

Web Payments HTTP API Next Steps



W3C TPAC 2016 - Web Payments WG Face-to-Face
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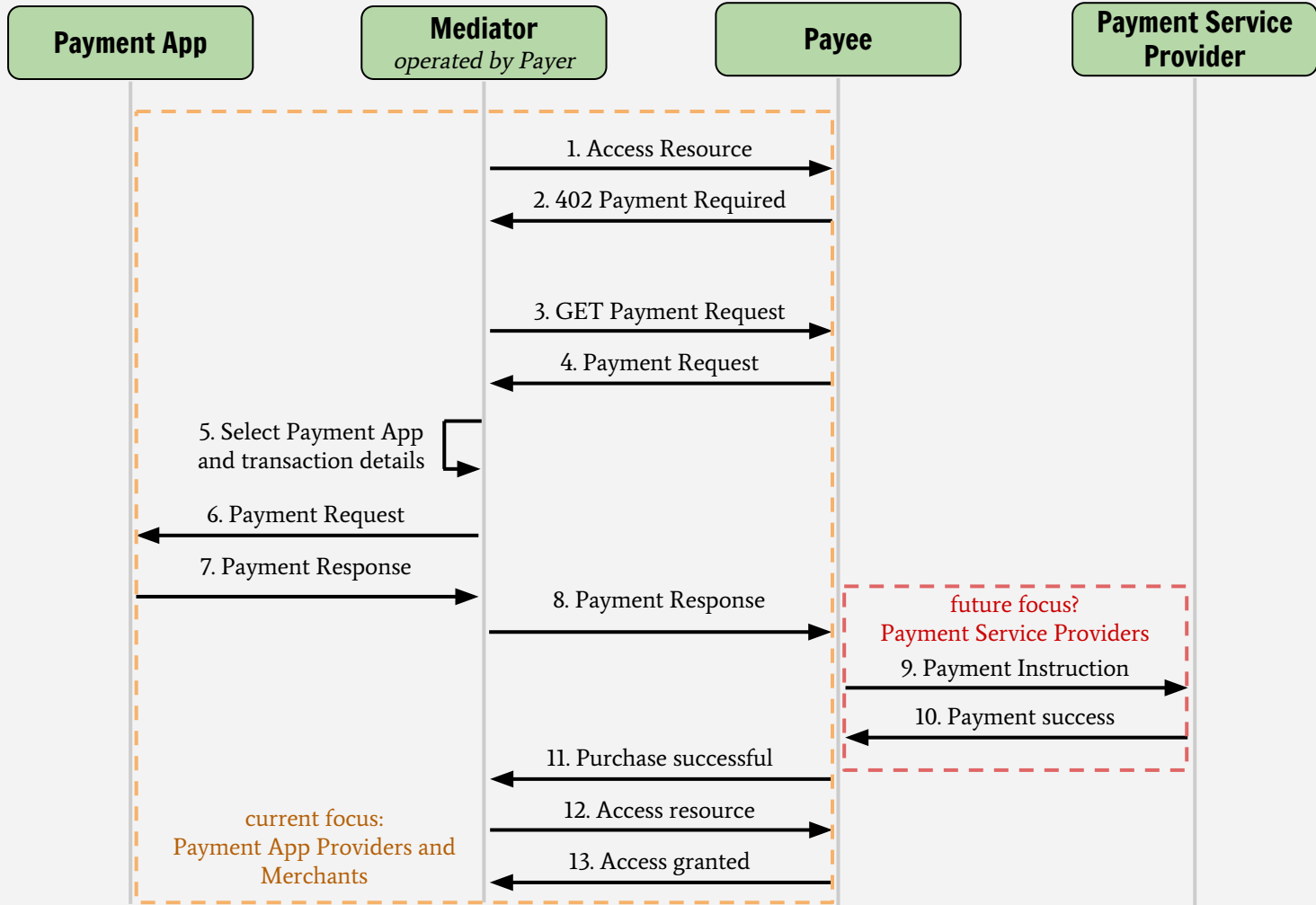
Current Status

- FPWD: Web Payments HTTP Messages 1.0
- FPWD: Web Payments HTTP API 1.0
- Two Basic Implementations

Questions Raised During FPWD CfC

- Does the HTTP API reflect existing practice?
- Which use cases will result in adoption?
- How do we get relevant parties involved?

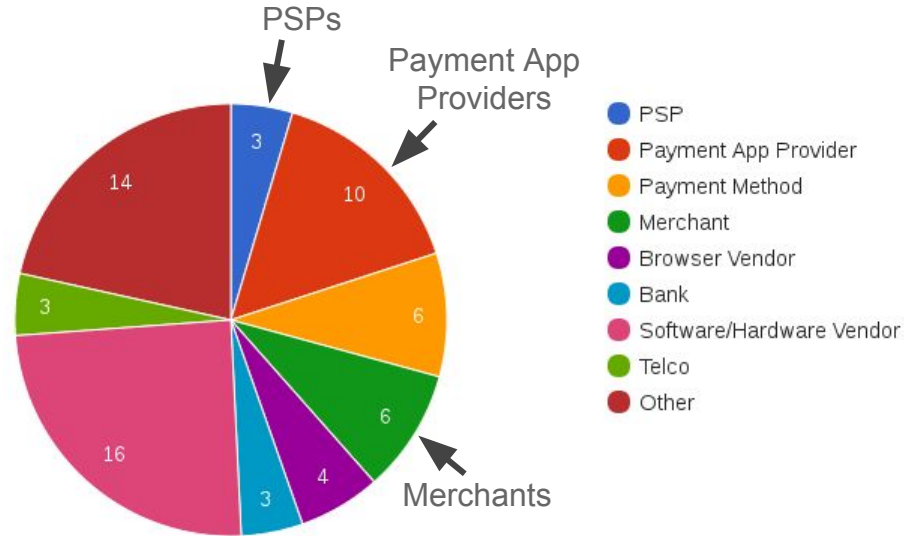
Web Payments HTTP API



Use Cases Targeted by Web Payments HTTP API

- Payments in non-browser environments (automated OR kiosks/in-app/etc.)
- Primary Focus: **Payer-initiated** (utility bills), **Subscription** (recurring entertainment), **Invoices** (B2B payments)
- Others: **Mobile**, **Point of Sale**, **Freemium**, **Pre-auth**, **Trialware**, **In-Vehicle**, **Store Credit**, **Automatic Selection**, and **Electronic Receipts**
- Which primary Use Cases should the HTTP API focus on?

Current Composition of Web Payments WG



Getting Relevant Parties Involved

- Outreach (77 PSPs): [2C2P](#), [Alipay](#), [Amazon Payments](#), [Atos](#), [Authorize.Net](#), [BIPS](#), [BitPay](#), [BlueSnap](#), [BPAY](#), [Braintree](#), [CentUp](#), [CM Telecom](#), [Creditcall](#), [CyberSource](#), [DataCash](#), [DigiCash](#), [Digital River](#), [Dwolla](#), [ecoPayz](#), [Edy](#), [Elavon](#), [Euronet Worldwide](#), [eWAY](#), [First Data](#), [Flo2cash](#), [Flooz](#), [Fortumo](#), [GoCardless](#), [Heartland Payment Systems](#), [Helcim](#), [Instamojo](#), [IP Payments](#), [iTransact](#), [Klarna](#), [Live Gamer](#), [Molpay](#), [ModusLink](#), [MPay](#), [MPP Global Solutions](#), [MultiSafepay](#), [Neteller](#), [Nochex](#), [Ogone](#), [Oxigen Wallet](#), [Digital wallet](#), [PagSeguro](#), [PayPal](#), [Payoneer](#), [Paymentwall](#), [PayPoint](#), [Paysbuy](#), [Paysera](#), [Paytm](#), [PayXpert](#), [Payzone](#), [PlaySpan](#), [Qiwí](#), [Realex Payments](#), [Red Dot Payment](#), [Sage Group](#), [Skrill](#), [Stripe](#), [Square, Inc.](#), [TFI Markets](#), [TIMWE](#), [TransferWise](#), [True Money](#), [Ukash](#), [Verifone](#), [Vindicia](#), [WebMoney](#), [WePay](#), [Wirecard](#), [WorldNet TPS](#), [Worldpay](#), [Xendpay](#), [Xsolla](#)
- Should we focus more on Merchant / Payment App Providers or Merchants / PSPs?

Suggested Path Forward

- Create Web Payments HTTP API Primer one-pager
- Send out spec review / recruiting survey including Primer to:
 - Payment App Providers
 - Merchants
 - Payment Service Providers
- Gather feedback, log issues, change direction if needed