

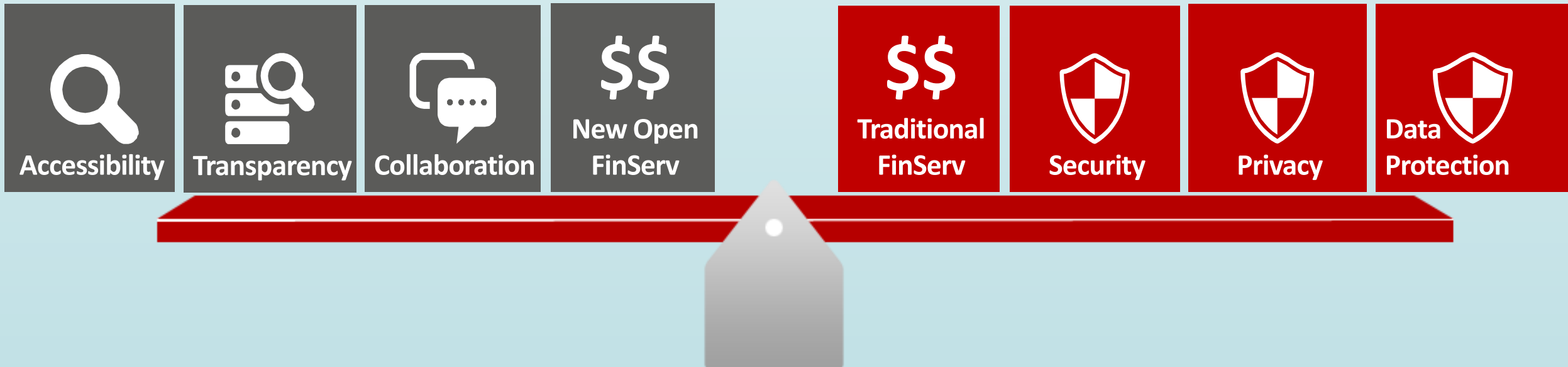
Web Payments IG



Ensuring Access in Web Payments

Shane McCarron & Katie Haritos-Shea

The Problem: Finding the Balance



What Can Make Web Payments Great

- Security
- Privacy



- Accessibility

- Interoperability

- (a state free from **Danger**)
- (a state free from **Observation**)
- a state free from (electronic and physical) **Barriers**
- a state free from **Vendor lock-in**)

APA and the PAUR



- **APA Web Payments Task Force**

The Accessible Platform Architectures (APA) working group has set up a task force to work on Payments Accessibility.

- This task force is now gathering requirements from a variety of different groups.

- **Payment Accessibility User Requirements (PAUR)**

The work in progress is at: <http://rawgit.com/w3c/apa/master/payment-accessibility-reqs/index.html>

- Requirements (as issues) are tracked as they come in: <https://github.com/w3c/apa/issues>



Accessibility Considerations for APIs

- We are also looking at specific language that can be added to Recommendations (such as the Browser Payment Request API) to encourage implementers toward development of accessible interfaces layered atop APIs that do not have actual UI requirements
- Example, see current CfC at:
<https://lists.w3.org/Archives/Public/public-apa-admin/2016Aug/0001.html>

Specific A11Y Issue with Payments

- User scenarios that have an increased risk of accessibility challenges:
 - second screen / device,
 - timeouts
 - low vision / contrast sensitive
 - motor control
 - cognitive issues
- Web merchant payment API interaction with mediators
- Mobile devices as payment instruments in retail
- Multi-modal payment processes and the challenges they present



We Need Your Input

Be Part of the Solution: Help Us Find the Balance



W3C[®]

Interoperability



Accessibility



Transparency



Collaboration



New Open
FinServ



Traditional
FinServ



Security



Privacy



Data
Protection



Call to Action

APA WP Effort Needs:

- Your input on issues your constituents face
- A11Y concerns with loyalty programs / coupons?
- Comments & Suggestions
- Involvement
- Pilot Implementations of PAUR



Get Involved

- Join the Task Force
- Provide Feedback: on APA Web Payments TF publications:
 - Review: Use Cases 1.0
- Join the APA WP TF: If you are interested in getting involved, join us in the W3C's APA Web Payments TF.
 - Email shane@spec-ops.io for more information
- Weekly Meeting Day and Time: Alternating Thursdays at 10 AM US Eastern Time

Join APA Web Payments Task Force

Chairs

- APA Chair: Janina Sajka
janina@rednote.net

APA TF Contacts

- Shane McCarron:
shane@spec-ops.io
- Katie Haritos-Shea:
ryladog@gmail.com



Common Goals for Web Payments



Make web payment transactions and info
accessible and available to people on all devices
who **should have access** to it

– and –

protect it from the people who should not

A11Y, Collaboration, Transparency, I18N, Interoperability, Privacy, Security, and Data Protection