



# Spring Labs

The Future of Secure Data Exchange™



May, 2021



# Disclosure Statement

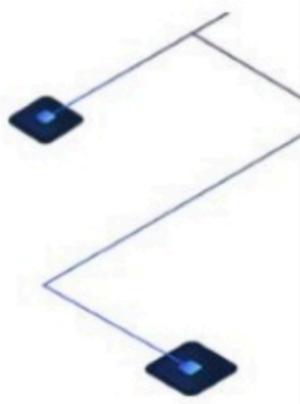
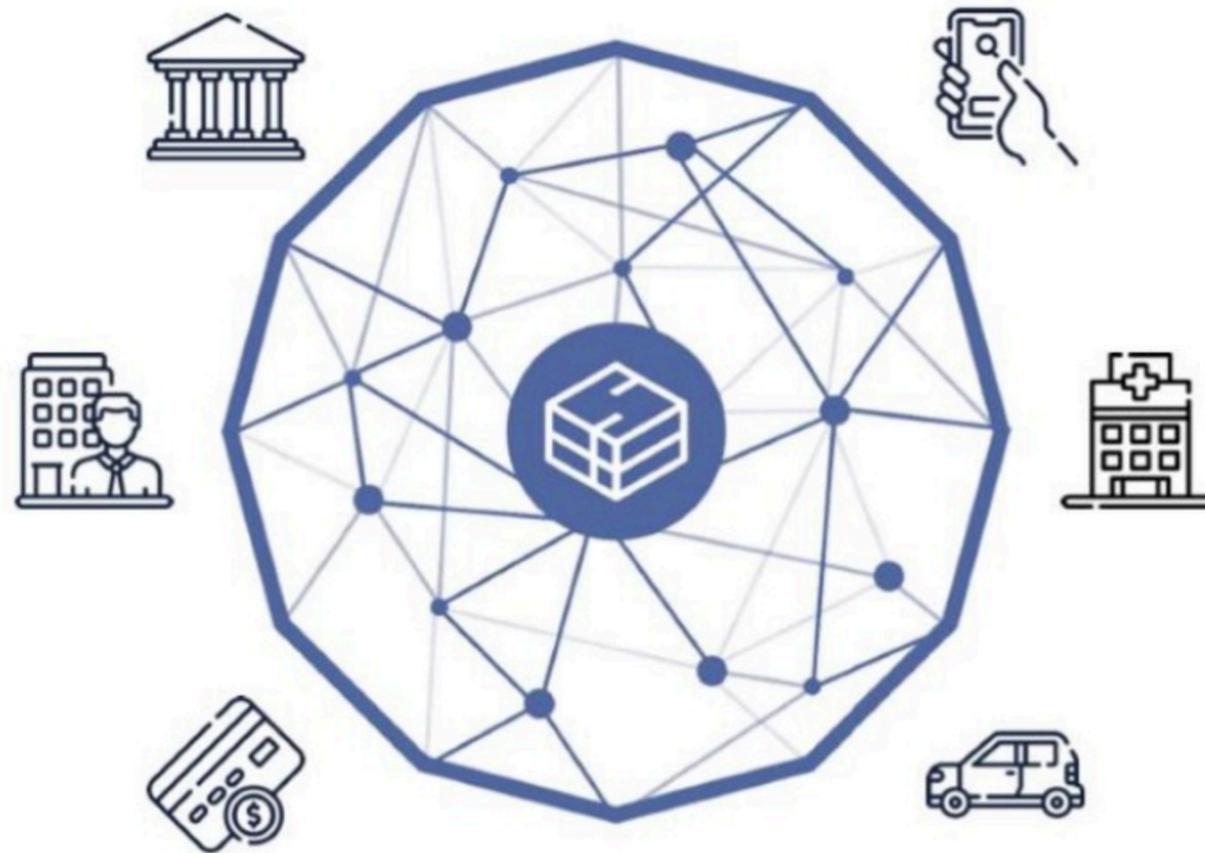
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# Our Mission

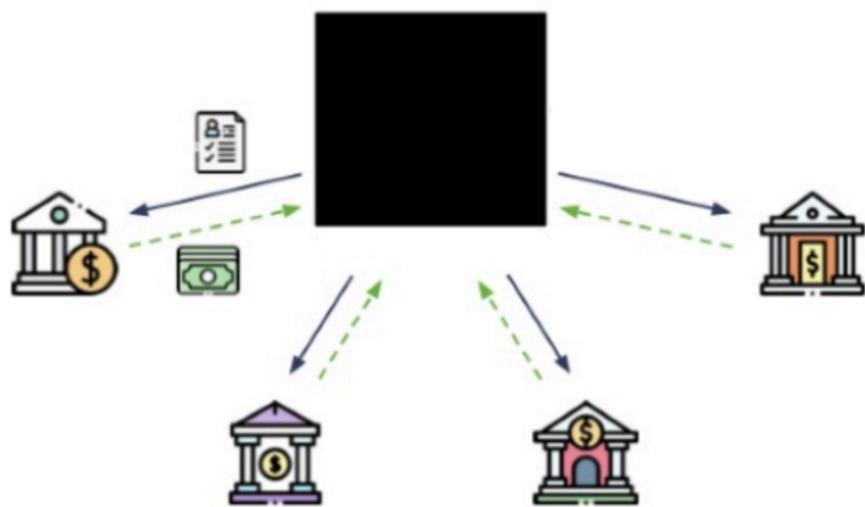
## Transforming the Exchange of Sensitive Information



# Financial Data Sharing Models are Ripe for Transformation

The way data flows through financial services today needs to be updated to best service and protect consumers. Today, the majority of this data is gathered in two main ways:

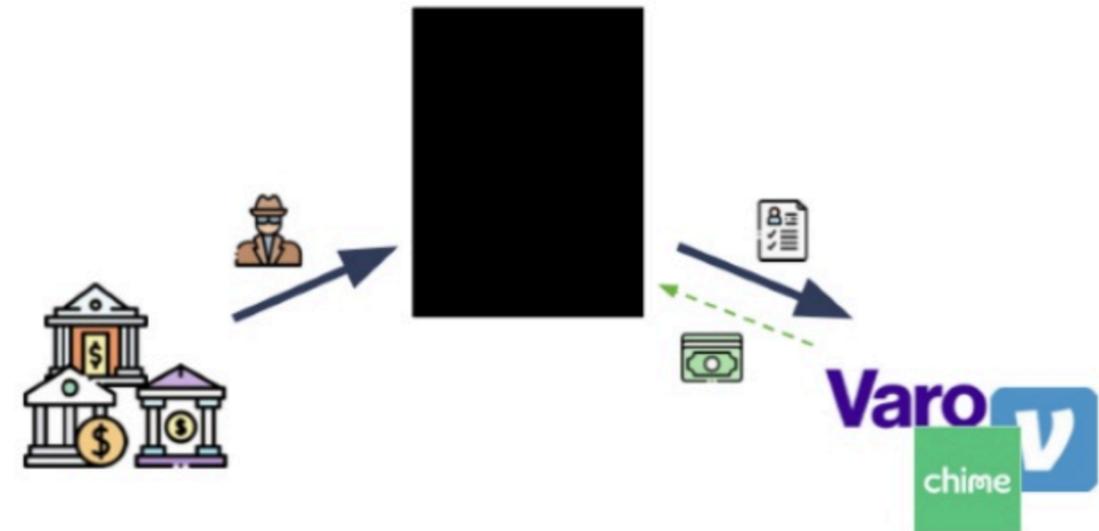
## Give-to-Get Models



- Limited data shared
- Limited consumer control or view on what is shared about them
- Siloed data
- Centralization, leading to high infosecurity risk

**>\$85bn**

## Screen Scrapers & "Aggregators"



- High infosecurity risk
- Consumers don't know what data is shared => low trust
- No enterprise data monetization
- Siloed data

Example:  
**\$13.4bn**

# And Frankly, Lots of Valuable Data Are Not Even Shared

These models exist for good reasons:

-  **Competitive Sensitivities**  
Institutions are hesitant to participate and yield competitive advantage
-  **Privacy & Data Control Concerns**  
Data sharing is not secure and data loss is rampant, the impact of which can be huge
-  **Lack of Incentives to Contribute**  
Why share data if there's nothing in it for you?

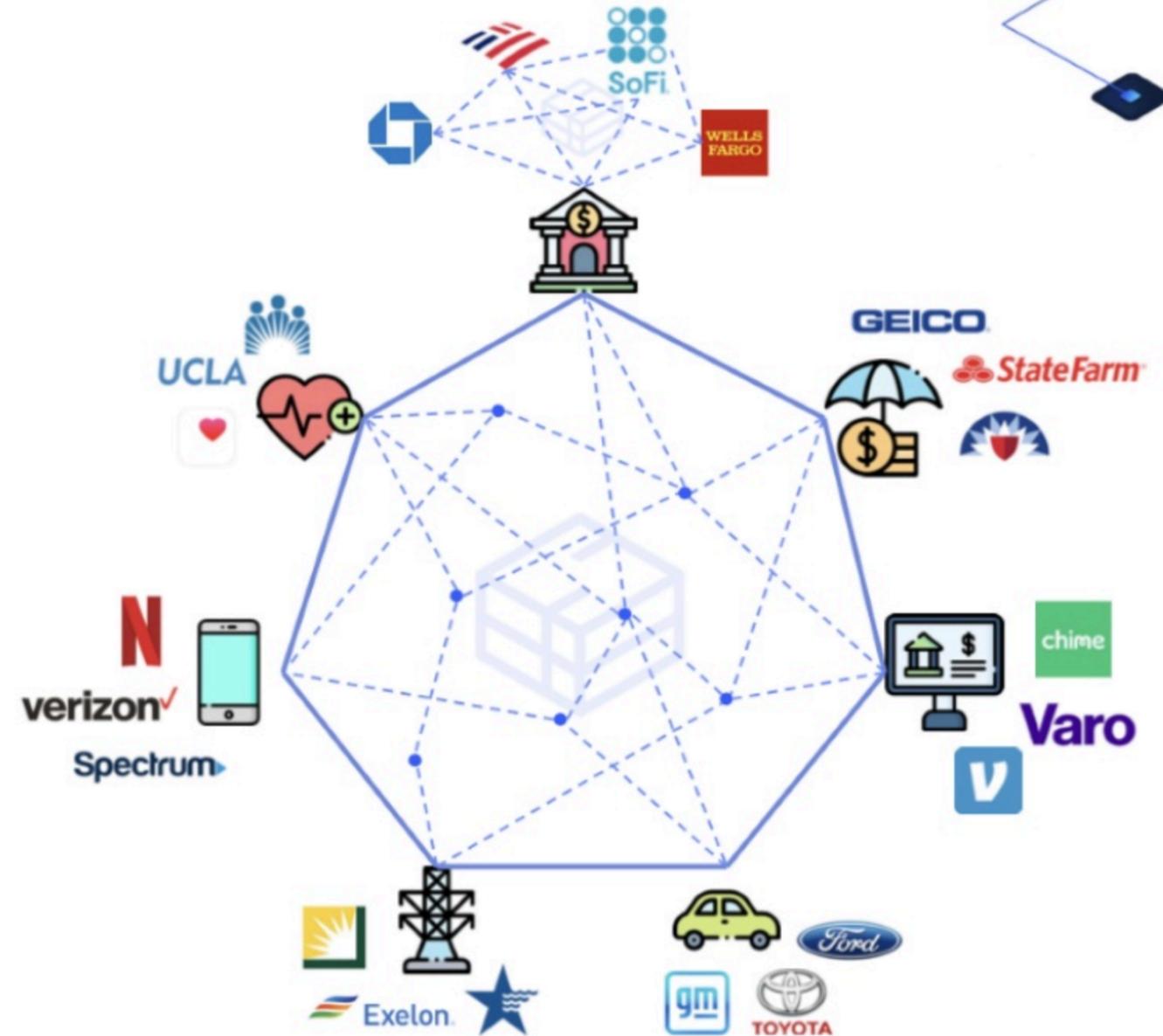
In these models, **the risks outweigh the benefits** involved in the exchange of proprietary industry data. This leads to **silos of valuable data** owned by enterprises - but that ought to be securely shared!



# Our Vision: A Marketplace for Better Data Sharing

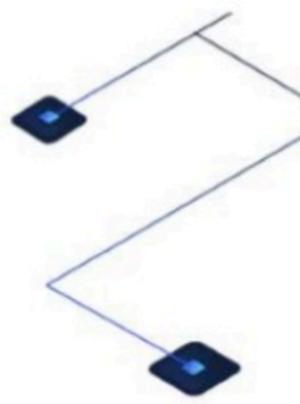
We have built the technology that enables institutions to finally access valuable, siloed data - a protocol allowing a **direct and secure information exchange**.

-  Real **incentives to share**, enabling access to previously unavailable data
-  **No active middle-man**, a direct exchange between participants
-  Greater security and data ownership controls: **share information without sharing underlying data**
-  **Broad participation** (financial institutions, insurance, payroll, social media, etc.)



Spring Labs

# Proven Business Builders, Backed by Industry Leaders



## Leadership & Funding

 <b>Adam Jiwan</b> Co-founder Executive Chairman	 <b>John Sun</b> Co-founder CEO	 <b>Anna Fridman</b> Co-founder
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With experience building:



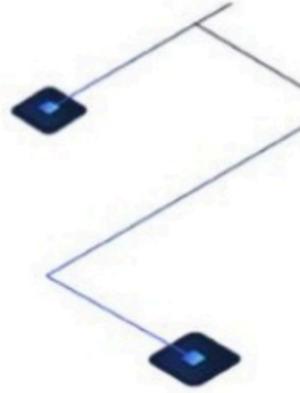
# \$38.75M

Total equity funding raised to-date

## Active Advisors (incl. former roles)

 <b>Sheila Bair</b> Fannie Mae Chair; FDIC Chair	 <b>Nigel Morris</b> Capital One Co-founder and President	 <b>Bobby Mehta</b> TransUnion CEO and Board Member	 <b>Gary Cohn</b> Goldman Sachs President
 <b>Ray Lane</b> Oracle President, HP Chairman	 <b>Manolo Sanchez</b> BBVA Compass Chairman & CEO	 <b>Raj Date</b> CFPB Deputy Director	 <b>Brian Brooks</b> OCC Comptroller

# Spring Protocol and Use Cases



## TECHNOLOGY

### Spring Protocol

Innovative technology layer for modular data security and sharing properties. Partners feel safer sharing when ownership and anonymity can be guaranteed in code.



Trustless & Deterministic



Data Agnostic



Graph Analysis Enabled



Flexible Entity Resolution



## USE CASES

### Data Sharing Products

Valuable data sharing tools built on top of the Spring Protocol. products leverage the technology's unique properties to deliver immediate value



PACE Network



MainNet



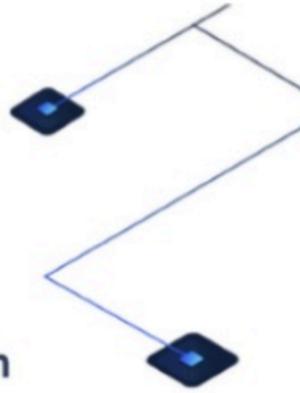
Crypto Middleware



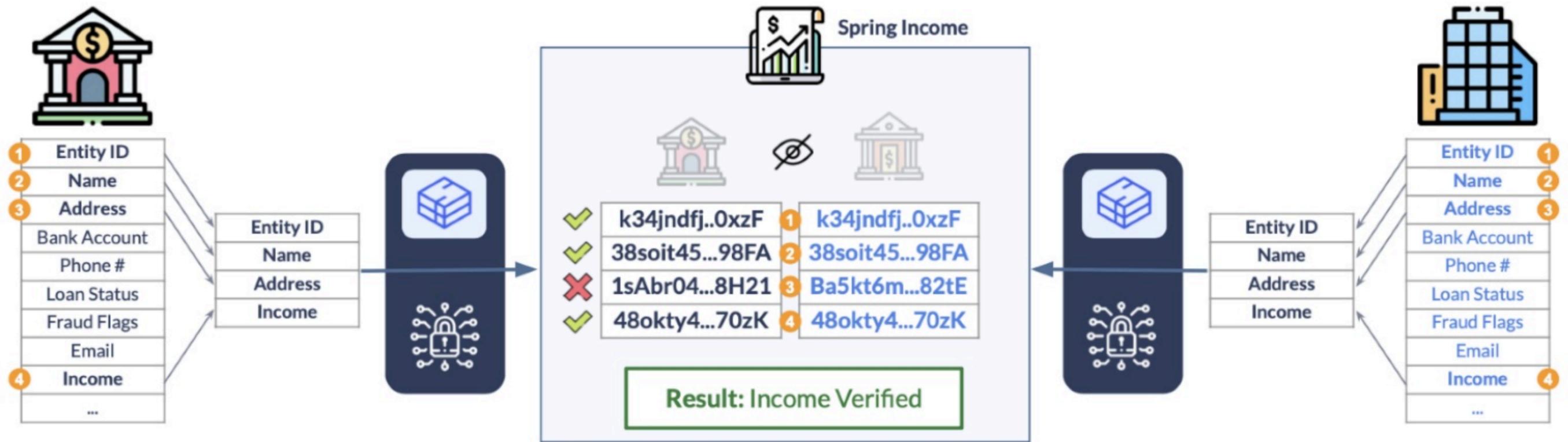
Spring Index

# The Spring Protocol

Patent-protected technology at the intersection of cryptography and data networks that enables sharing sensitive information without revealing the underlying data.

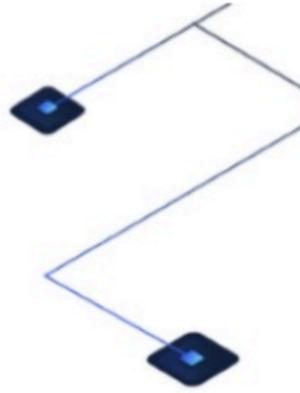


## Illustrative Process Flow:



# Initial Use Cases

With real-time access to previously unavailable information using the Spring Protocol, we built unique products:



## PACE Network

Detecting loan stacking in the PACE industry

Live

### Differentiation

- Loan information shared with peers in real-time
- 100% industry coverage



## MainNet

Fraud and income data sharing, income stability data

Live

### Differentiation

- Fraud and income fields from peers
- Rich alternative and predictive data on borrowers



## Crypto Middleware

Verify Identity, AML/KYC, and Synthetic-Identity Detection

In Development

### Differentiation

- Bridging off-chain and on-chain ecosystems to open up many new financial services to the digital asset world
- Add credit history and identity to a blockchain to be accessed through smart contracts to meet evolving KYC/AML regulations and to open up new financial products

Coming Q3 2021



## Spring Index

Tokenized black/white lists sharing between competitive parties

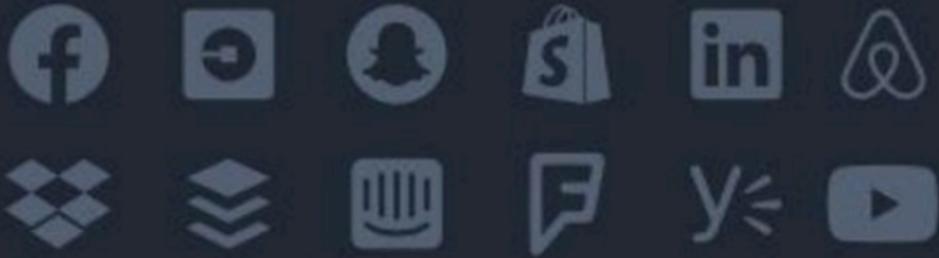
Early Development

### Differentiation

- Allow trusted circle of actors to share sensitive threat data

Coming Q4 2021

\* Companies obfuscated



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