

TRUSTSCORE

Heidi Kim • Jack Reilly • Stev Witzel • Nathan Akers

TrustScore is a risk management tool

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TrustScore is a risk management tool that uses relationships and referrals to assess trustworthiness. In this system, one's trustworthiness depends not only on their actions, but the actions of their connections in the network.



Trumer loves baking bread and wants to open up a bakery.



Jonny at KivaZip helps people like Trumer.



Borrower



KIVA

Trumer applies for a loan at KivaZip.

But Jonny doesn't know anything about Trumer's reputation.



Samuel is Trumer's friend.
He is also a respected
KivaZip user.



Borrower



KIVA



42 Endorser



10 Borrower



42 Endorser



KIVA



31 Borrower



KIVA



42 Endorser



84 Endorser



Borrower

31

August*

September

October

November

December



Endorser

42

August

September

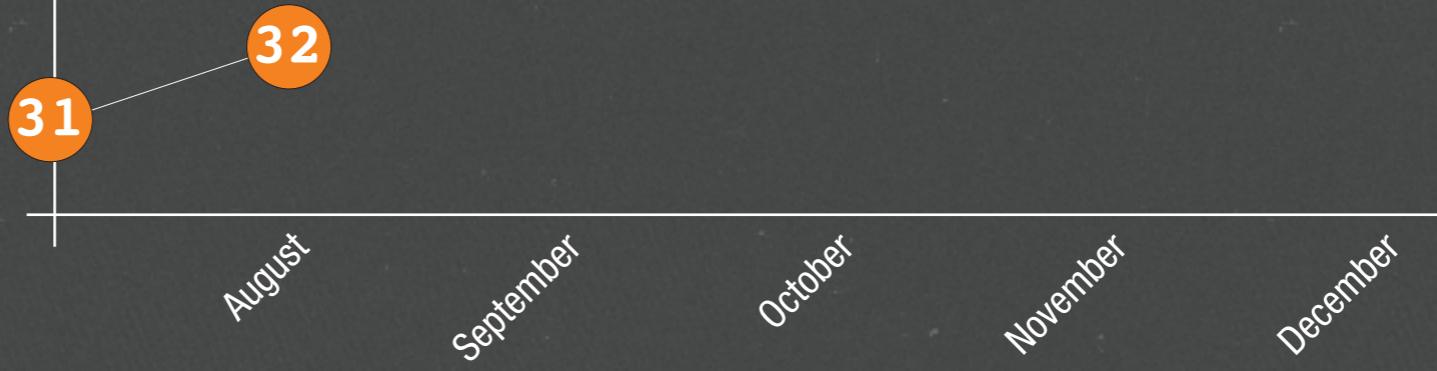
October

November

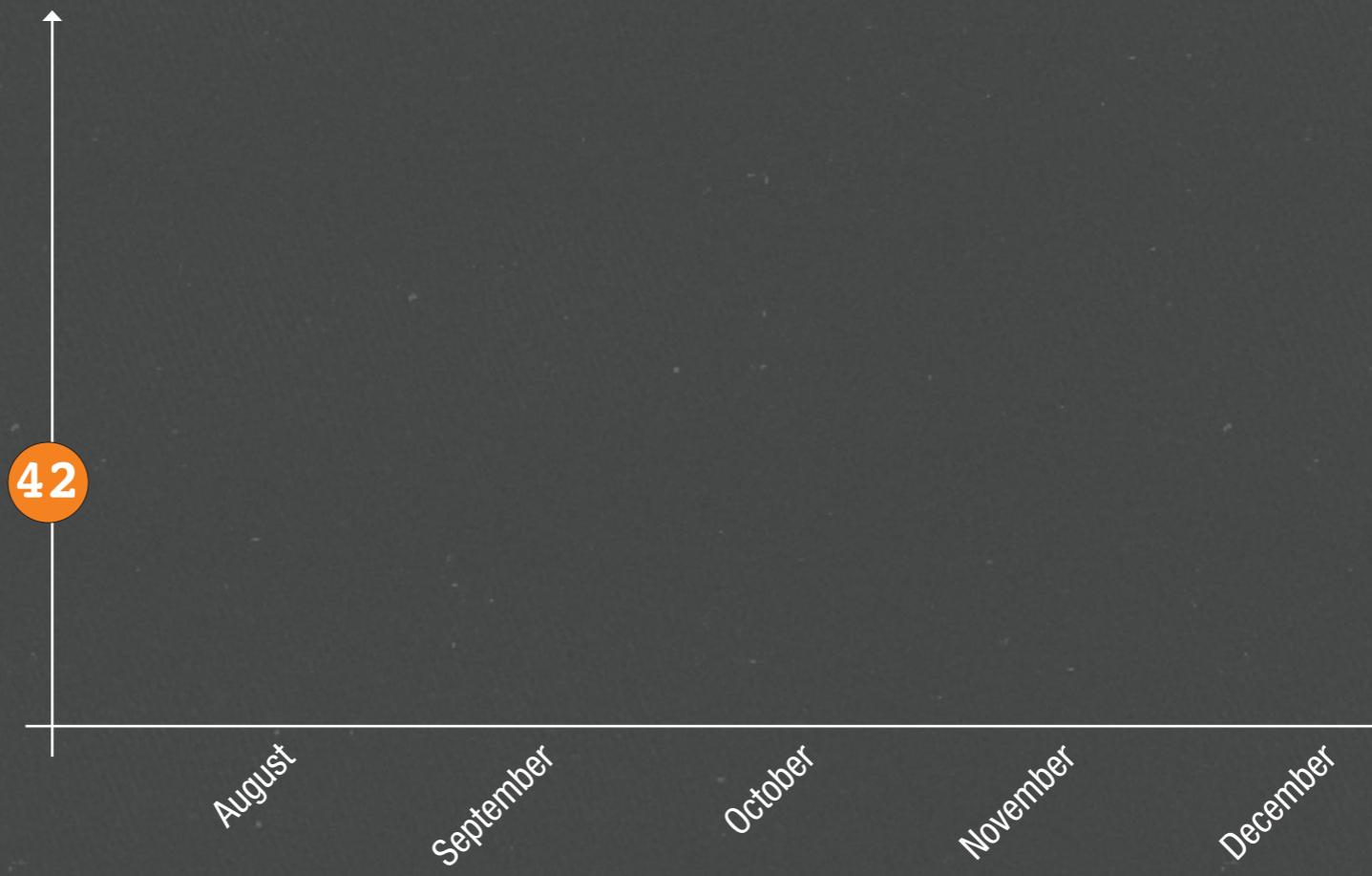
December



Borrower



Endorser

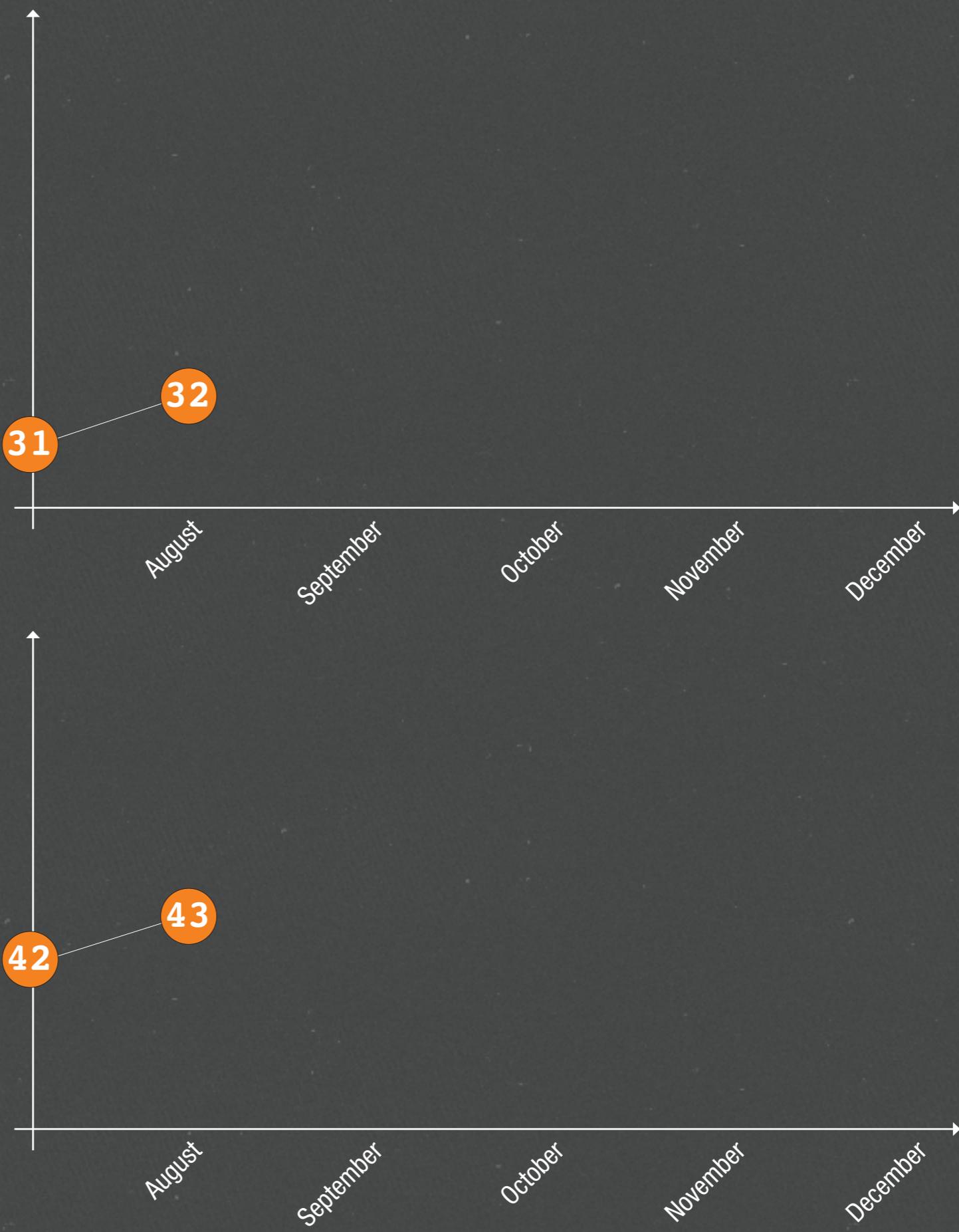


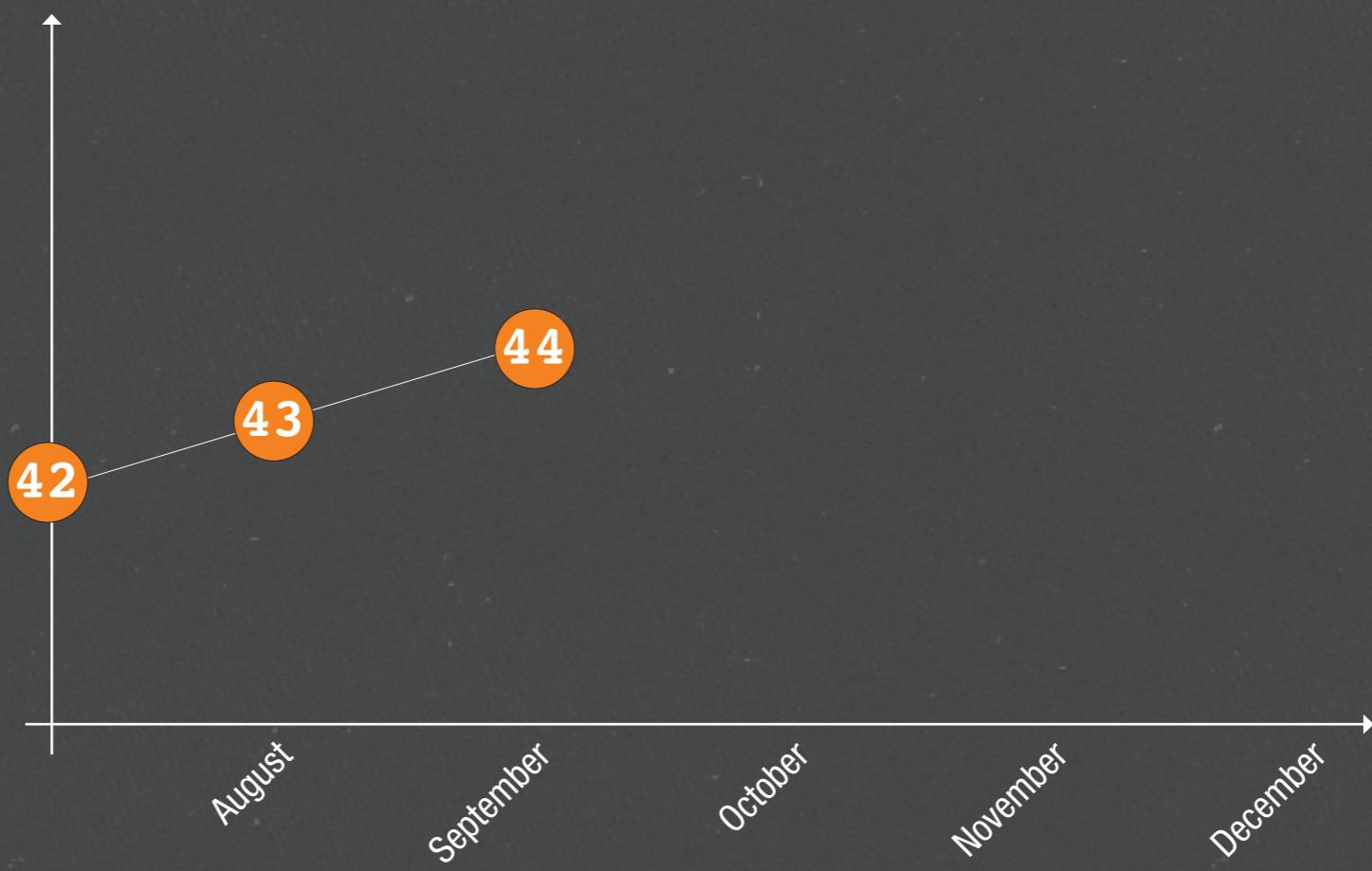
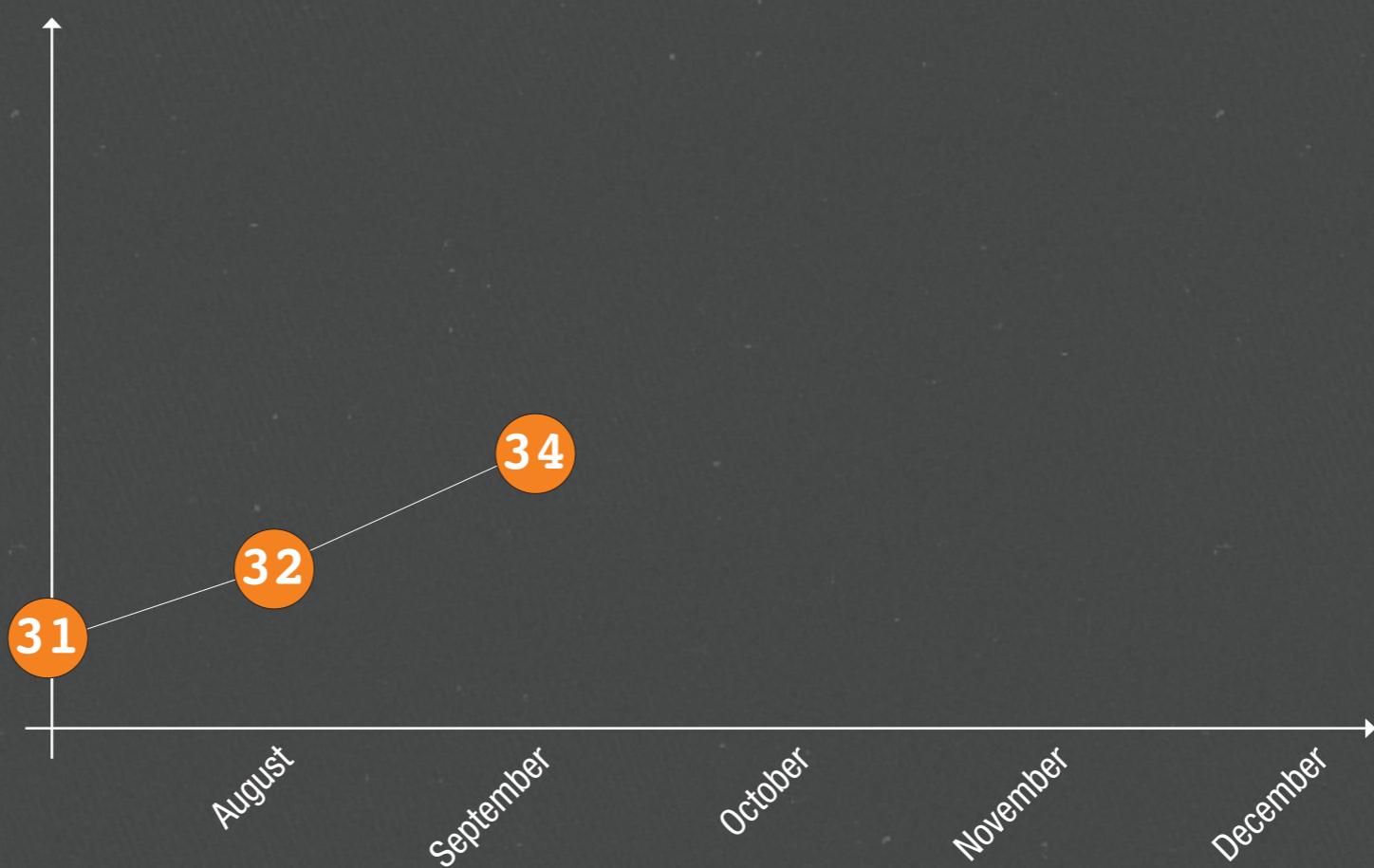


Borrower



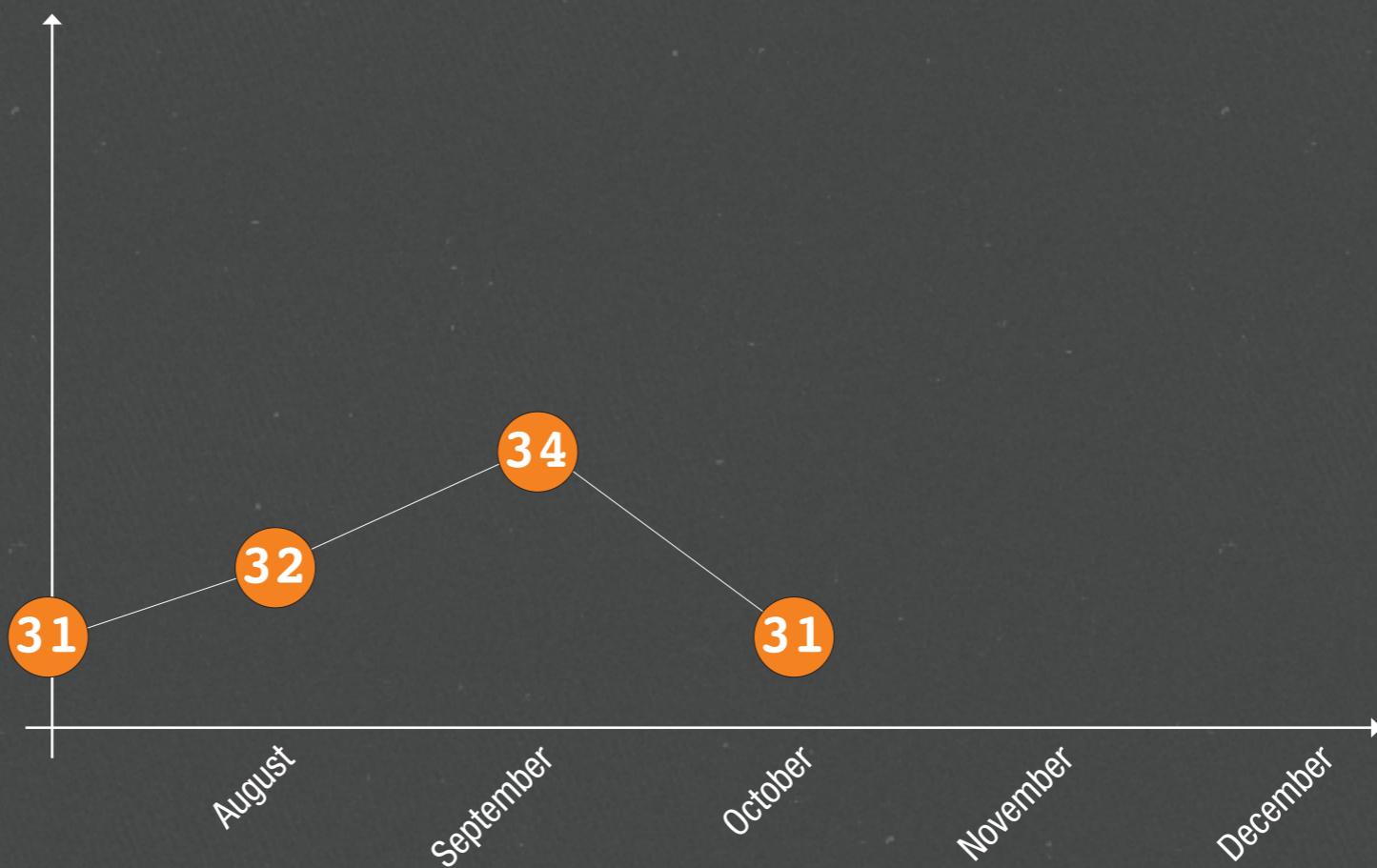
Endorser



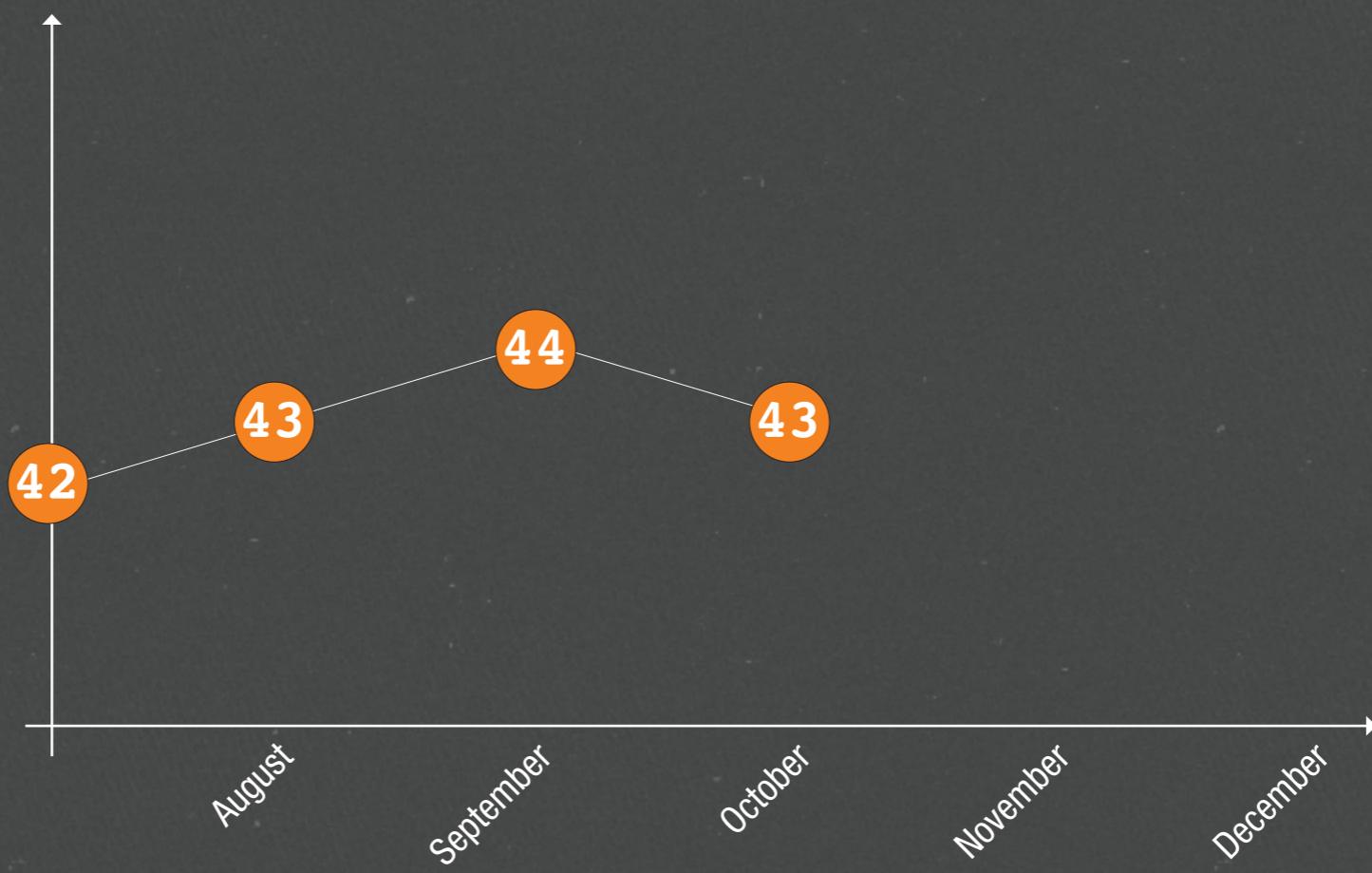




Borrower

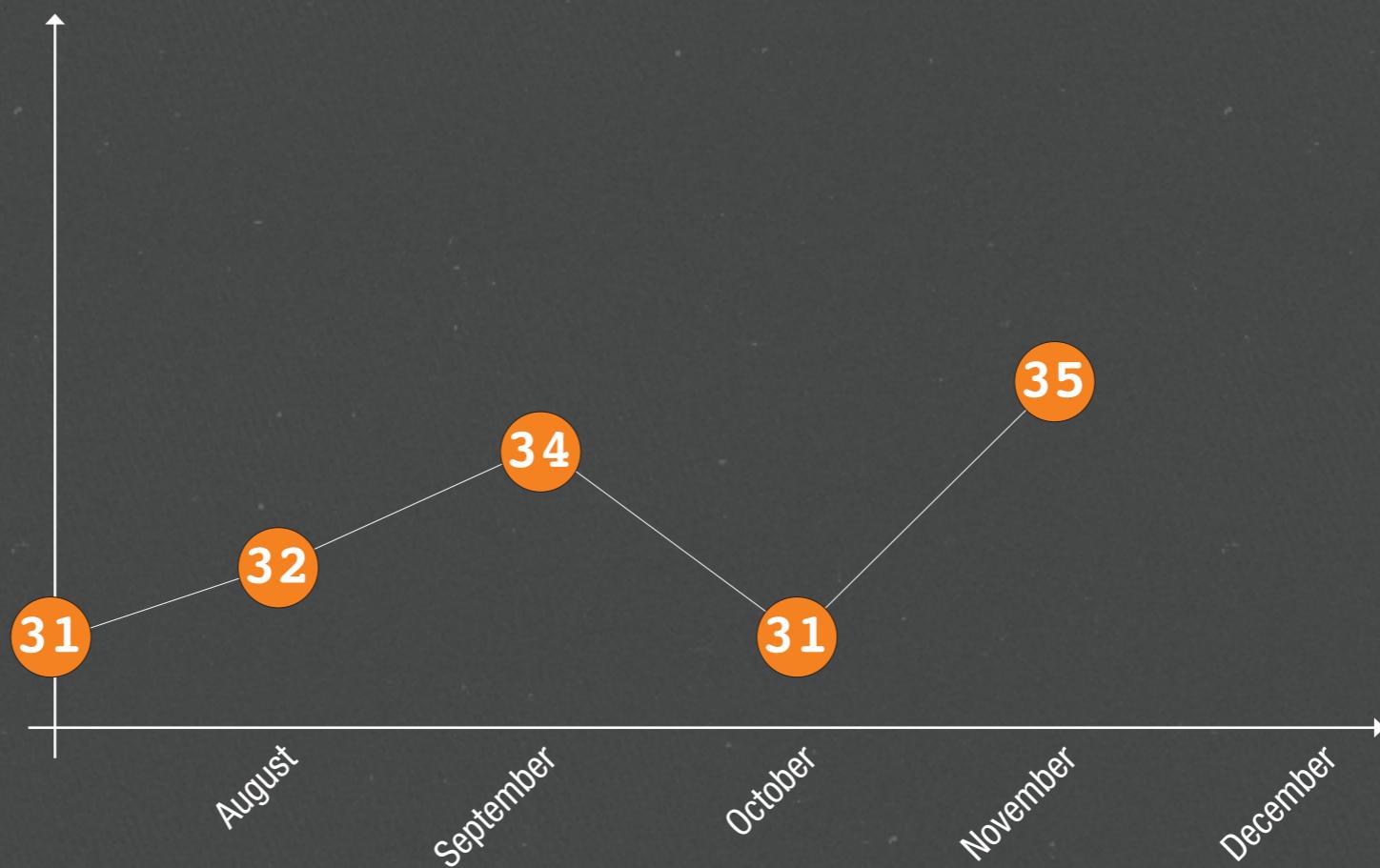


Endorser

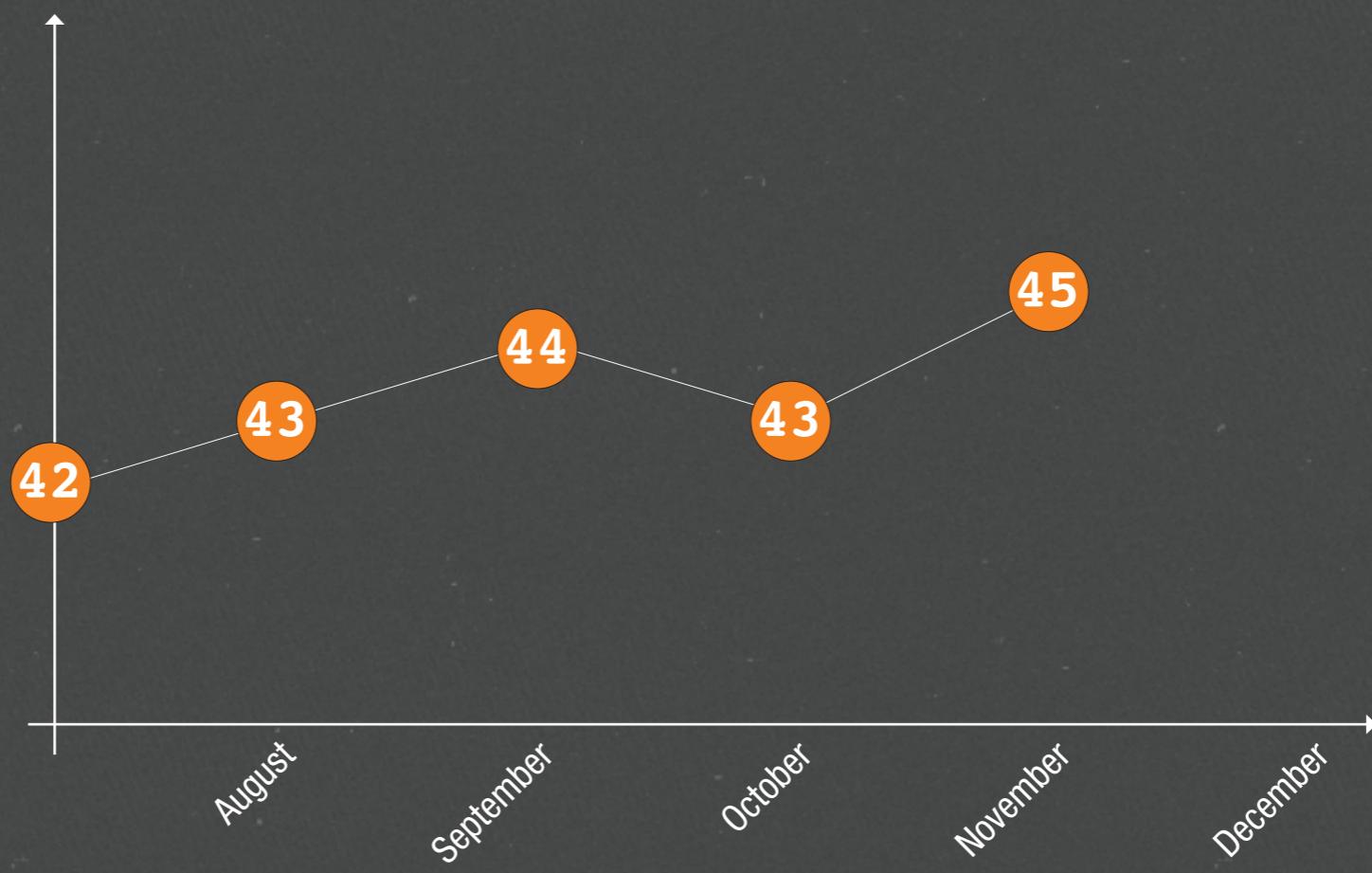




Borrower

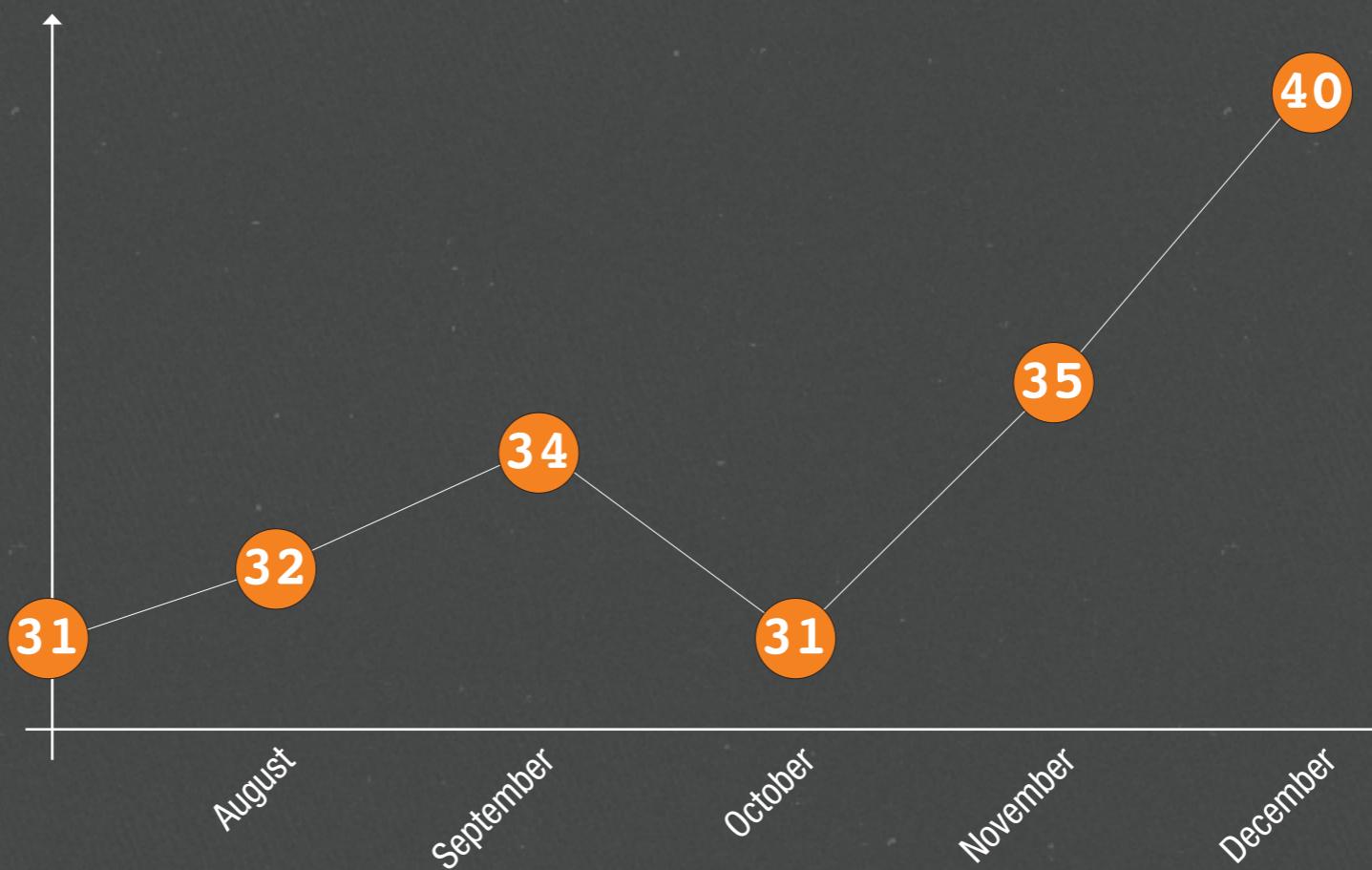


Endorser

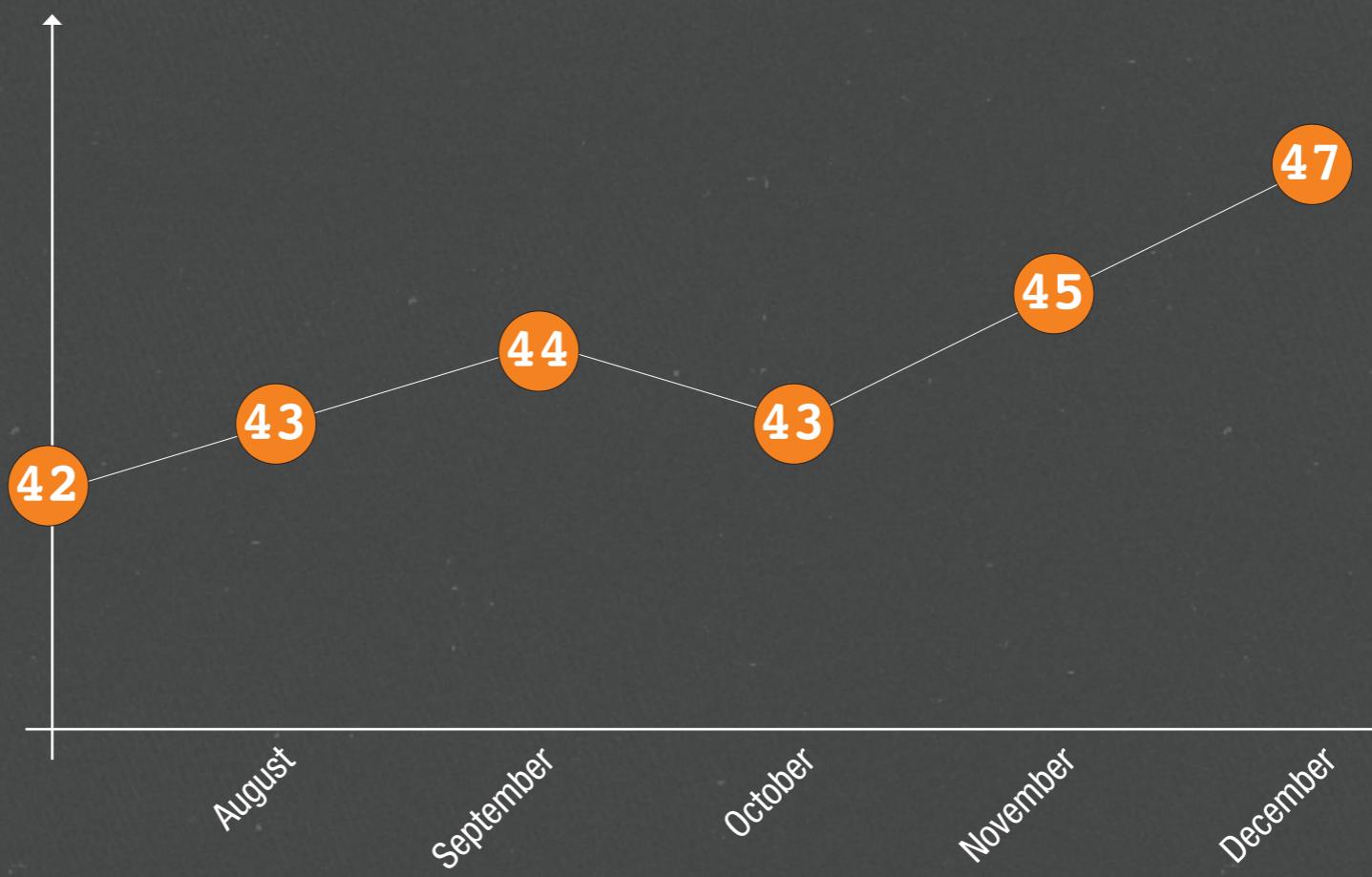




Borrower



Endorser







KIVA

A complex network graph composed of numerous small blue and orange dots connected by thin grey lines. The dots are clustered into several larger, more prominent blue and orange groups, suggesting community structures or hubs within a larger network. The overall pattern is organic and interconnected.

Trust is context-specific.



Side•car



EXEC.

Spinlister

Żaarly



Side•car



EXEC.

Spinlister

Żaarly



Side•car



EXEC.

Spinlister

Żaarly

TRUST SCORE Dashboard

[Action Items](#)
[Agents](#)
[Loans](#)
[+ Quick Add -](#)

ACTIVE LOANS

Loan	Amount	Agent Name	Status
Book Club	\$451.24	John Doe	Awaiting Action
Stuffing Factory	\$42.44	Jane Doe	Awaiting Action
Suit for my brother	\$505.41	Nathan Akers	Awaiting Action
Book Club	\$29.79	Scottie Pippen	Awaiting Action
Suit for my brother	\$830.23	Scottie Pippen	Awaiting Action
Book Club	\$0.41	Scottie Pippen	Awaiting Action
Lemonade Stand	\$667.47	Scottie Pippen	Awaiting Action
Book Club	\$260.94	Horace Grant	
Stuffing Factory	\$529.83	Horace Grant	Awaiting Action

UI PROTOTYPE

TRUST SCORE Dashboard

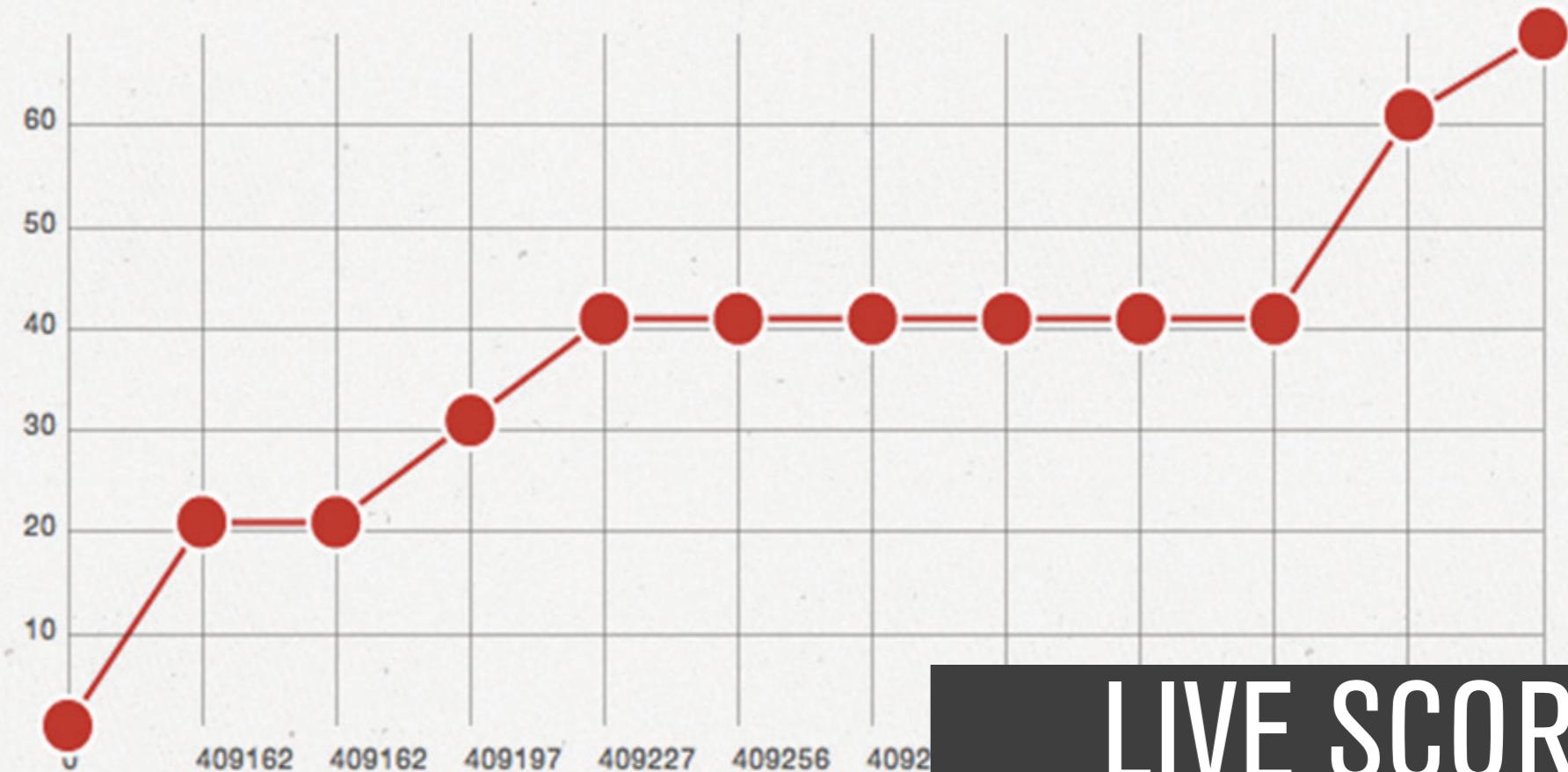
Search Everything

Action Items

Agents

Loans

+ Quick Add ▾

Agent: Scottie Pippen
Trust Graph**LIVE SCORES**

```
{  
- meta: {  
    limit: 20,  
    next: "/api/v1/endorsement/?offset=20&limit=20&format=json",  
    offset: 0,  
    previous: null,  
    total_count: 49  
},  
- objects: [  
- {  
    date: "2012-08-07T22:42:43.362000",  
    id: 1,  
    loan: "/api/v1/loan/3/",  
    resource_uri: "/api/v1/endorsement/1/",  
    score: 1,  
    trustee: "/api/v1/actor/1/"  
},  
- {  
    date: "2012-08-07T22:42:43.364000",  
    id: 2,  
    loan: "/api/v1/loan/2/",  
    resource_uri: "/api/v1/endorsement/2/",  
    score: 1,  
    trustee: "/api/v1/actor/1/"  
},  
- {  
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    id: 3,  
    loan: "/api/v1/loan/6/",  
    resource_uri: "/api/v1/endorsement/3/",  
    score: 1,  
    trustee: "/api/v1/actor/2/"  
},  
- {  
    date: "2012-08-07T22:42:43.368000",  
    id: 4,  
    loan: "/api/v1/loan/3/",  
    resource_uri: "/api/v1/endorsement/4/",  
    score: 1,  
    trustee: "/api/v1/actor/3/"  
},  
- {  
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    id: 5,  
    loan: "/api/v1/loan/5/",  
    resource_uri: "/api/v1/endorsement/5/",  
    score: 1,  
    trustee: "/api/v1/actor/4/"  
},  
- {  
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    id: 6,  
    loan: "/api/v1/loan/4/",  
    resource_uri: "/api/v1/endorsement/6/",  
    score: 1,  
    trustee: "/api/v1/actor/5/"  
},  
- {  
    date: "2012-08-07T22:42:43.374000",  
    id: 7,  
    loan: "/api/v1/loan/2/",  
    resource_uri: "/api/v1/endorsement/7/",  
    score: 1,  
    trustee: "/api/v1/actor/6/"  
},  
- {  
    date: "2012-08-07T22:42:43.376000",  
    id: 8,  
    loan: "/api/v1/loan/1/",  
    resource_uri: "/api/v1/endorsement/8/",  
    score: 1,  
    trustee: "/api/v1/actor/7/"  
},  
- {  
    date: "2012-08-07T22:42:43.378000",  
    id: 9,  
    loan: "/api/v1/loan/7/",  
    resource_uri: "/api/v1/endorsement/9/",  
    score: 1,  
    trustee: "/api/v1/actor/8/"  
},  
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    id: 10,  
    loan: "/api/v1/loan/9/",  
    resource_uri: "/api/v1/endorsement/10/",  
    score: 1,  
    trustee: "/api/v1/actor/9/"  
},  
- {  
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    id: 11,  
    loan: "/api/v1/loan/8/",  
    resource_uri: "/api/v1/endorsement/11/",  
    score: 1,  
    trustee: "/api/v1/actor/10/"  
},  
- {  
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    id: 12,  
    loan: "/api/v1/loan/10/",  
    resource_uri: "/api/v1/endorsement/12/",  
    score: 1,  
    trustee: "/api/v1/actor/11/"  
},  
- {  
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    loan: "/api/v1/loan/11/",  
    resource_uri: "/api/v1/endorsement/13/",  
    score: 1,  
    trustee: "/api/v1/actor/12/"  
},  
- {  
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    id: 14,  
    loan: "/api/v1/loan/12/",  
    resource_uri: "/api/v1/endorsement/14/",  
    score: 1,  
    trustee: "/api/v1/actor/13/"  
},  
- {  
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    id: 15,  
    loan: "/api/v1/loan/13/",  
    resource_uri: "/api/v1/endorsement/15/",  
    score: 1,  
    trustee: "/api/v1/actor/14/"  
},  
- {  
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    id: 16,  
    loan: "/api/v1/loan/14/",  
    resource_uri: "/api/v1/endorsement/16/",  
    score: 1,  
    trustee: "/api/v1/actor/15/"  
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- {  
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    id: 17,  
    loan: "/api/v1/loan/15/",  
    resource_uri: "/api/v1/endorsement/17/",  
    score: 1,  
    trustee: "/api/v1/actor/16/"  
},  
- {  
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    id: 18,  
    loan: "/api/v1/loan/16/",  
    resource_uri: "/api/v1/endorsement/18/",  
    score: 1,  
    trustee: "/api/v1/actor/17/"  
},  
- {  
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    id: 19,  
    loan: "/api/v1/loan/17/",  
    resource_uri: "/api/v1/endorsement/19/",  
    score: 1,  
    trustee: "/api/v1/actor/18/"  
},  
- {  
    date: "2012-08-07T22:42:43.400000",  
    id: 20,  
    loan: "/api/v1/loan/18/",  
    resource_uri: "/api/v1/endorsement/20/",  
    score: 1,  
    trustee: "/api/v1/actor/19/"  
}]
```

REST API