



Sanjib Kalita
CEO & Founder
November 6, 2018



APRIL 1, 2012 (BUYING HOME) – MY REALITY



- Single Male
 - *Engaged April 1*



- Working in NYC
 - *Google Acquisition April 2*



- Never owned home
 - *Closing April 13*



- Never had Auto loan

APRIL 1, 2012 – MY CREDIT REPORT



- Single Male
 - *Engaged April 1*



- Working in NYC
 - *Google Acquisition April 2*



- Never owned home
 - *Closing April 13*



- Never had Auto loan



- Married to man in California



- Working in NYC



- Multiple mortgage foreclosures



- Multiple bad auto loans

PAIN POINTS FOR BUSINESSES AND CONSUMERS



CONTROL



TRANSPARENCY &
AUDITABILITY



ACCESS



ECONOMIC MODEL



DATA QUALITY



MULTIPLE DATA
INTEGRATIONS

OTHER EXAMPLE POPULATIONS WITH HIGH LIKELIHOOD OF CREDIT BUREAU ISSUES



Immigrants



People With
Common
Names



Students



Thin/No File



Small
Business



ID Theft &
Hacking Victims



Emerging
Markets



Expats

THE GUPPY SOLUTION



WHY PERMISSIONED BLOCKCHAIN?



Multiple parties



Transparent and secure



Increased consumer & lender visibility



Limited trust



Operational cost savings



Extensible architecture
REST API enabled access



Data quality is important

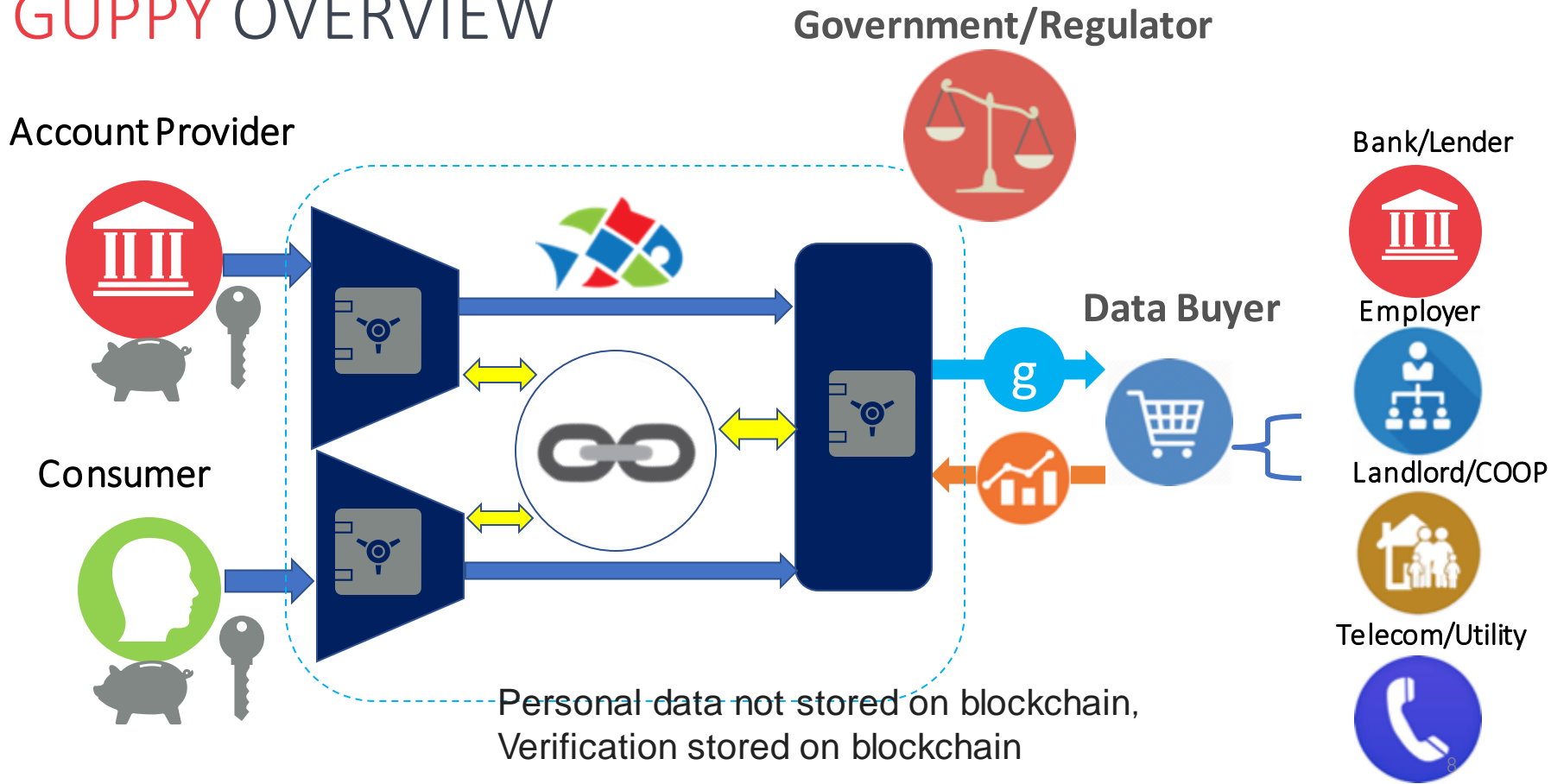


No single point of failure

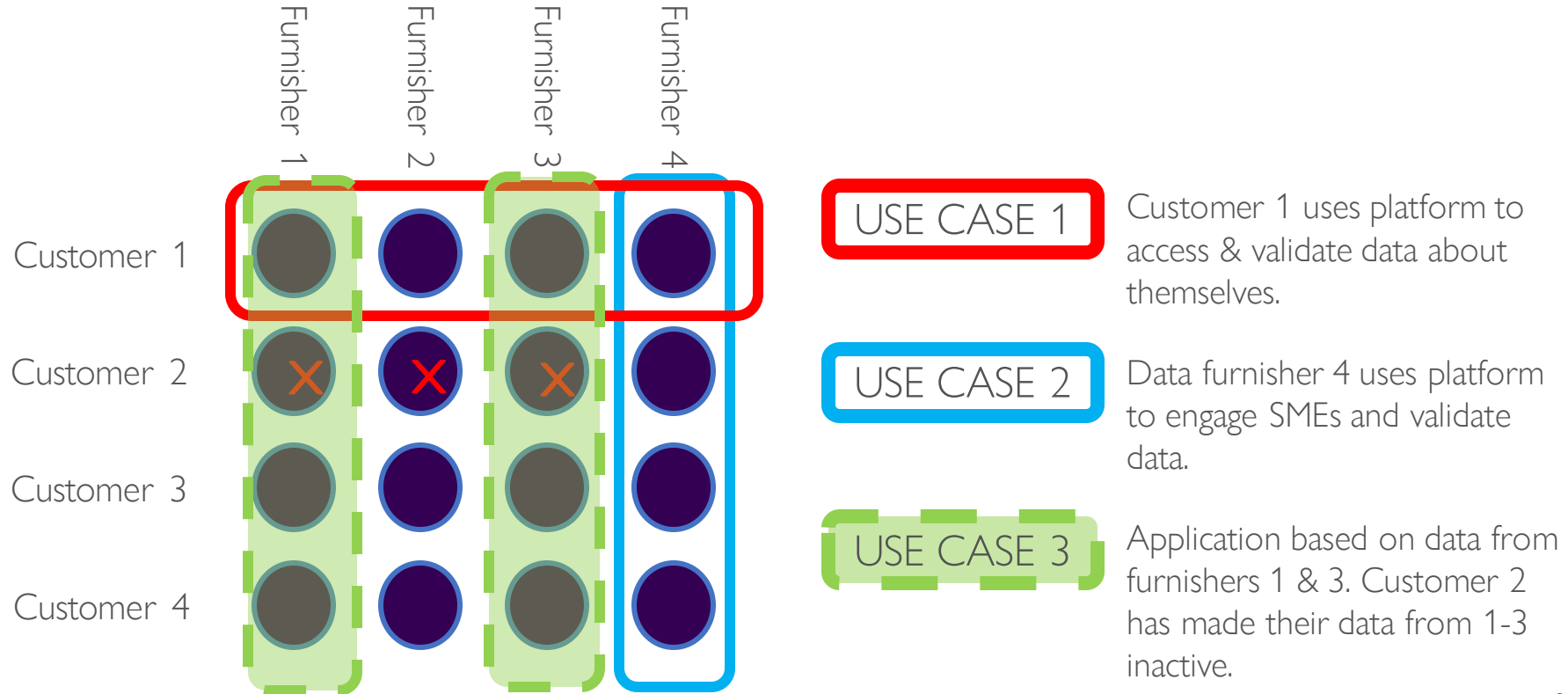


Data owners control access

GUPPY OVERVIEW



FLEXIBILITY AND CONTROL FOR FINANCIAL INSTITUTIONS



GROWTH PLANS



Proof of Concept

- Tech Development
- Legal & Regulatory
- Industry Engagement



Pilot

- Developed Market – *Data Quality & Control*
- Emerging Market – *Market Expansion*



Roll Out

- Build upon pilot reads from consumers & institutions
- Grow capabilities

GUPPY FOUNDING TEAM



Sanjib Kalita

3 Startups, 2 Acquisitions
Managed a \$30 Billion credit portfolio

Money
20/20

Google

intel

citi



Petros Zerfos

Over 40 Patents
Over 50 papers to date published in
top international conferences and
journals, and more than 4,600
citations.

IBM Research
Deutsche Telekom
Laboratories



Sujay Parekh

Over 20 Patents
Developed a risk data warehouse at Bank of
America

Bloomberg

Bank of America

ORACLE



IBM Research

Deep Technical Experience: Financial Tech, Machine Learning, Cloud Services, Big Data