

# PayIDSecure

## Privacy Preserving PayID Server

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PayID BlockSprint is Hackathon  
8<sup>th</sup> September 2020



# PayIDSecure [ WHAT IS PayID? ]

SEPA  
[REDACTED]  
NL 91 ABNA0417164300

📄 *bitcoin*  
12a103Dciel90caF

[REDACTED]  
1234 5618 2391 0011  
Alice VISA

[REDACTED]  
@AliceK0234

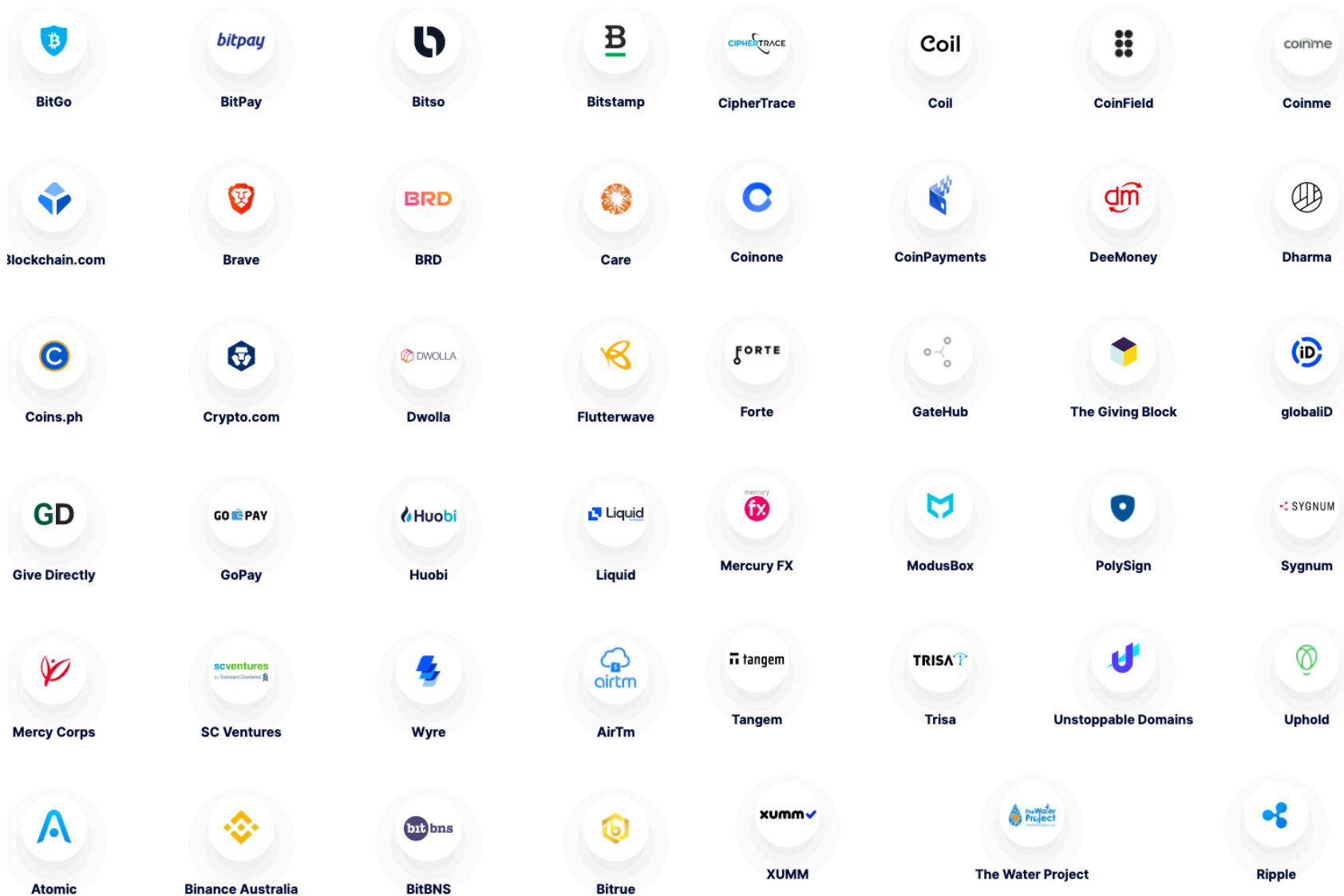


alice\$example.com

credits: [payid.org](https://payid.org)

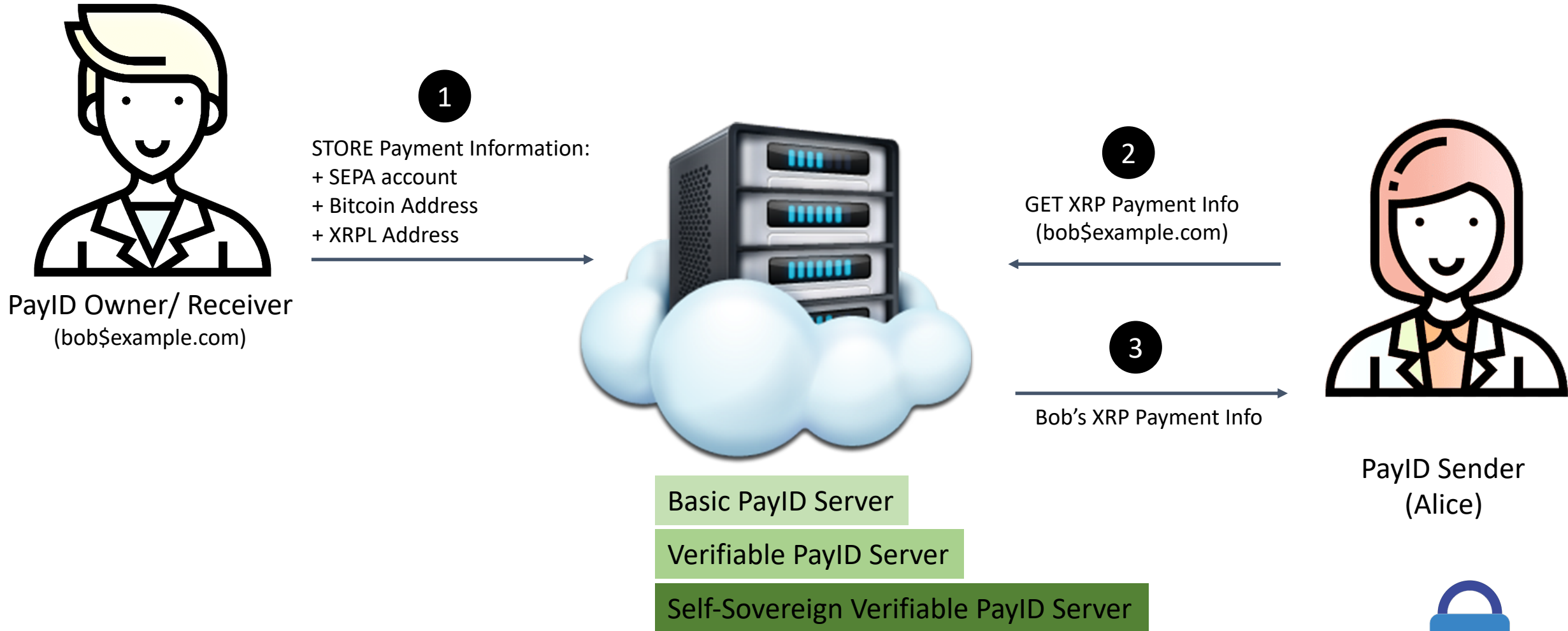
LUXPAY

# [ PayID Founding Members ]



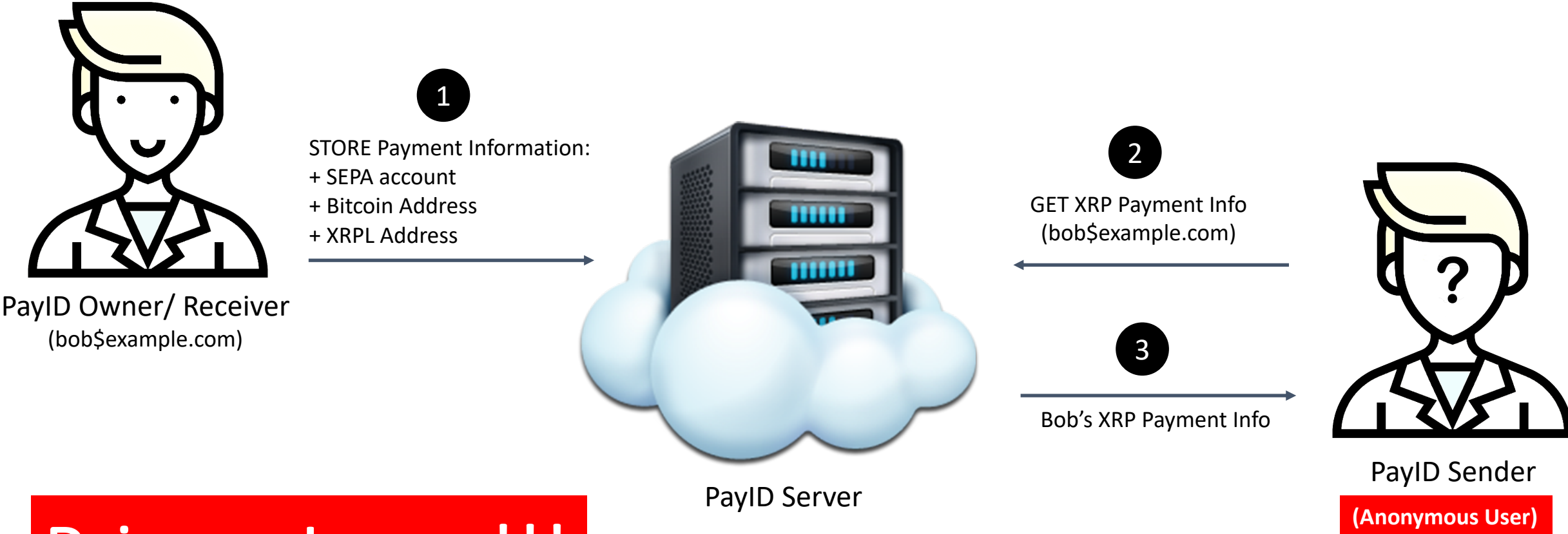
# PayIDSecure

## [ PayID OVERVIEW ]



PayIDSecure

[ PROBLEM TO BE SOLVED ]



Privacy Issue !!!

PayIDSecure

# [ PRIVACY PRESERVING PayID SERVER ]

- > Integrate **Access Control** to the current implementation of the PayID server.
- > PayID **owner** has the control to **authorize access** to his/her payment information.
- > Unauthorized access **attempts** are store in a **gray** list.
- > Develop a **granular** access control for payment information.
- > **Integrate** the Decentralized Identifier (**DID**).

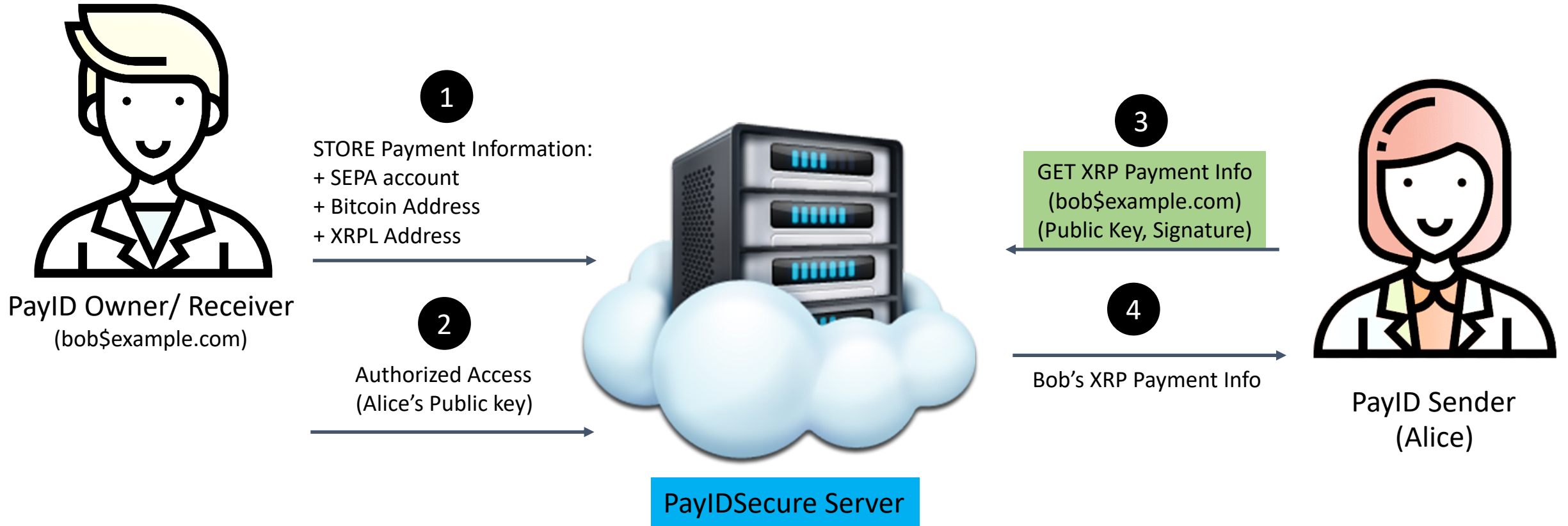


**PayIDSecure**

Privacy Preserving Service

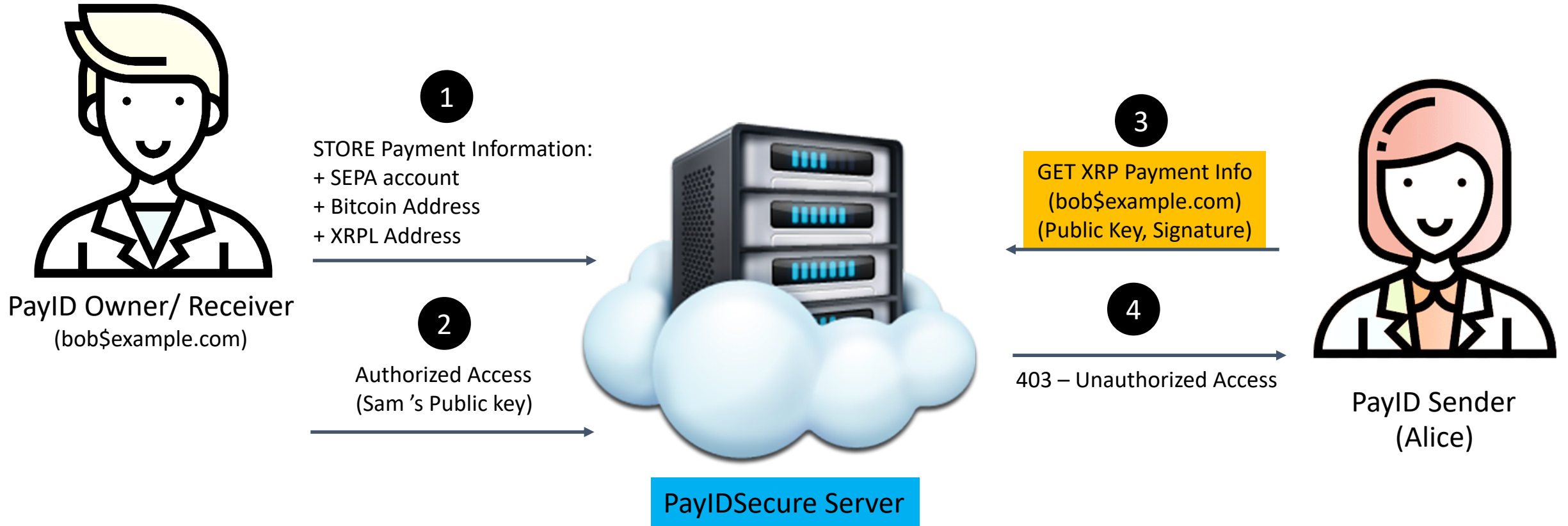
# PayIDSecure

## [ HOW DOES IT WORK? ]



# PayIDSecure

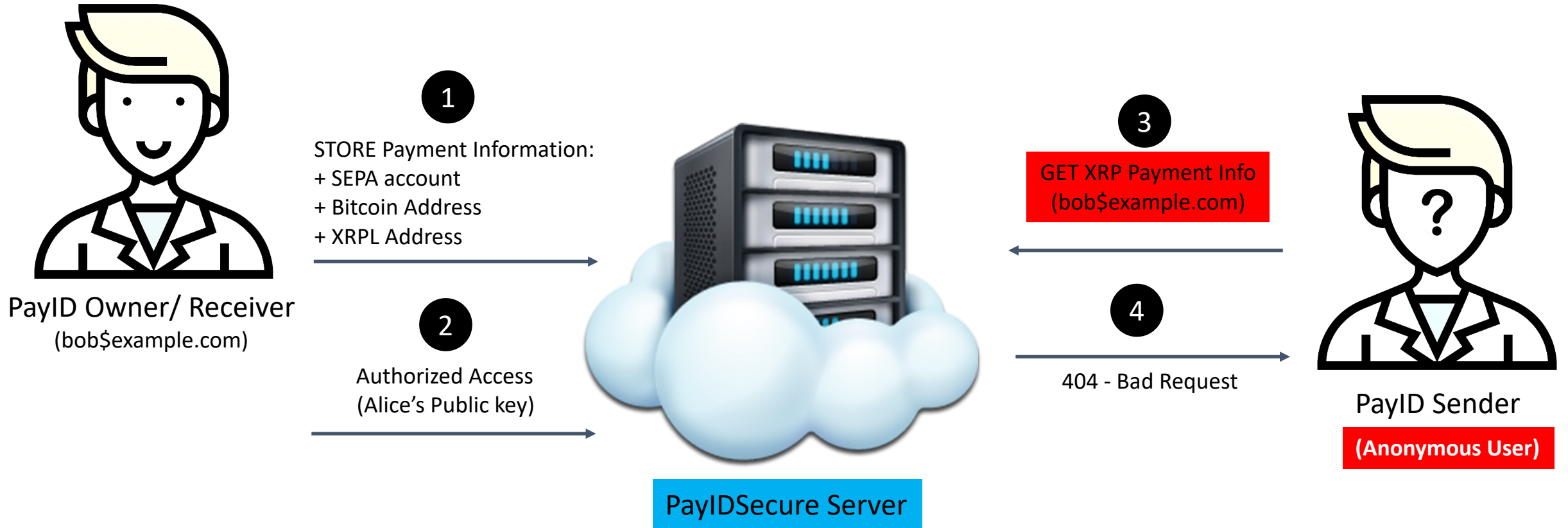
## [ HOW DOES IT WORK? ]



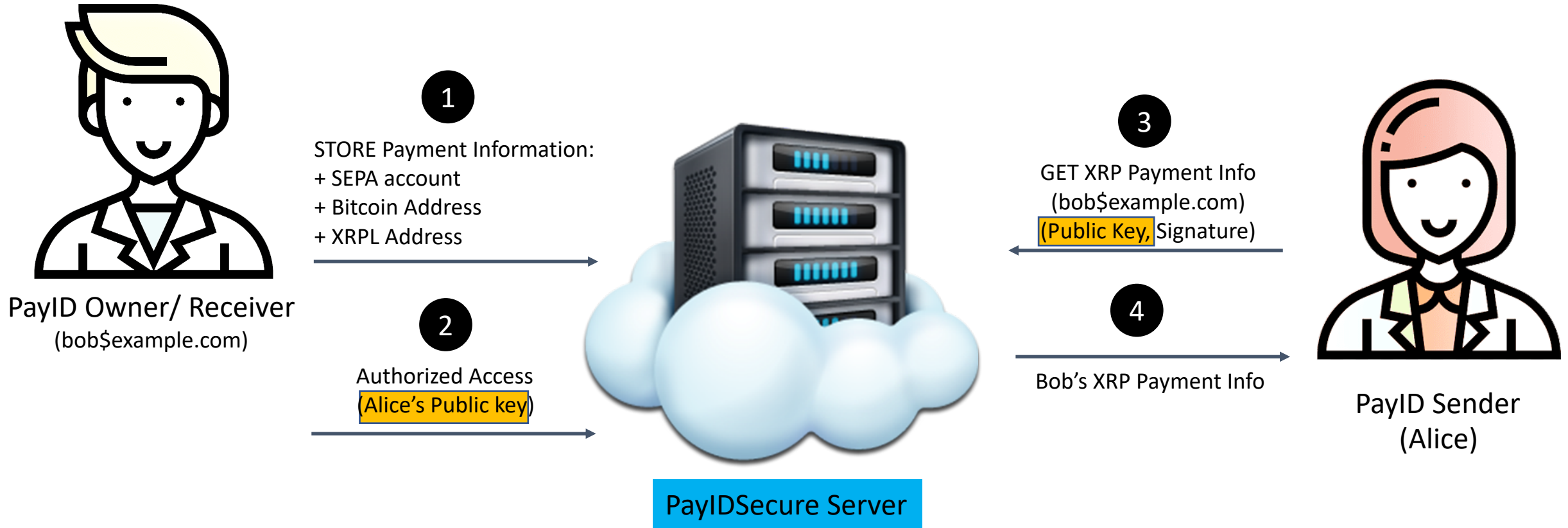


# PayIDSecure

## [ HOW DOES IT WORK? ]

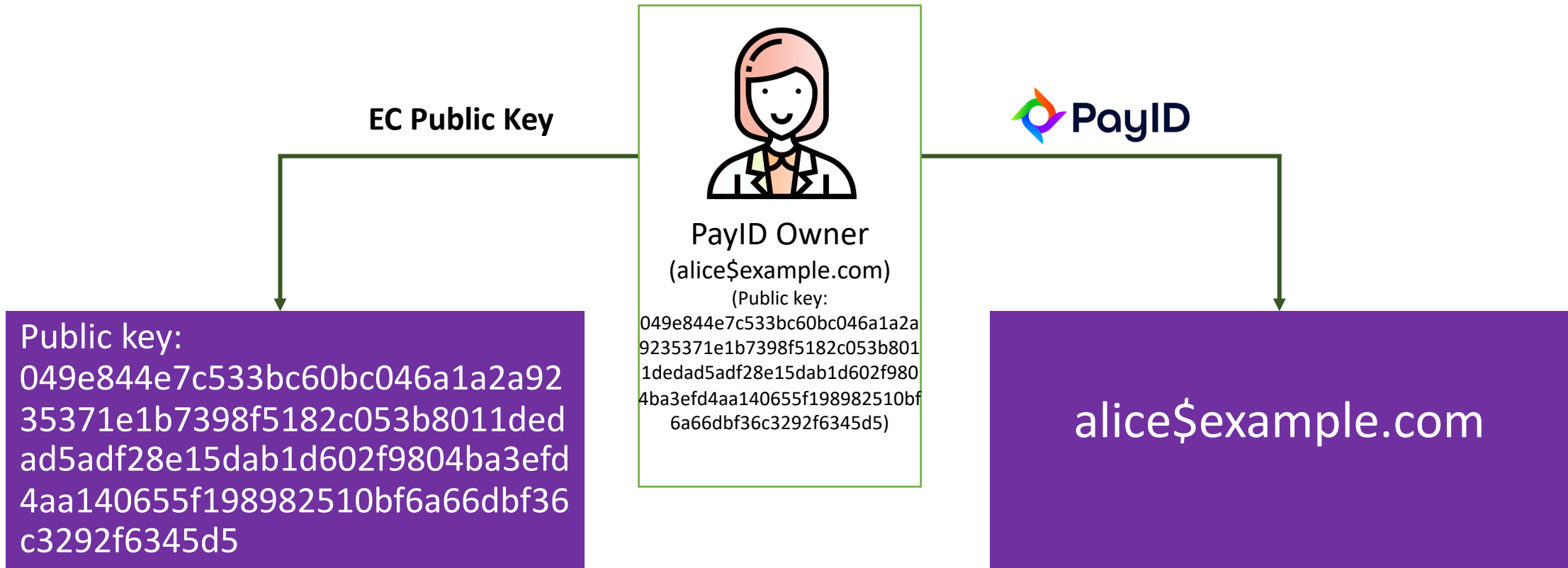


# PayIDSecure [ ROOM FOR IMPROVMENTS ]



Public Key is NOT a Human-readable Identifier !!!

PayIDSecure  
[ ROOM FOR IMPROVEMENTS ]



We lose the spirit of «*Make Money Move Like Email*»

# [ DECENTRALIZED IDENTITY TO RESCUE ]

- > Via **Blockchain** technology **DID** enables transparency, security, and **trust** which is the basis of any identity system
- > Hyperledger **Indy** has the concept of **Self Sovrin** Identity where users can **control** your identity
- > **DID** is also not easy to be **shared** (ex. 7XkC6TJwoWVzTHNYduHqzt)
- > **Bond** the user **PayID** and **DID** via Hyperledger Indy solution
- > User will receive a **digital** and **verifiable credential** to present it to the PayID server



**HYPERLEDGER**

**sovrin**



HYPERLEDGER  
INDY



HYPERLEDGER  
ARIES

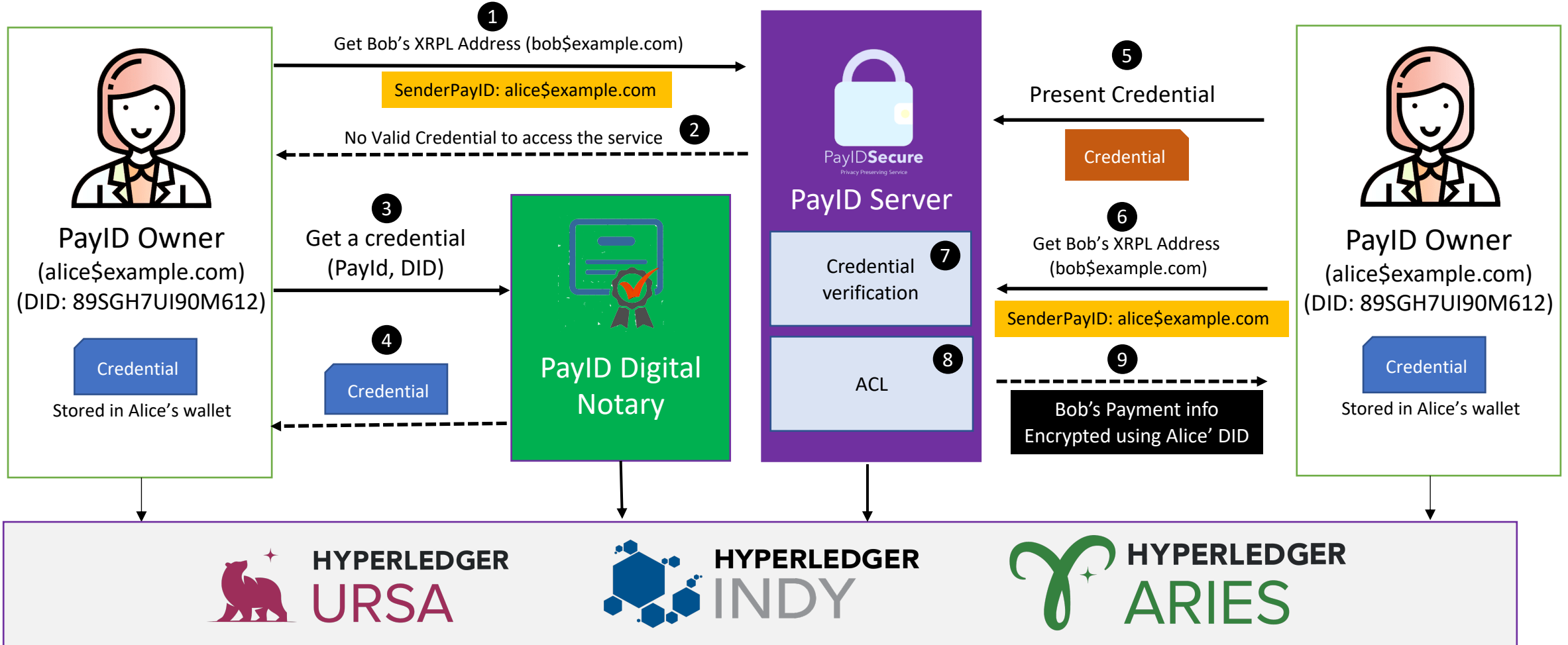


HYPERLEDGER  
URSA



PayIDSecure  
Privacy Preserving Service

# PayIDSecure [ PayID + DID + HYPERLEDGER INDY ]



The Ground Truth

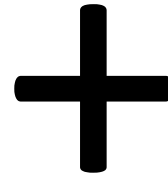
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# [ Business Opportunity in Luxembourg ]



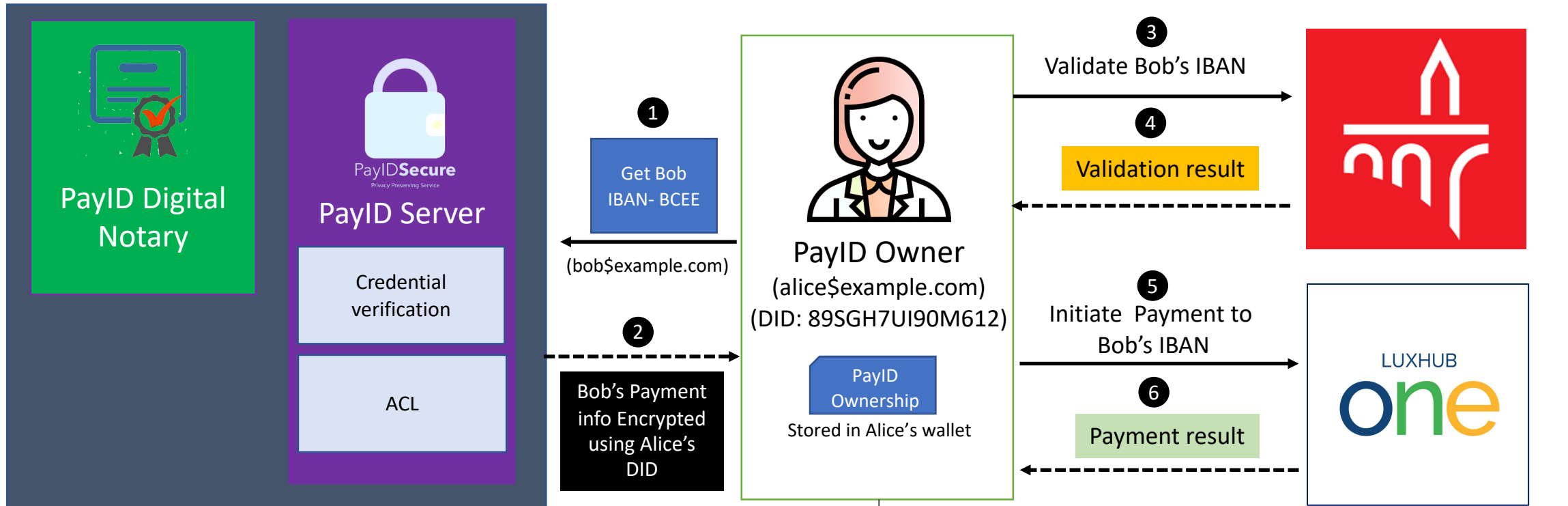
**PayIDSecure**

Privacy Preserving Service



# [ PayID Secure + Open Banking API ]

PayIDSecure Service



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# [ PayID BlockSprint Hackathon ]

“

*In 1st place, for the grand prize of \$15,000 in XRP, **PayIDSecure** is a privacy preserving PayID server using decentralized identity (DID) and Access Control Lists (ACL)”*

[Hackathon Official announcement](#)

Pitch Deck + Demo

[www.payid.lu](http://www.payid.lu)





# PayIDSecure [ OUR TEAM ]



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More info: [www.payid.lu](http://www.payid.lu)