

# e-Cash

## Lecture 25

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- Users should not be able to cheat honest merchants. In particular, users should not be able to double-spend



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- At a merchant's, the user gives the signed coin
- Merchant contacts the Bank (online) who ensures that the coin with that serial number has not been used before (i.e., no double spending) and the signature is valid. If so adds the coin to the spent-coin list

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  - Unforgeability: After  $t$  sessions, User cannot output  
signatures on  $t+1$  distinct messages

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    - Correctness of  $C$ : there exists  $c, \sigma, r_{\text{PKE}}, r_{\text{Commit}}$  such that  $c = \text{Commit}(m; r_{\text{commit}})$ ,  $C = \text{Enc}_{\text{PK}}(c, \sigma; r_{\text{PKE}})$  and  $\text{Verify}_{\text{VK}}(C, \sigma)$  holds

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- Blindness, because signer sees only  $\text{Commit}(m)$ . Unlinkability from encryption. Unforgeability from soundness of NIZK, efficient decryption of PKE, and unforgeability of the signature scheme
- Efficient variants (under suitable assumptions) using Groth-Sahai NIZK (or NIWI) scheme and compatible primitives

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  - Idea: verification in two sessions of the spending protocol with the same coin exposes the user's identity



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  - Merchant needs to transfer the User's proof to Bank (i.e., Bank should be convinced that the merchant didn't fake)



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- Verification is interactive (but can be made transferable using Fiat-Shamir heuristics in the RO model)

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    - e.g. (Weak) Boneh-Boyen signature:  $\text{Sign}_{\text{SK}}(x) = g^{1/(\text{SK}+x)}$

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- Compact e-Cash: Remove linking multiple spending

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- On spending for the  $i^{\text{th}}$  time, reveal  $(S, D)$  where  $S = \text{PRF}_s(i)$  and  $D = ID + R T$ , where  $T = \text{PRF}_t(i)$

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- Prove that  $ID, s, t, i, \text{signature}$  exist as claimed. Optionally, that  $i$  is in the range  $[1, L]$  for some upper-bound  $L$

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- Alternately, working in groups with bilinear pairings, can use Groth-Sahai NIZK (under appropriate assumptions)

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- Security/Efficiency/Usability issues: need to cancel stolen electronic wallet; need to recharge electronic wallet (cellphone?) online, but protect it from malware; efficient multiple denomination coins; allow transferability; tracing may not deter double-spending

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  - And they cannot link together multiple proofs coming from the same user

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- Proving: Alice wants to prove to Carol that owner of  $A_C$  has a credential from Bob. She commits  $SK_A$  again to get  $A'$  and shows that she has a signature from Bob on the message in  $A'$ . She also proves that  $A'$  and  $A_C$  have the same message

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