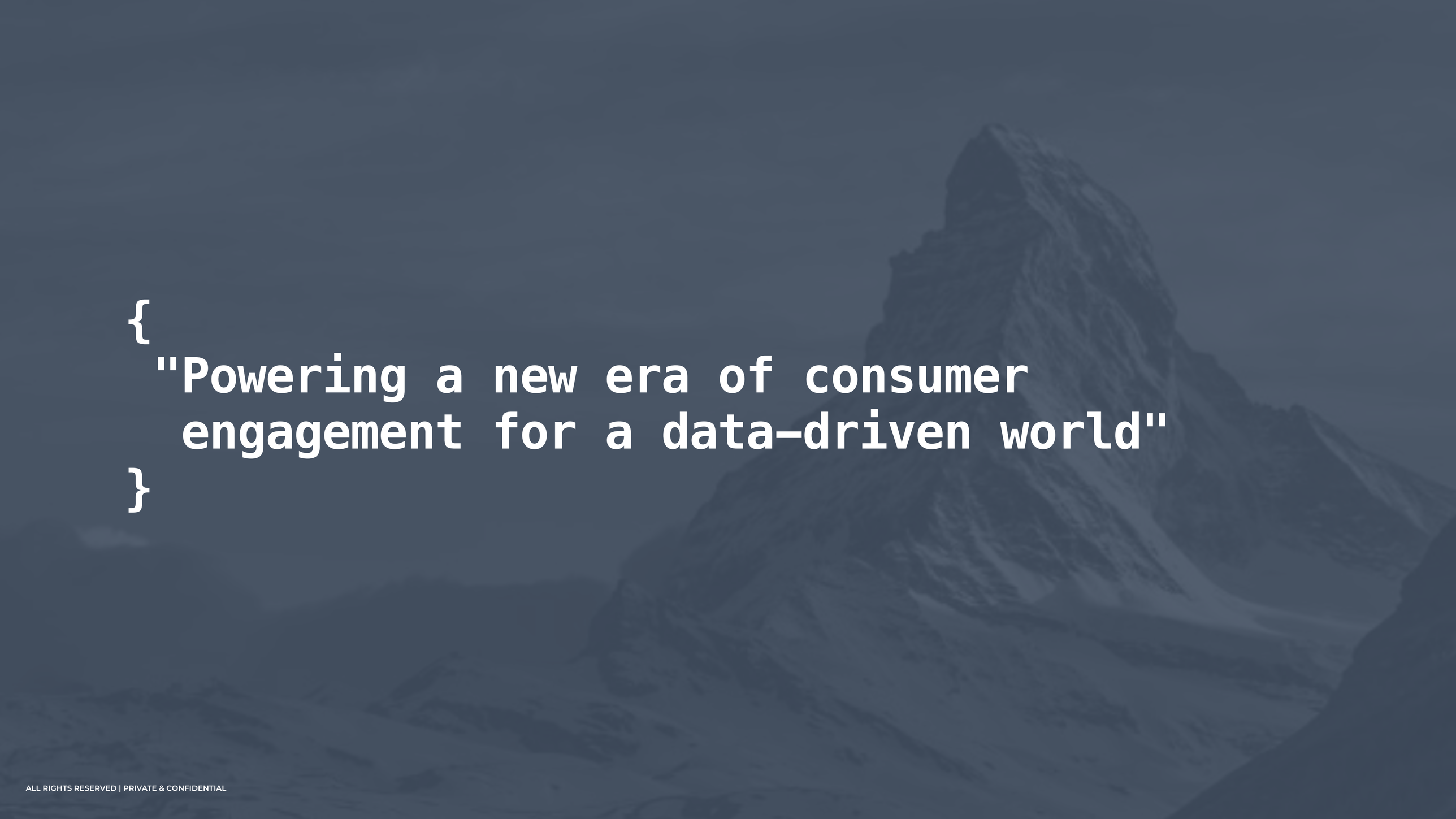
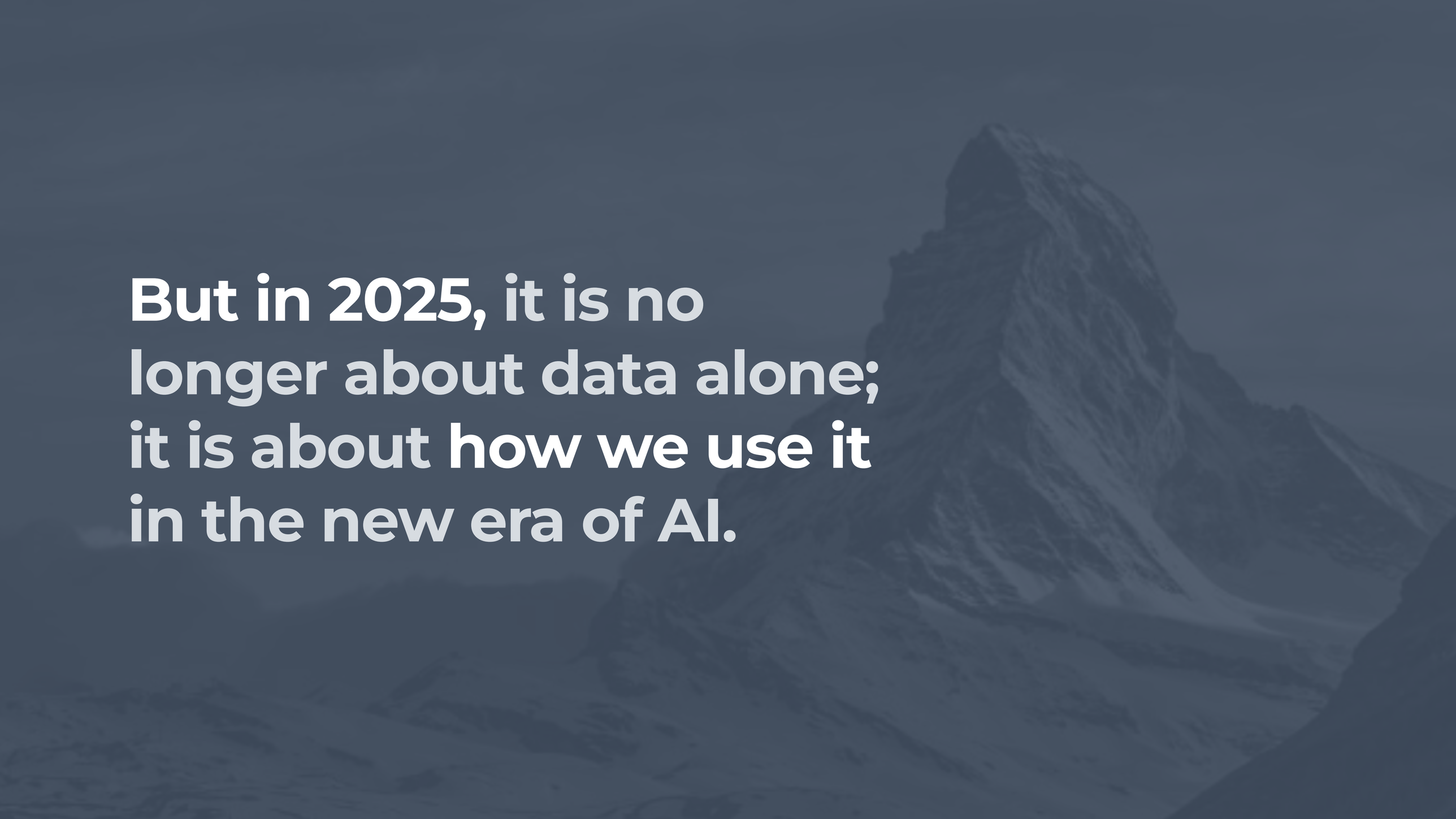


Our partner holds one of the largest datasets in the world, built on financial data.


But in 2025, it is no
longer about data alone;
it is about how we use it
in the new era of AI.

{"Our Solution"}

Our Solution

will be the first model trained as an applied behavioural model
on one of the world’s largest financial datasets
— unlocking predictive power far beyond credit

{"Process"}

Original Partner Data (Protected)

- Credit reports, bank statements, document usage logs
- Cannot release real personal identifiers—DOB, location, transactions

Synthetic Data Generation

- Replace sensitive fields with synthetic equivalents
- Using realistic distributions, transaction values
- Unique ID to each synthetic customer to allow join

Table Integration

- Combine credit records, bank transactions, and document usage via unique synthetic IDs

Derived Metrics

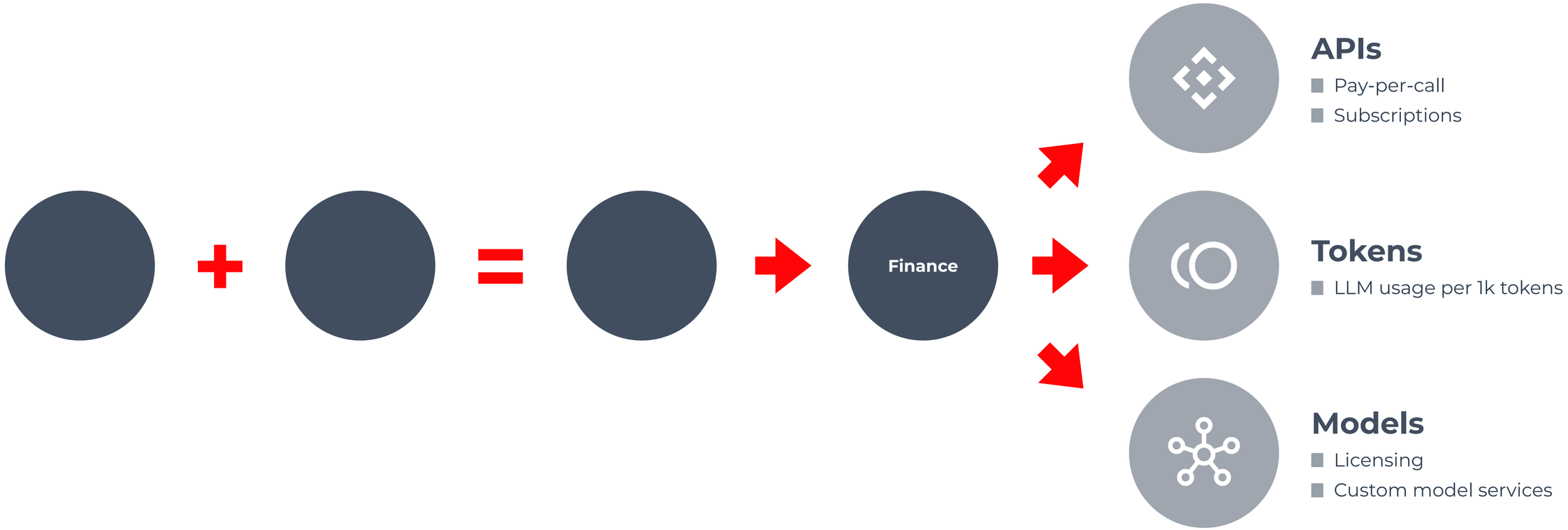
- Compute score based on synthetic financial + behavioural features
- Example: High variability in transactions combined with high credit usage in a postcode area would result in a higher score

Predictive Modelling & Analytics

- Build models using fully anonymised data
- Test correlations, predict financial behaviours or risk
- Example: If score suggests credit risk, customer can opt-in to provide real transaction data to improve decision accuracy


{"Products"}

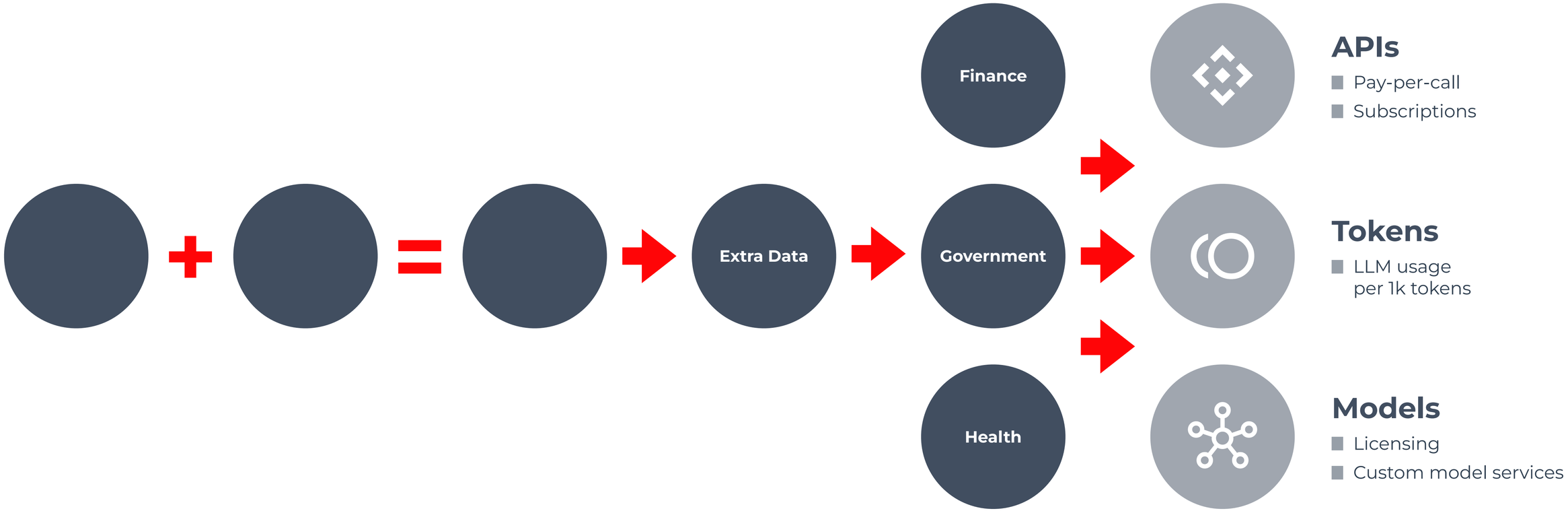
{"Products"}



Product I : Finance Model

Built on the partner + us foundation, this model transforms one of the **world's largest financial datasets** into a multidimensional vector capturing credit, transaction behaviour, and local demographics. Unlike generic AI, it identifies rare events, tail risks, and patterns invisible to conventional risk models, **making it uniquely powerful for predictive finance, fraud detection, and insurance.** With a tokenised usage model, clients can access the platform flexibly, paying proportionally to value consumed, which drives **higher revenue potential** and aligns incentives with performance.

{"Products"}



Product II : Health & Governance Model

Using the same partner + us base, this model is fine-tuned with population, health, and environmental data to map resilience and vulnerability at scale. It combines granular socio-economic and location signals to **support public policy, resource planning, and social risk analysis** — capabilities that general AI cannot replicate. Through the tokenised access approach, organisations can engage dynamically with the platform, scaling usage based on need while unlocking **a larger revenue uplift** over traditional licensing.


{"Use Cases"}

{"Use Case 1"}

Bank (Brazil)

`Model: Product I`

Solution for

Unsecured Lending / Thin Line Credit

LLM API assists loan officers in evaluating small, unsecured credit applications

Input / Outputs

- **Inputs:** Applicant financial data, transaction history, income
- **Outputs:** Credit recommendation with risk explanation

Data / Training

- **Data:** Data: Product tokens + Vectors client base (110M → 25M annually)
- **Training:** Fixed price – partner synthetic data, our score, unstructured data

{"Use Case 2"}

Credit Agency (UK)

Model: Product I

Solution for

Depth KYC & Insights (Regulated)

Replace single-pull KYC reports with a tokenised, RAG-based model for detailed insights

Input / Outputs

- **Inputs:** Company profile, financial statements, public filings
- **Outputs:**
  - **Risk assessment** (e.g. financial, compliance, reputational)
  - **Alerts** (e.g. anomalies, threshold breaches)
  - **Compliance report** (audit-ready documentation)

{"Use Case 3"}

Council (UK)

Model: Product II

Solution for

Safety / Compliance

LLM assists compliance officers in detecting regulatory red flags in transactions

Input / Outputs

- **Inputs:** Transaction logs, client notes
- **Outputs:** Risk alerts, regulatory guidance

Assumptions

- **2,000 queries** per month
- **Average 1,000 tokens** per query

Revenue

- **Enterprise SaaS fee** sold through partner 2

{"Use Case 4"}

Healthcare (UK)

Model: Product II

Solution for

Self-Reliant Patient Support

LLM chatbot enables patient self-triage, easing call centre workload

Input / Outputs

- **Inputs:** Symptoms, medical history
- **Outputs:** Suggested care pathway, urgency flags

Products

- **LLMs and Vectors,** trained by disease

{"Use Case 5"}

Country-level Credit DNA Profiling for Market Expansion

Objective

Leverage mature credit data (e.g. UK) to create anonymised, aggregated profiles for new markets without established credit assessment frameworks

Deliverables to partner

- Non-identifiable, aggregated country profiles
- Behavioural and credit clusters
- Probabilistic risk distributions
- Insights to accelerate credit risk model rollout

Key Value

- Rapid, data-driven credit insights for new markets without compromising privacy, enabling partner to scale its credit assessment solutions with confidence.

Define Credit DNA

Aggregate non-personalised behavioural & financial indicators; payments, borrowing patterns, savings; digital transactions, economic context

Data Acquisition & Normalisation

Partner with local fintechs, banks; public data; anonymise and scale for comparability

Generate Aggregated Profiles

Create population risk tiers; behavioural clusters, default probabilities

Map Mature Market to New Market

Correlate UK behaviour → credit scores; identify local proxies; adjust for culture, economy, regulation

Machine Learning & Simulation

Transfer learning from UK data, simulate outcomes with local inputs, validate via pilot data


{
"End"
}