



**Fusion  
Credit**

Universal reputation score with privacy in mind

# Who are we?



**Ted Wu**  
Full Stack Dev



**Amadeo Brands**  
Frontend & Product

# The Problem

Onchain identity/reputation is essential to #DeFi

Onchain identity/reputation should be private

Onchain identity/reputation scoring methodology should be public

No onchain reputation standard

No way to aggregate cross chain identity/reputation

# The Solution

We need a **universal reputation score with privacy in mind!**

We achieve this by:

- “FusionScore” based on multiple accounts cross chain.
- Personal risk profile - building block of any financial system.
- Zero knowledge proof that not expose underlying account information.
- FusionScore process will be open sourced.



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DEMO

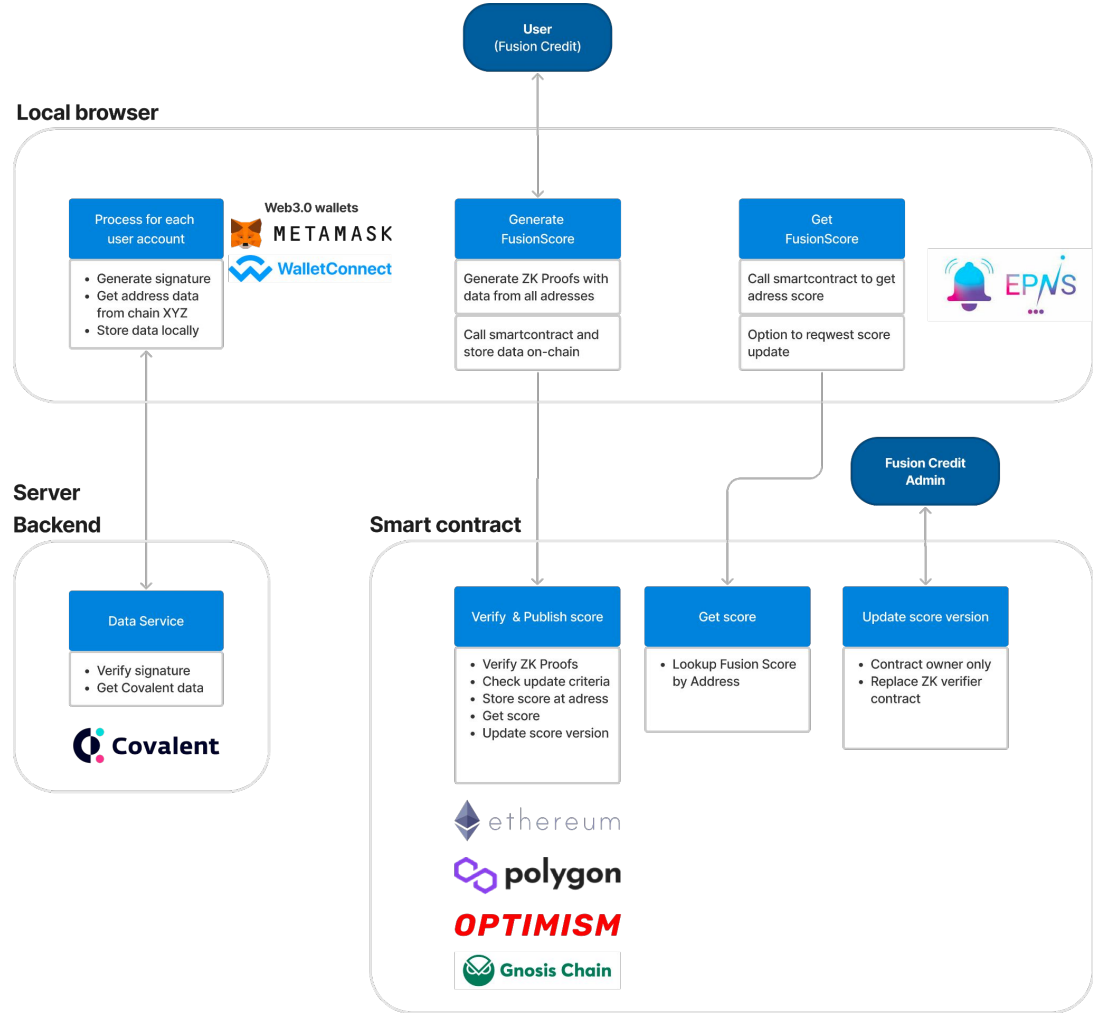
# How It's Made?

## Frontend:

- Next.js
- Web3-React
- SnarkJS
- Circom

## Backend:

- Solidity
- Hardhat
- SnartJS
- Verifier



# How It's Made?

The high level FusionScore is rule based and can be made up with the following logical components. Machine learning can be used to create individual component scores.

- Longevity – Amount of time since the account was created
- Activity – Transactions volume, frequency, type, etc.
- Equity – Assets and properties owned, such as account balance, tokens, NFT's
- Diversity – Interactions with different types of service
- Specialty – Depth of experience in a particular type of service
- Propriety – Having good behavior and not associated with criminals
- Ubiquity – Using multiple accounts and L1/L2 networks, or even off chain data



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# Future roadmap

1. **Complete and deploy all system components as a proof of concept for ETH NYC**
  - a. FusionScore v1 with simple Longevity, Activity, and Equity support
  - b. Signature checks to verify account ownership
  - c. On-chain FusionScore with ZK proof
  - d. Talk to potential launching partners (Play to earn/DeFi Lending/borrowing)
2. **Meaningful score that other services can leverage**
  - a. FusionScore v2 with Longevity, Activity, Equity, Diversity, and Specialty
  - b. Link score with global id system
  - c. Make score available on multiple chains
  - d. Potentially forming a DAO for governance
3. **Fusion Credit system improvement**
  - a. FusionScore v3, add Propriety (machine learning) and off-chain activity
  - b. Allow non others to request score update for a fee
  - c. Improve 3rd party integration with better API







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Thank you!

# Check out more resources

We need a **universal reputation score with privacy in mind!**

See here more resources:

- [Github](#)
- [Live Demo!](#)
- [Demo video!](#)
- [Fusion Credit brainstorm paper](#)