

ValiDeck — Privacy-First Data Layer for Loyalty & Payments

| Section | Details |
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| Overview | ValiDeck is building the privacy-first data layer for global loyalty and payments . As privacy regulations reshape how brands access customer insights, ValiDeck's patented architecture enables compliant, token-based engagement — transforming how spending data is captured, shared, and monetized across merchants, banks, and networks. |
| Problem | <p>Economic records today cannot be lawfully retained and reused without identity — they are either deleted or retained in an identifiable form. This structural defect cascades into predictable harms for customers, merchants, and enterprises:</p> <ul style="list-style-type: none"> • Customers lack control over their data. • Merchants can't derive privacy-compliant insights beyond their own store. • Enterprises face rising privacy and compliance costs. <p>This fragmentation leaves over \$100B in loyalty spend under-optimized due to privacy barriers and data silos.</p> |
| Solution | <p>ValiDeck is the first implementation of the emerging PCX (Privacy-Compliant eXtensible) protocol — enabling economic records to be captured, linked, and reused without identity, while still supporting loyalty, attribution, and cross-merchant analytics.</p> <p>Patented moat: 2 granted U.S. patents + 1 Australian patent, with filings in EU, Canada, India, and China protecting the core PCX-aligned token architecture.</p> |
| Market Opportunity | Loyalty and transaction intelligence is already a large global market, but all current models depend on identity-linked records. PCX removes this dependency, enabling compliant insight without surveillance — a shift that converts today's privacy liability into a structural advantage. |
| Competitive Advantage | <p>Unlike aggregators (Plaid, MX, Yodlee), ValiDeck is purpose-built for privacy and compliance, offering:</p> <ul style="list-style-type: none"> • Anonymous, user-controlled data ownership • Cross-merchant transaction intelligence • Plug-and-play integration with enterprise CX systems <p>This architecture unlocks compliant personalization and predictive analytics at scale.</p> |
| Business Model | <p>Revenue Streams: API licensing, analytics subscriptions, privacy-compliant advertising, and decision-support dashboards</p> <p>Customers: Retailers, banks, payment networks, and CX software providers</p> <p>Scalability: Each enterprise integration drives recurring revenue through API calls and data subscriptions, creating high-margin, compounding growth across verticals.</p> |
| Traction & Team | <p>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 inventor of two granted U.S. patents underlying ValiDeck's architecture. ValiDeck's privacy-first data layer has been recognized by Canadian innovation hubs IPON (Tier 2 Client, CAD \$300K commitment) and Communitech as foundational innovation in data privacy infrastructure.</p> |
| Funding & Roadmap | <p>ValiDeck is raising up to US \$3M at a post-patent step-up valuation, deployed in staged tranches over 24 months to validate its patented privacy architecture:</p> <ul style="list-style-type: none"> • Initial tranche (US \$1.2M): Fund team formation, co-development partnerships, and development of the Payment Transaction Simulator to demonstrate how payment card tokens link to anonymized customer transaction records. • Next tranche (US \$1.8M): Build the PoS prototype and ValiDeck server platform, completing the end-to-end privacy layer and enabling enterprise pilot deployment. <p>Goal: Deliver a live, GDPR-compliant proof-of-concept within 18 months, demonstrating cross-merchant analytics and enterprise readiness.</p> <p><i>(Use of proceeds: ~65% engineering and platform development, 25% partner integration and pilot deployment, 10% compliance and operations. ~40% SR&ED-eligible in Canada.)</i></p> |