Web Payment Standards at W3C
World Wide Web Consortium (W3C) founded in 1994 by Tim Berners-Lee, inventor of the Web

Mission: to lead the Web to its full potential.

385 Members (85 Full Members) from across the Web ecosystem: users, developers, browsers, hardware, software, integrators, researchers, government orgs, etc.
A NEW WAVE of TRANSFORMATIONS

Just as the Web has transformed everything...

...It will transform everything again
Workshop Report:
http://www.w3.org/2013/10/payments/final_report.html

- 24-25 March, 2014, La Bourse, Paris, France
W3C Web Payments Workshop - Stakeholders

- Banks: BBVA, HSBC, Rabobank, ING, BPCE
- Payment Industry: gemalto, ingenico, worldline
- Standardization Bodies: PCI, GS1, IETF
- Regulators: Federal Reserve, Financial Services
- Alternative Payment/Currency providers: ripple, Ven
- Mobile & Web Industry: Google, Microsoft, Orange, AT&T, Telefonica, GSMA, T
Workshop Outcomes:
3 areas of key interest

- Wallet APIs
- Transaction data, messaging, and receipts
- Secure authentication, identity
W3C Next Steps

- W3C Interest Group will define use cases and requirements for specifications:
- Draft charter (pending W3C Membership review):
  http://www.w3.org/2014/04/payments/webpayments_charter.html

- IG may send work to existing Working Groups, such as WebCrypto, Web Application Security, WebApps, HTML;
  Or charter a new payment-specific Working Group.
  - Discussions already underway from WebCrypto Next Steps, Authentication, Hardware Tokens and Beyond workshop:
    - http://www.w3.org/2012/webcrypto/webcrypto-next-workshop/