

Automatic Universal In-Browser Payments

by

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Statutory Declaration

I hereby declare that I have created this work completely on my own and used no other sources or tools than the ones listed.

Berlin, June 6, 2020

Daan Middendorp

Acknowledgments

I would like to thank my teddybear...

Abstract

In this thesis, we show that lorem ipsum dolor sit amet.

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1 Introduction

The business of online advertising has evolved into a landscape which is not transparent anymore. A handful of large advertisement firms are controlling practically every online ad you see. Almost every movement during the visit of a regular website is sent in an obfuscated way to the advertisement broker, without any visible sign to the visitor. This makes the whole browsing experience obnoxious, especially now it turns out that entire societies are being influenced by the power of advertisement networks, as we have seen in the Cambridge Analytica scandal [?].

Several publishers have been experimenting with alternative ways of generating income. Currently, some of them are selling subscriptions, asking for donations or using the visitors' computer for cryptomining [1]. But these models do not seem to be a real substitute for advertisement networks.

In this master thesis, which is written at the Service-centric networking research group at the Technische Universität Berlin, the main focus lies at solving this so called unpaid content problem while assuring the privacy of the user and keeping the costs low. The increasing possibilities in the field of blockchain technology are of great use for such a solution and therefore also a key building block of the proof of concept.

The concept, as discribed in chapter 3, features a system that runs in the background while browsing the web. If the users visits a publisher that also supports the system, a message will be shown to the user indicating that it is possible to hide the advertisements and pay a small amount per pageview instead. When this permission is granted, the user will not see any advertisements on that particular website again, but contribute by sending small payments to the publisher instead.

As this research is made possible by public money, the entire process is kept as transparent as possible. This is achieved by publishing everything related to this thesis under a permissive free software license on Github ¹.

1.1 Research statement

This reseach will investigate the possibilities of new technologies in order to solve the unpaid content problem. The following research question is defined:

How can the unpaid content problem be solved in a cheap, privacy preserving and transparent way?

This research question is split up in the following subquestions:

¹<https://github.com/lightning-sprinkle>

- What current revenue models are used in order to solve the unpaid content problem?
- How is privacy preserved in the current models?
- What are the costs of the current models?
- What is the amount of transparency in the current models?
- What are the conditions, that an alternative model should adopt in order to be at least comparable to existing models?
- How to realize and implement a comparable revenue model that follows these conditions?

1.2 Methodology

In order to explain the different models and concept, a couple of roles will be used throughout this thesis.

Unpaid content

Content that is freely available on the internet (without a subscription or payment), such as news articles and video's.

Publisher

The owner of the website that provides the unpaid content

User

The visitor of the website that consumes the unpaid content

Ad broker

A third party providing advertisements to the user in order to generate revenue for the publisher

2 Related Work

Revenue models on the internet in order to monetize content is a topic that has been actively researched and experimented with over the past few decades. This chapter dives into the related work on both the technical and the economical level. It is structured in a way so that three different research areas will be discussed. Firstly, the current widely adopted approaches, such as advertisements and subscriptions, are analyzed. Secondly, experimental systems that are using different ways to reward contentmakers, for example with automated payments, are investigated. Lastly, the new relevant possibilities that arise in the blockchain era are discussed.

2.1 Technical solutions

In order to generate revenue from online content, there are two technical solutions broadly adopted: online advertising, fee-based and donation-based systems.

2.1.1 Online advertising

Advertising is a method to draw attention to a product, service or event in order to promote sales or attendance. Since the early days of the World Wide Web, this industry has also expanded to the internet. The first advertisement on the internet is possibly from 1994 on HotWired.com, which was bought by AT&T and had a click through rate of 44% [2]. Meanwhile, the online advertising industry is very profitable and has almost evolved into the core business of the World Wide Web.

This section gives an overview of the current role model of the online advertisement industry and takes a closer look at the different approaches in the online advertising business and their privacy aspects. Lastly, the research field of privacy-friendly alternatives to advertisement networks are discussed.

Normally, there are multiple parties involved in the advertising ecosystem. On one side, there is a publisher, such as *Der Spiegel* that provides online content, such as news articles. On the other side, there is an advertiser that provides the advertisement.

The most interesting part, however, is the ad platform. Ad platforms are entities that connect the publisher to the advertiser by providing them an interface to match both demand and supply. Due to the wide range of different publishers and users that are reached by ad networks, it becomes very efficient to allocate ad space. Ad platforms are even considered as the central hub in the online advertising industry [3].

To make it possible for the ad platform to serve the right advertisements to the right user, the following methodology is applied: when a user visits the website of a publisher, the browser communicates with the webserver. The browser receives the content and displays it to the

user. Along with this content, additional scripts that are associated with an ad network are also delivered to the browser and executed. These scripts are triggering a connection to the ad exchange. The ad platform is able to serve extra commercial content (advertisements) over this connection, which is embedded into the page by the script. This method makes it possible for ad exchanges to partner up with huge amounts of publishers and serve an amount of users that is several orders of magnitudes higher [3].

The ad platform itself consist of multiple components, that might also be run by different entities. Firstly, there is an ad network, which resells the ad space from a publisher to an advertiser. Secondly, another component on the ad platform is the ad exchange. These are auction based advertisement marketplaces where advertisers can bid on ad space in real time. This means that the auction takes place when the user visits the website of the publisher. Based on the profile of the user, certain advertisers might be more interested to buy the ad space and thus offering a higher price [3]. Thirdly, a data aggregator is an entity which goal is to gather and aggregate data about the purchasing interest of the users. This data is used to provide insights to both the advertisers and the publishers to target their marketing decisions [3].

2.1.1.1 Privad

The problem with the infrastructure mentioned above, is that everything can be controlled by one single entity. Something that regularly happens as big players like Google are offering a one stop shop solution for both publishers and advertisers. This single entity knows everything about all parties involved: advertisers, publishers and users. The behavior of a single user is tracked across multiple websites, which might be considered a privacy concern. Guha et al. [4] developed Privad, which they call a practical private online advertising system.

The model of Privad is slightly different from the original online advertising role model. The model includes likewise the user, publisher and advertiser. However, in this model there are also a dealer and a broker present. One key difference compared to the traditional online advertising model is that the profiling (building a profile of the user based on interests) is done on the users' computer and not by a central data aggregator. Secondly, the ad platform is split into two different entities: the broker and the dealer. The broker is comparable to the traditional ad platform and matches the user profile with advertisements. The request, however does not come from the users' computer immediately: there is a dealer placed in between. The dealer anonymizes every request before it is sent to the broker and makes sure that click fraud is prevented. The dealer cannot eavesdrop on the request, because the request is sent in an encrypted form to the broker [4].

One concern with this approach is that a profile might be so detailed that the broker is able to find out an identity based on the profile. In order to tackle this problem, Privad works with a subscription to a certain general profile that is shared with multiple other users. The user receives multiple advertisements and can pick locally which suits best.

Trust, however is still a key element in this approach. There is no way to find out if the dealer is trustworthy. If the dealer and the broker are secretly run by the same entity, it is possible to exchange data and learn more about the user.

2.1.2 Fee-based

The second business model that is being used as an alternative to online advertising is requiring payments in exchange for content. This section describes what different approaches there are in the field of online payments and subscription models.

2.1.2.1 Subscriptions

Even in the early days of the World Wide Web, the phenomenon of content that can only be consumed with a subscription existed. Such a mechanism is called a paywall. For example, the *Wall Street Journal* implemented already a hard paywall in 1996, which is still in place today and has over 2 million subscribers as of February 2020 [5]. Alternatives to hard paywalls are soft paywalls. The difference between both types is that soft paywalls are trying to convince potential customers to subscribe by giving them a free sample of the content. For example, the *New York Times* has implemented a soft paywall with a limit of 5 free articles per month [6].

Paywalls however, are fairly easy to circumvent. This is especially the case for soft paywalls. Therefore, publishers are trying to implement counter measures in order to enforce a subscription. For example, the *New York Times* attacked one popular circumvention method: the use of an incognito window in order to prevent the free articles from being counted. With behavioral analysis, it is possible to find out that the user is using an incognito window, which enables the *New York Times* to prevent the free article from being served [7].

2.1.2.2 Micropayments

Micropayments are already widely adopted by a younger target audience as it used in order to pay for mobile content like apps and music. In the last decade, micropayments are also applied as an alternative to the subscription model offered by online publishers. Since the value of a micropayment is generally just a couple of cents, credit or debit card payments are not suitable because of the high transaction costs. Several companies have entered the field of micropayments in order to offer cheap and easy to use micropayment solutions. The application of micropayments in the publishing industry, however, affects the way users are interacting with the medium [8].

First of all, there is a difference between monetary and non-monetary micropayments. Monetary means that the payment is made via the transfer of a currency. For example, Google Checkout and Paypal are offering such a service. With the non-monetary variant, the user pays with a small amount of knowledge or labor. An example of such a non-monetary micropayment system is the Google Surveys product. When a user visits an article that requires a non-monetary payment, a survey question needs to be answered first before the access to the article is granted. The publisher gets paid around 0.05 USD per answered survey question. The surveys are used by market analysts who are paying Google in order to get the survey responses [9].

Even before the widespread introduction of micropayment solutions, researchers warned that buying something does not only cost money but also requires extra effort compared to free content. This phenomenon is called mental transaction costs [10, 11]. Secondly, a problem with

the competition from free content is that it is a "stable strategy", which means that there is no competition other than paying your visitors for reading your website, which is very unlikely to succeed on the long term. Thirdly, a problem with online content is that it is hard to value because information is hard to value in advance. The combination of metal transaction costs, the competition from free sources and a product that is hard to value, makes micropayments very unlikely to be profitable for online content [11].

2.1.3 Donation-based

Other publishers are relying on the willingness of their users to compensate. These systems are either implemented on one particular website or offered as a service over multiple websites.

The Wikimedia Foundation is an example of a non-profit organization that actively asks for donations on their Wikipedia website; nonetheless, this is not the main source of their revenue, because big companies like Amazon or Google are donating large sums to the foundation. Wikimedia raised a total of 91M USD in 2016-2017. [12]

For smaller websites, such a campaign is not very viable. Users are not likely to send a donation to each individual contentmaker they support. For these minor publishers, Flatter¹ offers a user experience which is similar to the Facebook-like button. Although, the difference is that instead of just showing the interest in a certain page of website, the button also shows appreciation by making a small micropayment. Flatter offers a subscription with a minimum of 2 EUR per month. This monthly subscription fee is divided amongst all websites the user clicked the Flatter-button on [13].

2.2 Automated payments

As advertisements are suboptimal from a privacy, security and user experience perspective, companies are looking alternatives. In 2016, Brave Software launched a browser that blocks ads and trackers by default: the Brave Browser². During the introduction, Brave Software also shared their plans for a Brave Publisher Ads program to pay publishers a fair share of their internet revenue. As of 2020, their service is called "Brave rewards program", in which any content creator can enroll in order to get paid for content. The following section discusses the technical aspects and privacy measures of this system.

2.2.1 Brave rewards

In order to build a system that makes it possible to reward content makers on the internet, Brave introduced the Basic Attention Token [14]. This token, which works like any other cryptocurrency, represents user attention. Their goal with this token is to trade "attention" just like any other commodity, like oil and coffee. This means that this token can also be traded on a cryptocurrency exchange. Brave Software is promoting this token to use it to reward internet users. What happens is that the brave browser is equipped with a standard ad blocker. The

¹ <https://flatter.com>

² <https://www.brave.com>

websites are filled with sponsored content by the brave browser. The difference with the original advertisements is that the user gets rewarded for viewing them by receiving BAT-tokens. The BAT-token can be traded for other cryptocurrencies or even fiat currencies.

For this research, another application of the BAT-token is even more interesting. That is, the system also works the other way around: users can spend their BAT-tokens on websites of the publishers they support in an automated manner. The remainder of this section shows the inner working of this system. Furthermore, it explains why even that is still suboptimal from a decentral perspective. First of all, the concept of the Brave Vault is explained. Secondly, the privacy and anonymity measures are analyzed. Lastly, the monopoly of Brave in this ecosystem is discussed.

The Brave Vault is a private datastore where browsing information is stored. The central part in this Brave Vault is the *persona*, that is used to identify and set your browsing behavior. The *persona* can be synced with other browsers, so that one user still uses the same profile when switching devices. Another part of the Brave Vault is the *session*. The *session* is bound to the browser and does not have a predefined lifetime. Browser dependant information, like browsing history, is stored here [15].

In the *persona*, there is a setting that enables an ad-free browsing experience by paying a small contribution. The contribution amount is divided amongst the websites that the users visits. However, if these contributions are sent to the publishers directly, it would be very hard to guarantee privacy and anonymity. Based on the contributions, it is possible to reconstruct a profile that might be linked to an individual. To tackle these privacy concerns, Brave developed the Brave Ledger [16]. The Brave Ledger is a central system that processes micropayments for the contributions to the publishers. The system is designed on two core principles: anonymous and accountable. The former means that Brave should not be able to correlate publisher visits with contributions. The latter implies that Brave should only be able to have insights in the contributions on an aggregated basis.

In order to build a system on these principles, the Brave Ledger combines statistical voting with an anonymous voting scheme [16]. First of all, statistical voting means that if you only have one vote, but you would like to vote on multiple choices, you are picking a choice at random out of your preferred choices. If everyone follows this system, the result of the election would be roughly the same as if everyone had multiple votes. The benefit of combining such a system with making contributions to certain publishers, is that the user is not revealing his entire browsing history, but only one publisher he wants to reward. One vote reflects a payment towards one publisher. Secondly, the Brave Ledger makes use of an anonymous voting scheme called ANONIZE2 [17]. This system guarantees that every single user in a group of users is able to cast a maximum of one vote, while keeping the vote anonymous.

Brave Software used an initial coin offering to introduce the new token to the market. The ICO happened in May 2017 and raised 156,000 ETH, which was worth around 35M USD at the time. The raised money is mostly used to pay for the development and other costs of the token. The development team exists out of 20 developers.

2.3 Blockchain

Blockchain technology has been with us for more than a decade. Satoshi Nakamoto built the first practical application that used the so-called blockchain as a decentralized ledger, where it is possible to transfer a digital currency without trusting a single party [18]. Since then, a lot has changed and all kinds of experiments using this technology are performed. For example, blockchain implementations are now capable of running scripts which are even Turing complete, which opens the door to programmable money [19] and all kinds of other assets that are stored on the blockchain.

2.3.1 Lightning Network

The general problem with blockchain technology is scalability and speed: the current average confirmation time of a Bitcoin transaction takes a couple of minutes [20]. With the current blocksize of 1MB, the amount of transactions is limited to seven per second. Therefore this technology is not suitable for micropayments, which are payments with a value less than a dollar [21].

In order to solve this problem, several researchers have experimented with alternative ways to circumvent these issues. The most promising system in this research field is the lightning network [22]. The goal of the lightning network is to send small payments immediately, without intervention of the blockchain ledger and with minimal fees. The lightning network features such a system by combining a smart idea with the capabilities of multi signature addresses. The system relies on two parties, for example Alice and Bob, opening a joint account (channel). Off-chain, there is an agreement on which part of the joint account belongs to whom. With this joint account, Alice can transfer money to Bob and vice versa by just updating this agreement about the joint account. However, it is still not very practical if Alice also needs to open a joint account with any other party, for example Charlie, that she wants to transfer money to. The lightning network solves this issue by finding a path from Alice to Charlie using multiple joint accounts. In this example, it might be the case that Charlie has a joint account with Bob. Using these two joint accounts, Alice can transfer money indirectly to Charlie via Bob. In practice, this system follows a hubs and spokes model, where a couple of big players are connected to a lot of individuals in order to create a reliable network. Every hop that is used by a single transaction can also receive a small fee, but these fees are insignificant compared to on-chain transactions [22].

3 Concept and Design

As stated in the research statement, the goal of this thesis is to come up with a solution that solves the unpaid content problem. During the first phase of this research, several opportunities are explored. This chapter gives a chronological overview of these explorations and describes the final model in detail.

3.1 Privacy preserving ad network

In the beginning, the main focus laid at privacy issues that are coming with the use of ad networks. In order to solve this issue, a concept is created where the tracking and profile building moved from the ad network to the browser of the user. By using such an approach, the ad network does not know your browsing history and might even benefit from the new approach, because the browser is able to build a profile that is much more accurate.

The problem with this concept is actively being researched. For example, it implemented in the Privad system, which can be found in section 2.1.1.1 system and the Brave browser, which is discussed in section 2.2.1. Therefore, this concept is abandoned in an early stage.

3.2 Universal automated payment solution

The second concept goes one step further. This concept is not about replacing the ad network with a privacy friendly alternative, but making the entire ad network obsolete. As discussed in chapter 2, the problem with ad networks is that is one of the few revenue models that actually works on the internet.

Several commercial experiments are performed using micropayments, however, as stated in chapter 2, very few of them are successful. Mainly because of the mental transaction cost that comes with the purchase of online content. In order to solve this issue, the concept of automated payments is introduced. This approach applies the advantage of web advertisements (no browsing interruption) with the benefit of micropayments (no ads). It might also be explained as a fair ad blocker. No ads, but also taking care of the revenue of the publisher. The goal of this concept is to offer such a system with as minimal configuration as possible.

Concept: Distribute a small amount of money over the publishers that you visit and hide the advertisements

Potential challenges:

1. How to keep the configuration as minimal as possible?
2. What design can be applied to operate the system in a decentral way?
3. How to determine the amount of contribution?
4. How to prevent fraud?

3.2.1 WebRTC approach

In order to stick to the zeroconf principle, the system should work out of the box, no configuration needed, this first approach includes WebRTC. WebRTC is a system that enables two browsers to create a peer to peer connections to eachother.

This concept assumes that there is a system running that handles all the automated payments to the publisher. The first problem that needs to be solved is: how does the website communicate with the system. Installing an add-on in the browser would violate the zeroconf principle, so this approach uses WebRTC as a message bus. Why WebRTC, you might ask? As WebRTC makes it possible for browsers to communicate with eachother, it is also possible to let different websites communicate to eachother in the same browser. Normally, this is not so easy because every website runs in a sandboxed environment. For example, if *derspiegel.de* want to communicate with a system on *payjs.io*, that is only possible if there is a link between both websites, such as an iframe or that one of the websites opened a tab to the other one.

WebRTC connects to an ip address, so what happens if we connect to localhost? Is it possible to let two websites communicate without a link between them? The WebRTC is indeed able to connect to localhost, but in order to do so, a handshake is needed [23]. This handshake, however is not specified in the WebRTC protocol. This means that system can implement its own way of doing so. WebRTC-systems that are applied on the internet are mostly relying on a signaling server, which forwards the handshake.

During this research, several experiments are performed using WebRTC. Unfortunately, the experiments turned out that it is not possible to connect two websites within one browser directly. A signaling server that is run by a third party stays necessary. This would introduce a privacy problem, because the third party would be able to find out which publisher is visited from which ip. Therefore, this concept is abandoned in an early stage.

3.2.2 Lightning network

The approach above, however, does not include any form of payment. In the first stage, the scope is limited to a universal payment system, without taking care of the payment itself. It is assumed that there is a cryptocurrency solution that can be attached to the universal payment system.

Fortunately, parallel to this research, a micropayment solution based on the Bitcoin blockchain is being actively developed. This so-called Lightning Network is discussed in section 2.3.1 in more detail. The goal of this system is to provide instant micropayments at minimal costs, which is ideal an automated payment solution.

From the concept point of view, the payment part is a matter of communicating with an API. Nonetheless, are there still some issues with the Lightning Network so that it is not ready

to use. One of the main disadvantages of the Lightning Network is that it is not possible to send a transaction to an address directly. By design, a payment should be requested by issuing an invoice. This invoice is written according to a standard format and can be paid using any Lightning Network client. This invoice-based structure is suboptimal for the usecase that is needed for this research.

3.2.3 Localhost approach

As the concept where WebRTC is applied in order to let the publisher communicate with the system is not viable, this research is extended to other approaches. One approach that is used by other websites to communicate with the users' computer is by running a webserver. This webserver can be accessed from any website by connecting to localhost. For example, the popular video conferencing application Zoom uses this approach so that the application gets opened when a user visits a meeting url [24].

As this concept is built in combination with the Lightning Network, there needs to be an application running on the users' computer anyway. So, this makes it possible to develop one service needs to be installed which both acts like a lightning network client and an interface on localhost to the website that requests a payment.

3.2.4 Dynamic contribution

One of the challenges of this concept is to pay a fair share to the publisher. How to determine the amount that is contributed? The general idea is that the amount should be in the same order of magnitude as the revenue when an online advertisement is displayed. Such a display is called an impression in online advertising jargon. The price of such an impression is determined as Price-per-mille (CPM), the price for 1,000 impressions. If a user clicks on an advertisement, the fee is called the cost-per-click (CPC). The amount of users that clicks on the advertisement is expressed in click-through-rate (CTR) [25]. For the Google Display Network (which also includes services like Gmail), the following average numbers are available for the first quarter of 2018:

- CPM: 2.80 USD
- CPC: 0.75 USD
- CTR: 0.35%

With this data, it is possible to calculate the average revenue per served ad, which is:

$$\frac{CPM}{1000} + CTR \times CPC = \frac{2.80}{1000} + 0.75 \times 0.0035 = 0.005425 \text{ USD} \quad (3.1)$$

In order to estimate the online ad revenue per user per month, this revenue is multiplied with the average amount of ads that are served to a user, which is around 1,700 [26].

$$\text{revenue per ad} \times \text{impressions per month} = 0.005425 \times 1,700 = 9.22 \text{ USD} \quad (3.2)$$

This gives us an average revenue per internet user of USD per month and does not include the margin of the advertising networks, which is somewhere between 20 and 50 percent. For the

Google Display Network it is 32 percent [27]. If we cut this fee from the calculation above, the remaining profit for all publishers will be:

$$\text{revenue per month} \times (1 - \text{ad network fee}) = 9.22 \times (1 - 0.32) = 6.26 \text{ USD} \quad (3.3)$$

This net profit per internet user per month will be the basis for the pricing model of this concept. By using these number, there should be no difference between targeted advertising and this concept in terms of revenue for the publisher.

The next question that needs to be answered is: how to distribute this amount over the publishers in a manner that is fair.

3.2.5 Wallet address listing

As described in the Lightning Network concept, there is a possibility to send micropayments to a publisher. The challenge in this case is, how to communicate the wallet address of the publisher to the users' computer? Of course, it is possible to just store it somewhere in a javascript variable. But some websites are executing user generated content, for example: it is possible to host a website with javascript content on *github.io*. It is not desirable that a fraudulent party spams javascript snippets over the internet that asks for an automated payment without contributing to valueable content.

One aspect of websites is barely modified by user generated content: DNS records. DNS records are only modifiable by the owner of the domain name, which is in most cases the publisher. One way of storing information in DNS records is to just create a subdomain that contains the content: in this case, the wallet address of the publisher.

Fortunately, the DNS specification also features a so-called TXT record. This is a record that does not affect the way the domain name is resolved. However, it can be queried and used by other applications. For the automated payment design, the TXT record will be used by the system to provide the wallet address of the publisher, so that it cannot be modified by someone else, other than the owner of the domain name.

3.2.6 Self-signed, DV, OV and EV certificates

One of the problems with an automated payment system is: how can be determined if a publisher is trustworthy? For example: what happens if some malicious publisher buys a bunch of domain names and opens 50 tabs on the users' computer? Does the system make a payment to all of those 50 domains?

One approach would be to assign one party that is able to determine which publisher is trustworthy and which one is not. This would violate the decentral principle and is therefore not desirable. Another approach that is discussed is to calculate some kind of score, such as pagerank, and use this score to value the credibility of the publisher. Based on this credibility, a payment might be made or might be adjusted. For example: the domain name *spiegel.de* has a pagerank score of 8/10 where *gartenforum.de* has a pagerank score of 3/10. However, this does not indicate the trustworthiness of a publisher. There is no legitimate reason to pay more to a big publisher than to a small independant content creator.

Fortunately, there is already a worldwide decentral system in place that validates credibility of websites: SSL certificates. SSL certificates, that are needed in order to establish an encrypted connection to a website are also applied to make sure that the user is communicating with the website that it pretends to be. In order to understand this concept, a short introduction to the different types of certificates and architecture is given. First, a certificate needs to be issued by an authority. The credibility of the certificate is based on this credibility of the issuer. If some publisher issues the certificate by themselves, it is called a self-signed certificate and this provides no credibility other than that the connection is encrypted, but there is no guarantee that the party on the other end of the line is the party that they are pretending to be. If the issuer is a trusted party, the certificate is called a certification authority (CA) certificate. These CA's are trusted by the browser or SSL library, and they are doing a couple of background checks before they are issuing a certificate. The level of background checks is dependent on the type of certificate.

The least secure type of CA certificate is the Domain Validation (DV) certificate. These certificates are available for free and can be used by anyone that owns a domain name. Therefore, a DV certificate does not say anything about the credibility of the publisher. A fraudulent party is able to register a bunch of domain names and also apply for certificates.

A more secured certificate is the Organization Validation (OV) certificate, also known as a High Assurance certificate. With this type of certificate, the issuer does some background in advance. These background checks include the verification of the information in a third party database, such as a companies house. One other aspect of these certificates is that they are not free, which means that it is less easy to register a bunch of domain names. Major publishers, such as *spiegel.de* are using these OV certificates.

As an extension to the OV certificate, there is also an Extended Validation certification. In the past, this type of certificate was popular amongs banks and government agencies, because it showed the name of the legal entity in the browser when such a certificate was used. EV certificates are even more expensive, as the background checks are comprehensive.

These aspects of SSL certificates are very valueable in order to determine the credibility of a publisher. The default setting of the universal payment solution will be that automated payments are only made to publishers with an OV or EV certificate.

4 Implementation

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5 Evaluation

The evaluation of the thesis should be described in this chapter

6 Conclusion

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Appendices

Appendix 1

```
1 for($i=1; $i<123; $i++)  
2 {  
3     echo "work harder! ;);"  
4 }
```