



Vision 2017

Web Payments IG

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Suggested Topics for the IG

- General transaction requirements
 - Digital receipt data model
 - Transaction data model
- Financial industry requirements
 - Purchase order / invoice data model
 - Account information handling
- Common requirements
 - Real-time regulatory reporting
 - Security Gaps - identification of options (PCI)
 - P2PE, Tokenization, etc.
 - Support for push-payments

Digital Receipt Data Model

- Problem statement

It is often necessary to provide proof of a transaction after the fact to avoid repudiation of the transaction by the merchant, the customer, or the PSP. Access to proof of the transaction should be available to all parties autonomously.

- Use cases

- Related work

Transaction Data Model

- Problem statement
 - Regulatory and contract compliance often requires that merchants or PSPs produce evidence of products purchased and payment types used for specific transactions.
- Use cases
- Related work

Purchase Order / Invoice Data Model

- Problem statement
 - For payments services to be useful to organizations, promises to pay (purchase orders) and requests for payment (invoices) need to be negotiable on the web in a way that limits repudiation.
- Use cases
- Related work

Account Information Handling

- Problem statement
 - Mobile payments implementations increase transaction-time communication between customer and service issuer, and these communications consist of queries for account information in addition to requests for payment.
- Use cases
- Related work

Real-time Regulatory Reporting

- Problem statement

Today, customers rely on merchants almost solely for providing information that supports fraud detection. Providing information directly from the consumer to protection and regulatory agencies in real-time could increase the effectiveness of fraud detection measures; time is of the essence.

- Use cases

- Related work

Security Gaps - identification of options

- Problem statement

Passing sensitive and personally identifiable information in clear-text over encrypted links has proven adequate for web applications, but other applications have already had to begin to do a better job of effectively hiding information. Examples include P2PE (point-to-point encryption) and tokenization (message and PAN). Identifying which options can work with existing specifications, or what changes might be needed, is important to being sure that web payments work doesn't hit a blocking point.

- Use cases

- Related work

Support for Push-payments

Likely a Use Case for the WG

- Problem statement

Web Payments work until now has largely supported standard practice. Mobile payments specifications have begun to support other practices, such as communicating from customer to issuer, and pushing payment either to the acquirer directly or to the merchant who can then send the payment over the normal “rails.” The Payment Request API should support the exchanges necessary to facilitate the communications necessary.

- Use cases

- Related work

Backup

From the WPCG

~~• Web Intents / Protocol Handlers~~

~~• Data Portability~~

~~• Legacy Support~~

~~• Authorization Configurability~~

• Smart Contracts

• Physical Receipts

Legend

~~• Low interest~~

~~• Handled by WG already~~

~~• Digital Offers~~

~~• Verifiable Claims~~

• Requires HTTP API

~~• Purchase Request~~

• Payment Links

~~• Choice of Payment Processor~~

~~• Parametric Offers~~

~~• Coupons and Loyalty Cards~~

~~• Pseudo-anonymity~~

• Transaction Fee Optimization

• Choosing the Attributes of Price

• App-Store Purchases

• In-App Purchases

• Payment Tokenization

~~• Registration-less Purchases~~

• Push-based Payments

• Subscriptions

~~• Non-interactive Purchases~~

• Digital Wallet Portability

• Real-time Regulatory Reporting

• Digital Receipts