CAPITAL ONE VAULT API – EI**DEBT**IC VAULT

HELLO!

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1.
Problem

What problem can we solve with Vault API?

2016 American Household Credit Card Debt Study

	Total owed by average U.S. household	Total debt owed by U.S. consumers
Credit cards	**$16,883**	**$784 billion**
Mortgages	**$182,421**	**$8.69 trillion**
Auto loans	**$29,539**	**$1.19 trillion**
Student Loans	**$50,626**	**$1.34 trillion**

$1,340,000,000,000

Total Student Loan Debt

44,200,000 Borrowers

Total U.S. Borrowers With Student Loan Debt

$32,600,000,000

Student Loan Delinquency Or Default Rate: 11.2%

2.
Solution

How can Vault API help solve this?

Code:

▸ **Create an owner and an asset**   Examples (0) ▾

| POST ▾ | {{base_url}}/vault/assets | Params | Send ▾ | Save ▾ |

Authorization   Headers (3)   Body ●   Pre-request Script   Tests ●   Code

○ form-data   ○ x-www-form-urlencoded   ● raw   ○ binary   JSON (application/json) ▾

```json
1  {
2      "assetName": "The house mortgage. Oct 17, 2006",
3      "assetType": "doc/*",
4      "owners": [
5          {
6              "ownerIdInSourceSystem": "<user's ID in ABC, Inc. system>",
7              "ownerDetails": {
8                  "taxIdType": "SocialSecurityNumber",
9                  "taxId": "889391124",
10                 "dateOfBirth": "1980-01-01",
11                 "phoneNumber": "2121111111",
12                 "email": "foo@example.com",
13                 "individual": {
14                     "customerName": {
15                         "firstName": "Joe",
16                         "lastName": "Smith"
17                     }
18                 },
19                 "address": {
20                     "postalCode": "22203"
21                 }
22             }
23         }
24     ],
25     "path": "/archive/legalfiles",
26     "attributes": {
27         "type": [
28             "carloan"
29         ],
30         "loan officer": [
31             "JoanneSmith"
32         ],
33         "privacy": [
34             "proprietary"
```
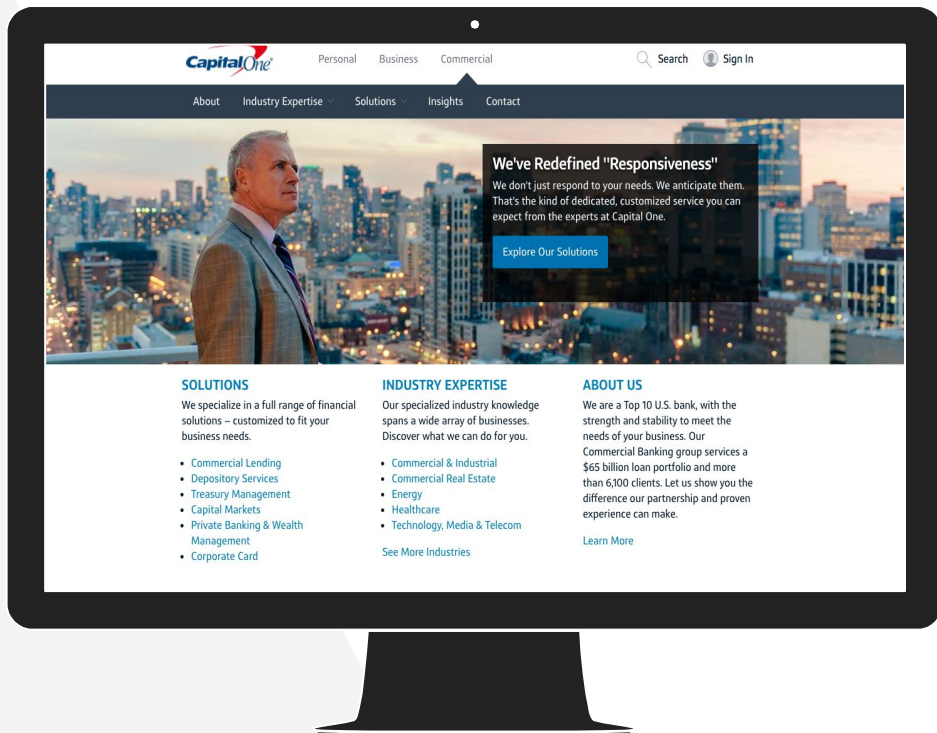
Code output:

```
Joseph Bard, 25
Located in Wisconsin with a state tax of 5.00%. Joseph utilizes Capital One for his student loans.

Sarah Andrews, 28
Located in Alabama with a state tax of 4.00%. Sarah utilizes Capital One for her credit card debt.

Dylan Wei, 23
Located in Alaska with a state tax of 0.00%. Dylan utilizes Capital One for his automobile loans.
```
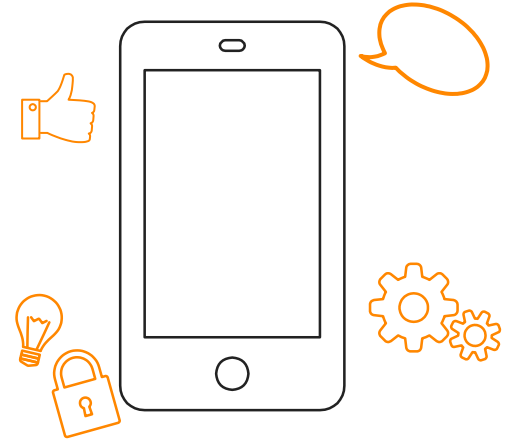
MOBILE DEBT ASSISTANCE

See a summary of your loans, spending habits, and financial standing on one page.

3.
Target Audience

Who are we targeting?

MILLENNIALS

The first digital natives who demand engaging, easy, and intuitive mobile experiences

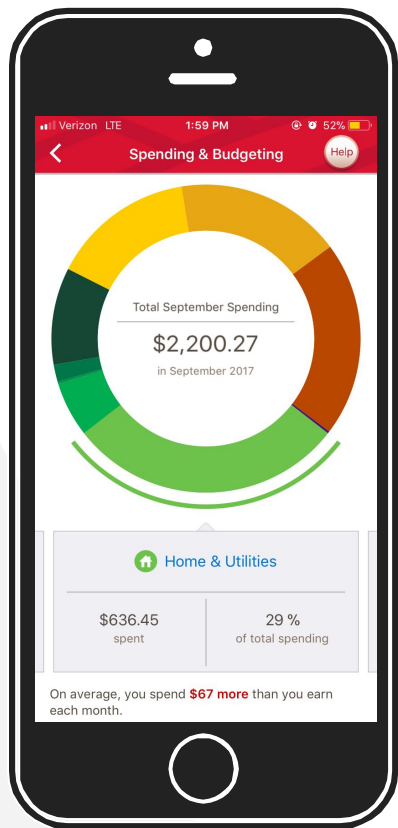# Our process is easy

Upload

Search

Retrieve

Why would millennials use this?

EASY & INTUITIVE

- ▶ Streamlined and secure service for all documents — unsecured debts, student loans, contracts, credit card bills, etc.
- ▶ Easily grant & revoke permissions
- ▶ Multiple owners — family, spouse, co-signer, etc.

ENGAGING & ENHANCING

- ▶ Debt Assistance
  - ▷ Compare payment options before & after debt consolidation
  - ▷ View spending & budgeting
  - ▷ Optimal Payment Plan

Spending & Budgeting

Capital One can provide recommendations based on the amount of loan, payment plan, & average monthly expenses from the data stored in Vault API.

4.

Implementation

How would Capital One benefit?

Eidebtic Vault can drive...

COMPETITION

▶ First mobile debt assistance service

▶ Convenient, efficient & practical

EFFICIENCY

▶ Automate process of data extraction

LOCK IN CUSTOMERS

▶ High switching costs

▶ Low promotional rates

▶ Long-term retention

▶ Brand loyalty

▶ Future

THANK YOU

Any questions?