ValiDeck — Privacy-First Data Layer for Loyalty & Payments

Section	Details
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 transaction data is captured, shared, and monetized across merchants, banks, and networks.
Problem	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: • Customers lack control over their data. • Merchants can't derive privacy-compliant insights beyond their own store. • Enterprises face rising privacy and compliance costs. This fragmentation leaves over **$100B in loyalty spend** under-optimized due to privacy barriers and data silos.
Solution	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. **Patented moat:** 2 patents granted in the U.S. + 1 patent granted in Australia and India, with filings in EU, Canada, and China protecting the core PCX-aligned token architecture.
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	Unlike aggregators (Plaid, MX, Yodlee), ValiDeck is **purpose-built for privacy and compliance**, offering: • Anonymous, user-controlled data ownership • Cross-merchant transaction intelligence • Plug-and-play integration with enterprise CX systems This architecture unlocks **compliant personalization and predictive analytics at scale**.
Business Model	**Revenue Streams:** API licensing, analytics subscriptions, privacy-compliant advertising, 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.
Traction & Team	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**.
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: • **Phase I – Virtual Proof (US $600K):** Build a virtual simulator and backend to prove how payment card tokens link to anonymized customer transaction records. • **Phase II – Integration Proof (US $400K):** Build the tools and SDKs to integrate the virtual proof from Phase I with real merchant PoS systems — enabling secure, tokenized data exchange and pilot deployments. **Goal: Deliver a live GDPR-compliant-proof-of-concept (PoC) within 18 months**, demonstrating merchant interoperability and readiness for MVP co-development. *(Use of proceeds: 70% engineering, 20% integration, 10% compliance. **~65% SR&ED-eligible in Canada**.)*

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