Real world examples of how individual control allows Businesses to do more

Digi.me Private Sharing
Enabling deep client engagement that benefits individuals and organisations
The Big Loss

Prevailing Narratives

1. Privacy, Security, Consent
   - Legislation/ GDPR
   - Give back Individual Control
   - Sell my own data

2. Who monetise your data

Personal Internet V1

Value $Trillions

Personal Internet V2

Decrease in use of data

Reduced GDP

Likely to lead to reduced sharing

© 2018 digi.me limited. All rights reserved.
The Big Loss

Prevailing Narratives

1. Privacy, Security, Consent
   - Legislation/ GDPR
   - Give back Individual Control
   - Sell my own data

2. Who monetise your data

Likely to lead to reduced sharing

Personal Internet V2

Decrease in use of data

Reduced GDP
The Big Win

We must do more

Individual to bring all data together

Gives us Privacy, Security, Consent

Prevailing Narratives

1. Privacy, Security, Consent
   - Legislation/ GDPR
   - Give back Individual Control
   - Sell my own data

2. Who monetise your data

Do much more
- Increase GDP
- Increase in use of data

Personal Internet V2

Value $Trillions

Likely to lead to reduced sharing

Increase in use of data

Reduced GDP
Sharing more – privately, securely, with consent

• By returning data to the individual, and aggregating rich data at the individual, we fix the architecture of the personal internet

• This new architecture, where the individual is the data source, applies across all societies
  • developed, developing and the dispossessed

• It opens new pathways to greater economic activity
  • Whilst preserving privacy and security
  • & democratizing data by breaking down data stovepipes whether deliberate or accidental

• Allowing all to share in value (service, convenience, reward)

• Not a choice between
  • personal data rights or innovation
  • between privacy & security or innovation

• But *rights AND privacy AND security AND innovation AND greater value to all* (Individuals, Businesses, Governments & Society as a whole)
digi.me – the world’s data grid

Individuals to own and control their data and data trail & Share with consent to any business that asks

All done with privacy and security

Rich Data
Single source, Wider & deeper 100% accurate, Normalised Consented

Enabling the future of the decentralised web
How does digi.me work?

Data Sources

- Energy
- Transport
- Telecoms
- Health
- Wearables
- Social Networks
- Financial
- Retail
- Media Entertainment

Personal Infrastructure

Data Requestors / Recipients

- Companies
- Apps
- Individuals
How do I start?

Download app

Choose where you want to store your library

Connect any sources you have an online account with

digi.me never sees, holds or touches your data

Currently live:
- Social
- Financial
- Medical
- Wearables
- Music
Our privacy by design, distributed architecture means we don’t see, touch or hold user data.

Data encryption and normalization happens inside the app without digi.me ever being able to see or access user data.

The user has the only credentials to access their digi.me library and must provide credentials directly to data sources.

There is no central digi.me storage of any user data. The user controls the location where encrypted data is stored.
3 Core Challenges we solved

Secure Cloud Data Collection
How to get data from everywhere

Normalisation
How to put data into usable form

User Consent
How to control movement of data
Consent Access – explicit & informed consent

Iteration through user review and in international standards bodies

Consent Receipt WG
Consent Best Practice WG

Get the most tailored banking experience by sharing your social and fitness data

Share Summary
How much data?
- Your Social Media Posts for the last 2 years will be shared

What type of share?
- Your data is only shared once

What will happen to your data?
- Your data will not leave your device
- Your data will not be shared with others
- Your data will not be kept

Your right to be forgotten
- Easy right to be forgotten process

That F’ing Post Links

© 2018 digi.me limited. All rights reserved.
Sounds marvellous ... But ...

Is it real?
Is it usable by individuals?
Is it safe?
Is it scalable?
Will businesses adopt it?

MyData
Me2B
Data Portability & Mobility
VRM ...etc etc
have been talked about for years
– why now?
UK Data Mobility Sandbox

By Ctrl-Shift Consultancy; digi.me is data facilitator

Establishing value from cross-sector data mobility for individuals and service providers

Under watchful eye of UK regulator (ICO) and UK Government (DCMS)

Digi.me normalized and provided access to user profile data from five commercial organisations

Phase 2 involves organisations and 3rd party service providers to showcase consumer services available due to Private Sharing access to the data
Conclusions

01. Data sharing can be made safe

02. Valuable services leveraging cross-sector data can be created

03. Breadth of available data is critical to value creation

04. Digital identity will accelerate Data Mobility
digi.me – the Stripe for the data sharing economy

We have industrialised API’s, Source data normalisation, Consent management to power your services

All the weird and wonderful techy stuff to make something look very simple
Usability
- Can individual get (not manage) their data & give meaningful consent? – it must be easy

**digi.me – Sign up**

- How easy was it to sign up?
  - 53%
  - 26%
  - 17%
  - 3%
  - 1%
  - 73% of Crowders gave a very positive vote, less than 3.

**digi.me - Rating app**

- Which cloud storage did you choose?
  - 57% Google Drive
  - 33% Dropbox
  - 10% OneDrive

- 64% of Crowders find the tour useful when they signing up.

- Were you satisfied with how fast the app synced your accounts? (social, health, financial,...)
  - 74% of Crowders is satisfied.
  - 4% Very dissatisfied
  - 5% Somewhat dissatisfied
  - 17% Neutral
  - 52% Somewhat satisfied
  - 32% Very satisfied

90% of Crowders think that the process to create a library in the LIBRARY section is easy to understand.

© 2018 digi.me limited. All rights reserved.
Digi.me enables a rich and engaging patient-centric eco-system to emerge.

Health Service Apps
- Support
- Remote monitoring
- Organ donation
- Long term conditions
- End of life care
- Public health

Healthcare eco-system
- Hospitals
- Social care
- GP

Existing data flows continue

Consumer Apps
- Health & Wellbeing
- Wearables
- Connected devices
- Monitoring
- Other data

Personal Health Record

Request data
Share data

Research community
- Index
- Research

HealthyMe
A health app that allows you to view health data such as hospital visits, medications, allergies, admissions, vaccinations, diagnosis and conditions.

MyDuchenne
Monitor your child’s muscular dystrophy. Helps families to monitor their child’s disease progress. Provides key health insights in easy-to-view graphs. Monitors fitness, body growth and other key data. Data is shared privately via the digi.me platform.

© 2018 digi.me limited. All rights reserved.
Health Data Exchange

R&D cohort building and data exchange service

Matching patients’ medical and non-medical history to researcher’s cohort profile attributes

Game changing development for medical research globally

Private Sharing enables algorithm execution and development in a decentralised privacy driven environment
Video at:
https://vimeo.com/340664516/608a3eb52f#t=1m36s

Health Data Exchange | The Clinical Research Challenge

THE HEALTH DATA EXCHANGE
Share your data for faster cures
# Financial benefits

<table>
<thead>
<tr>
<th>Customer benefits</th>
<th>Bank: Operational benefits</th>
<th>Bank: Strategic benefits</th>
<th>FinTech</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entire financial life available at one’s fingertips</td>
<td>Understand customer better</td>
<td>Fully aligned with a client engagement strategy</td>
<td>Adopt <a href="https://www.digi.me">digi.me</a> for GDPR compliant access to any client data</td>
</tr>
<tr>
<td>Better understanding and control of finances</td>
<td>Create personalised offers from behavioural analysis</td>
<td>Increased service to – and retention of – customers</td>
<td>Provide solutions as plug-ins on <a href="https://www.digi.me">digi.me</a> platform</td>
</tr>
<tr>
<td>Deeper relationship with financial partner</td>
<td>Increased customer engagement and retention</td>
<td>Better customer insights drive new revenue streams</td>
<td>Opportunity to innovate faster and at lower cost</td>
</tr>
<tr>
<td>Services tailored to up-to-date consumer behaviour</td>
<td>Opportunity for cross-selling based on up-to-date customer needs</td>
<td>Cost reduction of regulatory, IT and compliance costs</td>
<td></td>
</tr>
<tr>
<td>Ability to share data with privacy and security</td>
<td>Cost reduction of regulatory, IT and compliance costs</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Regulatory compliance: [digi.me](https://www.digi.me) is prepared for GDPR and PSD2
SopraBanking

Tailored services issued pro-actively

The financial partner of choice

Most trusted data guardian offers all security and tools to protect their privacy, whilst the individual retains legal and physical ownership of their data
The art of the possible

When access to multi-dimensional data is no hurdle

Serving merchants and financial institutions with the ultimate differentiator:

*Analytics and widespread access to fully consented multi-dimensional data*
UBDI – Panel Research

Universal Basic Data Income

Consent to participate in market research and earn UBDI crypto currency

Single consent issued, your digital profile is analysed passively, earning crypto

Your data remains entirely private as the analysis is conducted with digi.me Private Sharing on your device
UBDI video - https://www.youtube.com/watch?v=1LO-J5hlzv4
That F'ing Post

Don’t let your old social media posts prevent you from getting the job, date or acceptance letter you deserve

Download now
It’s free!
Private sharing – here **TODAY** with digi.me

- By returning data to the individual, and aggregating rich data at the individual, we fix the architecture of the personal internet
- This new architecture, where the individual is the data source, applies across all societies
  - developed, developing and the dispossessed
- It open new pathways to greater economic activity
  - Whilst preserving privacy and security
  - & democratizing data by breaking down data stovepipes whether deliberate or accidental
- Allowing all to share in value (service, convenience, reward)
- Not a choice between
  - personal data rights or innovation
  - between privacy & security or innovation

- But *rights AND privacy AND security AND innovation AND greater value* to *all* (Individuals, Businesses, Governments & Society as a whole)
Download your digi.me app, then start using your trusted brands’ digi.me enabled services

Mobile

The mobile Private Sharing app is required for all other apps that access your data. Sign up for digi.me inside the app after downloading.

Or use our demo library here: https://go.digi.me/demo-library

© 2018 digi.me limited. All rights reserved.
Get in touch

Julian Ranger
+44 7802 207470
julian@digi.me
Conclusions

01. Data sharing can be made safe

02. Valuable services leveraging cross-sector data can be created

03. Breadth of available data is critical to value creation

04. Digital identity will accelerate Data Mobility
Need to make reuse of digital identity as easy as for Personal Data – interoperability key

Existing identity landscape (static issued identities)

- Unique ID: BSN, RSIN, BIN
- Attribute: eIDAS, BRP
- Mandate
- Reputation: smart

Existing identity landscape (static issued identities)

- Unique ID: BSN, RSIN, BIN
- Attribute: eIDAS, BRP
- Mandate
- Reputation: smart
Need to make reuse of digital identity as easy as for Personal Data – interoperability key

**Personal data management (dynamic identity)**

- Common claims ontology
- Common business model for reuse