Alpine Style

# 1000x MORE CREDIT RISK DATA

Leveraging blockchain to unlock access to 1000x more credit risk data

FCIB / NACM - 13 DEC 2018

# Alpine Style

**“Alpine style” refers to mountaineering in a self-sufficient manner,**
as opposed to “expedition style” which involves setting up stocked camps on the mountain, fixed ropes, using 100s of sherpas and supplemental oxygen.

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CHRISTOPHE SPOERRY

ENTREPRENEUR IN RESIDENCE

Wild ideas, unexplored routes, unthought summits.

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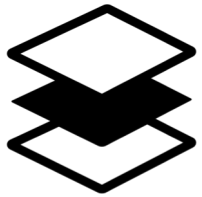
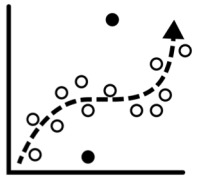
# OUR WORLD IS CHANGING

and you already know it …



PLATFORMIZATION

"DATAIFICATION"



MACHINE LEARNING

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# AN EXTREME CONCENTRATION OF DATA ALREADY OCCURRED IN B2C...

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# … SUCH EXTREME CONCENTRATION OF DATA IS LESS LIKELY IN B2B

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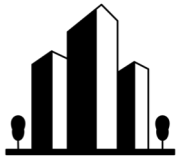
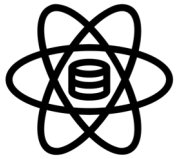
# B2B DATA IS DISTRIBUTED



COMPANIES

SERVICE PROVIDERS



B2B PLATFORMS & NETWORKS

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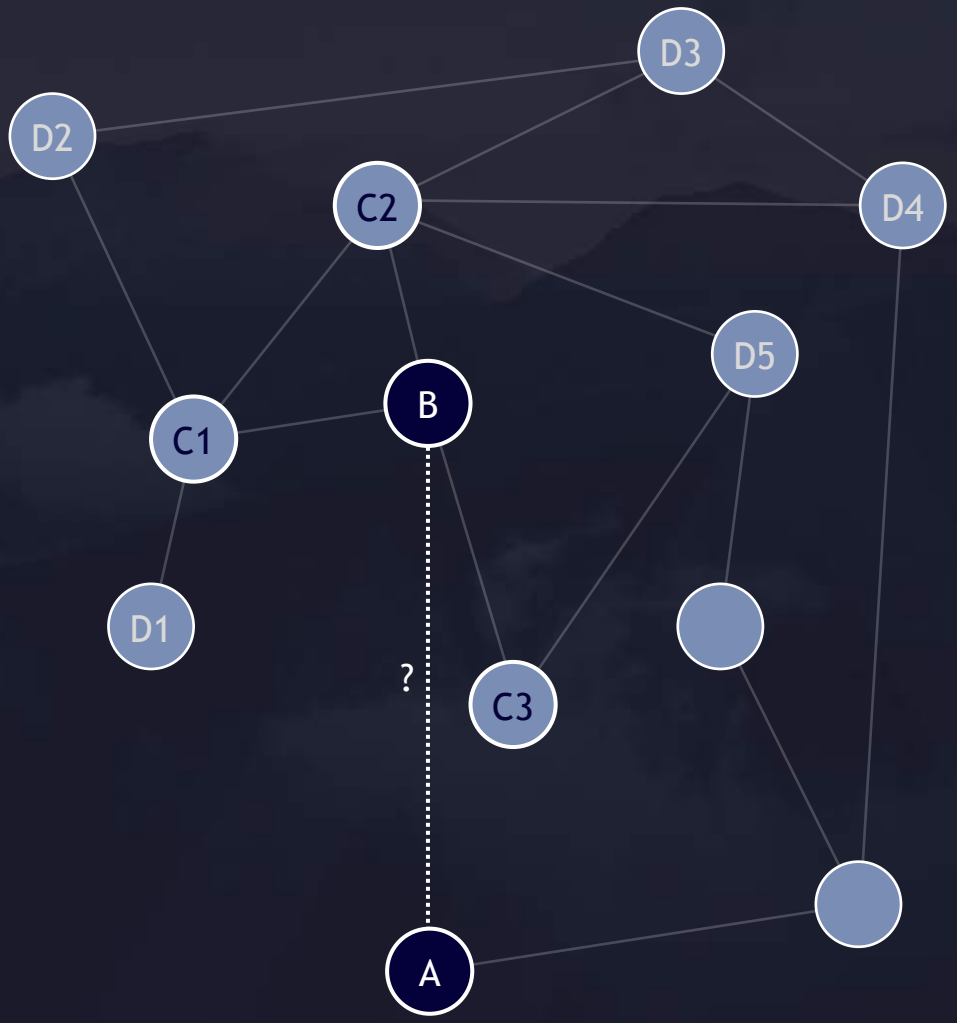
# CREDIT MANAGEMENT OF THE FUTURE

DISTRIBUTED DATA
DISTRIBUTED MACHINE LEARNING



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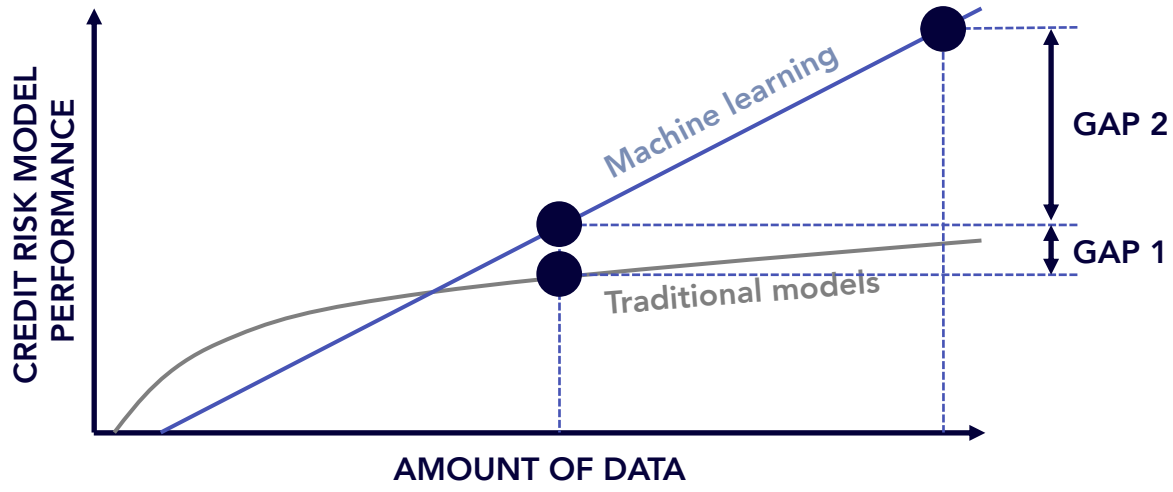
# THERE WILL BE BIG WINNERS
## (AND BIG LOSERS TOO)



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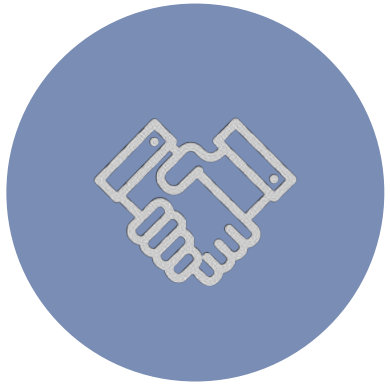
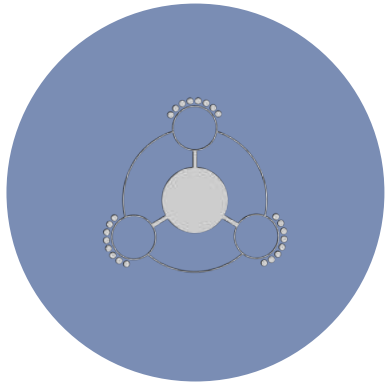
# REALITY CHECK

Do we need a magic wand?



## WHY?

Why would companies collaborate on distributed credit management?



## HOW (1)?

How could distributed credit management work technically?

## HOW (2)?

How could this work with GDPR and many more data privacy laws to come?

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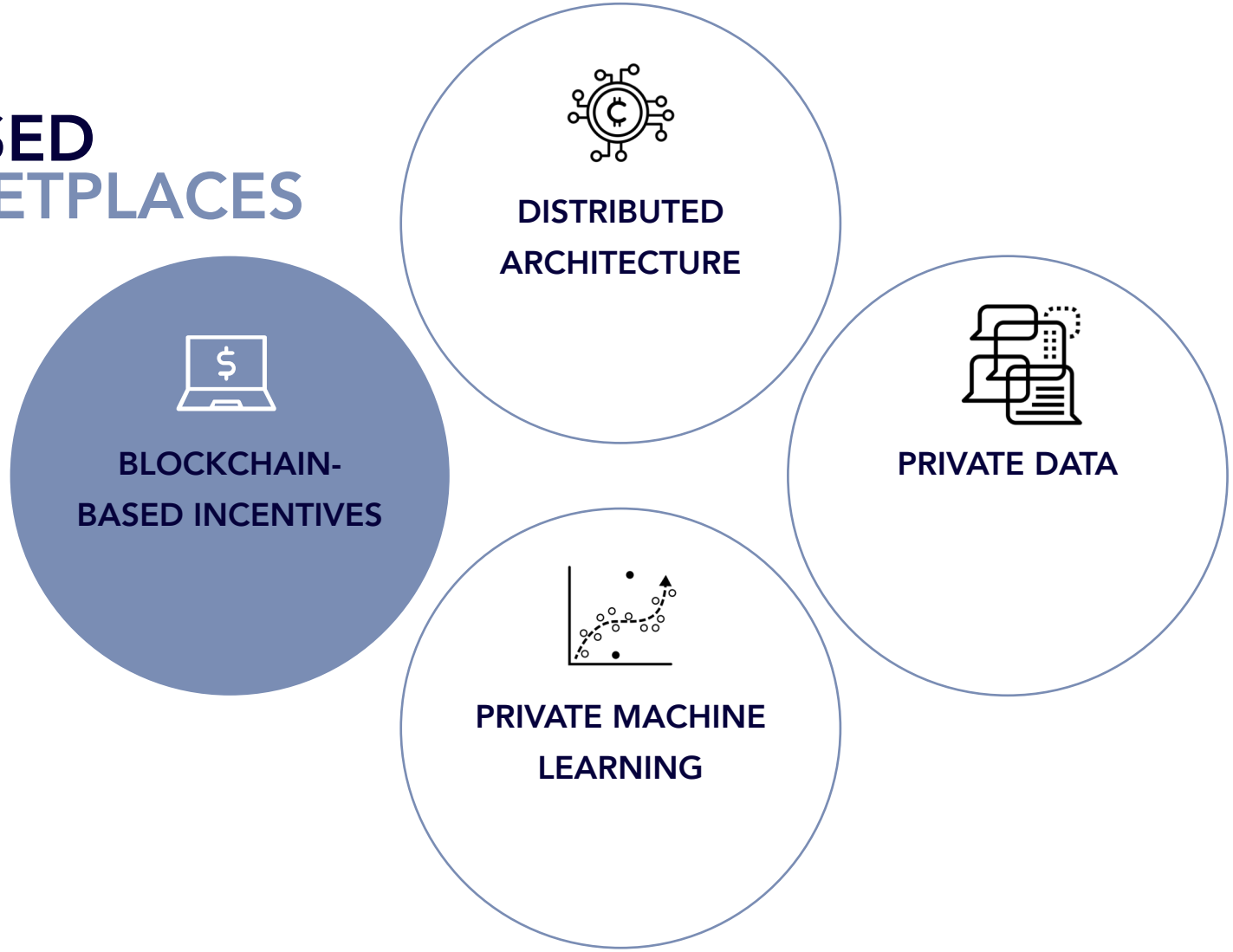
# THE PROMISE OF BLOCKCHAIN-BASED DATA + ML MARKETPLACES




- **Private machine learning** allows for training to be done on sensitive private data without revealing it
- **Blockchain-based incentives** allow to attract the best data and models to make them smarter
- **Open marketplaces** allow anyone to sell their data ***and*** keep their data private, while developers can use incentives to attract the best data for their algorithms to them

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# INITIATIVES WORTH FOLLOWING

ERASURE

Decentralized data marketplace for predictions, powered by Numer.ai
https://erasure.xxx/

Synapse AI

Data and AI marketplace
https://synapse.ai/

computable

Open data market protocol for AI applications
https://computable.io

snips

Decentralized data generation
https://snips.ai/

ocean

Decentralized data and AI exchange protocol
https://oceanprotocol.com/

OpenMined

Open source community around private machine learning
https://openmined.org/

ALGORITHMIA

Crowdsourcing machine learning models
https://algorithmia.com/

Singularity Net

Decentralized AI network
https://singularitynet.io/

EQITII
DEMOCRATIZING DATA™

Open data marketplace with strong focus on governance and data rights
https://eqitii.com

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# OUR APPROACH

## CALL FOR PARTNERS

Credit managers and credit risk data owners can apply to join the distributed data marketplace project incubated by Alpine Style and its partners

**Q4 2018**

Background research, case studies

**Q1-Q2 2019**

Incubation: initiating and deploying a small-scale distributed data marketplace for credit risk, with credit managers, data owners and trade credit insurers

**Q3-Q4 2019**

Scale-up and industrialization

# THANK YOU

www.alp.st

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