IG Mission
Web Payments IG

2016-07-01
Cambridge, Massachusetts
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IG Mission: Discussion

- Existing Mission and Vision

- Progress Questionnaire Results

- "Champions" Summary

- Mission Realization

- Process for the IG

- Agile Process for the IG - Demo

Success Criteria

- Identify immediate work areas

- Identify champions for each accepted area

- Begin tracking of work in each area (process)

Existing Mission and Vision

Web Payments IG Mission

… provide a forum for Web Payments technical discussions to identify use cases and requirements for existing and/or new specifications to ease payments on the Web for users (payers) and merchants (payees), and to establish a common ground for payment service providers on the Web Platform.

The overall objective of this group is to identify and leverage the conditions for greater uptake and wider use of Web Payments through the identification of standardization needs to increase interoperability between the different stakeholders and the different payment methods.

The objective of the group is also to enable more competition and innovation in the area of Web payments and to prevent possible payment vendor monopoly and vendor lock-in.

Have we addressed the Vision?

The "vision" defines the following as "desirable properties of a WP Architecture:

1. Provides payees and payers unencumbered knowledge and choice in how to undertake payments
2. Improves the user experience
3. Supports a wide spectrum of security and privacy needs to meet industry expectations
4. Encapsulates existing payment schemes and enables new schemes
5. Encourages efficient settlement
6. Facilitates compliance with legal & regulatory obligations
7. Enables monetization on the spectrum of Web to native apps
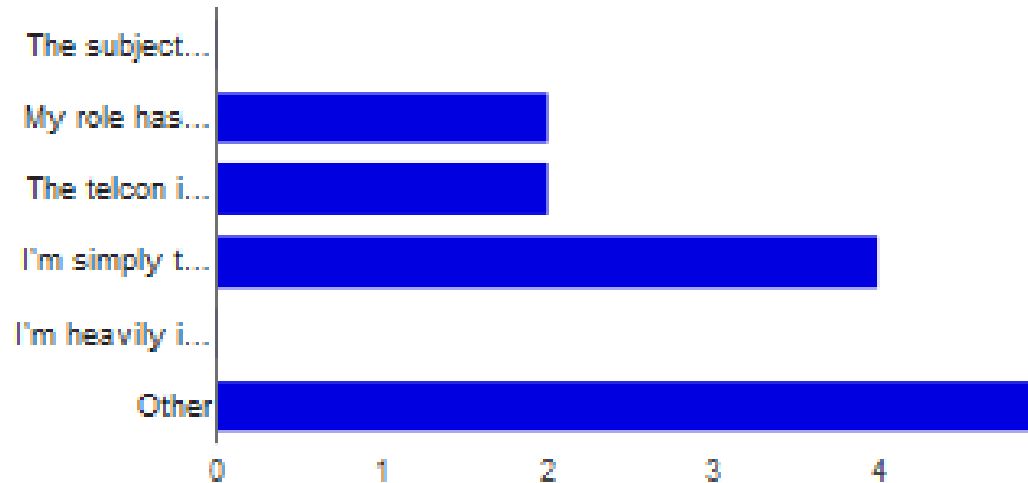8. Bridges distributed value networks

https://www.w3.org/Payments/IG/Vision

Progress Questionnaire Results

General IG Assessment

- Reasons for non-participation
- Avenues for improvement

General Feedback

When you are forced to miss an IG telcon, what are the primary reasons?

The subject matter doesn't interest me.	0	0%
My role has changed since I joined the IG.	2	16.7%
The telcon is at a bad time for me.	2	16.7%
I'm simply too busy, but I expect that to change soon.	4	33.3%
I'm heavily involved in other W3C payments related activities.	0	0%
Other	5	41.7%

General Feedback

Please given any details that might help clarify your answers to the previous question.

Being on the west coast 7am -8am is a key hour for me to drop my kid off at school. During the summer the same goes for camps, making it almost impossible for me to join at that time. An later hour would be preferable.

WPWG has taken a very narrow course which is less helpful to my company than expected, so priorities have shifted. hard to make time focusing issues of IG.

Occasional conflicts

I'm involved with the dwbp WG, as soon as it finish, the manager will define a bigger slot of time to be dedicated to the WG activities.

Scorecards for current topics

- Extensions for Digital Marketing (loyalty, coupons, offers)
- eCommerce concerns not covered by Digital Marketing (invoices, receipts)
- Liaison with external payments activities (X9, ISO, etc.)
- Regulatory Concerns - tracking issues and educating the IG (US Fed Task Forces, PSD2, etc.)
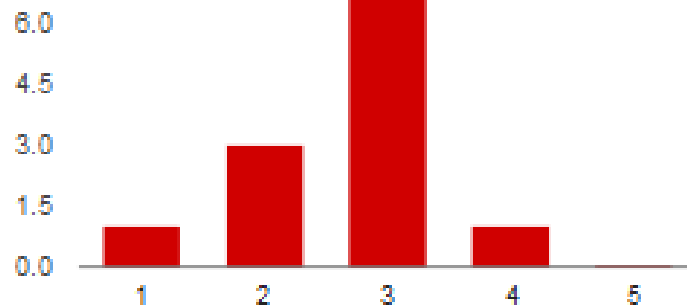
Scorecard: Extensions for Digital Marketing (loyalty, coupons, offers)

Is this topic important to you as an IG member?
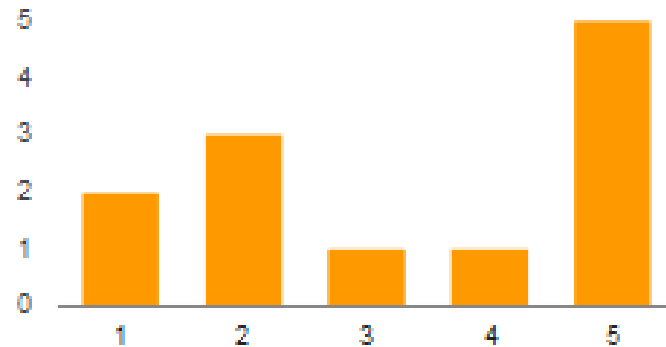
Not very important: 1	2	16.7%
2	3	25%
3	1	8.3%
4	1	8.3%
Very important: 5	5	41.7%

Do you think that, as a group, we handled this topic well?

|		
Not at all well: 1	1	8.3%
2	3	25%
3	7	58.3%
4	1	8.3%
Very well: 5	0	0%

Scorecard: Extensions for Digital Marketing (loyalty, coupons, offers)

Please indicate ideas on how you think we might have done better with this topic.
- My feeling is that this has been put off for future ideation. Therefore, I don't think we have covered it well or poorly. This should be covered soon in detail.
- Find a champion for the work, support them in creating a proposal for a Working Group or Community Group around this work
- Taking it into account in the beginning to not go for a procedural approach on payment at all.
- We are going to too far.
- --
- I don't think we have handled it at all. I don't think the IG has provided any guidance to the WG on this topic.
- I think we'll know more after this f2f. Having a CG is good, but I'm concerned about Merchant attendance.
- As these a requirements in the pre-payments space, so more or less out of the ISO 20022 scope, this wasn't very concerning me so i didn't follow this up close.
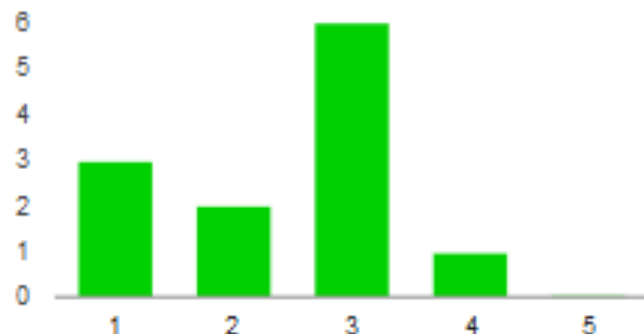
Scorecard: eCommerce concerns not covered by Digital Marketing (invoices, receipts)

Is this topic important to you as an IG member?
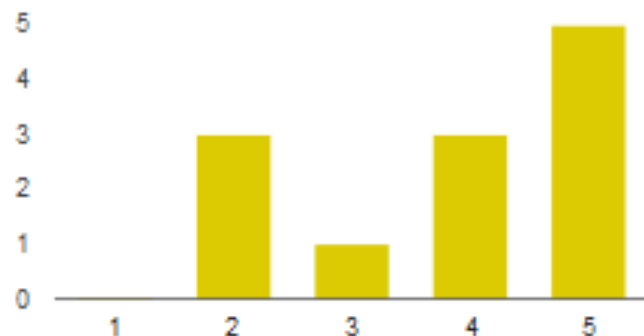
Not very important: 1	0	0%
2	3	25%
3	1	8.3%
4	3	25%
Very important: 5	5	41.7%

Do you think that, as a group, we handled this topic well?

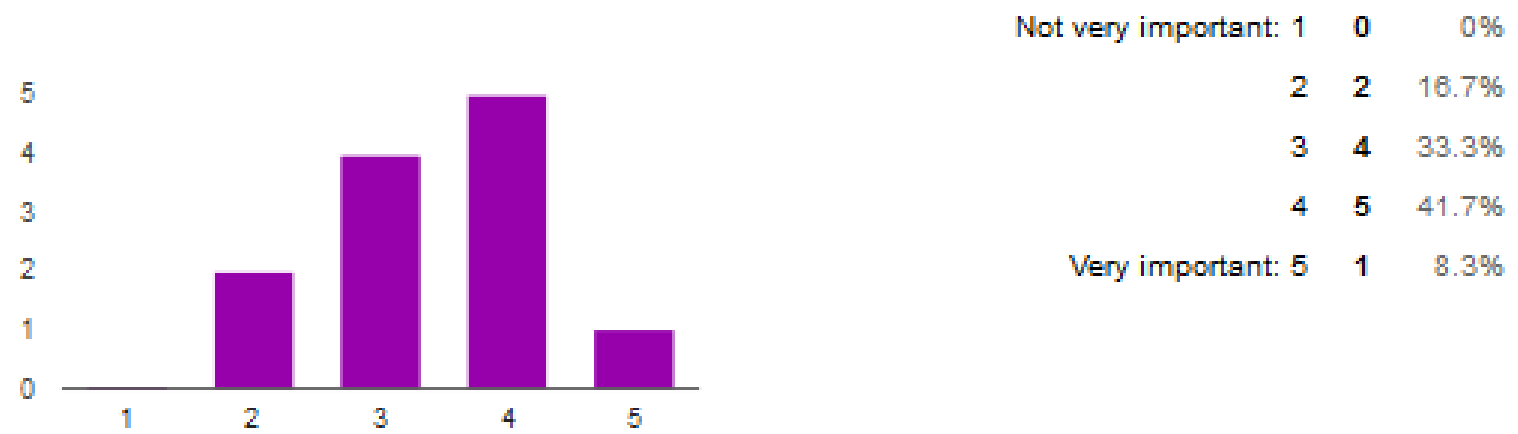|			
Not at all well: 1	3	25%
2	2	16.7%
3	6	50%
4	1	8.3%
Very well: 5	0	0%

Scorecard: eCommerce concerns not covered by Digital Marketing (invoices, receipts)

Please indicate ideas on how you think we might have done better with this topic.
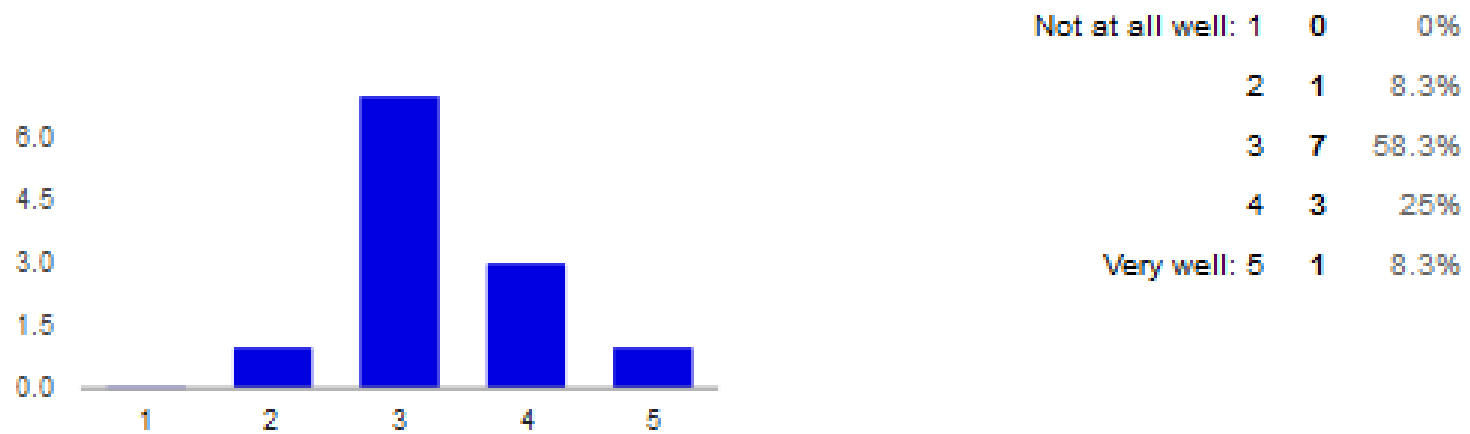
- Same thing, identify a champion, get them involved in the work, community group, WG proposal
- invoices and receipts are not belong to digital marketing. I think
- I am trying to figure out how this is positioned - so far did not manage to find info on how this is supposed to 'connect' to the many solutions and concepts already available in the marketplace / used in eCommerce and e-Business (note there is a difference between eCommerce and eBusines)
- Not dealt with at all.
- The case of the boletos could have received more attention from the security point of view. In addition, integration with payment apps and the boleto itself could have been raised.
- We should review some examples of digital receipts and work from there.
- May need some further clarification/refinement of the issue
- see previous

Scorecard: Liaison with external payments activities (X9, ISO, etc.)

Is this topic important to you as an IG member?

Not very important: 1	0	0%
	2	2	16.7%
	3	4	33.3%
	4	5	41.7%
Very important: 5	1	8.3%

Do you think that, as a group, we handled this topic well?

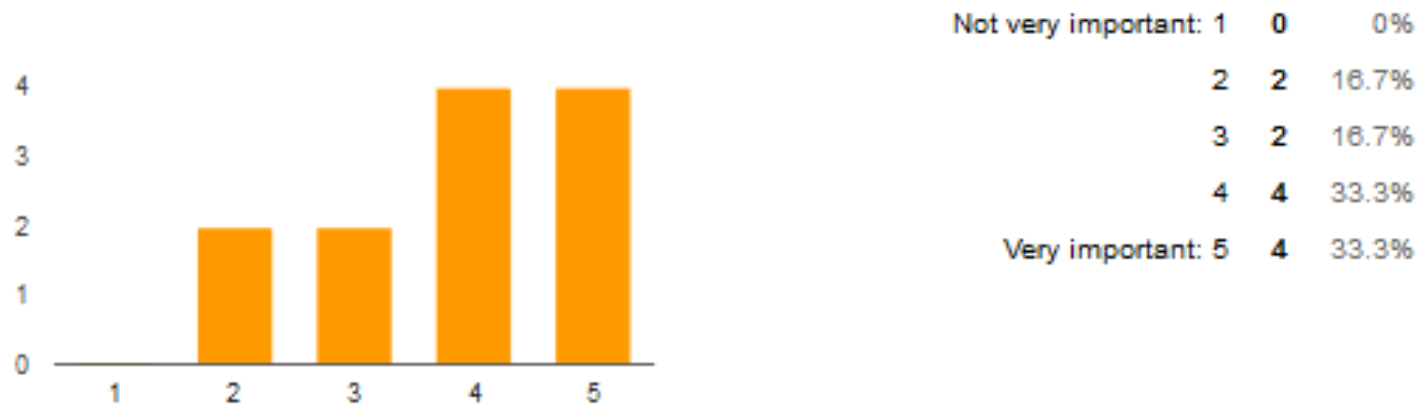|			
Not at all well: 1	0	0%
	2	1	8.3%
	3	7	58.3%
	4	3	25%
Very well: 5	1	8.3%

Scorecard: Liaison with external payments activities (X9, ISO, etc.)

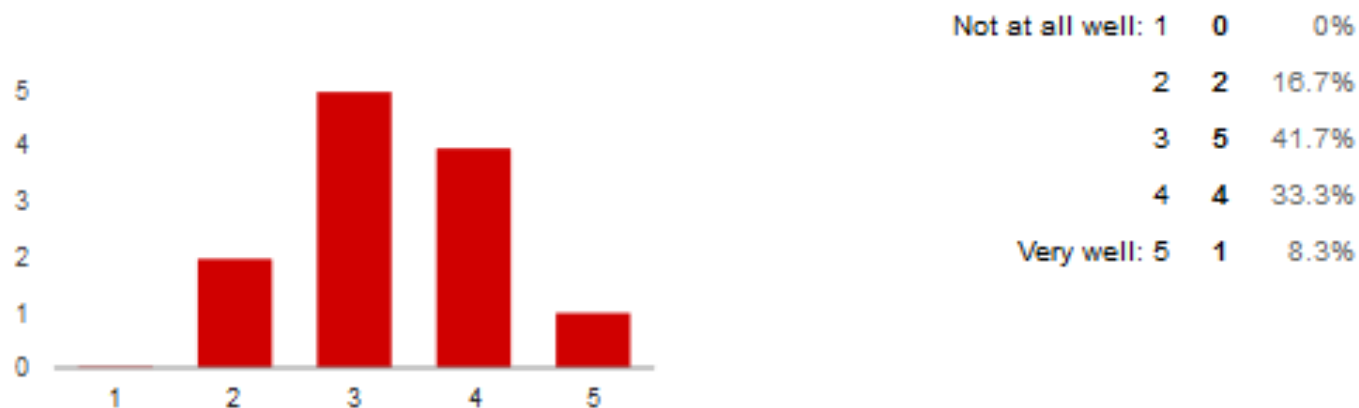**Please indicate ideas on how you think we might have done better with this topic.**

- I believe that some areas are better covered than others. I think there are some key ones we are NOT doing a decent job of following or communicating with.
- Assign people to report on this stuff every six months or so, make it their job to report. Ensure that these same people are active participants in ISO/X9/etc.
- Perhaps a little too much of detail - we don't need to reinvent individual payment technologies, rather give them a framework to run in.
- soft couple is better.
- Still trying to figure out how this was approached. 'Avoid duplication of effort' must be a starting criterion as duplication not only is a waste of effort that could have been used better in a fast developing environment but it also obscures for the market what is actually happening, hampering adoption
- Not much feedback to the WG on these liaisons or feedback from these external groups on our work
- While we have informal contacts, and have done some good work, I think we need a more coordinated approach.
- Would welcome the opportunity to gain further insight into the intersection between the work of these groups and the work of the W3C
- The biggest problem for me was to see the forest through the trees. There are so many mails, but no easy ways for me to filter follow the threads that concern me (this may be linked to my superficial knowledge on github). I am often unaware of things that should concern me.

Scorecard: Regulatory Concerns - tracking issues and educating the IG (US Fed Task Forces, PSD2, etc.)

Is this topic important to you as an IG member?

Not very important: 1	0	0%
2	2	16.7%
3	2	16.7%
4	4	33.3%
Very important: 5	4	33.3%

Do you think that, as a group, we handled this topic well?

Not at all well: 1	0	0%
2	2	16.7%
3	5	41.7%
4	4	33.3%
Very well: 5	1	8.3%

Scorecard: Regulatory Concerns - tracking issues and educating the IG (US Fed Task Forces, PSD2, etc.)

Please indicate ideas on how you think we might have done better with this topic.

- Find an active participant in those other activities - maybe a WG leader in US Fed Task Force, for example, get them to present at IG meetings.
- A bit too much detail, and too little context.
- we should consider regulation as out-of-scope
- Still trying to figure out. As far as PSD2 (as example) is concerned: this is not a 'nice to know' for education of e.g. the IG but it prescribes some 'musts' - a legal framework. So if one fails to have the proper awareness and knowledge, chance are that things are developed that do not fit or worse: are not allowed.
- We are short on expertise in the group on these topics and have little feedback from those in the group on what the IG should be doing in consideration of these issues.
- We need to follow up with our PSD2 task force.
- ETA is directly engaged through other channels on these matters.
- I believe the groups are still too US focused (albeit W3C tries hard to avoid this). I think this is maybe because the largest stakeholders are US based. Language is also a barrier. Not really sure how to improve this.

Suggestions for Potential Topics

- Digital Wallet Frameworks (3)
- Methods for standardizing transaction contents (0)
- Alignment with industry practice regarding "mobile" and "proximity" payments (2)
- Adequacy of existing security/identity practices on the Web (2)
- Trusted UI (2)
- Alternative Payment Flows (4)
- Continued work on the "roadmap", etc. (1)
- Review of emerging payment standards (other than X9, ISO) (1)
- Future Issues and Challenges (1)

Potential Topic Area: Digital Wallet Frameworks

Willing to Champion? 3

What level of attention do you think this topic deserves?
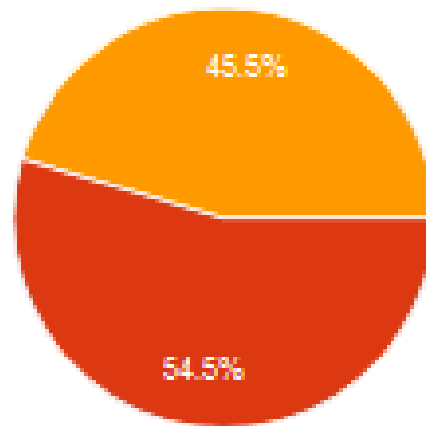
Less attention.	0	0%
More attention.	6	54.5%
This topic already receives adequate attention.	5	45.5%

## Potential Topic Area: Digital Wallet Frameworks

Please indicate ideas on how you think we might have done better with this topic.

- Open Wallet Frameworks for convergent (proximity and online) handling of credentials for payment and all kinds of entitlements
- CryptoCurrency related topics, money remittance topics
- Interoperability .... what is meant ? Topics could be selected accordingly
- This is dealt with in the WG
- Brazil actually has more than 103 social currencies that run outside the web and are completely legal and interoperable with banks. That's an issue that my organization think that is important to be at least cited.
- Integration needs to happen with "alternative" payments (coupons, etc.) as well as support external connections through the web and through proximity. Agree this is eventually WG stuff.
- In combination with credentials

Willing to Champion? 0

What level of attention do you think this topic deserves?
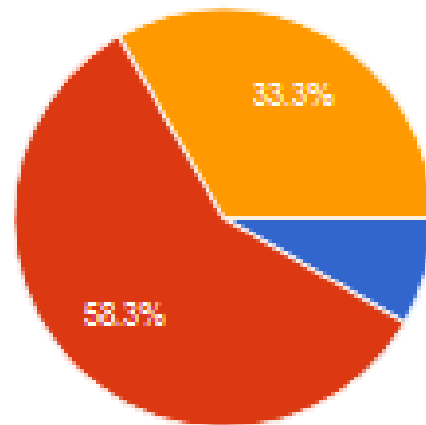
Less attention.	**1**	8.3%
More attention.	**7**	58.3%
This topic already receives adequate attention.	**4**	33.3%

## Potential Topic Area: Methods for standardizing transaction contents

Please indicate ideas on how you think we might have done better with this topic.

- This needs to be better defined - don't know what's meant by "tokens" and "transaction contents" - shopping cart? manifest? reference number?
- Not 100% sure what it means, but instead of a specific payment API, I'd favor a generic transaction framework where payment details are just one set of content. (Might be able to identify someone to champion this Topic.)
- Unsure as to how this duplicates ISO Remittance Information standards or e-Invoice standards
- The word "tokens" makes no sense to me here. The standard for a payment request message is the domain of the WG
- Other payment interfaces (see EPAS and IFSF) provide for sending product information. This information can satisfy regulatory requirements or provide a basis for offers.

Potential Topic Area: Alignment with industry practice regarding "mobile" and "proximity" payments

Willing to Champion? 2

What level of attention do you think this topic deserves?
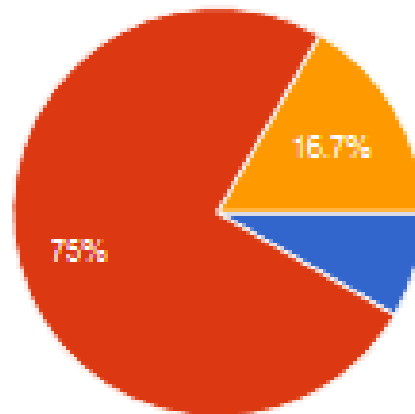
Less attention.	1	8.3%
More attention.	9	75%
This topic already receives adequate attention.	2	16.7%

Potential Topic Area: Alignment with industry practice regarding "mobile" and "proximity" payments
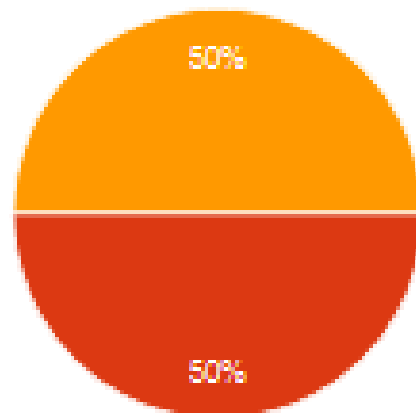
Please indicate ideas on how you think we might have done better with this topic.

- How is PaymentRequest passed over these interfaces?
- That's what a decent Framework should do.(Might be able to champion this, but not sure now.)
- mobile and proximity can be co-exist. can be killer use-case
- Do not duplicate the experiences that hampered the development of the ISO 12812 deliverables
- Use of Web standards in physical payments scenarios Payments and IoT
- Mobile payments today already use proximity methods heavily. Only desktop web applications are unconcerned.

Potential Topic Area: Adequacy of existing security/identity practices on the Web

Willing to Champion? 2

What level of attention do you think this topic deserves?

|		
Less attention.	0	0%
More attention.	6	50%
This topic already receives adequate attention.	6	50%

Potential Topic Area: Adequacy of existing security/identity practices on the Web

Please indicate ideas on how you think we might have done better with this topic.

- "Identity" should become its own working group.
- Verifiable Claims? I thought this is what the Verifiable Claims work was about?
- A framework needs to be open for different kinds of security implementations, including hardware-based ones.
- European eIDAS regulation
- I think Verifiable Claims could make progress on this topic.

Willing to Champion? 2

What level of attention do you think this topic deserves?
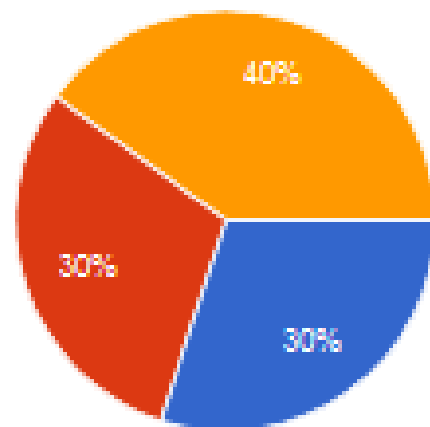
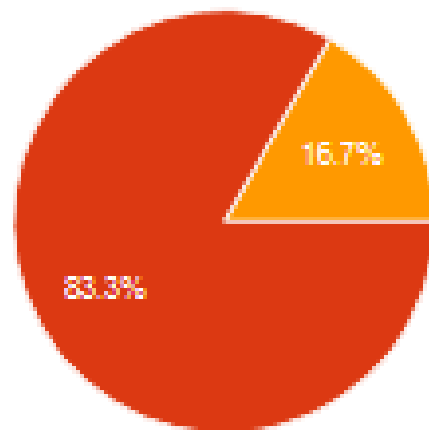|		
Less attention.	3	30%
More attention.	3	30%
This topic already receives adequate attention.	4	40%

Potential Topic Area: Trusted UI

Please indicate ideas on how you think we might have done better with this topic.

- This feels like an unsolvable problem... haven't the browser manufacturers already said everything they've tried doesn't seem to have the intended effect?
- The Topic clearly expands beyond payment, but it seems crucial for the adequate involvement of hardware security and browser-independence (including the fact that there might be no browser involved at all - like apps, appliances, IoT devices, etc.).
- --
- Trusted UI is one of the main problems that has to be solved to get security certification. It's a hard problem, and will likely depend on Hardware Security to be solved totally. But there is a component of the problem that is totally payment related, and could not be solved in security.

Potential Topic Area: Alternative Payment Flows

Willing to Champion? 4

What level of attention do you think this topic deserves?

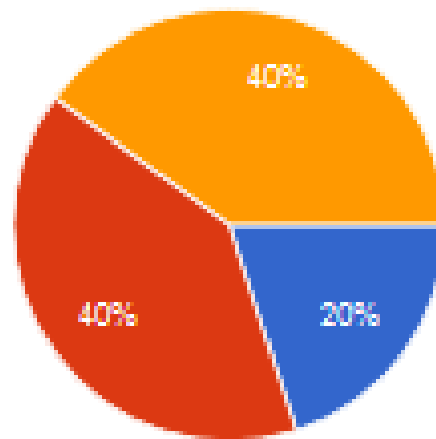|		
Less attention.	0	0%
More attention.	10	83.3%
This topic already receives adequate attention.	2	16.7%

Potential Topic Area: Alternative Payment Flows

Please indicate ideas on how you think we might have done better with this topic.

- Subscriptions and Business to Business payments
- P2P requires openness for different Business models.Recurring payments might lead us to signatures. How can we tackle such non-payment technology topics?
- --
- Micropayments B2B payments M2M payments
- not sure what to put here as the title covers the topic...

Willing to Champion? 1

What level of attention do you think this topic deserves?

Less attention.	2	20%
More attention.	4	40%
This topic already receives adequate attention.	4	40%

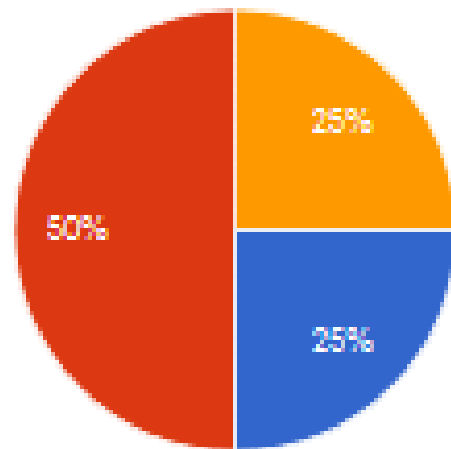## Potential Topic Area: Continued work on the "roadmap", etc.

Please indicate ideas on how you think we might have done better with this topic.

- We've lost our way wrt. roadmap, almost immediately when we started the Web Payments WG. Super focused on the checkout experience, not payments or the ecosystem.
- Start with generic Transaction Framework, add plain payment, extend by eCommerce instruments, receipting, etc., open up for hadware security, developing identity/ authentication elements in parallel.
- Seems to be lacking some fundamentals needed to be built upon - like unambiguous definition of terms, identification of 'connections' to existing environments, ...
- I think the "Capabilities" document should be brought up to date without delay.
- No new glossary, please use existing ones from ISO, BIS etc
- I believe the key to open implementations is the http api. this did not get the right level of attention

Potential Topic Area: Review of emerging payment standards (other than X9, ISO)

Willing to Champion? 1

What level of attention do you think this topic deserves?

Less attention.	3	25%
More attention.	6	50%
This topic already receives adequate attention.	3	25%

Potential Topic Area: Review of emerging payment standards (other than X9, ISO)
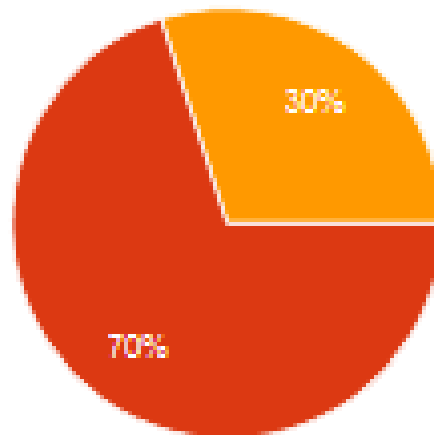
Please indicate ideas on how you think we might have done better with this topic.

- Check whether the framework supports them, and doesn't stand in the way of innovation.
- First define 'standard'
- Interledger
- Through ILP and Blockchain, we already have some interest activities in emerging payment standards.
- as part of the Roadmap
- honestly, i believe there are already too many captains on that ship as it stands today.

Potential Topic Area: Future Issues and Challenges

Willing to Champion? 1

What level of attention do you think this topic deserves?

Less attention.	0	0%
More attention.	7	70%
This topic already receives adequate attention.	3	30%

Potential Topic Area: Future Issues and Challenges

Please indicate ideas on how you think we might have done better with this topic.

- How PaymentRequest is going to be used in non-browser scenarios.
- ...of course, hard to even think of if all we do is a specific API for a browser. We need to open up for the future before we get this one started.
- The text in the charter suggests duplication of effort .... 'Identify existing ...' That must be avoided
- Compliance
- We could do a better job of focusing attention, and use things like blog posts on our web page to stir discussion.
- as part of the Roadmap

Additional Information

What have we missed? Please enter topics not listed or any other opinion you'd care to relate.

- No mention or feedback on the one major thing the IG has been doing for the past six months - Verifiable Claims.

- Hardware security and the relationship to identity - it doesn't go away if we ignore it.

- payment & money remittance, crypto currencies

- Trying to find: - definition of terms - scenario description(s): 'where do our concepts fit in and how' - 'identification of the fence to stay within'; in Europe, especially PDS(2), the eIDAS regulation, perhaps even the eSENS project, provide rules that must be obeyed.

- blockchain as techn for micropayments/IoT

Volunteer "Champions" Summary

Topic Summary

- 4 votes
  - Alternative Payment Flows
- 3 votes
  - Digital Wallet Frameworks
  - Adequacy of existing security/identity practices on the Web
  - Trusted UI
- 2 votes
  - Alignment with industry practice regarding "mobile" and "proximity" payments
- 1 vote
  - Continued work on the "roadmap", etc.
  - Review of emerging payment standards (other than X9, ISO)
  - Future Issues and Challenges
- 0 votes
  - Methods for standardizing transaction contents

Mission Realization

Mission Realization

- Tracking activities
  - ISO20022 Harmonization TF
  - PSD2 Report TF
  - Roadmap, Capabilities

- Standardization activities
  - Current topics
    - Verifiable Claims
    - eCommerce
    - ILP
  - Candidate topics
    - Alternative Payment Flows
    - Digital Wallet Frameworks
    - Align with proximity payment flows

- Liaison activities
  - TC68/SC7/TG1 ?

Activity Targets

- Efforts of the IG may end up as
    - New charters
    - New use cases (targeting existing WGs)
    - IG blog entries, or IG wiki pages
    - Extensions of the capabilities document

Process for the IG

1. **Standarization Process**
2. **Topic Tracking Process**

Straw Standardization Process

- Bring a new topic
  - User story (epic)
  - Benefits of interoperability, benefits for users, business incentives.
  - Required parties for implementation, related efforts.
  - Why W3C?
- Volunteer to champion
  - May be the same person who proposed the topic
- Develop Plans
  - Socialization, develop timelines and milestones,
- Create Charters for W3C Work
  - Epics -> Problem Statement -> Use Cases -> Capabilities -> Charters
- Track Progress
  - Manage the list – agile precepts
  - Role of the chairs

Web Payments IG Process

Case Study Standardization Process

- *Bring a new topic*
  - Credentials CG was formed.
- *Volunteer to champion*
  - Manu Sporny volunteered to lead the Verifiable Claims Task Force in the IG.
- *Develop Plans*
  - Continued discussion on the CG and the IG Task Force.
  - Email notification was sent to the AC.
  - Interviews were conducted with stakeholders.
  - Results were circulated.
- *Create Charters for W3C Work*
  - The task force has provided a draft charter.
- *Track Progress*
  - This is the potential next step: we need to make sure our stake is covered.

Straw Topic Tracking Process

- Identify topic for review

- Explain why the IG should follow the topic

- Identify external collaborators

- Commitment
  - to IG work items
  - to a periodic delivery schedule

Agile Process for the IG - Demo