

Ubiquitous Transactions

Financial Future and Accessibility
Ted Drake, Intuit Accessibility
M-Enabling Summit, 2016



Slides: Last-Child.com



Handsfree

and more

Standards





Driving the Future

- Web Payments
- Nearby API
- Financial Data Services
- Authentication

W3C Web Payments

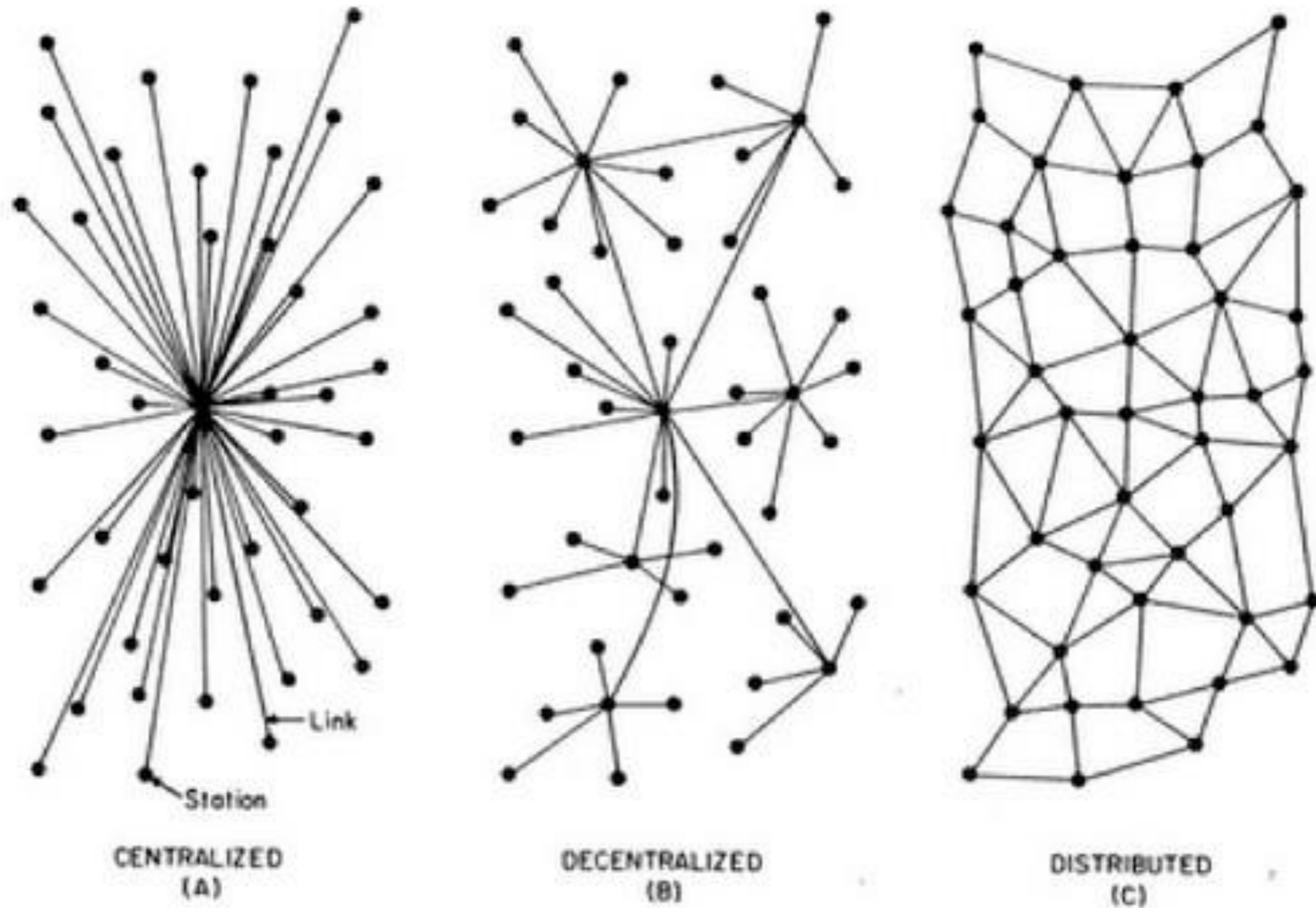


FIG. 1 — Centralized, Decentralized and Distributed Networks



Current Mode

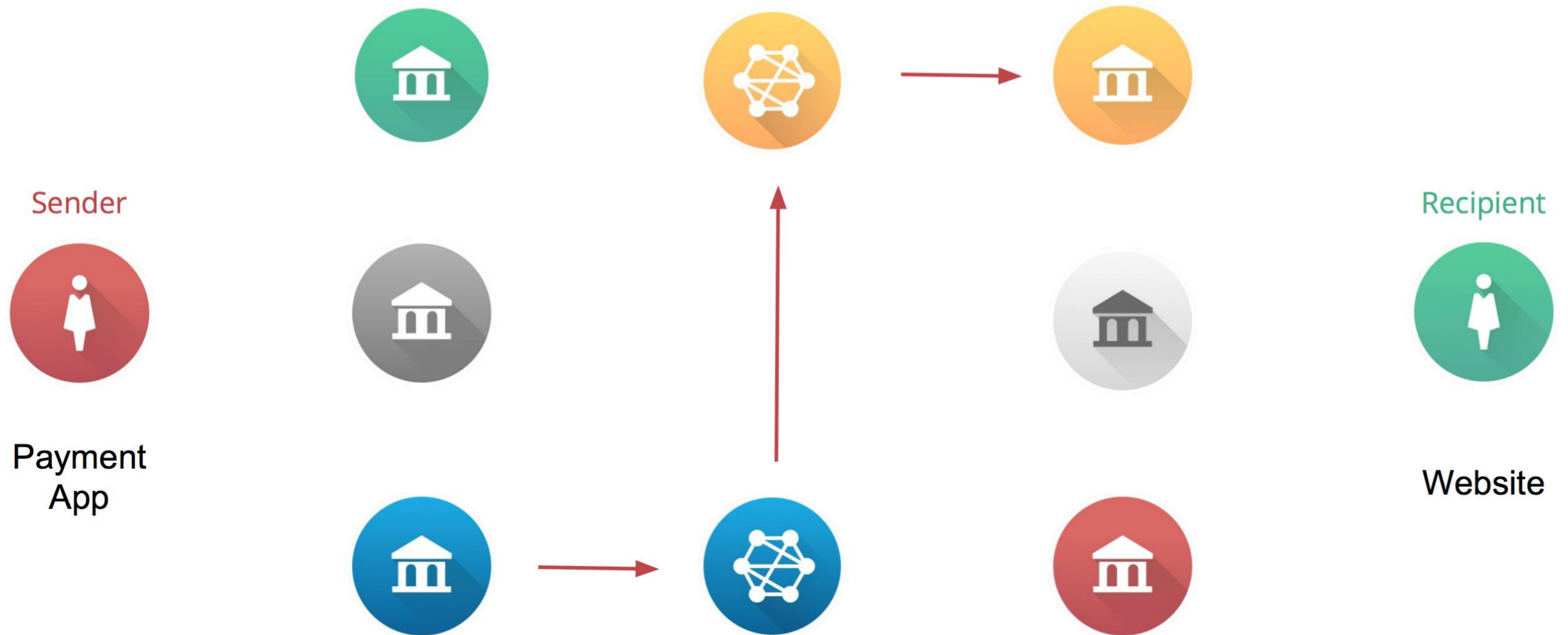


Sender

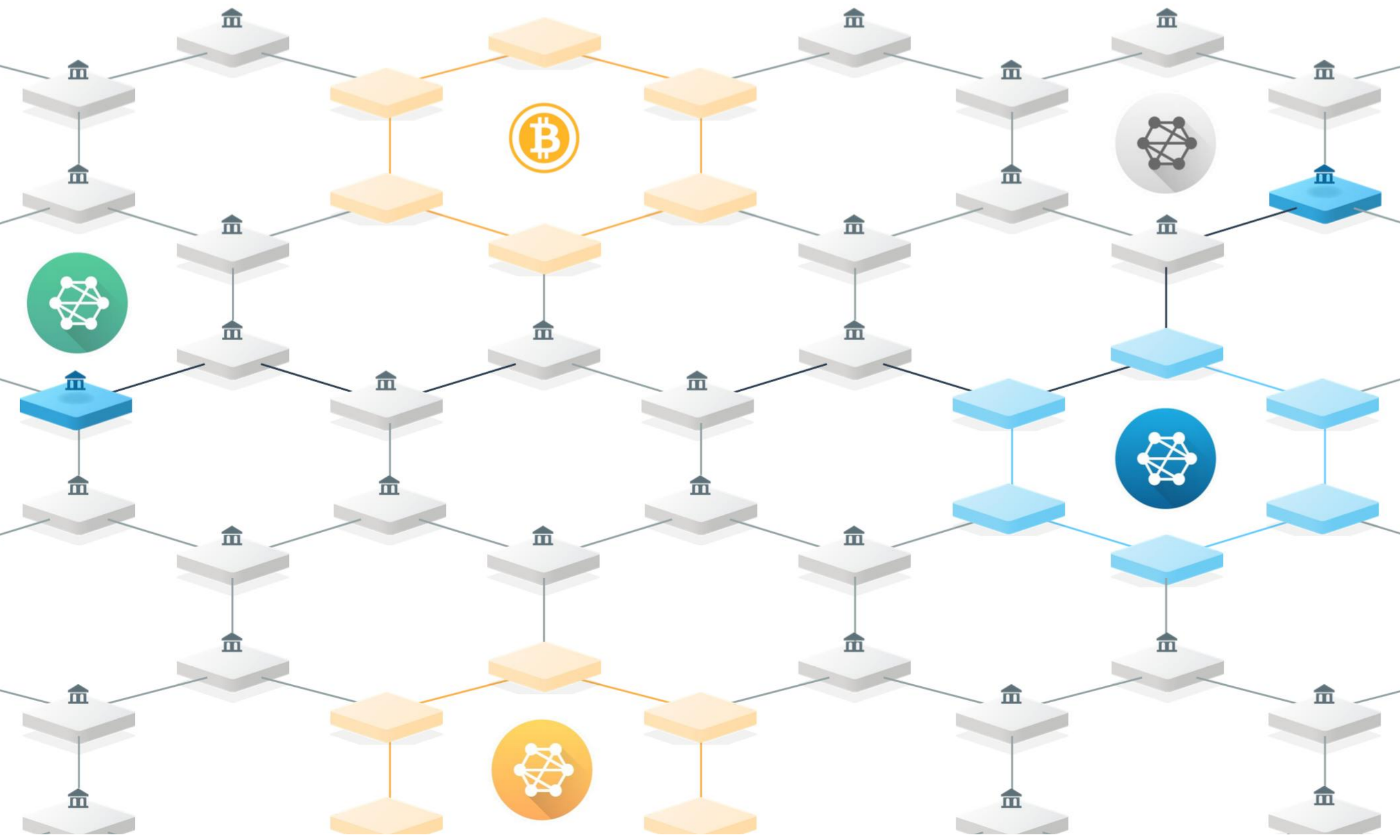


Receiver

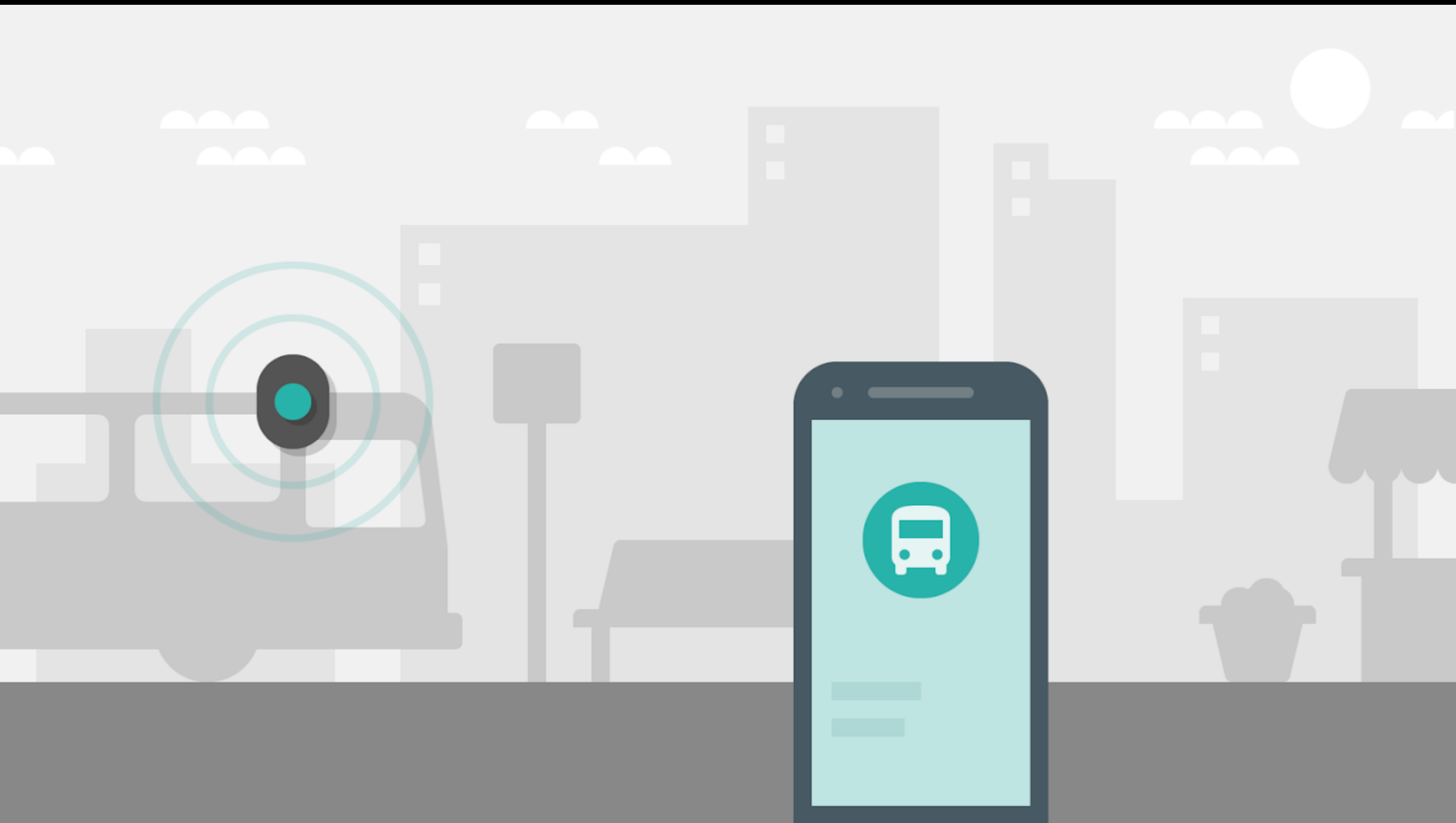
Flexibility



A Network of Networks



Google Nearby



Nearby Potential

- Automatic payments
- Discover landmarks
- Locate friends
- Share information
- Interact with other devices

Web Beacons

- Web Bluetooth API
- Directs user to a specially designed web site for app-like experience
- Dynamic content instead of a simple string/locator





intuit®

Financial Data API

Security

- Authenteq
- Offla
- Google Authenticator
- Analyze user interaction to avoid robots



Financial Transactions

- Greater flexibility and account management
- Simplified Transactions
- Device to Device Interactions
- Proximity-based Transactions
- New Security Methods

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