The 'payto' URI scheme for payments

draft-dold-payto
What is it?

payto://sepa/DE12345?message=My_Donation& amount=EUR:25.00

Informally: You can send around a clickable URI for an email address, with an optional pre-filled subject. Why not the same for payments / sending money?

Formally: Partially pre-filled pro forma invoice. Upon dereferencing, a handler specific to the payment target type is invoked.
Syntax (Simplified)

'payto:// TARGET-TYPE '/ PATH [ '?' OPTS ]

**Target types:** sepa, bitcoin, ach, upi, ...

**Path:** identifies target account/wallet

**Options:** amount, message, instruction, creditor-name, debitor-name, ...
Why does this need to be a generic URI?

- Clickable in user interactions
- Dispatch to handler managed centrally, 1 type to n apps
- Common concerns (syntax, naming, semantics, interop)

URI schemes specific to the payment system are cumbersome
Web Payments are orthogonal

- Work only within a browser
- Work only with JS
- Different goals: API to get customers' payment info, confirm payments
Call for action

Read draft-dold-payto and provide feedback

Suggest additional payment target types (we have: iban, bic, ach, upi, bitcoin)

Implement it in your own application

https://datatracker.ietf.org/doc/draft-dold-payto/
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