

Combining FIDO2®/CTAP2 with a Payment Wallet

This presentation outlines how the FIDO2®/CTAP2 API and the W3C WebAuthn standard could be augmented with meta data holding virtual payment cards.

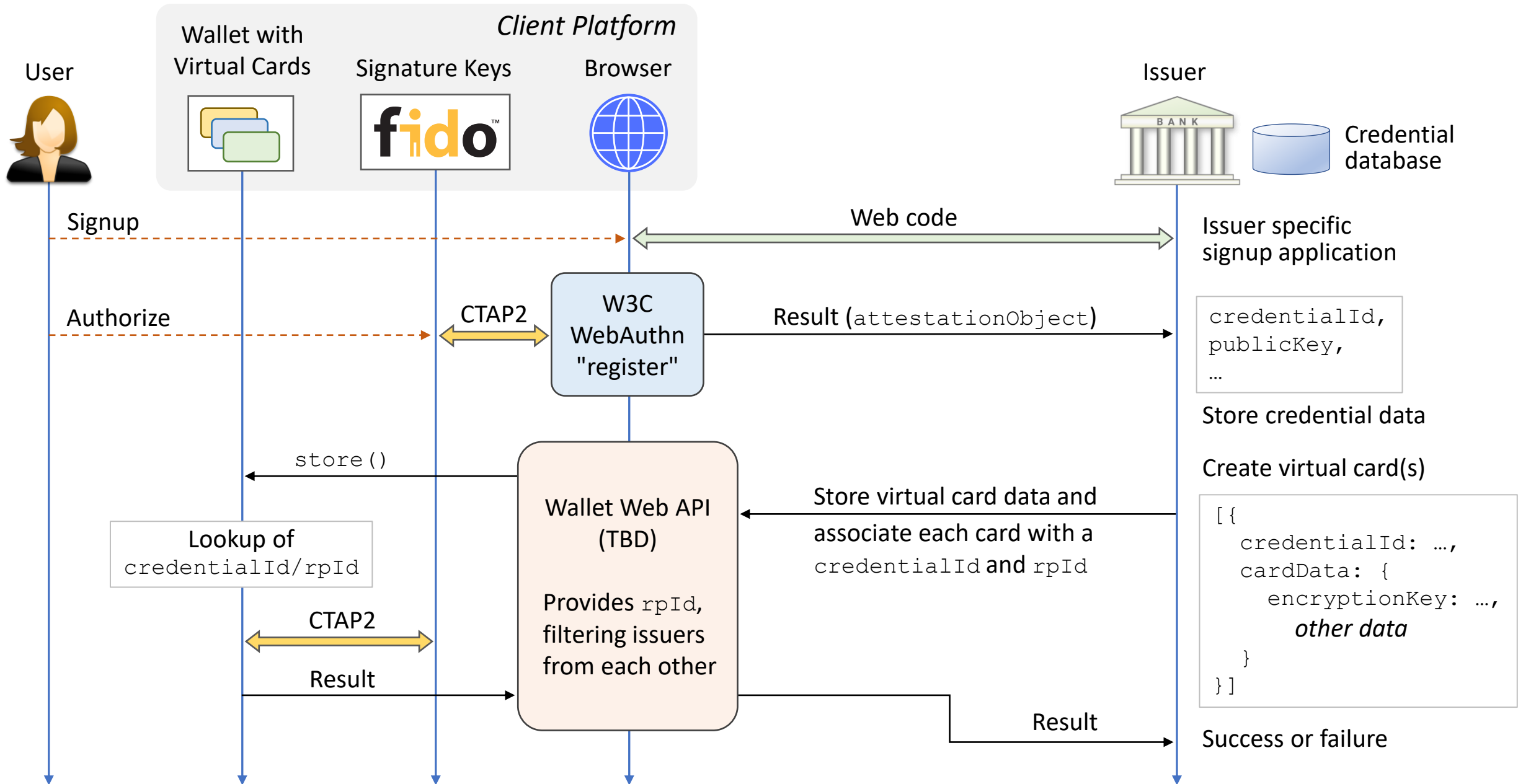
The authorization system builds on an enhanced EMV® concept, where a card can represent any account based payment scheme, including the international card networks and SEPA, as well as national networks.

Although not shown here, a card is after registration, also intended to be usable for payments at the counter (POS). P2P payment support is also in scope.

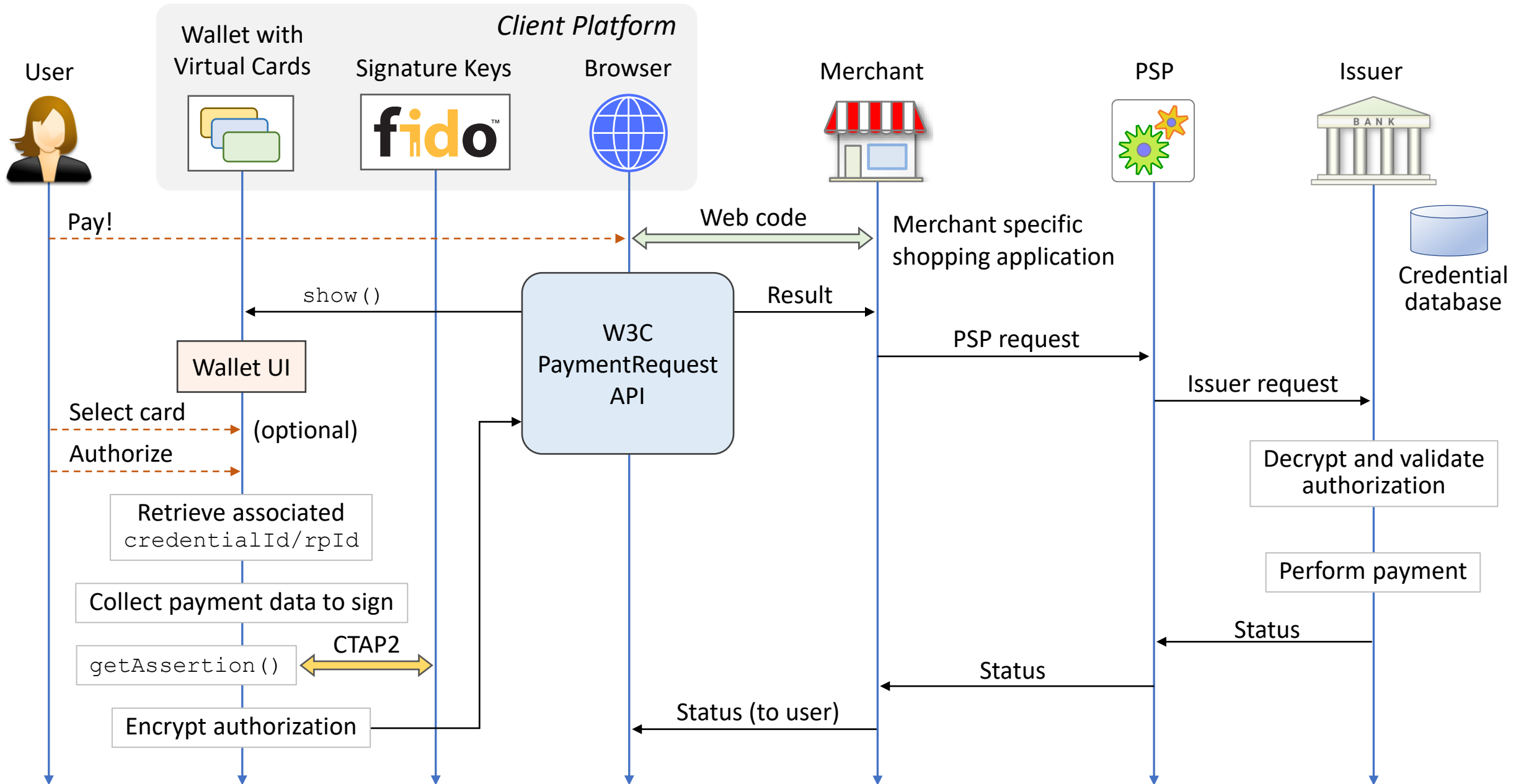
A detailed description of the actual data exchanges is available at:

<https://fido-web-pay.github.io/>

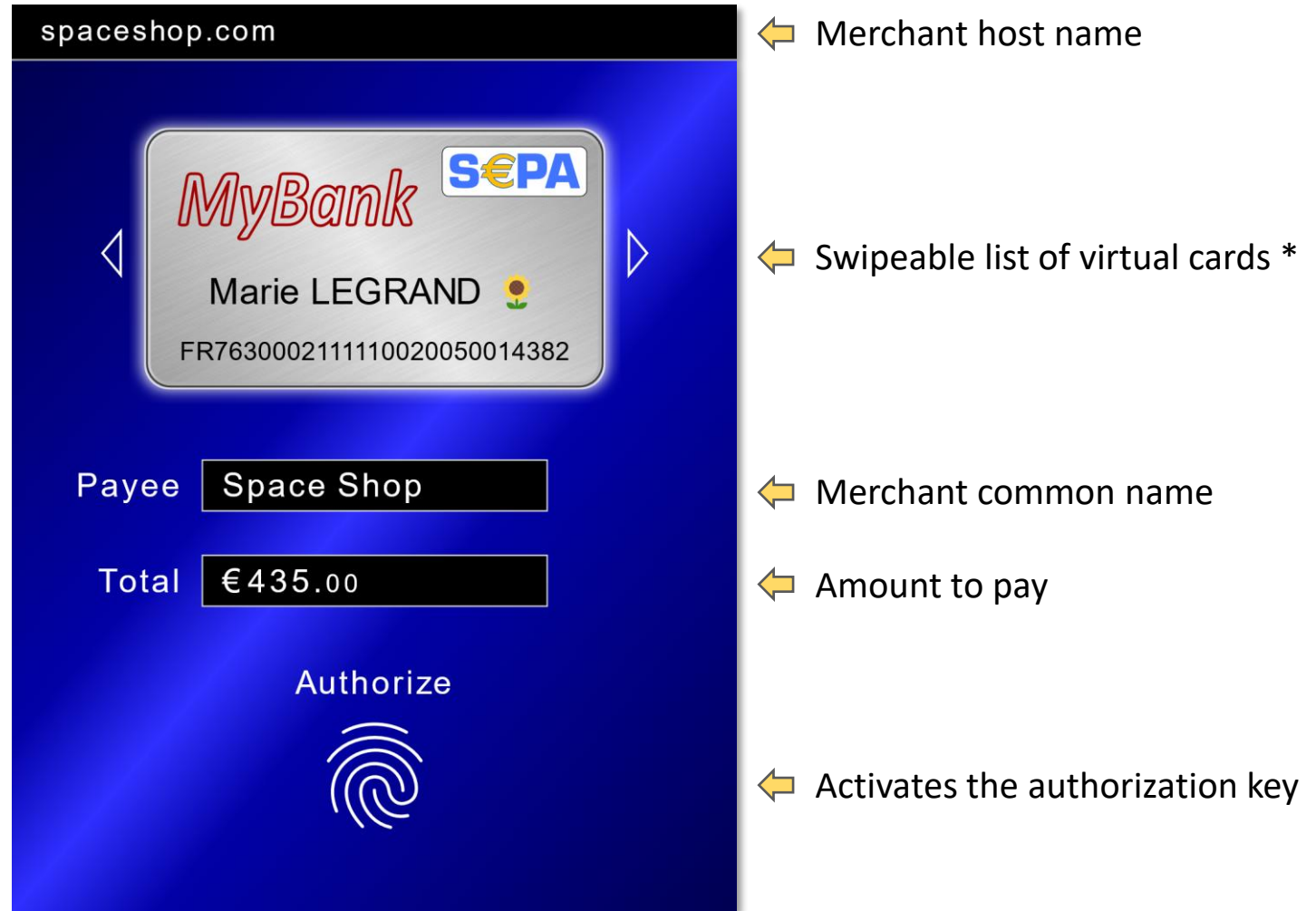
Wallet – Virtual Card Enrollment



Wallet – Online Payment Authorization



Wallet – Non-normative UI Sample



* Only cards matching the payment networks supported by the merchant will be shown