One Token to Rule Them All
A radical idea to make payments safe, secure & flexible

Kevin O’Shaughnessy
CEO Indigo.gt
<table>
<thead>
<tr>
<th>Track</th>
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<tbody>
<tr>
<td>01</td>
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<td>03</td>
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Agenda

- Context
- Tokens
- Demos
- How-To
- Roundup
- Q&A
Context
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<th>Album</th>
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Date of Birth *

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- Date of Birth: (DD/MM/YYYY)
- Signature Panel Code: The last 3 digits on the back of your card (more help)
- Expiry Date: (MM/YY)

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Please submit your Verified by Visa password.

I am not enrolled in Verified by Visa

Merchant: Blacknight
Amount: € 54.45
Date: 24/04/07
Card Number: XXXX-XXXX-XXXX-5495
Personal Message:

Login Name: [redacted]
Password: [redacted]

Forgot your password?

Submit  ? Help  Cancel
ОПАСНАЯ ЗОНА!

РADIOАКТИВНОСТЬ

ВЫПАС СКОТА,
СЕНОКОШЕНИЕ,
СБОР ГРИБОВ И ЯГОД
ЗАПРЕЩЕНЫ!
How Card Payments Work
Shared Tokens
Your PSP

auth

my server
token

My PSP

Scheme

request

funds

payment info

token

UATP
Device Tokens
<table>
<thead>
<tr>
<th>Card#</th>
<th>5555 5555 5555 4444</th>
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</thead>
<tbody>
<tr>
<td>Token</td>
<td>5501 1234 5678 9042</td>
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</tbody>
</table>
encrypted details

Gateway

relay

Scheme

request

funds

DAN

UATP
Apple Pay, Android Pay
**Meeting with Big Airline**

Events (seachnasach@gmail.com)

**Flight Options**

- **LHR-BCN 1 Stops**
  - Out: 08:45 - 11:30 (Via MUC)
  - Back: 20:00 - 20:45 (Via LHR)

- **LHR-BCN 1 Stops**
  - Out: 08:45 - 11:30 (Via MUC)
  - Back: 11:00 - 11:45 (Via LHR)

**betahaus I Barcelona - Coworking Space**

Carrer de Vilafranca, 7, 08024 Barcelona, Barcelona, Spain

- **LHR-BCN 1 Stops**
  - Out: 08:45 - 11:30 (Via MUC)

**tHACK | HAMBURG**

October 16 - 18

**UATP**
To the airport

National Express operate a frequent service to and from Heathrow airport terminals 2, 3 and 5. Your journey time from London Victoria is upwards on 1 hour, depending on time of day.

LHR
Heathrow T3
8:15 PM

JFK
Kennedy T4
11:10 PM
VS3
LHR → JFK
08:50 → 12:00
How-To
Web

Zero PII

A new card type

Same checkout
App

One per platform

Facilitated by PSP

New flow
Round-Up
<table>
<thead>
<tr>
<th>Order</th>
<th>Timing</th>
<th>Method</th>
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</thead>
<tbody>
<tr>
<td>Flight</td>
<td>-</td>
<td>Apple/Android Pay Stored Tokens</td>
</tr>
<tr>
<td>Seat Upgrades</td>
<td>After purchase</td>
<td>Shared tokens In-house with Stored tokens</td>
</tr>
<tr>
<td>Car</td>
<td>Anytime</td>
<td>Shared tokens</td>
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<tr>
<td>Hotel</td>
<td>Anytime</td>
<td>Shared tokens</td>
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<tr>
<td>Taxi/Train</td>
<td>Arr/Dep</td>
<td>Shared tokens</td>
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<tr>
<td>Onboard</td>
<td></td>
<td>Account Reference POS</td>
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<tr>
<td>In-destination</td>
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<td>Shared tokens In-app</td>
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Q&A