

North America Community Meeting 2023





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Mobile Payments

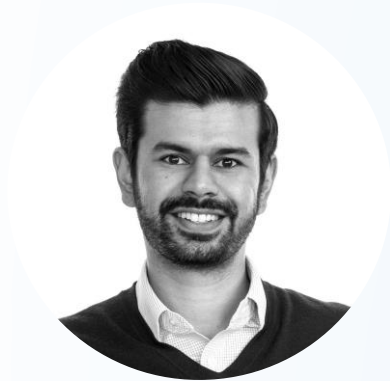
A Developer's View

stripe



Today's Presenters

Mobile Payments: A Developer's View



Roshan Sadanani

Product Manager
Stripe Terminal



Sean Estrada

Head of Industry Advocacy
Stripe Terminal

Agenda

- 1 An Introduction to Stripe
- 2 The Evolution of In-Person Payments
- 3 Stripe and the SDK model
- 4 Building Standards for the New Norm

An Introduction to Stripe

Product Launches

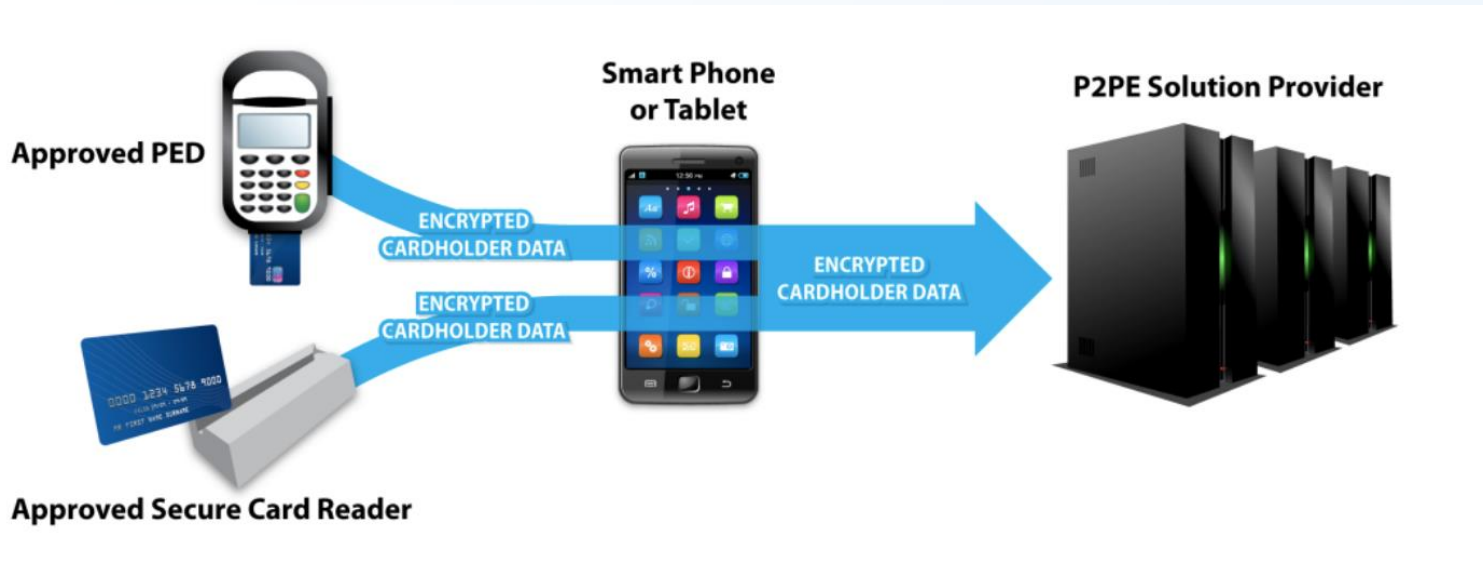


Solution Investments



Grow the GDP
of the internet

Mobile Payments in the Early 2010s



Phones were just beginning to get smarter

Trusted Execution and Secure Environments were just getting started

Security was External

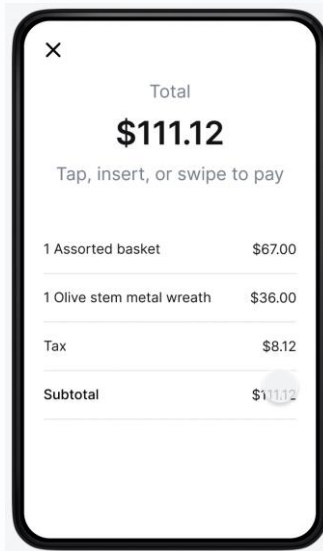
PCI SSC: Accepting Mobile Payments with a Smartphone or Tablet - 2012

Evolution of In-Person Commerce

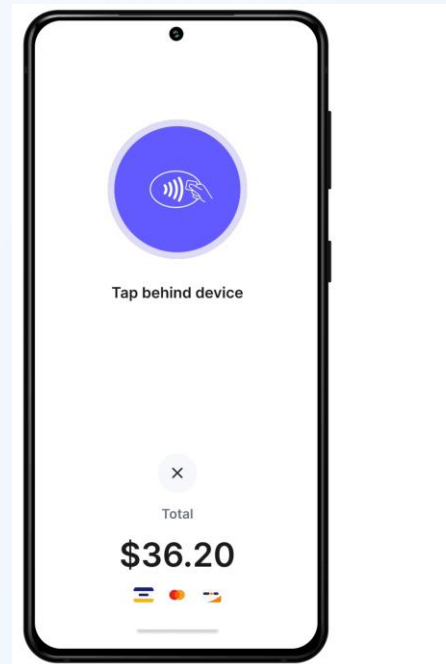


PAST

Card swipe & tip

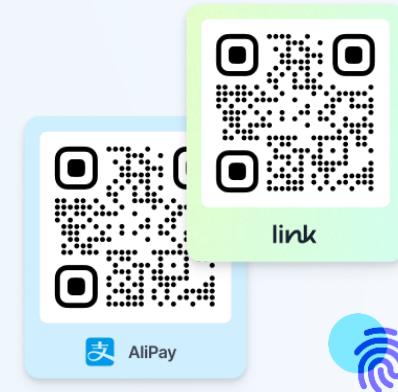


PRESENT

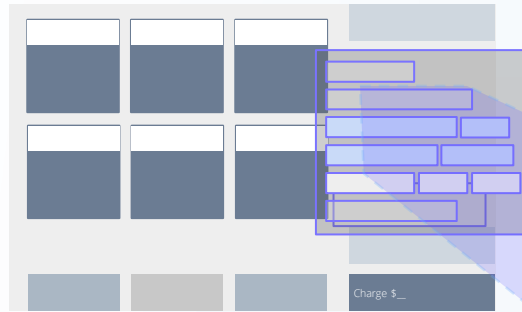


FUTURE

LPMS, QR, biometric, ID, etc.



A Developer's View



Mobile or web app



Hardware



- EMVCo L1, L2, L3
- Re-cert for changes
- Local acquirers
- Local payment method acceptance
- Form factor & connection
- Local L3 certifications
- Hardware updates
- Software updates
- Activity monitoring
- Order new readers
- Ordering & fulfillment
- PCI validation
- Encryption

Building Blocks for In-Person Checkout



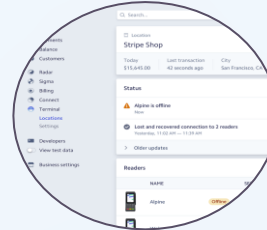
Pre-certified Readers

Developers select from PCI and EMV Certified devices and readers provide a baseline security and encryption



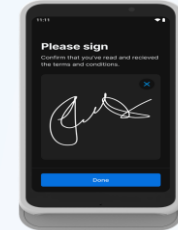
Developer Tools

Developers have a multitude of platforms and codebases to select from



Off-Device Considerations

Developers consider device management, health monitoring, and other back-end services

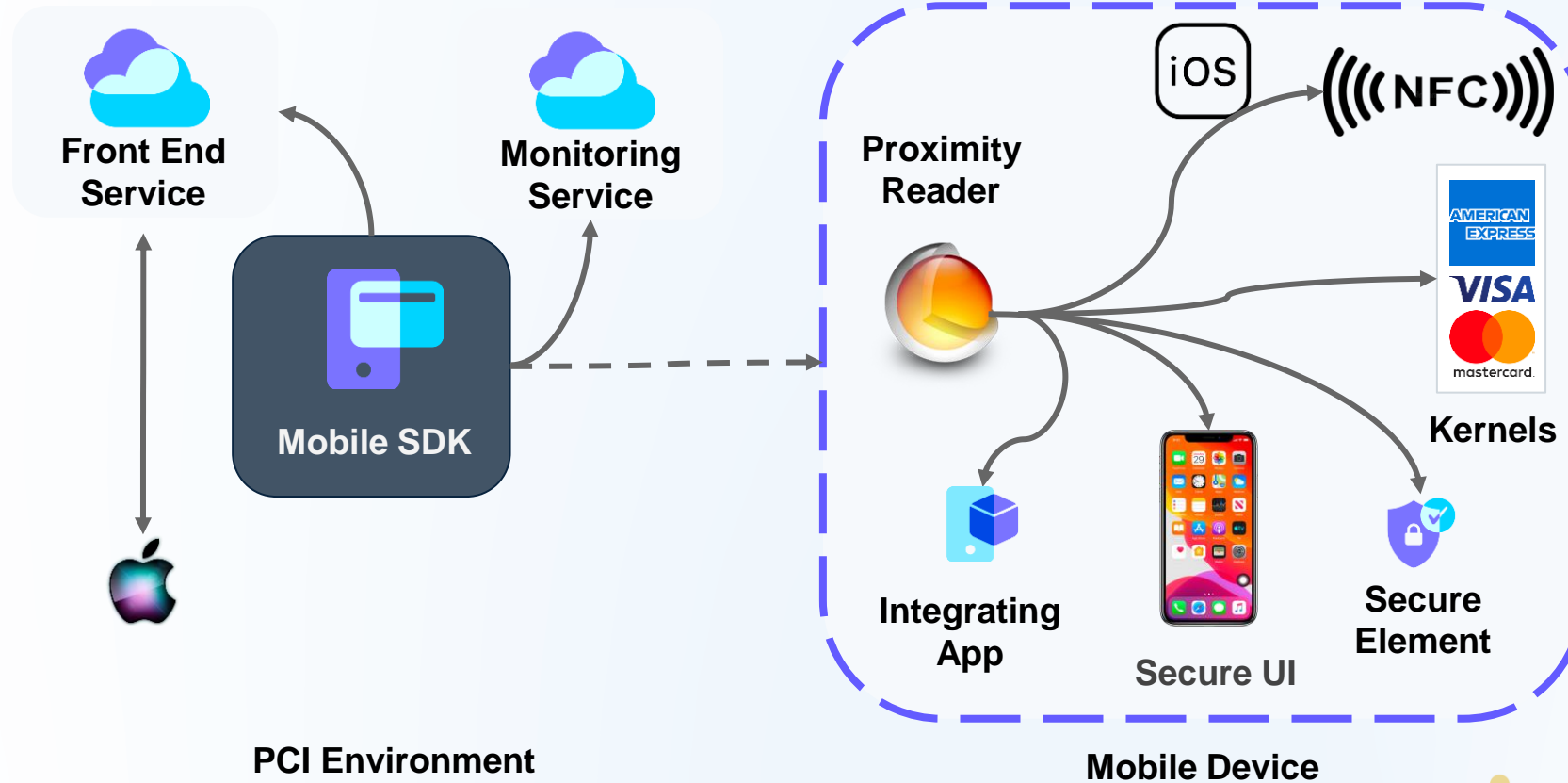


Mobile Device Features

Developers are at the center of integrating payment and non-payment customer experiences.

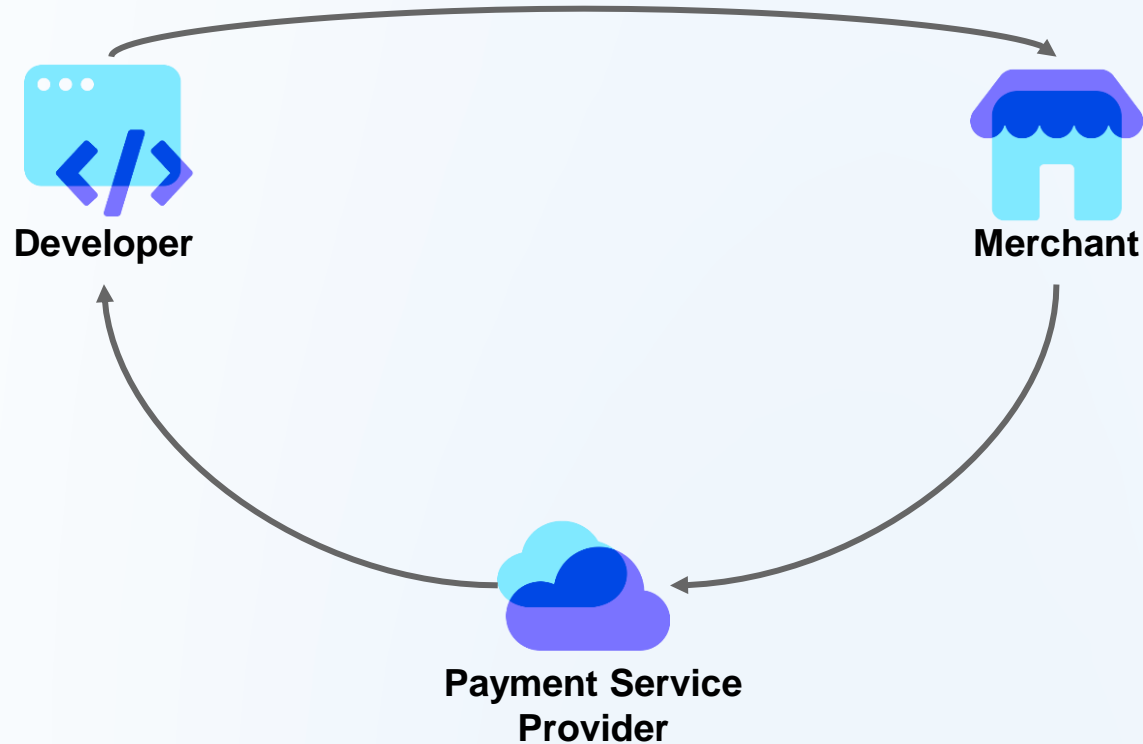
Tap to Pay on iPhone

stripe



SDKs & The Payment App Ecosystem

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Developers are responsible for integrating the SDK, and orchestrating the payment experience

Merchants are responsible for maintaining overall PCI DSS Compliance and solution validation

The PSP builds the security and compliance foundations, provides certification, and monitoring services

Building Standards for the New Norm

stripe



Security is a Journey

With PCI DSS v4.0 moving toward risk-based and customized approaches, we're recognizing that security and compliance is a journey, not an end state.



MPoC is Just the Beginning

Software is not off the shelf. It's over the air, embedded, and rapidly updated. Let's think about ways to address security concerns appropriately along that path instead of at defined time intervals.



Consider the Merchant Experience

Things look different today than they did before the proliferation of mobile, but Merchants still are not security experts. Let's build standards that work for their use cases.

Questions?

Sean Estrada: seanestrada@stripe.com

Roshan Sadanani: roshan@stripe.com