ValiDeck — Privacy-First Data Infrastructure for Commerce

Section	Details
Overview	ValiDeck is developing PCX (Privacy-Compliant eXtensible), a privacy-first shared infrastructure for managing and reusing digital records. Its initial focus is customer transaction records. PCX is designed to give customers control of their purchase history across participating merchants, with personal identifiers kept separate from those records. Privacy-protected data from these records can support loyalty programs, verified reviews, search, analytics, and on-device assistance. ValiDeck's first planned PCX implementation is a loyalty program that will allow merchants to reward verified purchases without collecting customers' personal identifiers.
Problem	Transaction records are scattered across merchants and are often linked to customers' personal identities. This makes it difficult to assemble purchase histories together and cascades into predictable harms for customers, merchants, and enterprises: • Customers have little control over how their transaction records are used. • Merchants can't get insights into customer spending beyond their own stores or partner network. • Enterprises face rising privacy and compliance costs. The loyalty management market is estimated at **USD 16.4B in 2026** and projected to reach **USD 32.5B by 2031** (Mordor Intelligence, 2026). Much of this spending supports systems built around customer identification.
Solution	ValiDeck's PCX protocol is designed to capture, link, and reuse records of real-world activity without embedding identity, enabling privacy-preserving loyalty, attribution, and cross-merchant analytics. **Patented moat:** The PCX foundation family includes granted patents US12125054B2, its U.S. continuation US12749086B2, AU2019348201C1, and IN586118. The newer U.S. continuation claims a PoS-linked contextual review-form workflow. Related applications remain under examination in Canada, Europe and China; separate 2026 U.S. and European record-architecture applications remain pending.
Market Opportunity	Loyalty and transaction intelligence is already a large global market, but dominant current models depend on identity-linked records. That dependency is becoming a liability: as privacy regulation and data-access rules tighten (GDPR, PIPEDA, the EU's data-access rules), identity-linked data shifts from asset to risk. PCX is designed to reduce the dependency, turning today's privacy liability into a structural advantage, as organizations increasingly look for alternatives.
Competitive Advantage	Existing approaches include receipt-scanning rewards apps (**Fetch Rewards**, **Ibotta**) and card-linked transaction platforms (**Fidel API**). PCX is designed to combine: • Pseudonymous enrollment under a customer-controlled, cross-merchant identifier • Cross-merchant, brand-level rewards granted without disclosing customer identity or unrelated purchase history to the sponsor • Line-item transaction detail captured directly from PoS Together, these patented and patent-pending elements are designed to enable **privacy-preserving personalization and analytics** without expanding identity-linked customer profiles.
Business Model	**Revenue Streams:** Integration fees; recurring software, operating, maintenance, and support fees; loyalty and analytics services. **Initial Customers:** PoS and commerce software providers seeking to offer cross-merchant analytics to their merchants. **Scalability:** Reusing a provider integration across its merchant base can reduce deployment effort per merchant and expand recurring service revenue.
Team & Support	Founded by Alok Narula, who brings over **25 years of experience in technical communication 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 expenses 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 tests 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, contextual review-form prototype, analytics environment, and core PoS integration architecture. • **Partner Integration & Testing (US$200K):** Build and test a hardware-agnostic PoS SDK against the transaction simulator and prepare integration with a target merchant or payment environment for pilot validation. • **Compliance & Operations (US$100K):** Complete privacy and compliance work, including PIPEDA/GDPR readiness, independent privacy/security review, and pilot preparation. **Goal:** Deliver a PoC designed for PIPEDA/GDPR compliance, supported by independent privacy and security review, within 24 months, ready for separately funded Phase II development and controlled commercial pilots.

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