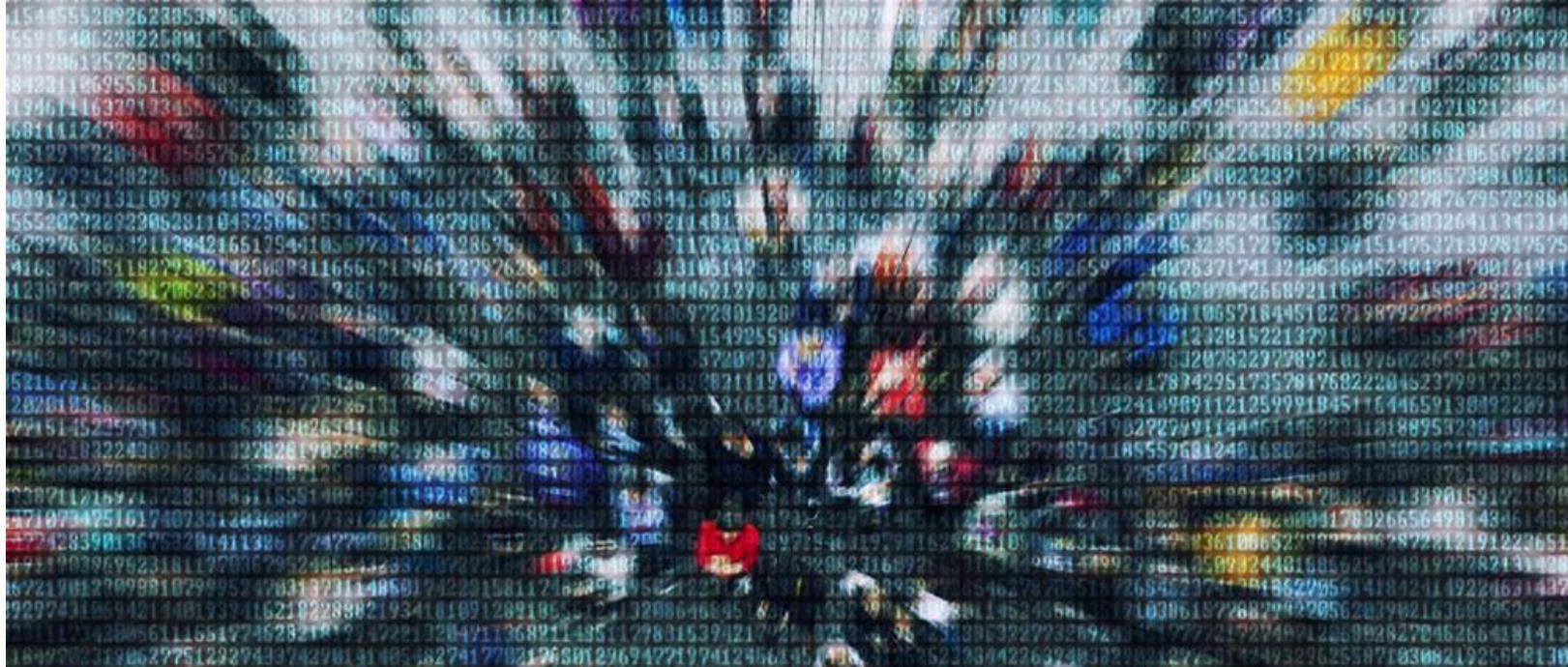




# Dataswift

An Introduction





The boundary between the physical and the digital has disappeared





**Our health, our finances, our shopping,  
our things - they are now fully digitised  
and exist in the form of data.**

# The way individuals and businesses work together is also changing

## Talent from everywhere

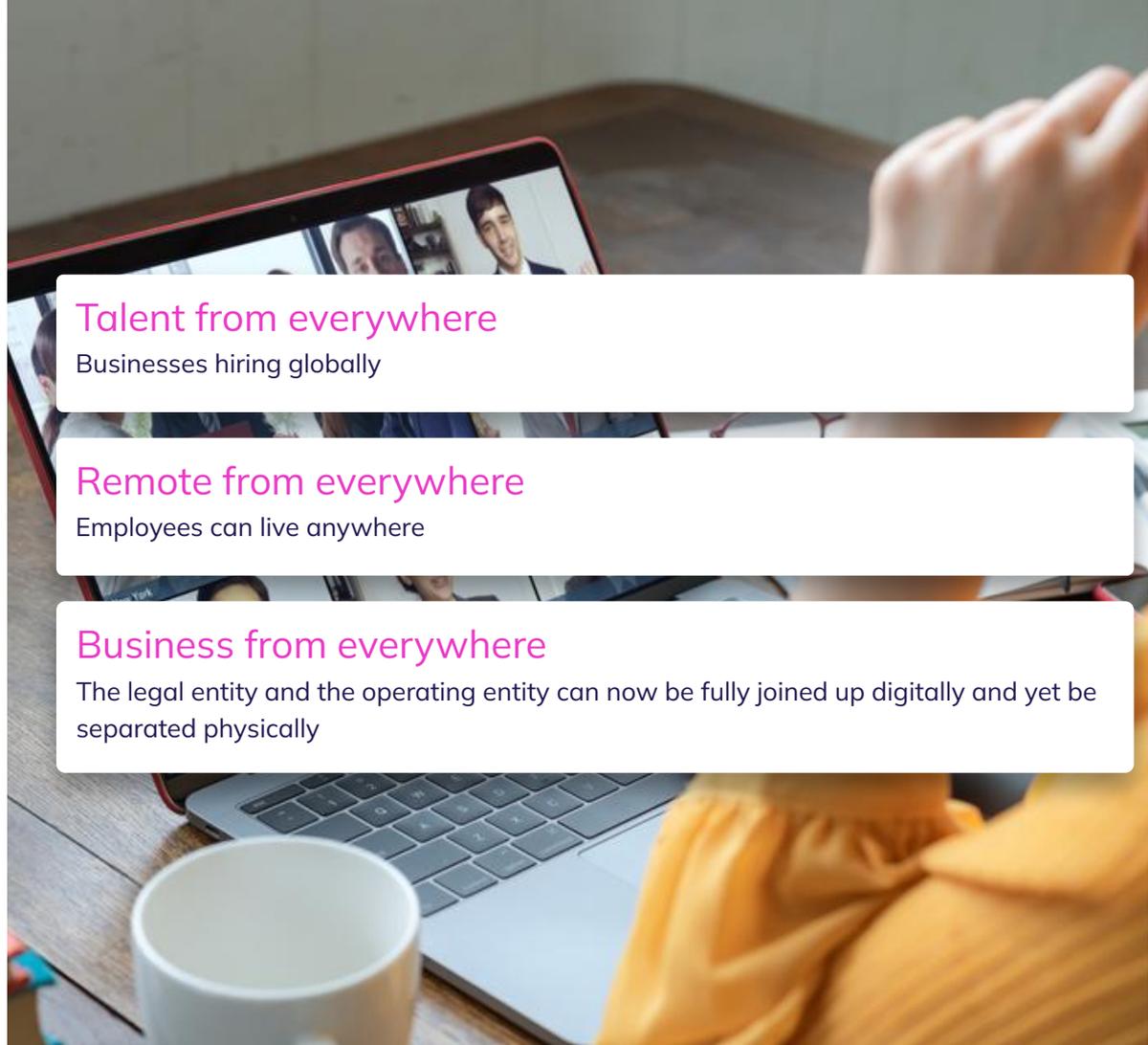
Businesses hiring globally

## Remote from everywhere

Employees can live anywhere

## Business from everywhere

The legal entity and the operating entity can now be fully joined up digitally and yet be separated physically



**Our data isn't just in one app, it's in all apps.**



**And that data is the essence of who we are.**

# The Data Economy will be the biggest economy



"Embrace data-rich technology platforms"



'Get serious about protecting data'

\*[https://www.oecd-ilibrary.org/science-and-technology/enhancing-access-to-and-sharing-of-data\\_276aaca8-en](https://www.oecd-ilibrary.org/science-and-technology/enhancing-access-to-and-sharing-of-data_276aaca8-en)



"the battle for data supremacy should be reframed as a battle for data democracy."

**Digital transformation: 5 ways the pandemic forced change**

The pandemic has reshaped consumer behavior and team expectations. At a recent MIT Sloan CIO Symposium event, CIOs detailed what it means for organizations, IT, and the CIO role

"A renewed focus on data and people"

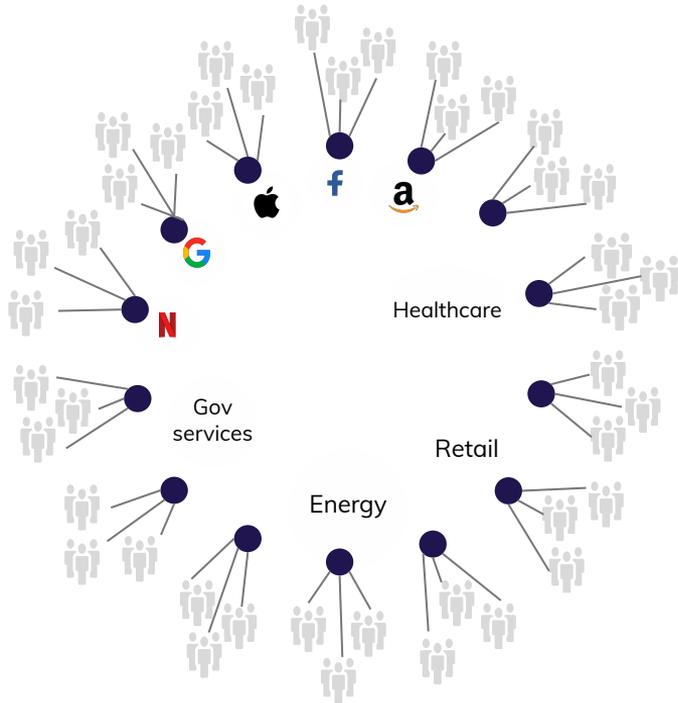


"the vital importance of data — and ensuring leaders, managers and front line staff can access it when they need it — is receiving national attention"

How should cities think about the role of data in their Covid recovery?

\$4 tr

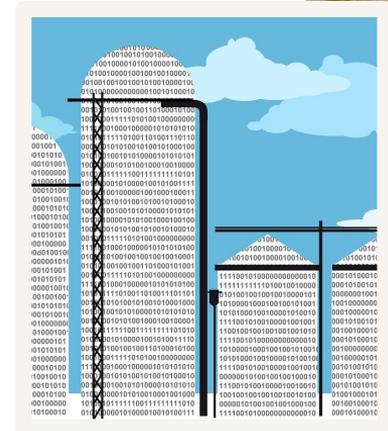
# The Problem: Siloed Centralized Systems



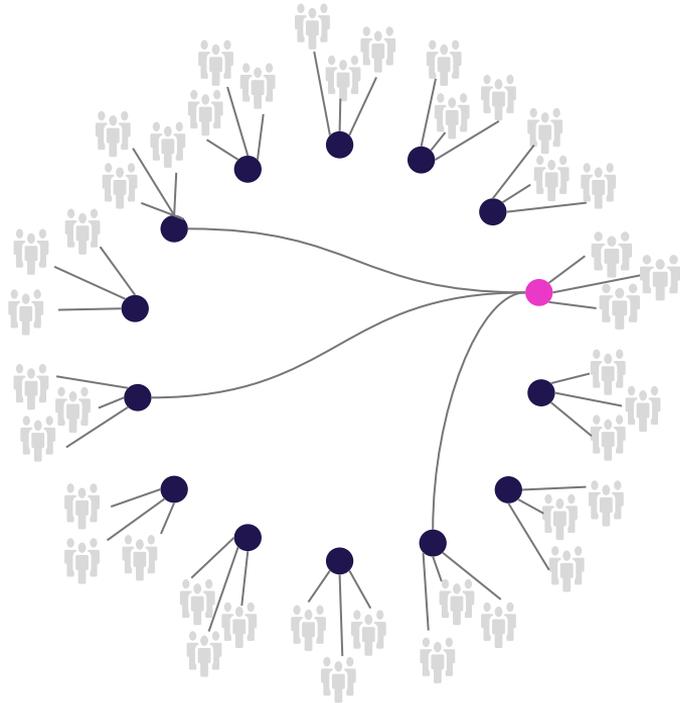
## A challenge in data mobility

Sharing data brings huge benefits to unlock the value of data for individuals, organizations and governments

- Finance** - sharing data brings access to credit for the poorest
- Health** - sharing data provide verified behaviors to reduce healthcare costs
- Human Development** - sharing data brings opportunities for re-skilling

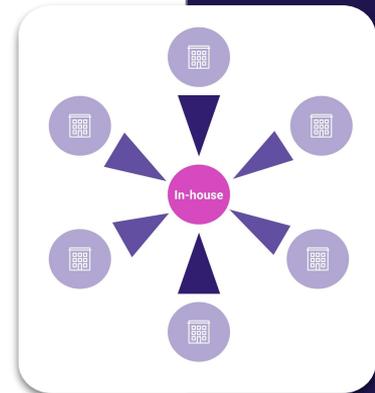


## Bi- and Multilateral sharing / in-house acquisition



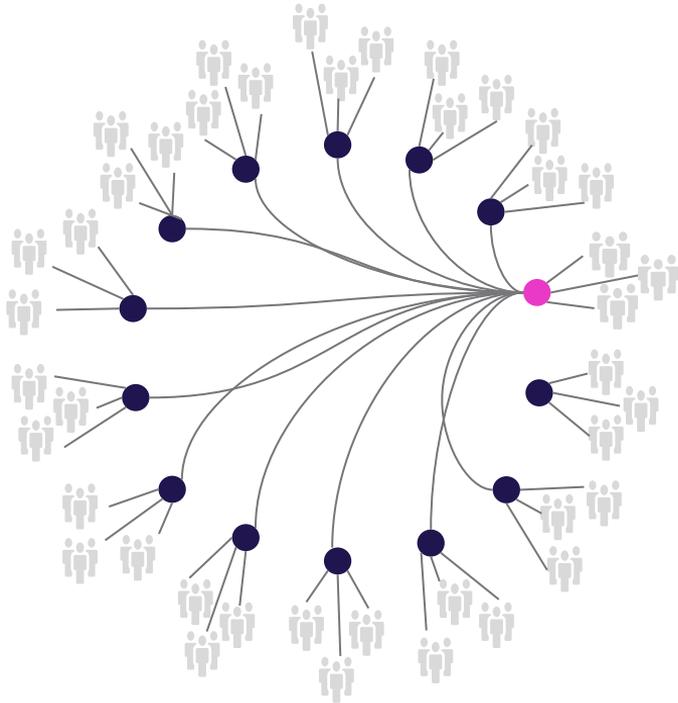
Where every connection  
requires a legal and technical  
integration

Assumes your partners want  
to give / receive data



## Current Options

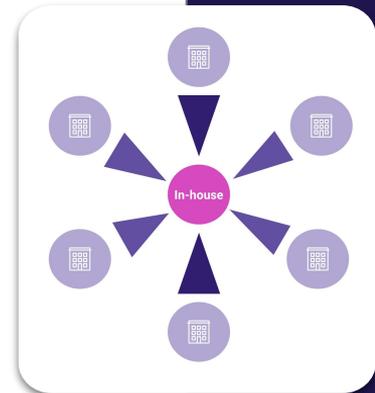
# Bi- and Multilateral sharing / in-house acquisition



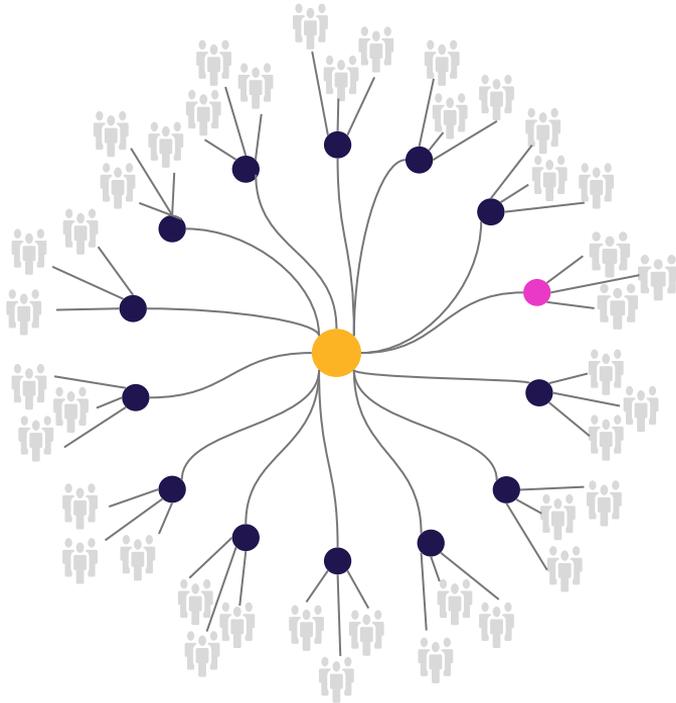
\$\$\$ and 2-3 months per integration

Highly inefficient

**Not Scalable**



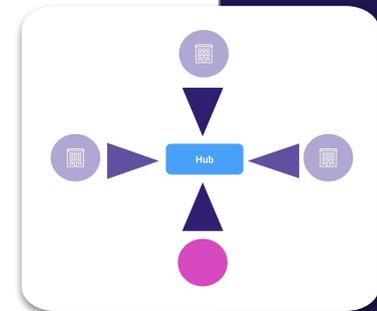
## Data sharing hub



You can share / obtain data through a hub

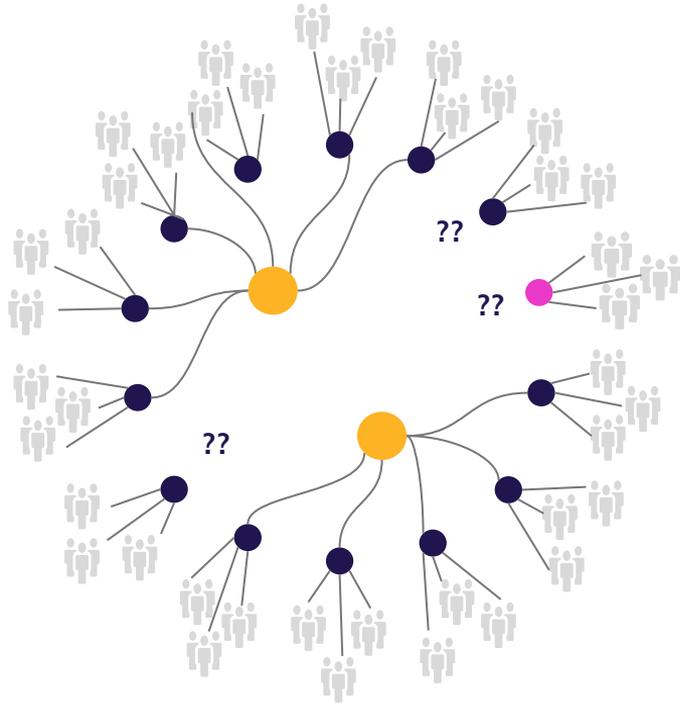
But hubs have rules and you would need to depend on what other data the hub has, and you would need to pseudonymize your data, etc.etc.

And it also doesn't help with customer activation and engagement. You still need another step after you enrich the data to **use** the data.



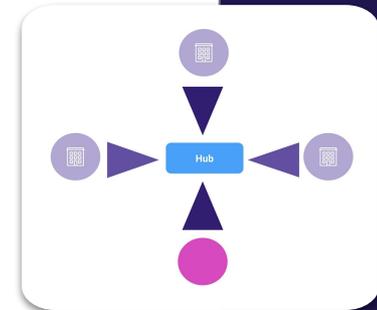
Current Options

## Data sharing hub



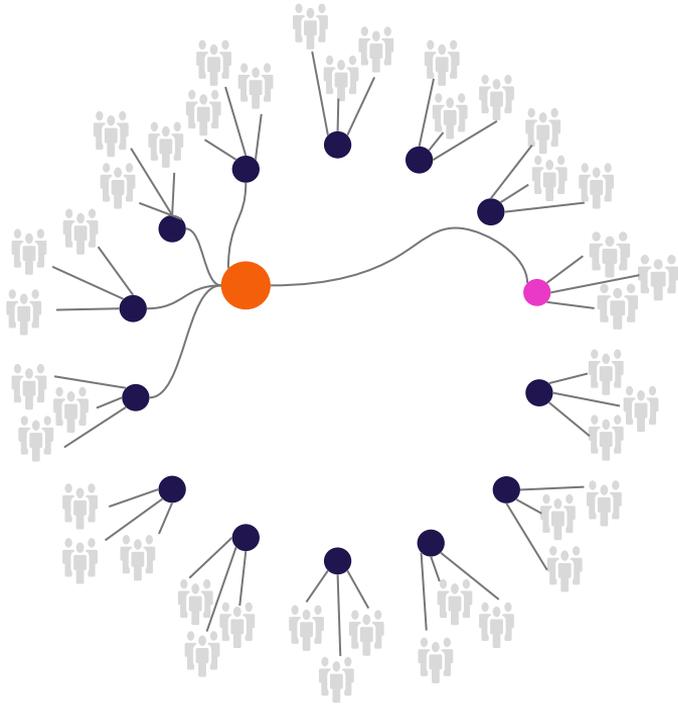
And there are other hubs with other data

**Not Scalable**

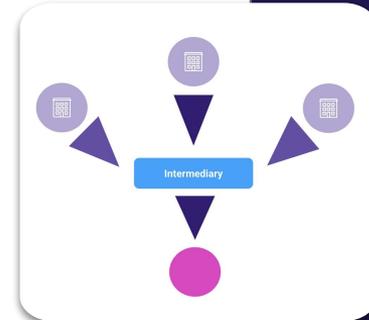


Current Options

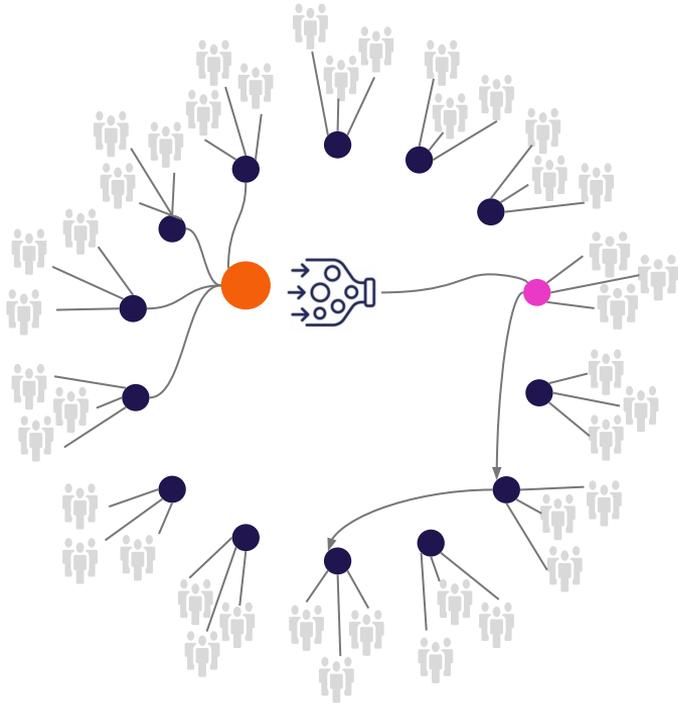
# Federated, Real-Time Sharing through Intermediary



You can share/obtain data through an intermediary. Like open banking.

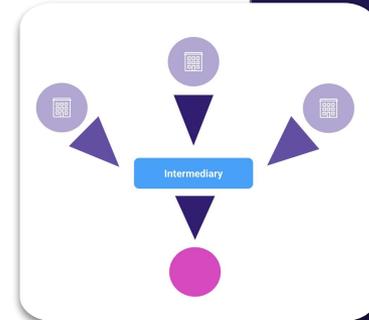


# Federated, Real-Time Sharing through Intermediary



But you then have a bottleneck because you don't own the title to the data and can't easily bring that data downstream ie take the data, add to it and share it on in real time e.g. sharing pooled health data with finance for mental health.

**Not Scalable**



Who is Dataswift

We enable our clients to leapfrog into the Next-Generation of **Digital Capability** and realize the full potential of **data**

We accelerate client growth by cutting through the technical, legal and governance complexity of acquiring, sharing and managing data



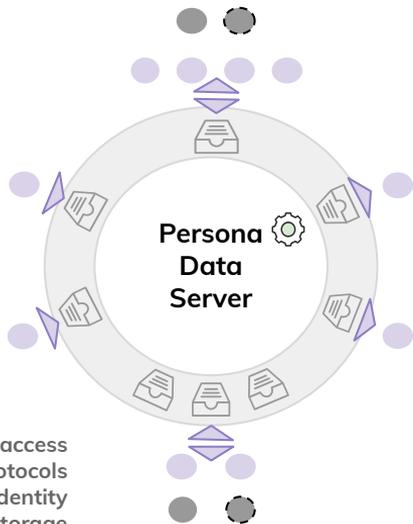
#### Our patented technology

Enables our clients to benefit from data by **building their own data ecosystems**.



#### Our cutting-edge models

Assess the value and Rol of data and advise on the optimal architecture to **scale their data ecosystem**.



6 categories of access  
10 protocols  
Self sovereign identity  
Storage  
Edge computation

## Introducing the Persona Data Server

The Persona Data Server is a **digital legal entity** of organizations and individuals.

A building block of the data economy. A legal, technical and economic representation of digital life.

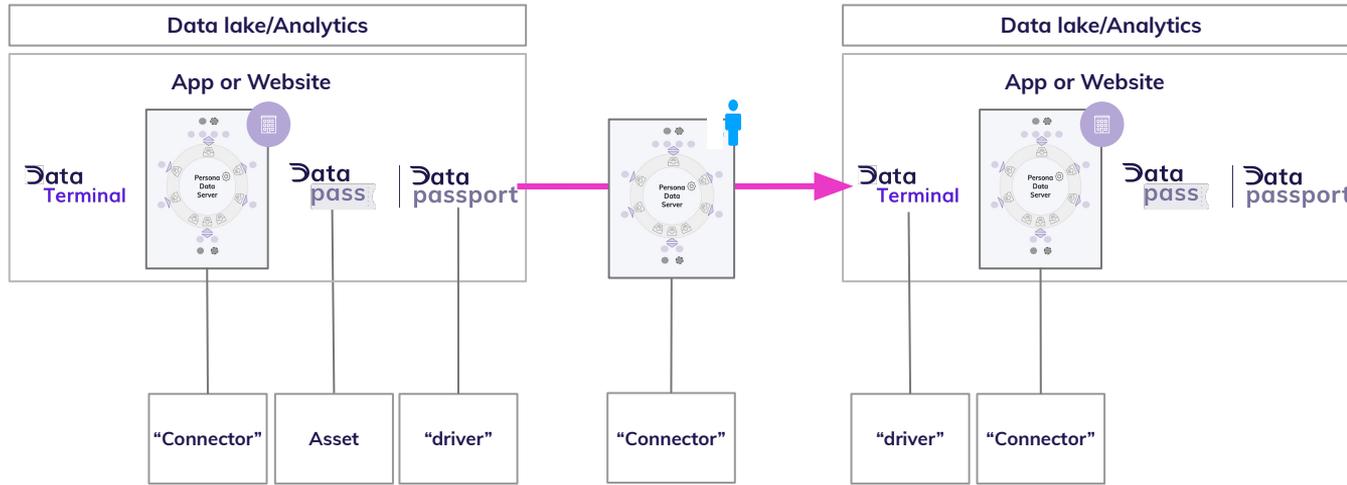
Providing digital capabilities, freedom and control.

Where the **title** of data is **decentralized** and **re-homed** for downstream sharing, creating **true data ownership**.

Fully scalable, and **not** blockchain-based.

What does our technology do

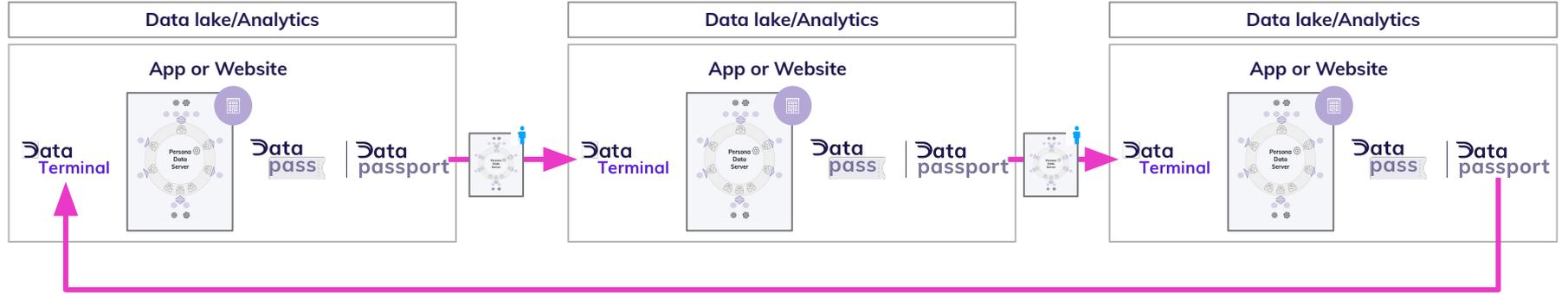
# Our technology mobilizes data



We enable data to become a legal, fungible asset and make it portable

What does our technology do

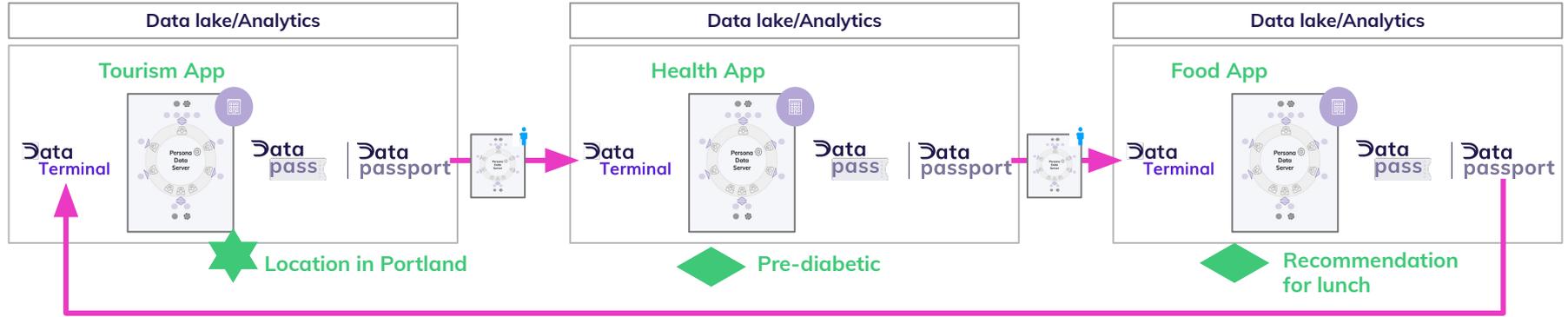
# Our technology enable real time data pipelines



For cross border data flows of any data (including PII)

What does our technology do

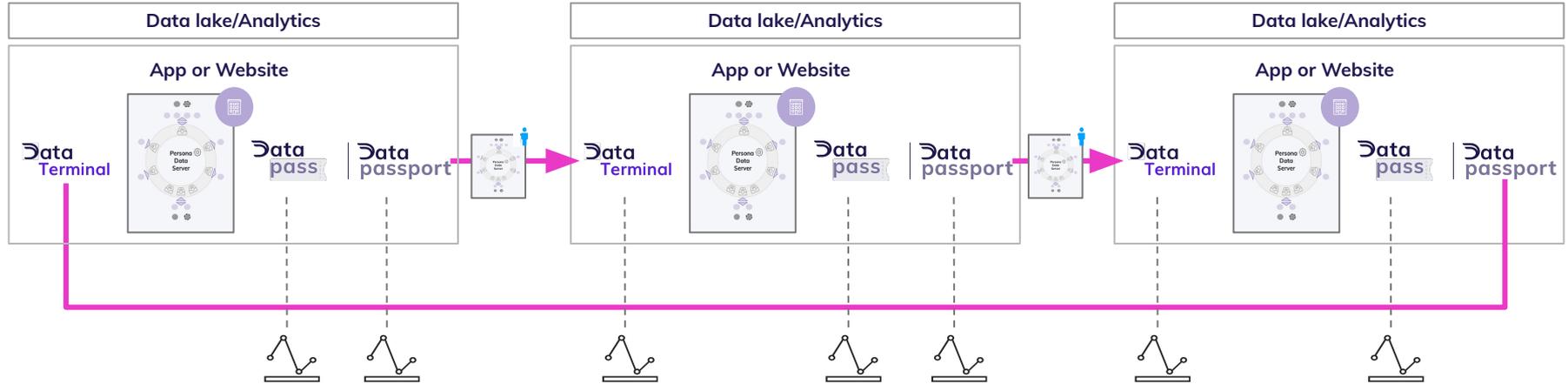
## Our technology enable programmable event based actions



Where any event that changes data of an originator can trigger an action at a destination in real time by a partner

What does our technology do

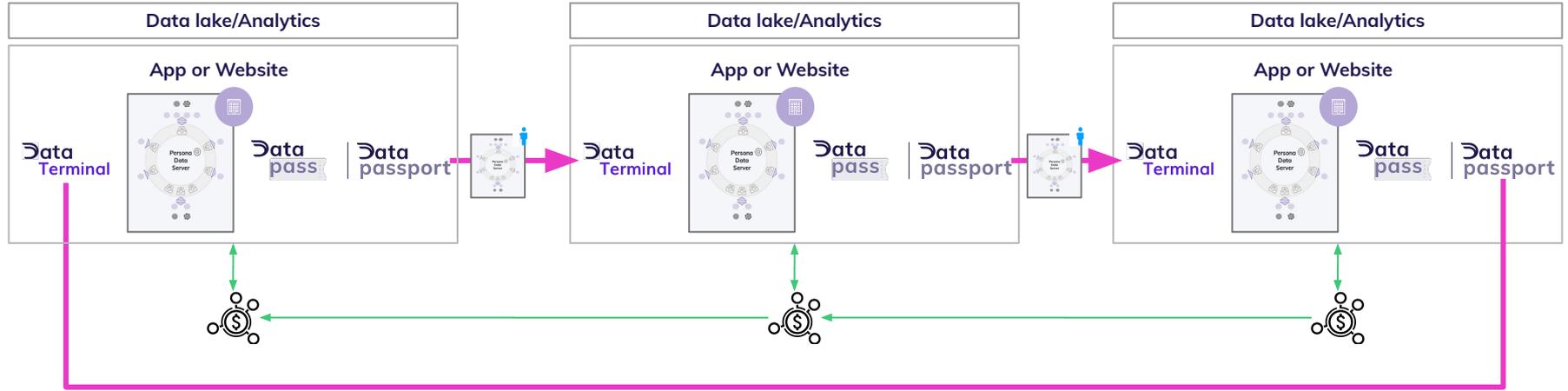
## Our technology provide full visibility of data journeys



Reach, Audience, Impression, Engagement, Transactions and Data Transfers, fully privacy preserving

What does our technology do

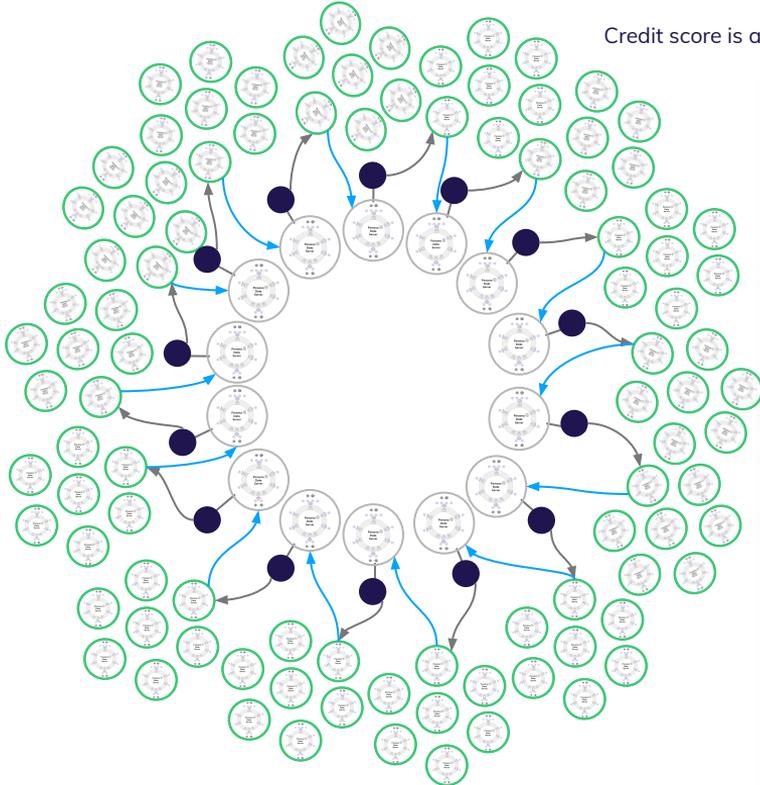
## Our technology distributes income across the network



Enabling originators of data to be compensated so they can maintain the integrity and value of the data

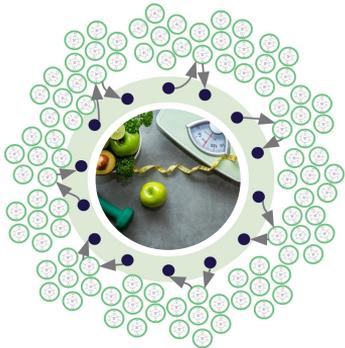
# Every piece of data has a huge market once it's mobilized

Credit score is a \$18b market and it relies completely on bi-multi lateral sharing



High activation value	Health markers Credit scores	High Buying Propensity Attributes (HNW, owns luxury car) High effort Verified Behaviors ("weight loss")
	Low activation value	Health records Banking transactions
	Low mobility	High mobility

With our infrastructure, our clients create double sided markets as well as **strong and resilient data ecosystems**



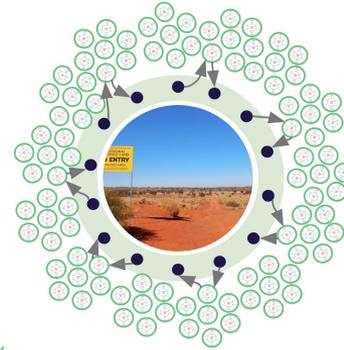
Nationwide  
Weight loss



Provide credit  
access to small  
traders



Tourism  
activity  
tracking



Receive  
compensation and  
land rights

Works with  
any app, any  
system, any  
technology and  
any data

The data we can store  
and mobilize at scale:

- Identity/Entity  
Resolution
- Customer attributes
- KYC documents
- Tokenized document
- Crypto assets
- Verified credentials
- NFTs

...

# Our Technology Stack enable integration at every level

## Product/Solutions

Change **Data Transformation**

Our Solution Designers will craft a program to enable a future proof capability in data

Service **Application**

Our design and engineering team will create a multi platform application from concept to launch

Data Mobility **Data Pass**

Our data architects help in the creation of high value, high mobility Data Passes

Drivers **Data Passport Network APIs**

We support developers in creating the most optimal design pattern for data mobility

We support your technical and design team to ensure robust and high performing APIs

Drivers **Data Account APIs**

We license our infrastructure to large enterprises that serve multiple applications and ecosystems

Connectors **Server Infrastructure**

# We construct data pipelines for our client's ecosystem

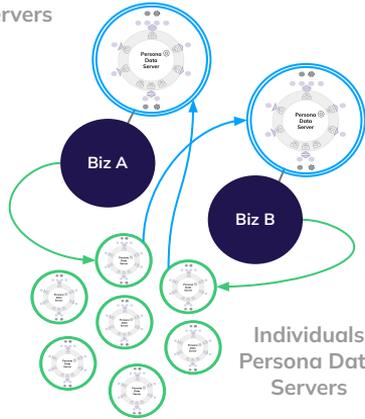


2  
Bi-lateral data mobility  
eg. Credit score

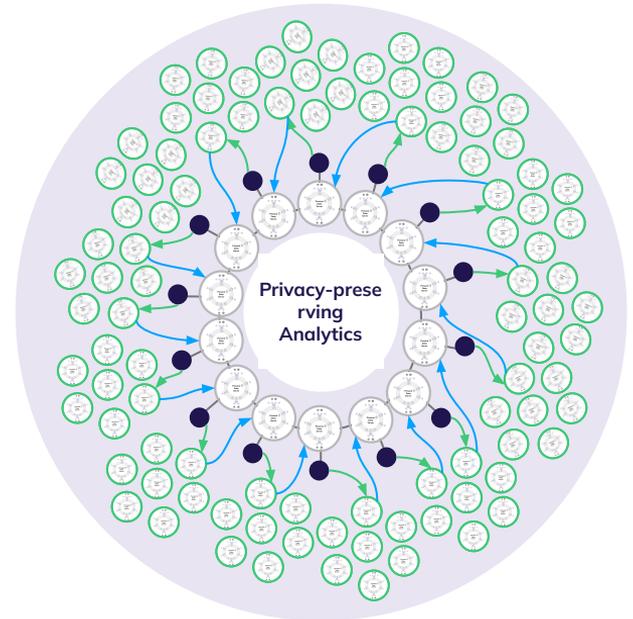
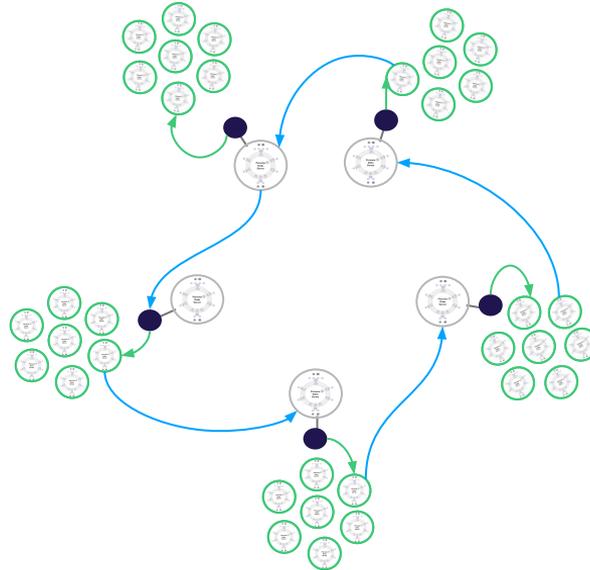
5  
Multilateral data mobility  
eg. Clinical data

n  
Network data mobility  
eg. weight loss, tourist behaviour

Organizations  
Persona Data  
Servers



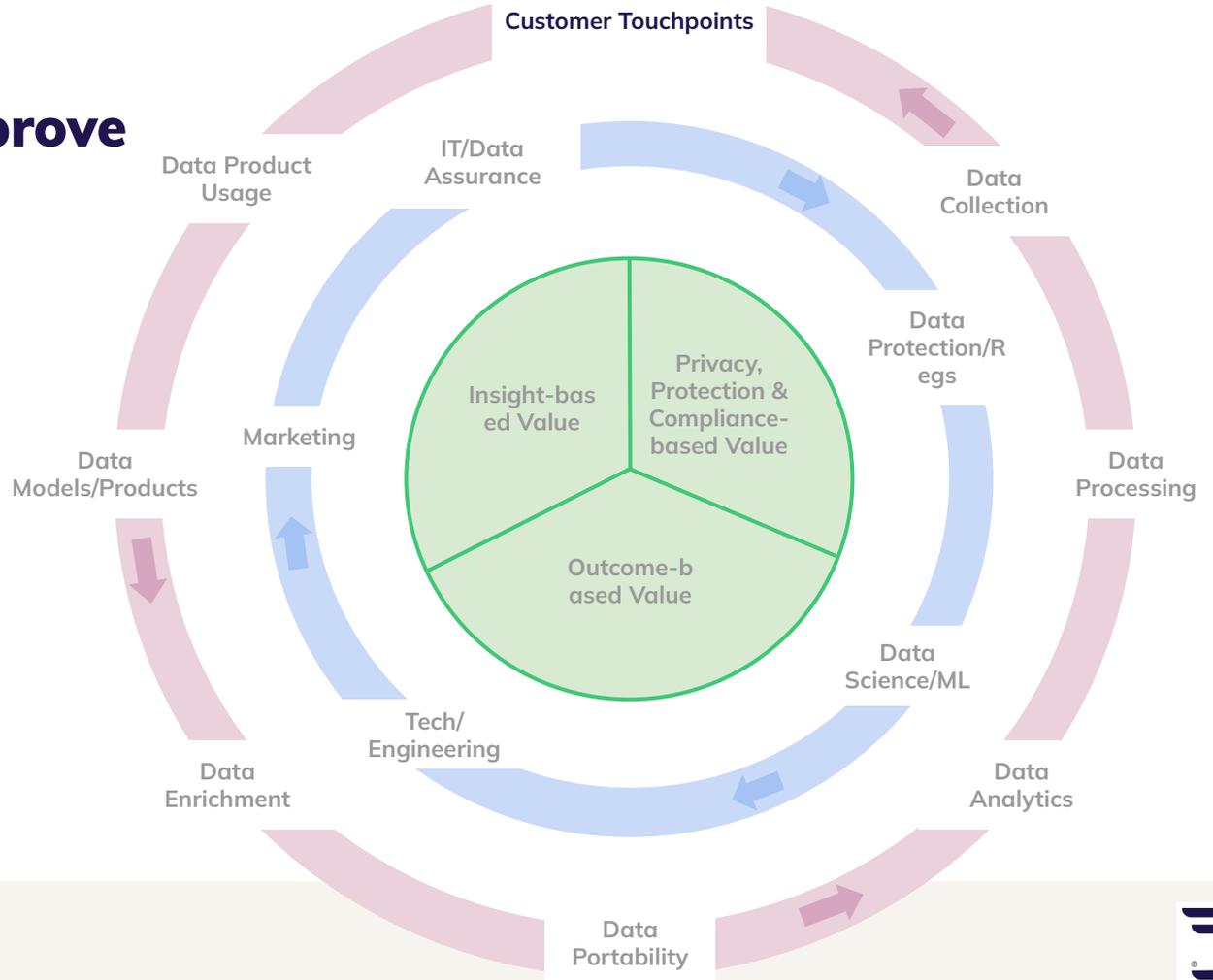
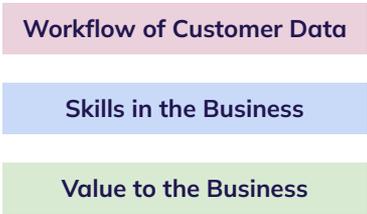
Individuals  
Persona Data  
Servers



Decentralizing data flows   
Sharing data flows 

Our Consultancy Services

# We assess and improve data capabilities



Assesses the overall Data capability of the firm in terms of their skills, their tools and technology for data workflows and the goal of the business

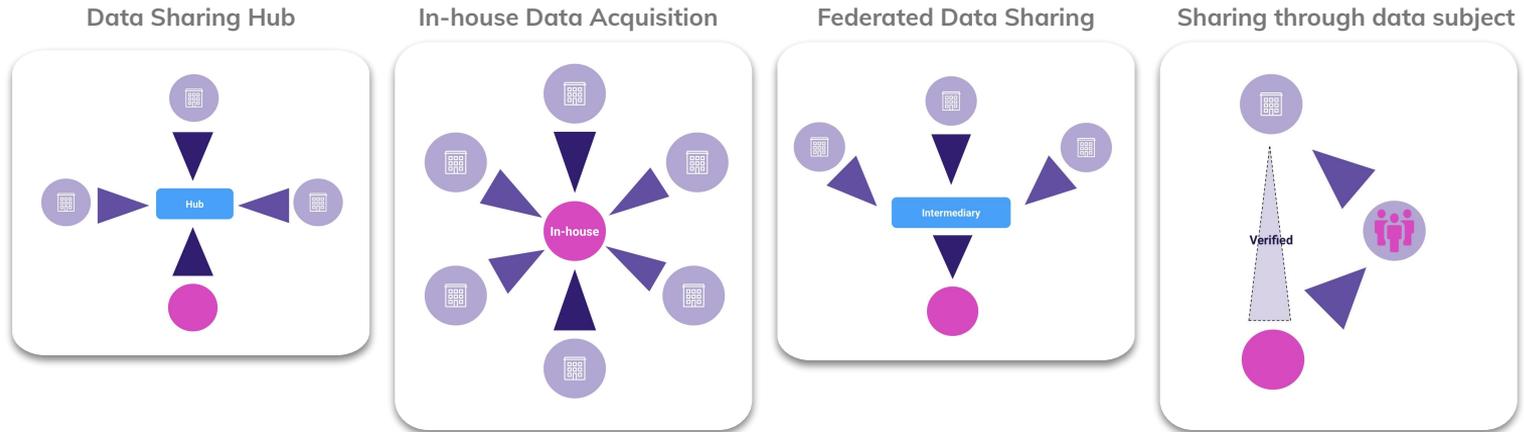


# We provide economic modelling on the value of data

Our EVADaS-E framework evaluates the economic value of data systems based on the following criteria:

- Technical Challenges (e.g. speed of execution, scalability and performance)
- Regulatory Challenges (e.g. data regulation and cross border effects)
- Social Challenges (e.g. trust, ethics and other impact on the business)
- Data Access Challenges (e.g. the availability and access to data)

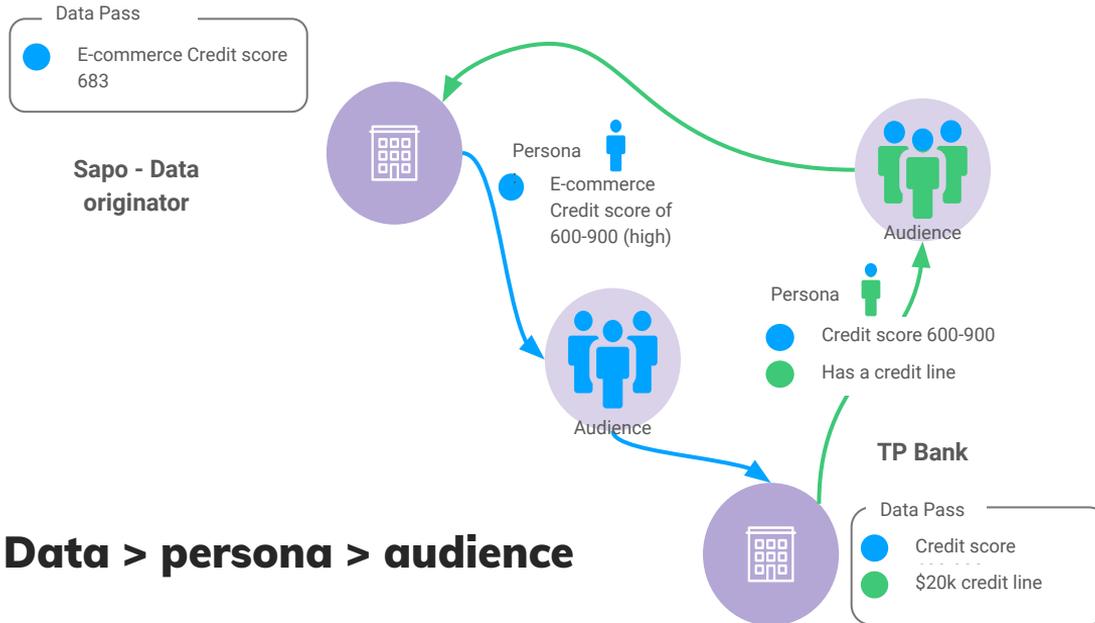
EVADaS-E maps the challenges above onto 4 archetypes of data architectures to assess the current and potential value of data



# How data mobility creates value

How data mobility creates value

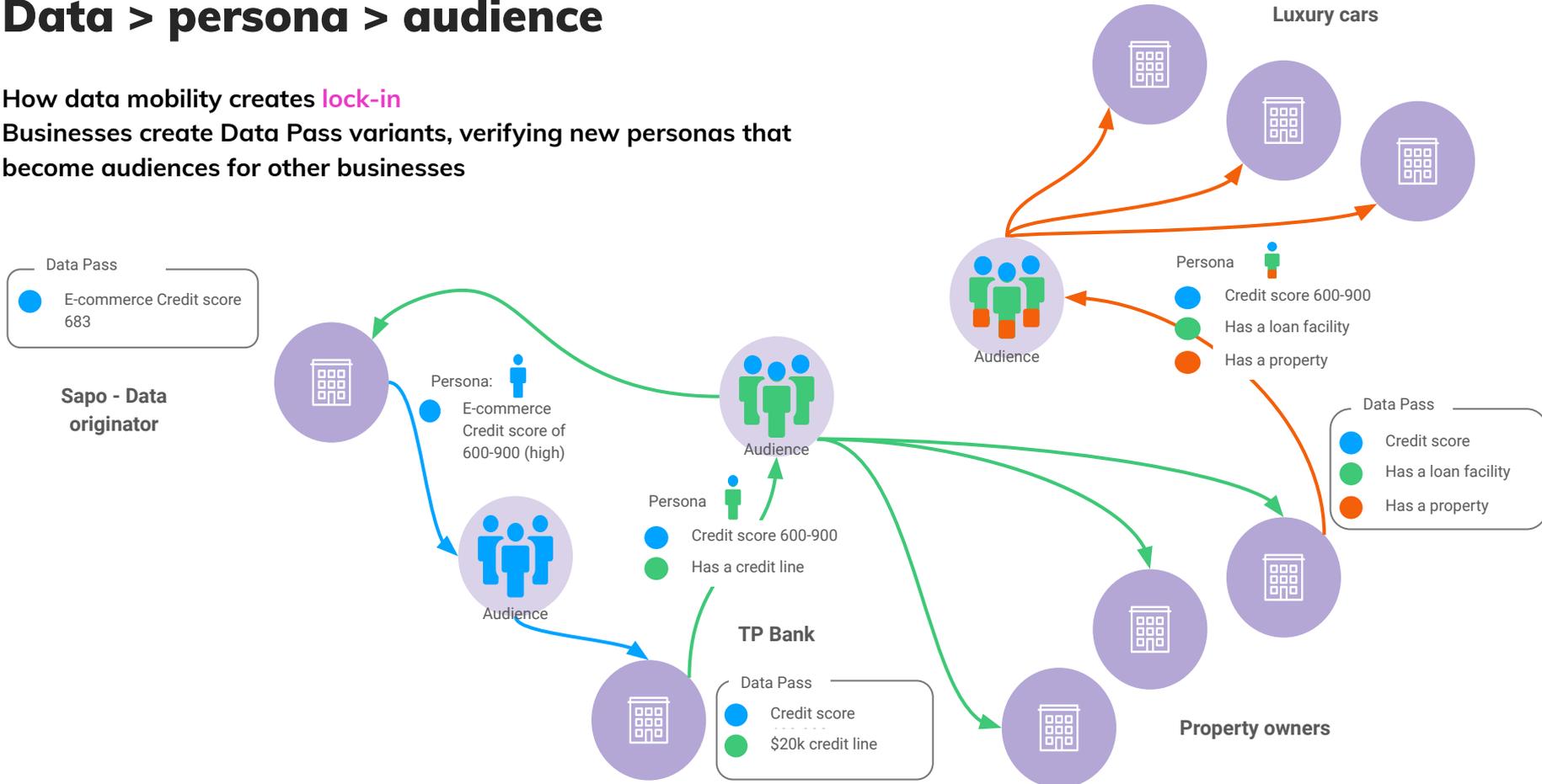
Data originators verify personas, that become attractive audiences for businesses to target



# Data > persona > audience

How data mobility creates **lock-in**

Businesses create Data Pass variants, verifying new personas that become audiences for other businesses

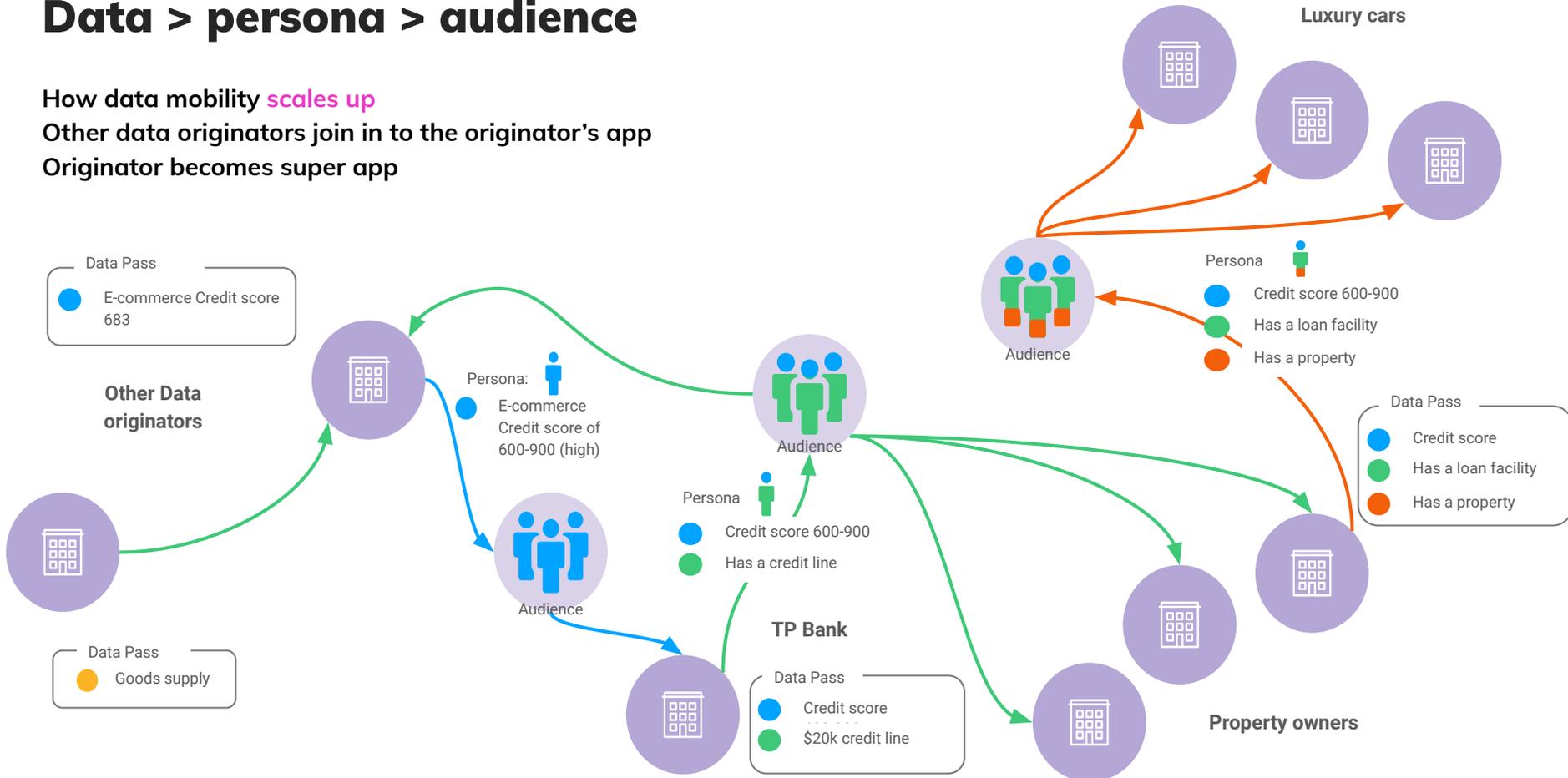


# Data > persona > audience

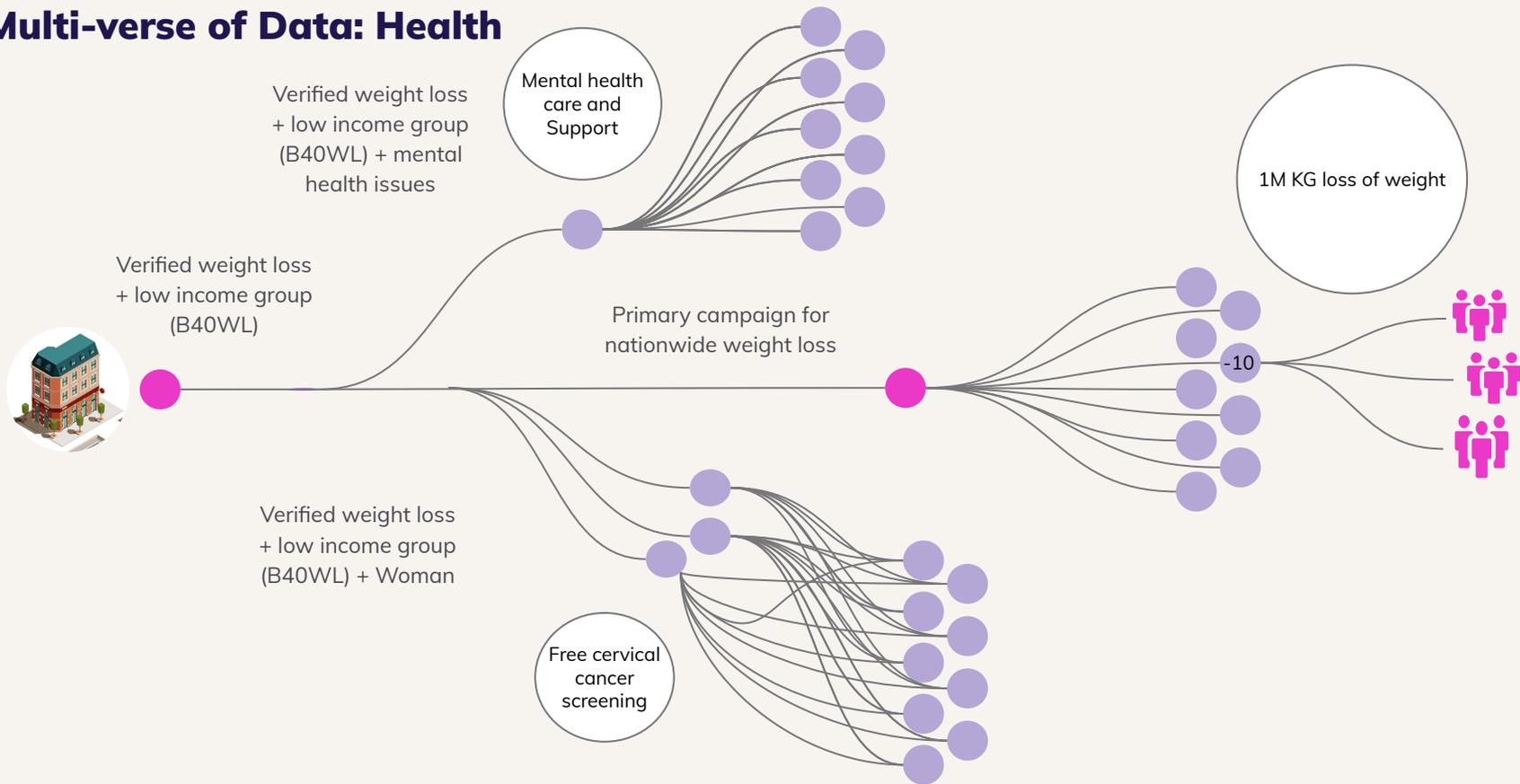
How data mobility **scales up**

Other data originators join in to the originator's app

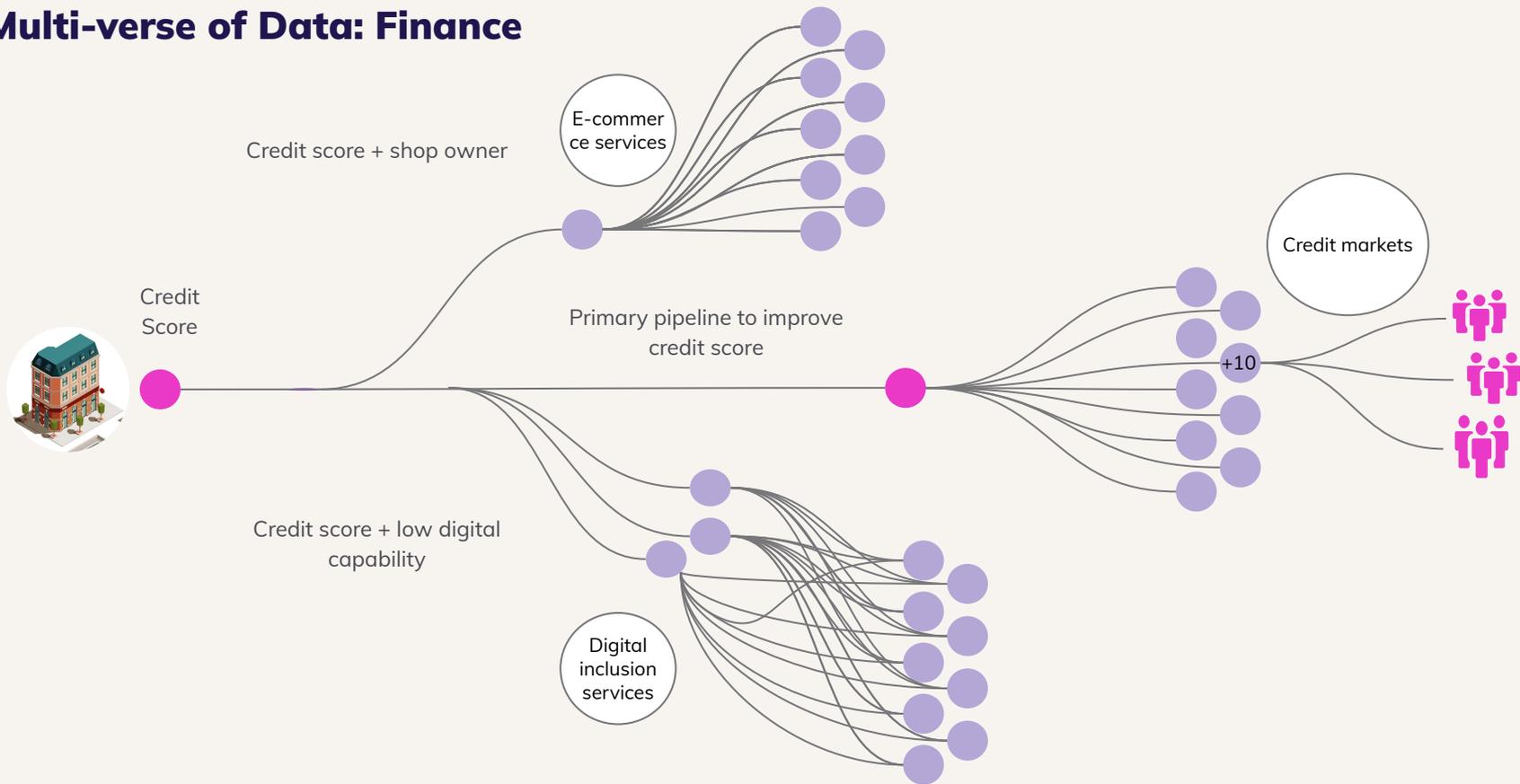
Originator becomes super app



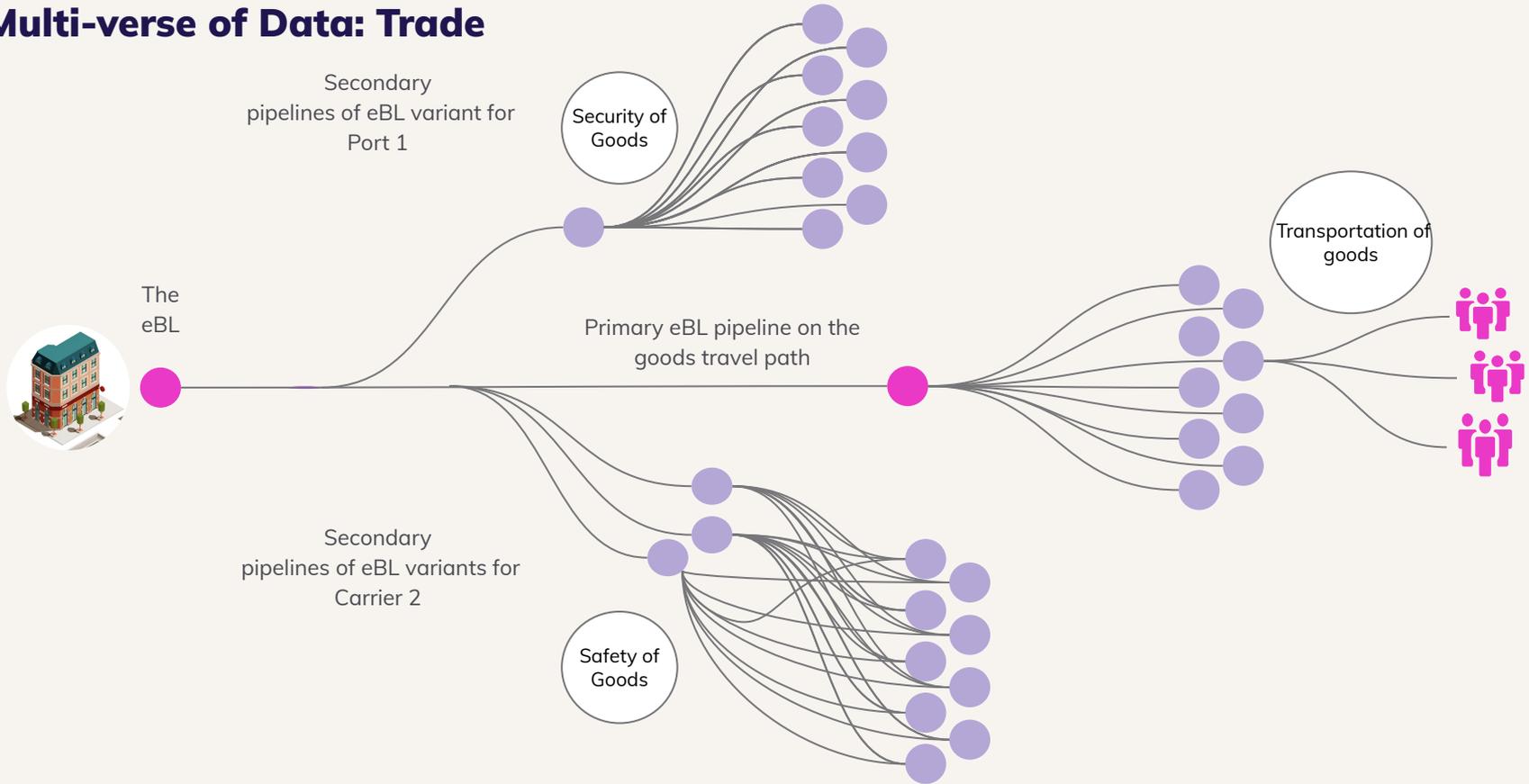
# Multi-verse of Data: Health



# Multi-verse of Data: Finance



# Multi-verse of Data: Trade



**Impact**





## What

Giving indigenous population a self sovereign identity and their own personal data server to hold records of their history and entitlements



## Why

Deep set distrust over state ID creates a no win situation. With a self sovereign ID, the process of claiming titles and proving archival records can be expedited.



## Payoffs

Faster claim of \$11bn of compensation, where only \$2bn has been claimed due to the process being manual and not digitized.

**Australia:** Digital Identity to obtain land titles

# Kimberley Land Council

Native title is the recognition that Aboriginal and Torres Strait Islander people have rights and interests to land and waters according to their traditional law and customs as set out in Australian Law. This is now recognised in law as a result of the historic Mabo decision in which the High Court ruled that Australia was not terra nullius - a land belonging to no-one - at the time of European colonisation. This decision recognised Aboriginal and Torres Strait Islanders as being Australia's first people and that their rights and interests in the land and waters continued to exist despite settlement. Some \$11bn of land titles and compensations are due to the 780,000 Aboriginal people of Australia.

Native title requires Aboriginal people to prove they have had a continuous and unbroken connection to their country since colonisation, which in Western Australia was 1829. The process of applying for title and compensation is slow as records, even though they exist, are not digitized.



Lead Partner  
**Hemisphere.digital**



## What

The OneZero-Me Financial Passport powered by Dataswift servers enables consumers to pool their data to obtain a risk score for micro lending



## Why

Individuals that do not have bank accounts are not able to have a credit score to obtain loans for their micro business.



## Payoffs

Micro lenders improved lending by 20% due to the ability for consumers themselves to pool data from data sources and enabling OZM to compute and share their risk profile to lenders.

## Brazil: Financial Inclusion

# OneZero-Me

OneZero-Me is achieving greater financial inclusion by unlocking the power of data. As individuals are spending more time online, the digital footprints of data become more reflective of who they are in the real world.

Yet, when they make an application for an essential service, such as insurance, a loan or even a job, they are being assessed only by offline factors - credit or employment history, where they happen to live, their past behaviour.

OneZero-me uses the power of Artificial Intelligence and Big Data to safely and securely add a key missing factor: individuals unique, personal digital data. In doing so, they aim to bring greater financial opportunity and inclusion to people who can't currently access key services, as well as enabling more balanced and refined pricing for all.



Case Study Partner  
**Consultative Group to Assist the Poor (World Bank)**



## What

The Data Passports issued by TP Bank and Sapo e-commerce app enable individuals to acquire and pool data from both companies and enable both sides to obtain data easily



## Why

The data of one small trader is stored on his e-commerce platform as well as his bank, making his risk and credit profile incomplete on both sides.



## Payoffs

Small traders are able to provide a more complete set of verified information, banks can increase lending and e-commerce business can create loyalty.

**Vietnam:** Access to credit

# TP Bank / Sapo

With the pandemic, many individuals have created new businesses. Micro SMEs now account for 95% of the world's companies and 70% of the workforce. These businesses are growing and expanding, requiring trade financing.

E-commerce companies hold much of the data of the micro businesses but once a loan is given out, repayment behavior sits within the banks. Sharing data is a regulatory and economic challenge.

By giving micro businesses data servers, they can pool their own data and become the hub for generating insights that are shareable with others in the data ecosystem.



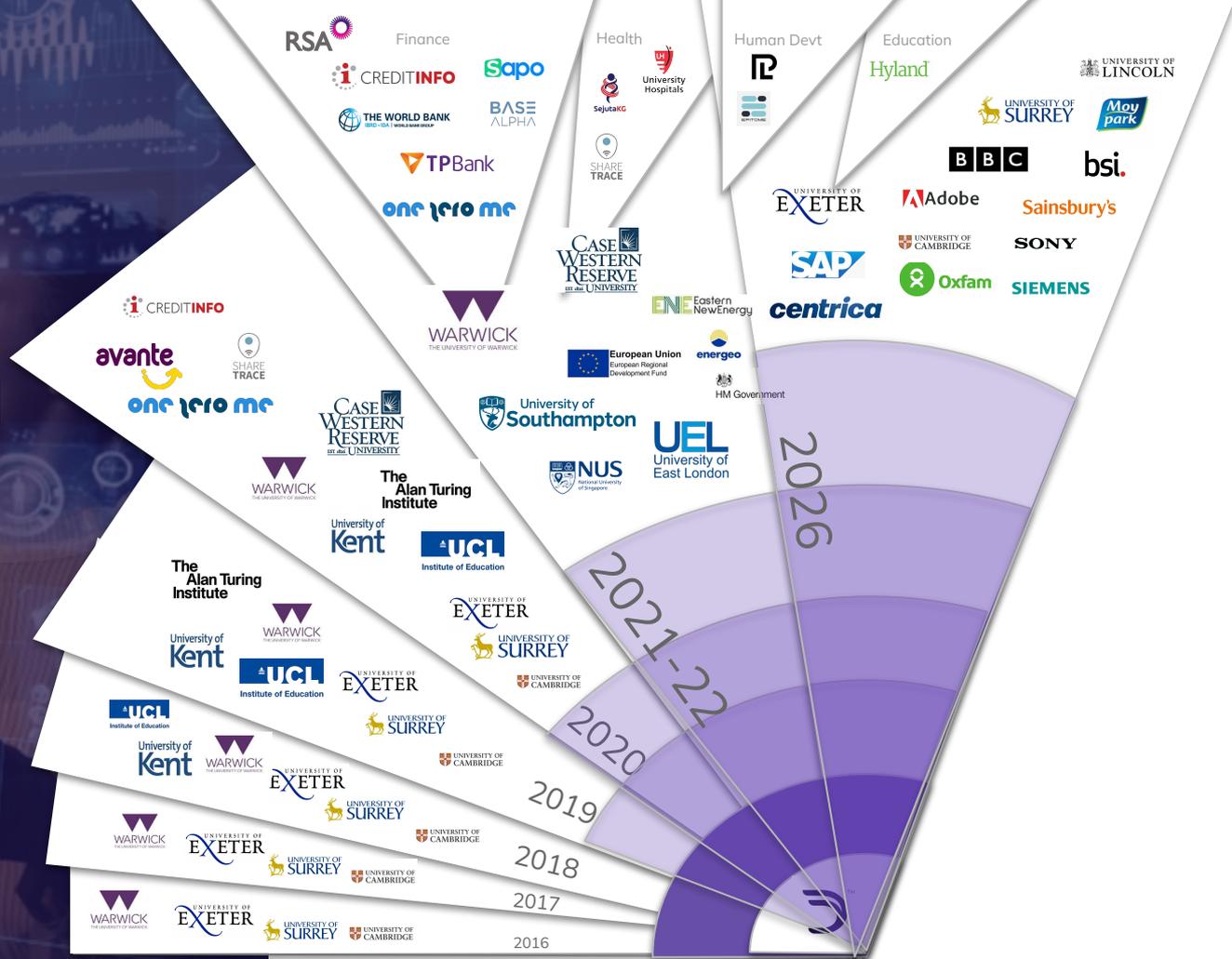
**Project Manager**  
**IFC**

## Our Foundations

# Research-led, Future-focused

More than £33M of grants by 9 U.K. universities on legal, economic, governance and technical infrastructure of data

[Visit our Open Sourced Projects](#)



# Case Study

*Building Data Ecosystems in Health and Human Development*





### What

Sharing verified behaviors through a Data Passport to achieve nationwide improvement of health outcomes



### Why

The greatest risk to NCDs are modifiable behaviors such as diet and exercise. However, amongst the poor, such behaviors are hard to verify and motivate.



### Payoffs

Reduction of NCD deaths would reduce healthcare costs and death toll from NCD.

# SejutaKG ecosystem

Clinical data sits siloed within labs, clinics and hospitals with the inability to provide a complete picture of an individual's health.

In Malaysia, Dataswift is helping SejutaKG build their data ecosystem through a community health app that enable the sharing of data as well as community support to improve health through verified behaviors. From kidney dialysis to cervical cancer screening to weight loss, data generated by the community can be shared and used to motivate, reward and support individuals to improve health outcomes

# Leapfrog to Data Economy 2.0

**Join us.**

If you have questions or would like to schedule an appointment, you can reach us through this handy [contact form](#).

If you prefer a more direct route, you can email [contact@dataswift.io](mailto:contact@dataswift.io) or call +44 7412 970 566.