

Web-based “Digital Wallets”

Using Web standards to distribute, store, and use Digital Offers

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This presentation assumes familiarity with the mission of the Digital Offer CG:

https://docs.google.com/presentation/d/1A0Kv1A66eTw4_YMXjLXT-RQR0WDLwlqoiL_meoX1Jt8/edit

A person wearing a grey hoodie is sitting at a dark wooden table in a coffee shop. They are holding a black smartphone with both hands. On the table in front of them is a copy of 'UPPERCASE MAGAZINE' with a white cover and orange spine. The cover features a large black 'U' logo and a circular graphic of coffee beans. To the right of the magazine is a white coffee cup on a wooden tray, with a spoon resting on the tray. The scene is lit with warm, natural light.

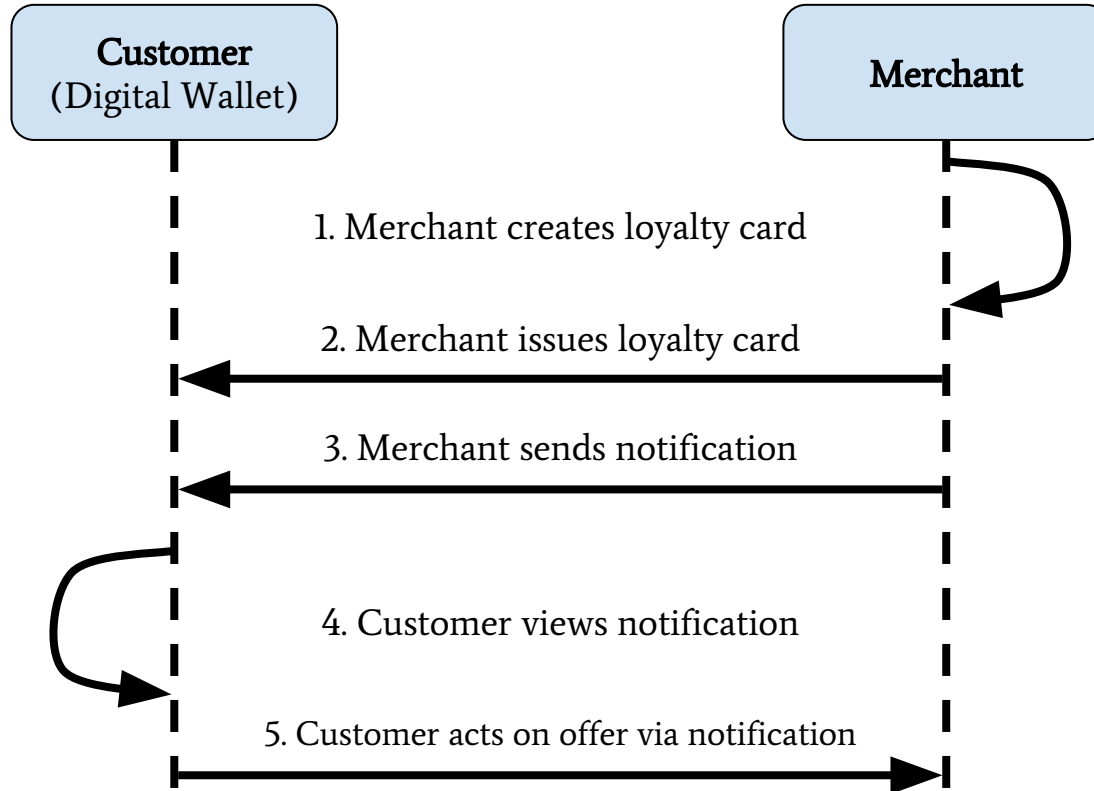
Coffee Shop Scenario



General Retailer Scenario

- Retailer provides digital loyalty card to customer
- Retailer delivers digital offer to customer via digital loyalty card
- Customer acts directly on the digital offer to engage with merchant

Coffee Shop Scenario Flow Diagram



Merchant Designs Card

Progress indicator: SET ORGANIZATION (active), DESIGN CARD (current), CREATE QUESTIONNAIRE, OFFER CARD

Design Your Card

Card Title


Logo URL

Brand Text

Text Color

Background Image Color

Url

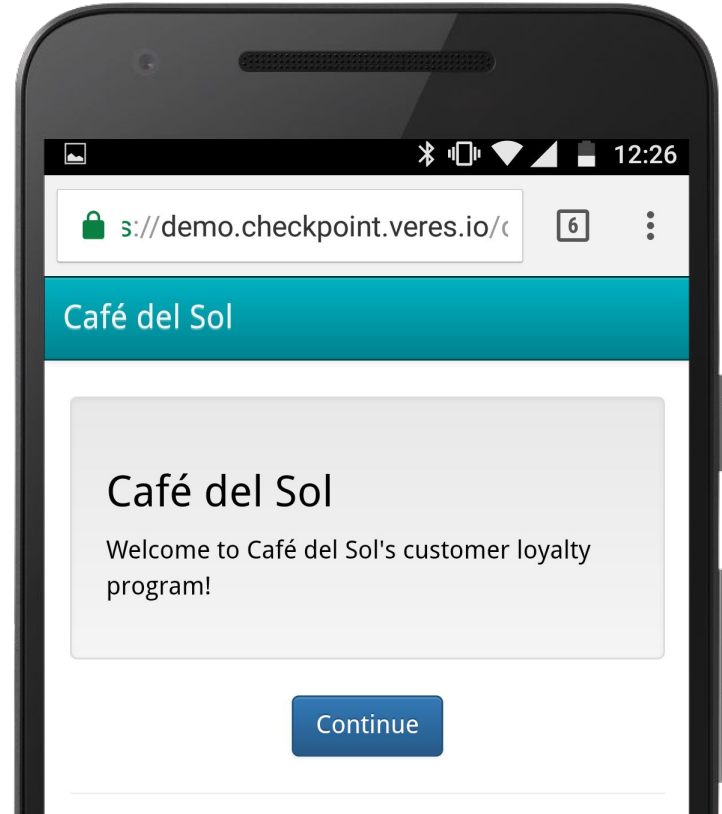


Customer Signs Up for Loyalty Card

Get a Café del Sol Card!



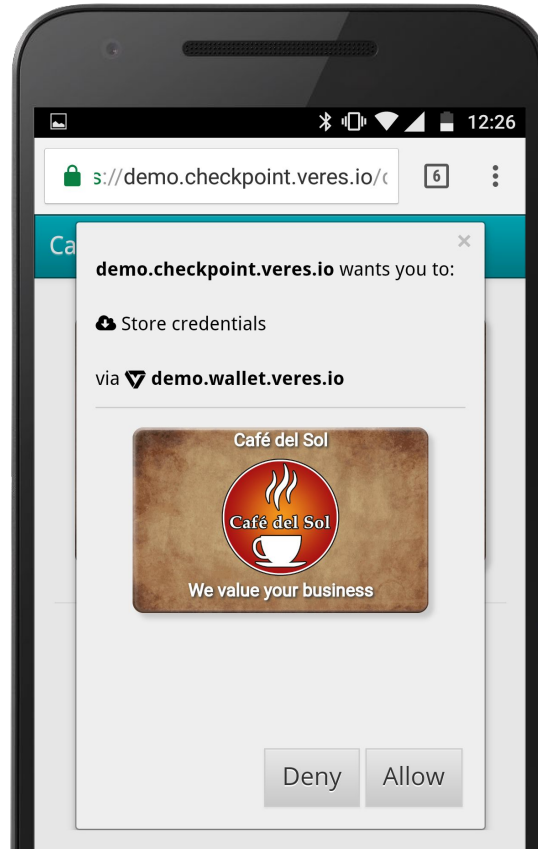
To pickup your Café del Sol card, scan the image above using "QR Code Reader" for Android or "Quick Scan" for Apple.



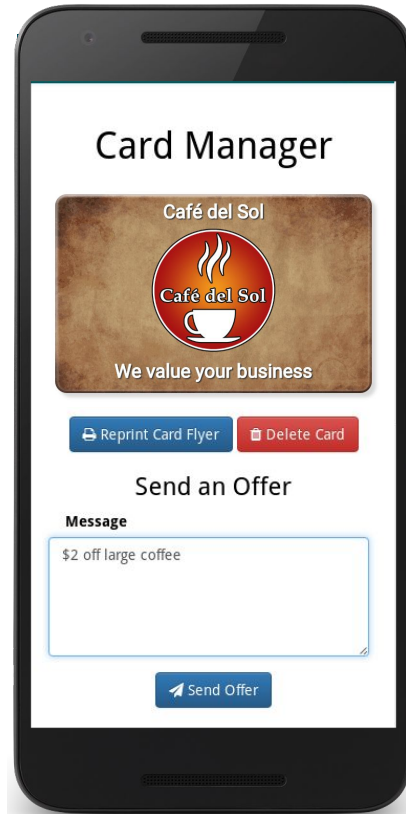
Scan this QRCode



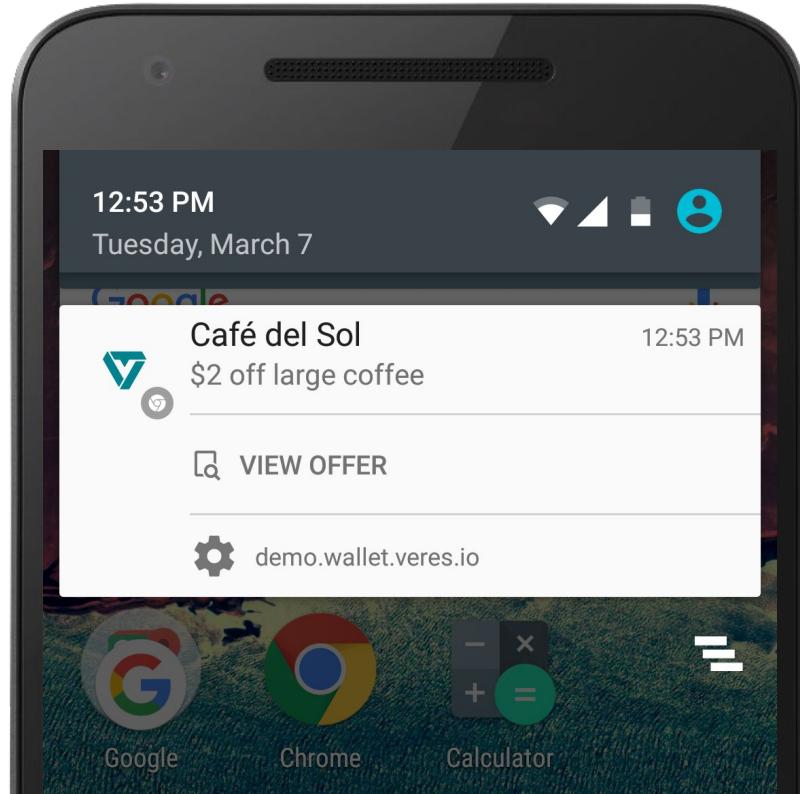
Customer Stores Loyalty Card



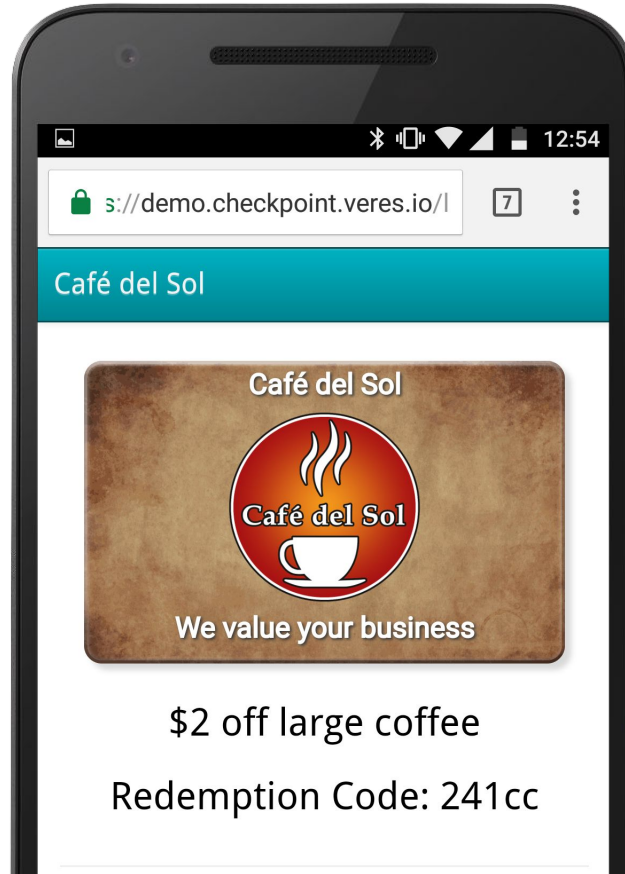
Merchant Sends Offer to Customer



Customer is Notified of Offer



Customer Acts on Offer



Required Loyalty Card Capabilities

- Create/Encode/Store Digital Offer
- Merchant Notifications to Customer
- Visual rendering of Digital Offer

Work Happening Elsewhere

- GS1 - [Digital Coupon Management](#)
- GSMA - [NFC.15 Mobile Commerce, Loyalty Acceptance](#)
- NACS/Conexxus - [Mobile Payments v2.0](#), Loyalty v1.1
- IFSF - [Loyalty Engine](#)
- IETF - RFC-4153 - [Generic Voucher Language](#)

Thoughts?

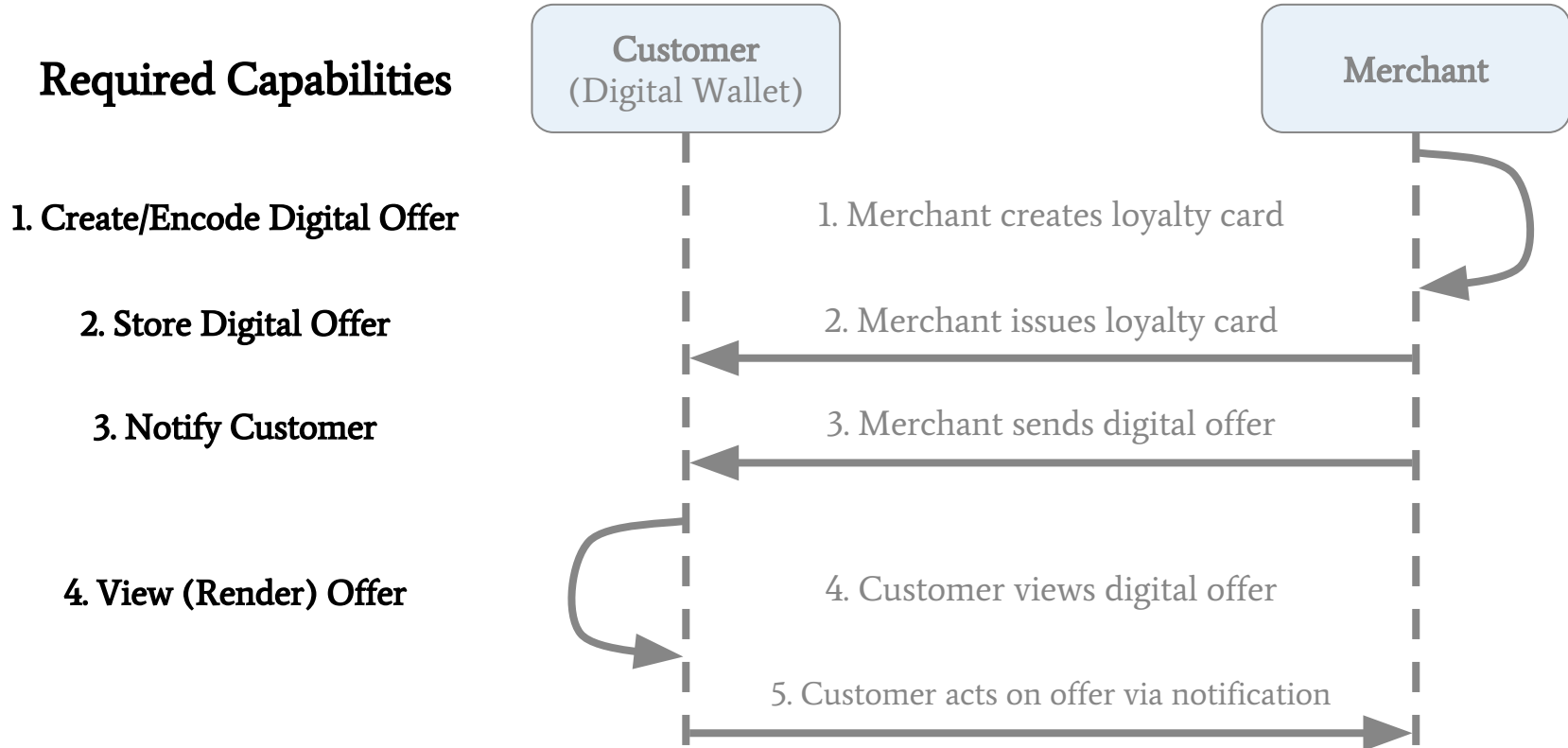
Questions?

Concerns?

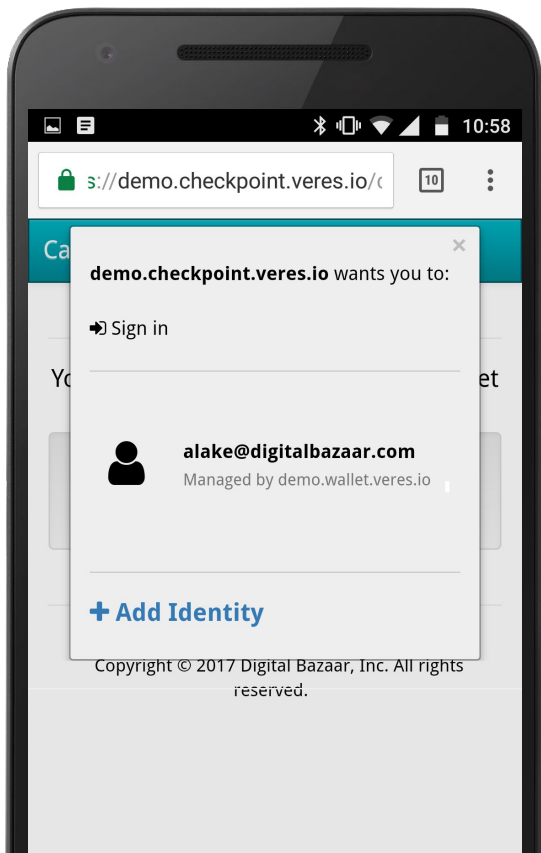
Appendix: Material for Capabilities Discussion

Use Case: Loyalty Card (Detail)

Loyalty Card Flow Diagram with Capabilities



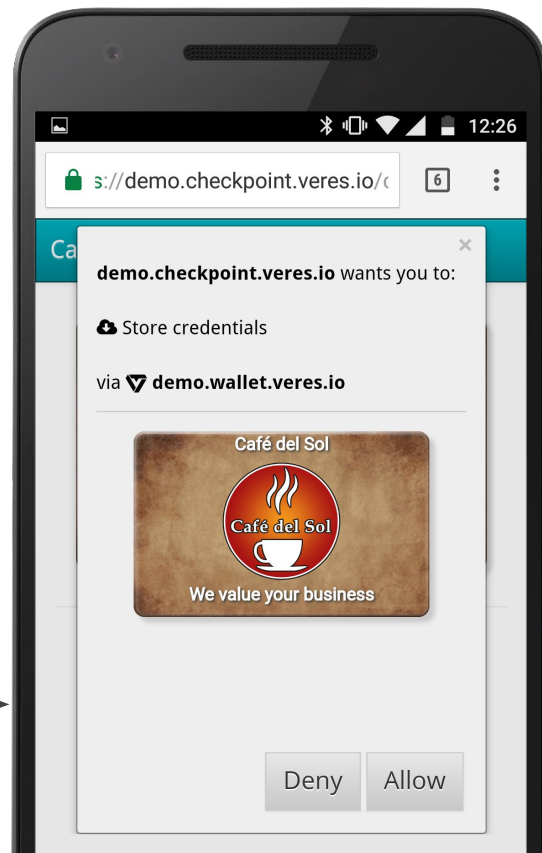
Create/Encode/Store Digital Offer Capability



← Select wallet for storage

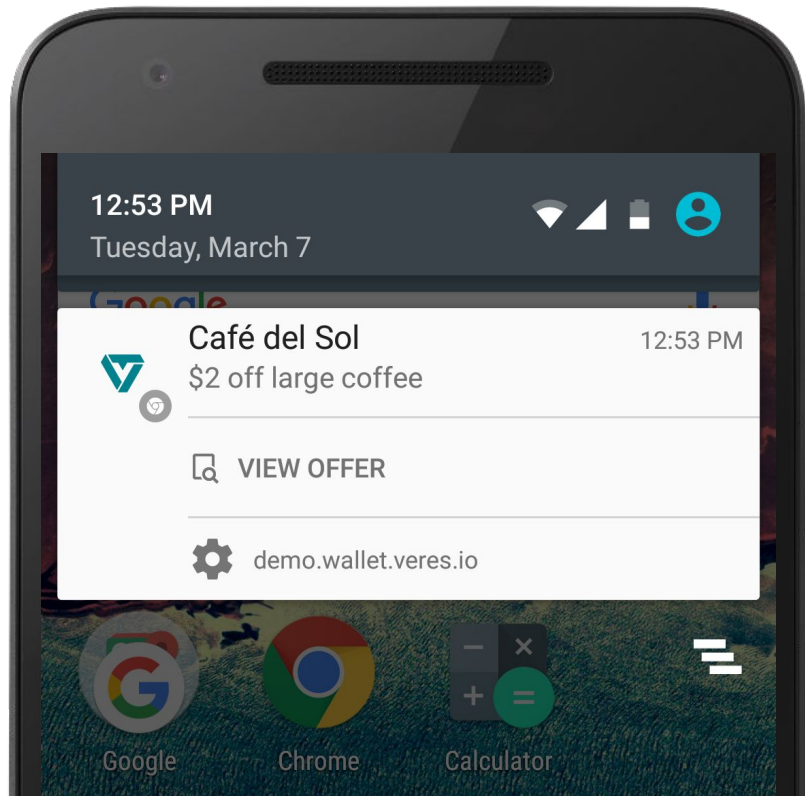
Encoding of Digital Offer data

Show contents of wallet
in browser window →



Merchant Notifications to Customer Capability

- Social Web Messaging Protocols?
- No PUSH server choice, requires Google/Mozilla servers (encrypted data)
- Not available on Edge and Safari yet



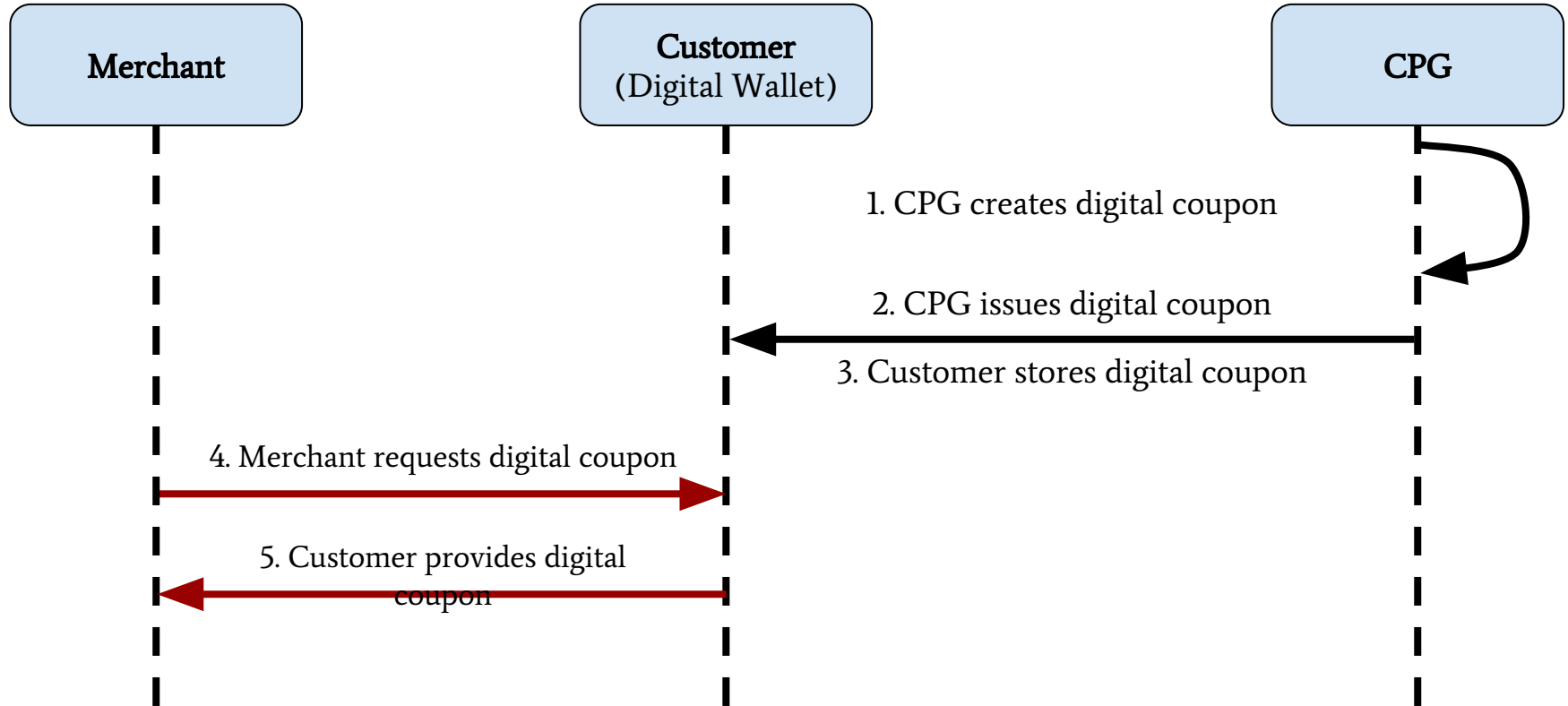
Visual Rendering Capability



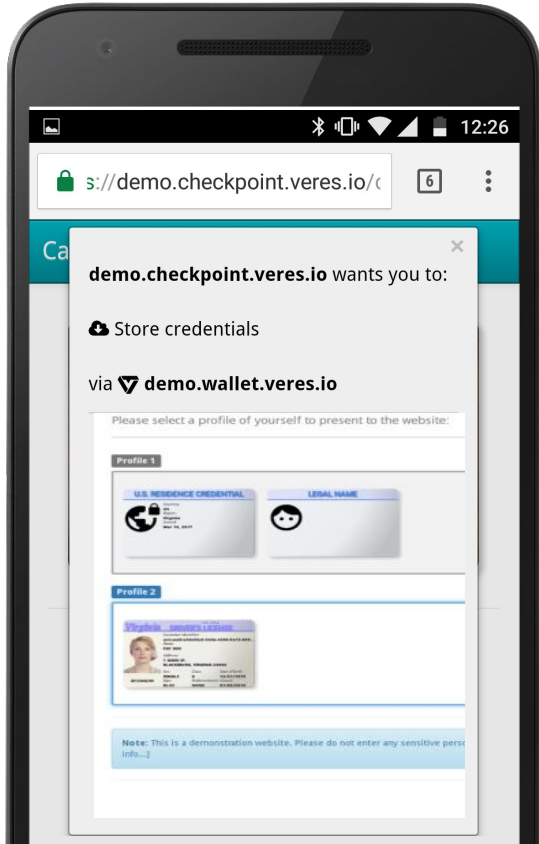
- Easy: Images (ally issues)
- Desired: Full HTML/CSS
- Web Components?

Use Case: Digital Coupons

Digital Coupon Flow Diagram



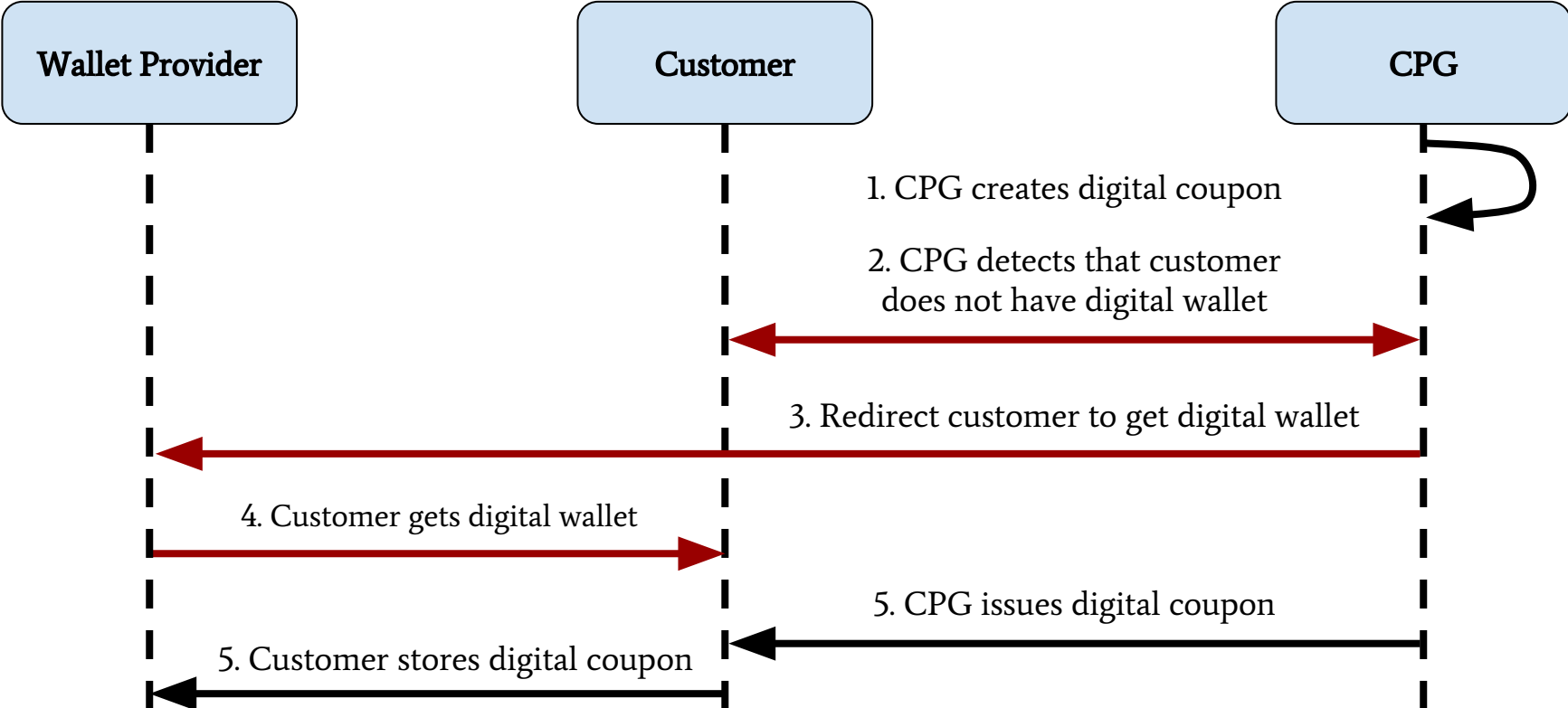
Digital Coupon Request Capability



- Offer Query Format
- Select Multiple Offers
- Include Payment Info?

Use Case: Fast Onboarding

Digital Coupon Flow Diagram



Fast Onboarding Capability

