

# Towards a Digital Payment System for the Constrained Internet of Things

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## Motivation and Challenges

### Motivation

- Common Internet of Things (IoT) scenarios will benefit from a payment infrastructure
- Most of the IoT devices will be heterogeneous, constrained in memory, CPU, energy etc.

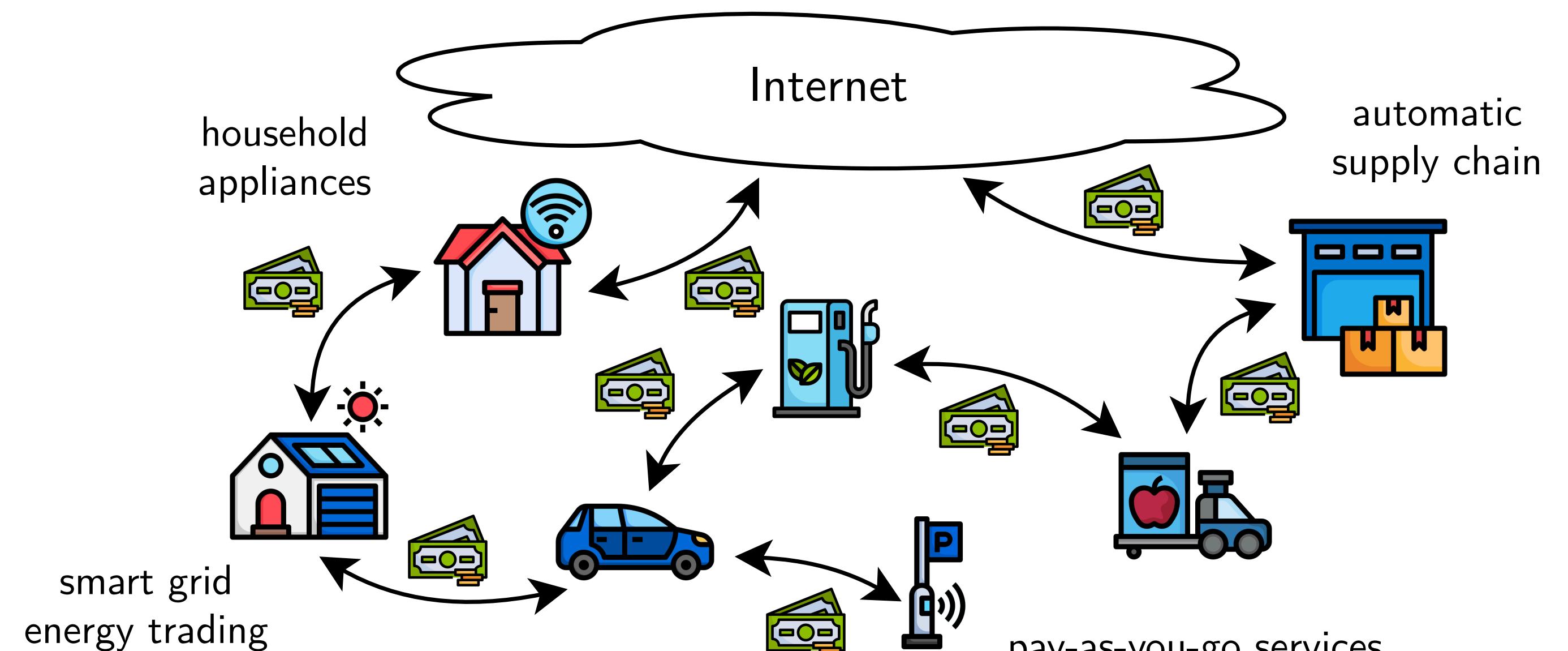
### Challenges

- Storage of coins or account balances conflicts with memory or privacy
- Resource-intensive cryptographic operations challenge constrained CPUs
- Low-power wireless networking limits packet sizes and data rate

### Research Questions

- Can we achieve autonomous, privacy-preserving, and scalable payments in the constrained IoT? Which limits and trade-offs exist?

## Common IoT Scenarios



## Limits and Potentials of Payment Approaches

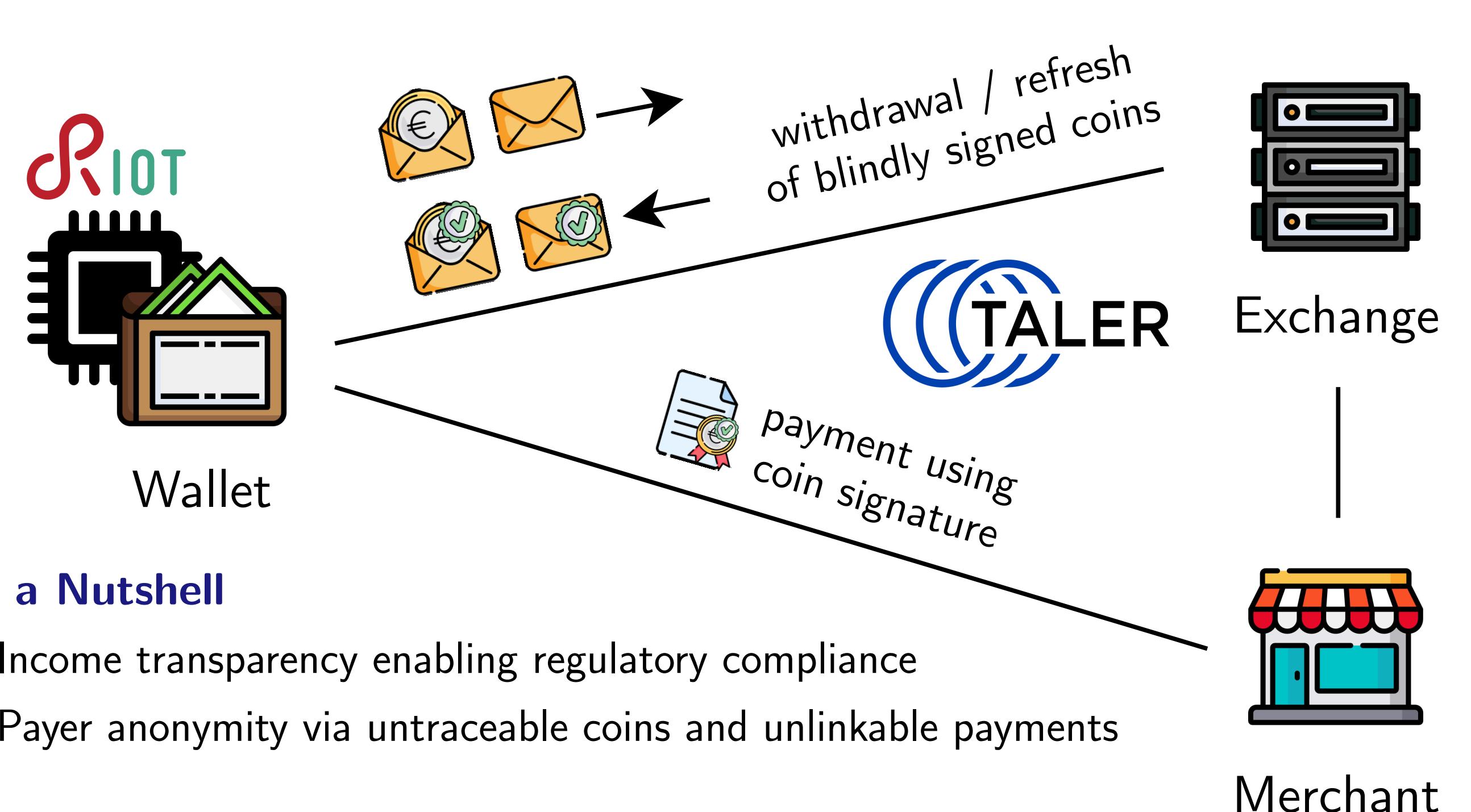
### Requirements

- Autonomy for M2M-payments without human intervention
- Privacy to protect privacy-sensitive (meta-)data
- Low footprint to allow for resource-constrained devices

### Comparison of Payment Approaches

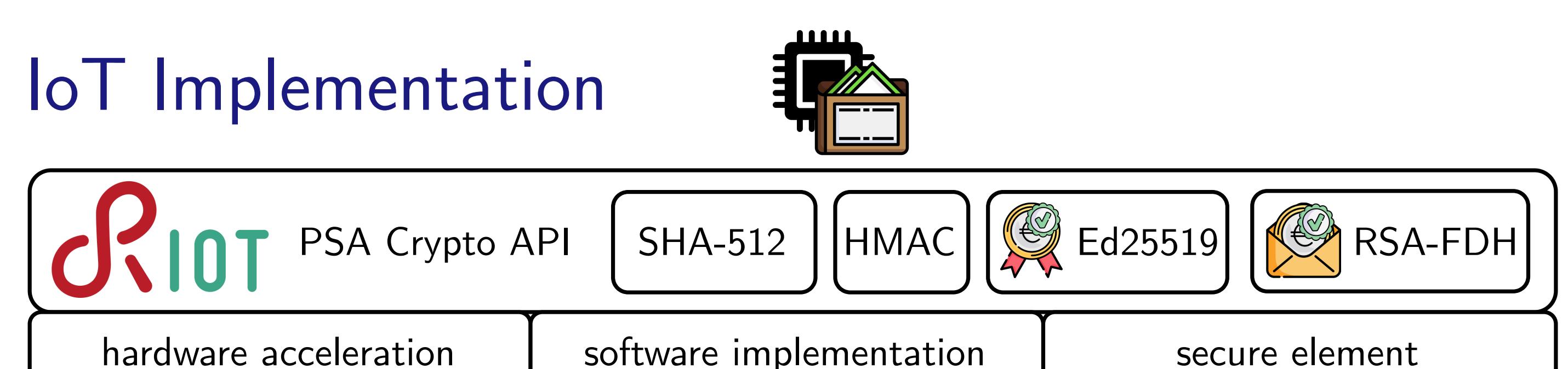
Feature	Approach		
	Traditional	Cryptocurrencies	Our: E-Cash
Architecture	centralized	decentralized	(de-)centralized
Autonomy	✗	✓	✓
Privacy	✗	pseudonymity	payer
Resources	•	****	••

## GNU Taler, an E-Cash Candidate for the IoT



## Design of a Versatile IoT Implementation

- Our design considers high heterogeneity of IoT hardware by building on top of a general-purpose operating system providing hardware-agnostic APIs
- Our implementation is based on the backend-agnostic API for cryptographic operations in RIOT, leveraging hardware acceleration if available, with optional fallback to software

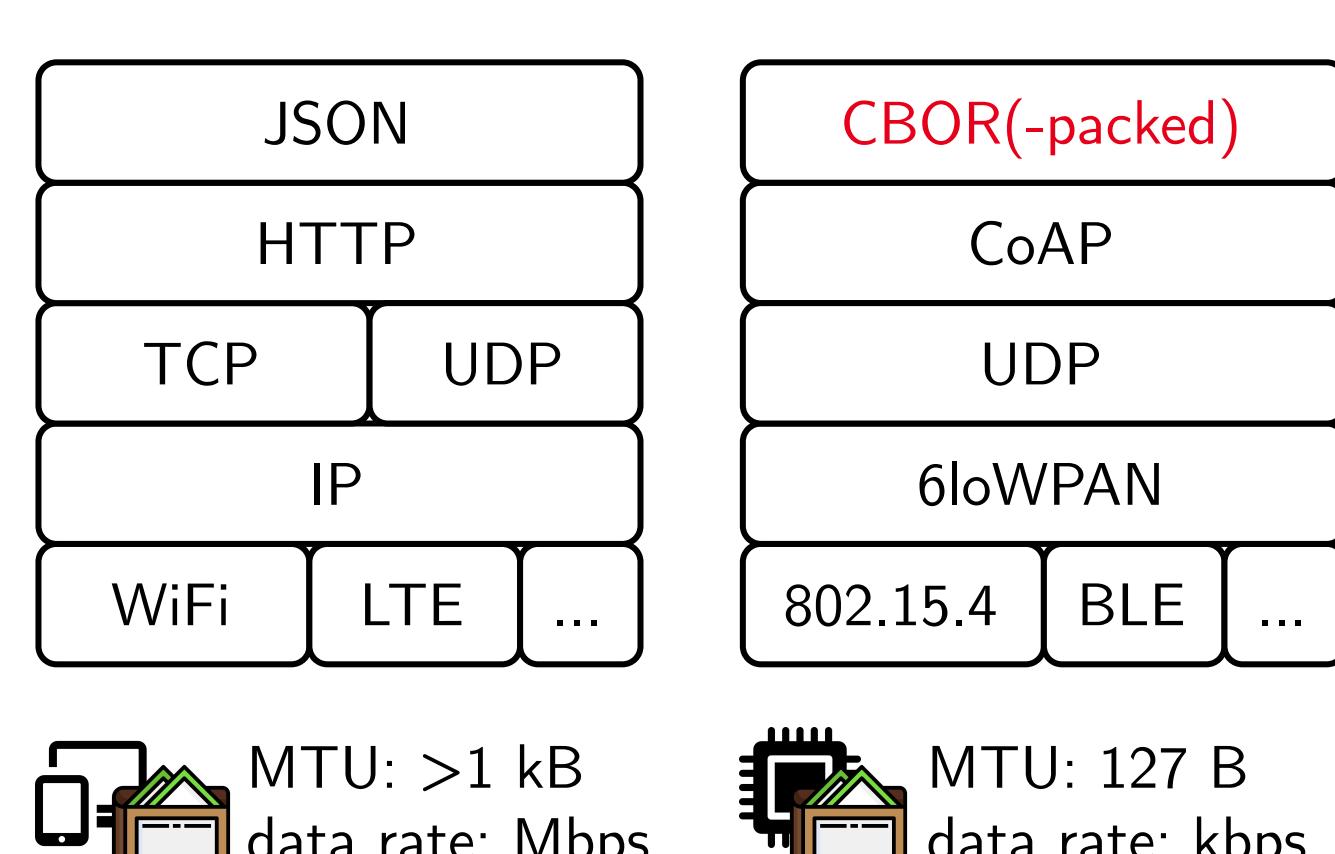


## Design using a Concise Data Encoding

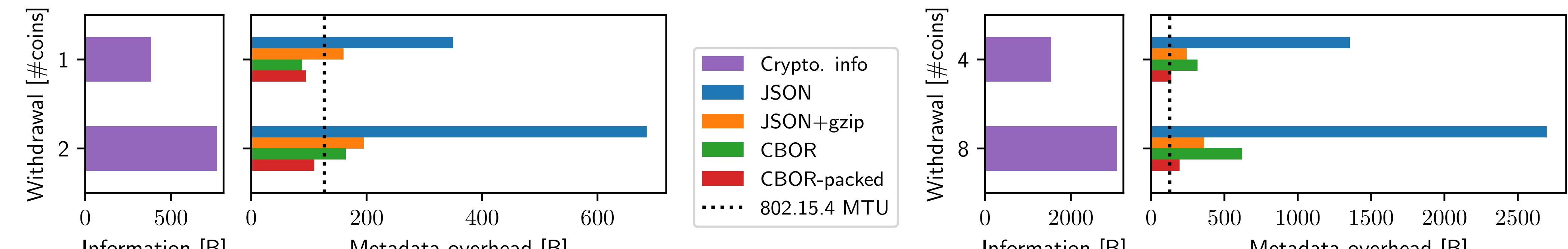
**Goal:** Minimize fragmentation over low-power networks

**Idea:** Combine suitable protocols and efficient data encoding

### IoT Networking Stack



### Comparison of GNU Taler Withdrawal Request Payloads



### JSON

JSON, readable but verbose

```
JSON structural characters
[{"planchet": "85HZ33...", ...}, {"planchet": "NH2WXB...", ...}]

crypto. info: 410 B
```

### JSON+gzip

JSON+gzip, compressed but not streamable

```
0x7b22706c616e63686574223a223835485a3333...222c...7d2c...
{"planchet": "85HZ33...", ...}, {"planchet": "NH2WXB...", ...}
```

### CBOR

CBOR, concise + streamable but not ASCII

```
CBOR major types with length encoding
0x84a68706c616e63686574 590100 41 63 f1 ...
[{"planchet": "h'4163F1...'...}, {"planchet": "h'AC45CE...'...}]

crypto. info: 256 B
```

### CBOR-packed

CBOR-packed, less redundant

```
CBOR tags
113([114(["planchet", ...]), ...]
map keys
6([h'4163F1...'...], ...)
values
6([h'AC45CE...'...], ...)

packing table with map keys
0x d871 82 d872 8568706c616e63686574 ...
0x84a685590100 41 63 f1 ...
6([h'4163F1...'...], ...)
0xc6 85590100 ac 45 ce ...
6([h'AC45CE...'...], ...)
```

