

Pre-Payment Confirmation Record

Supporting confirmation record for factual review. Independently verifiable.

PCR ID demo-one-page-proof | Created 2026-09-10 13:57:18 UTC | Seller: Northstar Studio (Fictional Demo)

BUYER REFERENCE demo-buyer-***4821	ITEM CONFIRMED Brand identity design package	TOTAL SHOWN USD 1,250.00
CONFIRMED (UTC) 2026-09-10 14:02:41 UTC	CONFIRMATION METHOD Passkey / WebAuthn / FIDO2	CONFIRMATION STATUS Captured

WHAT THIS SHOWS **A buyer confirmation event - including the presented transaction details and confirmation wording - was captured before the recorded payment authorization request.**

EXACT CONFIRMATION PRESENTED TO BUYER

"I confirm that I reviewed this order and intend to continue to payment."

Confirmed 2026-09-10 14:02:41 UTC | device-reported verification | integrity evidence available

COMMERCIAL CONTEXT

Item / plan / service	Brand identity design package
Description	Logo system, color palette and brand guidelines
Quantity	1
Unit / total shown	USD 1,250.00 / USD 1,250.00
Currency	USD
Delivery / fulfillment	Digital delivery
Refund / return / cancellation	Cancellation terms shown with the order

TRANSACTION AND PAYMENT LINKAGE

PCR / transaction ID	demo-one-page-proof
Seller ID	seller_demo_northstar
Seller order reference	DEMO-ORDER-1042
Checkout session	demo_checkout_1042
Confirmation validity	Valid at confirmation
Payment sequence	Before recorded payment request
Session ID	demo_session_7f2a

AUTHENTICATION CONTEXT

Confirmation method	Passkey / WebAuthn / FIDO2
User presence signal	Confirmed
Device-reported user verification	Completed
Device-bound credential	Yes
Challenge signed	Yes

Integrity evidence: included	SHA-256 record hash	HMAC-SHA256 demo-v1	Canonical verification JSON
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Scope: This is supporting evidence that a buyer confirmation event was captured and linked to the referenced transaction. It is not payment authorization, issuer approval, cardholder authentication by a bank or card scheme, a fraud or chargeback guarantee, liability shift, a dispute decision, legal adjudication, proof of delivery, proof of product quality or performance, or a waiver of consumer rights. Confirmation does not limit the buyer's consumer, refund, cancellation, dispute, payment-services, or data-protection rights. Onfinga stores device-reported authentication-event metadata, not biometric templates, device PINs, passkey private keys, full card numbers, CVV/CVC codes, or banking credentials.



Verification path: 1. Match the record hash. 2. Confirm the record authenticator (HMAC). 3. Verify event timestamps and transaction context.

Record hash: e8a06131fd97a9206b2d79b8e47f8a60c935f5e1678c72a31fd5bfa952ca6009

Authenticator: hmac-sha256:40086c09b0e39765ba459d5f44f5f7311d2acac81ce5a3394b4440caecc73ce1

Technical record: <https://onfinga.net/example-record/verification.json>