

HTTP APIs for CredX?

Daniel Hardman*, CCG, April 2021

**Participating as an unaffiliated individual, not as a representative of my employer. Signed W3C Community Contributor License Agreement as an individual.*

Background

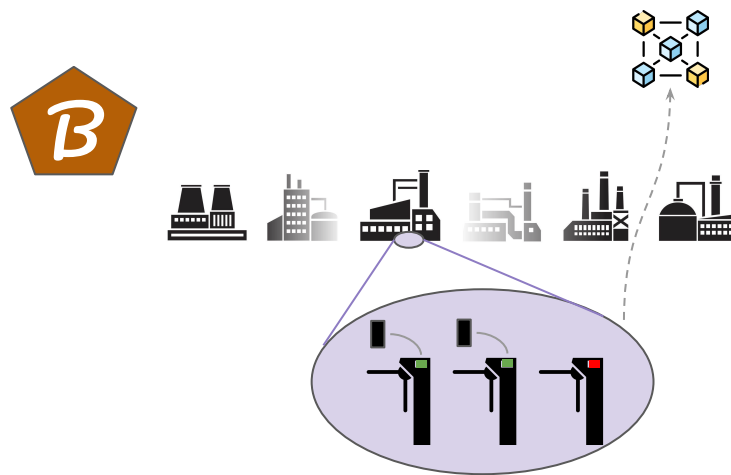
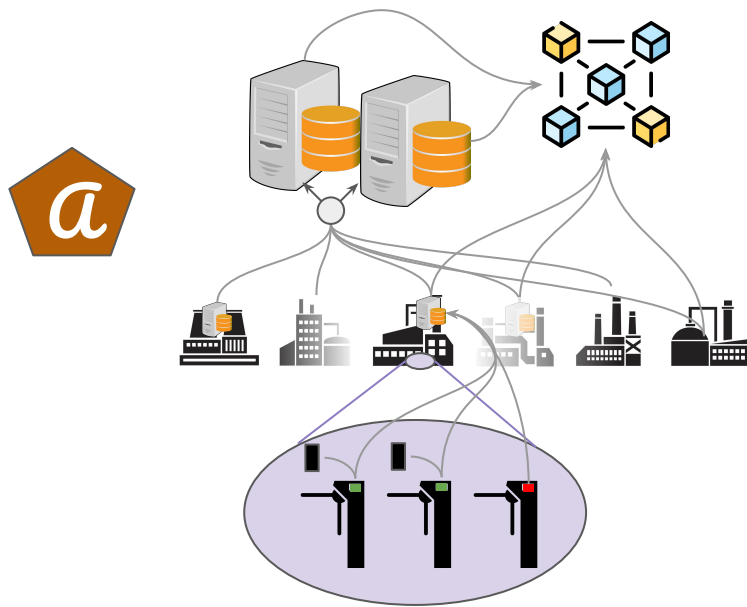
Email thread, Dec 2019: <https://j.mp/3dJtlGA>

Open issue on VC HTTP API repo: <https://github.com/w3c-ccg/vc-http-api/issues/50>

DID use case: <https://j.mp/3aD7IAR> (and [medium article](#) about it)

Korean Conglomerate Use Case

- Access control for hundreds of thousands of employees who clock in every day
- Very intense ~30 min spikes around shift changes
- Any brownout / downtime = lost productivity



Uber Use Case



Riders who aren't running web servers, and who can't reach web servers, still want to ask for and get proof on their mobile phones.

Visa Use Case

- Interactions unfold over weeks, not seconds or minutes (human latency)
- Email, chat, phone
- Parties are in different timezones



Offline payments use case

- KYC — but offline
- Regulatory compliance
- Disaster / backup system

CBDC-Powered Offline Payment Systems — A True Rival to Cryptocurrencies?



Rafael Belchior

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Dec 22, 2020 · 4 min read ★



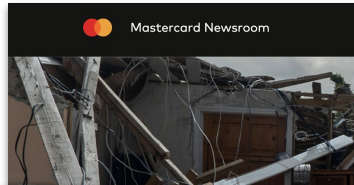
With the advancement of technologies such as Blockchain, efforts

"The **offline payment** function means the **digital yuan** can function essentially as the paper currency as it does not require the use of the internet, which is a major difference between the virtual money and Alipay and WeChat Pay... which **payment** tool can grab the most users will come down to which platform can provide ... Dec 7, 2020



<https://qz.com/chinas-digital-yuan-begins-assault-on-alip...>

China's digital yuan begins assault on Alipay and WeChat Pay



Visa proposes offline payment solution for CBDC

December 18, 2020 · by Ledger Insights



INCLUSION

The Bahamas is 'disaster-proofing' payments with its first-ever digital currency

Bank of Japan research: offline payments for central bank digital currency

July 3, 2020 · by Ledger Insights



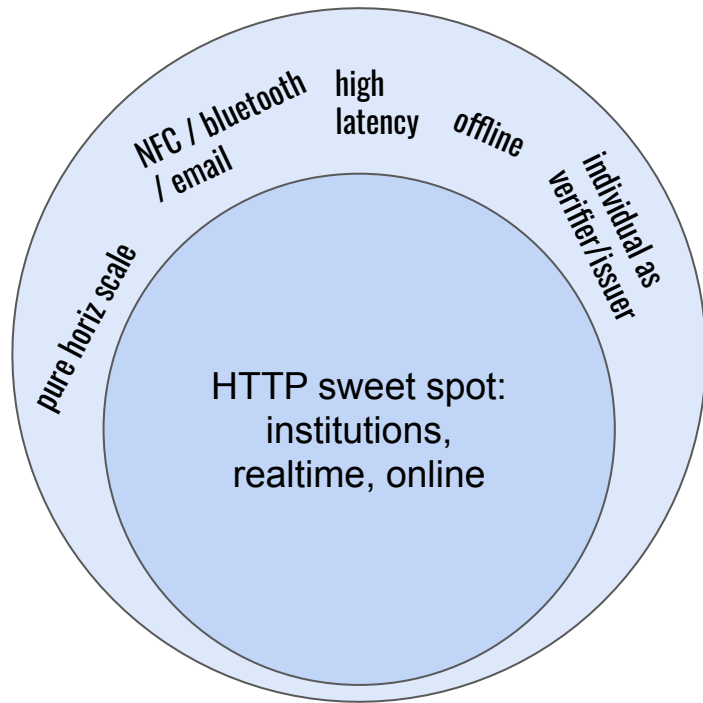
Choosing Our Target

Are the use cases outside HTTP's sweet spot legit?

Do we want to wrest HTTP to cover more — or accept multiple transports?

What happens to funding and schedules for everything outside the sweet spot of only the sweet spot is "standard"?

Design target doesn't have to equal initial impl target.



Recommendations

