

# **Wallets as a phishing-proof message delivery system?**

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**“Please activate your account by...”**

# Email

By far the most common approach

Everybody has one

Problems:

- Spoofable
- Unencrypted
- Ends up in spam folder
- Gives up privacy if we don't need the email for anything else

# Text (SMS)

Still very common, even for “secure” applications

Everybody has one (but maybe on its way out?)

Problems:

- Trivially spoofable
- Unencrypted
- Phishing is so common that even bona fide uses are suspicious
- Gives up privacy if we don't need phone number for anything else

# “Our” app

Message can be sent as push notification or within the app

Unphishable if user already trusts the app

Problems:

- User may not have the app

# Showing up physically

Still in use in many countries for high-value transactions

Anyone can do it (except extreme cases)

Problem:

- Extremely expensive (both time and money)

# Government-issued mailbox

Like email, but restricted to registered senders

Every citizen gets one

Problems:

- Every country has a different solution
- Registration/approval as a sender is cumbersome
- Not many countries have one
- Opening messages is usually more annoying than normal email

# Browser push notifications

Message can be sent as push notification from the website

More or less unphishable if user already trusts the website

Problems:

- My impression is that people do not trust this



# Wallet?

Message can be sent as push notification or within the app

Everyone might soon have one (at least in the EU)

How do you prevent phishing?

Introduce a mechanism for pre-authorizing a message from a specific sender