The Problem

3D secure ("verified by visa") is a nightmare:

- Complicated process
- Shifts liability to consumer
- Significant latency
- Can refuse valid requests
- Legal vendors excluded
- No privacy for buyers

Online credit card payments will be replaced, but with what?
The Problem

- Global tech companies push oligopolies
- Privacy and federated finance are at risk
- Economic sovereignty is in danger
What is GNU Taler?

GNU Taler is an electronic instant payment system.

- Uses electronic coins stored in *wallets* on customer’s device
- Like *cash*
- Pay in *existing currencies* (i.e. EUR, USD, BTC), or use it to create new *regional currencies*
GNU Taler Overview

Exchange

Customer → spend coins → Merchant

withdraw coins

deposit coins
Social Impact of Taler

- for ordinary citizens
- for the disadvantaged
- for new economies
- for a better market economy
- for a better Internet

- libre
- anti-corruption
- green / efficient
- comfort
- privacy
- anti-DDoS
- Internet security
- anti-spam

- accessibility
- financial education / self-responsibility
- regional markets
- alternative economies
- economic independence
- improves competition

- economic integration (migrants)
Use Case: Journalism

Today:

• Corporate structure
• Advertising primary revenue
• Tracking readers critical for business success
• Journalism and marketing hard to distinguish

With GNU Taler:

• One-click micropayments per article
• Hosting requires no expertise
• Reader-funded reporting separated from marketing
• Readers can remain anonymous
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Use Cases: Refugee Camps

Today:

- Non-bankable
- Direct distribution of goods to population
- Limited economic activity in camps
- High level of economic dependence

With GNU Taler:

- Local currency issued as basic income backed by aid
- Taxation possible based on economic status
- Local governance enabled by local taxes
- Increased economic independence and political participation
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Today, p≡p provides authenticated encryption for e-mail:

- Free software
- Easy to use opportunistic encryption
- Available for Outlook, Android, Enigmail
- Spies & spam filters can no longer inspect content
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With GNU Taler:

- Peer-to-peer payments via e-mail
- If unsolicited sender, hide messages from user & automatically request payment from sender
- Sender can attach payment to be moved to inbox
- Receiver may grant refund to sender
How to help?

- Join: taler@gnu.org, #taler
- Coding & design: https://gnunet.org/bugs/
- Translation: https://git.taler.net/www.git/tree/locale/fr/LC_MESSAGES/messages.po
- Integration: https://docs.taler.net/
- Donations: https://gnunet.org/ev
- Funding: https://taler.net/en/investors.html
Talk on GNU Taler technology starts in 40 minutes!

Come and talk to us!
A GNU package
## Comparison

<table>
<thead>
<tr>
<th></th>
<th>Cash</th>
<th>Bitcoin</th>
<th>ZCash</th>
<th>Creditcard</th>
<th>GNU Taler</th>
</tr>
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<tbody>
<tr>
<td><strong>Online</strong></td>
<td>−−−−</td>
<td>++</td>
<td>++</td>
<td>+</td>
<td>+++</td>
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<tr>
<td><strong>Offline</strong></td>
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<tr>
<td><strong>Trans. cost</strong></td>
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<td>−−−−</td>
<td>−−−−</td>
<td>−</td>
<td>++</td>
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<tr>
<td><strong>Speed</strong></td>
<td>+</td>
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<td>o</td>
<td>++</td>
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<tr>
<td><strong>Taxation</strong></td>
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<td>+++++</td>
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<tr>
<td><strong>Payer-anon</strong></td>
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<td>+++</td>
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<tr>
<td><strong>Libre</strong></td>
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