

W3C PAYMENTS INTEREST GROUP

The World Wide Web was invented in 1989 when Tim Berners-Lee identified how a global hypertext system would work to solve the Internet's shortcoming — no uniform and global way to access and share information. Subsequently, he would invent URLs,



HTML, HTTP, the browser, the server, and more. In 1994 Berners-Lee created a not-for-profit organization called the World Wide Web Consortium (W3C) to promote open standards for the Web.

W3C recently completed work on HTML5, the latest version of the markup language used to create structure and content for the Web. HTML5 is one of a collection of technologies that has made the Web a programmable application platform. Collectively, the technologies are called Open Web Platform.

An ongoing interest of W3C has been technical discussions related to Web payments from all devices — computers, mobile phones, tablets, televisions, automobile dashboards, etc. Those devices could operate from native apps, Web-based operating systems such as Firefox, as well as when using a browser, hybrid app, or installed Web application.

In March 2014, W3C organized a workshop on Web payments attended by 100 representatives from Web-browser vendors, mobile network operators, security

firms, payment companies, retailers, and financial institutions. They discussed the global interoperability challenge presented by the convergence of online, mobile, and brick-and-mortar channels, including the need for open standards for the interface between mobile wallets and Web apps. In October 2014, W3C launched a Web Payments Interest Group (WPIG) with the aim of integrating payments with the Open Web Platform.

WPIG is building a set of use cases, providing a glossary of terms aligned with industry standard terminology, and identifying opportunities for standardization — though it expects other groups will handle the standards work. New members are welcome to join existing WPIG participants from more

than 25 companies. Conference calls are held regularly. Group members met in person in Utrecht,

the Netherlands this month. Rabobank was the host. The next meeting is planned for June 2015 in the U.S. [Ian Jacobs is Web Payments Lead at W3C in New York, \(718\) 260-9447, ij@W3.org, www.w3.org.](#)

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