

Hello,

for some time I'm trying to find working implementation

of Ethereum payment channels with central hub (

all participants except hub have only one channel opened - to hub) but was surprised that there is none in production.

I've found only solutions which are far away from being user friendly and still in tests (eg. Raiden) .

Are there any particular reason why ?

My idea is to implement payment channel smartcontract which can verify signatures of human readable messages (like eg. "000000000000000003.You have 000000000000000003.123000000000000000 ETH if you know the secret 0x..." ) and control payment channels that way.

Central hub would not be able to steal any funds so it would be still trustless (thanks to hashlocks). Worst it could do is to censor some user from sending eth to anyone. I'm aware that to make it work substantial deposit on hub side is required, but it does not sounds like a dealbreaker. Also hacking central hub would not put users funds in danger (only hubs).

From user perspective that would be ordinary website integrated with MetaMask which pop up human readable messages to sign from time to time

If I'm correct that kind of solution will be sufficient for micropayment and could be used in practice by things like online services.

My question is

1. Is there solution like that already
2. Is there any reason why that kind of solution is not as useful as I think
3. Is there any reason why that kind of solution is harder to implement than I think

Thank You in advance for answer.