omnisient

Secure, compliant and transformative Data Collaboration

Company Overview

Name • Month 2024

The Opportunity

Data collaboration enables world changing opportunities for businesses and communities.

One of these opportunities is to grow financial inclusion for millions around the world.

The Benefits

For Consumer Businesses

Data Monetization

Generate new revenue beyond digital advertising.

For Financial Institutions

Build Risk Profiles on Previously Invisible Audience Segments

Lower-risk and more profitable decisions on premiums, underwriting, and credit offers for new clients, especially those previously excluded.

For Consumers and Society

Data for Good

The ethical use of anonymized consumer data can reveal insights that deliver life-changing access to financial services, and financial protection from unexpected events.

To take advantage of this opportunity Financial Services providers urgently need to overcome the following

Tightening Privacy Regulations

Risk of Data Breach resulting in reputation and financial damage

Risk of leaking IP and depreciating value of data

Time to negotiate and access new data

Competitive Targeting
to identify loan prospects
currently with competitors

Financial Inclusion
For thin-file clients and
credit invisibles giving
access to previously
unscored consumers,
targeting of new loan
applicants

**Financial Health
Monitoring**
to understand and
predict changes in
affordability

Medication Adherence
for health Insurance pricing,
underwriting and monitoring

Risk

Affordability

Lifestyle

Risk Assessment
for Lenders targeting new loan
applicants, and for customer
retention (lapse) and (pricing)
acquisition for short- and long-term
insurers

Collection Scoring
to prioritise debt
collection efforts on
individuals most likely
to repay

**Debtors Book
Evaluation**
to estimate ability to
collect debt on
individuals based on
financial indicators

**Consumer Behaviour
Analysis**
for insight enrichment
and personalised
targeting

**Health & Wellness
Tracking**
for health Insurance
Underwriting

Collaborative Insights Create Powerful Use Cases

![omnisient logo]

Enter Omnisient, the award-winning privacy preserving data collaboration platform that is enabling financial services businesses to access high-value **consumer data ecosystems** using advanced Cryptography and AI.

Capgemini
TECHNO
VISION 2024

FF BANKING TECH AWARDS
Winner

FAST COMPANY
Next Big Things in Tech / 2023

TC STARTUP BATTLEFIELD 200

dataIQ AWARDS 2023
SHORTLISTED
DATA FOR SOCIETY

WORLD ECONOMIC FORUM
Technology Pioneers 2023 cohort
#techpioneers23
wef.ch/techpioneers23

2023
MMA
MOBILE MARKETING ASSOCIATION
SMARTIES
Data Insights
GOLD

iapp
PRIVACY INNOVATION AWARD 2023
finalist

AFRICA BANK 4.0 AWARDS 2023
Most Innovative
Financial Inclusion Technology

United Nations
Big Data

+80 LEADING African and Middle Eastern businesses on our platform

Africa's Largest
- Bank
- Retailer
- Gym
- Insurer
- Property Portal
- Online Payment Processor
- Pharmacy
- Entertainment company

World's largest platform for behavior change

One of world's largest credit bureaus

MENA's 2nd largest payment processor

UAE's largest lottery

Data Collaboration
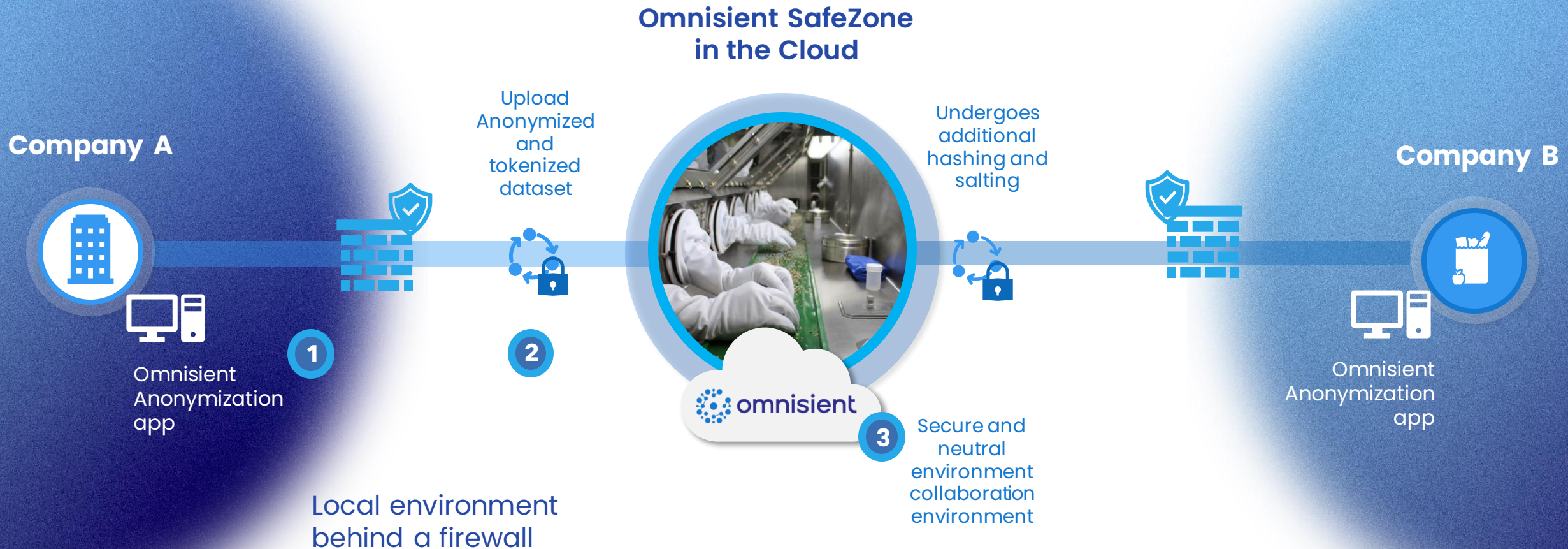## The Omnisient Platform

How Omnisient protects your business

1. No personal information is ever shared or loaded or leaves a business

2. Personal Information is never accessible to any 3rd party, incl. Omnisient

3. Businesses do not physically exchange or hand over data

4. Businesses can delete their data at any time

5. No business can download or export the other's data.

Keeping data collaboration compliant, secure and in control

Omnisient SafeZone in the Cloud

Company A

Upload Anonymized and tokenized dataset

Undergoes additional hashing and salting

Company B

Omnisient Anonymization app

Omnisient Anonymization app

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2

3 Secure and neutral environment collaboration environment

Local environment behind a firewall

Case Study

Using Grocery Shopper Data for Credit Scoring of Credit Invisible applicants

Objective
Help banks identify "good risk" profiles among credit invisible individuals by using grocery shopping behavior as alternative data for credit scoring.

8M
Now visible to banks

29%
Predicted increase in credit revenue for bank

41%
Improvement in ability to predict loan repayment
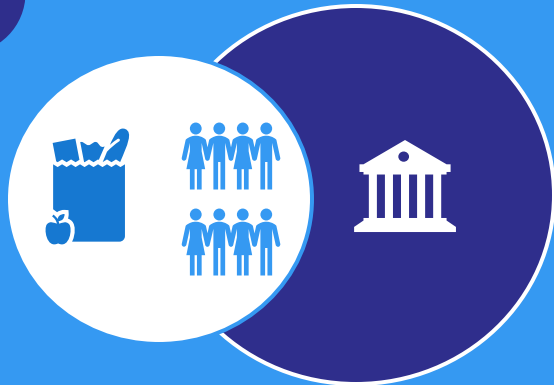
3.2M
Now qualified for credit

How grocery shopper data is used to predict loan repayment.

1 Retail grocer and banks uploaded their **anonymized** 1st party customer data to our platform for analysis.

2 They ran an overlap analysis of bank's and retail grocer's customers.

3 Banks analysed shopping behavior of their good borrowers':

- basket size,
- basket make-up and
- shopping behavior (day of week or frequency of purchases)

Compared this with historic credit applications and whether account went into arrears or not.

4 Using built-in ML and AI, the banks assessed the predictive power of the data and created a credit risk profile for "good borrower" shopper behavior based on their analysis, which they can now use when viewing shopper behavior of "credit invisible" applicants.

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Thank you!

Why work with us

Company Profile

Our Vision

Build a better future for society through the ethical use of data for good.

Our Mission

Create the world's largest repository of alternative data to grow financial inclusion.

Our Values

Be Respectful

Respect is fundamental to fostering a collaborative and productive working environment.

Exceed Client Expectations

Our clients' belief, reliance, and trust in us inspire us. Their positive word-of-mouth and continued investment fuel our growth. So, we work hard at ensuring a great client experience and exceeding client expectations.

Focus on Execution

We focus on outcomes and results, not on hours at work. We give our teams full flexibility to balance work-family-life-health on their terms – working where and when they want to meet their commitments to the business.

One team on a mission.

Love your work

Love the work that you do and take pride in what you produce. We believe in enjoying what we do and having fun while we're at it, because the results will follow.

Leave your mark

Have an impact on the business and you will play your part in having an impact on the world.

Be Fearless

We are confident in what we do, believe in what we do, and are therefore willing to take risks to achieve our goals.

Take Ownership

Ownership creates a sense of accountability and responsibility that motivates us to do our very best, innovate, and take pride in our work.

Always be Honest & Transparent

Transparency and honesty ensure we base our decisions on accurate information and create the necessary trust to build strong long-lasting relationships.

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