

SPL – Secure Payment Link

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Distributing payment requests through ordinary Web links (URLs) have become quite popular. Unfortunately, these schemes are also plagued by fraud and scams. This document outlines a scheme tentatively called SPL (Secure Payment Link), that is intended to mitigate some of the downsides of current “Pay by Link” systems.

This proposal can be regarded as a light-weight alternative to dedicated payment messaging systems like EPC’s RequestToPay.

The primary advantage of SPL and its predecessors, is that they integrate smoothly in consumers’ existing messaging habits and systems. That is, payment request URLs can be sent over e-mail and SMS, as well as being expressed as QR codes. They can also be used with proprietary messaging systems like Messenger and WhatsApp. For charity purposes, payment request links can simply be published in Web pages.

Watch this space for updates!

