

# Payment for Services in SIP

draft-jennings-sipping-pay

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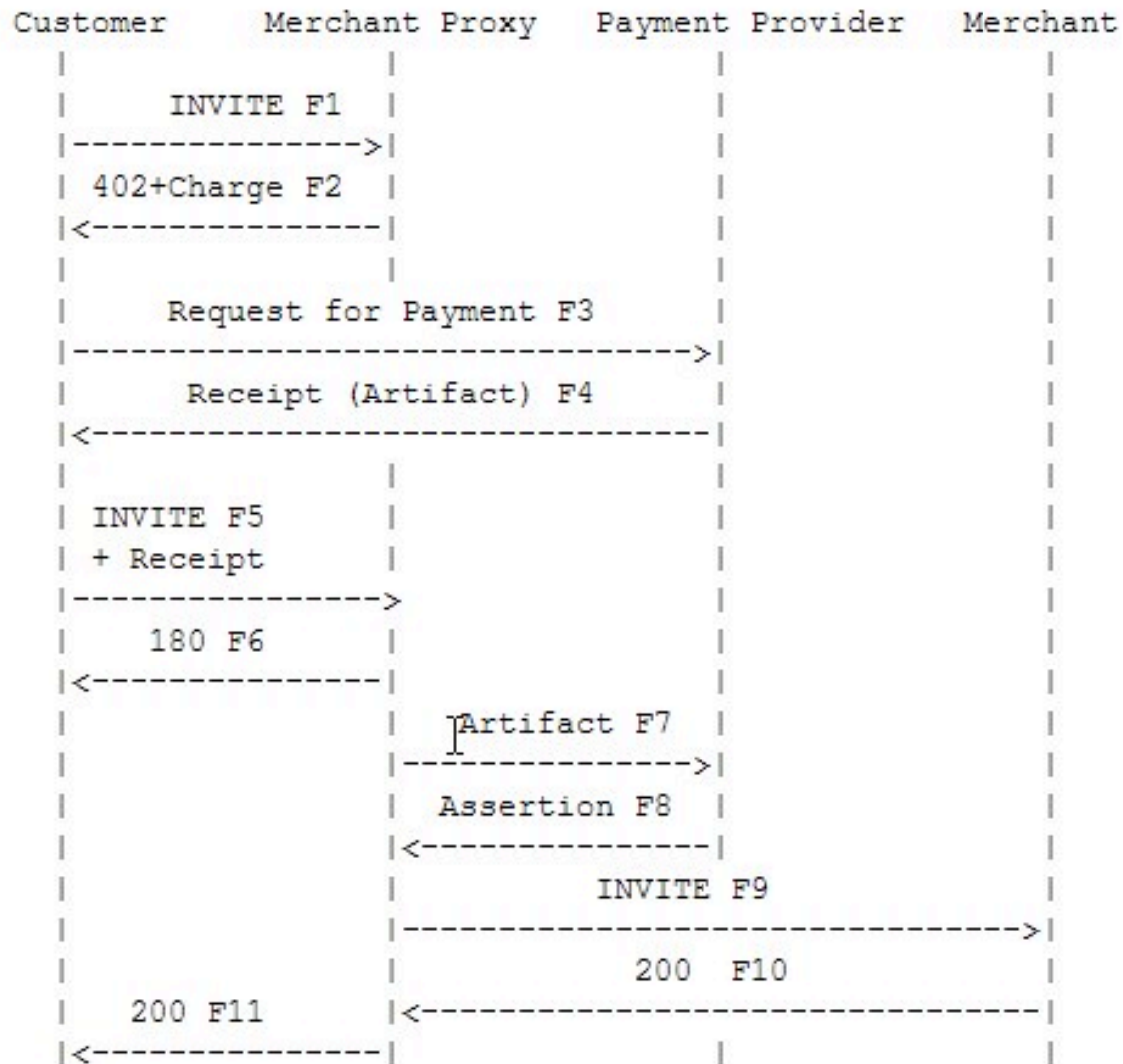
# sipping-pay draft

- Postage stamps for SIP
- One approach to combating SPIT
- Revised to use SAML
  - Relies heavily on draft-tschofenig-sip-saml
  - Payment Request and Receipt are now SAML documents
  - Can use SAML Artifacts or Assertions

# New Examples

- Added example where Merchant Proxy acts on behalf of Merchant
- Added example where Customer Proxy acts on behalf of Customer

# Merchant Proxy Example



# SAML Receipt

```
<env:Envelope xmlns:env="http://schemas.xmlsoap.org/soap/envelope/">
  <env:Body>
    <samlp:Response
      xmlns:samlp="urn:oasis:names:tc:SAML:2.0:protocol"
      xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
      ID="abe567de6"
      InResponseTo="example-ncname"
      Version="2.0" IssueInstant="2005-01-31T12:00:00Z"
      Destination="http://psp.example.com"
      Consent="http://www.example.com/">

      <samlp:Status>
        <samlp:StatusCode Value="samlp:Success"/>
        <samlp:StatusMessage>Success</samlp:StatusMessage>
        <samlp:StatusDetail/>
      </samlp:Status>

      <!-- SAML ASSERTION AND STATEMENTS -->
      <saml:Assertion
        xmlns:saml="
          urn:oasis:names:tc:SAML:2.0:assertion "Version="2.0"
          IssueInstant="2005-01-31T12:00:00Z">
        <saml:Issuer> www.payment-provider.com </saml:Issuer>
        <saml:Subject>
          <saml:NameID
            Format="
              urn:oasis:names:tc:SAML:1.1:nameid-format:emailAddress">
            joe@example.com</saml:NameID>
          </saml:Subject>
```

```
<saml:Conditions NotBefore="2005-01-31T12:00:00Z"
  NotOnOrAfter="2005-01-31T12:00:00Z"/>
<saml:AuthnStatement
  AuthnInstant="2005-01-31T12:00:00Z"
  SessionIndex="6777527772">
  <saml:AuthnContext>
    <saml:AuthnContextClassRef>
      urn:oasis:names:tc:SAML:2.0:ac:\
      classes>PasswordProtectedTransport
    </saml:AuthnContextClassRef>
  </saml:AuthnContext>
</saml:AuthnStatement>

<saml:Statement xsi:type="PaymentReceipt">
  <merchantBits>
    MDE1Mw==
  </merchantBits>
  <merchantId>
    15
  </merchantId>
  <serviceUrl>
    https://psp.example.com/paymentService
  </serviceUrl>
  <currencyDivisor>
    1000
  </currencyDivisor>
  <currency>
    USD
  </currency>
  <amount>
    300
  </amount>
</saml:Statement>
</saml:Assertion>
</samlp:Response>
</env:Body>
</env:Envelope>
```

# SAML Issues

- SAML artifacts add additional complexity which translates to cost for the merchants and payment providers
- SAML documents may cause MTU issues

# Questions

- Do we want to use SAML?