



YourBlock

Blockchain based comparison and incentivised personal data storage platform

YourBlock Limited - November 2017



YourBlock, aiming to be the first Blockchain based comparison and incentivised based Personal Data storage platform

Allowing the consumer secure access to quotes for products and services when the consumer wants

Smart contracts between the consumer and service providers completed on the Blockchain

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Executive Summary

A Blockchain based Digital Filing Cabinet, which enables the consumer to securely store, control and manage their data.

YourBlock combines the security, privacy and scalability of private storage with the data integrity, immutability, and accountability of the public Ethereum Blockchain,

YourBlock will hold provider's pricings for their products and services. Consumers can request quotes without their data leaving the platform. Consumers will be rewarded with discounted products and services, and then be rewarded with YBK Tokens for using the platform.

YourBlock enables the consumer to: interact securely with third parties; take up services; manage paperwork; communicate and record communication.

Over the past twenty years price comparison websites (PCWs) have emerged. The industry has enabled consumers to compare the offerings of multiple providers simultaneously, and in one place. These PCWs are popular globally, and cover many markets, including: financial services; utilities; hotels; flights and durable goods. These sites generate billions of dollars annually.

In the UK, market research group Mintel for the year 2013, estimated 70% of internet users have used one of the top 4 PCWs* with those PCWs generating approximately £800 million in revenue during 2013.

¹UK PCWs are currently under investigation by the The Competition and Markets Authority (CMA). It has been suggested that PCWs favour product and service providers who pay them a higher rate of commission and in some cases will make it difficult for the consumer to find the best deal. It is also suggested that PCWs are making it difficult for the consumer to opt out of marketing contact.



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In the event that the consumer purchases a product or service through YourBlock, YourBlock will seek to charge the service provider a fee. All fees paid by the service providers to YourBlock will be visible to the consumer, and a percentage of the fee will be passed back to the consumer in the form of YBK tokens.

YourBlock will help connect the consumer and service providers securely and transparently.

The YourBlock team brings years of experience in the financial, insurance, data and system development sectors within profitable businesses. Those businesses have turnovers in excess of £100 million per annum, business transacted globally, and data managed from multiple territories.

*The 'top four' refers to Money Supermarket, Compare the Market, Go Compare and Confused.com.

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The Problem

Private individuals pass on data to many organisations every year, when completing online information requests, or purchasing products and services such as car, home and pet insurance, utilities, TV and broadband packages, mobile phones, loans, mortgages, and many more.

Current legislation, in the European Union and the United States for example, allows organisations to automatically “opt-in” individuals to receive marketing from both the target firm and selected third parties. This is permissible as long as there is a statement outlining such that also gives the individual the option to “opt-out”. Despite legislation, these statements are not always as prominent and as clear as they should be.

If an individual does not specifically “opt-out” from these marketing approaches typically they will receive communications in the form of email, SMS, post and phone calls from businesses looking to make sales. Contact details are often sold on to others for further marketing. ²Acxiom, probably one of the largest global data brokers, claims to have an average of 1,500 pieces of information on more than 200 million Americans.

As organisations increasingly depend on electronic data and computer networks to conduct their daily operations, growing pools of personal and financial information are being transferred and stored online. Individuals are increasingly exposed to privacy violations, and financial institutions and other organisations exposed to potentially enormous liability if and when a breach in data security occurs.



Personal data is sat on hundreds of business systems.

There is a very real risk these systems themselves fall victim to hacking and cyber attacks.

The General Data Protection Regulation (GDPR) (Regulation (EU) 2016/679) is a regulation by which the European Parliament, the Council of the European Union and the European Commission intend to strengthen and unify data protection for all individuals within the European Union (EU).

It also addresses the export of personal data outside the EU. The primary objectives of the GDPR are to give control back to citizens and residents over their personal data and to simplify the regulatory environment for international business by unifying the regulation within the EU. When the GDPR takes effect, it will replace the data protection directive (officially Directive 95/46/EC) from 1995. The regulation was adopted on 27 April 2016. It applies from 25 May 2018 after a two-year transition period and, unlike a directive, it does not require any enabling legislation to be passed by national governments.





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YourBlock is designed from the ground up to address the need for the consumer to have somewhere safe and secure to store their data.



YourBlock will reward the consumer directly through YBK tokens which can be used for online purchases and obtaining discounts for products and services acquired through YourBlock.

³UK anti-fraud organisation Cifas, states that a total of 89,000 cases were recorded between January to June 2017. That is a 5% rise on the same period last year and a new record high, with identities being stolen at a rate of almost 500 a day. ⁴In the U.S. a report released by Javelin Strategy & Research, found that \$16 billion was stolen from 15.4 million U.S. individuals in 2016. And across Asia-Pacific, a Cybercrime report by ⁵APAC found Cybercrime attacks in 2016 have risen by 40%.

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The fines under GDPR are up to a maximum of €20 million or up to 4% of global revenue.



Many legacy systems in place are built on old technology, making it difficult for the consumer to cancel or even question the service provided.



Under GDPR and the world new data protection laws are coming into force in 2018.



Because the consumer is in control of their data the information is as accurate and up to date as possible.

The Solution and Opportunity

The solution is to provide the consumer with a safe and secure platform onto which they can enter all of their (and their family's) personal data, including PDFs (for example, of utility bills), images and emails. Subsequently, to furnish the consumer with the ability to view quotes for products and services without their data leaving the Blockchain. Transacting all business within the consumer's own digital filing cabinet. No third party would ever hold any of the consumers personal data; they would re-request access to the consumer's filing cabinet, if required, again with no personal data ever leaving the consumer's digital filing cabinet.

We are entering the next phase of digital evolution; the first brought the Internet with information, Email, Apps and connectivity through Social Media. This enabled the masses to share their information quickly and publicly. In most cases without consideration of the risk to their personal data or digital footprint.

This second phase of digital evolution will be powered by Blockchain technology, artificial intelligence, deep learning algorithms, virtual reality and quantum computing. Blockchain is bringing us the Internet of Value. A new platform to reshape the world of transactions and data for consumer and business alike. YourBlock fully intends to be at the forefront of this 'digital revolution'.

Public Blockchain technology is a global distributed ledger or database running on many devices around the world, but it is by no means private, anyone has access to it and can view its transactions.

YourBlock will store the consumers' personal and sensitive data on its own private Blockchain; it would be too dangerous to store it on the public Blockchain. YourBlock will "anchor" to the public Ethereum Blockchain to prove/achieve immutability and data integrity, without making the data itself publicly visible. The consumers' data will only be visible to permissioned participants on the private YourBlock Blockchain.



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The consumer will choose which organisations and when to engage them.

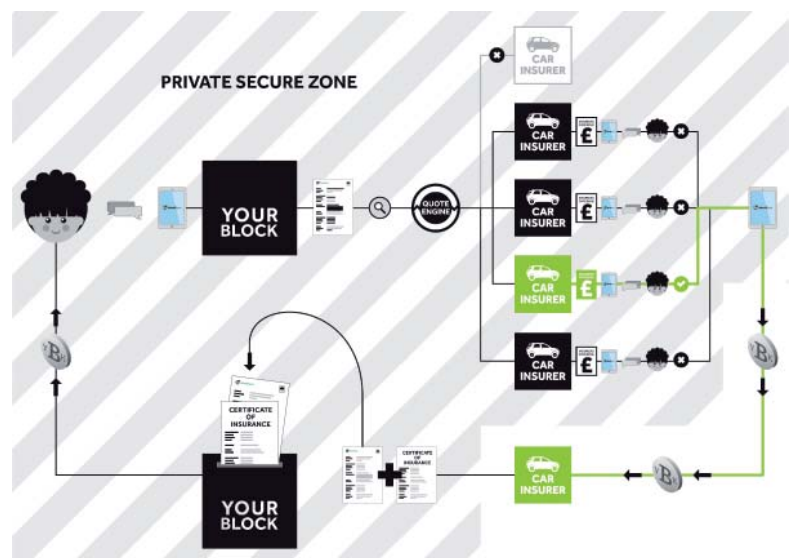


This tech can be moved, stored and managed - securely and privately.

YourBlock will provide consumers with the power to control their personal data, and freewill to choose who, and when to engage with. We intend to put consumers in a position where they have control of their data, have the ability to easily communicate transparently with service providers, and to eliminate any confusion surrounding the contracts both parties enter into.

YourBlock will not only be of benefit to the consumer, but will also help service providers on the YourBlock platform. Provided these service providers aren't taking personal and sensitive data from other organisations, they will no longer need to spend excessive amounts of money on highly secure IT infrastructure. They will no longer need to hold their customers personal and sensitive data on their systems. Insurers will no longer have to pay excessive costs to software houses for the set up and maintenance of their underwriting guides.

YourBlock will allow both consumers and service providers a secure area to transact business, to manage that account securely throughout the contract term.



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Did you know that there are 20 million consumers in the UK entering personal data into multiple platforms per annum?



With YourBlock the consumer will enter their details once, in a secure location, controlled, managed and kept up to date by the individual themselves.

Concept

YourBlock is aiming to be the first Blockchain based comparison and incentivised Personal Data storage platform. A Blockchain digital filing cabinet, designed from the ground up to address the need of consumers to have somewhere safe and secure to store their data, data that they use on a daily basis to manage their day-to-day lives.

Think of YourBlock as that drawer at home where you keep all your Insurance documents, utility bills, passport, driving licence, bank statements, and other personal documents. YourBlock is addressing the very real need under GDPR, which comes into force May 25th 2018 for secure data protection across Europe and also in accordance with similar legislation across the rest of the world.

YourBlock will offer consumers a single secure digital filing cabinet for their personal information, which can be used to quickly obtain product and service quotations. Thereby avoiding the usual indefinite (and often unknown) sharing of their data with data traders and other unknown third parties. Consumers will always control their data and who has permission to access it or a subset of it.

Purchasing a service will result in entering into transparent smart contracts with a selected service provider, which will greatly simplify subsequent claims, modifications, cancellations and renewals.

As consumers complete the onboarding process and verify their KYC (Know Your Customer) they will be rewarded with a small amount of YBK tokens. To incentivise the consumer to add more data they will be rewarded with a further small amount of YBK tokens. This process will continue throughout the lifecycle of consumer platform usage with token incentives to keep data up to date and clean. On completing a purchase with a service/product provider, they will also be rewarded with YBK tokens.



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Enabling the consumer to track policies, contracts and spend from a simple dashboard integrated seamlessly with their personal bank accounts.

Consumers will onboard with the application by interacting with an AI-enabled Chatbot: Dave. Dave will facilitate the process of adding/updating personal information, requesting quotations and entering into contracts with service/product providers. Consumers will also be able to track all their policies/contracts and spend from a simple dashboard that integrates seamlessly with their bank account(s).



YourBlock fully intends to be at the forefront of the consumer data digital revolution.

Consumers will be safe in the knowledge that their data is secure and that they will not be marketed to, or have their data sold on.

Thanks to YourBlock, consumers will enter their data once, in a secure location, controlled, managed and kept up to date by the consumers' themselves. YourBlock returns quotes without the Service Providers receiving access to any of their information. It's only at the point the consumer selects and purchases a particular service or product, that they then get limited and controlled access to the consumers data, within the safety of the YourBlock environment.

YourBlock aims to disrupt consumer-based service industries, starting with insurance and utility services. The objective is to remove the middle-men such as price-comparison sites by creating an incentivised, Blockchain-based cloud platform that allows for simple, transparent and consistent interactions between consumers and service/product providers.



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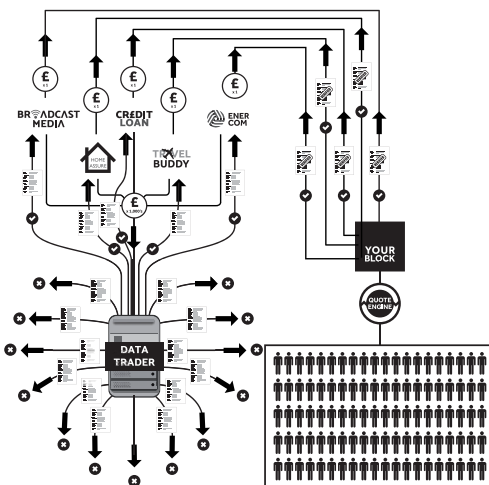
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YourBlock YBK Token Economics

200,000,000 issued YBK Tokens.

YBK Token Value = €0.50.

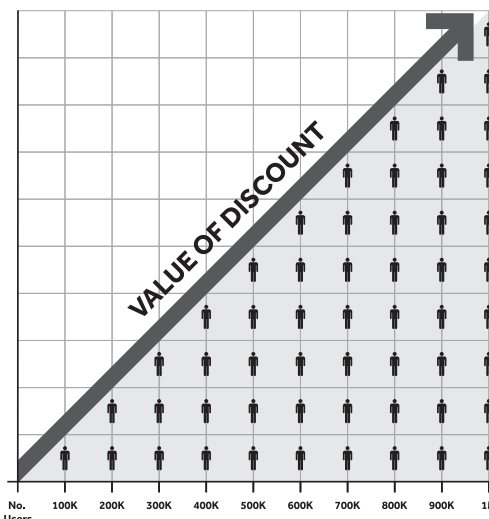


The number of YBK tokens being released is finite (200,000,000) and the YBK tokens will be used as an incentive and reward on the platform. Therefore it is envisaged that YourBlock will have to actively take part in purchasing YBK tokens on a secondary market, in order to meet future demands.

YourBlock will also encourage companies with which it has commercial arrangements to use YBK tokens as a multi product loyalty reward. A secondary market could play an important role in that distribution, and YourBlock will arrange secondary market listings as quickly as possible following the Token Sale.

YourBlock may also charge its commercial partners a small number of YBK tokens to access and make changes to their pricing plans on the YourBlock platform.

YourBlock through Dave & You aims to generate income through product and service providers paying a fee for the consumer purchase of their service or product on YourBlock's Blockchain platform.



Product and service providers will not need to worry about aspirational quotes, or holding personal and sensitive data on their systems. There will be no large costs from aggregator software platforms holding their pricing and underwriting guides.

Users of the Dave & You App and website will have gone through the process and time to sign up and register, with a full KYC process, and the data they enter in to their own digital filing cabinet will in most cases be of a higher quality than that they perhaps might enter in to a price comparison website.

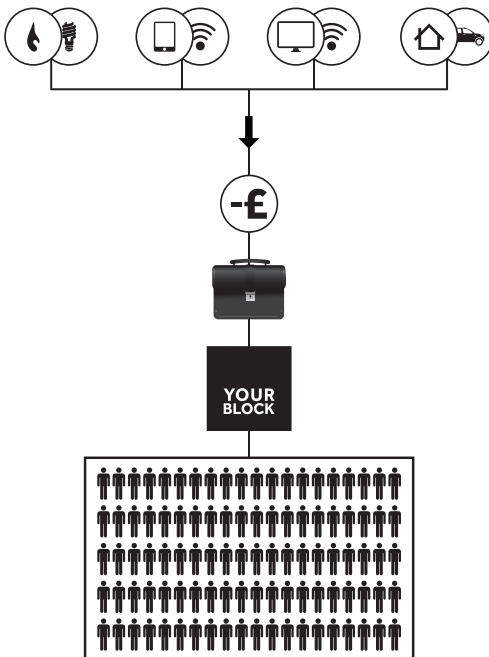
All of this should lead to savings for both the consumer and the product and service providers.



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YBK tokens will also be used to incentivise the user to keep all of their data up to date.

The participants of the YourBlock token sale will be able to use their YBK tokens to make purchases of insurance and utility products. If they do not wish to use their tokens to purchase services they can also use their YBK tokens for discounts on the services.

The YBK token works on the economics of participation and collaboration.

Dave & You Participation – As more users participate in the ecosystem by entering more of their and their families personal data, and through this purchasing more services, YourBlock aim to bring more value back to both the consumer and service provider.

The service provider will be getting accurate and real time leads. YourBlock can work to charge a higher fee for the lead and in turn pass back more YBK tokens to the user.

The more users of Dave and You there are, We can arrange bigger discounts on the products and services.

With more participants of Dave & You we can create better ratings of the service providers, which in turn will help not only the users to make a more informed choice of a service or product, but give valuable feedback to the Service Providers, so they can make changes and better their services.

Service Providers will be approached to offer discounted deals that cover more than one service or product to large groups of consumers.

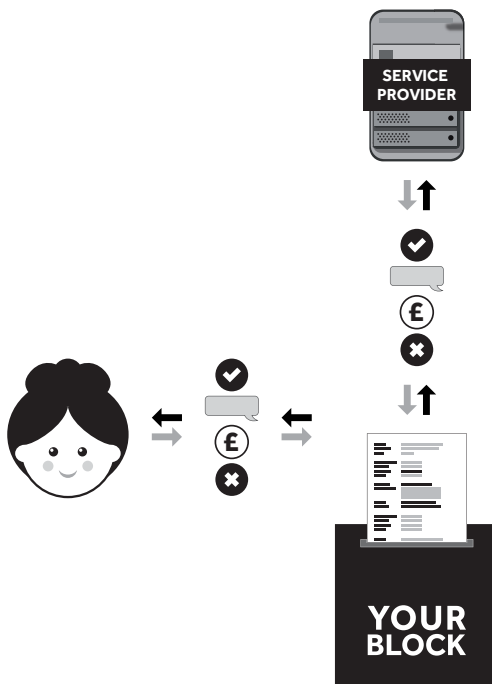
We can analyse the users of Dave & You, through this we can assist them with possible changes they can make with their Service Providers for better deals, not only from a price point, but one that may offer them a better all round service.



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Dave & You Collaboration – YourBlock will work toward collaboration between the users and the service providers.

Service Providers will be able to collaborate with users of Dave & You and tailor certain products and services to meet the users requirements.

Users of Dave & You through collaboration can help each other and offer their own advice on the products and services to other users.

Users and Service Providers through collaboration can assist YourBlock in it's development and usability.

Contracts are smart in terms of showing vital information such as cooling off periods. Reminders are sent to the consumer, cancellation rates and charges are displayed, and renewal dates monitored.

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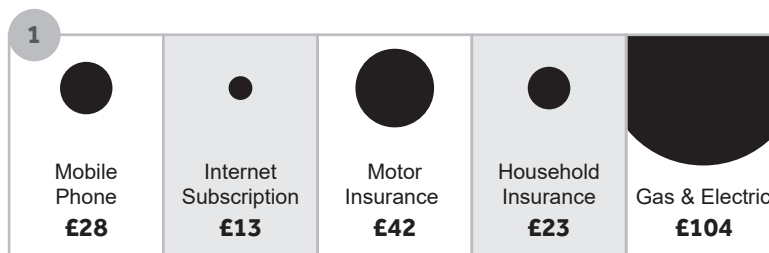
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Market Statistics

Average Monthly Household Expenditure – Data below does not include all household expenditure, and is taken from a number of sources and is reported against different periods in time.

UK⁶

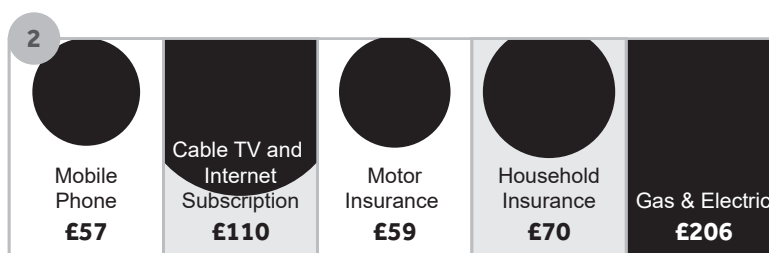
Average family spending: £2,302 per month.



Above are just some of the UK household costs that go to make up the average £2,302 monthly spend.

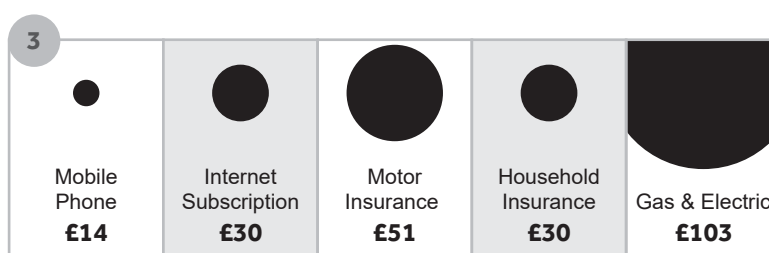
USA⁷

Average family spending: £3,322 per month (based on 2.5 people).



Japan⁸

Average Family Spending: £2,262 per month.



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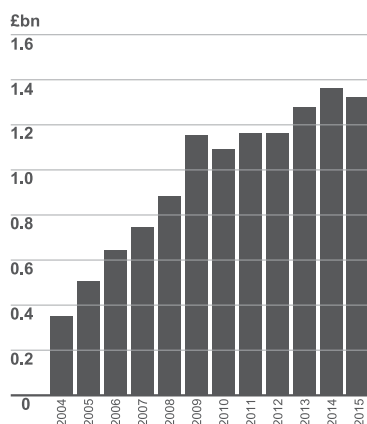
General Insurance Fraud

Volume of fraudulent liability claims is up 36% in 2015, with 26,900 detected, and valued at over £390m.

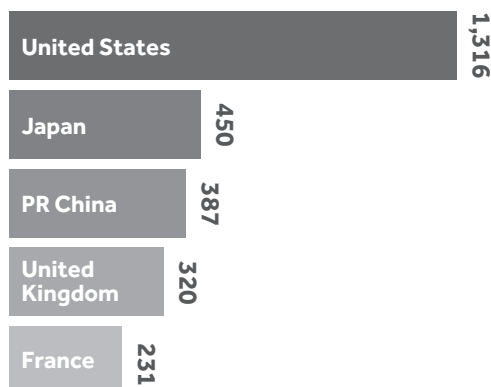
Fraudulent motor claims were the most common, over 70,000 in 2015, and valued at £800m.

Over 130,000 detected cases of attempted claims fraud in 2015 - a 6% increase in volume compared to 2014.

Detected Fraud - Value of Cases, £bn



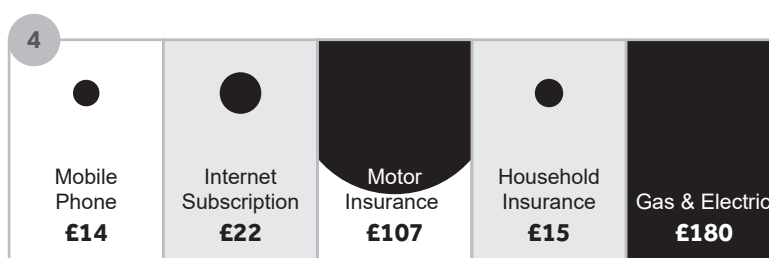
Total Premium Income, \$bn, 2015



Association of British Insurers November 2016

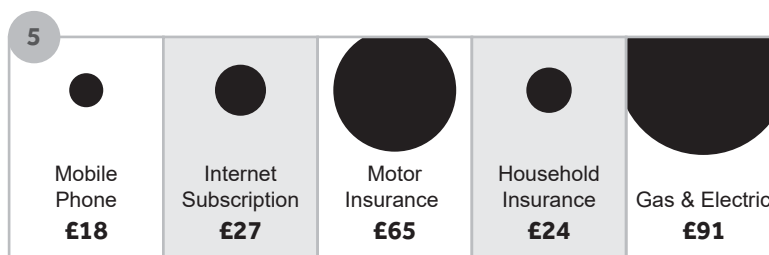
Germany⁹

Average family spending: £2,237 per month.

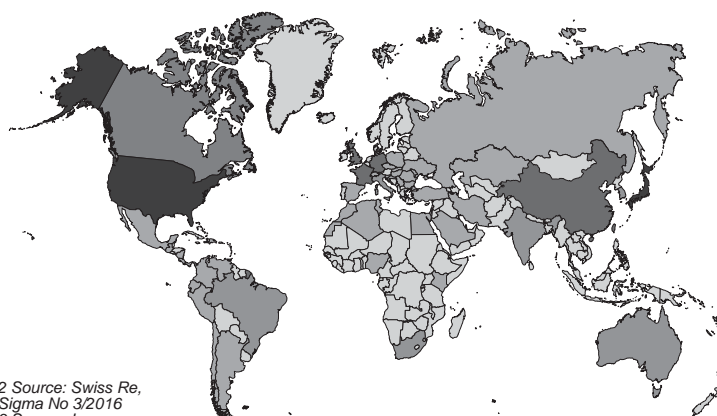
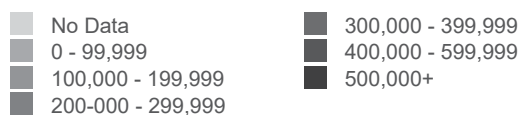


France¹⁰

Average family spending: £3,070 per month (based on Family of 4).



Total Premiums 2015 (USD billions)



² Source: Swiss Re, Sigma No 3/2016
³ Source: Insurance Europe.



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UK Insurance Figures



Liability insurers **pay out £7.2m every day**



Insurers **pay out £9.9m every day** for protection policies, including income protection, critical illness and life insurance.



Property insurers **pay out an average of £8.1m per day** to repair homes and replace contents.



The **average** bodily injury claim following a motor accident **costs £10,955**.



Pet insurers **pay out £1.8m per day** for veterinary treatment for pets.



Travel insurers **pay out more than £500k a day** to help people who need medical treatment abroad.



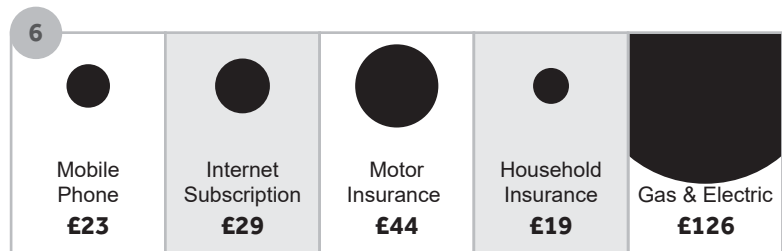
The **average premium** for property insurance is **£308 per year**.



The **average premium** for car insurance is **£440 per year**.

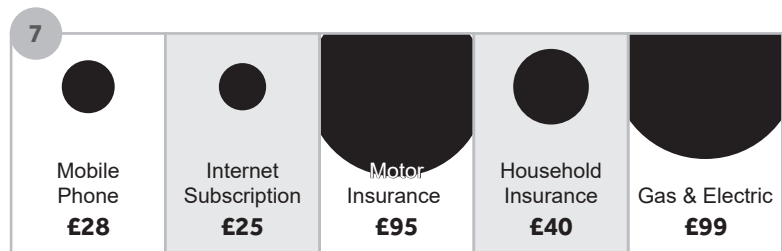
Spain¹¹

Average Family Spending: £2,193 per month.



Australia¹²

Average family spending: £2,601 per month
(based on Family of 4).



YourBlock will seek to broker better deals for the consumers by means of group policy discounts, and further discounts through YBK tokens.

YourBlock, having a view of the consumer's bank accounts (through API's under PSD2), insurance and utility providers will build up visual money storyboards, giving the consumer a quick and easy view of all their spending. As more consumers use YourBlock, the more data will be collected, allowing Dave our AI chat bot to help outline where consumers could possibly save money and get a better service.



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Unique Value Proposition



Providing consumers with a free and secure platform to store their data.



YourBlock aims to produce a safe and secure platform that the customer can use to:

- store all of their data;
- view quotes;
- access services ;

without their personal information ever leaving the YourBlock platform.



Reward the consumer financially through YBK tokens.



The consumer will be in control of all of their personal data.

With organisations worldwide at risk, as demonstrated in the ¹³Equifax data breach where 143 million US citizens and 400,000 UK citizens had their sensitive and personal data hacked. Names, dates of birth, Social Security numbers, e-mail addresses and telephone numbers were stolen. Now is the time for the consumer to take back control of their data, to be able to track where their hard earned money goes each month.

The YourBlock platform will offer several benefits to both consumers and service providers:

Consumer benefits:

- Financial savings by sharing commission/origination fees earned by YourBlock, through simple price comparisons and alerts, and through smart tracking of spend on services
- Time savings and convenience by only having to maintain and share a single Blockchain digital filing cabinet, and by using smart contracts for simplified claims, modifications, cancellations and renewal processes
- Higher data privacy by controlling who and when service providers get access. Limiting access to only the data absolutely necessary to offer the service
- Greater transparency on comparable services and on policy/contract terms
- The more users on the platform the greater the chance to get better deals with the service providers for their products and services



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Service Provider benefits:

- Improved consumer data quality, kept up to date post onboarding
- Automated compliance with the EU's new complex GDPR (General Data Protection Regulation) data privacy regulations
- Cost savings and improved customer experience enabled by the automation of onboarding and claims, modifications, cancellations and renewals of policies/contracts.
- Reduced insurance fraud through the use of automated smart contracts

There are several additional benefits to related parties in each industry. For example, in the Insurance space, the following parties will also greatly benefit from YourBlock: re-insurers; industry watchdogs; brokers; regulators and law enforcers.



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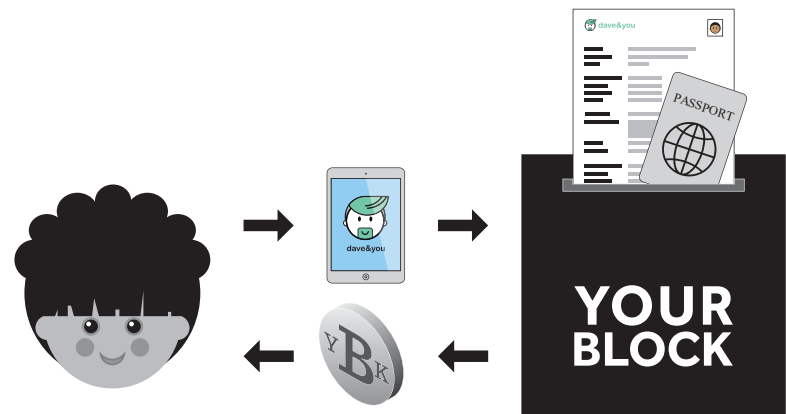
Core Details

YBK - YourBlock Token

The YBK token will be rewarded to the consumer in two stages on the Dave & You platform.

As the consumer inputs their personal data and documents they will be rewarded with YBK tokens.

Example: Consumer completes all fields needed to receive a quote for motor insurance, at this point (provided that they fulfil the KYC criteria) they will be rewarded with YBK tokens.



Once a consumer purchases a service through Dave & You they will be rewarded with YBK tokens.

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A Private Blockchain was chosen given the long terms goals of YourBlock to become industry standard.

Example: Consumer purchases motor insurance through Dave & You. The Broker/Insurer pays Dave & You commission for the lead; Dave & You grant YBK as a form of commission to the consumer.



The consumer can also spend YBK tokens with Dave & You to increase the discount on the products/services they are purchasing.

Example: Consumer holds YBK tokens and spends YBK tokens to get a discount on their motor insurance



Saving the consumer time.

There are a fixed number of tokens, and the effective value of discounts (which is shared amongst token holders) is (in the normal course of a successful business of this nature) expected to increase.

With more consumers on the platform we can aim to increase the discounts by the service providers.

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YBK Token Sale Terms

200 Million Tokens Issued

Maximum cap on Token Sale:
€30 million

Total token supply: 200 Million
YBK, of which:

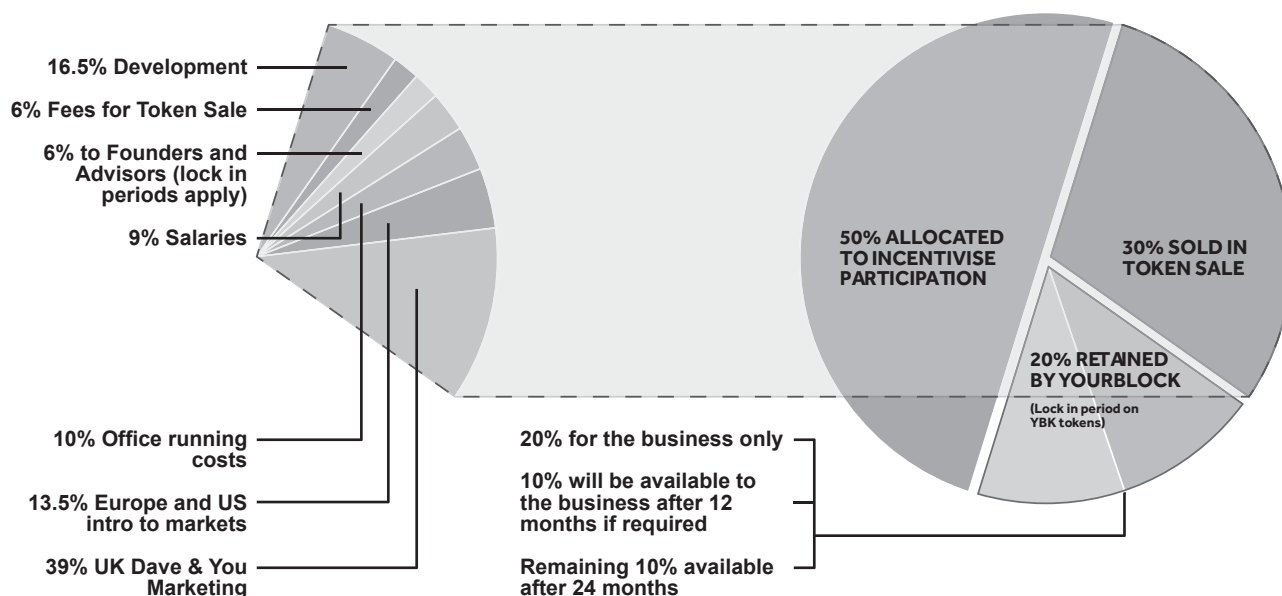
- 30% sold in the token sale
- 20% retained by YourBlock
- 50% allocated for distribution to incentivise participation in the platform



YourBlock aims to raise €30 million Euros from the Token Sale. A maximum of €10 million will be taken in the Pre Sale (although the number of tokens to be issued is variable, depending upon the discount level). Those participating in the Pre Sale will be subject to lock in periods, subject to the amount they purchase.

Given Pre Sale discounts, it is likely that more than 60 million YBK tokens will be required for the total YourBlock token sale. Where more tokens are required they will be taken from the Incentive and Reward pool (mentioned below).

The Incentive and Reward Pool will be ring fenced. We will build in an audit element on the Blockchain that clearly shows the YBK tokens passed to consumers who register on the YourBlock platform, enter their data correctly, and then purchase a product on the platform. We will work closely with an audit partner to achieve this.





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YBK Supply

- Total token supply = 200 Million (200,000,000) YBK tokens
- 30% of YBK tokens sold to public in the token sale.
- YBK Value = €0.50
- Hard Cap = €30 Million
- Soft Floor = €5 Million

Basic Terms

Pre sale start date: 18th December 2017 - €10 Million

Discount on pre sale YBK tokens up to 40% - Lock in periods will apply

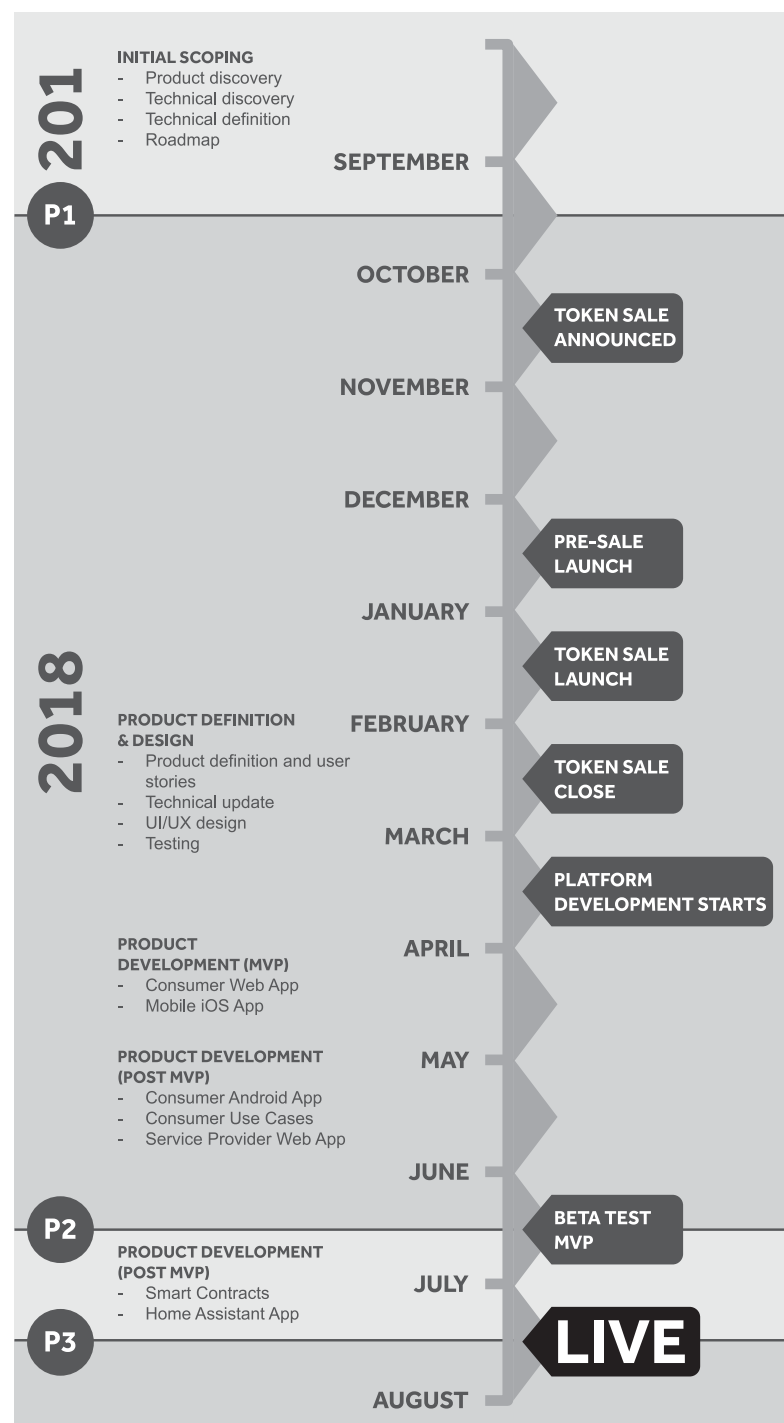
- Pre sale end date: 15th January 2018
- Main sale start date: 15th January 2018
- Main sale end date: 26th February 2018

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Milestones



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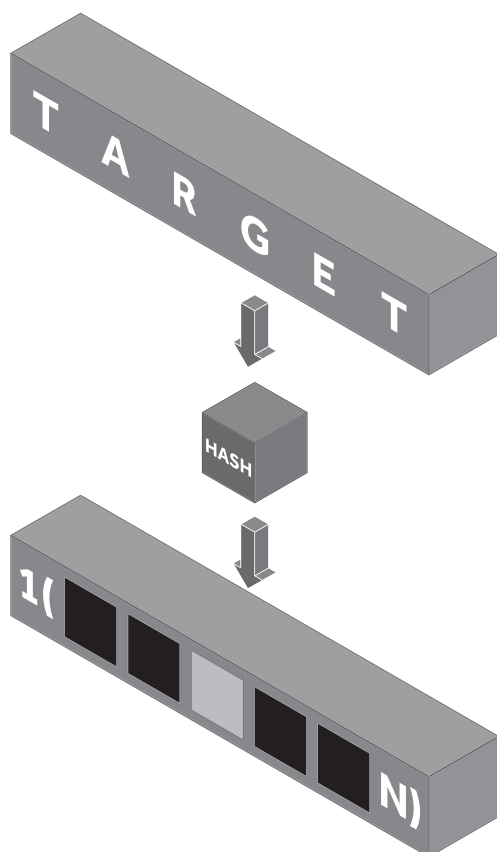
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Technical

YourBlock is built on private data store (Database + Blockchain) that will anchor itself to the public Ethereum Blockchain. This helps get the best of both worlds, the data integrity and immutability of the public Blockchain, coupled with the security and scalability of a private data store.

When designing an enterprise Blockchain solution, it is important that the following characteristics are achieved:

- **Permissioned/Private:** only members can write; third parties can be granted read access
- **Decentralised/P2P:** equal control over DB shared with all participants; distributed full copies ("nodes") to ensure a complete record always exists and is available
- **Immutability & Data Integrity:** records cryptographically secure; impossible for bad actors to threaten data integrity
- **Scalability:** handling large transaction volumes without compromising network synchronization, security, accessibility or data integrity
- **Security:** data encryption; management of complex permissions for participants & third parties. Various architectural designs were considered along these 5 parameters, summarised in the table below:



	Permissioned / Private	Decentralised / P2P	Immutability & data integrity	Scalability	Security
Public Blockchain only	X	✓	✓	X	X/✓
Private Blockchain only	✓	X	X	✓	✓
Consortium Blockchain only	✓	X/✓	X/✓	✓	✓
Private DB with Public Blockchain	✓	X	✓	✓	✓
Private Blockchain w/public Blockchain	✓	X/✓	✓	✓	✓



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YourBlock will “anchor” to the public Ethereum Blockchain to prove/achieve immutability and data integrity.

As indicated above, a private DB/Blockchain coupled to a public Blockchain is the best architecture to follow. Ultimately, a private Blockchain (with an accompanying private DB) was chosen given the long term goals of YourBlock to become an industry standard, in which case a consortium Blockchain will work well, where nodes are made up of other key industry players such as insurers, re-insurers, brokers, regulators, law enforcers, industry/consumer watchdogs and the like.



Helping consumers to manage their finances and address problems as soon as they arise.

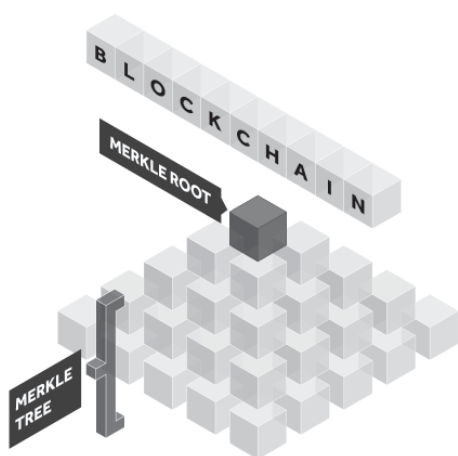
Upon the user or the algorithm selecting the required fields for the required service, fields are hashed and added to the Blockchain. Service providers will have their own access to an area of the platform to upload their pricing matrix for their products/services. The consumer can make a request for a quote without the data leaving the platform. Service providers will not receive any quote data, and will only know they have been selected at the point the consumer chooses them as their service provider.

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Anchoring Data



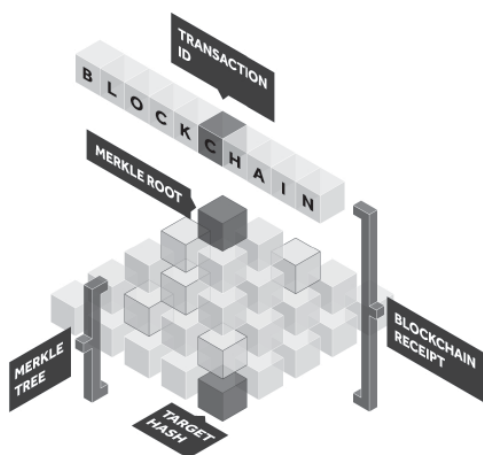
To anchor data in the Blockchain a standard hashing function such as SHA-256 would be used to generate a unique hash of the target data. Multiple hashes are assembled into a block, which is simply a list of hashes; these hashes could be based on the data passed from the database. Periodically, these blocks are used to generate a Merkle Tree, and the Merkle Root is published in the Blockchain via a transaction. By collating multiple hashes into a Merkle Tree and publishing the Merkle Root, we can anchor large volumes of data in the Blockchain using a single transaction.

YourBlock is anchoring to the public Blockchain to achieve and prove immutability and data integrity, which is usually not possible with a stand-alone private data-store. YourBlock can anchor large volumes of data to the public Blockchain, without encountering any of the typical scalability issues that come with operating standard public Blockchains.

Creating Blockchain Receipts

In the real world a receipt provides proof of a transaction.

A Blockchain receipt provides proof that some data existed at a specific time. It contains all the information needed to prove an individual hash was part of the Merkle Tree whose root was published in a transaction in the Blockchain.



By tracing a path from the Merkle root to the target hash, we can generate Merkle Proof that proves any one of the elements is in the Merkle tree, without having to know the entire history. These elements can be used to create a Blockchain receipt that contains, at minimum, the Target Hash, Merkle Proof, Merkle Root, and Transaction ID.

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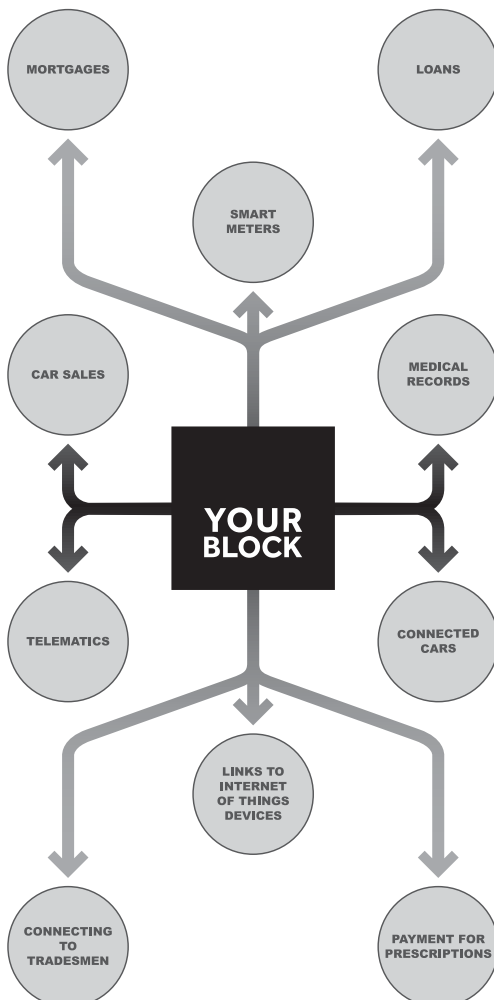
Blockchain has its own exclusive storage that only it can write to. This allows you almost unlimited storage space.

Your Contracts Storage

Every contract on the Blockchain has its own exclusive storage that only it can write to. This is known as the contracts state and it is a flexible database, which allows you almost unlimited storage space.

A contract's storage is at its most basic a key-value store with 2^{256} possible keys and 2^{256} values. This makes for sufficient possible storage to create database structures of any type imaginable.

Solidity (Ethereum programming language) has several tools for one to use to structure the storage of a contract as a relational database model. In the previous contract one used a mapping to store value associated with an address but this is only one of many options.



Scalability

YourBlock will attempt to quickly establish itself in the UK followed by territories and begin to explore commercial contracts with those service providers in those territories. Europe, North America, Asia, Australia, South Africa.

YourBlock as a result of holding a consumers personal data will seek to continue to broaden its service provider's offerings. Car selling, mortgages, loans, credit cards and others that can use the first phase of consumer personal data storage.

YourBlock will develop the Service Provider platform to allow tradesmen and tradeswomen an area to quote for building and repair jobs.

YourBlock will work to develop the platform for consumers holding medical and dental records.

YourBlock will develop links with IOT devices such as connected car, telematics, smart energy meters, and many more devices.

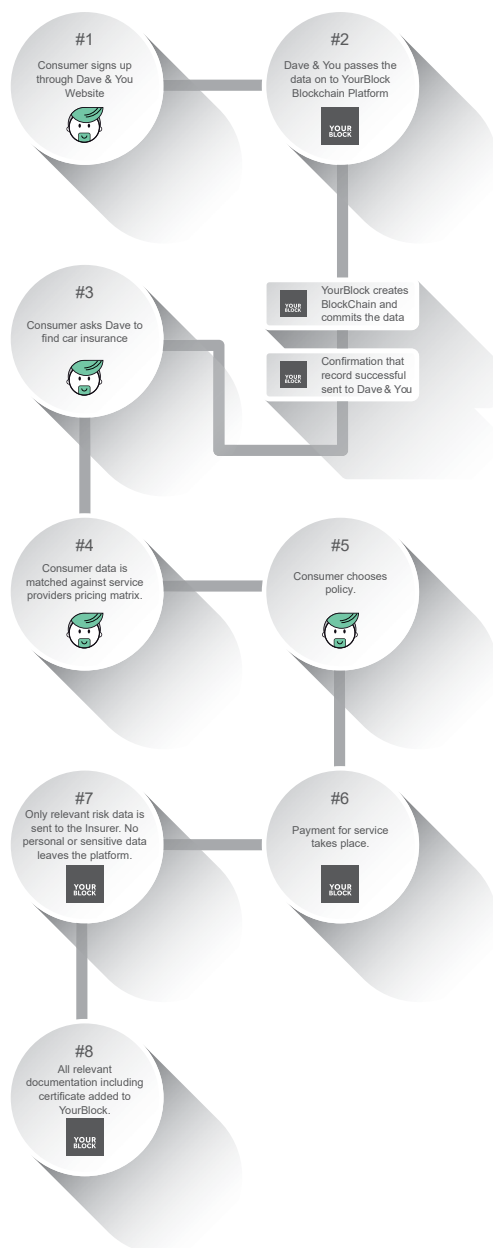
YourBlock will never release any data to any third parties for analysis or market statistics.

The data belongs to the consumer.

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Case Studies



- A fully Secure and Private Blockchain based Digital Filing Cabinet which enables the consumer to securely store, control and manage their data
- Allows the consumer to build a complete digital profile in safety
- Stores receipt of all customers transactions
- Only releases non personal data to Dave & You and third party suppliers
- Only releases the data the consumer wishes to disclose
- Provides up to date and accurate information to service providers/suppliers allowing them to quote with a higher level of accuracy and lower risk factor
- Ensures Banks, Insurers, DVLA etc. 'Know Your Customer' with absolute certainty
- Enables the consumer to 'Know Your Service Provider'
- Allows both business and consumer to operate with total transparency



- Front end user interface for the YourBlock framework
- AI enabled Chatbot
- Customer facing
- Utilises non-personal data from YourBlock
- Assists the consumer in searching out the best deals
- Helps the consumer to manage their finances
- Removes the requirement for the consumer to enter their data more than once
- Dave is smart, the more he learns the more he helps. The more the consumer engages with the system, the more Dave can help out

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Create database structures of any type imaginable.



Service providers will have their own secure access to an area of the platform to upload prices for products or services. Enabling the consumer to request a quote without their information ever leaving the privacy and security of the platform

User Personas and Research

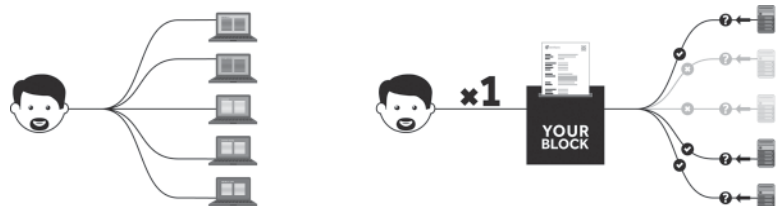
This is a two-sided platform, and therefore there are two fundamental types of users:

- **Consumer (C):** end users who make use of services of Service Providers for themselves and/or for their families, pets, etc.
- **Service Provider (SP):** any entity providing a service to a Consumer, sub categorised into:
 - **Insurance Providers (IP):** any SP providing insurance services, including for car, home + content, pet, travel insurance, warranties, etc.
 - **Utility Providers (UP):** any SP providing non-insurance services, including gas, electric, TV, phone, mobile, broadband, etc.

Use Cases

Consumer use cases:

- **Consumer A** doesn't want to provide the same personal information to Service Providers several times a year. Through Dave & You they use YourBlock as a single digital filing cabinet to share and control who gets access to specific data and for how long.



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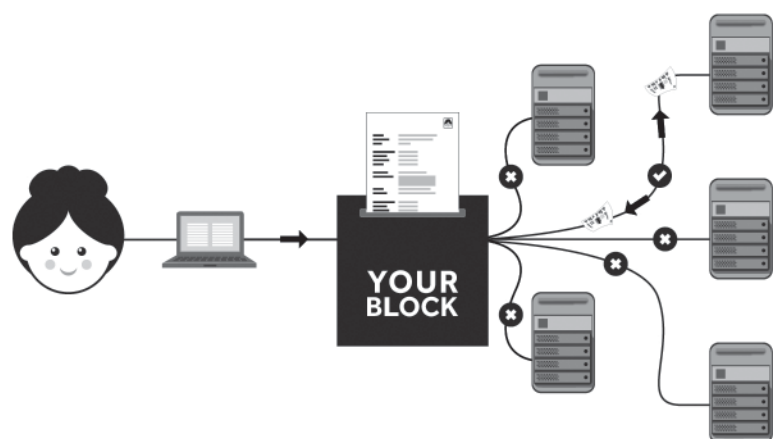
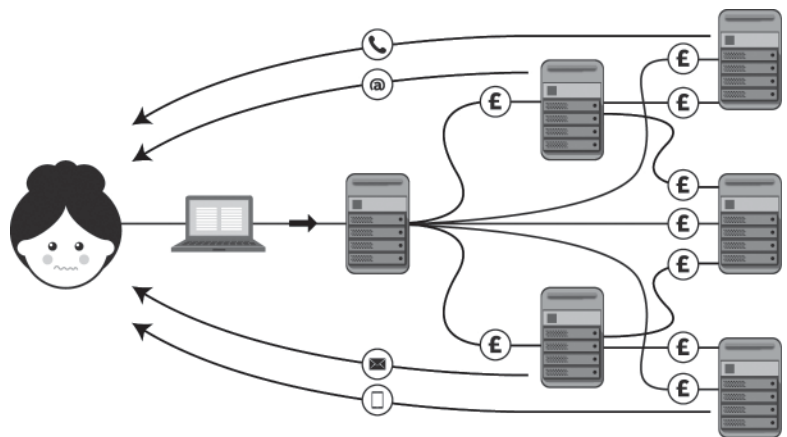
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YourBlock platform will offer a number of benefits to both consumer and service providers – enhancing trust, loyalty and transparency to the consumer and the organisations offering products and services.



- **Consumer B** doesn't want price comparison sites and Service Providers to share her personal information with third parties, so she uses YourBlock through Dave & You to give limited temporary access to Service Providers only when needed.



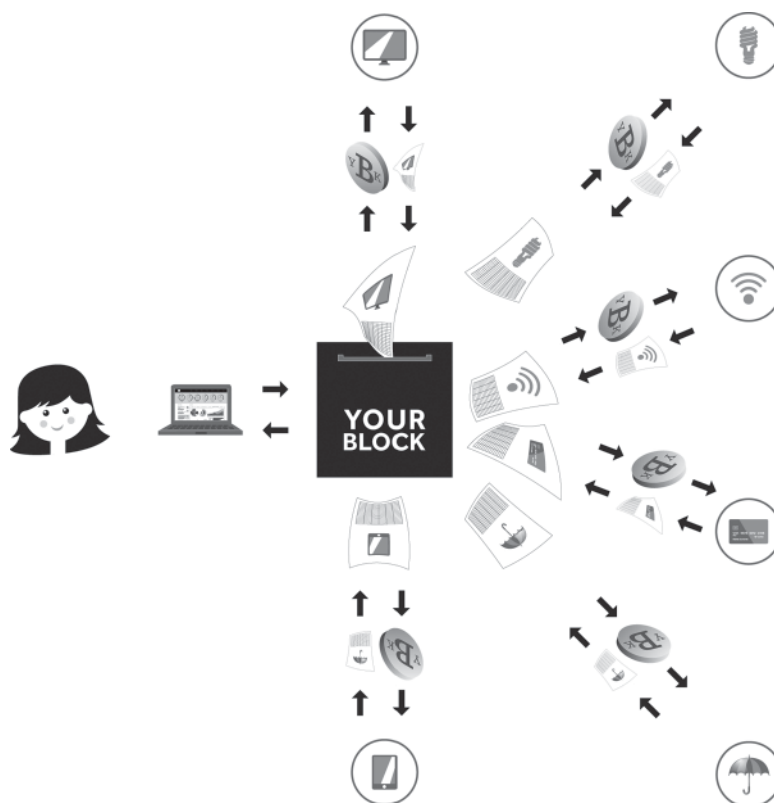
- **Consumer C** wants to avoid checking several price comparison sites and the middle-man fees they charge, so they use YourBlock's quote engine to select Service Providers and receive their quotations directly.

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- **Consumer D** wants to centralise management and tracking of all of their payments to Service Providers, so they use Dave & You's dashboard to track all payments and to control cancellation, switching and renewal of contracts.



- **Consumer E** is frustrated by the painful time-consuming process of making claims, modifications, cancelling, and renewing contracts/policies, so they use YourBlock to automate these processes using smart contracts.

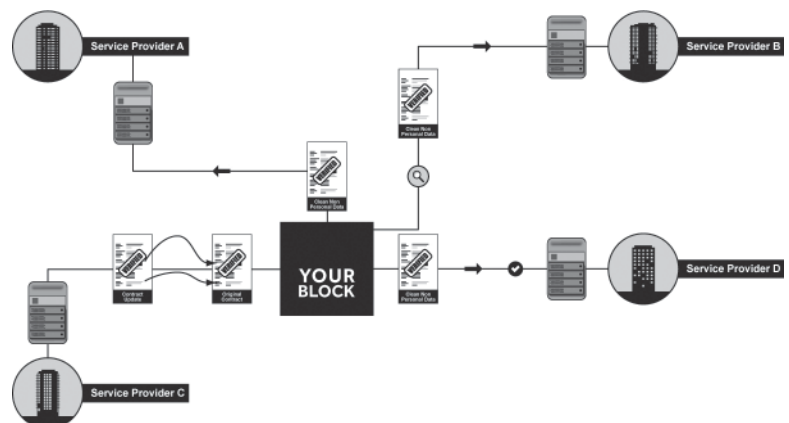
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Service Provider (both Insurance + Utility Providers) use cases:

- **Service Provider A** is concerned about complying with strict data protection policies under new GDPR regulations in the EU (relating to the data they store on their Consumers), so they make use of YourBlock to simplify and automate their compliance.
- **Service Provider B** wants to simplify and automate their onboarding process for new Consumers, so they source leads via YourBlock to avoid their customers having to fill in lengthy forms and to automate their quotation process.
- **Service Provider C** wants to reduce overheads and fraud associated with manually managing claims, policy/contract modifications, cancellations and renewals, so they use YourBlock's smart contracts to automate these processes.
- **Service Provider D** is concerned about data quality and staleness, so they make use of YourBlock to ensure better quality data that is up to date.



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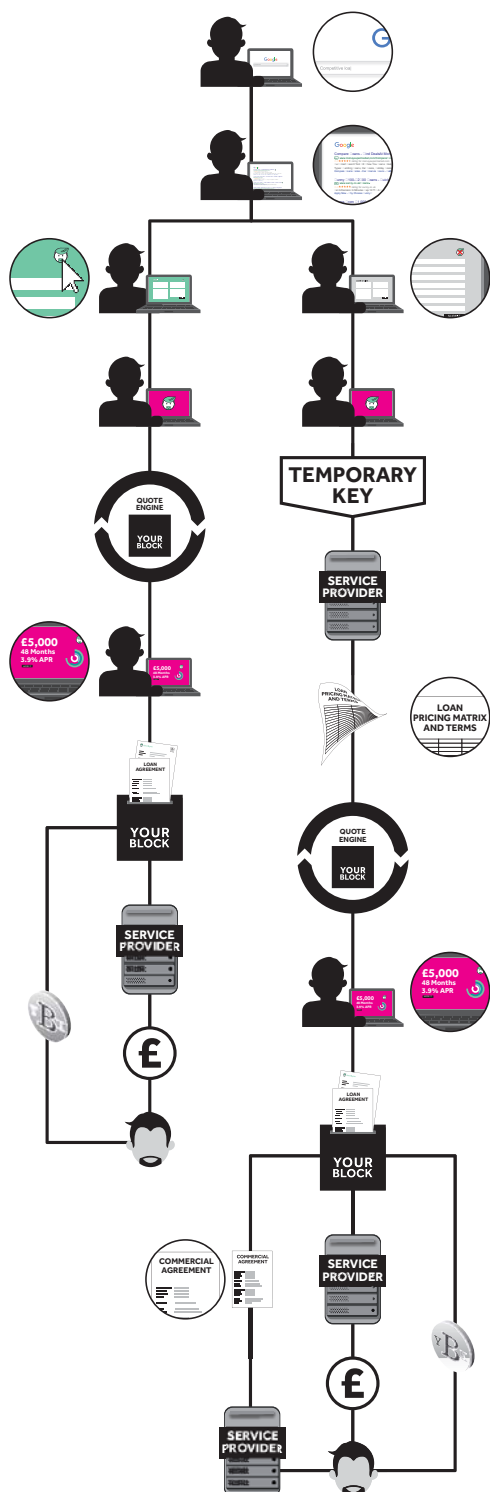
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Marketing Example

Consumers will still look to find services and products through the usual search engines, seeing a TV advert, or other form of advertisement. These usually require the consumer to make a phone call, or enter limited personal detail on to a form in order for the service/product provider to contact them. The service/product provider then takes even more sensitive and personal data in order to quote or complete the purchase of such service/product.

An example of a search for a service could bring up an advertisement for loans, the form clearly shows that the service provider is a commercial partner of Dave & You, with a link straight to the consumers app. At this point Dave can automatically submit the consumer's data against the service/product providers pricing guide and bring back quotes without data leaving the platform. The marketing channel can be tracked so they receive a commission from their advertisement paid in YBK tokens.

Another example where the advert is not supported by a commercial partner. In this scenario the consumer could access the platform and request a temporary key. The key can then be sent to the consumer by Dave. This way the service/product provider does not have a direct contact with the consumer. Access is granted through the temporary key to allow the service/product provider to upload their pricing matrix. This quote can then be added to those where Dave & You has commercial agreements with service providers so as to provide more than one quote and allow the consumer choice. They can also review other consumer's feedback across all the service/product providers.



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Team and Partners



Daniel Antcliff – CEO and Founder

Daniel has spent over twenty years working in the finance and insurance sector, specifically looking at how business' daily operations can be improved and automated through IT solutions. Working closely with end-users, management and senior board, Daniel owns a special skill in translating the business needs to the developers. His approach results in projects managed effectively, on time and cost-efficiently, which results in seeing a return on investment almost immediately.

He has a comprehensive knowledge of current and emerging technology, and coupled with his strong project management and leadership skills, has seen the YourBlock project go from an idea to a viable business proposal. His experience expands globally and includes managing data and system development for a 180 million GWP Account for Private and Niche Motor, written in UK, Ireland, France, Greece and Italy and managed the development of a bespoke sales, policy and claims platform for the UAE motor insurance market.



David Antcliff – CFO

David is a practising accountant and a Chartered Manager. He has been the Managing Partner of a private practice since 1981, having specialised in Mergers & Acquisitions, Corporate re- structuring and Insolvency. His current primary post is Executive Chairman of a leading motor warranty and general insurance business, where he was, since 2005, Group Finance Director. His services were retained by this business in 2000, to undertake the financial due diligence for the acquisition of the RAC Warranty Group of Companies. He has direct responsibility for Finance and Compliance and holds the post of CF1 for FCA purposes.

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Ben Antcliff – CMO

Ben has twenty years' experience in sales management and development in the commercial sector. In 2015, he co-founded two data driven businesses, with year one revenues of over £1.5m and EBITDA of over £300,000. With his clear vision for success, and thorough knowledge of marketing principles, he has successfully managed and built up businesses through theoretical learning and practical experience. His extensive wealth of knowledge in the industry provides a solid foundation to be nimble and fast acting to the changes in data regulation and how best to support consumers and Service Providers, alike.



Peter Young – Legal Counsel

Peter is currently head of legal at JAR Capital Limited, an FCA authorised private wealth and asset manager based in London. Concurrently Peter is a consultant in the investment funds and tax department at Ramparts European law firm.

Prior to this, Peter was Chief Legal officer and managing director of Famous Four Media Limited and Domain Ventures Partners, a private equity fund focussed on applying to ICANN to run 60 new generic top level domains. Peter assisted in steering the group to successfully obtain and run at least 17 top level domains as well as create its own ICANN accredited registrar, managing a team of over twenty to bring the products to market. Prior to that, Peter held positions at one of the largest law firms in the world in London specialising in corporate tax and also has deep experience in investment funds in the largest law firm in Gibraltar.

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Rob Mazik – COM

Rob has over 20 years' experience in various management roles within the financial sector. Often acting as project leader working and co-ordinating with Stakeholders, Lawyers, IT Specialists, Designers, and Suppliers.

Working to the highest standard with a high attention to detail, and focused on delivering client satisfaction within the budgets and deadlines set. A responsible and experienced leader, who operates at executive level.

Throughout his managerial career he has helped to build and maintain relationships with high profile clients including The AA, RAC, Hyundai, Lotus, Halfords and Mercedes-Benz.

Key skills include:

- Brand guardianship, communication and management
- Reporting, analytics and normalization of complex data sets
- Extensive knowledge of compliance and insurance law
- Client and stakeholder engagement, relationship management, budget management and negotiation
- Business writing (marketing, creative, terms and conditions)
- Understanding of PHP, Java and Visual Basic
- Graphic Design: print, web, marketing, illustration, info graphics, charts and graphs
- Professional use of InDesign, Illustrator, Photoshop, HTML, CSS, Dreamweaver, and Flash
- Extensive experience of the print industry, litho, LED, digital, screen, print on demand, pricing, deliverables and timescales, paper, colour, CTP
- Complex document lifecycle management, including design, writing, proofreading, production, storage, dispatch, fulfilment and version control.

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Mat Brazier – Senior Data Analyst

Mat has over 15 years' experience in Business Insight/Data Analysis and BI Database development. Initially providing analysis to the Ministry of Defence, Mat has spent the last 9 years working within the insurance industry including motor, life and contents insurance.



Matthew Waters - CISO

Matthew is a senior-level executive in information and cyber security, with over 20 years of expertise and leadership in the financial services sector. He specialises in the transformation of information security programmes to meet strategic business change. Throughout his career, Matthew has retained a comprehensive technical knowledge of emerging technologies and threats, enabling him to have a holistic approach to information and cyber security in terms of people, process and technology.

- Chief Information Security Officer (CISO) - European exchange
- Head of Information Risk - US/UK asset management firm
- Head of Information and Application Security - Global exchange
- Strategy and Transformation - UK insurance firm
- Security Consultant/Advisory - Tech start-ups

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Simon Hewlett – CTO

Simon has spent twenty years overseeing the delivery of high quality, innovative software and reporting solutions to help businesses make better decisions.

He is the technical director and co-founder of i-Decisions Ltd, a consultancy firm providing bespoke Business Intelligence and software solutions to clients in a variety of industry sectors, primarily focusing in financial services but with experience in manufacturing, recruitment and retail.

Progressing through the ranks at a leading UK general insurer, he led several teams of developers and data specialists before making the decision to set up i-Decisions in 2008 and take the next step in delivering innovative solutions to a broader client base.

With a wealth of experience in the UK insurance market, Simon has been involved in varied IT projects covering all aspects from quote through to customer service and claims.

An analytical problem-solver, he is currently focussed on machine learning and blockchain technology, specifically the application of these in the financial services sector.



Jamie Greenwood – CIO

Jamie has over twenty-five years' experience in delivering high quality IT solutions to a wide range of organisations.

He is the Professional Services Director and fellow co-founder along with Simon Hewlett of i-Decisions

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Ltd, a consultancy firm providing bespoke Business Intelligence and software solutions.

Jamie has extensive experience in consulting, designing and developing business intelligence solutions to large blue-chip companies, many of which are within the financial services industry. He has a wealth of knowledge across the IT platform utilising this to help gain competitive advantage. Jamie was also part of a successful project team which delivered a new single operational system for a major player in the insurance industry with a delivery cost of £300m.

Jamie constantly delivers to high standards and has excellent attention to detail. He possesses first rate interpersonal skills and can communicate concisely at all levels.



Richard Stringer – Business Development Manager

An accomplished, solutions focussed and commercially astute Business and Product Development Director with a wealth of experience delivering sustainable and profitable organic and acquisitive growth as well as enhancing shareholder value, within the Financial Services sector. A proven expertise managing business and product development programmes for internal and external stakeholders, developing product distribution partnerships and added value revenues, acquisitions and disposals, contract and SLA negotiations as well as possessing a sound and robust understanding of the General Data Protection Regulations (GDPR). A strong and influential leader building and developing high performing teams, who provides innovative solutions to identified challenges. An excellent

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communicator, at all levels and cross culturally, who establishes outstanding stakeholder relationships. A creative, results oriented and highly personable professional now seeking a new challenge within an organisation providing the scope for both personal and professional development.



Richard Earl – Marketing Strategist

Seasoned marketing, branding and customer acquisition executive having specialised in the digital marketing space for the last 15 years. helping brands across finance, insurance, telecoms and retail sectors getting their marketing message and stories across, ultimately finding engaged consumers ready to sign up.

Creative and insightful with a focus on innovation and end user engagement, across multiple media channels. Always reading the data to drive and optimise the campaigns for the benefit of the client and most importantly the consumer.

Creating hundreds of thousands of customer transactions a year in the most competitive spaces online.

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Developers - Gigster



Dan Goldberg – Senior Product Manager:

Daniel Goldberg is former management consultant from Bain, having consulted to several multinational corporates in the Financial Services, Energy and FMCG sectors. With degrees in Biomedical and Electrical & Information Engineering, Daniel brings deep knowledge of and experience in the latest tech to create innovative solutions to any business problem. Currently, Daniel is one of Gigster's most senior product managers, having successfully managed teams of designers and developers to design and build software for some of the most innovative startups and enterprises in the world. Daniel has extensive knowledge and expertise in fintech solutions across several verticals, including lending, investment, insurance and compliance.

Andrew Wolfe – Lead Developer and Architect:

Andrew Wolfe has 13 years helping businesses realize their goals as a consultant, architect and senior engineer. Having worked in many business verticals, Andrew transforms product visions into reality by architecting the right solutions, leading software teams and working across the software stack to ensure that high quality projects are delivered on time. Currently, Andrew is a Gigster architect who delivers modern software to enterprises and startups that demand only the best solutions to their problems.

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Advisors



George Higginson – Insurance and Compliance Expert

An insurance professional with a career ranging from the Head Office of the Royal Insurance Group to Underwriter of a Lloyd's syndicate. After retiring from Lloyd's, George ran a managing general agency offering specialist personal insurance products. He remains active in the insurance market as a non-executive director of two companies, offering a range of products aimed at the personal insurance market. He has a very wide range of contacts, is in demand as a consultant and is an FCA regulated individual.



Andy Hague - Cyber Security & Storage Expert

An experienced entrepreneurial and highly financially capable senior executive with a strong technology / GDPR / cybersecurity and secure hosting subject expertise who has built up an impressive track record in turnaround , M&A integration, and rapid growth projects across a variety of different industries and business sizes.

Andy is currently the CEO of The Cyberfort Group, a vehicle that has been established to bring together the best of breed products and services in the field of data security by a combination of targeted acquisition, industry recruitment and investment in research and development.

Backed by Palatine Private Equity, the Group made its initial acquisition in July 2017 by securing ownership of The Bunker, the most physically-secure data centre and managed services hosting provider in the UK.

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His passion for presentations and somewhat unorthodox style make his talks memorable and highly effective at getting across key messages.

Andy has gained a number of well respected business accolades including the Ernst and Young Entrepreneur of the Year Award, often referred to as the “business oscar” as well as a listing in the Insider magazine 42 under 42 (aged 34), two consecutive listings in the Delloite Fast 50 and a top 30 ranking in the Sunday Times Fast Track of privately owned businesses. In addition Andy is an FCA approved director and holds a GCHQ sponsored security clearance.

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Risks / Safeguarding

Possible Risks

- Consumer willingness to trust all of their personal information to YourBlock
- Insurers' and Service Providers' willingness to upload their pricing matrix to the platform to enable instant quotations for Consumers
- Insurers' and other Service Providers' willingness to allow their contracts/policies (and their business logic) to exist in publicly visible smart contracts
- Insurers' and other Service Providers' to have limited access to their consumers' data

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Conclusion

To end, a simple note to cut through the usual baffling rhetoric, alongside all the “techy” terminology that further bamboozles, with the hope that everyone is going WOW! All this sounds very smart so it must be good.

The fact is, the YourBlock team will do everything it can to make the technology the very best it can be; we will strive to develop the platform to the highest possible standards, using the very best people in their specific areas of expertise, and to ultimately build a sustainable and profitable business.

The most important aspect is our vision to build a platform that is owned and driven by the consumer and, to establish a safe community within which we can: group together to make changes for the better; save money and, ultimately, benefit each other. A platform that gives people security over their data and, through this return control to them.

If you were asked “what is the single most valuable commodity on the planet?” You might say gold, silver, platinum, perhaps oil or natural gas.

It may come as a surprise but it's none of these, it is **YOU** and **YOUR** data.

Organisations are desperate to hold your data, to understand what **YOU** purchase, when **YOU** purchase, where **YOU** purchase, how long it takes for **YOU** to purchase. Using this incredibly valuable information they then try, by any means possible, to get you to purchase their products.

Worldwide consumers will begin to wake up to the possibilities of what their data means to them and what it can do for them. It can be profitable for them and will give them back control.

YourBlock is for the consumer.



Our vision is to build a platform that is owned and driven by the consumer.



The most valuable asset in the new world is **YOU** and **YOUR** data

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Motor Insurance: <http://www.supermelf.com/japan/ajetdrivingbook/chap1.html> = Mandatory Liability Insurance = £17.79 + Optional Insurance = £23.72 to £41.50
Household Insurance: <http://www.startupoverseas.com/starting-a-business-in-japan/insurance.html>
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