Mobelizing Data to Create Data Markets

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The boundary between the physical and the digital is becoming fused

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

Inflation-adjusted wages are falling faster than they have in 40 years

95% of firms in the world are Micro, Small and Medium Enterprises (MSMEs) accounting for 70% of workforce
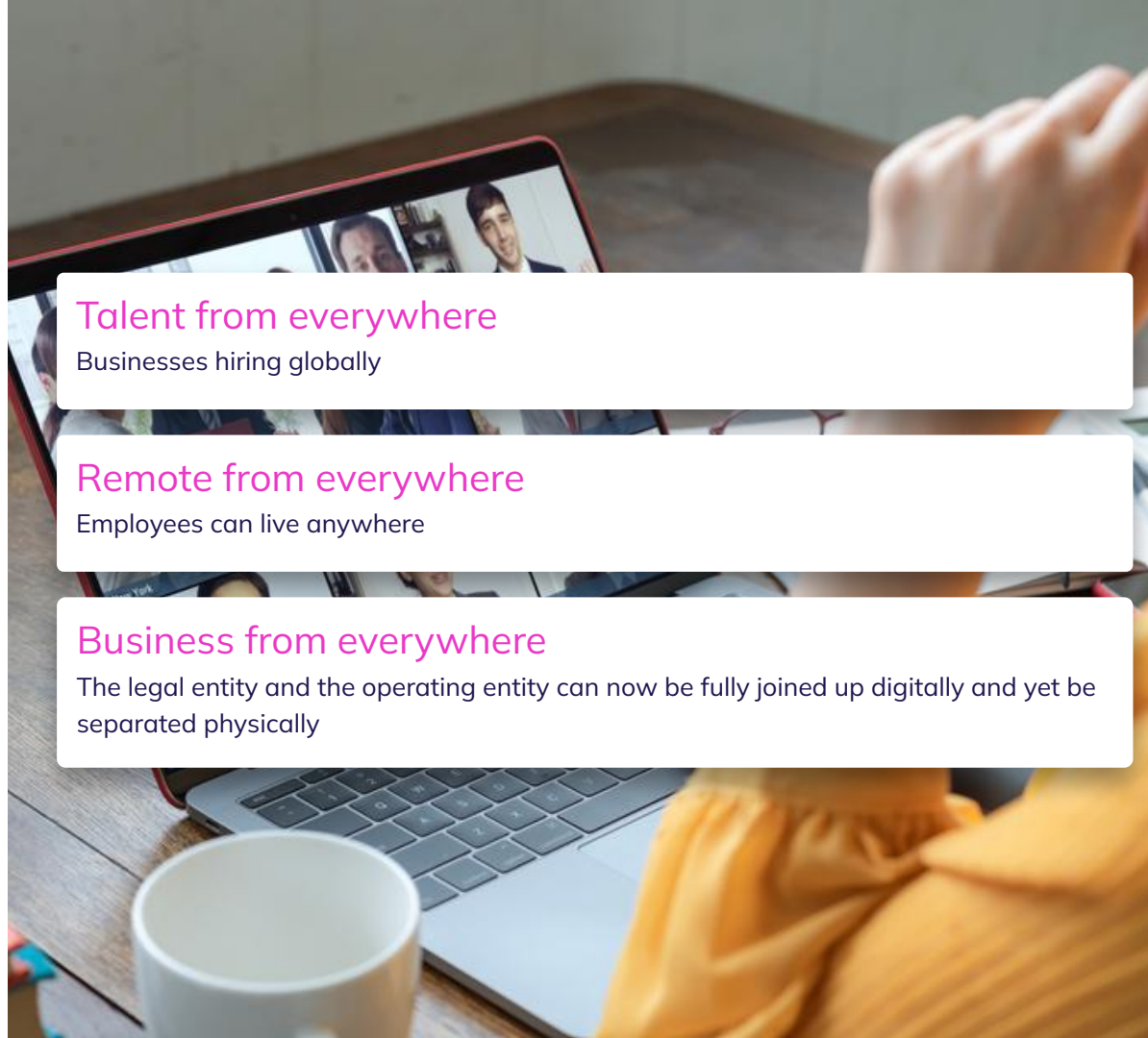
Talent from everywhere
Businesses hiring globally

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

$11.7 tr

...But we don't use our data the way we use money

We keep our money in bank accounts.

We transact freely with whomever we choose. Frictionless, instant transactions.
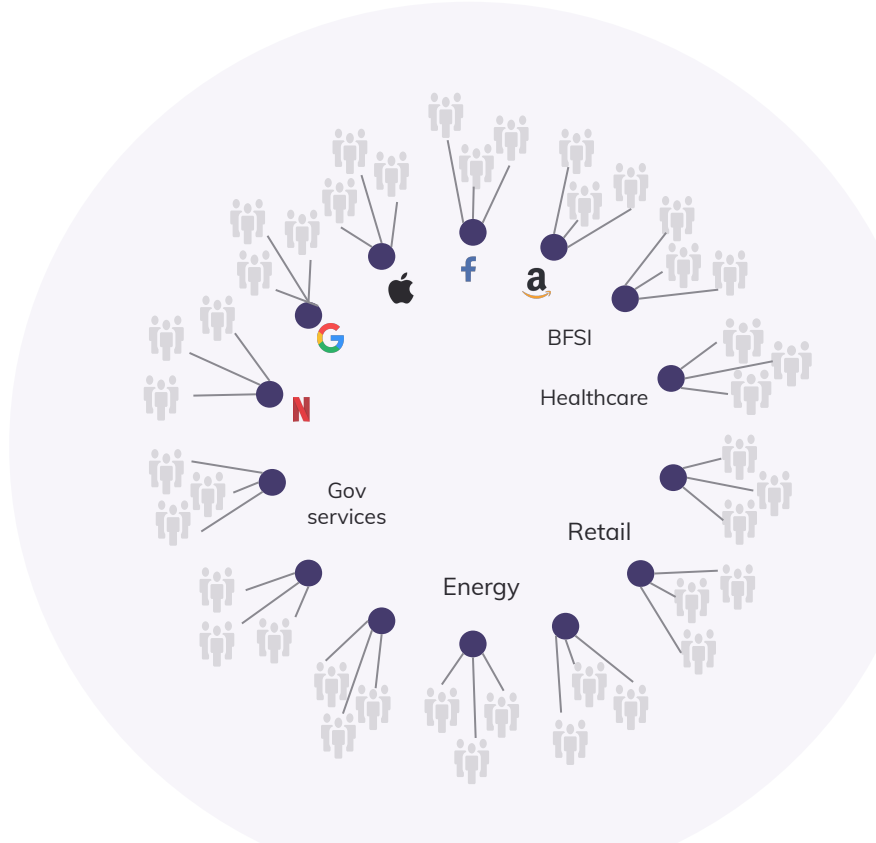
That's how we drive economic growth

The current Data Economy isn't structured for sharing data
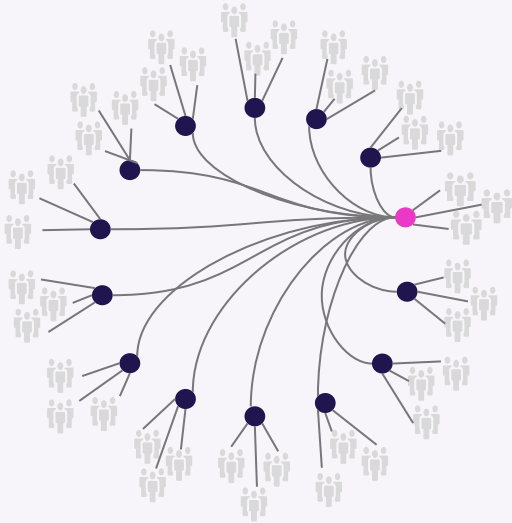
Data is siloed within centralized systems

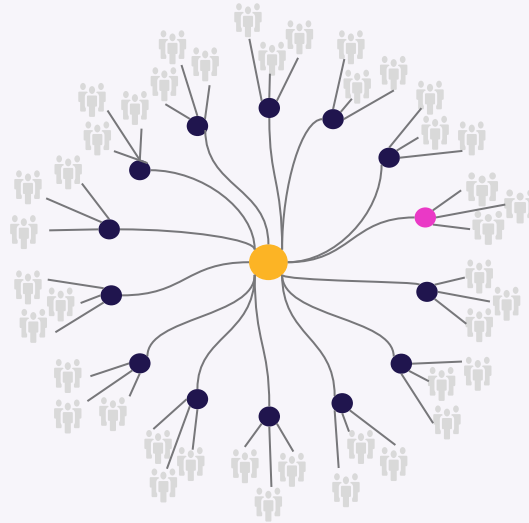# This is because the legal title to the data is tethered to the originator

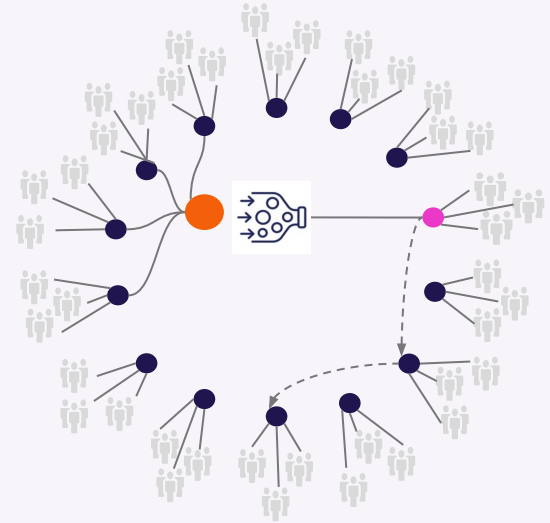# When the legal title resides with the originator, the modes of sharing data aren't scalable
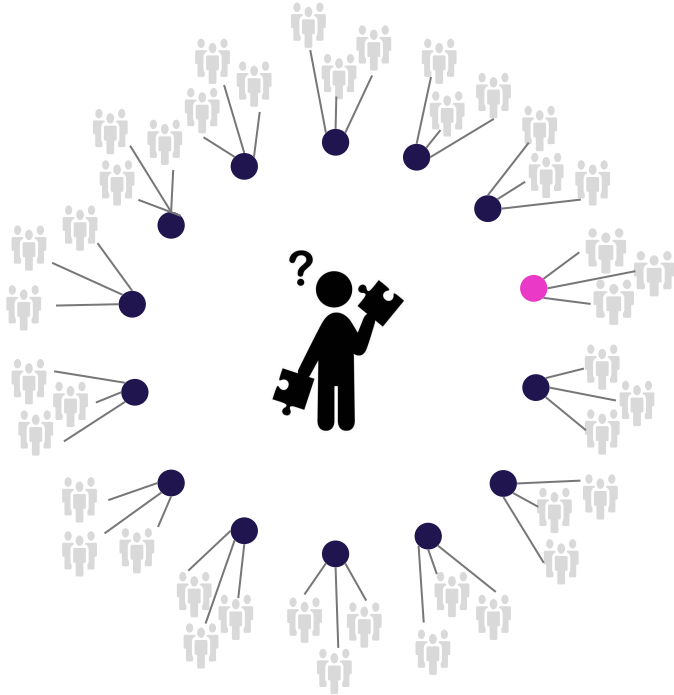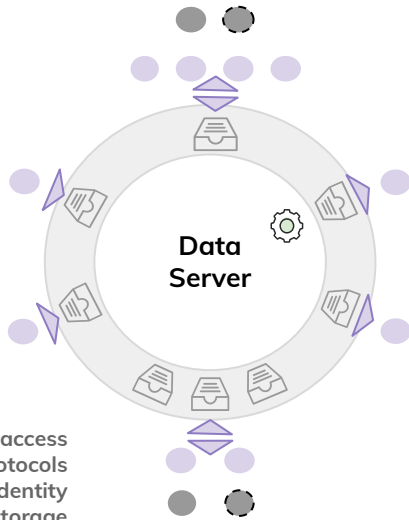
Bi-/Multi-lateral

Hub

Intermediary

Either deal with consent fatigue and bottlenecks OR pseudonymizing data. All are not ideal.

What other ways are there?

What if **any** organization-held personal data can be made into a legal, fungible asset?

Data Server

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

A new technology for decentralizing data and data titles (re-homing*)

*Re-homing: Where data (or a copy of the data) and the legal title to the data is transferred to a data account within a decentralized data server by the data originator to the data subject

Not blockchain-based.

There are parallels in currency terms; individuals are not originators of a currency (you can't add another zero to your bank account balance) but we own title to the currency and can therefore transact on it.

Decentralized Data Servers enable data to become an asset to be mobilized
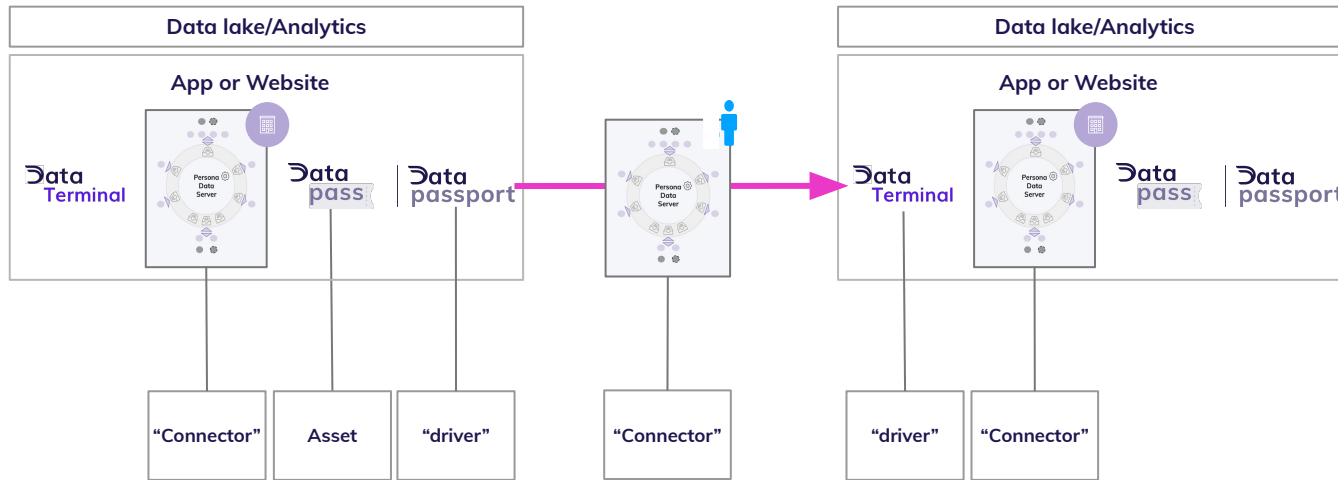
Rehomed data can be used to create a "Data Pass" - a legal, fungible and (non-forgeable) data asset

Fully compliant data mobility between apps - including personal identifiable information

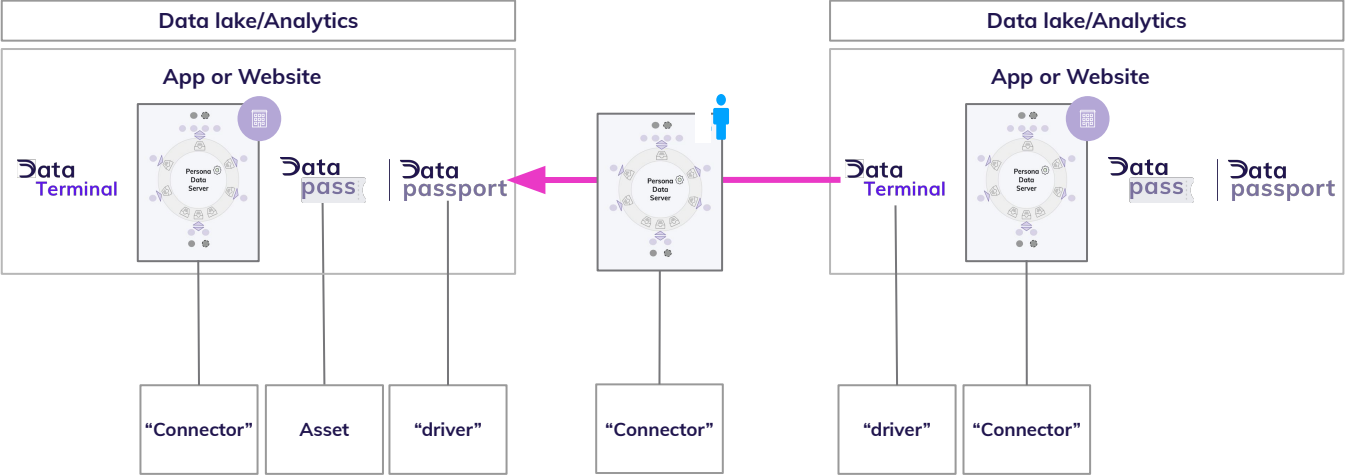# Decentralized Data Servers enable discoverability

Data lake/Analytics

App or Website

Data **Terminal**

Persona Data Server

Data **pass**

Data **passport**

Data lake/Analytics

App or Website

Data **Terminal**

Persona Data Server

Data **pass**

Data **passport**

Persona Data Server

"Connector"	Asset	"driver"

"Connector"

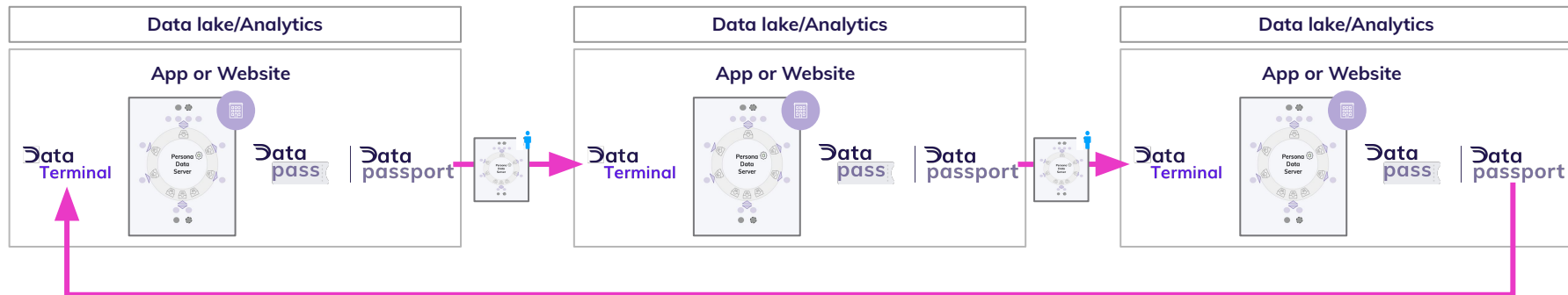| "driver"	"Connector"

Where partners can discover, offer services and pay for data connections

For use of data assets to fuel personalized product and services

Decentralized Data Servers enable the creation of data pipelines

For scalable, real time, cross border data flows of any data (including PII), fully compliant to all data regulation
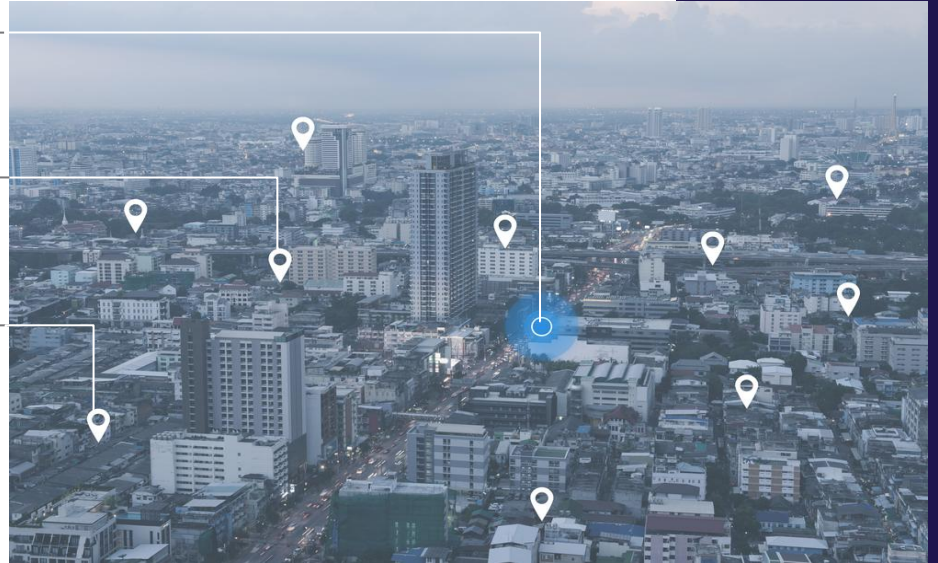
Enabling programmable **event based** actions across a data ecosystem

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

An event on your app (arrival in the city, increase in income or credit score)
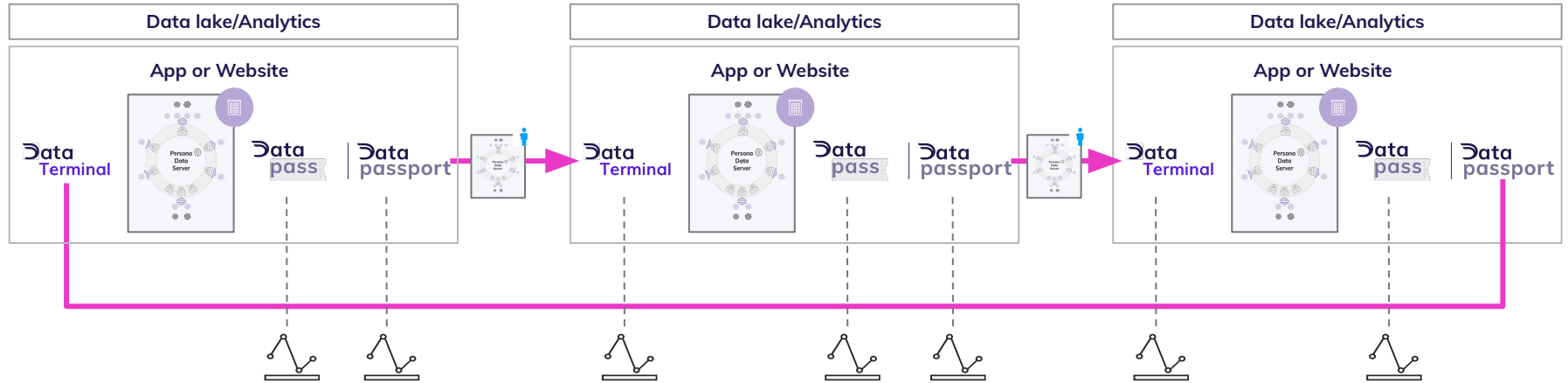
... triggers an update for your partner app

... and recommendations on another partner app

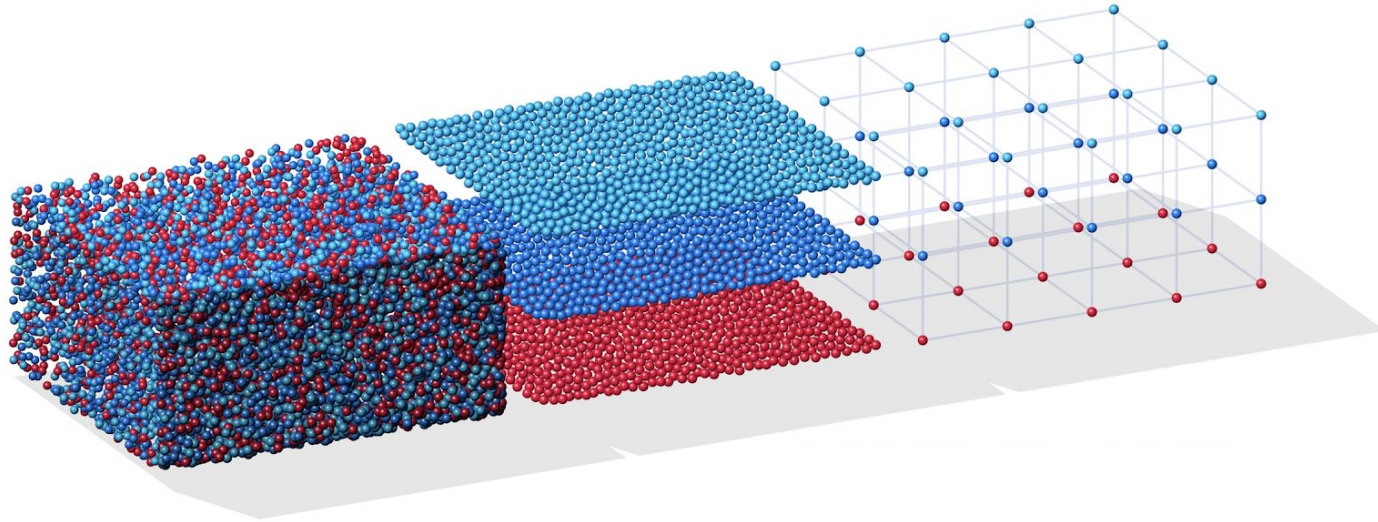**With full customer participation and privacy preservation**

Decentralized Data Servers provide full visibility of asset journeys

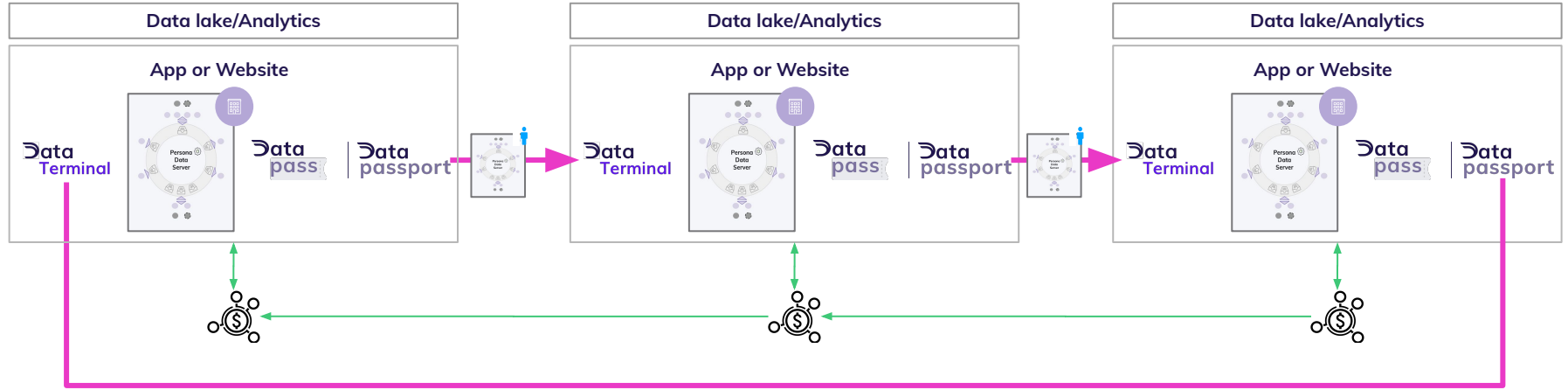Reach, Audience, Impression, Engagement, Transactions and Data Transfers, fully privacy preserving

Emerging the demand for the data asset

...when they are matched with the offers

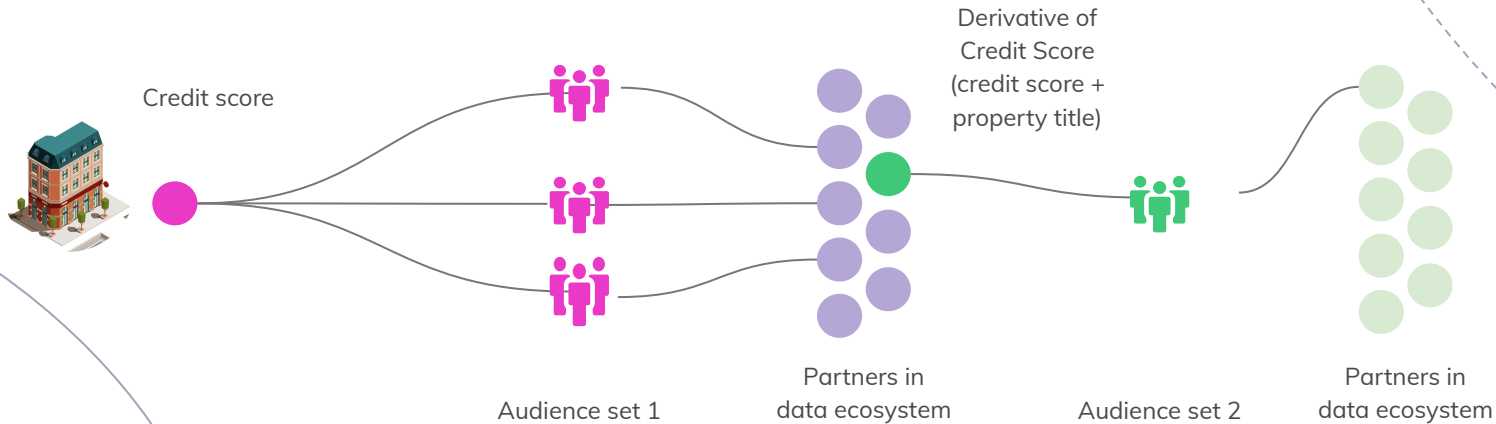# Decentralized Data Servers enable downstream income from the data asset

That are distributed back to data originators

Providing Return of Investment into Data Analytics, AI/ML and other data "spaces"/lakes

# Decentralized Data Servers enable data to be recombined, creating new derivatives and increasing its usage and value

Credit score

Derivative of
Credit Score
(credit score +
property title)

Audience set 1

Partners in
data ecosystem

Audience set 2

Partners in
data ecosystem

To create marketplaces for the data asset as well as **strong and resilient data ecosystems**
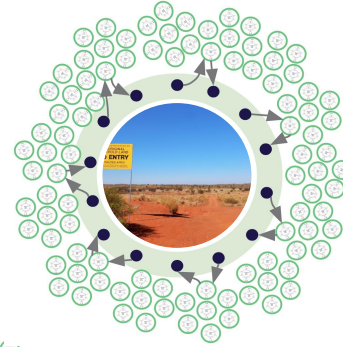

Nationwide Weight loss

**Provide credit access to small traders**
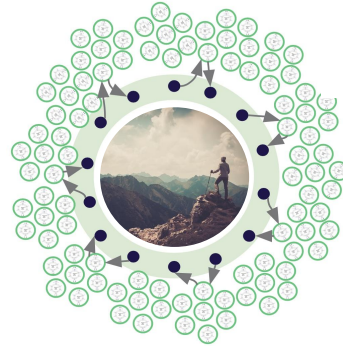
Tourism activity tracking

Receive compensation and land rights

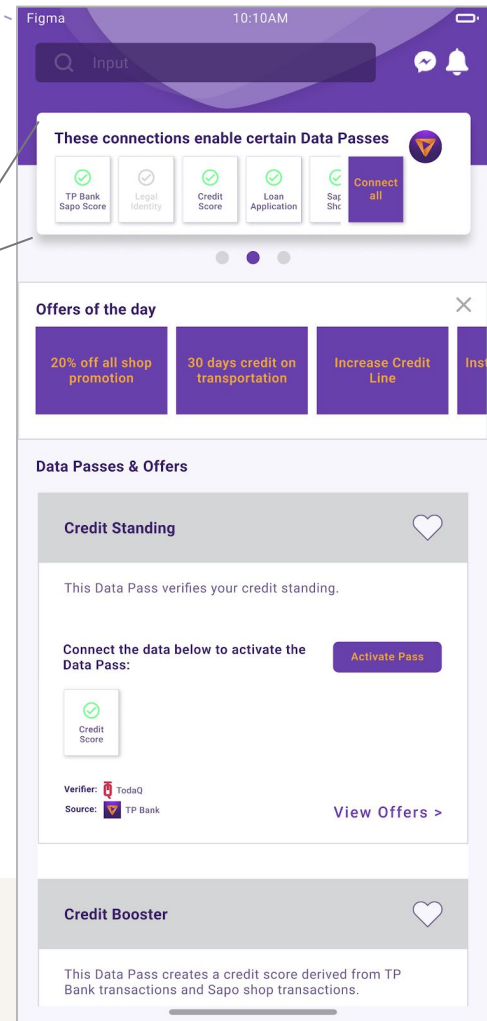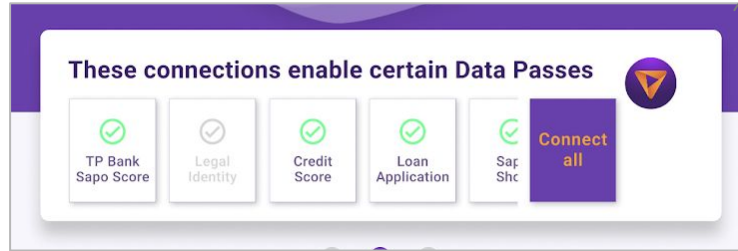**Works with any app, any system, any technology and any data**

How does it work? (Individuals)

Enable Data Passport

Data Originator issues user a Data Passport from within an app or website, resulting in the provisioning of universal ID and a decentralized data server
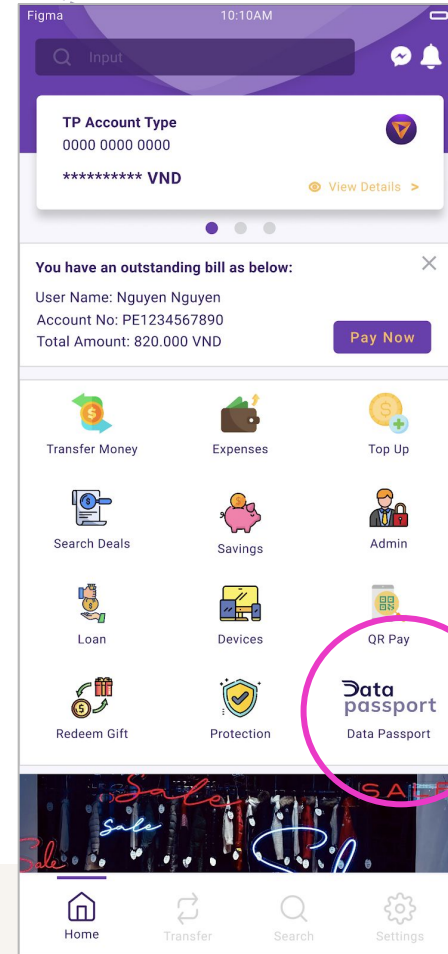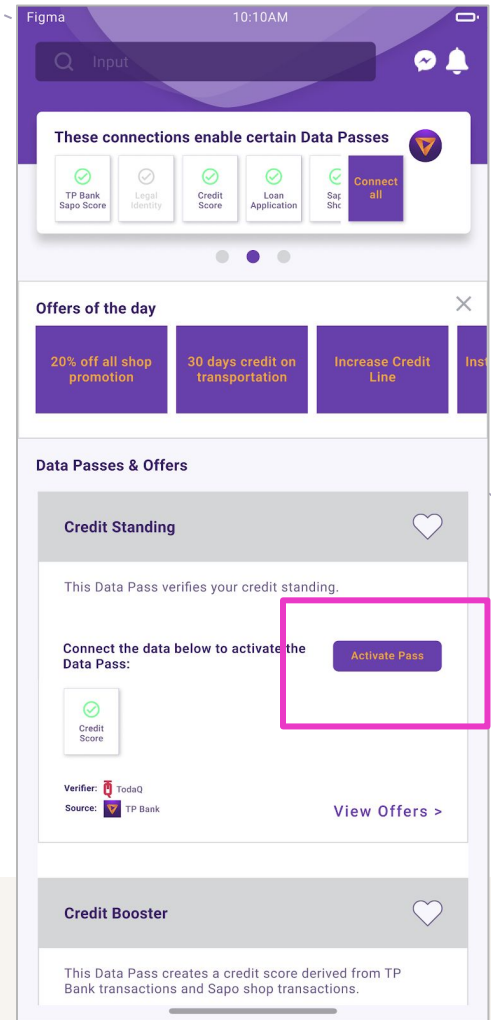
How does it work? (Individuals)

Connect Data

Data is re-homed into the server database to enable a data asset to be created - called a "Data Pass"

How does it work? (Individuals)
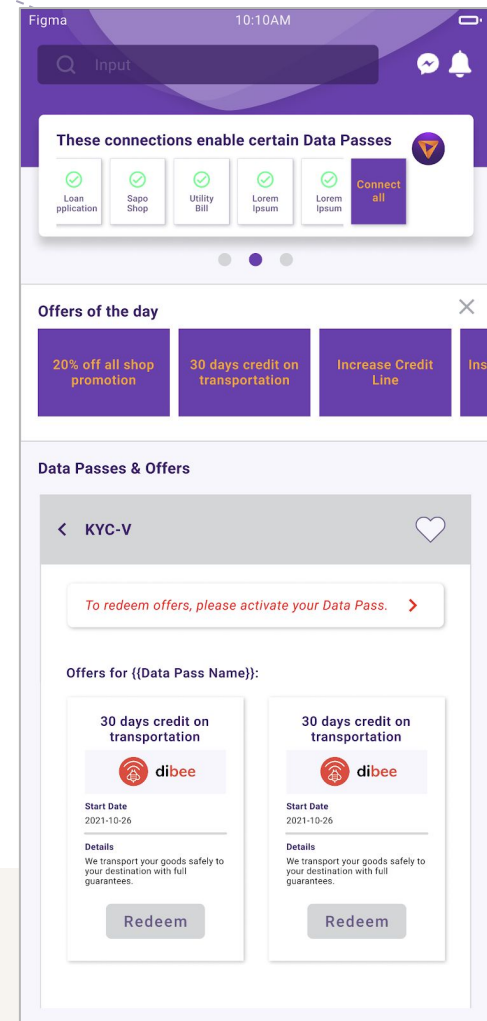
Activate Data Pass

Data Pass activation verifies the credentials of the user and the user's persona

How does it work? (Individuals)

View offers

The data originator decides the partners they choose to invite into their marketplace/network to offer services for their users

How does it work? (Individuals)
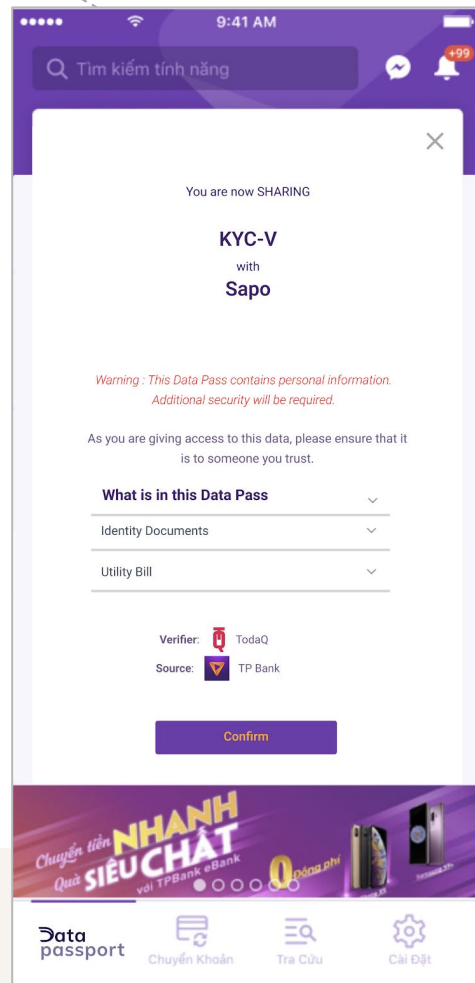
Transact Data Pass

In physical spaces, a Data Pass transaction is a QR code scanned

How does it work? (Individuals)
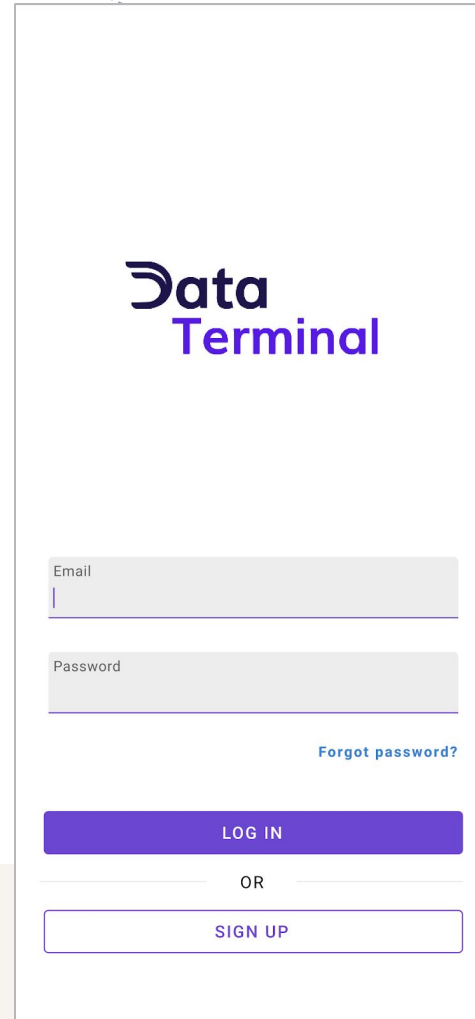
Share data

Verified data is shared

How does it work? (partner-side)

Obtain a data terminal

Partner signs in to a data terminal provided by Dataswift. Also provisioned with a Universal ID and a Decentralized Data Server

Data
Terminal

Email
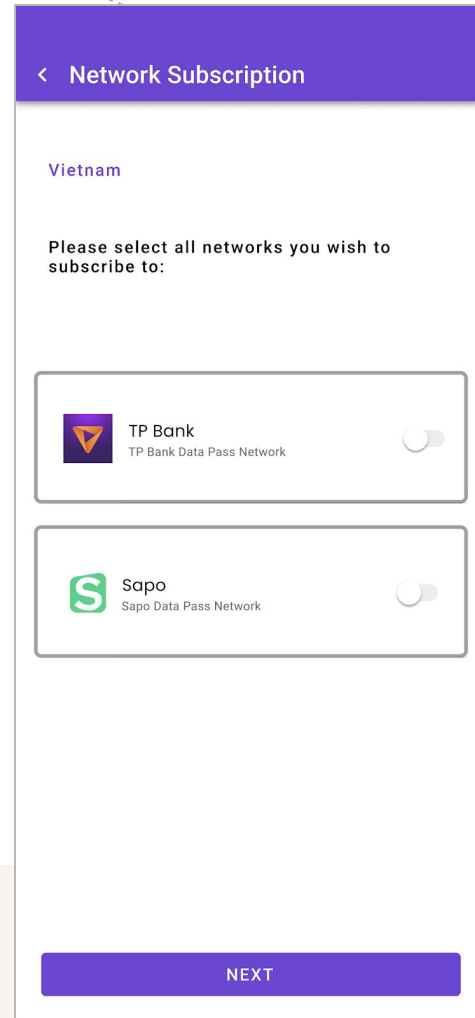
Password

Forgot password?

LOG IN

OR

SIGN UP

How does it work? (partner-side)

Subscribe to data originator's network

Data originator is also called the Data Passport issuer with their own Data Pass Network

How does it work? (partner-side)

View the Data Passes available

Data Pass represent a persona offered by the data originator. Audience size for the persona is shown as well as how much the data transfer fee would be.

KYC-V

Population: 4,000,000
Audience: 800,000

This pass provides verfied information on

• **Legal Identity**

• **Utility Bill**

Source: ▽ TP Bank
Verifier: 🔴 TodaQ

Listing Fee: $50 a month
Data Transfer Fee: $3

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email.name@company.com ⚙
Create Your Offer

Choose a Data Pass from the TP Bank Network

Credit Booster
Population: 4,000,000
Audience: 200,000

This pass provides verfied information on
• **Credit Score derived from TP Bank and Sapo transactions**

Source: ▽ TP Bank 🟢 Sapo
Verifier: 🔴 TodaQ

Listing Fee: $10
Data Transfer Fee: $0.60

KYC-V
Population: 4,000,000
Audience: 800,000

This pass provides verfied information on
• **Legal Identity**
• **Utility Bill**

Source: ▽ TP Bank
Verifier: 🔴 TodaQ

Listing Fee: $50 a month
Data Transfer Fee: $3

Credit Standing
Population: 4,000,000
Audience: 1,500,000

This pass provides verfied information on
• **Credit Score**

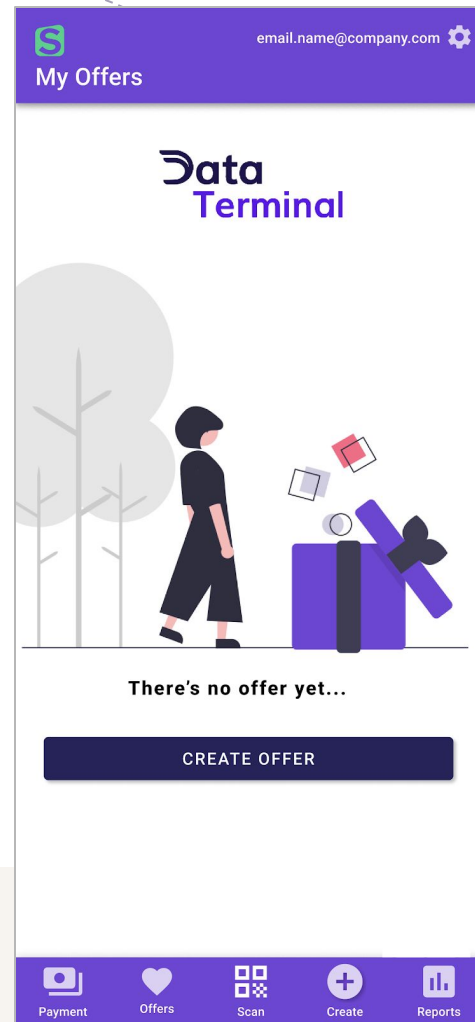Source: ▽ TP Bank
Verifier: 🔴 TodaQ

Listing Fee: $10
Data Transfer Fee: $0.10
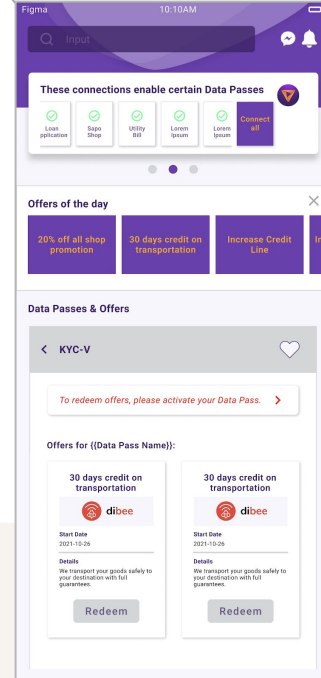
Payment | Offers | Scan | Create | Reports

How does it work? (partner-side)
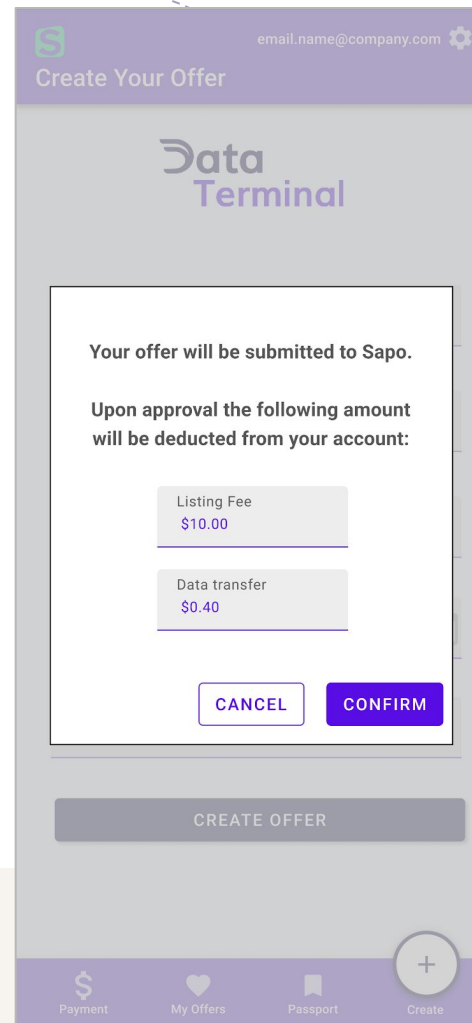
Offer services to the audience that the Data Pass represent

How does it work? (partner-side)

Submit services for approval and when approved, the offer will be visible in the data originator's app

How does it work? (partner-side)

Receive data into their own data servers when shared by customers

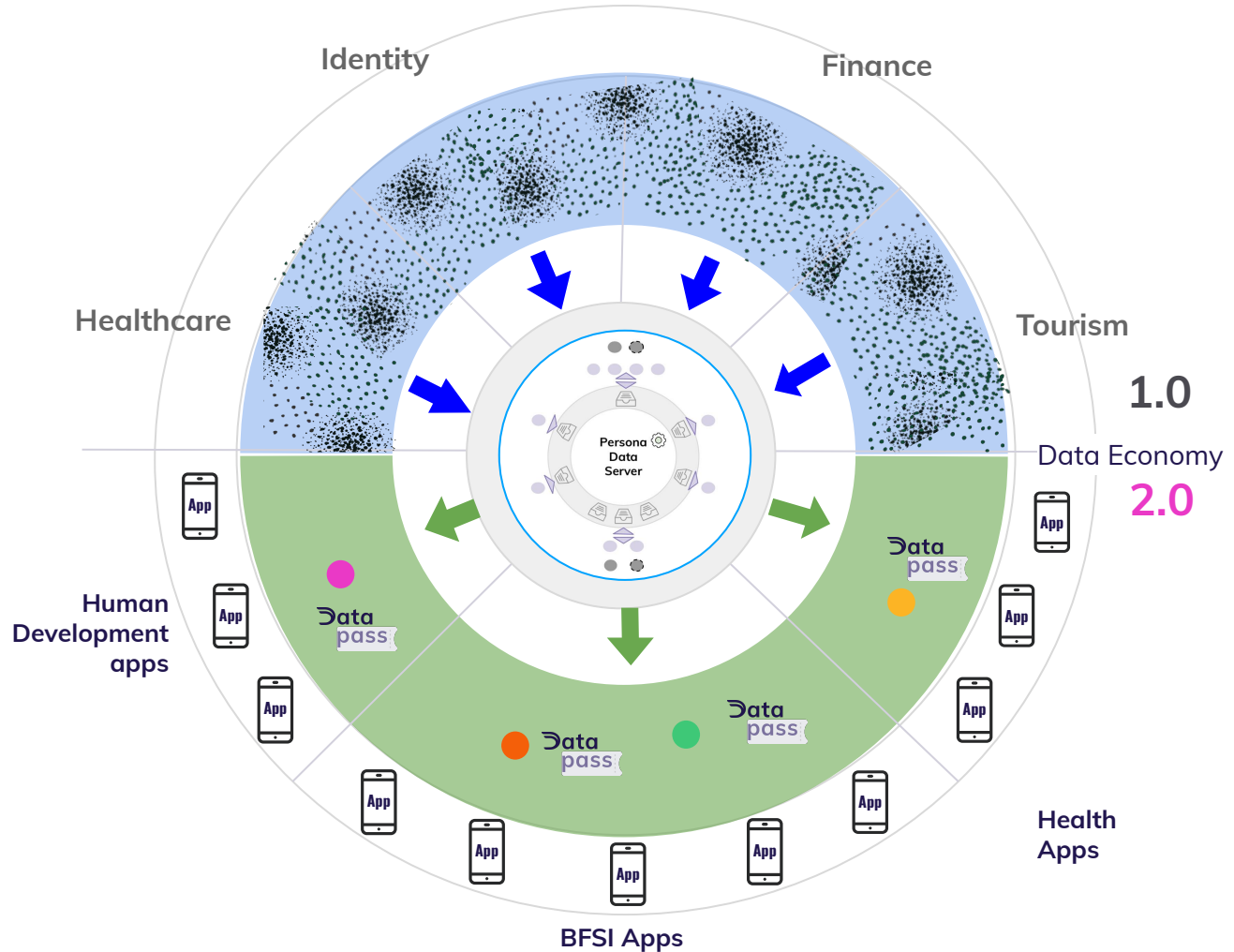# How does it work? (partner-side)

View the effectiveness of the offer

Re-homing Data

From messy, high-variant, high friction, uncertain value of data as a commodity
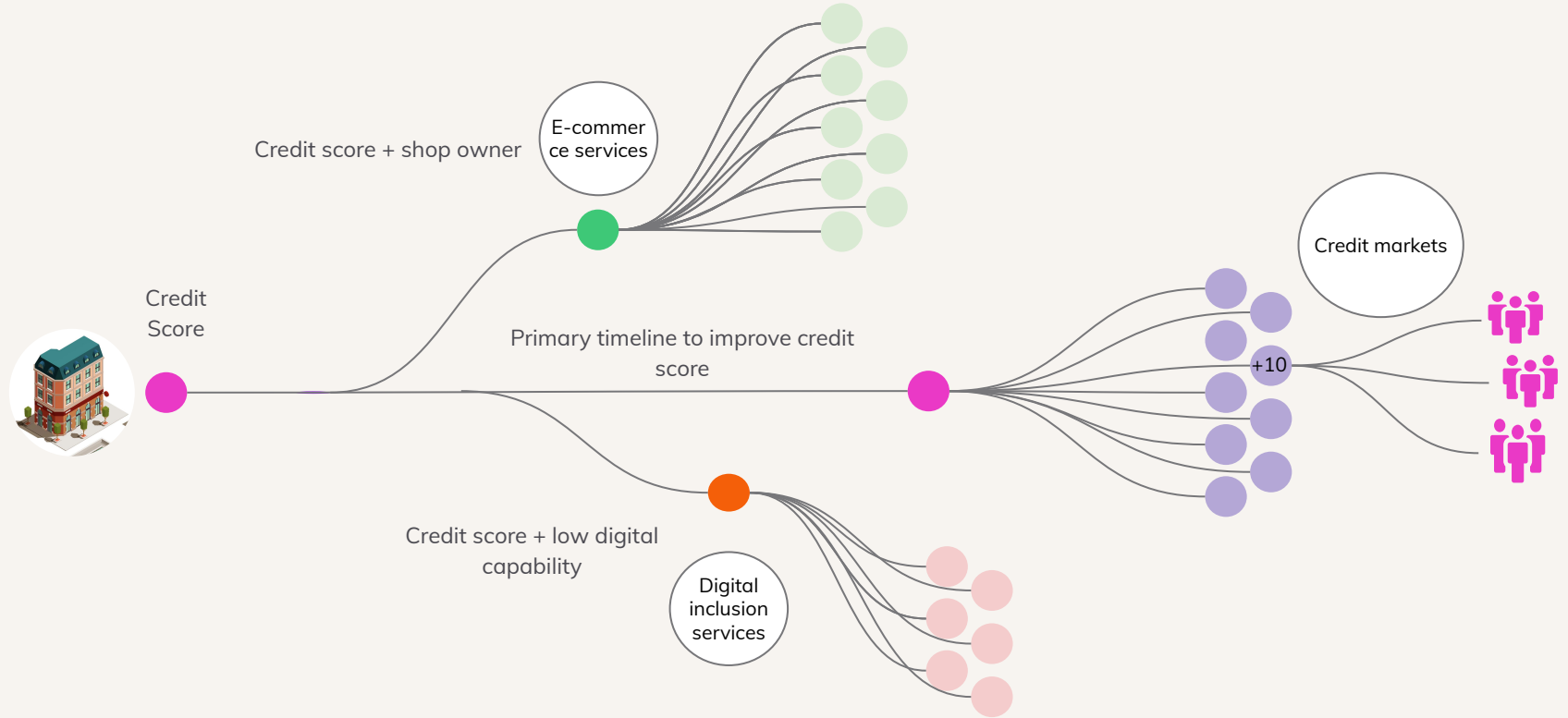
...to well formed, safe-to-transact, mobile and high value decentralized data assets
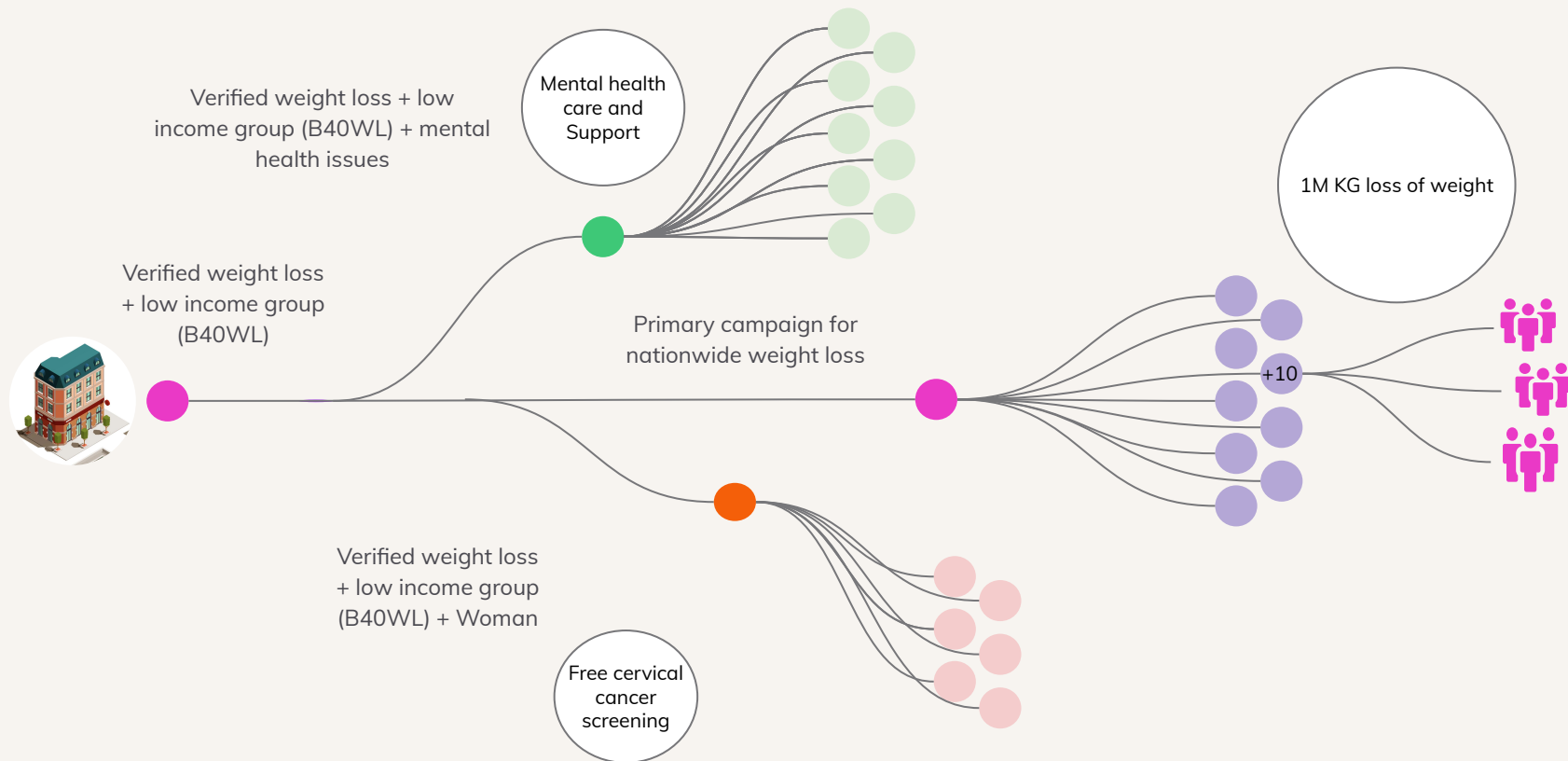
Identity

Finance

Healthcare

Tourism

1.0

Data Economy

2.0

Persona Data Server

Human Development apps

BFSI Apps

Health Apps

Data pass

Meet some of the decentralized data assets under our management

Data Asset		Demand for Persona				Apps
	Mobility	Demand for data	Demand for Person	Network size	Price	
Credit score	Medium	Medium	High	High	High	Finance
KYC (Identity)	Low	Low	High	Low	High	Finance
Verified Graduate	Low	Low	High	High	Low	Human Development
Verified behavior (weight loss)	High	High	High	High	Low	Health
Verified location	High	Low	High	High	Low	Tourism

Case study of the decentralized data asset "multiverse": Finance

Credit score + shop owner

E-commerce services

Credit Score

Primary timeline to improve credit score

Credit markets

+10

Credit score + low digital capability

Digital inclusion services

Case study of the decentralized data asset "multiverse": health

Multi-verse of Data: Trade

The eBL

Secondary pipelines of eBL variant for Port 1

Security of Goods

Primary eBL pipeline on the goods travel path

Transportation of goods

Secondary pipelines of eBL variants for Carrier 2

Safety of Goods
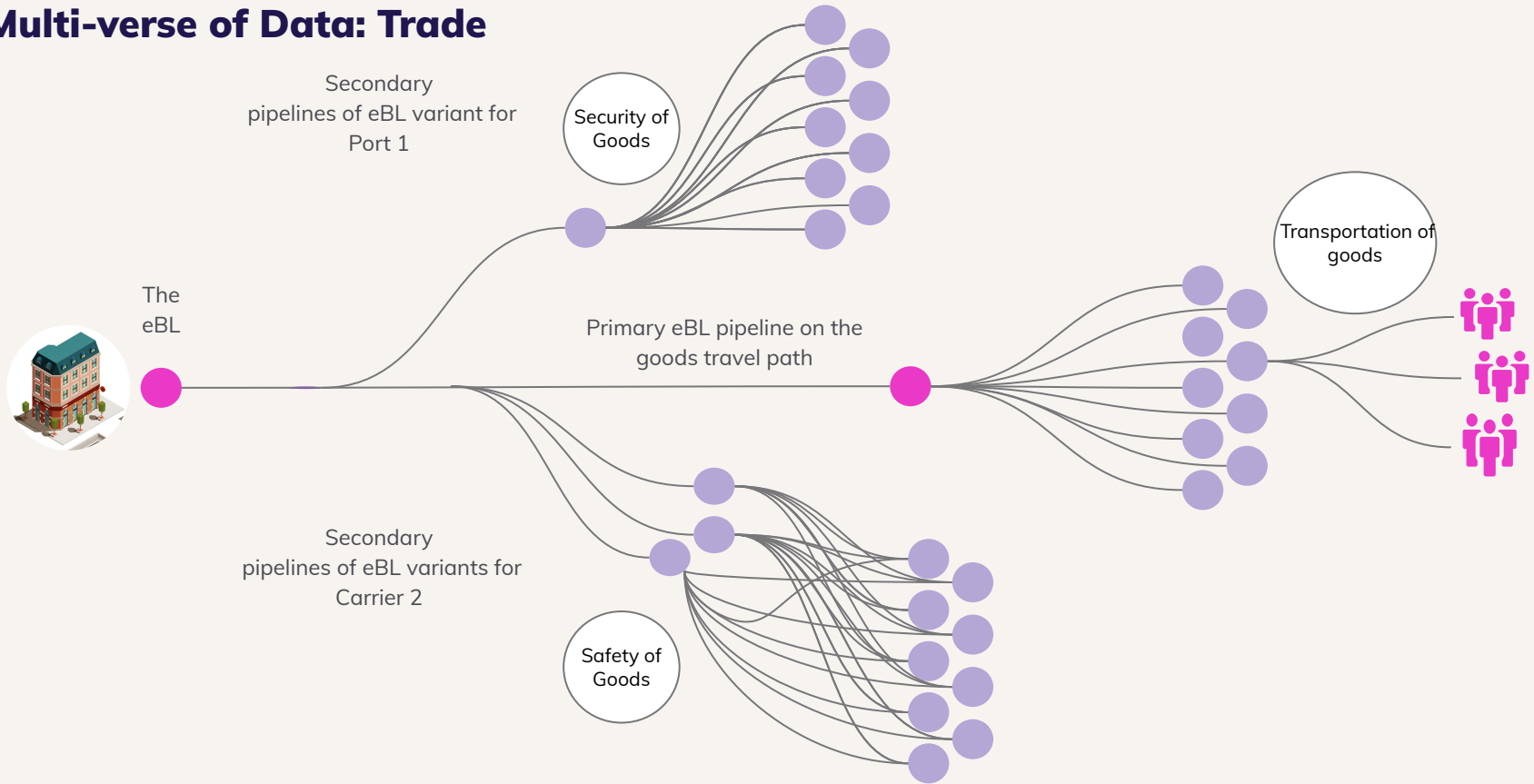
We create and manage our clients' decentralized data assets and their marketplaces

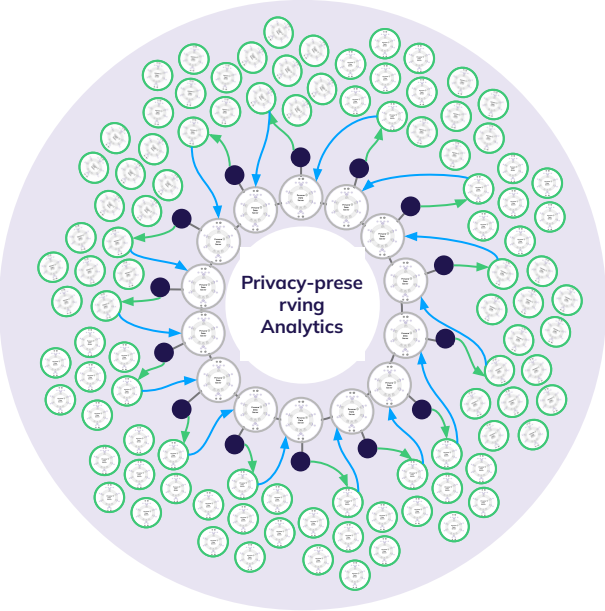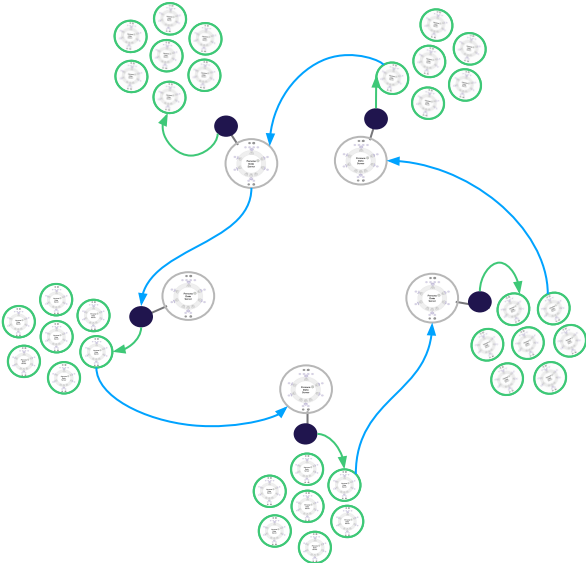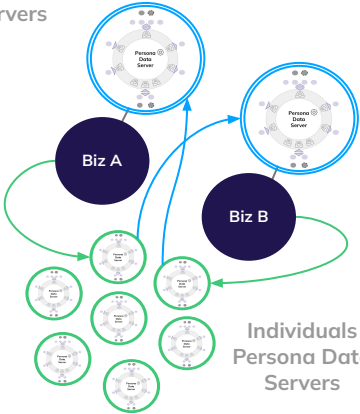## Marketplaces can be closed or open depending on the assets under management

2 — Data Asset: Credit score

5 — Data Asset: Verifiable behaviour

n — Data asset: tourist location

Organizations Persona Data Servers

Individuals Persona Data Servers

Biz A

Biz B

Privacy-preserving Analytics

Decentralizing data flows
Sharing data flows

We assess the economic value of data

Talk to us if you:

Have data and want to unlock its value

Have invested in data lakes/ data science AI/ML and want returns on investment

Need more data!

Created from a collaboration of universities and businesses

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

Visit our Open Sourced Projects

Finance
Health
Human Devt
Education

2026
2021-22
2020
2019
2018
2017
2016
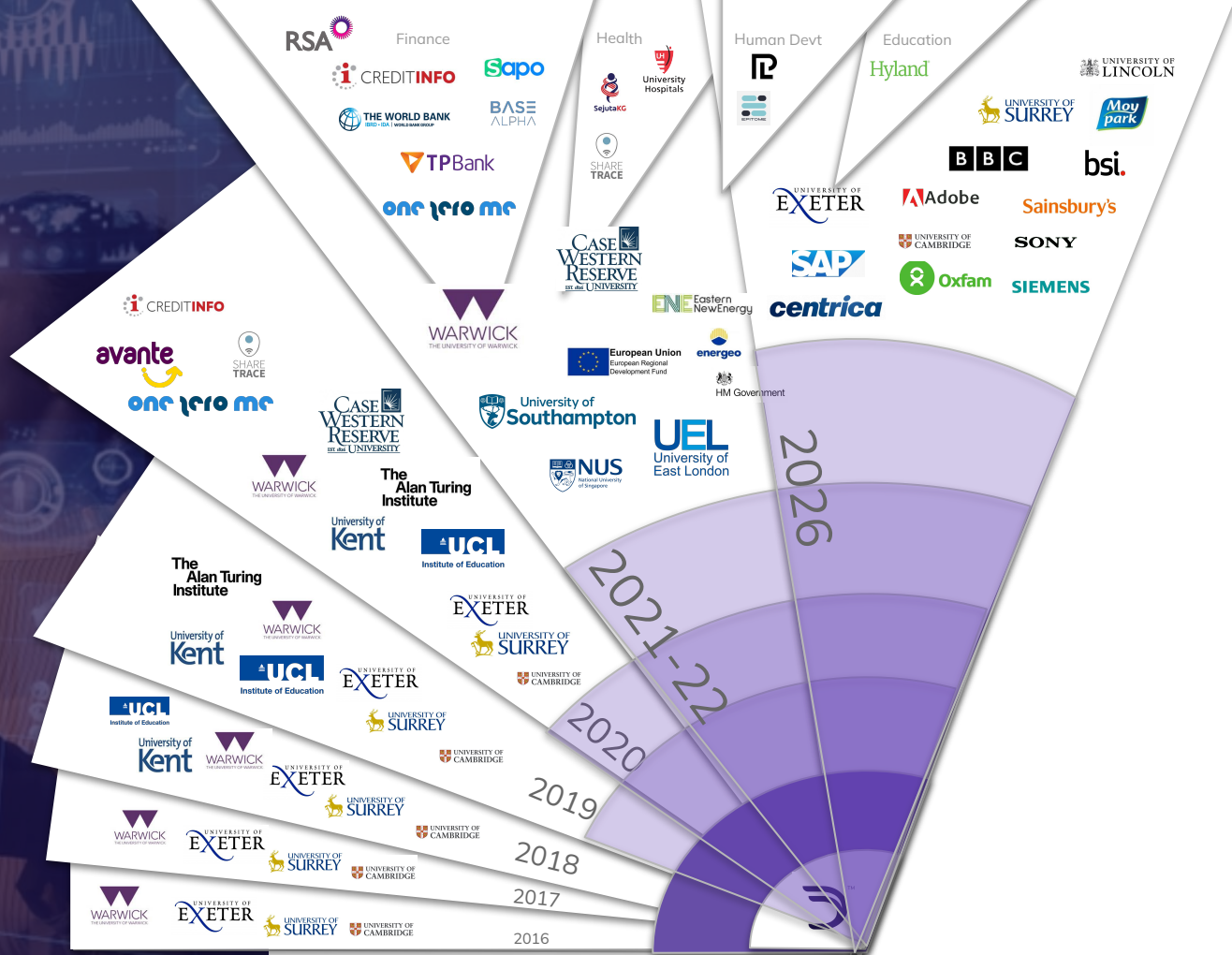
Decentralized Data Servers...

Unlock $11.7 trillion opportunity for the use of data as an asset

Build trust and give control to data subjects

Provide privacy, permissions and participation by default

Design for inclusivity and address power imbalance in ownership of data
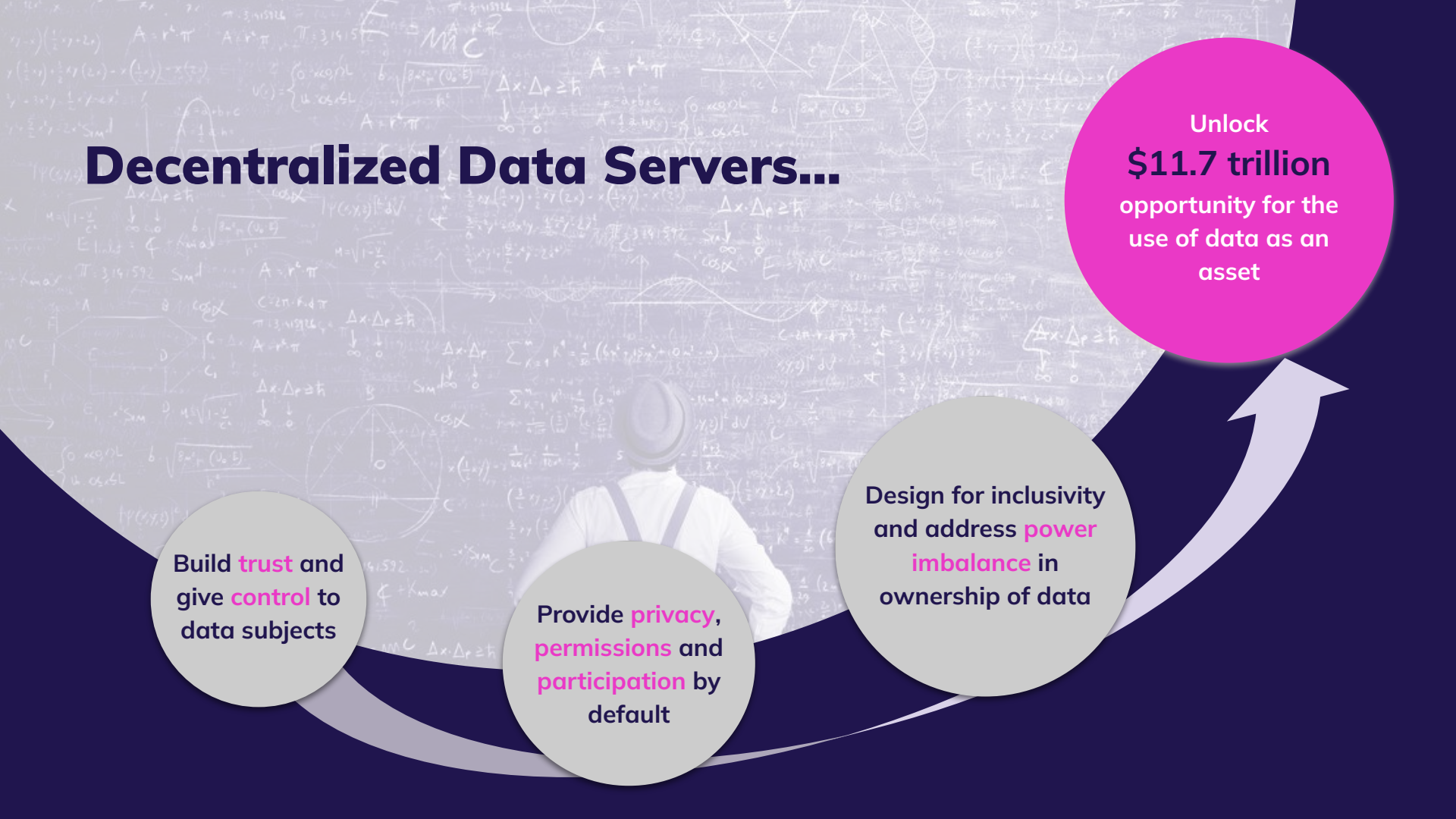
We keep our data in data accounts.

We transact freely with whomever we choose. Frictionless, instant transactions.

That's how we drive economic growth

Accepted Here

The Data Economy 2.0

Join us.