

Revolutionizing Data Collaboration

Customer Data Look-Up use case

Introduction

On the one hand many companies are under margin pressure today and are looking for new revenue streams. If such companies have a trove of high-value customer data, then they can monetize it by collaborating with other companies, irrespective of having the necessary consents from users. Such companies include Telcos, Payment Service Providers, Last Mile Delivery, etc. These companies are Data Providers.

On the other hand more and more companies are data-driven, using data for precise real-time decision making like risk assessment, hyper-personalization and customer scoring. They can collect the user consent directly from the user and are willing to pay to have access to additional data improving the efficiency of their real-time processes. The more up-to-date data the better. Such companies include Buy Now Pay Later companies, Micro Lending companies, Neobanks, Challenger Banks, Banks, Insurance companies, etc. These companies are Data Users.

ECOSYSTEM

Customer

Physical person. The Customer wants to use the service of the Data User. The Customer previously provided their personal data to the Data Provider. The Customer grants the Data User the consent to access their data kept by Data Providers.

Data User

In order to provide the service to the Customer, Data User needs real-time access to data on a Customer kept by Data Providers. The data can be requested based on the Customer's consent even if Data Providers did not receive the consent before.

E.g. Buy Now Pay Later companies

Trusted Twin marketplace

A real-time data clean room that allows secure collaboration on sensitive customer data in compliance with privacy regulations.

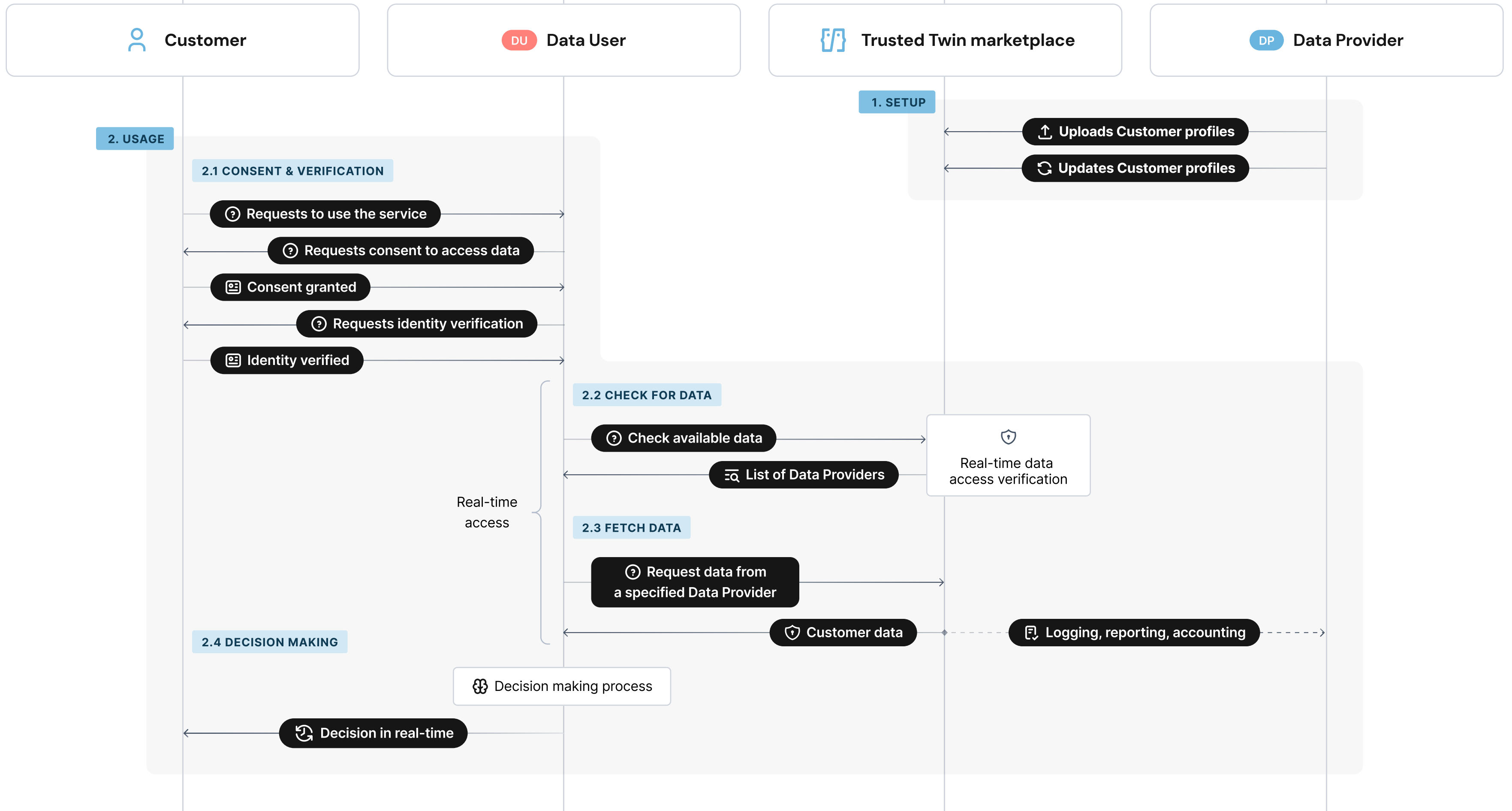
- Data governance
- Verification & consent
- Logging / reporting
- Accounting

Data Provider

A company with valuable Customers' data that can be monetized by allowing Data Users to access that data for a fee.

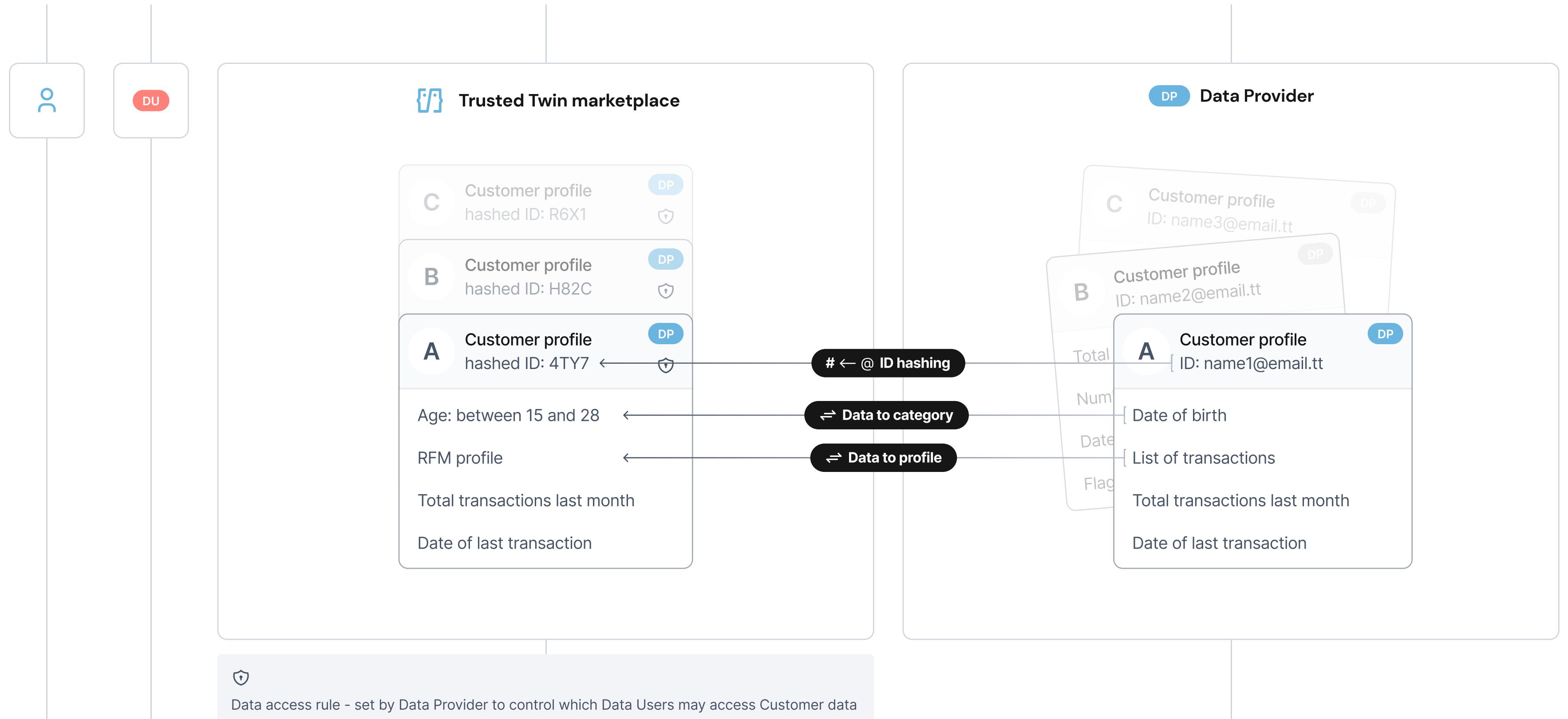
E.g. Telcos, Payment Service Providers

PROCESS OVERVIEW



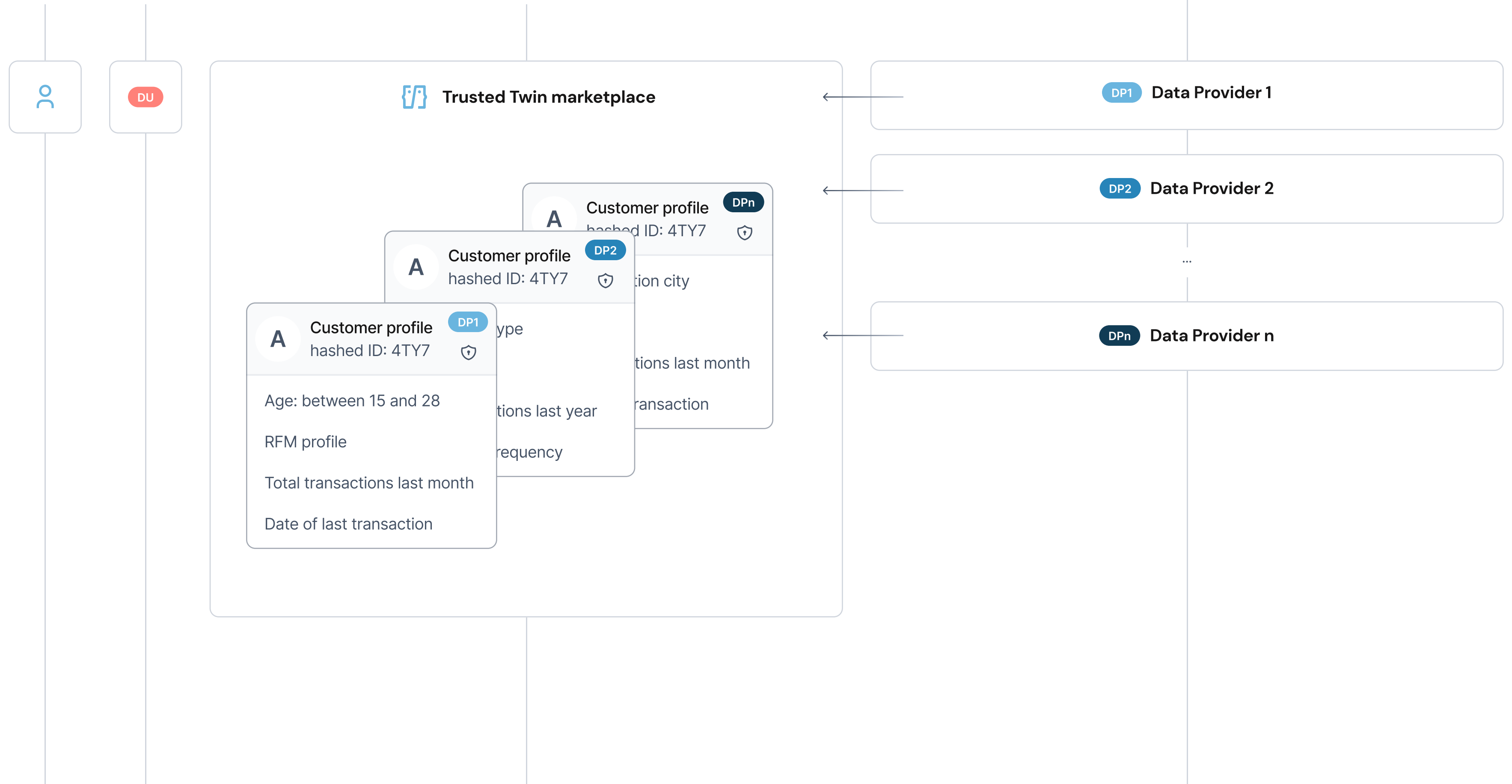
1.1 SETUP

The **Data Provider** uploads **Customer** profiles to the **Trusted Twin marketplace**. After initial upload **Customer** profiles can be updated by **Data Providers** in real-time.



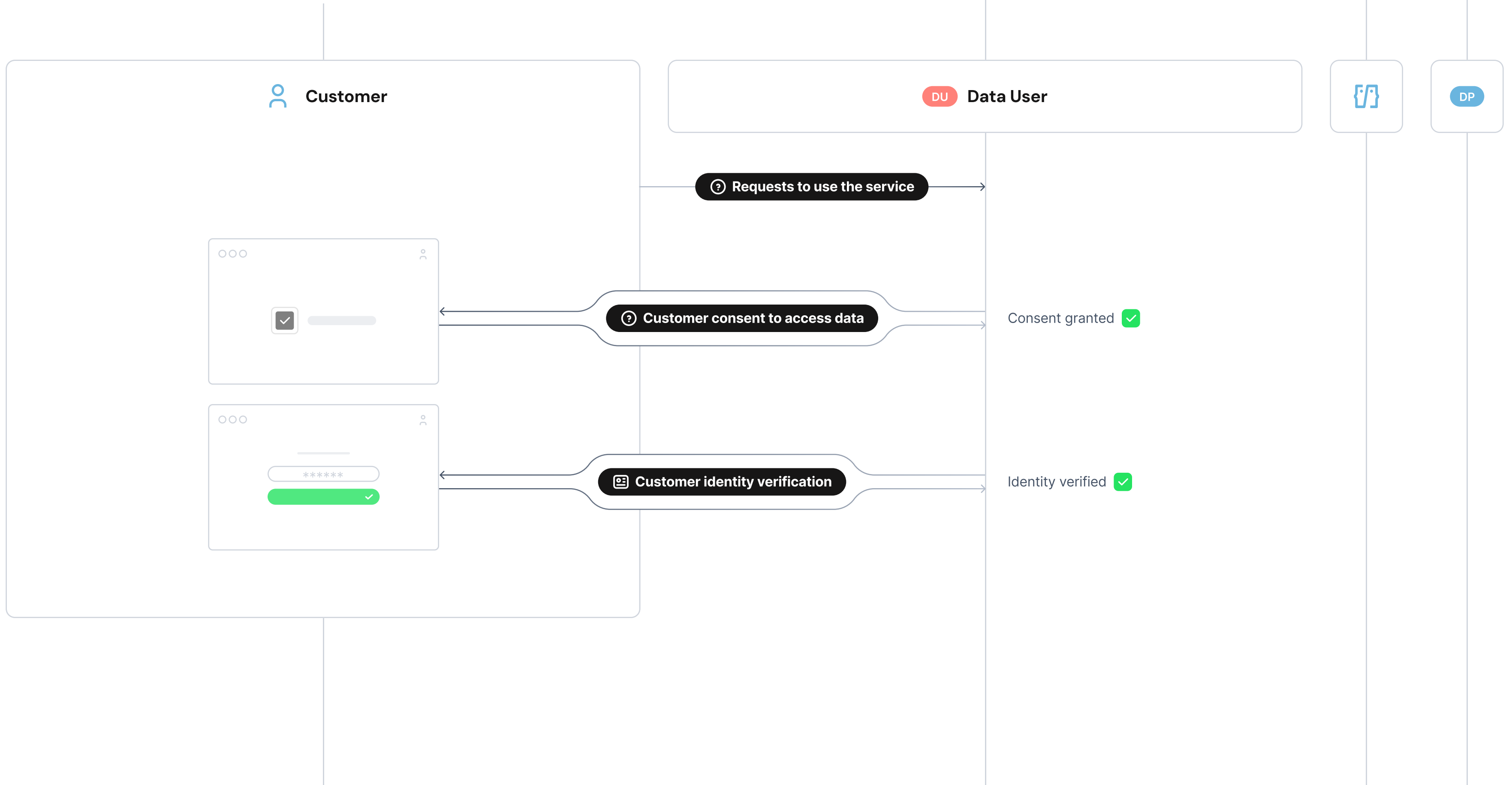
1.2 SETUP

Trusted Twin marketplace allows to combine data coming from multiple **Data Providers** for a single **Customer**. The set of **Customer** attributes provided by different **Data Providers** may be different.



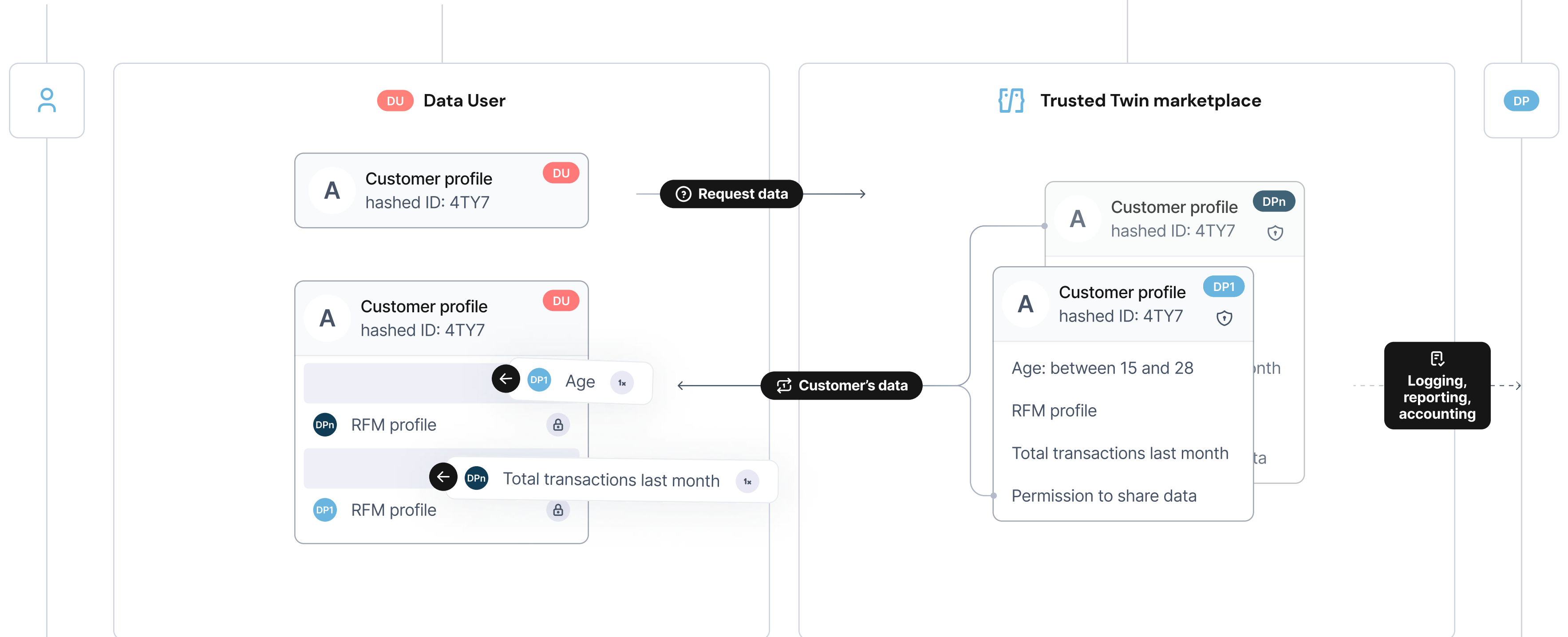
2.1 CONSENT AND VERIFICATION

Customer requests to use the service of the **Data User** (e.g. Buy Now Pay Later company). Before accessing the **Data Provider's** data, the **Data User** collects the **Customer** consent and verifies the **Customer's** identity.



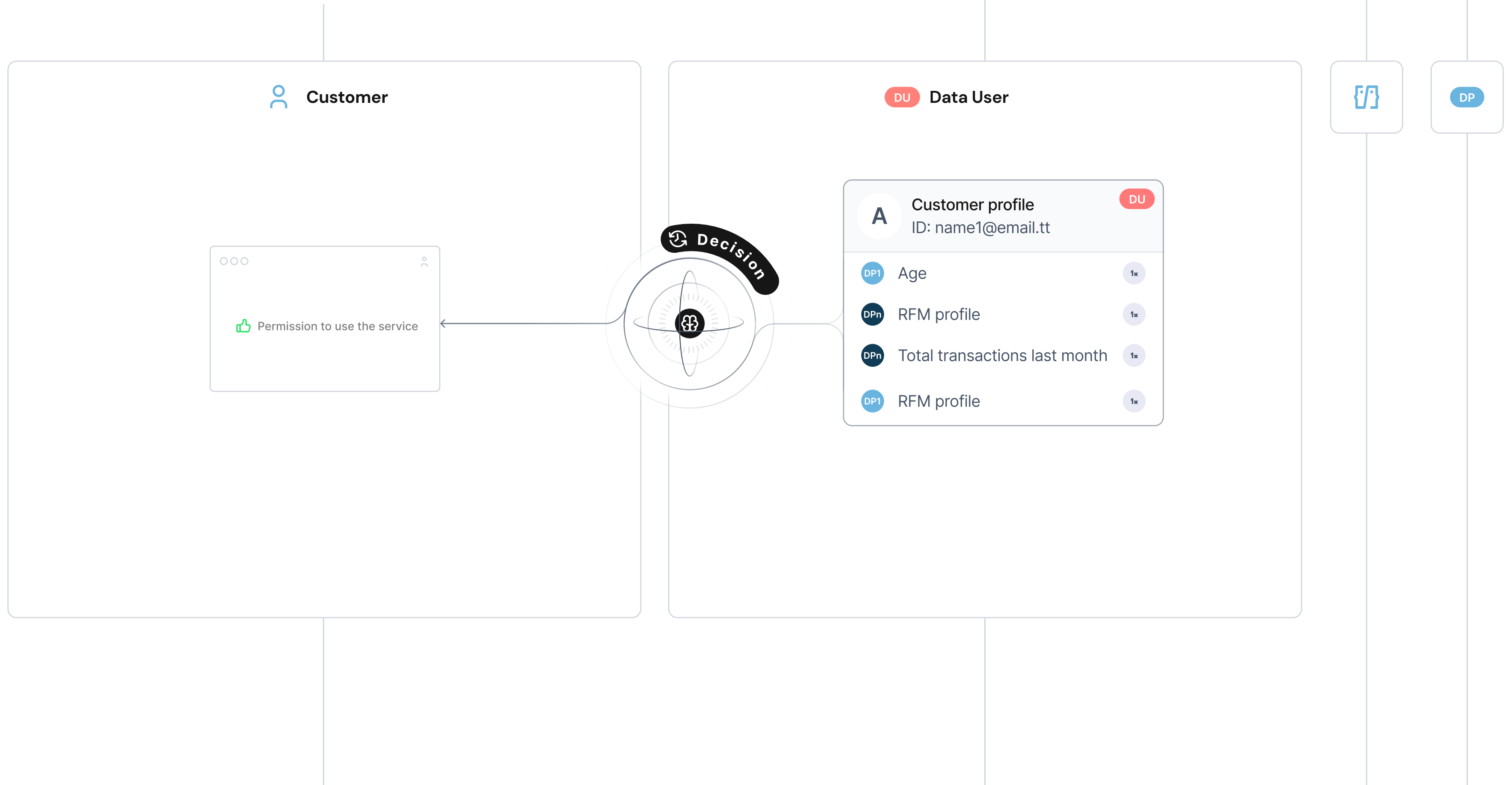
2.3 FETCH DATA

Data User fetches Customer's data from available Data Providers. Data User can fetch data from multiple Data Providers in real-time.



2.4 DECISION MAKING

The **Data User** makes a decision based on **Customer's** data from the **Data Provider**.



Your thoughts?

Let's
collaborate



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