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## A **BROKEN CREDIT BUREAU** SYSTEM EVEN BEFORE EQUIFAX



### CONTROL

- No data visibility
- Unbounded access
- Portability

### QUALITY

- High error rates
- Bureaucratic processes
- Thin/No Files

### ECONOMICS

- No monetization
- Data owners pay to see their own data

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## CLEAR SIGNS OF NECESSARY CHANGE



# DIAGNOSING THE PROBLEM



## CURRENT CREDIT BUREAU SYSTEM

**Step 1:** Consumer maintains account w provider

**Step 2:** Provider sends data to credit bureau

**Step 3:** Bureau markets and sells data to buyers

**Step 4:** Buyer receives data after payment



**Note:** Bureau maintains security, revenues and control

Bank/Lender



Employer



Landlord/COOP



Telecom/Utility

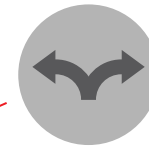


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## THE GUPPY SOLUTION



BLOCKCHAIN-BASED  
DATA BUREAU



SELF-SOVEREIGN  
& SCALEABLE



TRANSPARENT



MONETIZABLE



## WHY PERMISSIONED BLOCKCHAIN?



Applicable in multi-party scenarios



Distributed architecture pushes control to edges



Typically batched processes – limit real-time requirements



Transparent and secure



Operational cost savings



No single point of failure



Increased consumer & lender visibility



Extensible architecture  
REST API enabled access



Data owners control access

# GUPPY OVERVIEW

**Step 1:** Account provider uploads data onto platform

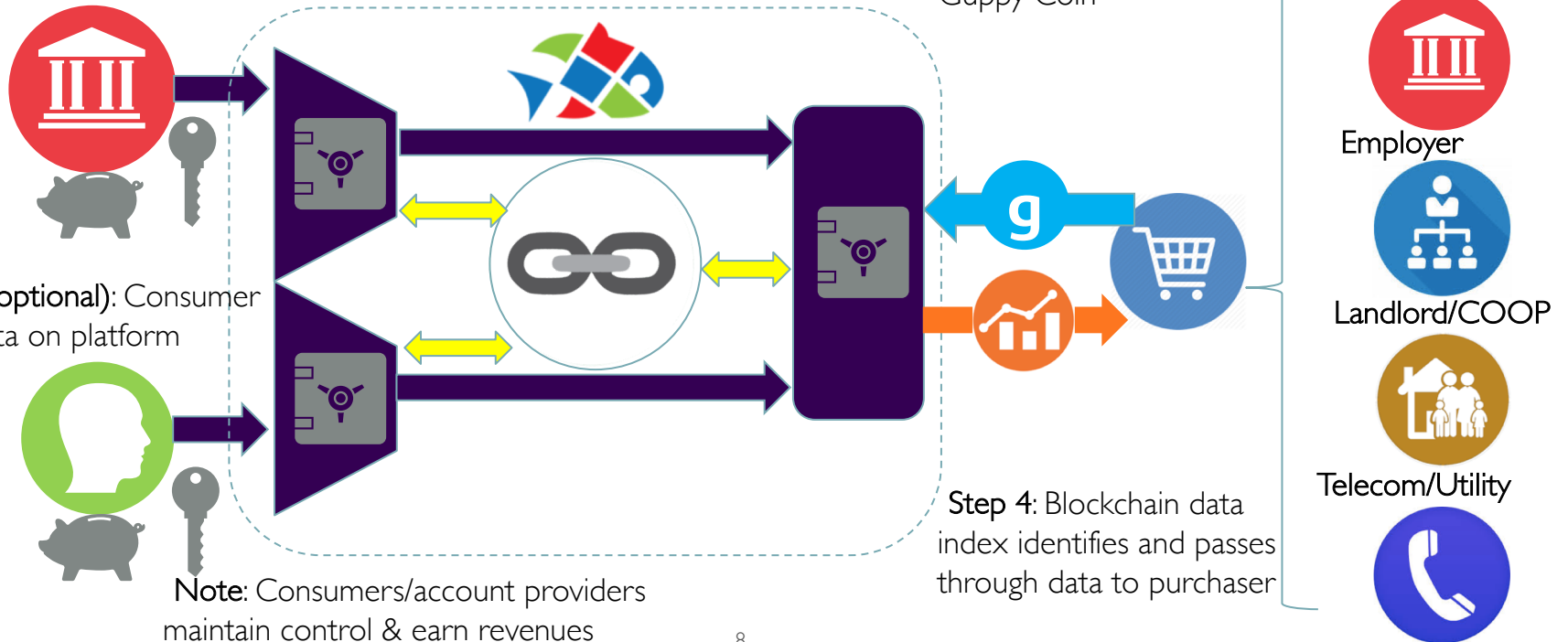
**Step 2:** Data is encrypted and stored – Guppy has no visibility on the actual data

**Step 3:** Buyer presents data criteria and presents Guppy Coin

**Step 1a (optional):** Consumer verifies data on platform

**Note:** Consumers/account providers maintain control & earn revenues





**Step 4:** Blockchain data index identifies and passes through data to purchaser





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# ECOSYSTEM VIEW

	<u>GUPPY BENEFITS</u>	<u>EXAMPLES</u>
	<b>Account Provider:</b> <ul style="list-style-type: none"><li>• Monetization</li><li>• Control</li></ul>	<ul style="list-style-type: none"><li>• Remittance Providers</li><li>• Banks</li><li>• Lender</li></ul>
	<b>Consumer:</b> <ul style="list-style-type: none"><li>• Access</li><li>• Control</li><li>• Monetization</li></ul>	<ul style="list-style-type: none"><li>• Global Citizens</li><li>• Banked Consumers</li><li>• Underserved Consumers</li></ul>
	<b>Data Purchaser:</b> <ul style="list-style-type: none"><li>• Better Quality Data</li><li>• Source Consolidation</li></ul>	<ul style="list-style-type: none"><li>• Alternative Lenders</li><li>• Employers</li><li>• Landlords</li></ul>
	<b>Regulator:</b> <ul style="list-style-type: none"><li>• Transparency</li><li>• Auditability</li></ul>	<ul style="list-style-type: none"><li>• Federal Regulators</li><li>• State Regulators</li></ul>

## FOUNDING TEAM



Sanjib Kalita

- CMO Money20/20, one of the most successful Fintech brands launched in last 5 years
- Product & Business Development on Google Wallet
- Business leader with track record of success combining creative, analytical and technical skills
- Member of 3 startups w 2 Acquisitions
- 9 years at Citi Cards
- B.S. & M.Eng. Electrical Eng. (Cornell), MBA (Kellogg)



Petros Zerfos

- Research Staff Member & Manager at IBM Research
- Filed 30 Patents – 13 Granted to Date
- Leading team of 9 on basic & applied research in cloud service analytics systems & applications
- Commercialized 3 R&D projects in last 2 years in Big Data, Predictive Analytics & Cloud Services
- PhD, Computer Science (UCLA), B.Eng. (NTU Athens)



Sujay Parekh

- Senior Software Engineer at Bloomberg
- Holds 20 patents
- Leads team of 8 that develops an SDK and APIs for real time data provided by Bloomberg global network.
- Developed centralized risk data warehouse at BofA
- PhD, Computer Science (U. of Washington), B.S. (Cornell)



Deep tech experience: Fintech, Machine Learning, Cloud Services, Big Data  
Multiple startups with two successful exits. 50 patents.

