



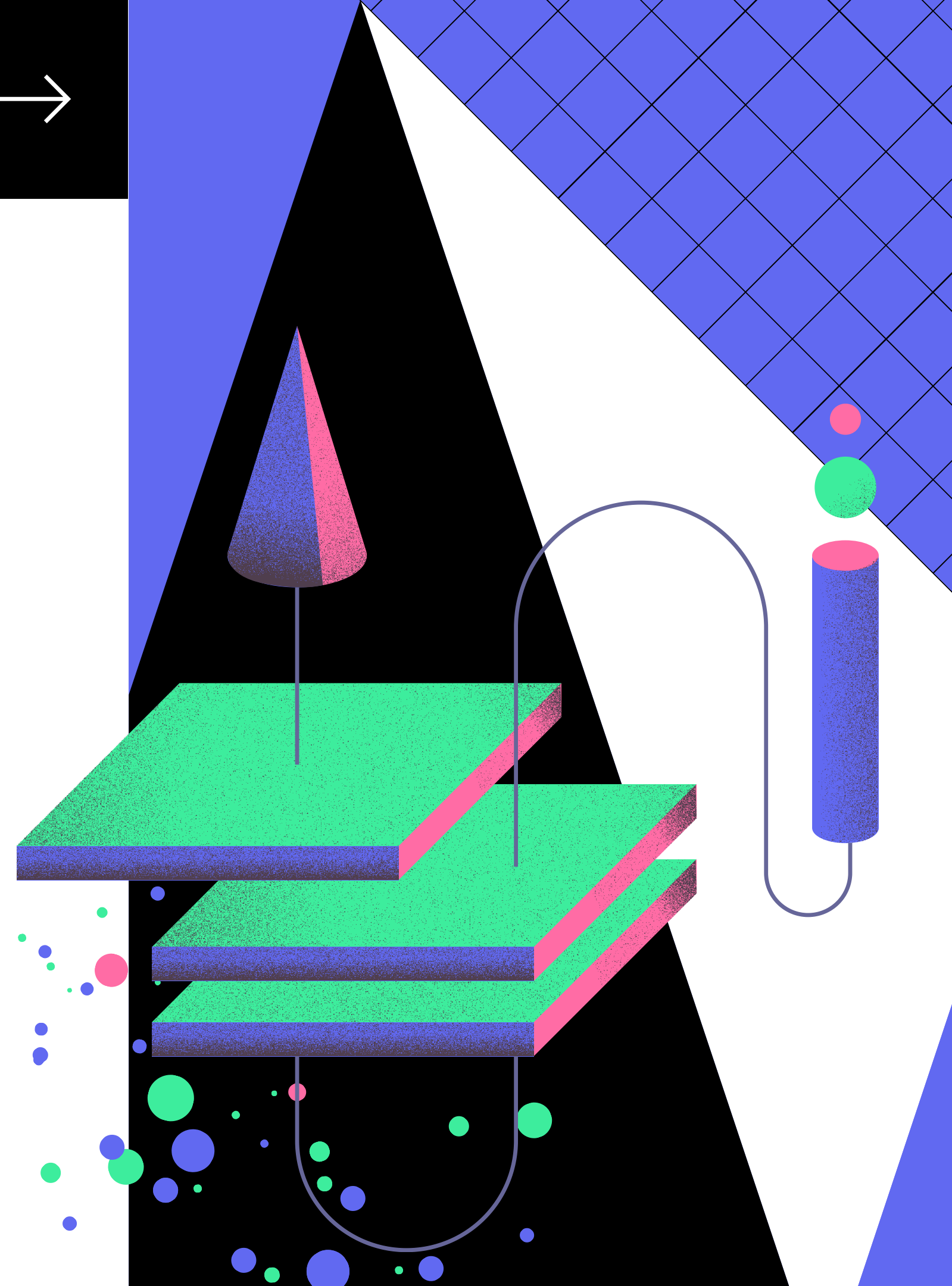
Patent Pending



Can It Work? Plan For 2022

We will accelerate the adoption of modern credit systems and rapidly close the gap of financial exclusion.

Author Devon Shigaki Copyright © All Rights Reserved 2022



Size of Credit Industry

The bond (credit) market is shifting to a digital asset class allowing consumers to interact with the world economy.

Total Available Market (TAM):

\$127T Global Bond (credit) Market

Serviceable Available Market (SAM):

\$52T US Bond (credit) Market

Serviceable Obtainable Market (SOM)

Globally 96% of consumers are credit invisible.

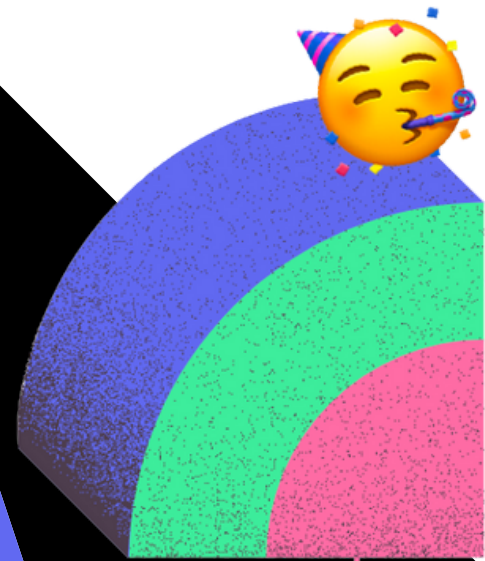


\$127T BOND

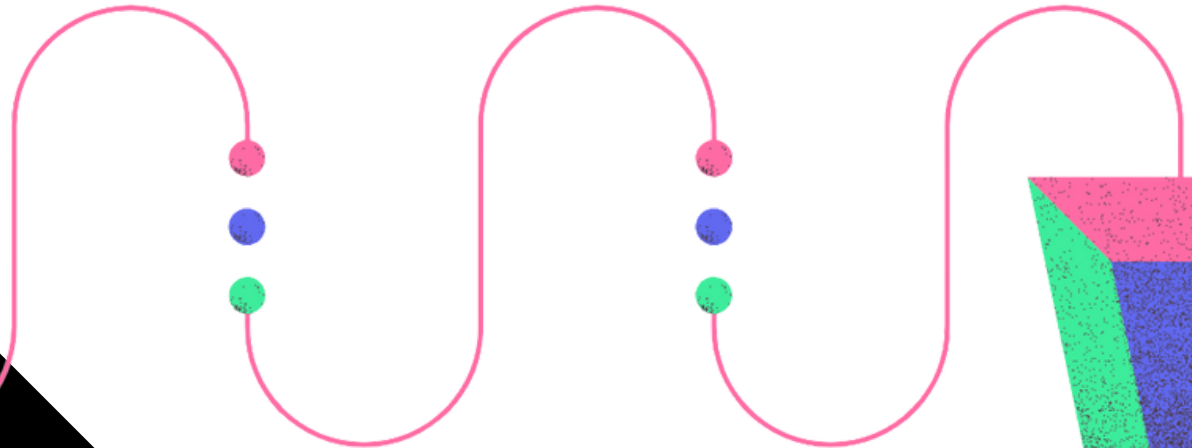
\$52T US BOND MARKET

4% HAVE ACCESS TO CREDIT

According to the **Library of Congress** the creation of **credit reports** in 1841 was **as important as** the birth of **The IMF**, formation of **The World Bank**, and the creation of the **ZIP code**.

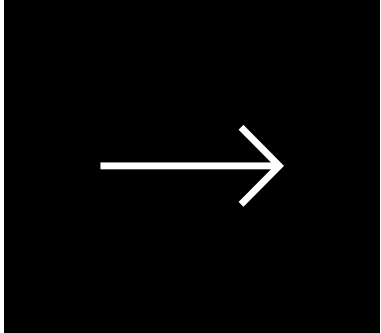


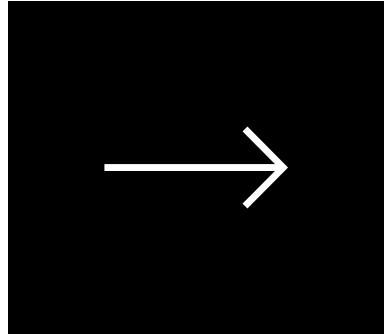
"WOOHOOO! Time to build!"



Then why is it that **less than 6%** of the global population has access to modern financial tools to manage personal or business credit reports built on transparent and inclusive scoring practices to incentivize fair and competitive lending opportunities worldwide?

"Hmmm... what about me?"





How Is Credit Unique?



	CREDIT	CASH	LOAN
INSTANT	YES	NO	NO
COLLATERAL	NO	SOMETIMES	YES
INFLATIONARY	YES	SOMETIMES	SOMETIMES
DEFLATIONARY	YES	NO	NO
TRANSPARENT	YES	NO	SOMETIMES
ECONOMIC DRIVER	YES	YES	YES

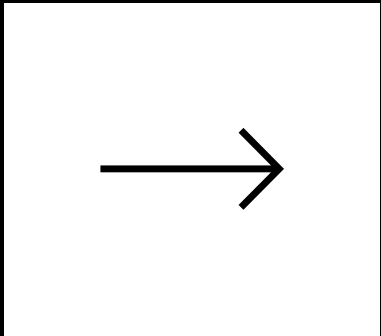
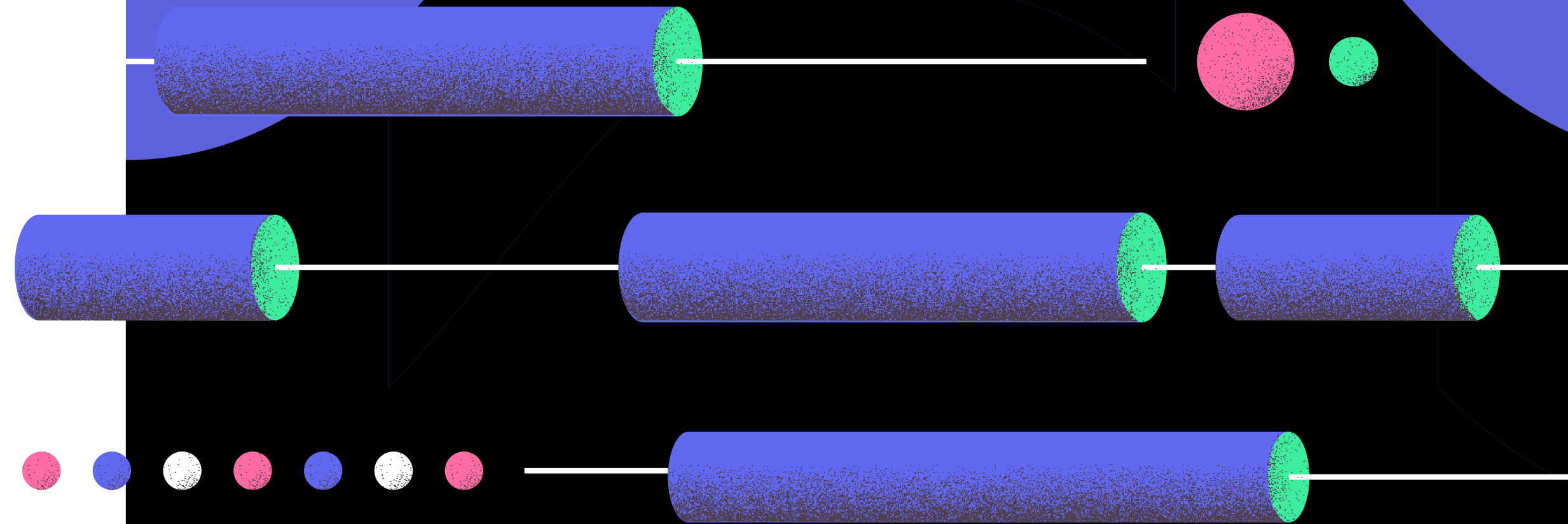
Transactions and Credit

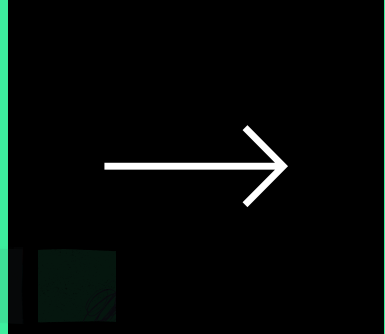
An economy is the sum of all transactions. A transaction is created every time you buy something. Every transaction has a buyer using money or credit to buy goods, services, or assets from a seller. The total amount spent drives the economy. Transactions drive all cycles in all economies. Credit helps both lenders and consumers get what they want. Credit spends just like money. When a borrower spends credit, it also drives the economy because one person's spending is another person's income. When credit is spent, it becomes debt. Debt becomes an asset for the lender and liability for the consumer creating secondary markets.



Our Business Model

We bridge the gap between consumers and lenders by helping the developers and regulators design a safer market.





Who and how we help?



Consumers

24-45

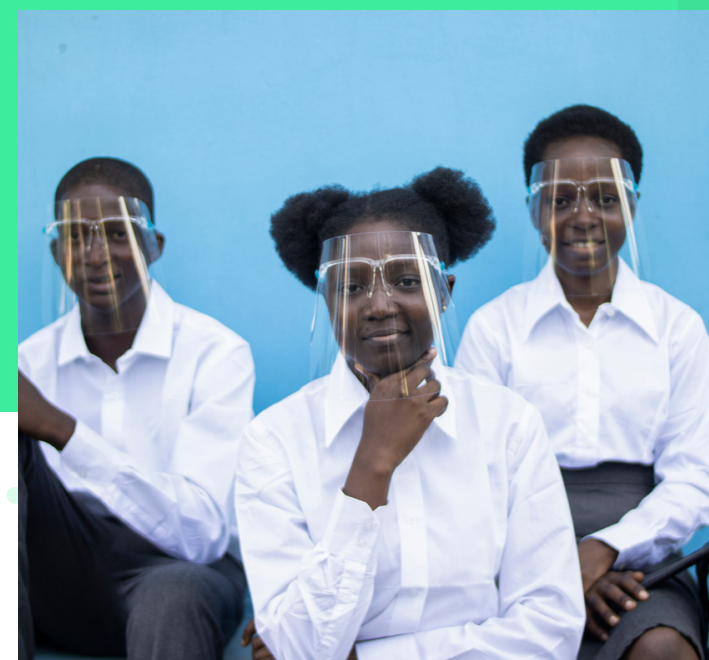
Allowing the other 96% of everyday consumers to access a competitive global market of credit and lending.



Businesses

Industrial Application

Developers can build enterprise solutions for businesses and applications currently not available.



Enterprise

Financial Institutions

Utilizing our tools institutions can validate consumer information without risking the user's privacy.

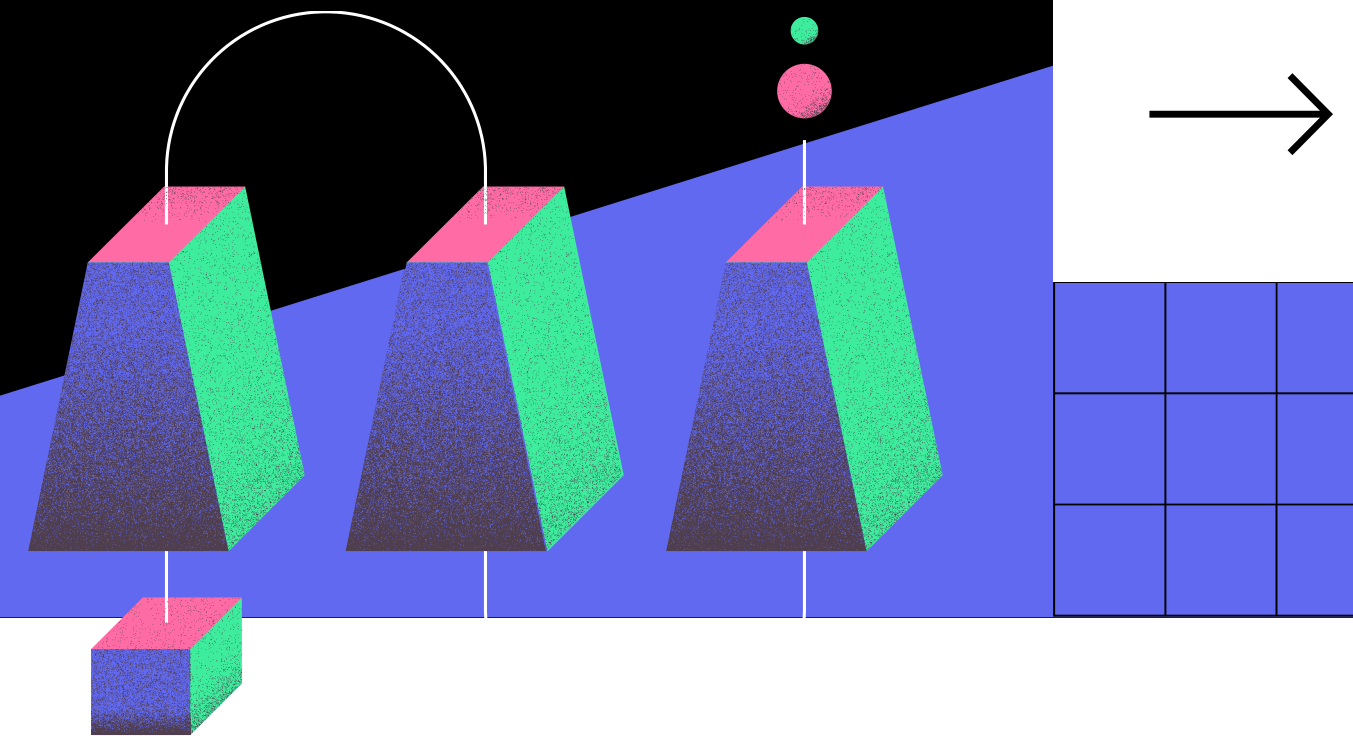


Regulators

CFPB, CFTC, SEC etc.

Regulators will be able to navigate the changing economy and help cultivate it with the consumers.

Consumer Problems



Billions of consumers are unable to directly access the global lending market costing both lenders and consumers **trillions of dollars** in transactions daily.

\$127T

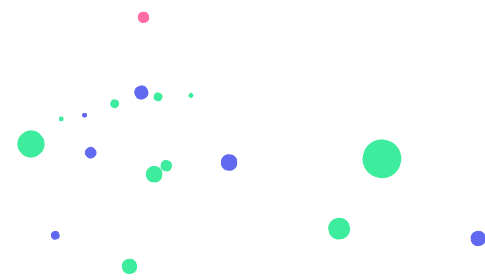
The current size of the entire global credit market. - **ICMA**

\$52T

The current size of the United States bond/credit market. - **FINMA**

4%

The United States is a fraction of the global population. - **OurWorldInData**

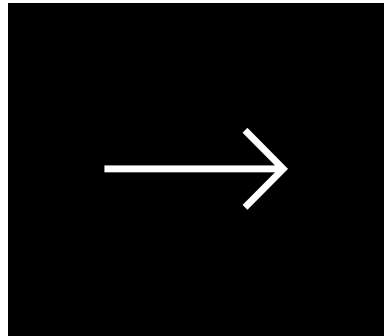


The BlockID is a user's web3 financial passport.

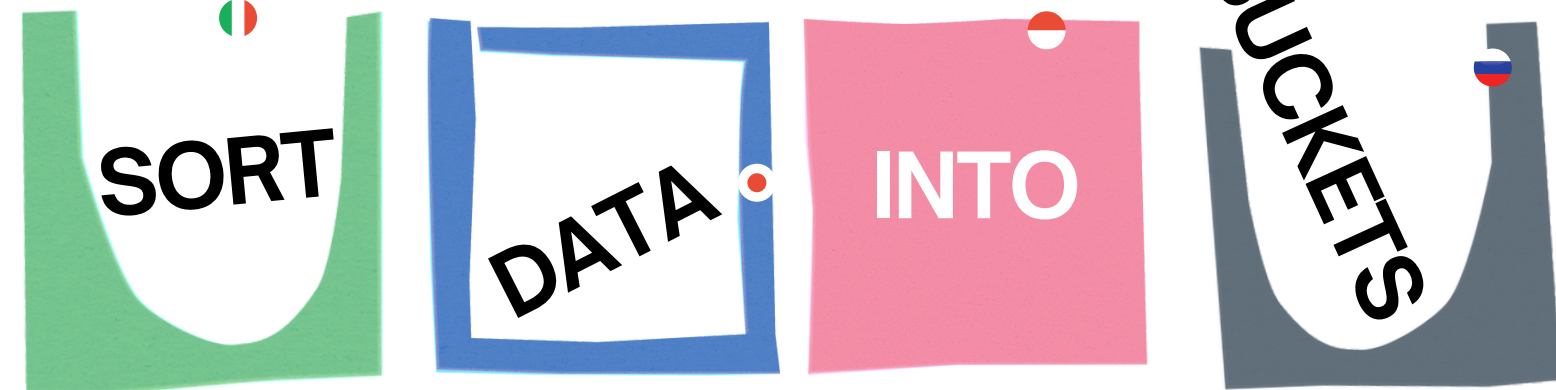
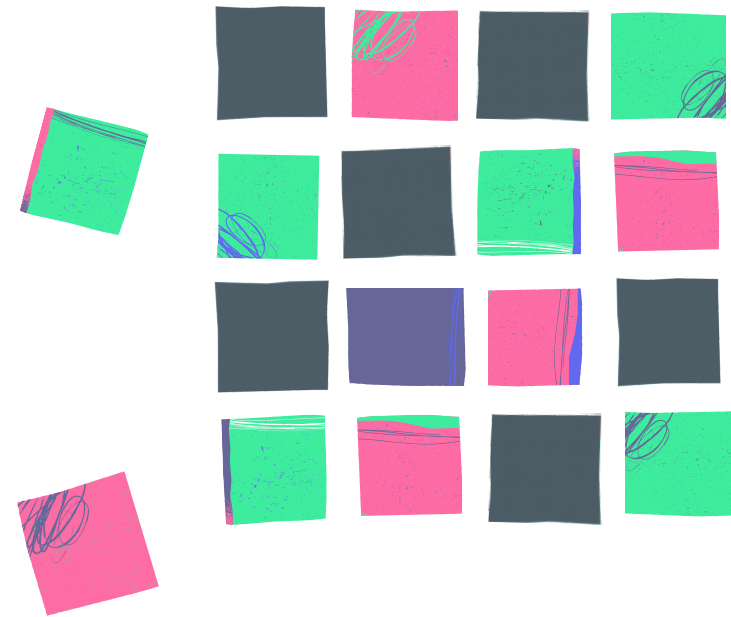
FEATURES

The highest quality first person data in a familiar format

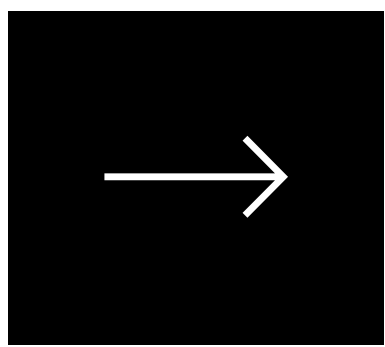
- Inclusive Credit Score
- Revolving Accounts
- Payment History
- Credit Inquiries
- Risk Attributes
- Employment History
- Brokerage Accounts
- Digital Assets



OPEN-SOURCE
DMP
Data
Management
Protocol



Now that users can securely store their own data from anywhere in the world we need a network that can handle infinite data types.



Business Problems



Businesses are unable to design a standardized metric, **a credit score, that is fair and inclusive of all people** and regulatory infrastructures.

40+

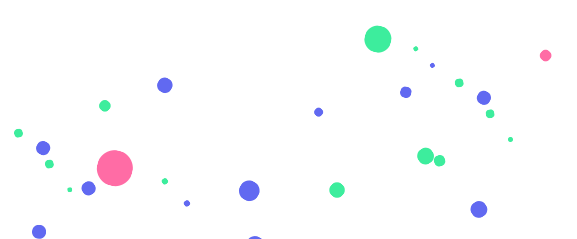
There are so many programming languages for developers to use. Which one is best?

24M

Globally devs are a community of millions of independent users innovating together. How?

195

With hundreds of different countries and sovereign nations involved, how can this work?



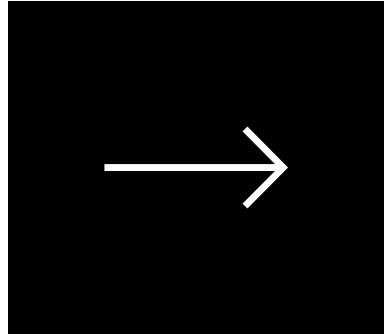
BigOil vs BigData



	BIG DATA	BIG OIL
SUPPLY	INFINITE	FINITE
COST	DECREASES	INCREASES
VALUE	INCREASES	INCREASES
SCALABLE	YES	NO
RENEWABLE	YES	NO
DIGITAL	YES	NO

To be able to fulfill all these requirements, these systems would need to be **decentralized, heterogeneous, interoperable, immutable, self-sovereign, and composable, allowing them to adapt, mold, and refine** processes adjusting for the unique economic, cultural, and user data without compromising network security or regulatory requirements built to protect all the network users.

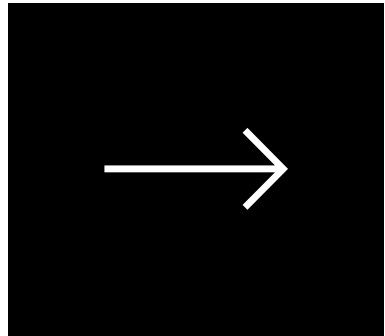
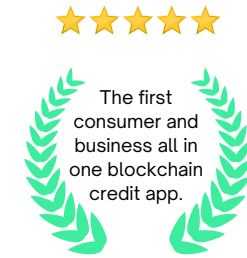
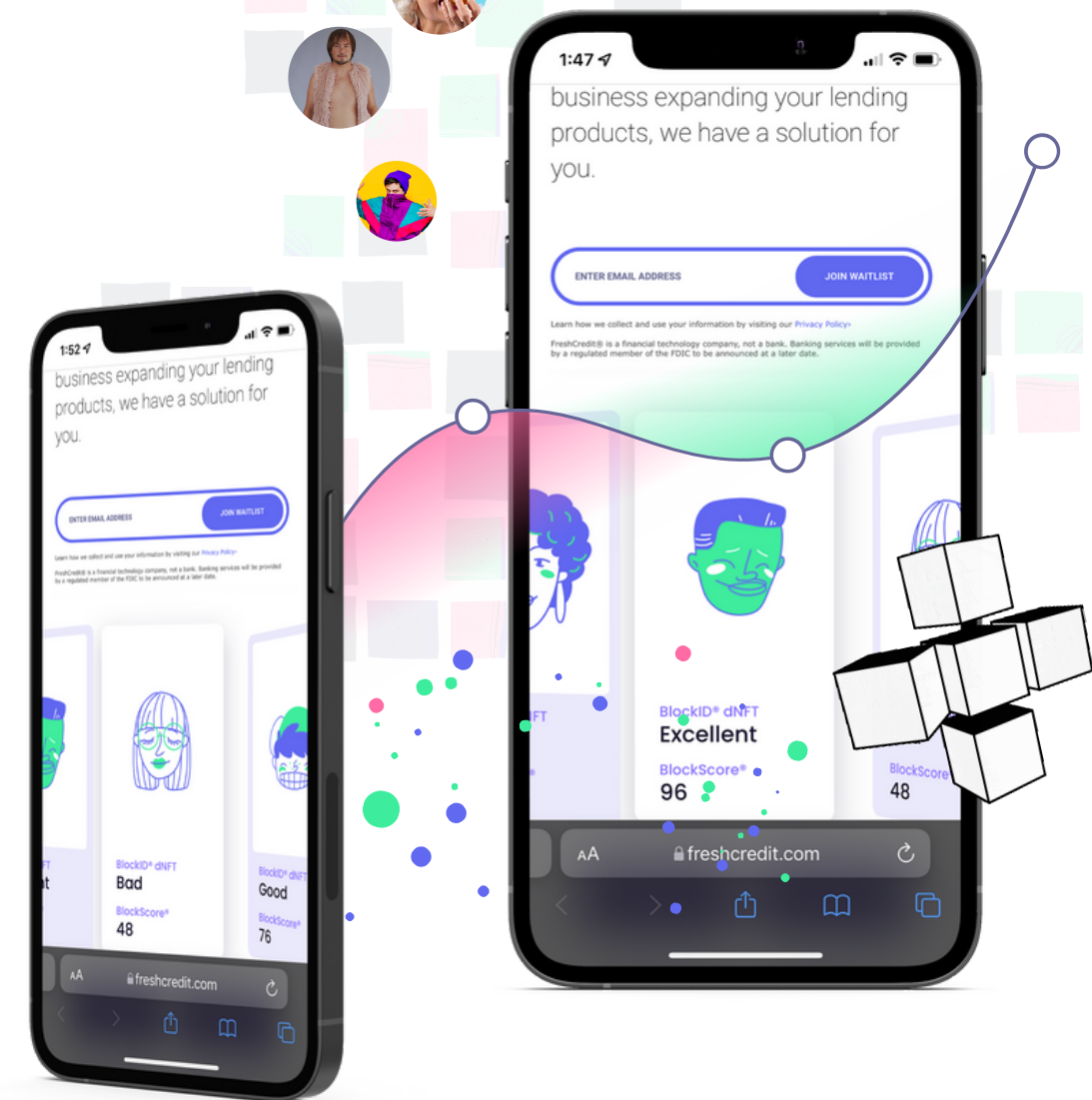
If this is not done ahead of time and with precision, we may see many more harmful data spills leading to local and global fraud hurting the economy and those around us. Let's start now.

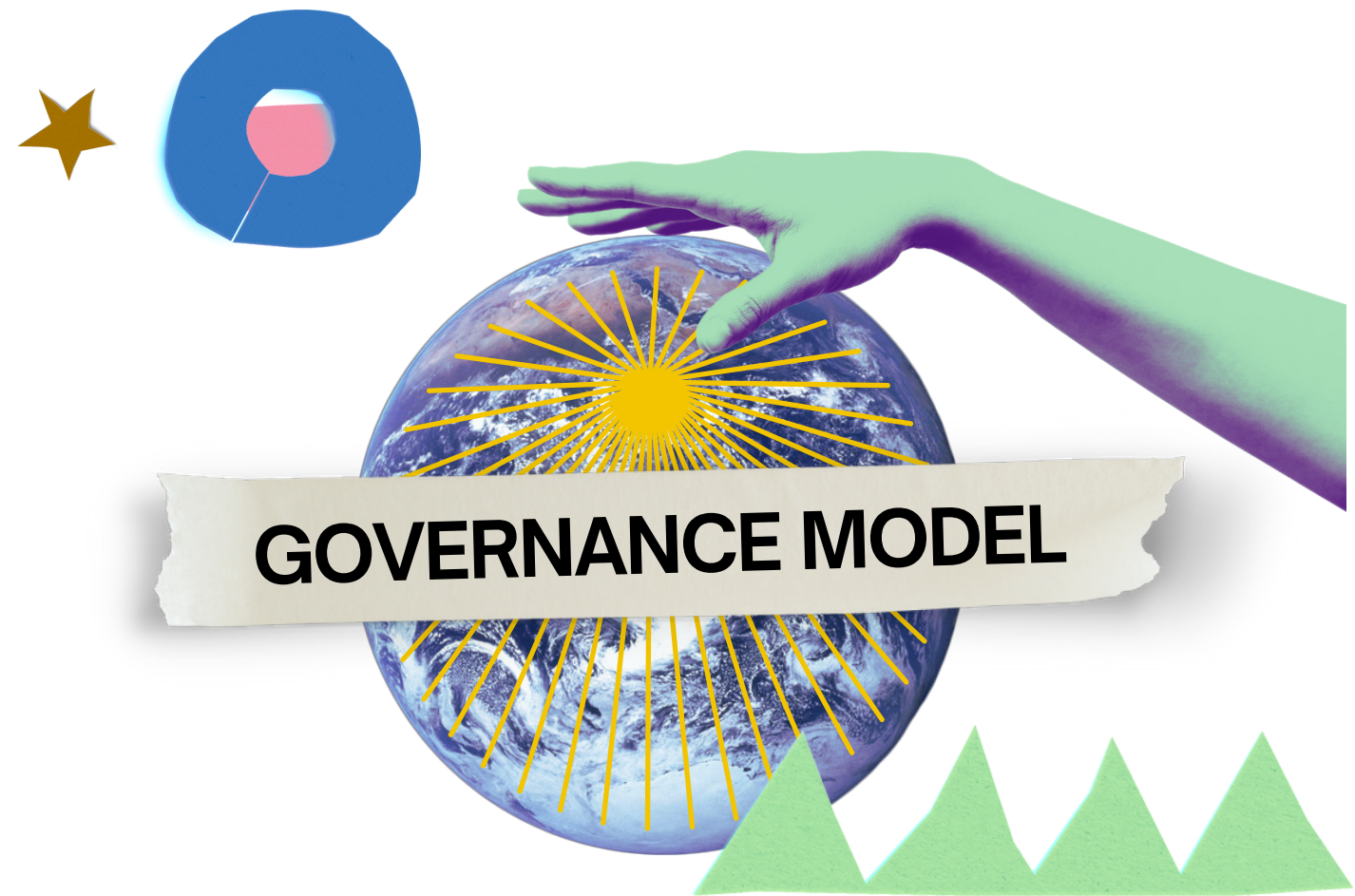


The BlockScore is a fair and inclusive global credit score.

By integrating blockchain technology consumers and businesses can now do business using a fair and transparent credit score.

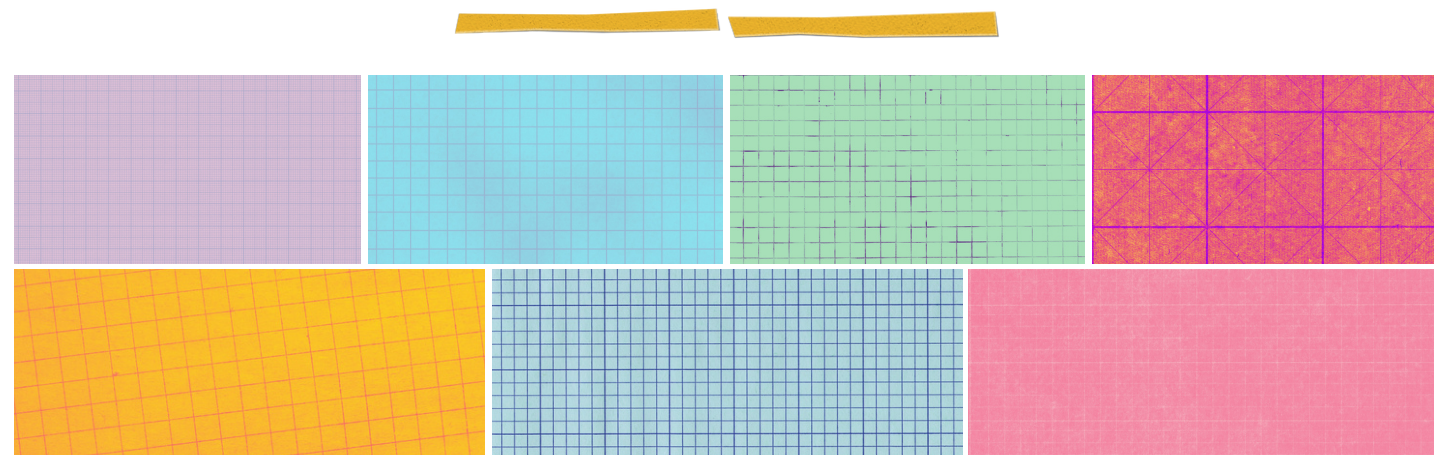
- A transparent **fair credit scoring** system with a voice for the people allows fair decisions leading to real change when needed.
- An **inclusive scoring system** requires decentralization of the network by utilizing blockchain technology





GOVERNANCE MODEL

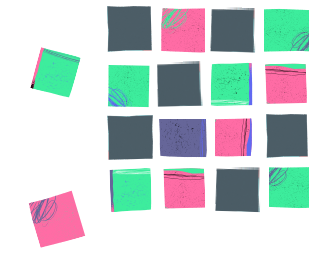
DATA COMES IN ALL SHAPES AND SIZES



STEP ONE

INDIVIDUAL IDEAS

Come up with as many solutions as possible. Write them all down, even the ones you don't think are great.



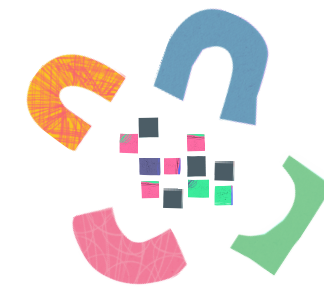
STEP TWO



STEP THREE

SMALL GROUP DISCUSSION

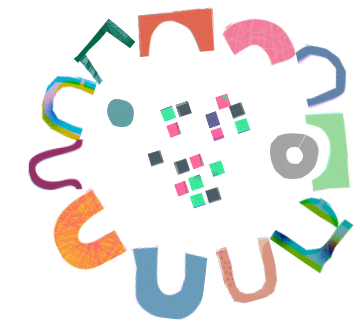
Share all of your ideas, and group the ideas that are similar.



STEP FOUR

BIG GROUP DISCUSSION

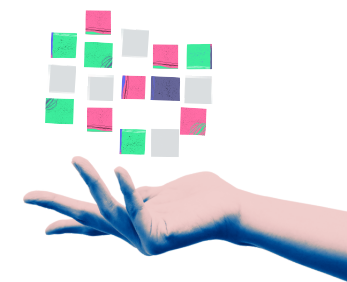
Can you add something to one of the solutions?



STEP FIVE

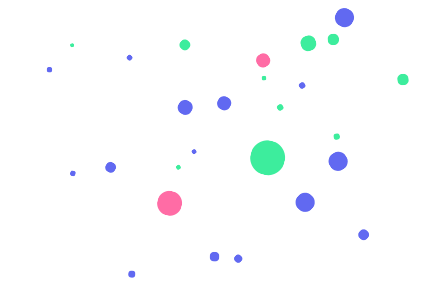
INDIVIDUAL REFLECTION

What solutions have resonated the most with you? Which solutions most align with the research?



STEP SIX

TIME TO VOTE



Token Distribution

Cultivating a modern economy takes care, precision, and time.

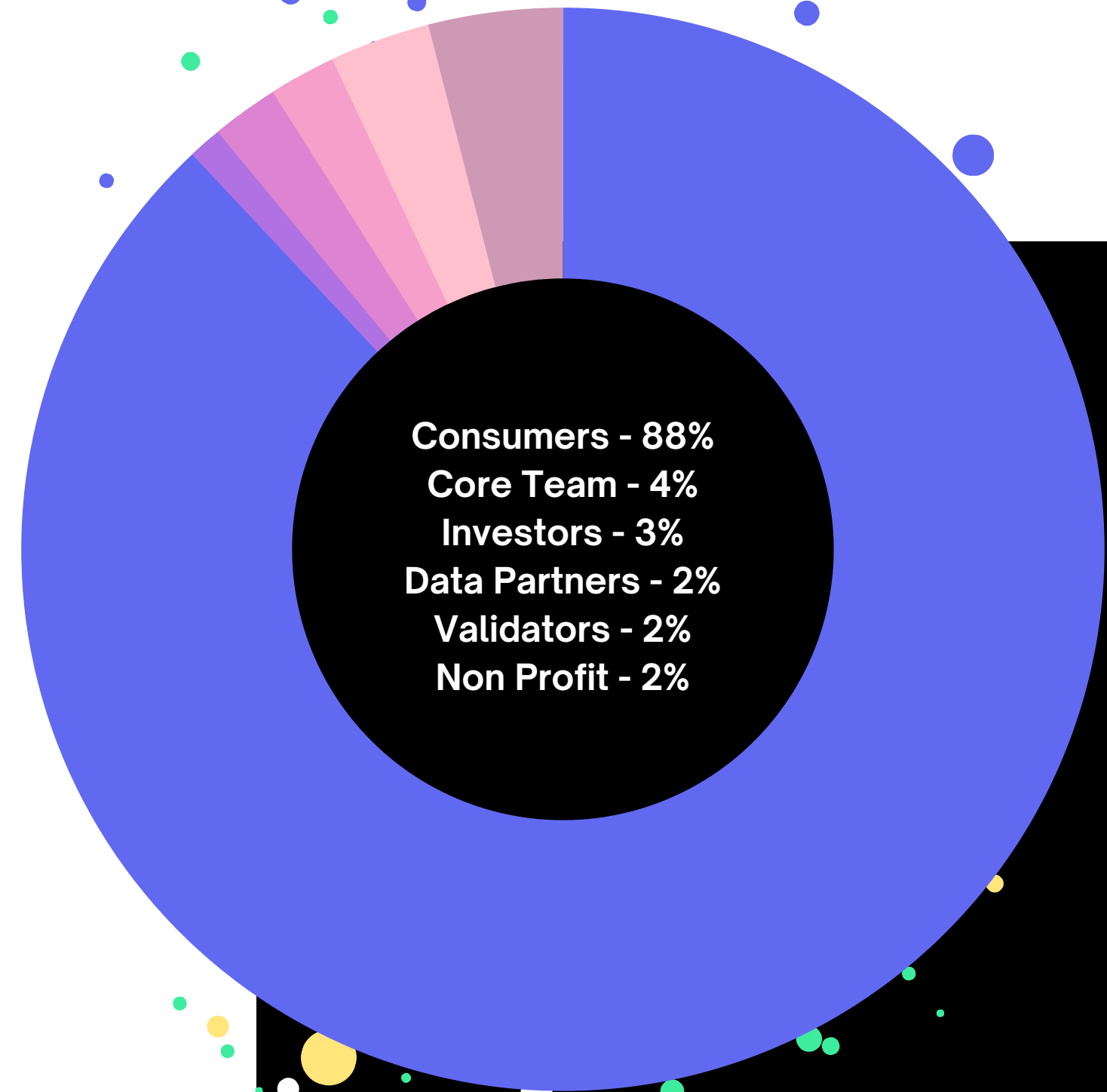
Organic Growth Model

As users continue to build the accessible data pool, they generate more tokens. The more data the user syncs with the network, the more tokens they generate in relation to their fractional contribution.

As tokens are generated, they are simultaneously being burned when consumers use their line of credit—allowing the market to control the flow of value using bytes of validated data as a measurable exchange of value similar to gas metering, increasing market confidence. **Tokens are only generated from the input of new data by consumers and data partners, being validated and added to the network, or the repayment of previously used lines of credit.**

The more data they share the more tokens they generate. This inversely will refine their score mitigating risk to the network.

When a user signs up, they do not need to transfer assets to the platform to start building value. They receive tokens for valid data while generating a credit score to interact with the DAO.



DATA IN

VALUE OUT



Institutional Problems



Financial institutions are unable to **safely cultivate cross-border bond/credit markets** because of a lack of data and data networks.

3

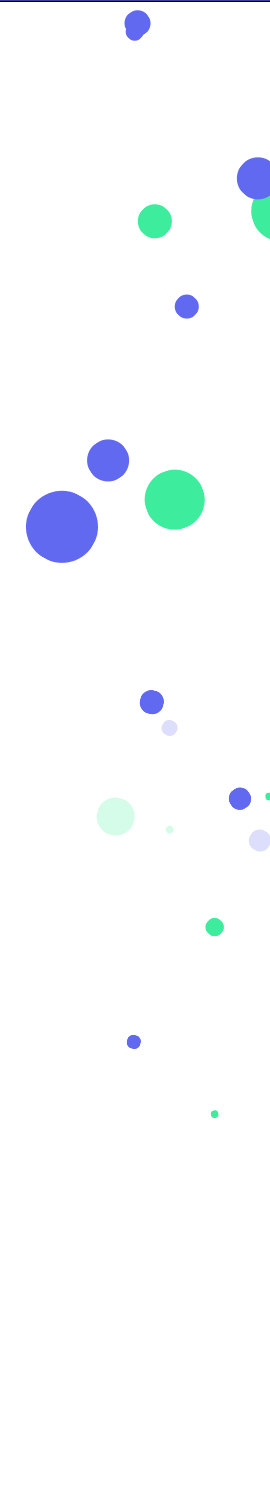
The total number of credit bureaus makes this highly centralized and risky. - Equifax 2017 data breach of 130M consumers.

32%

The FTC and CFPB report that credit reports contain enough errors to affect a user's credit score and interest rates.

38%

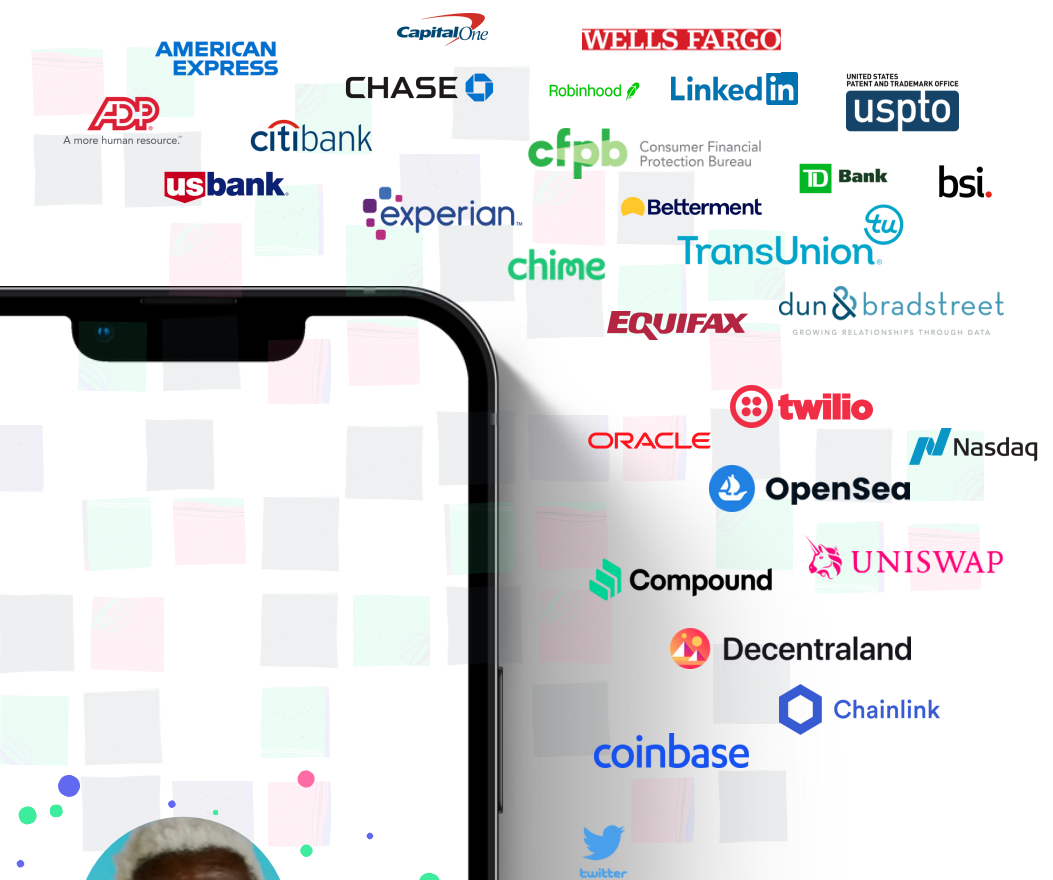
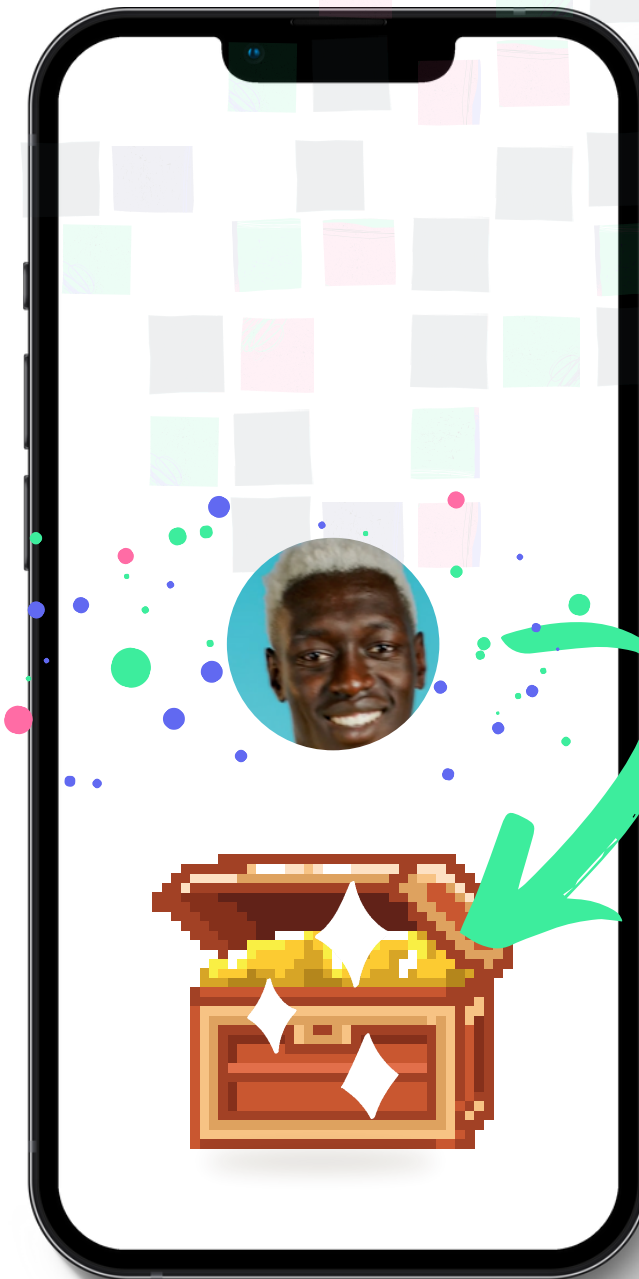
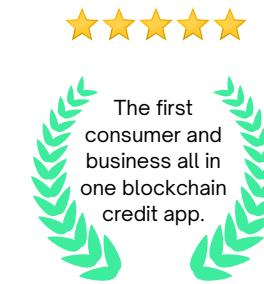
The FBI reports that fraud is up 38% from the previous year and is expected to only get worse as a majority of consumers do not report it.



The BlockIQ DAO is a decentralized credit market.

By leveraging data using a dynamic NFT consumers can now safely stake their own credit profiles directly to the global decentralized bond market.

- Users have **access** to lending opportunities helping generate a healthy competitive financial market.
- Lenders are able to safely and **efficiently** allocate valuable resources world wide without additional risk or overhead.



Why Deploy A DAO?

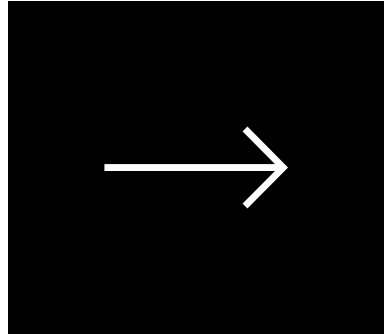
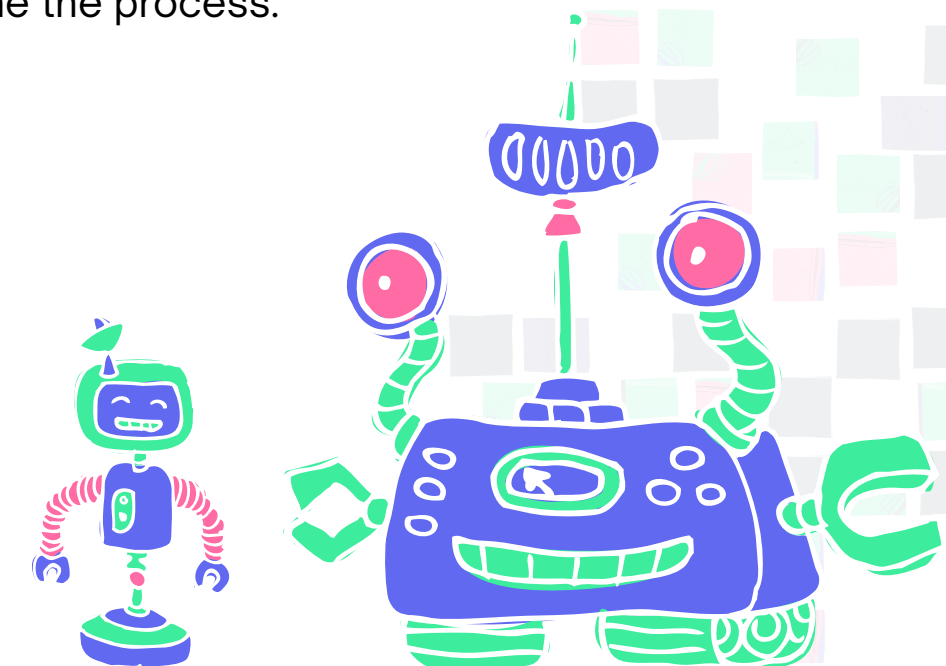


	BLOCKIQ DAO	CENTRAL GOVERNMENT	CENTRAL BANK
SPEED	YES	NO	NO
EFFICIENCY	YES	NO	NO
DECENTRALIZED	YES	NO	NO
TRANSPARENT	YES	SOMETIMES	SOMETIMES
AUTONOMOUS	YES	NO	NO
DEFAULTS	NO	YES	YES

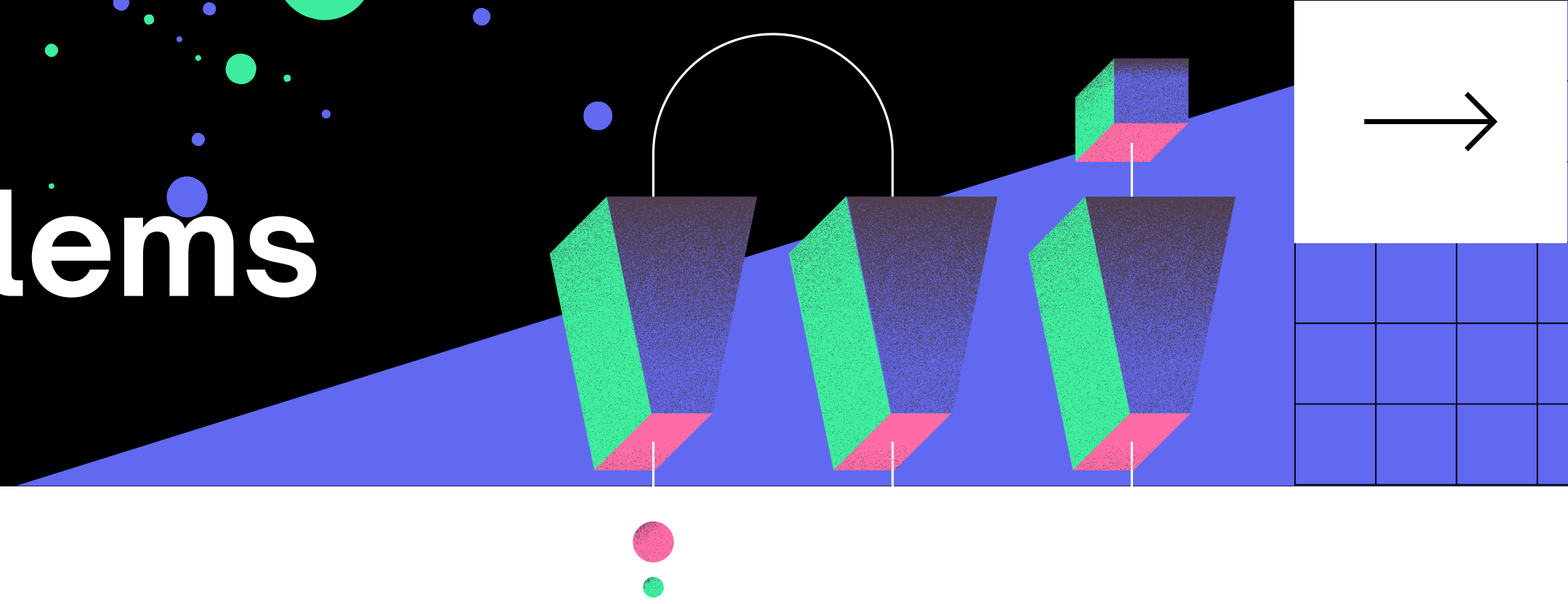
Basic financial realities work the same for all people, organization and governments except for one big difference, all countries can print money and create credit out of thin air to give to people and lend out.

The central bank is able to lend out money, and print money at almost 0% interest, meaning if the DAO generates more interest rewards for the users of a global bond/credit market, then they have to pay back; we could remove the issue of defaults.

The DAO will start with a simple lending formula and over time the network will refine the process.



Regulator Problems



Regulators can't **enforce global standards efficiently** in a rapidly shifting landscape as the entire capital market economy becomes digital.

33%

Consumers report fraud. Most people are embarrassed. - **CFPB**

10%

The number of people that follow up with law enforcement. - **FTC**

75%

The success rate of solved cases regarding online fraud and identity theft. - **FBI**

=

2.475%

Overall success rate in the fight against fraud and identity based cybercrimes.

We don't sell your data. You do, or it's free.

A thriving global economy needs unbiased raw feedback. The truth isn't always comfortable but it is useful.

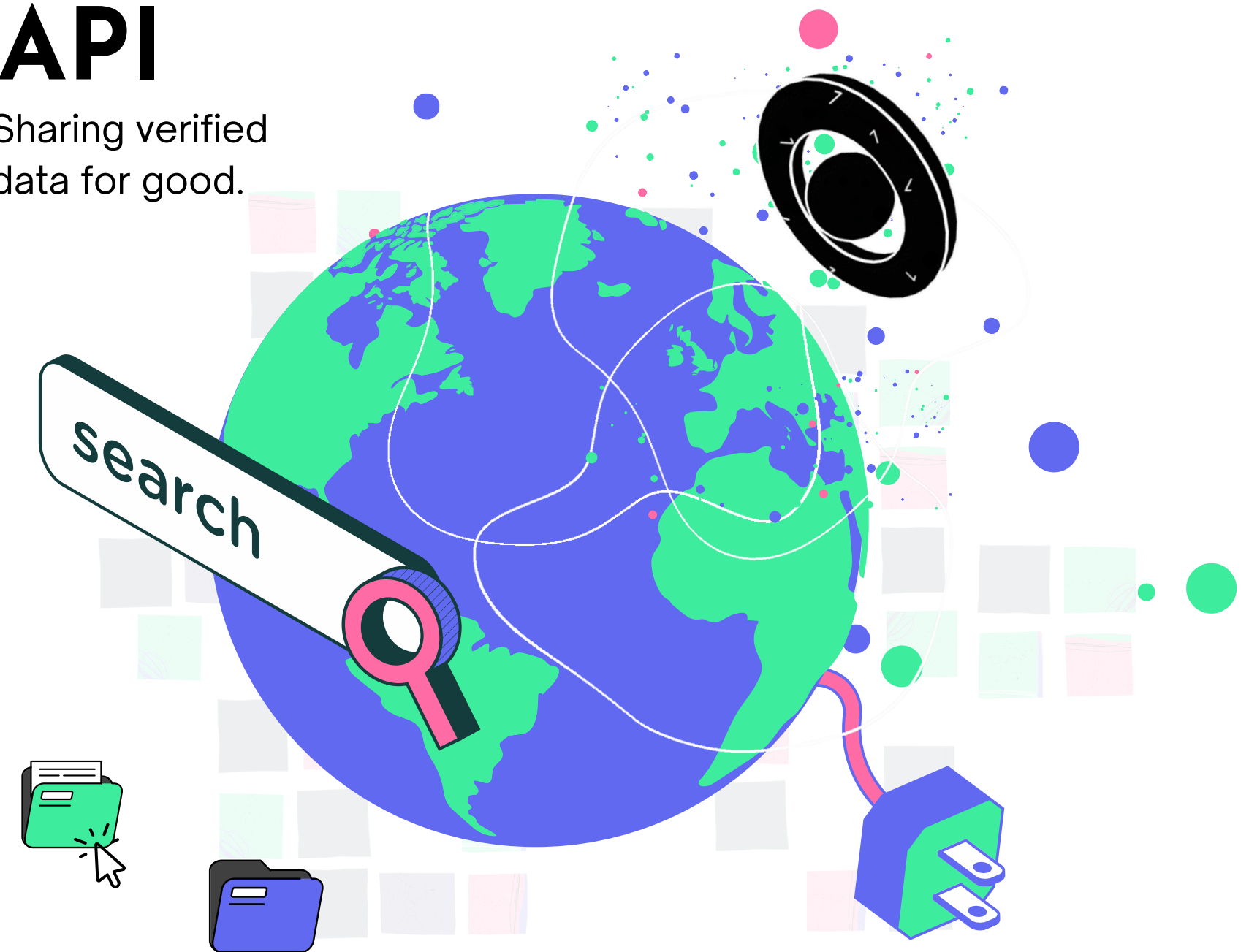
Providing the highest quality data for free to all industries to better the economy is how it should be. Competitiveness should stay part of the financial economy, which is very different from the real economy. For example, more competitive lending rates is good for the economy, but we should not make finding the cure to a disease or the solution to a significant global problem. We should work together to find solutions for better products, especially in the field of science and healthcare.

By providing data for free, we remove the incentive to sell data, and this becomes a self-reinforcing compound pool of value scaling with the world for the world.

OPEN-SOURCE

API

Sharing verified data for good.



Regulatory Pathway



01

Regulator's point of view.

The SEC's official position is that the credit scoring industry does not need more oversight or regulation. In summary, they would like credit scoring to be as decentralized and transparent as possible, never to cause the public to think the government incentivizes the scoring system providers in any capacity. **1* SEC Statement**

02

Why do they see it this way?

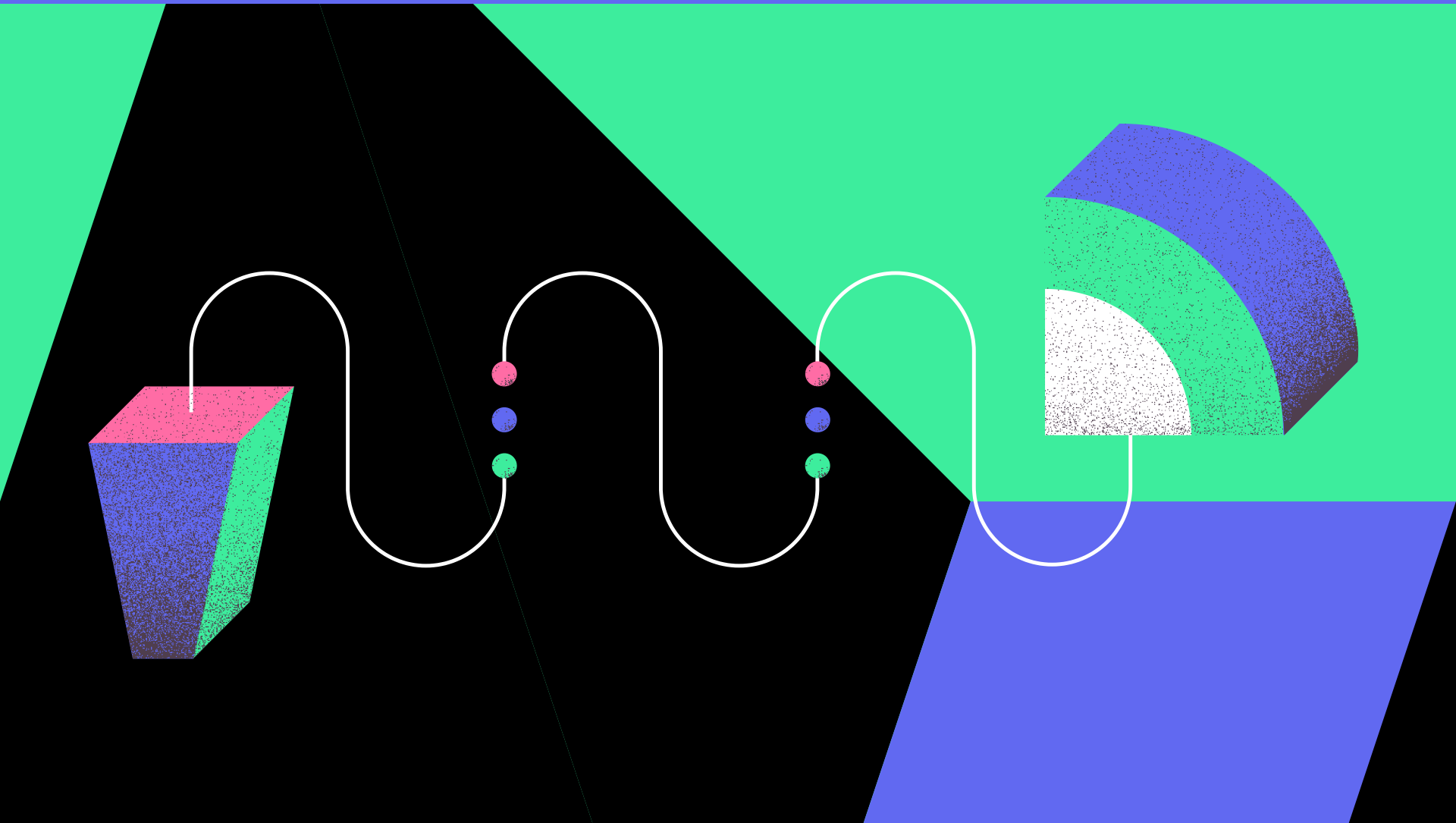
The very idea credit scores could be manipulated puts at risk the integrity of the entire global bond market and thus the world economy. The CFPB stated that fair alternative scores are not only legal but encouraged to increase financial inclusiveness and economic exposure. This hands-off approach allows businesses and developers to build and expand into other markets with better technology without creating unnecessary regulatory concerns. **2* CFPB Position on Alternative Score**

03

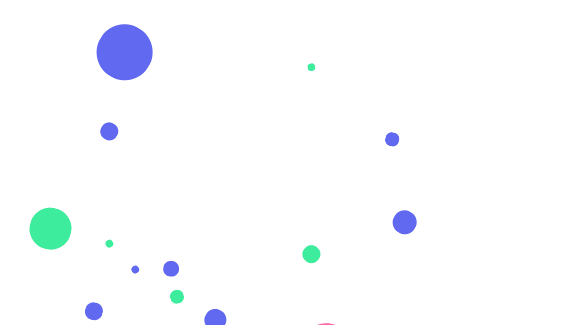
The end goal...

In the last phase of the project launch, we will deploy a DAO to operate and manage a compliant decentralized digital asset bond market. Convert all the network data bytes to a measurable metric to exchange value for data at a fair and efficient rate based on the current global market value. Similar to metering electricity. The more the data the network grows and the less it costs to acquire that data each time, means the value of the pool will compound exponentially. As long as valid data continues to be added to the network, regardless of the contents, the data itself generates valuable insights essential to building a profitable public asset for consumers worldwide. **3* Roosevelt Institute**

Our mission is to become the largest public asset driving real social impact.



We aim to provide consumers, businesses, institutions, and regulators with fair, transparent, and inclusive ways to access the world economy.



A decorative graphic on the left side of the slide. It features a white grid background at the top. Below the grid, there are several overlapping, semi-transparent geometric shapes in shades of pink, blue, and green. A vertical line with a pink dot at the top and a blue dot at the bottom passes through the shapes. In the top right corner, there is a cluster of small, colorful dots in shades of blue, green, and pink.

About Us

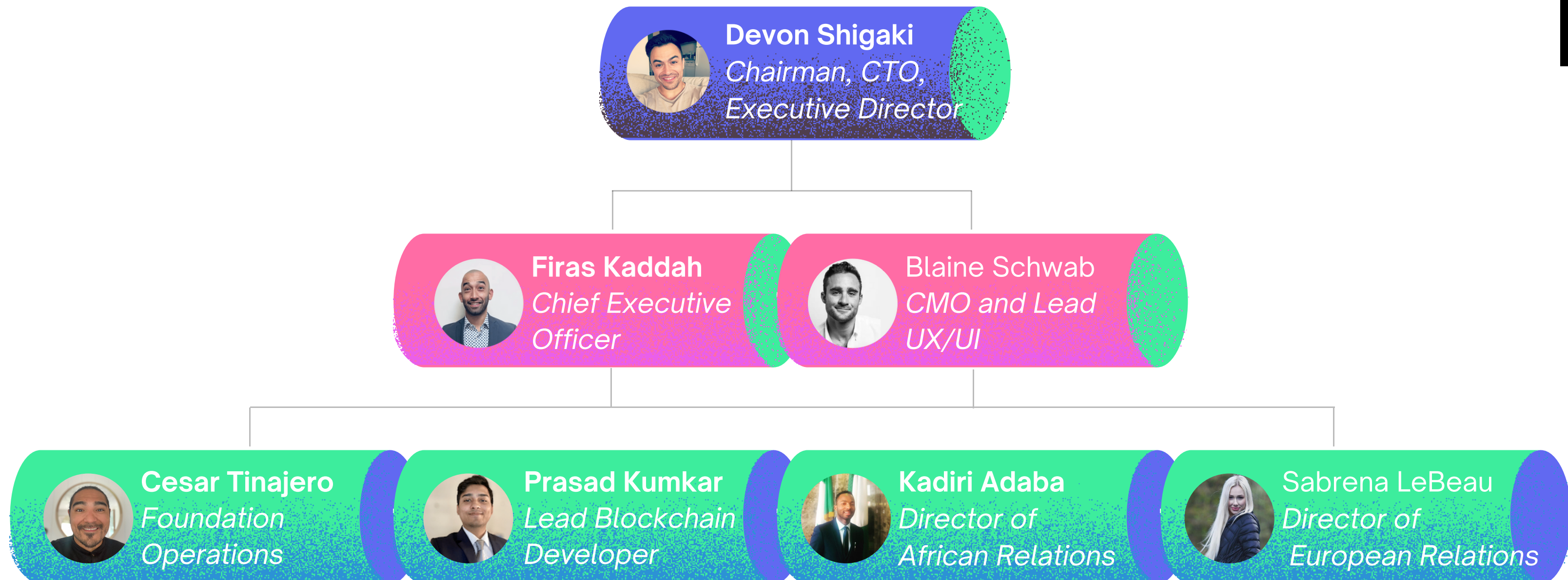
Everyone has the right to accurate, fair, and transparent lending practices.

We want to continue to lead the industry in producing the highest quality data verification processes using API networks integrated with physical communication networks. Integrating blockchain technology into our model we designed a process in which consumers can safely verify and store their own data.

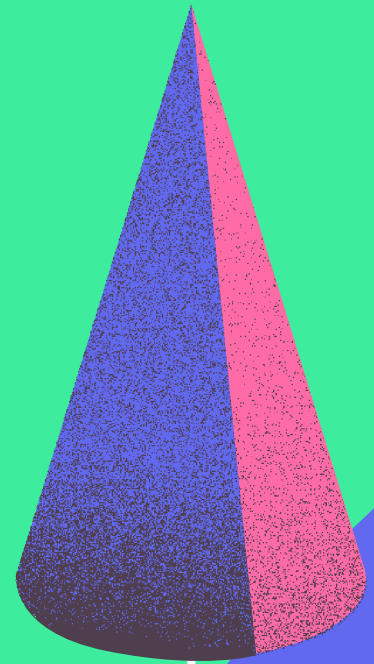
Cryptographic digital tokens are generated as receipts of this verified consumer data synced to the network. This data will serve as the foundation of a fair and inclusive credit scoring protocol that manages a decentralized global bond market. Unlocking trillions in traditional and digital asset value for billions of people around the world while accelerating mass adoption and financial inclusion for all.



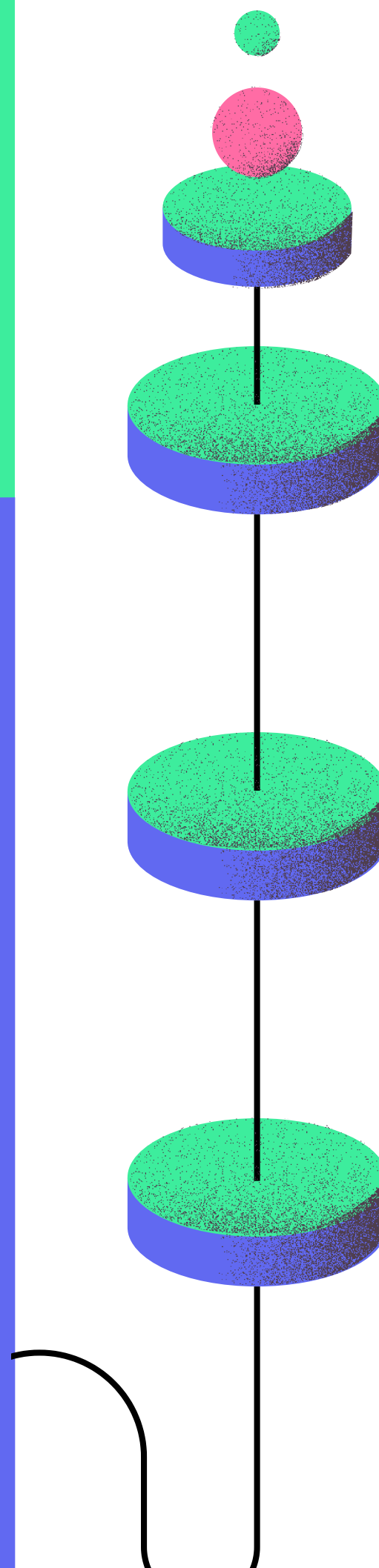
Organizational Chart



Contact Us



Reach out to us for inquiries or comments.



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Email Address

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Website

