GNU Taler

A Payment System by GNU
Electronic payments: Why?
Electronic payments: Why NOT?
Short Tour of Bad Ideas in Electronic Payments
Bad Idea: Offline Payments
Bad Idea: Money Tied to Accounts and Identity
Bad Idea: Blockchains
Bad Idea: Radical Privacy Without Any Regulation
Bad Idea: Smart Contracts
Bad Idea: Letting BigTech Do It
Working with the European Central Bank on its digital euro prototyping exercise
How Can We Do Better?

Starting from Principles
Principles

1. Free/Libre Software
2. Protect the privacy of buyers
3. Auditability - enable the state to tax income and crack down on illegal business activities
4. Prevent payment fraud
5. Collect the minimum information necessary
6. Be usable
7. Be efficient
8. Fault-tolerant design
9. Foster competition
Long-Term Impact and Sustainability

Payment System Infrastructure as a Commons
Protocol Spec

Payer Anonymous,
Receiver Income-Transparent

Concrete Contracts

Cash-Like Wallet and Withdrawals

Always 1:1 w/ Underlying Currency

Regional Currencies

Post-Compromise Security

Hard Withdrawal Limits,
Soft Holding Limits,
KYC
GNU Taler: What's there already?

Exchange, Auditor, Merchant, LibEuFin (regional) Bank, Wallet
GNU Taler: Deployments
NETZBON

LOKAL

SOZIAL

ÖKOLOGISCH
GNU Taler: Challenges
Learn More, Participate

General Info: https://taler.net/

Technical / Developer Documentation: https://docs.taler.net/

Funding to work on Taler: https://nlnet.nl/propose/

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More Cool Taler Stuff (Backup Slides ;)

- Snack Machine, Coin Acceptor
- NFC Payments
- Age Restrictions, Auctions (Concrete Contracts)
- DONAU
- LibEuFin
- Cashier App, Merchant PoS App
- Depolymerizer
- GNU Anastasis
- Hardware Wallet