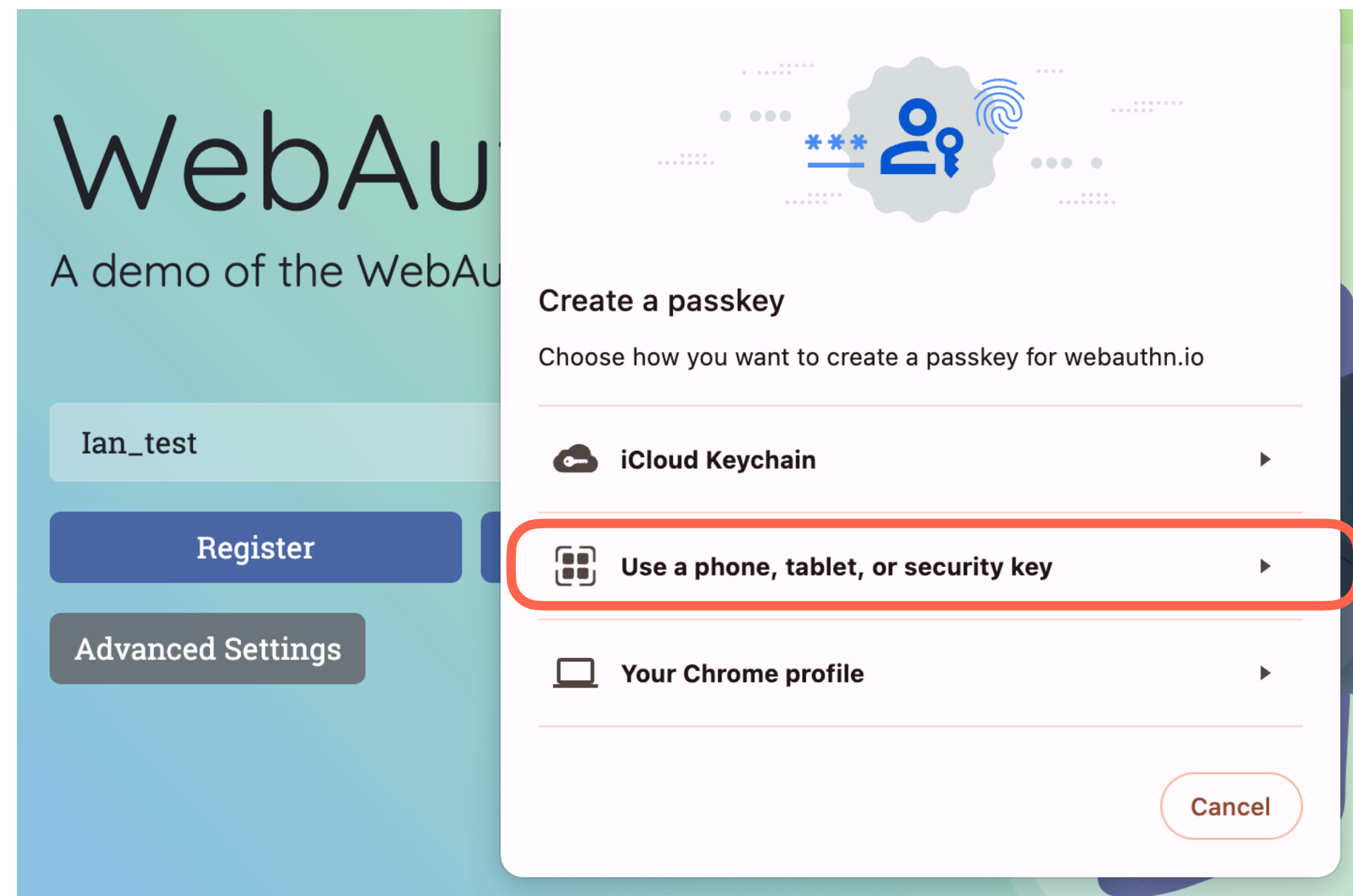
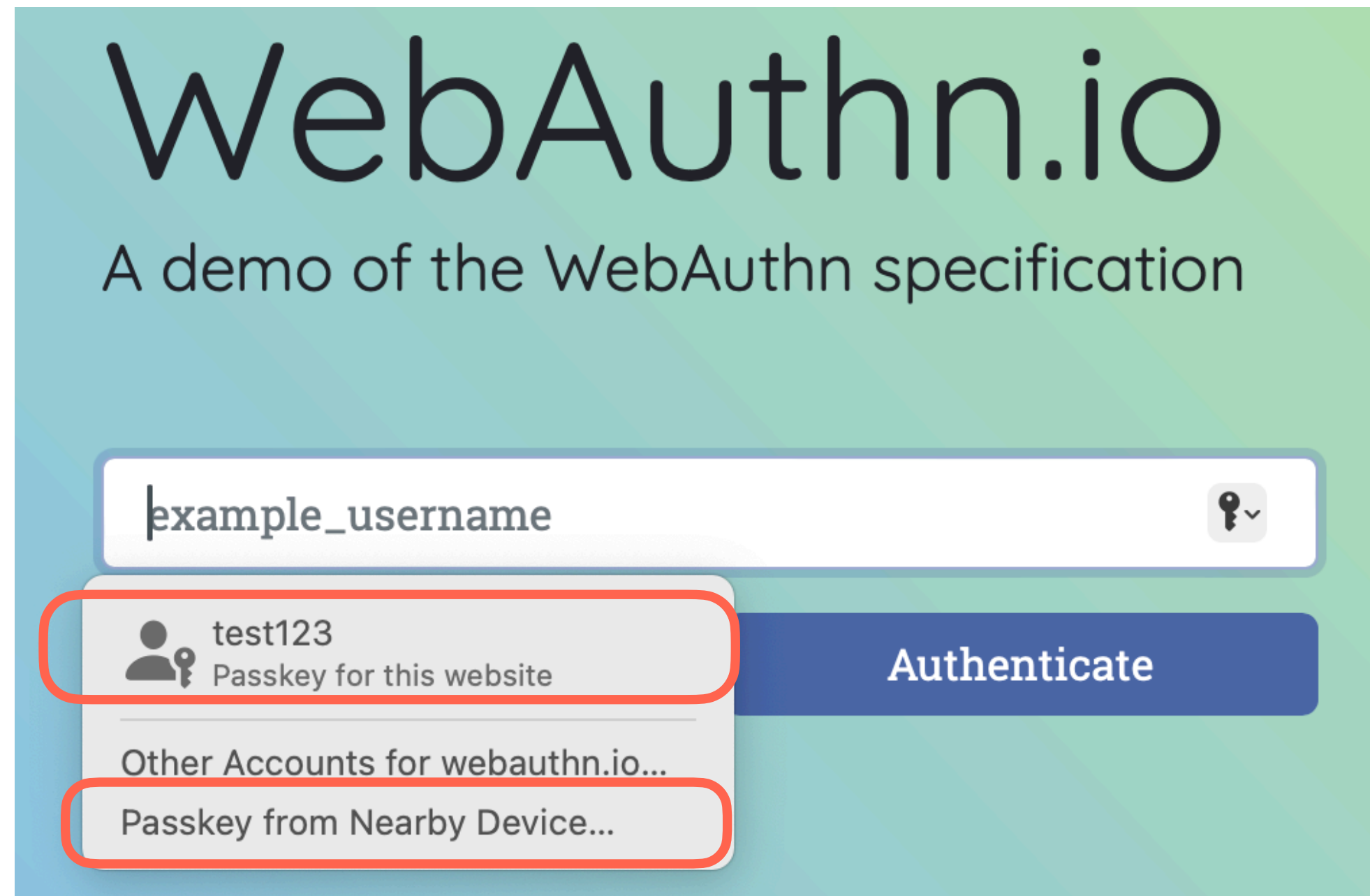
Roaming Authenticators for SPC

Ian Jacobs, 25 April 2024

Background

- It is a longstanding goal that SPC be usable with roaming authenticators
- The specification today explicitly does not support them
- The main issue is UX:
 - Today the transaction dialog only appears when authenticator is detected.
 - But if a roaming authenticator is not detected, how/when to prompt the user?

Meanwhile, WebAuthn UX continues to evolve



Ideas for UX to handle roaming authenticators

When any authenticator is found (platform or roaming)

The screenshot shows a web browser window with the URL `https://www.designstore.com/cart`. The page is titled "Payment" and displays a modal for verifying a purchase. The modal contains the following information:

- 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


At the bottom of the modal are "Cancel" and "Continue" buttons. Below the modal, a "Processing..." button is visible. The background page shows a list of items, including "walking" priced at \$120.00.

When no authenticator is found

Confirm your purchase
Select an authentication method then Continue to complete the transaction.

Store: designstore.com

Total: CAD \$120.00

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

- Use a phone or tablet
- Use a security key
- Authenticate another way with my account provider


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

When no authenticator is found

Confirm your purchase
Select an authentication method then Continue to complete the transaction.


Store: designstore.c

Total: CAD \$120.00

Payment:  Mas
Citi D

- Use a phone or tablet
- Use a security key
- Authenticate another way w

Scan this QR code with a device running iOS 16 or later, or another compatible device, to save a passkey for "webauthn.io".




When no authenticator is found

Confirm your purchase
Select an authentication method then Continue to complete the transaction.

Store: designstore.com

Total: CAD \$120.00

Payment:  Mastercard •••• 0887

- Use a phone or tablet
- Use a security key
- Authenticate another way

Set Up Security Key
To set up a security key for "webauthn.io", insert and activate your security key.


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

When no authenticator is found

Confirm your purchase
Select an authentication method for this transaction.

Store: designst



Total: CAD \$12

Payment: 

- Use a phone or tablet
- Use a security key
- Authenticate another way

MasterCard 3D-Secure

3dsecure.cp1.com/gp/p/ui/auth#_3DS_=%"requestID"%3A"vcn#auth"returnURL...

  ID Check

For your security, we'll send you a one-time code to verify your purchase. Choose where you'll receive your code.

--0887 Text

By clicking "Continue", you agree to receive a one-time code using the contact method you've selected. Message and data rates may apply.

It may take a few minutes to receive your code.

[Continue](#)

[FAQ](#) [Exit](#)

SPC specification changes

- Update “4.1.9. Steps to check if a payment can be made” to support fallback UX with authenticator selection.
- Remove hard-coded references to platform authenticators.