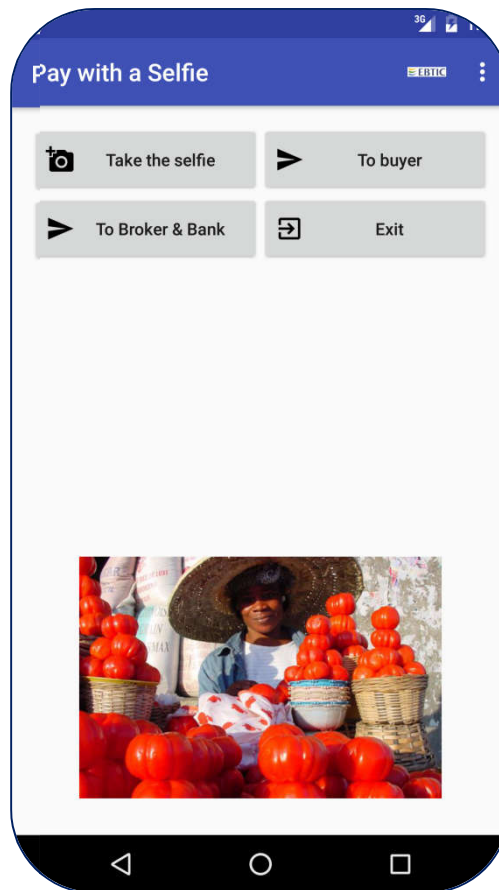


# The « Pay with a group selfie » project

The boundaries between financial services and ICT are fading at a very rapid pace but, not all of the potential clients are in geographic areas with network coverage for them to be able to use the digital services that are being offered to them. As an approach of solution, the Khalifa University is currently hosting an initiative that involves :

- Institut de Mathématiques et de Sciences Physiques (IMSP) at Dangbo, Benin
- Etisalat British Telecom Innovation Center (EBTIC)/Khalifa University, Abu Dhabi, UAE.

The initiative is the Pay with a (Group) Selfie (PGS) project funded on a grant by the Bill and Melinda Gates Foundation Grant. The project is researching on using personal pictures, or 'selfies' as a form of transaction proof toward safe exchange of money in places that may not possess other viable technologies for custom, such as debit or credit machines, and where cash may be difficult to obtain due to a lack of banks or ATMs.



This project uses visual encryption to split photos taken by mobiles into secure shares, that can later be reassembled as a proof-of-sale transaction.

Its application is to delay micro-payments in areas where network connections are patchy; also, the system allows sharing the cost of a traditional payment transaction among multiple sales.

The experimentation will be carried out next October in Africa, namely in Benin, with the help of a local research institute.