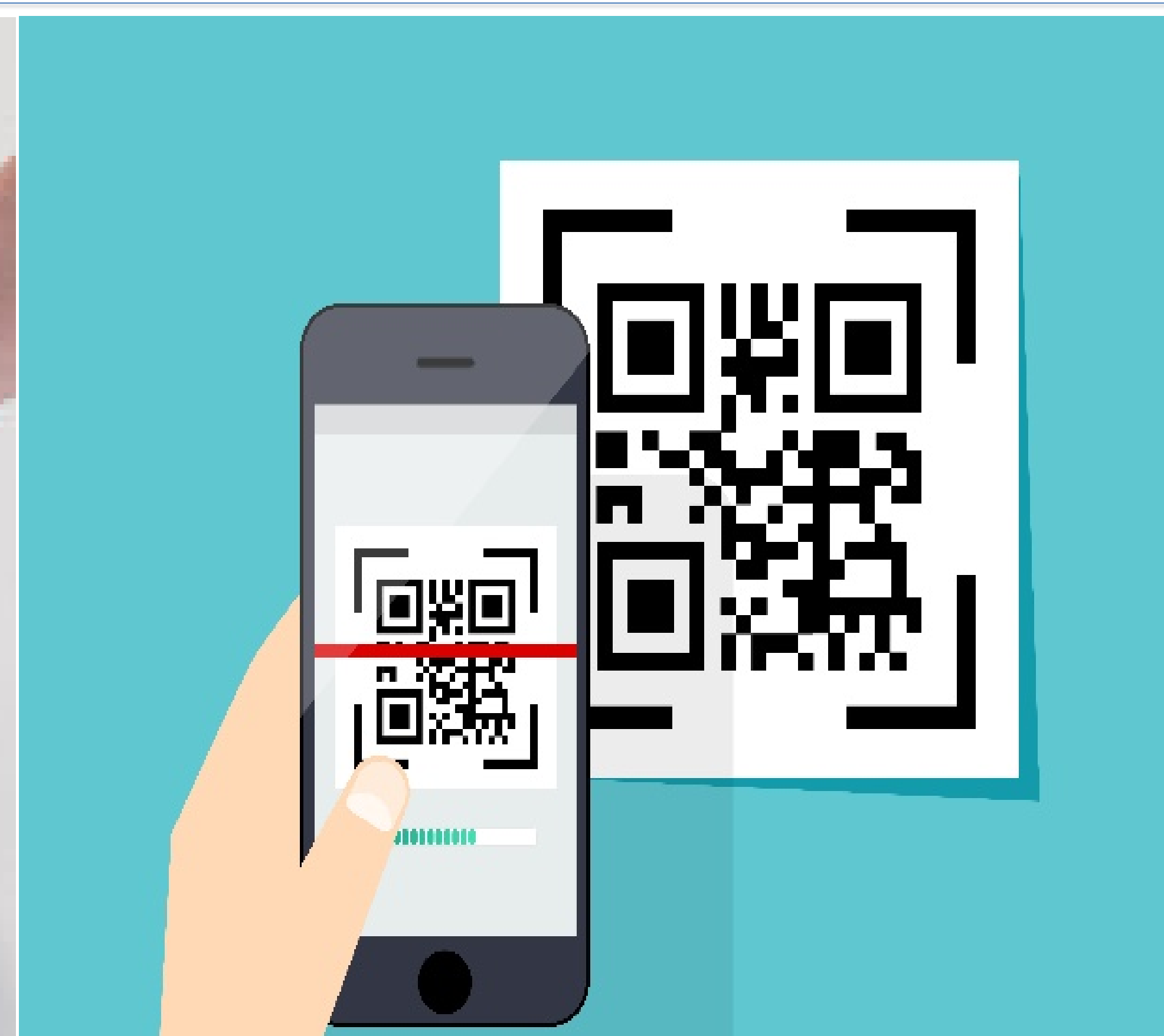
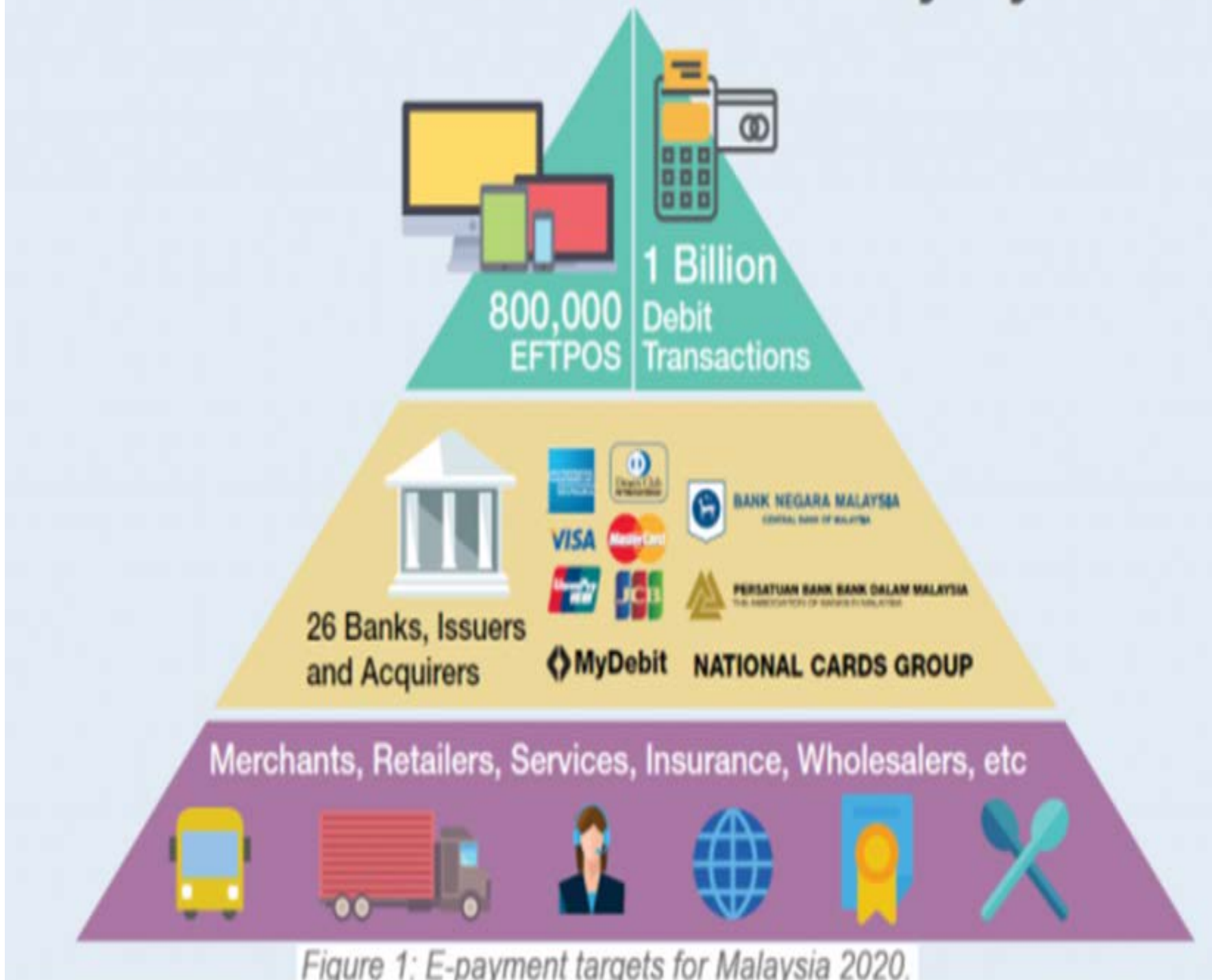


E-WALLET ZCHAIN4U

IPR (PATENT/ID/C) NO.UPM/100-45/1 (A)

The Revolution Starts ...
Towards a Cashless Society by 2020



INTRODUCTION OF TECHNOLOGY

Zchain4U is a unique e-wallet for securing the digital transmission. Zchain4U is equipped with the public key infrastructure in terms of authentication and integrity of the data. Currently, the cryptocurrency transmission is involved peer-to-peer network and decentralised consensus technique where there is no third party. It is obviously shown, that Zchain4U e-wallet is sufficient with cryptographic technique SHA256 and PKI to increase the integrity of the transmission and increased the authentication of the user (State how it is an original work)

INVENTION

Democratizing Access to market and knowledge through :

- p2p network
- Community culture
- Open source knowledge building
- Continuous improvement
- Collaborative/network effect

ADVANTAGES

- Flexible
- Secure
- Instant

Cryptocurrency	Rakyat
Decentralized	Not decentralized
Floated and not tied to the dollar	Pegged to the dollar
Behavior is backed military grade cryptography, not by contracts	Behavior is backed by contractual relationship with cooperation

- Unique Selling Points (USP) or competitive advantage of the product: competitive with high value

Items	INNOVATION PRODUCT	GOOGLE WALLET	REDEEMER'S WALLET
Method	Merkle Tree, ECC, cryptography engine in all components of wallet architecture	NFC module, service manager	Digital Signature, Any cryptographic algorithm
Application	GUI Simulation	GUI Simulation	GUI Simulation
Platform	Android	Android, Mac	Android
Advantages	Online support, transactions transport, not relate to any credit card information, decentralized storage of private information providing enhanced security, friendly	Online support, transactions transport	Redeem mobile coupons from coupon wallet
Disadvantages		Encrypts the user's credit card information and stored it in a chip on the device – possibility of reverse engineering by hackers	A proper identification is not only involved of e-wallet ID, but a photo ID of the cardholder must include
Others	Single or limited set of propriety financial instrument	Unlimited set of non-propriety financial instrument	Payment notification can take a number of forms

MARKET POTENTIAL

Global players enter the market in increasing numbers:

- Countries with limited financial infrastructure more focusing towards wallets, remittance, mobile payments
- Developed Countries trend toward trading, financial services, general block-chain development, identity

Consumer/End User

- Students, staffs, community

Industry

- Potential market for cashless society



Project Leader : Prof. Dr. Zuriati Ahmad Zukarnain
Dept./Faculty : Department of Communication and Network Technology
 Faculty of Computer Science and Information Technology
Email : zuriati@upm.edu.my
Phone : 019-3161290
Expertise : Network Security, Quantum Computer

www.sciencepark.upm.edu.my