

GNU Taler

A Payment System by GNU

Electronic payments: Why?

Electronic payments: Why **NOT**?

Short Tour of Bad Ideas in Electronic Payments

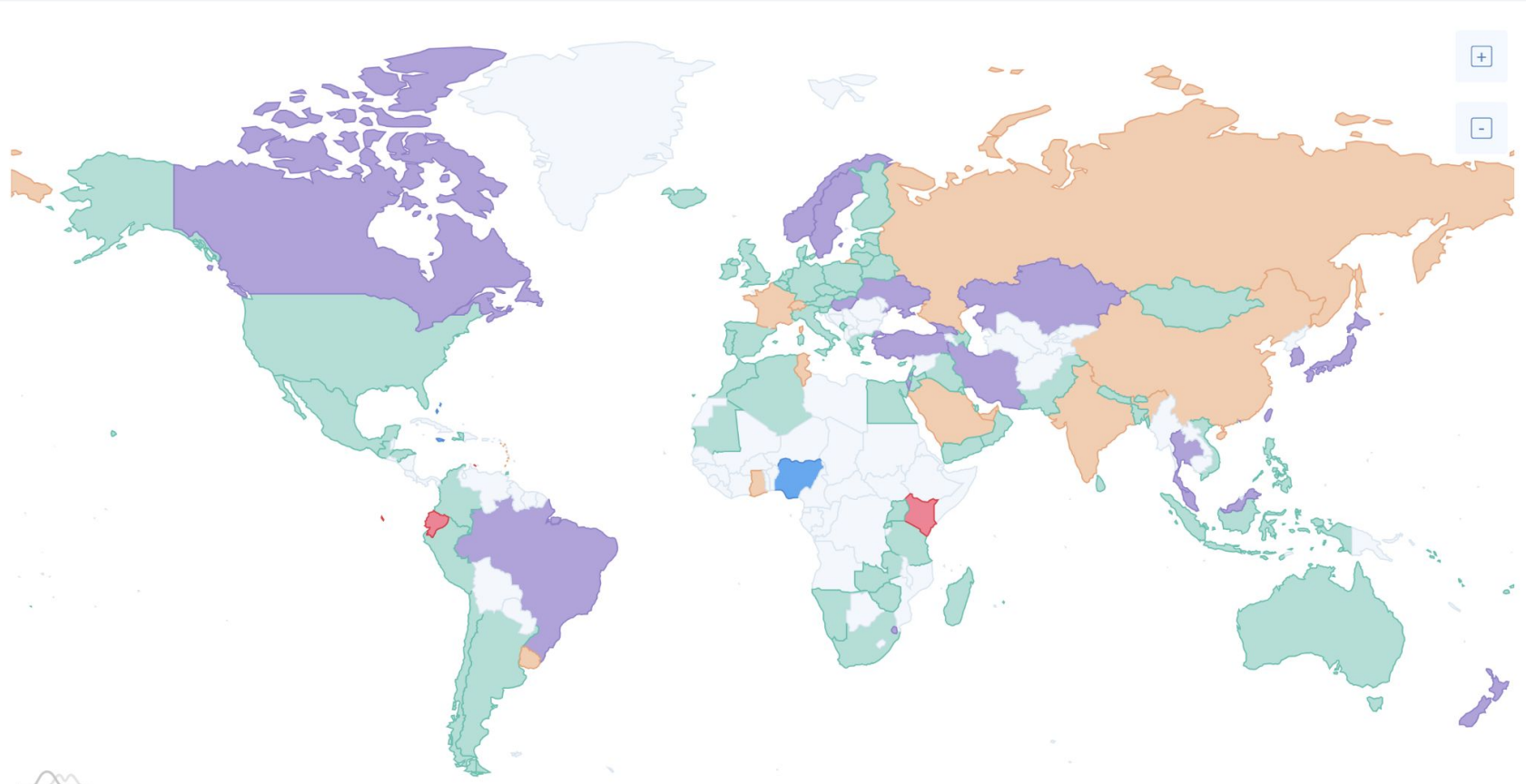
Bad Idea: Offline Payments



Bad Idea: Money Tied to
Accounts and Identity

Today's Central Bank Digital Currencies Status

Database update: September 2023 • News update: Sep, 14 23



Bad Idea: Blockchains

Bad Idea: Radical Privacy Without Any
Regulation

Bad Idea: Smart Contracts

Bad Idea: Letting BigTech Do It

3 min

May 26, 2023



Working with the European Central Bank on its digital euro prototyping exercise

Written by About Amazon Team



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



Post-Compromise
Security

Hard Withdrawal Limits,
Soft Holding Limits,
KYC

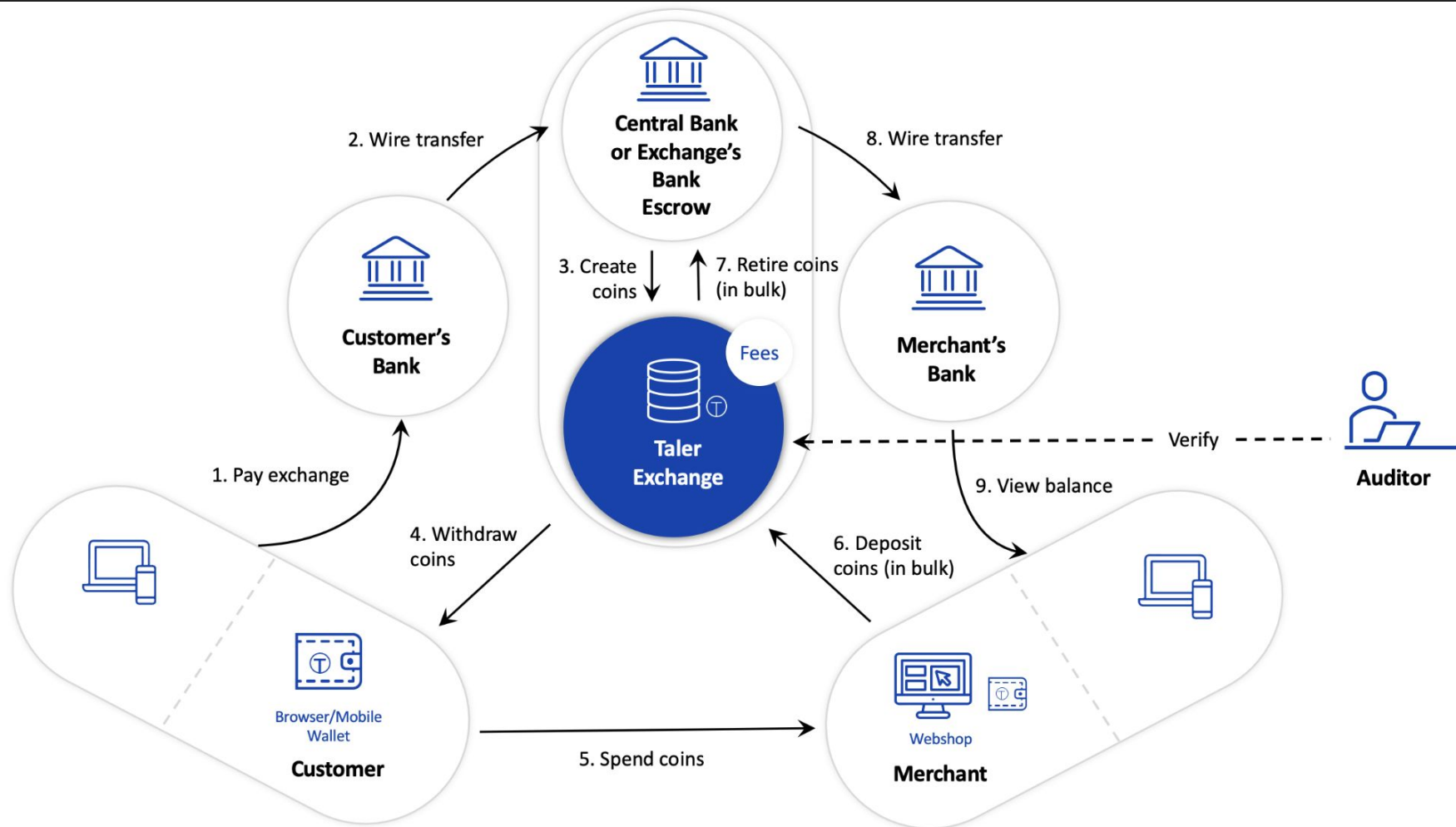
Cash-Like Wallet
and Withdrawals

Always 1:1 w/
Underlying Currency

Regional
Currencies

GNU Taler: What's there already?

Exchange, Auditor, Merchant, LibEuFin (regional) Bank, Wallet



GNU Taler: Deployments



**NETZ
BON**

**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://nl.net.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