

REIMAGINING INTERACTIONS  
with Absolute Certainty

# DATA is the world's most valuable resource!

It has opened up new possibilities for products, services, and experiences to which companies, organisations, and governments can create differentiation in the digital economy.

... **But it's not all great.** Today, a number of frictions – such as participants of a transaction not having access to the same information or the high price of intermediaries – add costs and complexity that drags on global business and trade.

7.3B  
USD

Third-party Background verification services market by 2026. Verification fees range from \$5.00 - \$38.00.

Allied Market Research

60M  
USD

Financial firms' average annual spend on compliance with KYC and Customer Due Diligence (CDD).

Thomson Reuters

2.3T  
USD

The global economic value of counterfeiting and piracy by 2022.

ICC

10T  
USD

Annual trade finance market involving some form of credit, insurance or guarantee. Data flows supporting the requirements are cumbersome and time-consuming.

ICC

## PROBLEM

The current state of data driven interactions are signalling several critical challenges to improve business efficiency and customer experience.

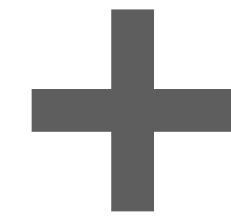
- Lack of transparency due to inconsistent or not readily accessible data.
- High proportion of paperwork and documentary frauds.
- Data interoperability challenges to facilitate realtime approvals.
- Administrative effort of record keeping and reconciliation.

# JOURNEY SO FAR

enabling institutions with easy to use tools, APIs and models to issue, exchange, verify, and revoke tamper-proof credentials.



[ PRIVATE, PERMISSIONED ]



[ NO-CODE APP ]

**4M+**

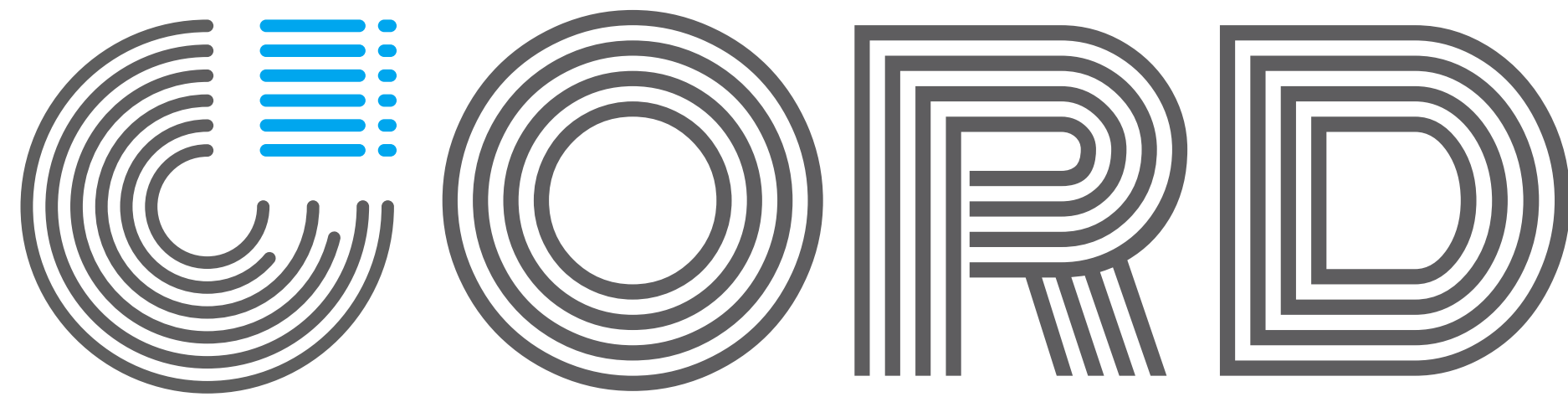
TRANSACTIONS

<https://studio.dhiway.com/>

General Availability from April 2021

**1000+**

ORGANISATIONS



[ VERSION 2.0 ]

represents a portfolio of technologies and approaches that create new possibilities in how we address trust gaps , manage transactions and exchanges of value at scale.

- PUBLIC, PERMISSIONED
- NOMINATED PROOF OF STAKE (nPOS)
- MUTABLE CONTENT, IMMUTABLE STATE
- HYBRID CONSENSUS (4-6s FINALITY)
- PRIVACY BY DESIGN
- ON-CHAIN GOVERNANCE
- RESOURCE USAGE BASED FEE





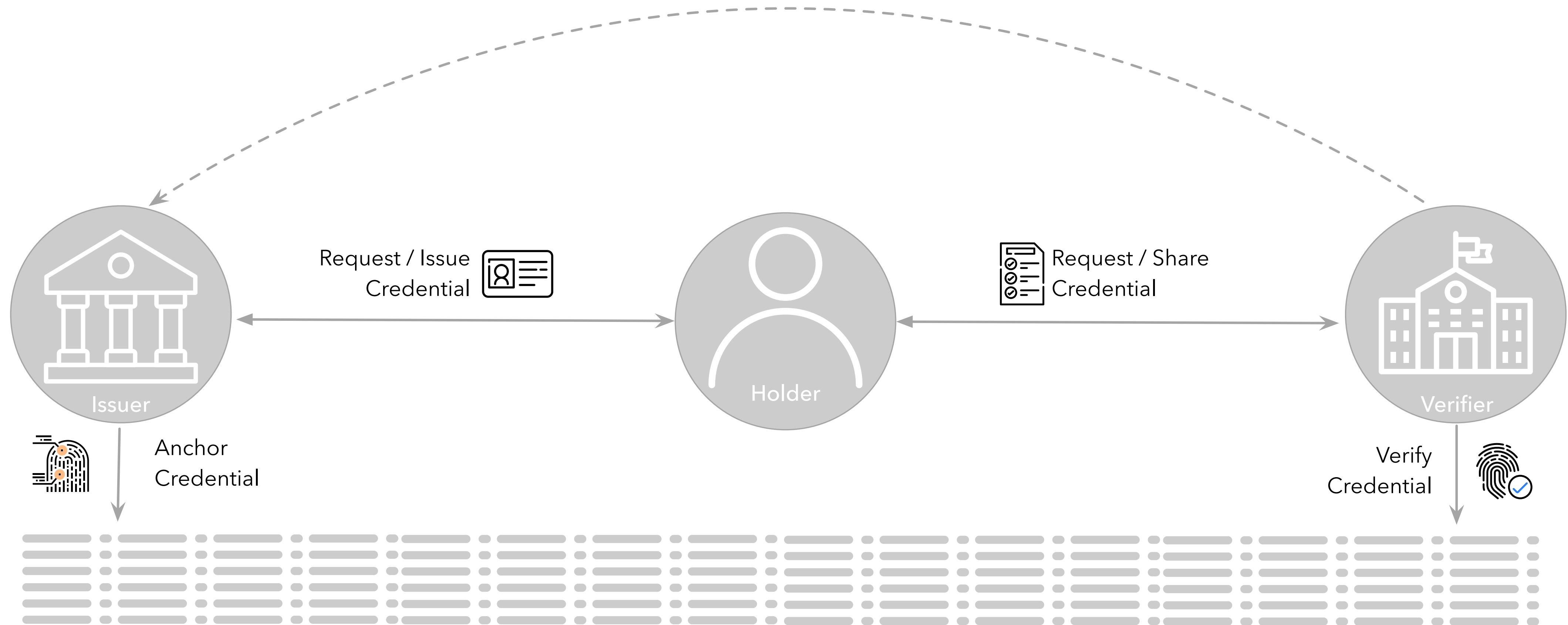
[ VERSION 2.0 ]

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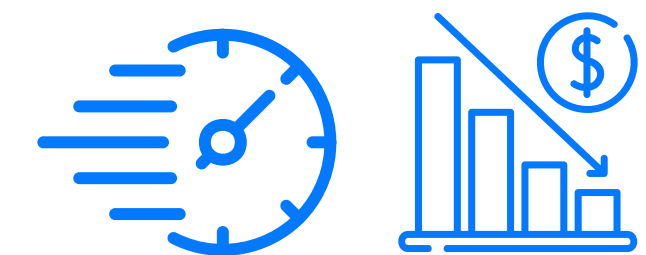
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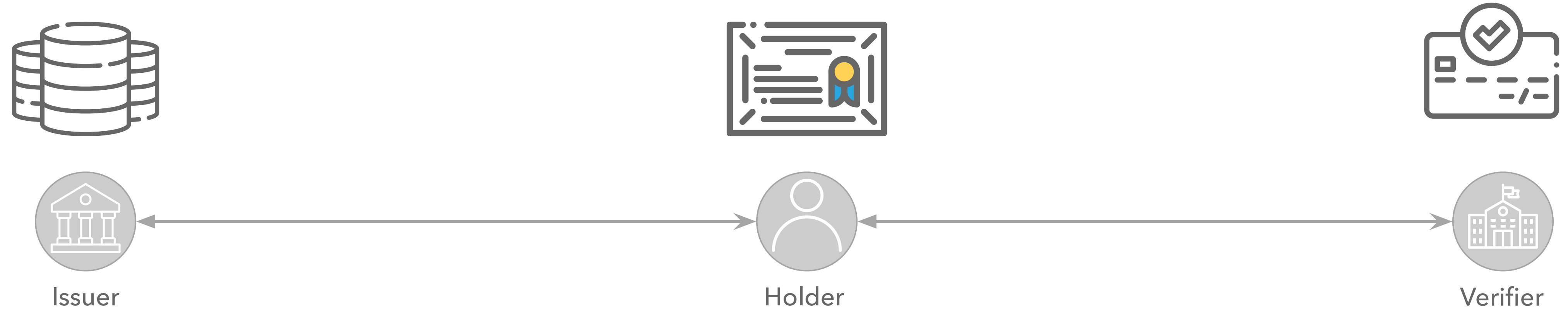
# THE TRUST TRIANGLE



- ✓ The original issuing entity (the source of the data)
- ✓ It was issued to the entity presenting it (the subject of the data)
- ✓ It hasn't been tampered with (the veracity of the data)
- ✓ Whether the issuer revoked the credential as of a particular point in time (the status of the data)



# INTERACTIONS

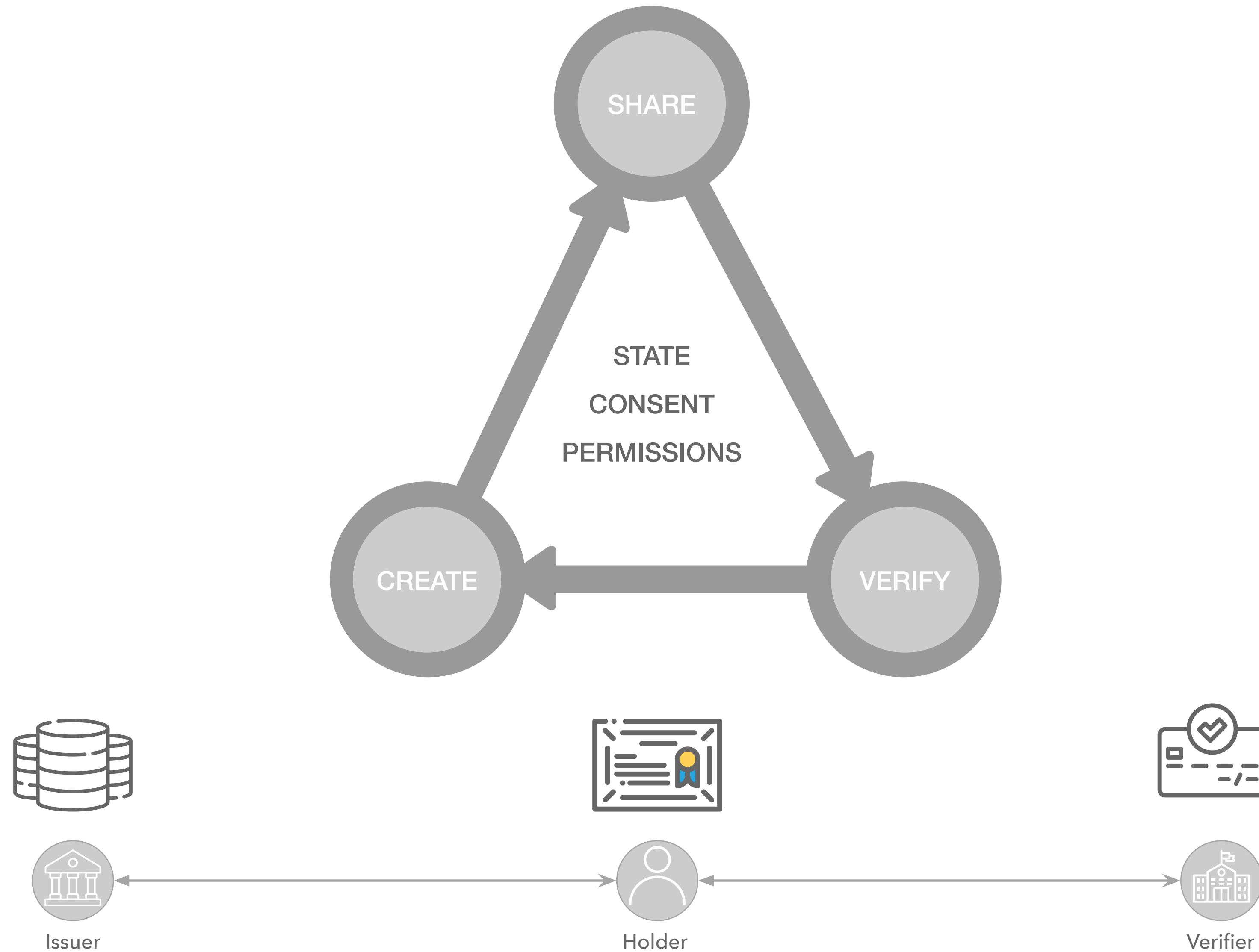


- DATA DECENTRALISATION
- INTEGRITY & ACCOUNTABILITY
- STATE & HISTORY

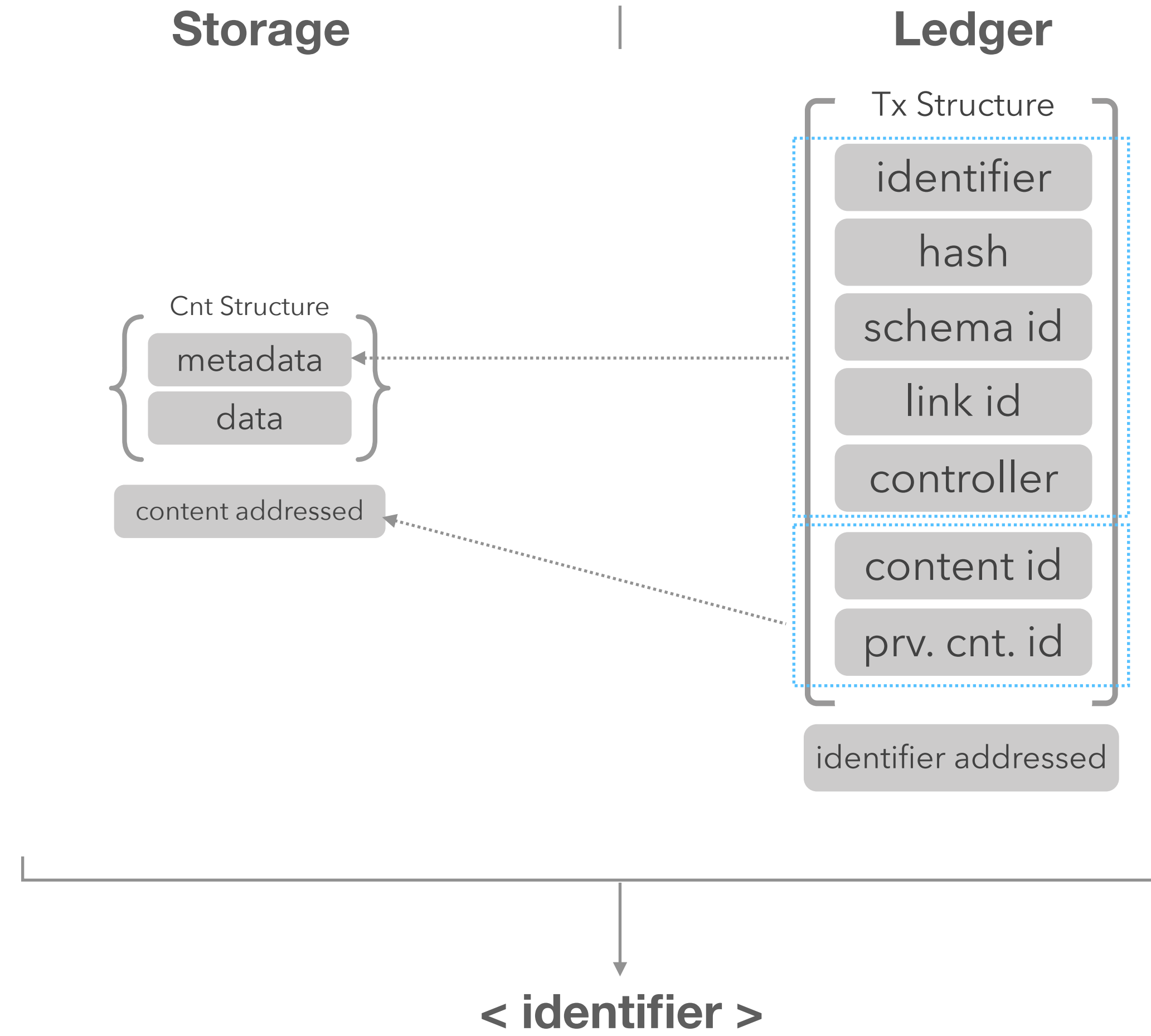
- PRIVACY & CONSENT
- STATE & HISTORY
- OWNERSHIP

- REQUEST & PURPOSE
- DATA STATE
- LINK ACTIONS
- COST OF INTERACTION

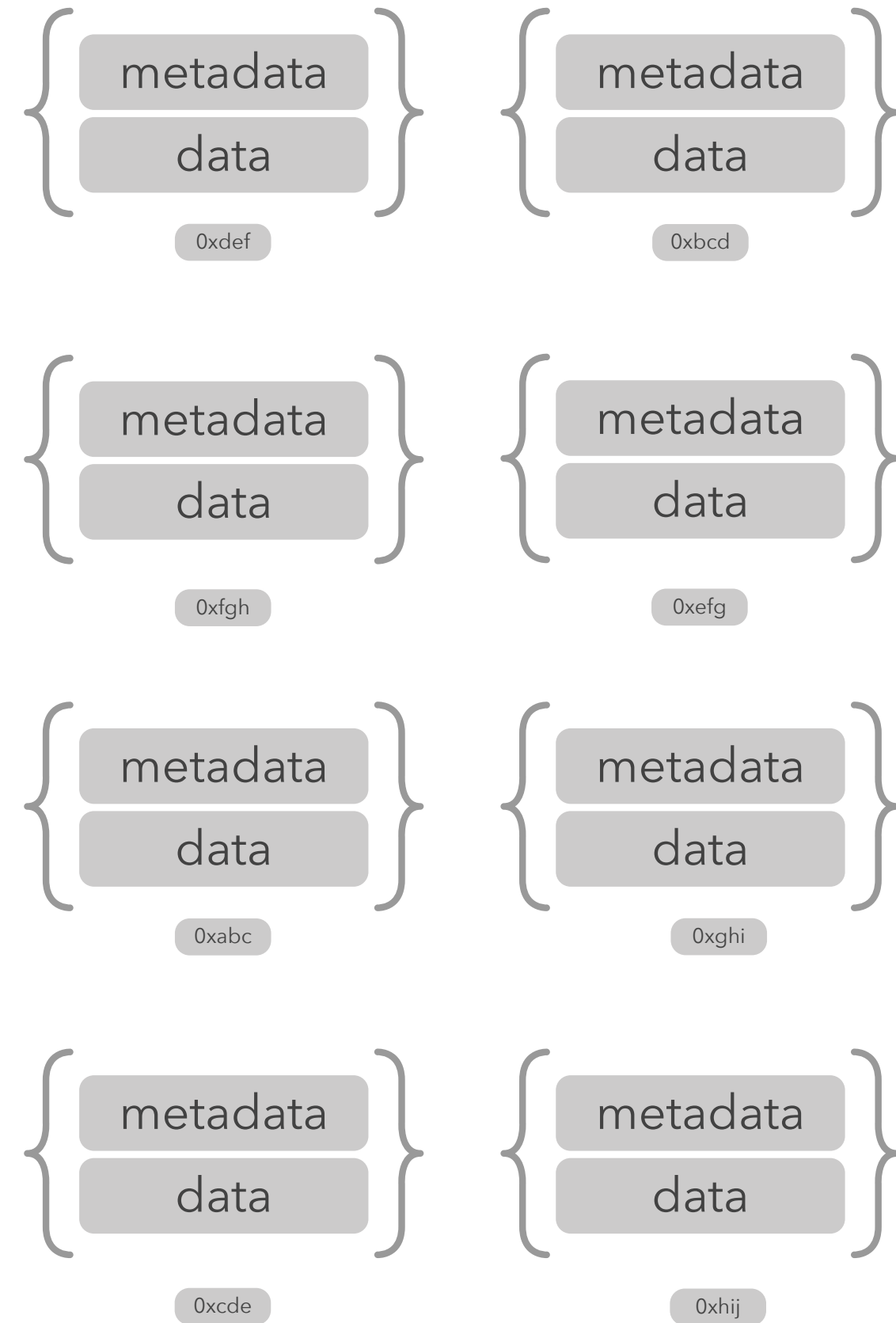
# THE TRUST TRIANGLE - INTERACTIONS





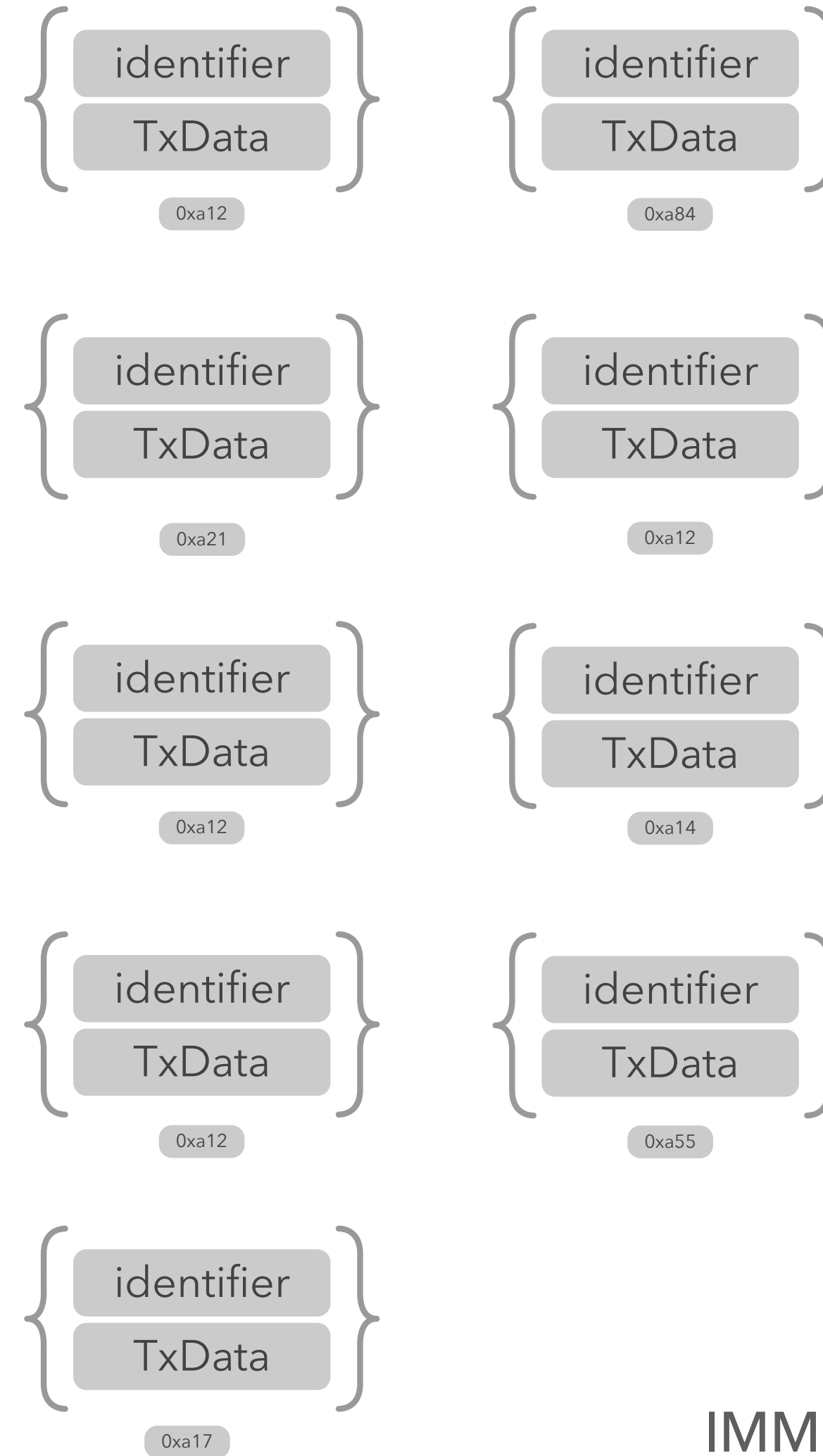


## Storage



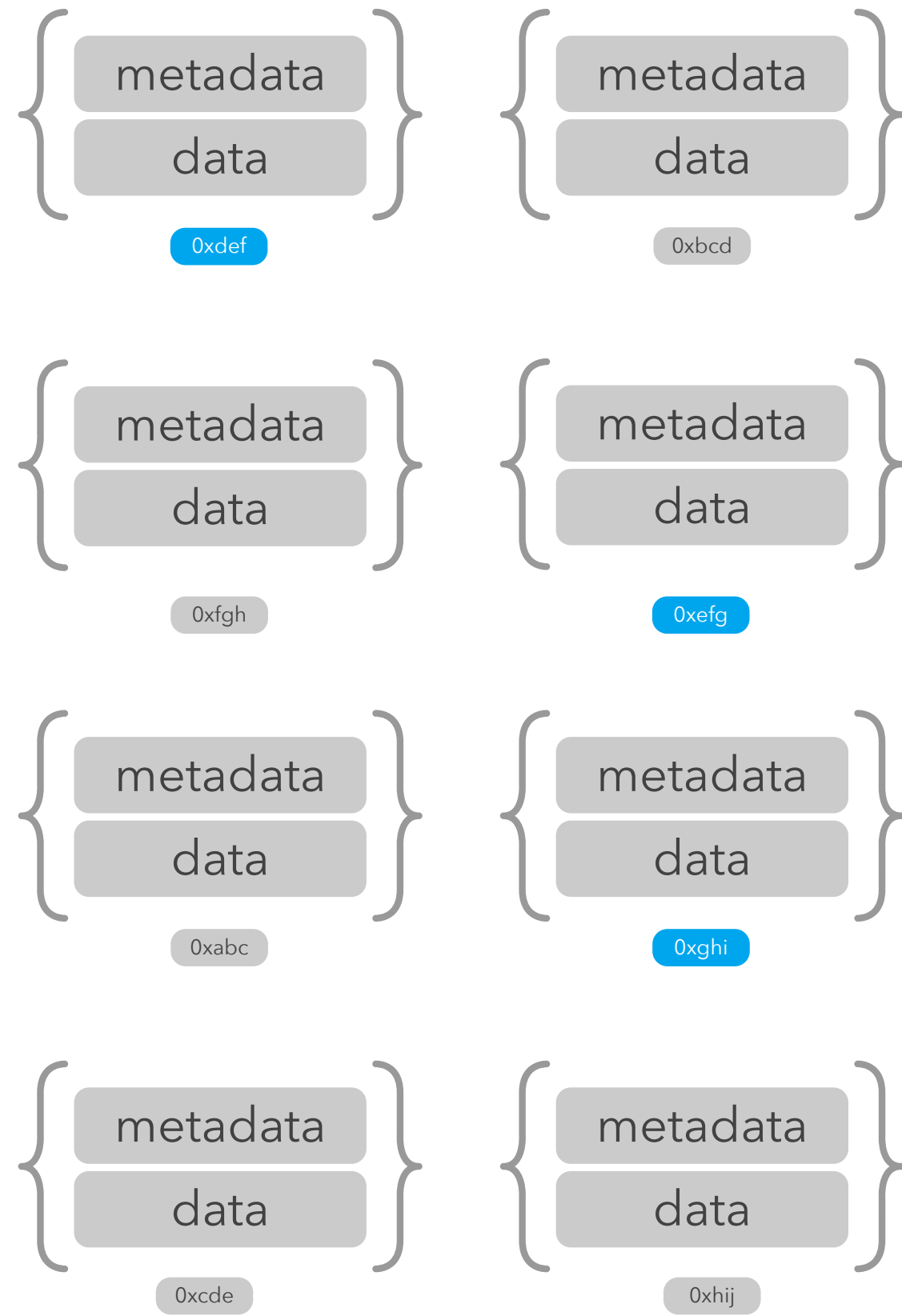
MUTABLE CONTENT

## Ledger

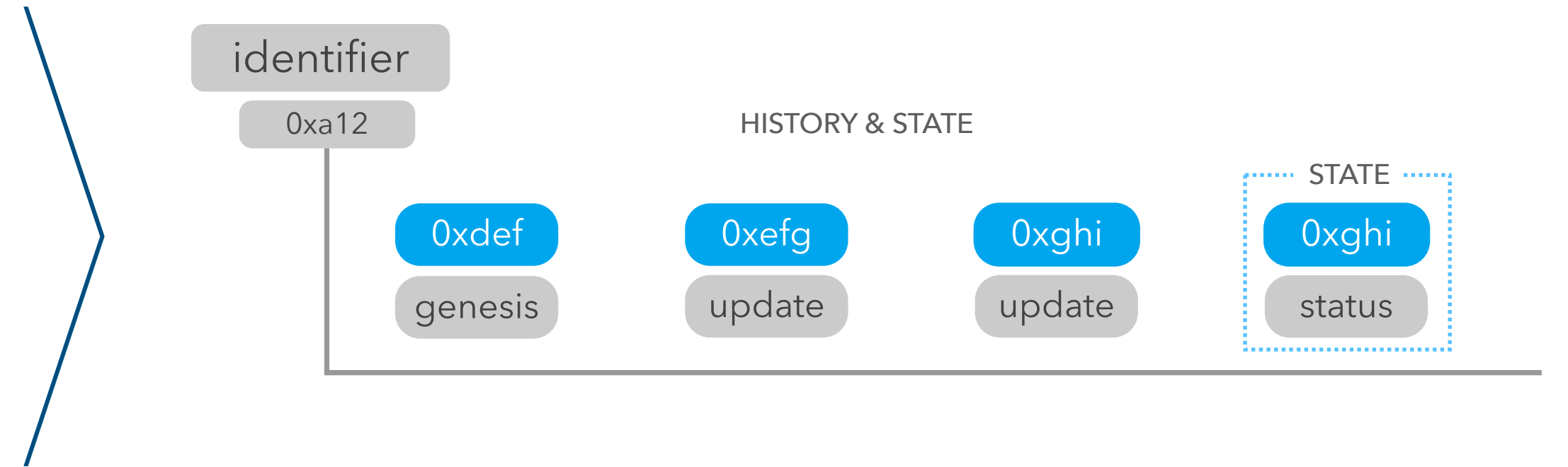
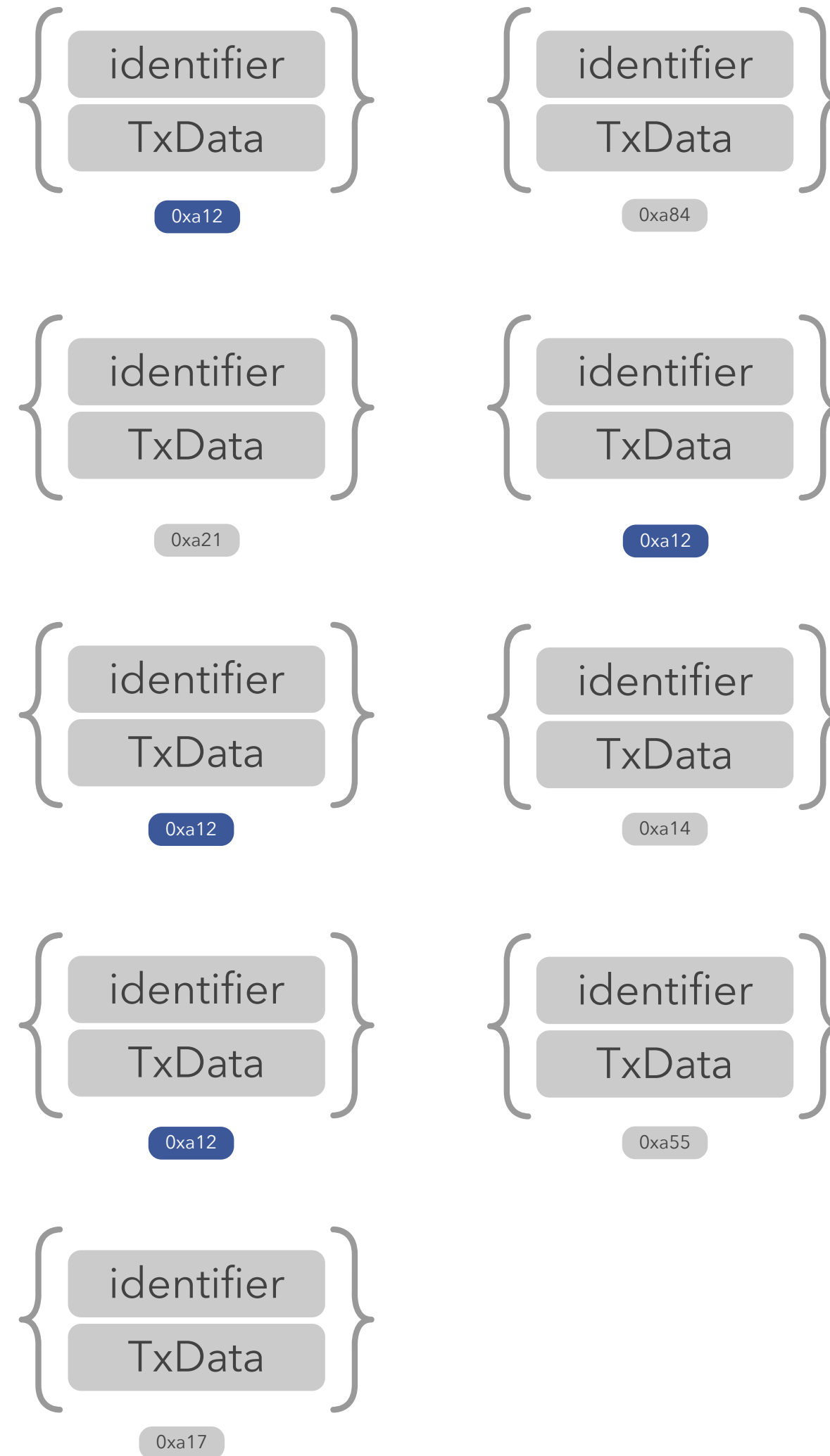


IMMUTABLE STATE

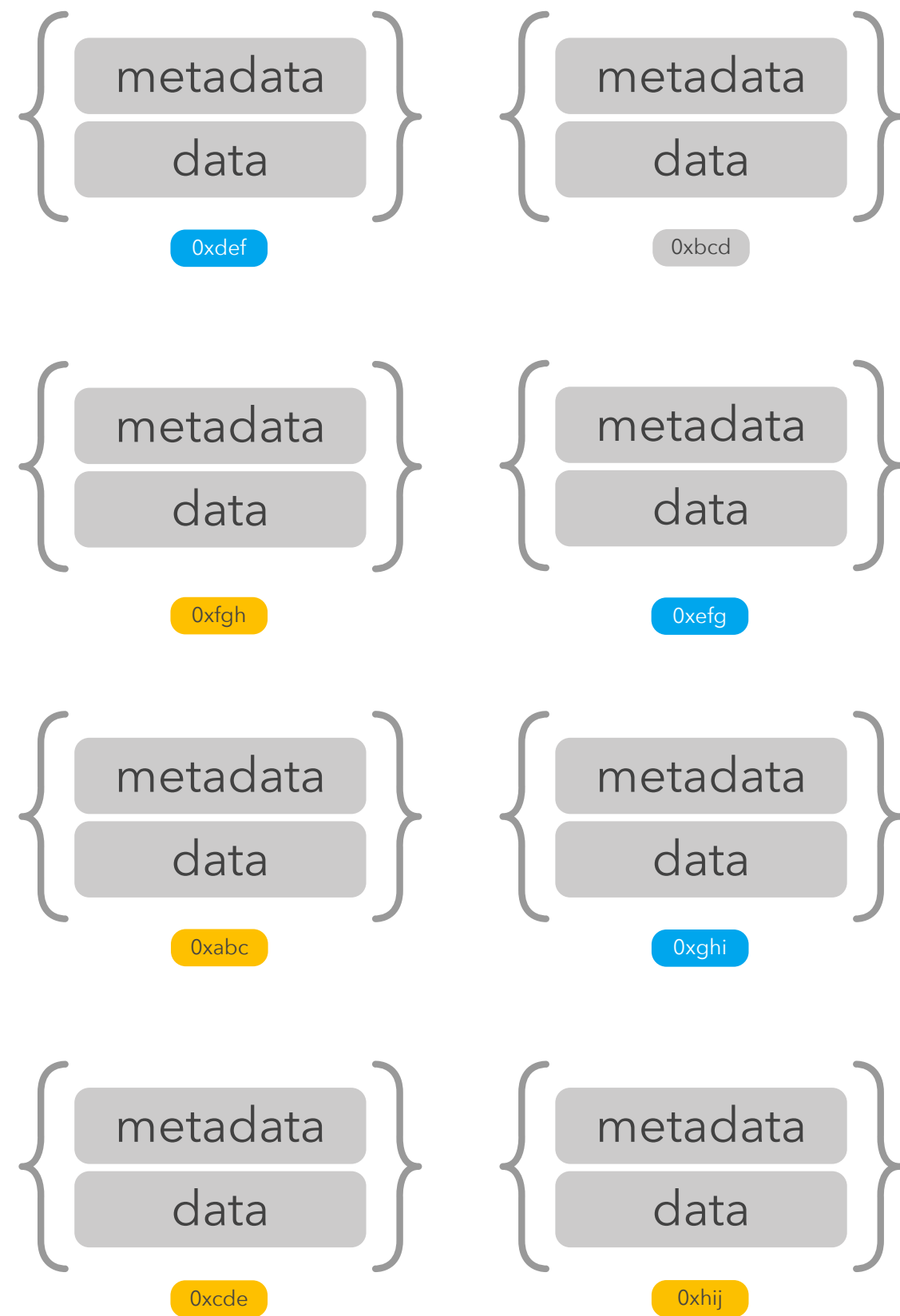
## Storage



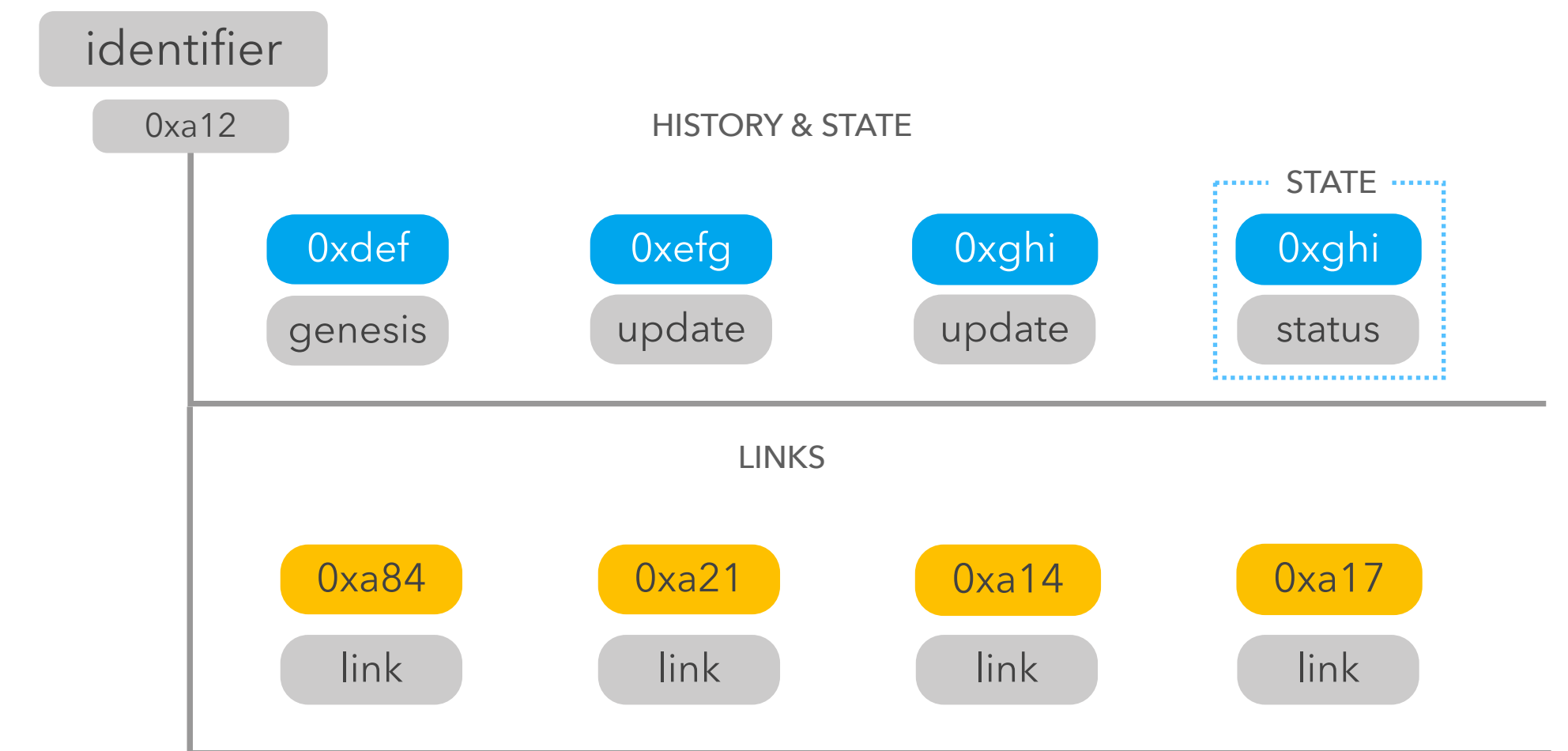
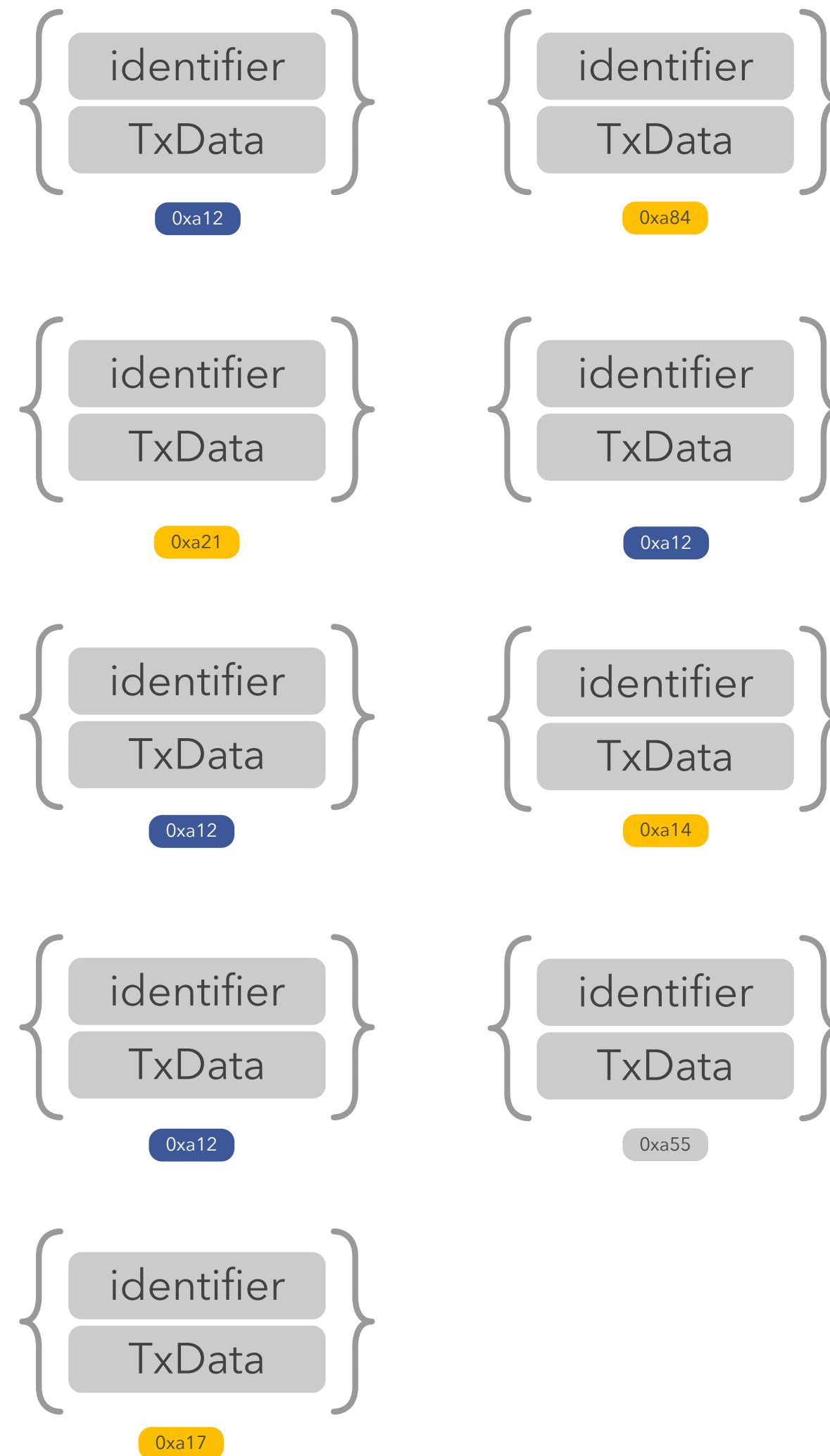
## Ledger



## Storage



## Ledger



# ORD DATA EXCHANGE

< identifier >



Minimal Disclosure

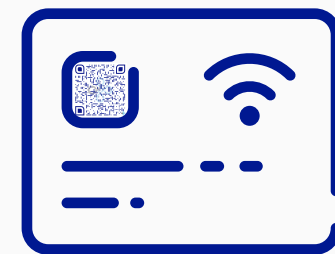
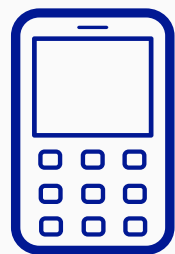
Selective Disclosure

Full Disclosure



Actions

INTERACTION




# ECOSYSTEM EXPERIENCE



Transitioning from paper-based identification systems to digital ones - is a shift that offers new opportunities and challenges.

आयकर विभाग  
Income Tax Department

PAN VERIFICATION RECORD

Permanent Account Number  
ABCDE1234A

Name	ASHOK KUMAR	
Gender	MALE	
DOB	29/07/1981	
Verified On	15/08/2020 09:12:58	

 Digitally Signed On: 15/08/2020 09:12:58 IST 


Note:

- This PAN data is verified by DigiLocker (<https://digilocker.gov.in>) as per data provided by the issuing authority, Income Tax Department, Govt. of India.
- This digitally signed verification document is valid as per the IT Act 2000 when used electronically.

आयकर विभाग  
Income Tax Department

PAN VERIFICATION RECORD

Permanent Account Number  
ABCDE1234A



This digitally signed verification document is valid as per the IT Act 2000 when used electronically.


CONSENT / PERMISSION



आयकर विभाग  
Income Tax Department

PAN VERIFICATION RECORD

Permanent Account Number  
ABCDE1234A

 **VALID**

15/08/2020 09:12:58  
Issued On

This digitally signed verification document is valid as per the IT Act 2000 when used electronically.



CONSENT / PERMISSION




आयकर विभाग  
Income Tax Department

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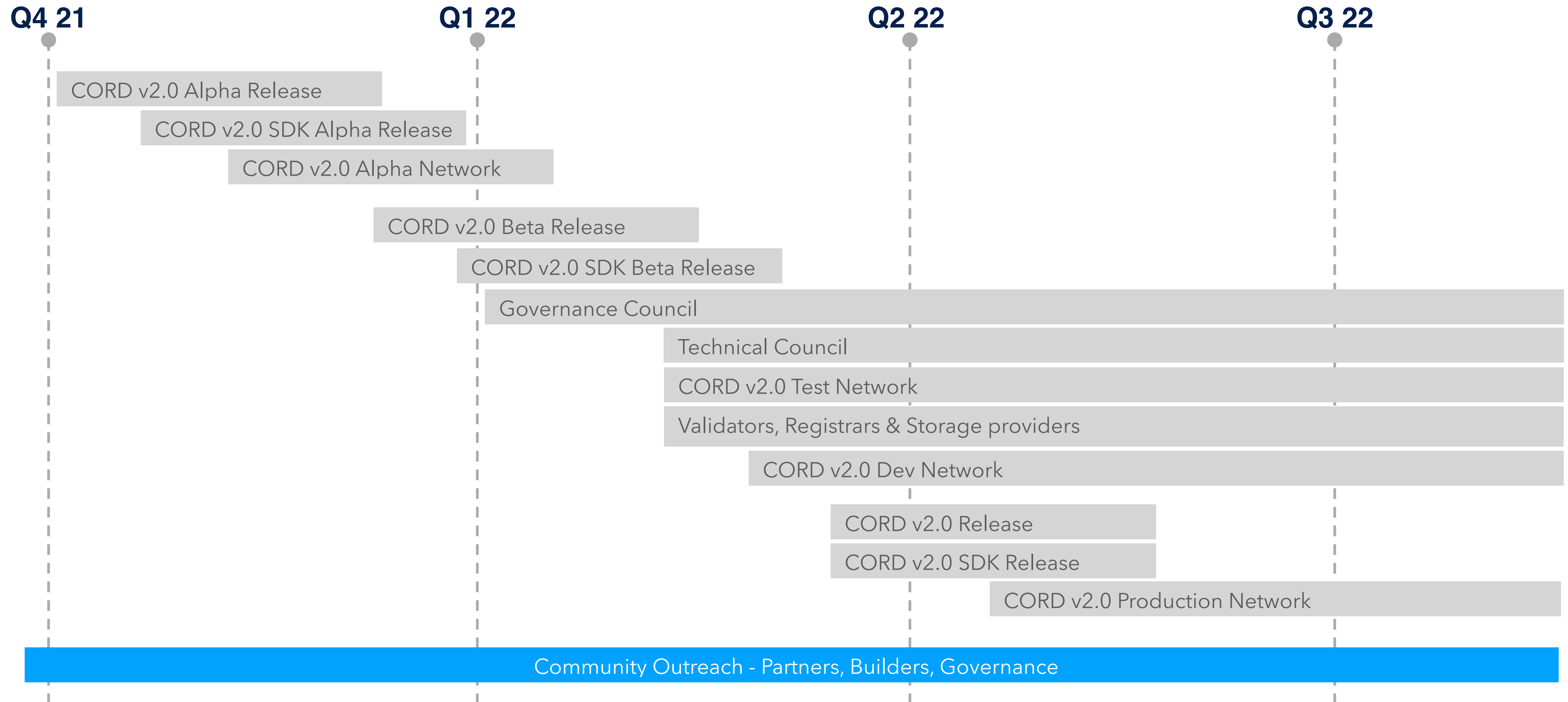
Permanent Account Number  
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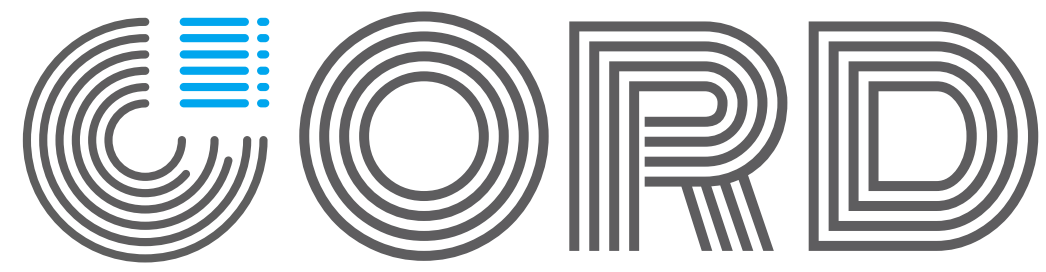
Ashok Kumar	01/01/1980
Name	DOB
Male	15/08/2020 09:12:58
Gender	Issued On

 **VERIFIED**

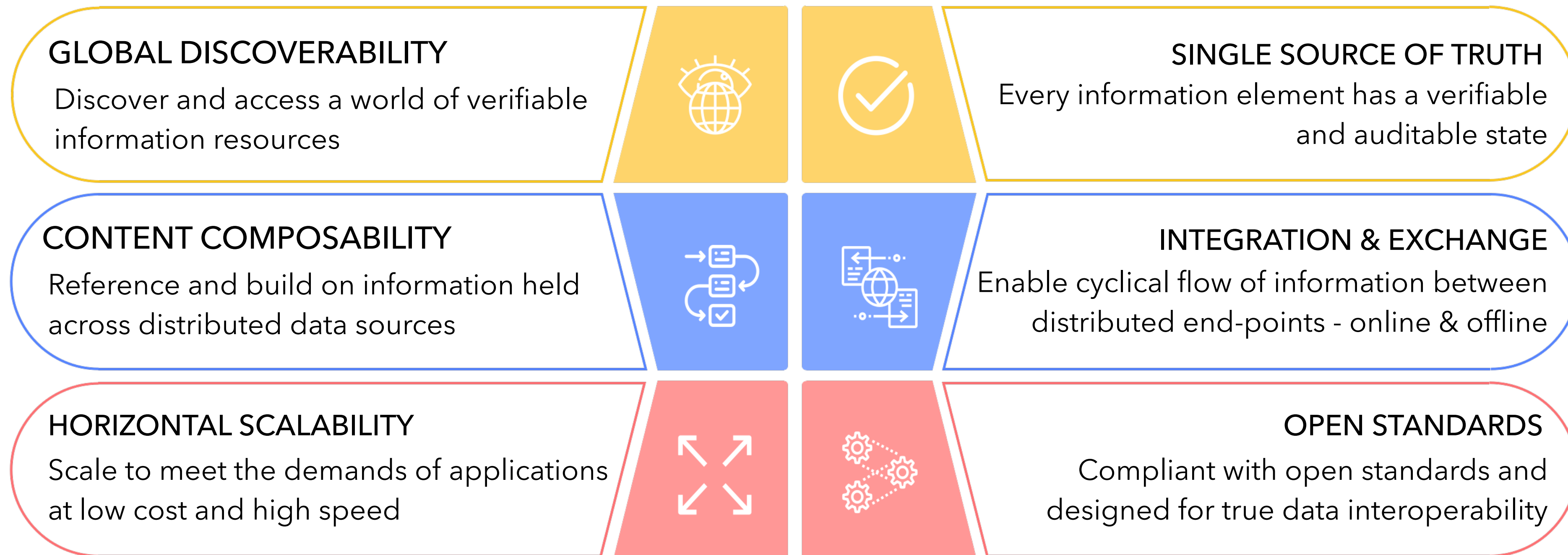
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# CORD ROADMAP\*





a modular, composable, and scalable infrastructure that allows institutions to build innovative products and services using dynamic data models and verifiable information. The network ensures that data is easily discoverable, verifiable, auditable, and interoperable with the systems that need access to it.







THANK YOU