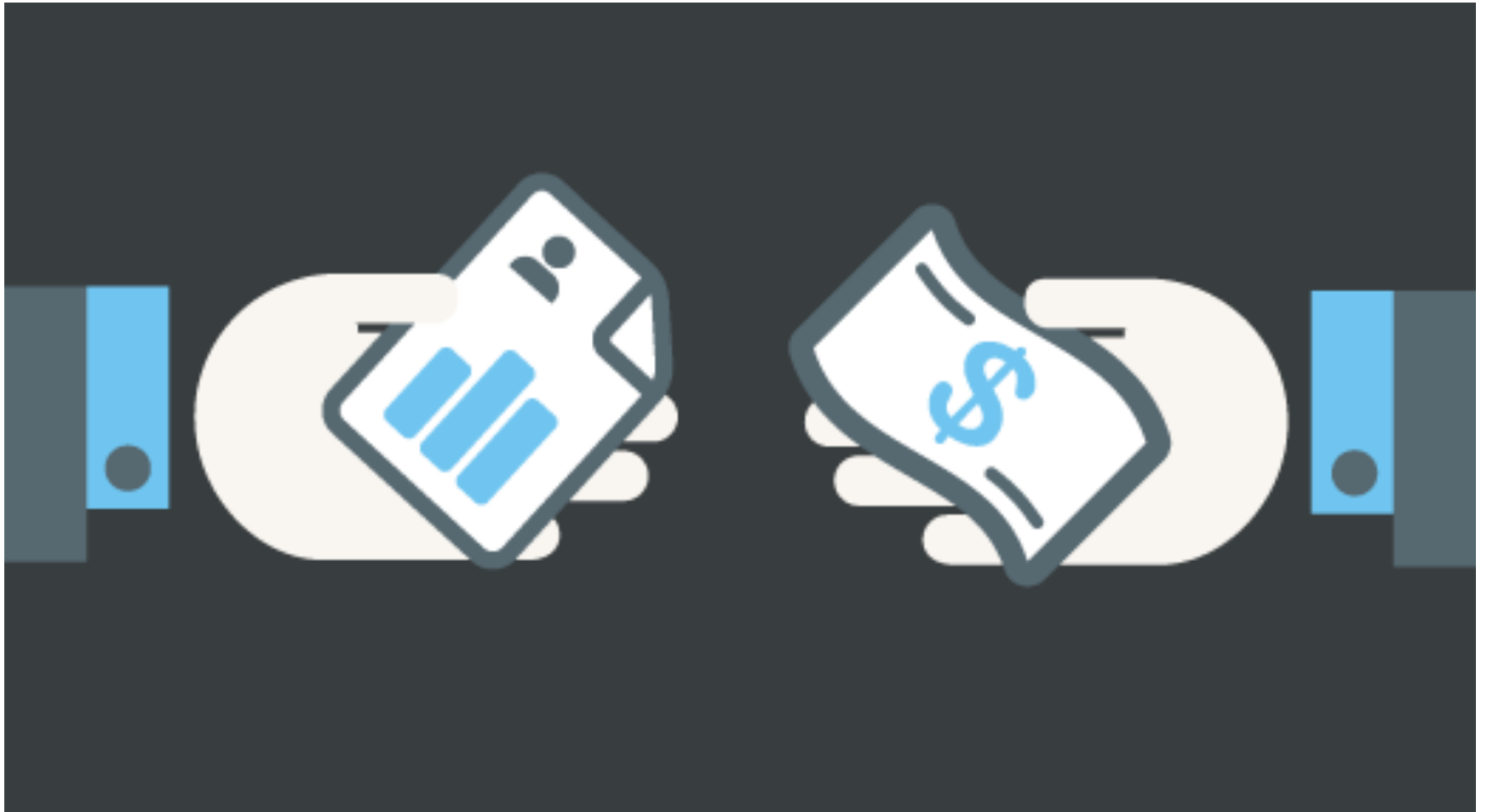


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@Matthewphogan
<https://datacoup.com/>
@datacoup



datacoup

A Personal data Marketplace



Lumascap



Size of the data market

- E-Marketer: \$170bn Total US Ad spend 2013
- IAB: ~\$55bn Digital ad spend 2013 (comprised of search, display, mobile, video, lead gen, classifieds, etc)
- DMA/Winterberry: ~\$50bn direct mail spend 2013

Data Brokers



When's the last time any of these co's sent you a check?

Acxiom brags about having 1500 data elements per US adult

\$15bn/yr business in U.S.

Knowing What They Know About You

- Fill out Reference Request Information form
- Send \$5 check to Acxiom in Arizona
- Acxiom will take other “measures” to verify your identity
- Reference report sent via email two weeks after check received and Request processed

Knowing what they know about you



Reference Information Report Request

To receive your U.S. Reference Information Report, enter your information below. * Indicates a required field. To make the search for information about you more complete, you may add alternate names, addresses, and phone numbers. Click Submit to complete your report request.

The information you provide will be used to verify your identity, authenticate your request and generate your report.

Name Information:

Prefix: First*: * Middle: Last*: Suffix:

[Add Alternate Name Information](#)

Address Information:

Address Line*:
City*: State*: Zip Code*: Zip+4:

[Add Alternate Address Information](#)

Social Security Number*: - -

Drivers License Number/State:

Date of Birth*: Month* Day* Year*

E-Mail Address*:

Confirm E-Mail Address*:

Phone Number:

Phone*: - -

[Add Alternate Phone Number](#)

Comments or Questions:

Knowing what they know about you



Knowing what they know about you



Knowing what they know about you

- Past addresses
- Phone numbers
- SSN
- Political Party affiliation
- Cell network provider

Where do they get this information?

- Publicly available sources: DMV, court records, address directories
- Not publicly available: Cookies, merchant contributor pools, the platforms themselves, Ad-tech industry, loyalty cards, “opt-in lists” (seemingly benign service provider asks questions in return for service, when you click consent, you may be consenting to have that data sold or used outside of the service you are receiving)

Enabled by Merchants/Enterprise

- Insurance Co., Banks, Carriers, Brands, CPGs, Retailers all want to know more and understand their customer-base better.
- Consumers have what brands want. It's just a matter of having the tools to aggregate and transact with data
- By purchasing data and leads Enterprise is facilitating the dark, shadowy economy that exists around personal data

Target knows a Girl is pregnant



Kashmir Hill
Contributor

FOLLOW

Welcome to The Not-So Private Parts where technology & privacy collide
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How Target Figured Out A Teen Girl Was Pregnant Before Her Father Did

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Every time you go shopping, you share intimate details about your consumption patterns with retailers. And many of those retailers are studying those details to figure out what you like, what you need, and which coupons are most likely to make you happy.



This cat is cool



Datacoup Platform - Overview

Datacoup is the leading two-sided marketplace for user-consented personal data. The opt-in platform generates a robust combination of data that is difficult to attain elsewhere.

- Datacoup provides consumers with a platform to aggregate, see and sell their personal data. Consumers have the option to choose which accounts they want to connect
- Datacoup provides companies with a platform to attract younger demographics and access a valuable cross-section of new personal data sources from existing and/or potential customers

Financial Data + Social Data + Health Data + Browsing / Search Data

The screenshot displays the 'CONNECT' interface with a grid of data sources and a summary panel on the right. The grid is organized into columns: ALL, SOCIAL (3), HEALTH (1), SEARCH (0), and SPENDING (0). Each cell in the grid contains an icon, the name of the data source, its category, and a status indicator (plus sign or checkmark).

ALL	SOCIAL (3)	HEALTH (1)	SEARCH (0)	SPENDING (0)	Projected Profile Value
Credit Financial Data +	Debit Financial Data +	Facebook Social Data ✓			<p>Projected Profile Value</p> <p>\$28.20 per year</p> <p>\$2.35 per month \$0.54 per week</p>
LinkedIn Social Data +	Foursquare Social Data ✓	Twitter Social Data +			
Google Social Data ✓	Instagram Social Data +	Tumblr Social Data +			
Lastfm Social Data +	Meetup Social Data +	Fitbit Health Data ✓			

Why Are Consumers Attracted to Datacoup's Platform?

The Datacoup platform empowers consumers to meaningfully partake in the economic value chain of their valuable personal data asset.

Consent



The consent process builds immediate trust with a cynical generation who's grown accustomed to having their data used without their explicit consent

View



By providing a deeper dive into the data, a user can see and understand more about the data they intend to sell

Sell



By offering a two-sided data marketplace, users can transact with their data in different ways and with different types of counterparties including insurance companies, financial institutions, other service providers and merchants

Control



With the ability to transact with their data in different contexts, the user gains newfound control as it pertains to utilizing their personal data

Consumers Are Reaching a Personal Data Tipping Point

Consumer awareness and concern about data malpractice is on the rise. A solution for both consumers and companies is to provide consumers with more transparency and control over their personal data.

- **Polls show a high level of consumer dissatisfaction with the current state of personal data**
 - “91% of adults in the survey ‘agree’ or ‘strongly agree’ that consumers have lost control over how personal information is collected and used by companies” (Pew Research Center, 11/14)
- **Researchers and experts recognize that consumer control of data is economically beneficial to the consumer and sound business practice for companies**
 - “Ultimately, the way in which companies manage and protect personal data will become a major test of transparency and authenticity, and a source of much needed trust. The smart ones will use personal data in a meaningful way that also has reciprocal value for consumers” – PwC (CEO Pulse Report)
 - “We believe the customer should be in control of their information” – Tim Cook, Apple
 - We are going “from companies aggregating and owning data to consumers owning and managing their own data and most importantly monetizing their data” - Gartner Research

How Can Users Monetize Their Data Through Our Platform?

Users decide to whom they want to sell their data and whether to sell on an anonymous or identity-linked basis

	Anonymous / Aggregated Basis	Identity-Linked Basis
Description	<ul style="list-style-type: none">Users contribute de-identified data into an aggregate pool where insights, patterns and trends can be gleaned	<ul style="list-style-type: none">Users can choose to sell their data on an individual basis to partner companies and preferred vendors
Partners / Data Purchasers	<ul style="list-style-type: none"><i>Sell to buyers of de-identified data:</i> Hedge Funds, Brands, CPG, Retail, Marketers/Marketing Agencies, etc.	<ul style="list-style-type: none"><i>Sell to service providers:</i> Carriers, Banks, Insurance Companies, etc.
Example	<ul style="list-style-type: none"><i>Market Research Insights:</i> 5k women in the 25-29 age range tend to mention “X” on social media, spend “Y” amount per month on their credit cards and have a professional concentration in these 3 industries	<ul style="list-style-type: none"><i>Service Provider Offer:</i> Bank of America gives a discount on checking account fees in return for users sharing social, health and search/browsing data

We Provide Partners and Data Purchasers with a Superior Data Product



- Why is our data better?

- *Cross section of data:* Financial + Social + Health + Behavioral + Search/Browsing data
- *Only place where 360 view exists:* User-consented aggregation of their data is the only way to get the full view
- *Consent:* Alleviates negative associations with surveillance techniques, and mitigates privacy and regulatory concerns
- *Control:* Offers the user a way to proactively participate in the personal data economy

	Financial	Social	Health	Search
Data Sources	<ul style="list-style-type: none"> • Credit Cards, Debit Cards, Investment Accounts 	<ul style="list-style-type: none"> • Facebook, Google+, LinkedIn, Twitter, Instagram, Tumblr, Foursquare, Meetup, Last.fm 	<ul style="list-style-type: none"> • Fitbit 	<ul style="list-style-type: none"> • Datacoup's Browser Extension
Data Examples	<ul style="list-style-type: none"> • Merchant Names • Transaction Amounts • Spending Categories • Account Balances 	<ul style="list-style-type: none"> • Demographic Data (incl. education, occupation, etc.) • Personal & Professional Network • Interests, Preferences, Sentiments • Location (at various times) 	<ul style="list-style-type: none"> • Activity Levels • Sleep Metrics • General Health Data 	<ul style="list-style-type: none"> • Search and Browsing History (proxy for intent)

Partnership Highlights - How Can Datacoup Add Value?

Industry Challenges

Datacoup as a Solution

Attract Younger Customers

Younger demographics are creating data on new and differentiated platforms and conducting commerce in new and novel ways

- Datacoup's differentiated solution organically attracts young, high lifetime value users who are digitally savvy

Optimize Value of Customer Data

A full, 360 degree view of a consumer is difficult to attain and / or monetize without user consent

- Datacoup's technology collects and collates new, hard to attain data-sets
- Augmented, opt-in data-set helps companies more accurately price products and increases data monetization value

Consent-based, 3rd Party Platform Alleviates Concerns

Customer personal data is subject to significant regulatory, privacy and compliance requirements

- Overt user-consent mitigates regulatory concerns
- Partnering with a 3rd party vendor (like Datacoup) reduces onerous regulatory, legal and compliance burdens

Avoid Obstacles of Building Internally

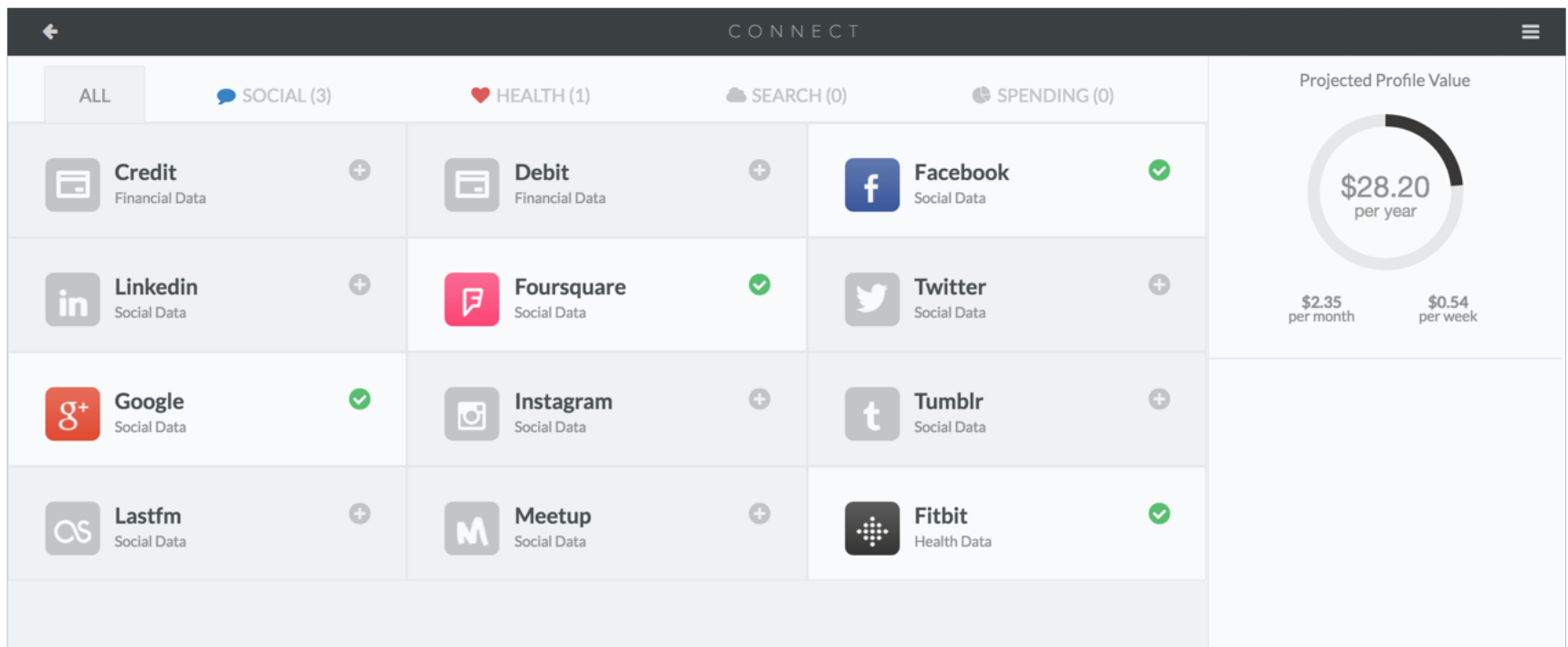
Building similar technology internally for a non-traditional business line is time intensive and costly

- Datacoup architecture is already built and purely focused on personal data collection
- Using a plug-and-play 3rd party solution saves time and monetary costs

Connect: User connects different data sources

A User is prompted to quickly and easily connect data from social, financial, health and search APIs.

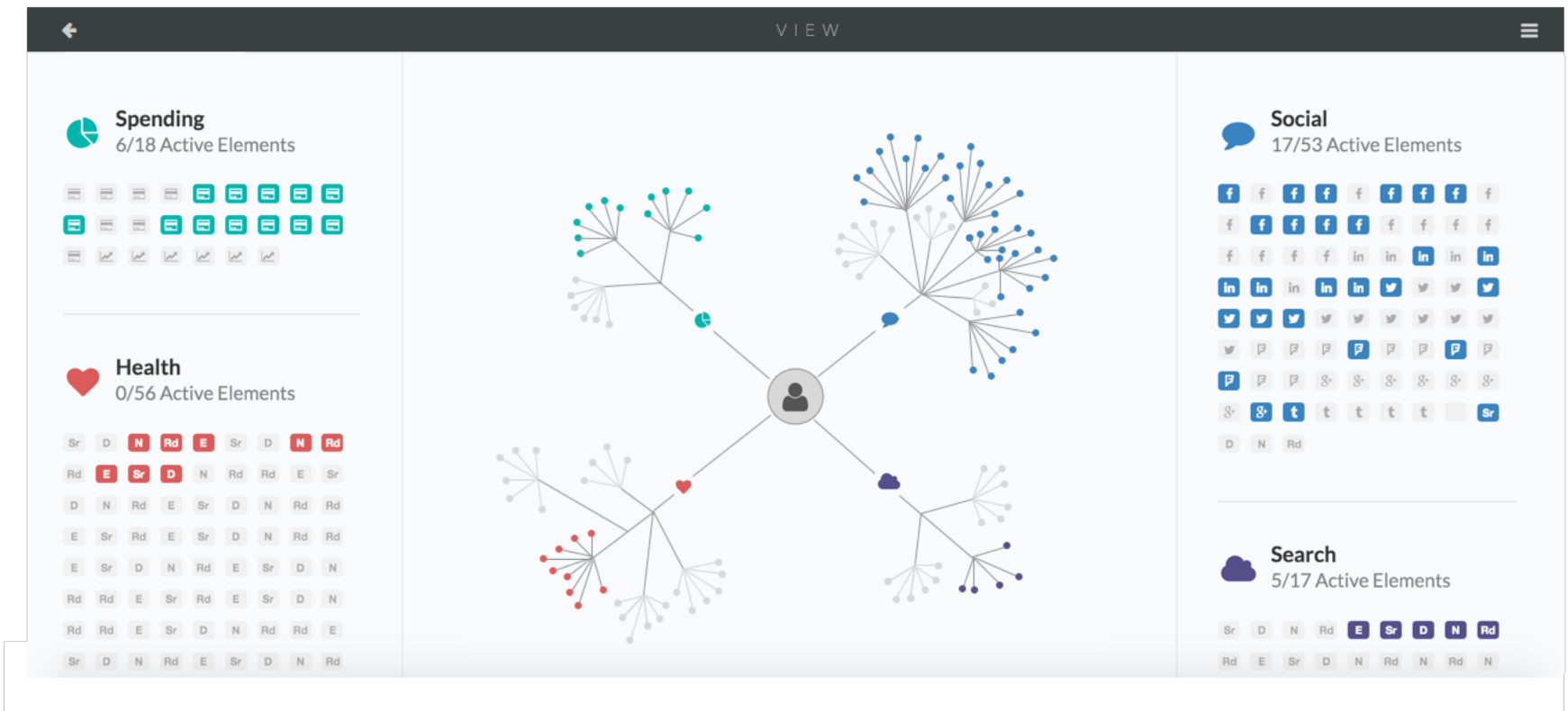
B As user connects accounts, data is checked and priced.



C User can connect credit and debit cards from thousands of providers.

View: Once connected, user sees and understands data

- A User can view and explore visualizations of the data they have connected to the platform.



- B Users can learn more about each individual data point and how it used.

Track: User sees an activity log of all actions taken in the platform



The user can track their different data transactions and view their activity in the platform.

The screenshot displays the 'TRACK' dashboard with a dark header containing a back arrow, the word 'TRACK', and a menu icon. The main content is divided into three columns. The left column features an activity log with five entries: a 'Platform Purchase' (PP) 'Just now', connecting 'Instagram' (4 days ago), another 'Platform Purchase' (PP) (4 days ago), connecting 'Twitter' (2 weeks ago), and connecting 'Google' (2 weeks ago). The middle column shows a 'Current Balance' of '\$ 14.56' with a 'redeem' button, '2 Active Opportunities' with a 'see all' button, and a line chart showing 'Last: \$3.45' and 'All time: \$103.45'. The right column displays a 'Projected Profile Value' of '\$37.86 Per Year' in a donut chart, and 'Accounts Connected' including Social (2), Health (1), Financial (1), and Search (0), with a 'Help' button at the bottom.

Sell: Users decide to which counterparties they sell data

Data Marketplace
Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna.

Publishing
nytimes.com ✕ guardian.com ✕
wsj.com ✕ espn.com ✕ + Add
0 Open Bids [Request Bid](#)

Insurance
Aetna ✕ Statefarm ✕ Geico ✕
Wells Fargo ✕ + Add
0 Open Bids [Request Bid](#)

Finance
Chase ✕ Citi ✕ Barclays ✕
Two Sigma ✕ + Add
0 Open Bids [Request Bid](#)

Retail
Amazon ✕ Zappos ✕
Warby Parker ✕ Gap ✕ + Add
0 Open Bids [Request Bid](#)

Gaming
Steam ✕ Google Play ✕
Xbox ✕ Playstation ✕ + Add
0 Open Bids [Request Bid](#)

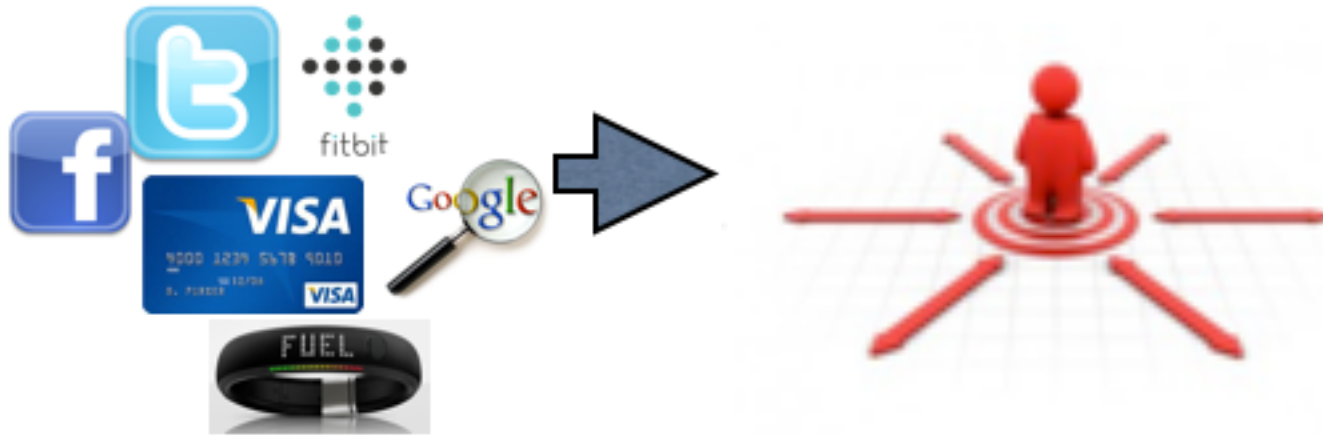
Telecom
AT&T ✕ Verizon ✕ T-Mobile ✕
Sprint ✕ + Add
0 Open Bids [Request Bid](#)

Advertising
Nielsen ✕ DunnHumby ✕
R/GA ✕ Twitter ✕ + Add
0 Open Bids [Request Bid](#)

Education & Research
MIT ✕ Columbia ✕ NYU ✕
Stanford ✕ + Add
0 Open Bids [Request Bid](#)

Why does it Matter?

- Your data is an extension of your identity, behavior and preferences.



We are not all the same



We are all individuals with separate preferences
and tastes



We are producers and consumers, which means
multi-sided engagement



We are individuals seeking a collaborative experience

Not just voracious consumption vessels



We seek value from our assets in a collaborative environment



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datacoup