

# 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, debtor-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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