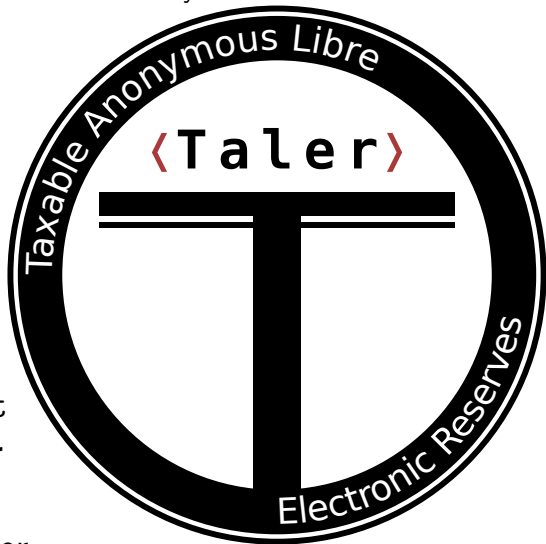


GNU Taler: Payments for the Common Good



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**sva &  
grothoff**

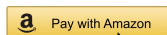
twitter@sva

{sva,grothoff}@taler.net



# The Problem

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

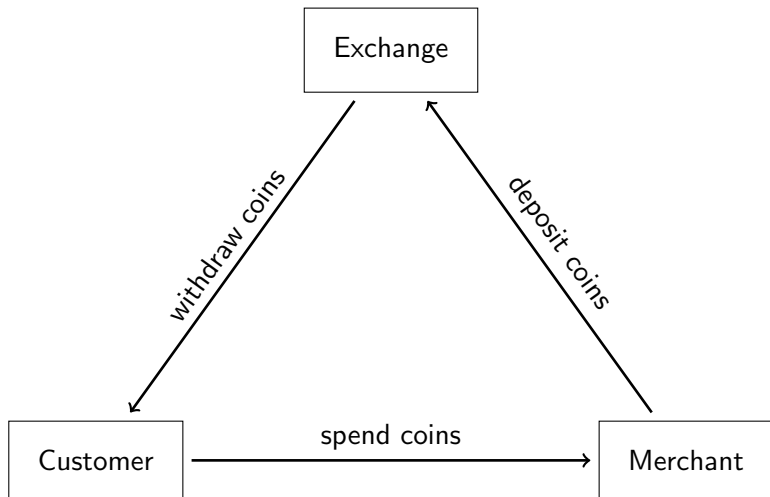
The PayPal logo, consisting of the word "PayPal" in a blue, italicized sans-serif font with a trademark symbol.The Alipay logo, featuring the Chinese characters "支付宝" in blue and orange, with "Alipay.com" written below in orange.A yellow rectangular button with rounded corners. On the left is the Amazon logo (a lowercase 'a' with a smile). To its right is the text "Pay with Amazon". A mouse cursor is pointing at the bottom right corner of the button.The Apple Pay logo, featuring the black Apple logo followed by the word "Pay" in a black sans-serif font.The Samsung Pay logo, a blue rounded square with the word "SAMSUNG" in white uppercase letters at the top and "pay" in white lowercase letters below it.The Android Pay logo, a white circle containing the green Android robot icon above the word "pay" in a lowercase sans-serif font.

# What is GNU Taler?

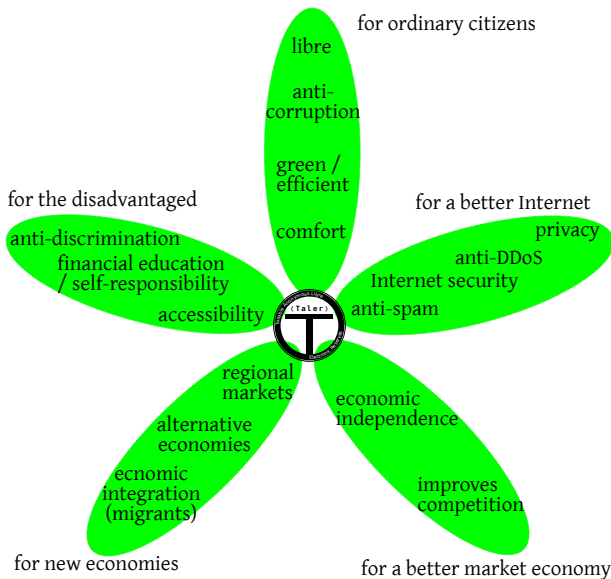
GNU Taler is an electronic instant payment system.

- 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



# Social Impact of Taler



# Use Case: Journalism

Today:

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

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With GNU Taler:

- One-click micropayments per article
- Hosting requires no expertise
- Reader-funded reporting separated from marketing
- Readers can remain anonymous



# Use Cases: Refugee Camps

Today:

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

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Today:

- Non-bankable
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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

## Use Case: Anti-Spam

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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Today, p≡p provides authenticated encryption for e-mail:

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With GNU Taler:

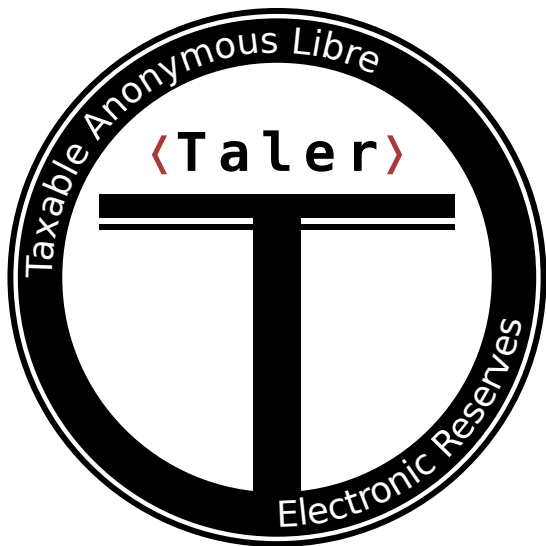
- Peer-to-peer payments via e-mail
- If unsolicited sender, hide messages from user & automatically request payment from sender
- Sender can attach payment to be moved to inbox
- Receiver may grant refund to sender

## How to help?

- Join: [taler@gnu.org](mailto:taler@gnu.org), #taler
- Coding & design: <https://gnunet.org/bugs/>
- Translation: [https://git.taler.net/www.git/tree/locale/fr/LC\\_MESSAGES/messages.po](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

	Cash	Bitcoin	ZCash	Creditcard	GNU Taler
Online	---	++	++	+	+++
Offline	+++	--	--	+	--
Trans. cost	+	----	----	-	++
Speed	+	----	----	o	++
Taxation	-	--	----	+++	+++
Payer-anon	++	o	++	----	+++
Payee-anon	++	o	++	----	----
Security	-	o	o	--	++
Conversion	+++	----	----	+++	+++
Libre	-	+++	+++	---	+++