ValiDeck — Privacy-First Data Layer for Loyalty & Payments

Section	Details
Overview	ValiDeck is building PCX (Privacy-Compliant eXtensible) — a protocol resting on the observation that **repeat and drop behavior is a verdict on a product, business, or service, expressed in money rather than words**. That signal cannot be bought, because it derives only from completed purchases and not from advertising spend or merchant claims, and faking it costs what the product costs. PCX captures it as a pseudonymous transaction record that carries no customer identity and travels across merchants. Loyalty programs are the adoption path: merchants run them at a fraction of today's cost, and the records make repeat and drop behavior legible across merchants.
Problem	Commerce today forces a choice: delete transaction records and lose their value, or keep them identity-linked and carry the privacy liability. There is no third option, and everyone pays for it: • Customers surrender control of their own purchase history. • Merchants are blind beyond their own store. • Enterprises absorb ever-rising compliance costs. Loyalty management software alone is a **USD 16.4B** market, projected to reach **USD 32.5B** by 2031 (Mordor Intelligence, 2026). That spending today funds identity-linked infrastructure.
Solution	ValiDeck's PCX protocol is designed to capture, link, and reuse economic records without identity, supporting loyalty, attribution, and cross-merchant analytics. **Patented moat:** The core token pipeline is granted: US12125054B2, AU2019348201C1, IN586118, with CA, EP, and CN prosecuting. The privacy-preserving record architecture is filed separately in the US and Europe (2026), now pending.
Market Opportunity	Loyalty and transaction intelligence is already a large global market, but every current model depends on identity-linked records. That dependency is becoming a liability: as privacy regulation and open-data mandates tighten (GDPR, PIPEDA, the EU's data-access rules), identity-linked data shifts from asset to risk. PCX removes the dependency, turning today's privacy liability into a structural advantage, right as the market is forced to look for one.
Competitive Advantage	Receipt-scanning rewards apps (**Fetch Rewards**, **Ibotta**) and card-linking platforms (**Fidel API**) all depend on identity-linked records. ValiDeck is the only platform combining: • Pseudonymous enrollment under a customer-controlled, cross-merchant identifier • Cross-merchant, brand-level rewards granted without a sponsor ever seeing the customer (in development) • Line-item transaction detail captured directly at the payment rail Together, granted and patent-pending, this combination enables **compliant personalization and analytics** that identity-based platforms structurally cannot offer.
Business Model	**Revenue Streams:** API licensing, analytics subscriptions, consent-based promotions, and decision-support dashboards **Customers:** Retailers, banks, payment networks, and CX software providers **Scalability:** Each enterprise integration drives recurring revenue through API calls and data subscriptions, creating high-margin, compounding growth across verticals.
Team & Backing	Founded by Alok Narula, who brings over **25 years of experience in Technical Publications and Information Architecture** at STMicroelectronics, Broadcom, and IBM. Alok is the sole inventor on the patent family underlying ValiDeck's core pipeline, granted in the US, Australia, and India. ValiDeck is supported by Intellectual Property Ontario (IPON Tier 2 client; patent costs are cost-shared on a project-by-project basis) and Communitech.
Funding & Roadmap	ValiDeck is raising **US$1M** in pre-seed financing to fund a staged 24-month program that validates its patented architecture and prepares the company for enterprise pilots: • **Engineering & Product Build (US$700K):** Build the virtual payment simulator, tokenization and card-issuer services, Loyalty Server backend, analytics environment, and core PoS integration architecture. • **Partner Integration & Testing (US$200K):** Build and test a hardware-agnostic PoS SDK and integrate the platform with live merchant systems for pilot validation. • **Compliance & Operations (US$100K):** Complete privacy and compliance work, including PIPEDA/GDPR readiness, and support pilot operations. **Goal:** Deliver a PoC designed for PIPEDA/GDPR compliance, validated by independent privacy audit, within 24 months, ready for enterprise pilots and seed-stage scaling.

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