## Who cares what currency they take?

Introducing the Wilson Universal Format

James D. Wilson Bitcoin Milwaukee December 2018

## Hello! Lam James D. Wilson

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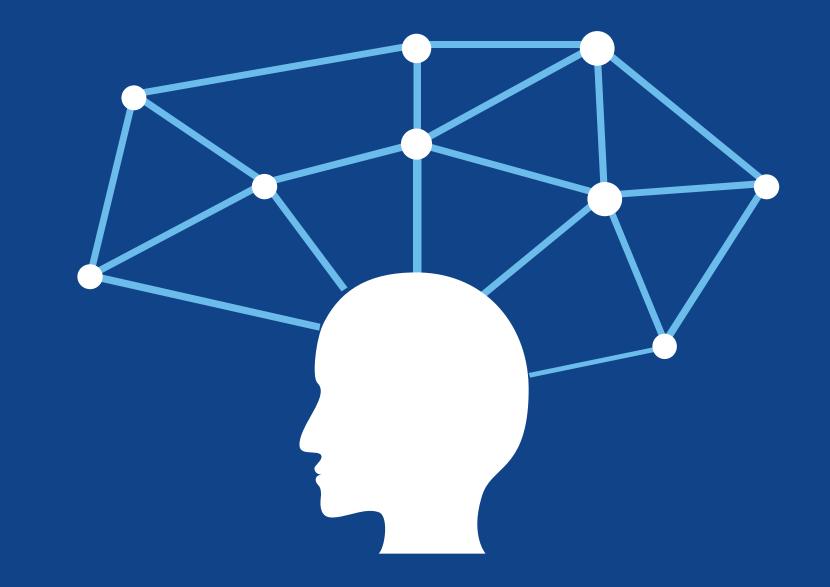




# What did you want to pay with again?

As we increasingly see more and more cryptocurrencies enter the market, so too do we need to improve on QR codes to take advantage of them.

Instead of the awkward conversation of what cryptos the vendor has available to pay with, and their fumbling with selecting the appropriate one from the ever growing list...



- Usable as web links and QR codes
- Backwards compatible to BIP32 Bitcoin URI
- Human readable URI
- Supports any digital currency
- Future proof
- Supports real time vendor notification upon payment and notifies which currencies were used
- Able to define which currencies are accepted at scan time

Wilson Universal Format



# Let's look at some examples!

(Example for USD\$1)





bitcoin:12A1MyfXbW6RhdRAZEqofac5jCQQjwEPBu?amount=0.00024100

(Example for USD\$1)





bitcoin:12A1MyfXbW6RhdRAZEqofac5jCQQjwEPBu?amount=0.00024100&or=bch&

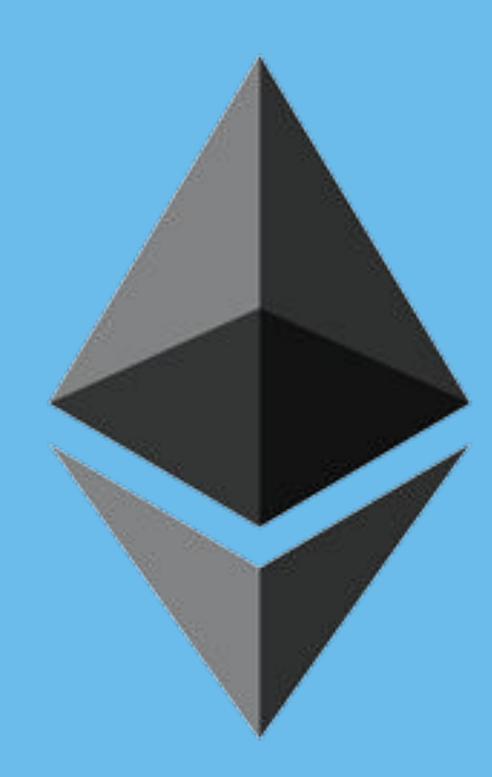
bch=qpm2qsznhks23z7629mms6s4cwef74vcwvy22gdx6a&
bchamt=0.0054



(Example for USD\$1)

- Bitcoin
- **Bitcoin Cash**
- **Ethereum**

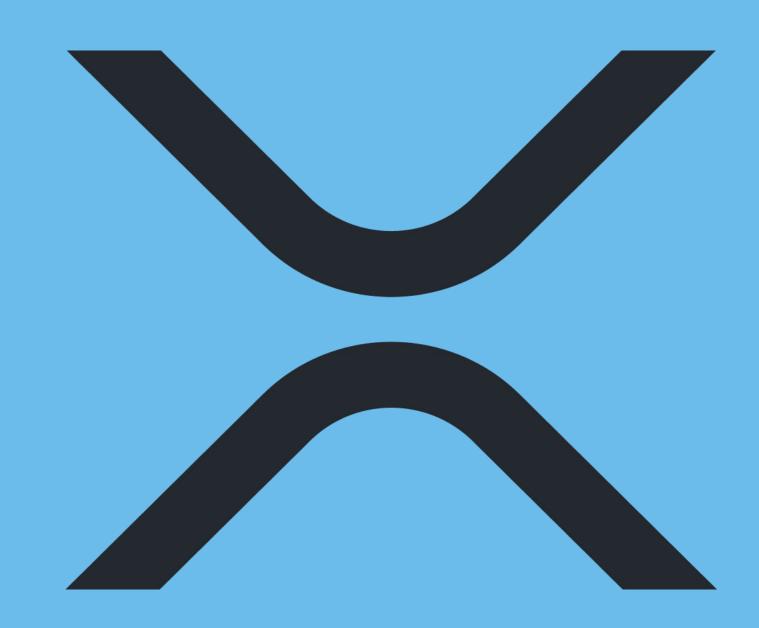
bitcoin:12A1MyfXbW6RhdRAZEqofac5jCQQjwEPBu?amount=0.00024100&
or=eth&
eth=0xC2D7CF95645D33006175B78989035C7c9061d3F9&
ethamt=0.0087



(Example for USD\$1)

- Bitcoin
- **Bitcoin Cash**
- **Ethereum**
- Ripple

bitcoin:12A1MyfXbW6RhdRAZEqofac5jCQQjwEPBu?amount=0.00024100&
or=xrp&
xrp=rf1BiGeXwwQoi8Z2ueFYTEXSwuJYfV2Jpn&
xrpamt=0.387896





If you remember from a few slides ago, I did say <u>all</u> digital currencies...

(Example for USD\$1)

- Bitcoin
- **Bitcoin Cash**
- **Ethereum**
- Ripple
- Paypal

bitcoin:12A1MyfXbW6RhdRAZEqofac5jCQQjwEPBu?amount=0.00024100&
or=paypal&
paypal=james%40jameswilson.name&
paypalamt=USD1.00



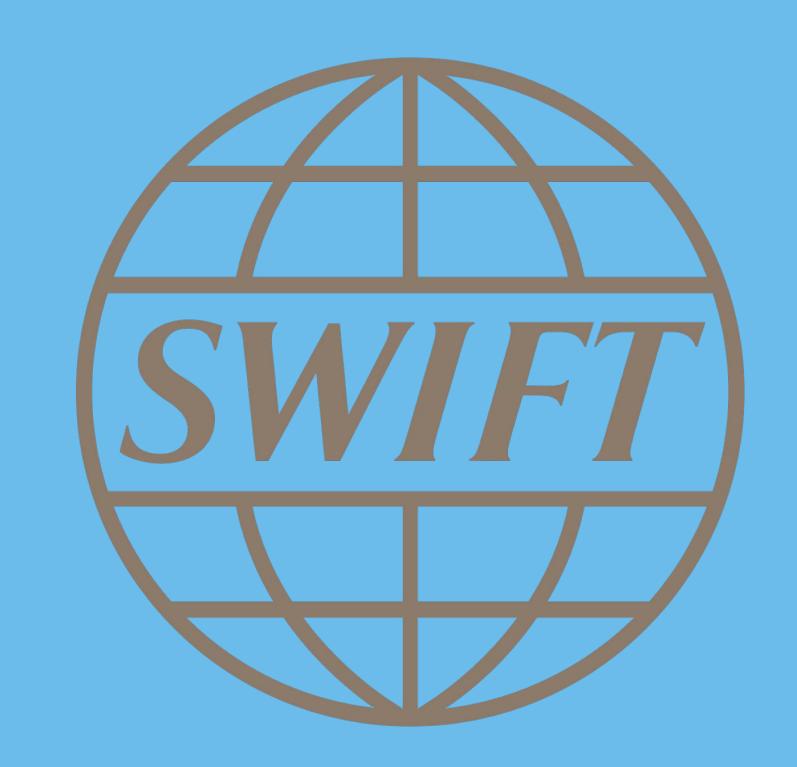
(Example for USD\$1)

- Bitcoin
- Bitcoin Cash
- Ethereum
- Ripple
- Paypal
- Swift/BIC

bitcoin:12A1MyfXbW6RhdRAZEqofac5jCQQjwEPBu?amount=0.00024100&or=bic&

bic=bank%3DBoston%2OPrivate%20Bank%26Add%3D10%2OPost%2OOffice%2
OSquare%20Boston%2C%2OMA%2002109%26aba%3D011002343%26code%3DBPT
CUS33

&bicamt=USD1.00



(Example for USD\$1)

- Bitcoin
- Bitcoin Cash
- Ethereum
- Ripple
- Paypal
- Swift/BIC
- **S** IBAN

bitcoin:12A1MyfXbW6RhdRAZEqofac5jCQQjwEPBu?amount=0.00024100&
or=iban&
iban=GB33BUKB20201555555555
ibanamt=USD1.00



(Example for USD\$1)

- Bitcoin
- Bitcoin Cash
- **Ethereum**
- Ripple
- Paypal
- Swift/BIC
- **S** IBAN
- Any other digital currency, future proof.

bitcoin: 12A1MyfXbW6RhdRAZEqofac5jCQQjwEPBu?amount=0.00024100&

or=futurecoin&

futurecoin=ABC123&

futurecoinamt=USD1.00



(Example for USD\$1)

- Bitcoin
- Bitcoin Cash
- Ethereum
- Ripple
- Paypal
- Swift/BIC
- **IBAN**
- Any other digital currency, future proof.
- All at the same time!

```
bitcoin:12A1MyfXbW6RhdRAZEqofac5jCQQjwEPBu?amount=0.00024100&
or=eth,bch,xrp,paypal,bic,iban,futurecoin&
bch = qpm2qsznhks23z7629mms6s4cwef74vcwvy22gdx6a&
bchamt=0.0054&
<u>eth</u>=0xC2D7CF95645D33006175B78989035C7c9061d3F9&
ethamt=0.0087&
xrp=rf1BiGeXwwQoi8Z2ueFYTEXSwuJYfV2Jpn&
xrpamt=0.387896&
paypal=james%40jameswilson.name&
paypalamt=USD1.00&
bic=bank%3DBoston%20Private%20Bank%26Add%3D10%20Post%20Office%
20Square%20Boston%2C%20MA%2002109%26ABA%3D011002343%26code%3DB
PTCUS33&
bicamt=USD1.00&
<u>iban</u>=GB33BUKB2020155555555
ibanamt=USD1.00&
futurecoin=ABC123&
futurecoinamt=USD1.00
```

#### What else can we do?

Download a list of additional payment options

Could be dynamically generated based on many factors

such as market conditions

bitcoin:12A1MyfXbW6RhdRAZEqofac5jCQQjwEPBu?amount=0.00024100&
more=https%3A%2F%2Fexa.mpl%2Fmore

#### What else can we do?

- Download a list of additional payment options

  Could be dynamically generated based on many factors

  such as market conditions
- Notify merchant of payment in real time

  Pay to a QR on a restaurant menu, you have proof of

  purchase, they are alerted in real time of payment,

  regardless of currency used and they can start on

  your order before a waiter comes over

bitcoin:12A1MyfXbW6RhdRAZEqofac5jCQQjwEPBu?amount=0.00024100&paid=https%3A%2F%2Fexa.mpl%2F/paid

#### What else can we do?

- Download a list of additional payment options

  Could be dynamically generated based on many factors

  such as market conditions
- Notify merchant of payment in real time

  Pay to a QR on a restaurant menu, you have proof of

  purchase, they are alerted in real time of payment,

  regardless of currency type and they can start on

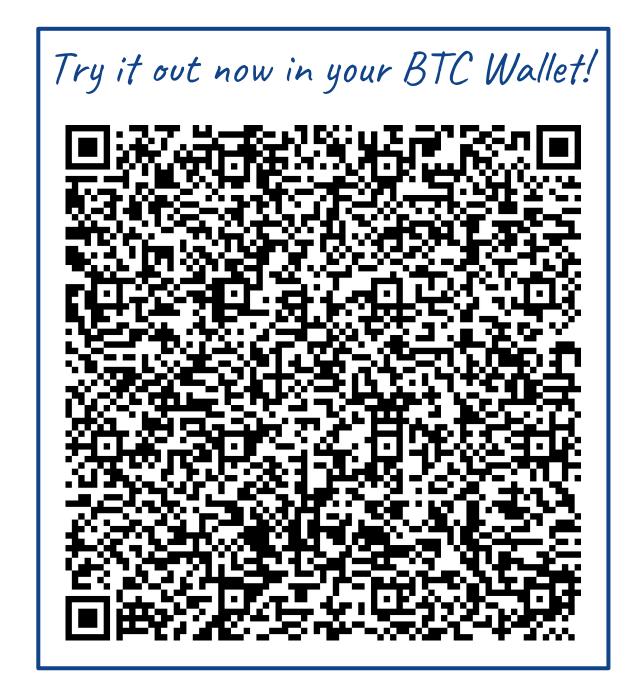
  your order before a waiter comes over.
- Wallet preferences for currency to spend Could be dynamically defined

"If they accept BCH, send that. Otherwise, send BTC."
"Currency priority preference: BTC, BCH, Paypal, IBAN"

"If BCH is down more than 5% over the last 24 hours, send BCH. Otherwise send BTC."

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- Backwards compatible to BIP32 Bitcoin URIs
- Human readable URI
- Supports any digital currency
- Future proof
- Able to define which currencies are accepted at scan time
- Supports real time vendor notification upon payment and notifies which currencies were used
- Requires merchants to provide a Bitcoin QR code if they want to use it

Wilson Universal Format





Any questions?

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