

# DAIMLER

Daimler Truck

## The Truck as Economic Agent Industry Use Cases – Digital Euro - CBDC October 29, 2020

Dr. Helge Königs



# Our vision



The Goal:



Leveraging the business opportunities of our customers by increasing the capabilities of our products

The Vision:



The Truck as economic agent

The Concept:

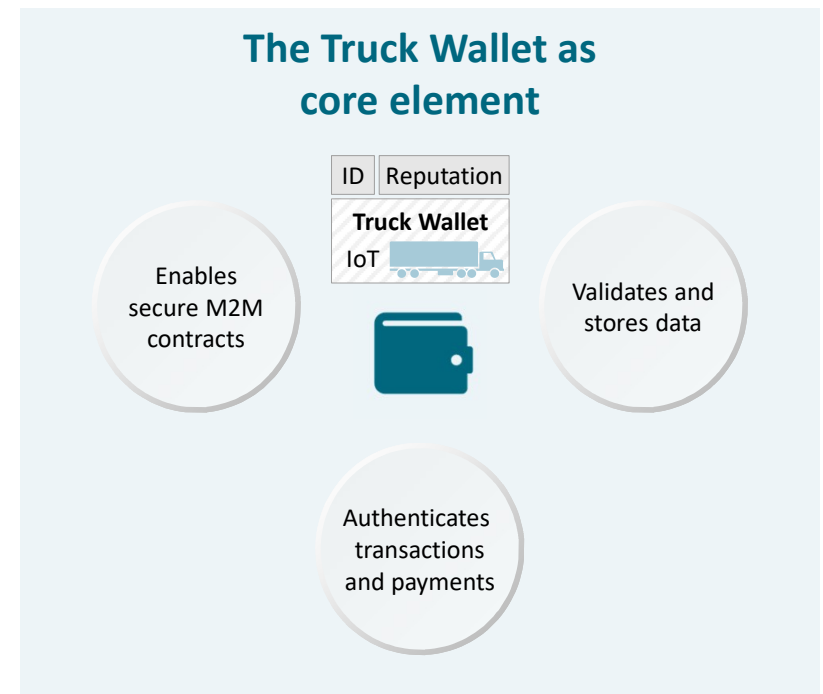


Truck ID as enabler for various services developed on a truck Wallet platform

The Project:

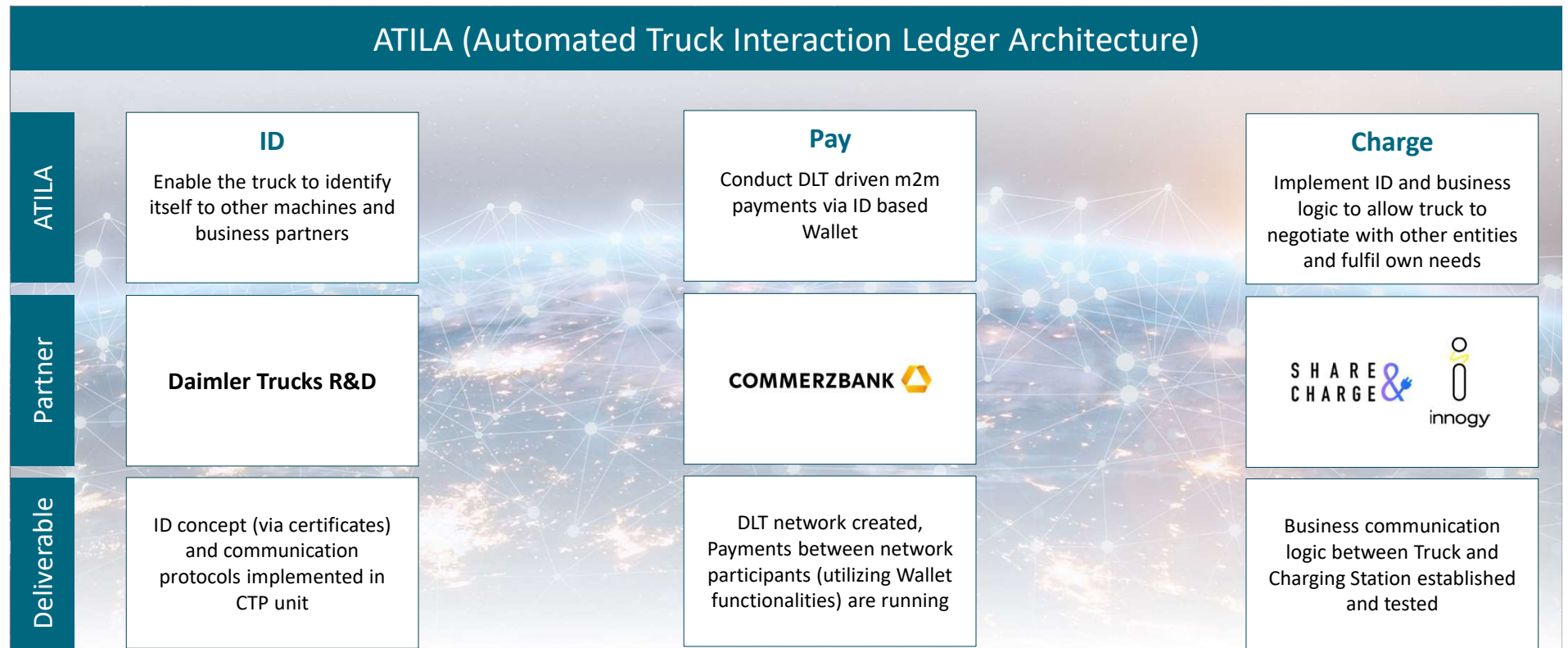


Building a platform for an Automated Truck Interaction Ledger Architecture (ATILA)



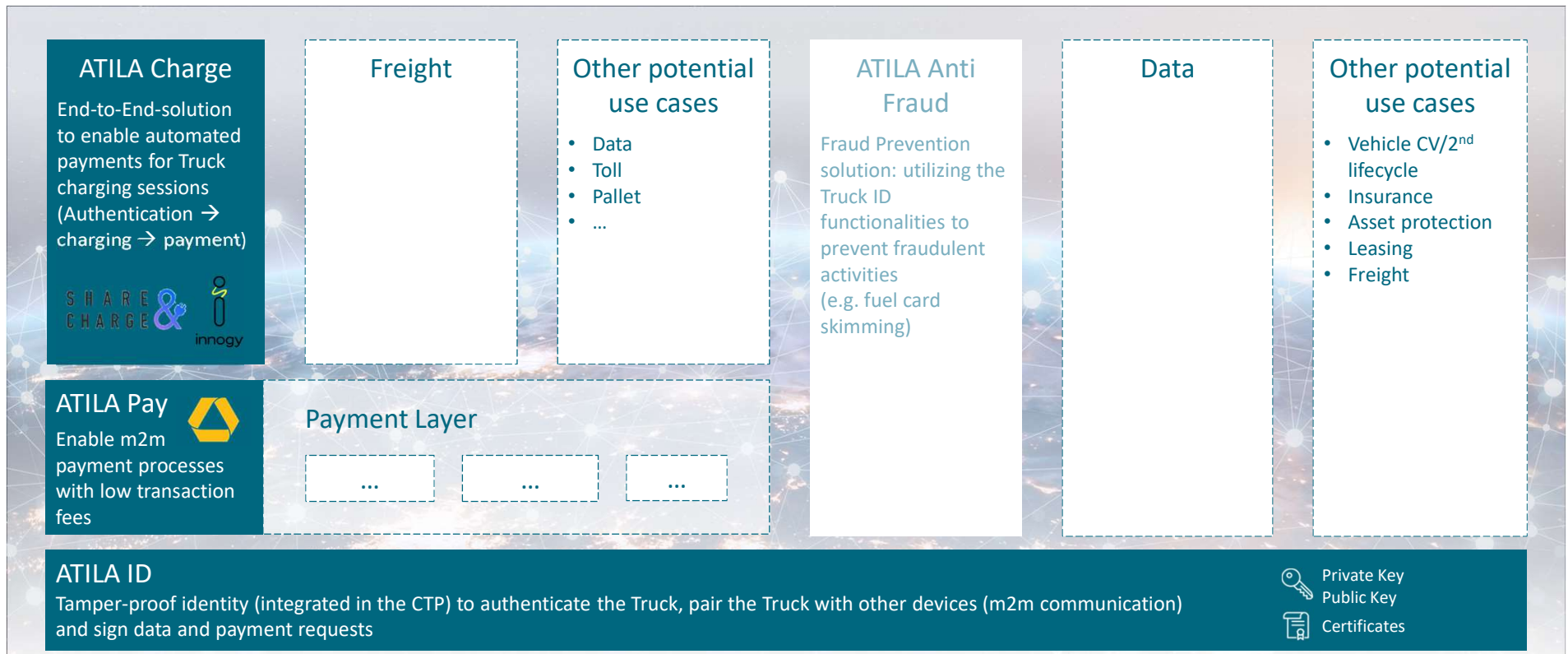
Supported by C4F

# ATILA consists of three major pillars



Supported by C4F

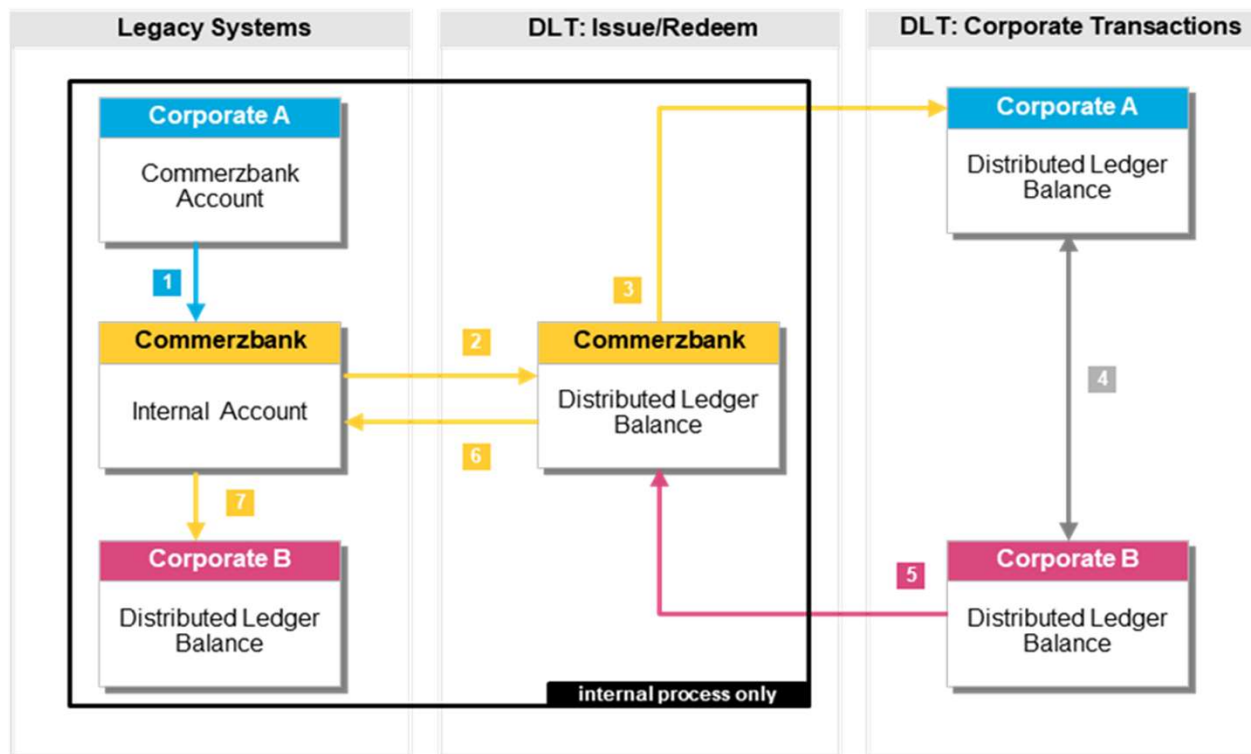
# The three pillars are the cornerstones for a DT IoT Platform



Supported by C4F

# Cash on ledger: exemplary high level process flow

## Corporate A+B multiple transaction partners



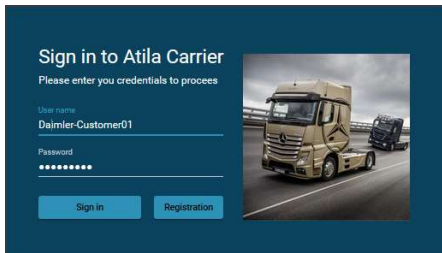
### Description

- 1 Corporate A transfers EUR to internal Commerzbank (CBK) Account
- 2 CBK issues E-Money on CBK's Distributed Ledger (DL) balance
- 3 CBK transfers E-Money to Corporate A's DL balance
- 4 Corporate A and B conduct transactions using E-Money, Corporate B holds E-Money after transactions
- 5 Corporate B transfers E-Money to CBK DL balance
- 6 CBK redeems E-Money
- 7 CBK transfers EUR to Corporate B's CBK account

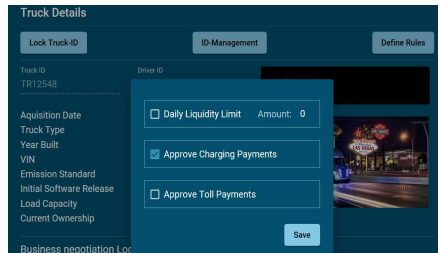
### Note:

During the whole process, there will never be an "imbalance" between EUR on internal CBK account and issued E-Money; all actors are KYC'ed by Commerzbank

# PoC process

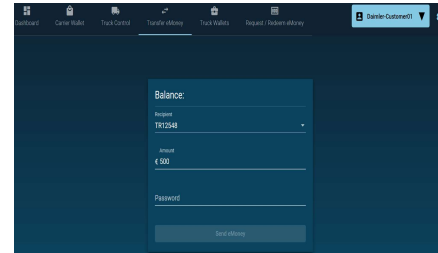


**1** Carrier activates Truck ID functions in Wallet Front end

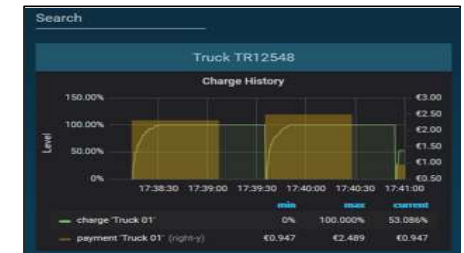


**2** Carrier activates functionalities to use with Truck ID

- Payment
- Charging

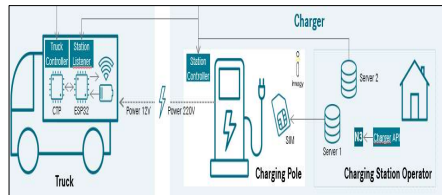


**3** Carrier dedicates amount to Wallet / Truck

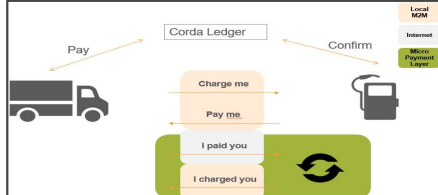


**4** Truck receives message to charge

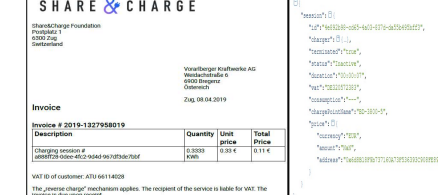
CoBa Emission of eEuros



**5** Truck connects with operator back end and starts negotiation



**6** Successful negotiation leads to prepayment of amount / operator unlocks charging station



**7** After finalisation of charging transaction operator sends invoice data instantly to carrier

Invoice #	Date	Amount	Status
2019-1327558019	2019-10-01	0.114 €	PAID
2019-1327558019	2019-10-01	0.114 €	PAID
2019-1327558019	2019-10-01	0.114 €	PAID
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**8** Wallet accumulates invoice data of ID based transactions/transfers data to carrier's ERP



# ATILA: Achievements and learnings



## ATILA

### Achievements

#### ID



- Implemented tamper-proof ID concept in CTP unit
- Truck identifies itself and signs transactions

#### Pay



Created Corda DLT network for payments between network participants (utilizing Wallet functionalities)

#### Charge



Implemented business communication logic between truck and charging-station/charging station operator

### Learnings

- CTP has all hardware components for tamper proof ID (cryptochip) and connection and communication with other systems (WiFi, SIM, etc.)
- Concept and software of CTP are currently not in line with PoC approach (changes to be done for next generation CTP)
- Transactions to be designed to limited capacity of device

- Legally compliant m2m payment infrastructure works (real Euro/no crypto!)
- m2m payment supposed to be cheaper than current payment systems
- Micropayments possible but further technology development steps necessary
- Light node concepts will enable next steps of optimization (storage and transaction size)

- Truck communicates via ID base concept with Innogy backend (m2x)
- Negotiation protocol about availability, charging volume, and price is running
- Agreement is achieved, electricity is provided in exchange for eMoney
- Invoice data instantly transmitted to Truck Wallet after finalization of transaction

# Five reasons for a digital Euro



-  Simplicity
-  Legality
-  Accessibility
-  Stability
-  Operability