



Worldline

W3C Web Payment Work Shop
Paris - France

24 March 2013

Legacy Web Payment mode

► Front End

– Web form

- declarative data
 - E. G. PAN, validity date, CVX for Banking card
- secure mechanisms
 - 3 Domains Secure
 - Tokenisation
 - dynamic CVX
- Automatic web form filling
- One click
- ..

Legacy Web Payment mode

- ▶ Back End
 - Banking card
 - Universal
 - Fees for payee
 - Some level guarantees
 - Credit transfer
 - Billing, Home banking, Ideal,
 - Direct debit
 - Regular payment

Legacy Web Payment mode

- ▶ Cultural user behavior per country/usage/trusted level
- ▶ Different rules for some functions
 - Transaction collection
 - Clearing/settlement
 - Cancellation/refund
 - Dispute management
 - Risk management (authorization)
 - Fraud detection
- ▶ Some standard protocol
 - Transaction :ISO 20022

New Web Payment mode (Crypto-currencies)

- ▶ Crypto tools
 - hash
 - asymmetric signature
 - proof of usage (mathematic function: pairing)
- ▶ Currencies virtualization
 - DCC: Dynamic Change Currency
- ▶ Autonomous cryptogram
 - contains all the data (amount, address, proof, ..)
 - as bank notes or coin
 - Risk of theft, losing
 - to be protected
 - anonymous (full or partially)

New Web Payment mode

- ▶ Front End
 - Person2Person
 - Open Source Software wallet
 - transaction context exchange
 - QRcode
 - API
- ▶ Internet technologies
 - Network
 - IP (TCP/UDP)
 - IP address
 - data publication
 - ledger



New Web Payment mode

- ▶ Back End
 - Real time oriented with instant balance
 - distributed functions
 - Currency creation
 - Transaction validation

W3C standardisation needs

- ▶ To **sustain** these **both ecosystems**, **trust** and **security** are **mandatory** and PSPs have to develop **authentication**, **risk analysis** and scoring for **fraud detection**.
- ▶ Some **standardization on Web browser** could be **helpful** (fingerprinting, secure inputs, API to secure client device resources, ... and privacy requirement on vendor and financial side).

.....

Thanks.

Jean Claude Barbezange

R&D project manager

Jean-claude.barbezange@worldline.com

Worldline is a registered trademark of Atos Worldline SAS. June 2013
© 2013 Atos. Confidential information owned by Atos Worldline, to be
used by the recipient only. This document, or any part of it, may not
be reproduced, copied, circulated and/or distributed nor quoted
without prior written approval from Atos Worldline.

dd-mm-yyyy