

Divizend — Find. Act. Maximize.

Divizend — 為您提供最佳方案

The open financial data operating system.

DIVIZEND

Problem

FinTechs and independent developers

No structured access to financial data

Data formats not unified, expensive, legacy technologies
→ innovation inhibited!



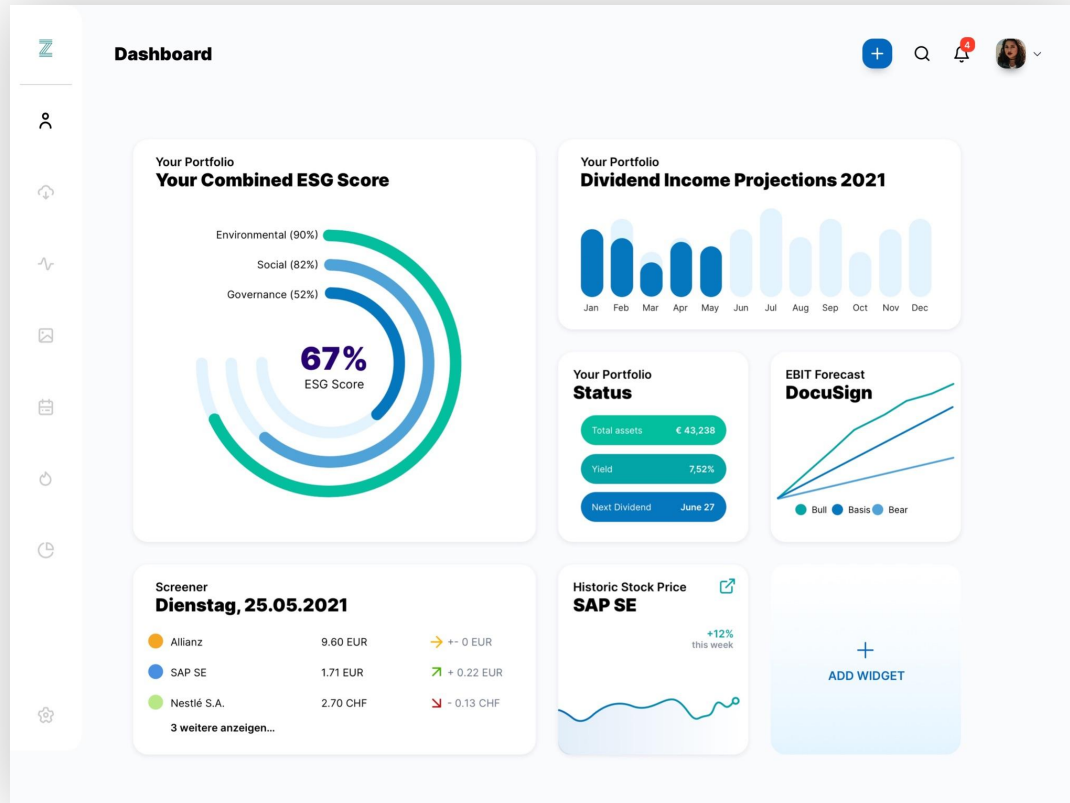
Neo-brokers increasingly popular, but lack of financial literacy

Trading and investing seem like gambling for many people!

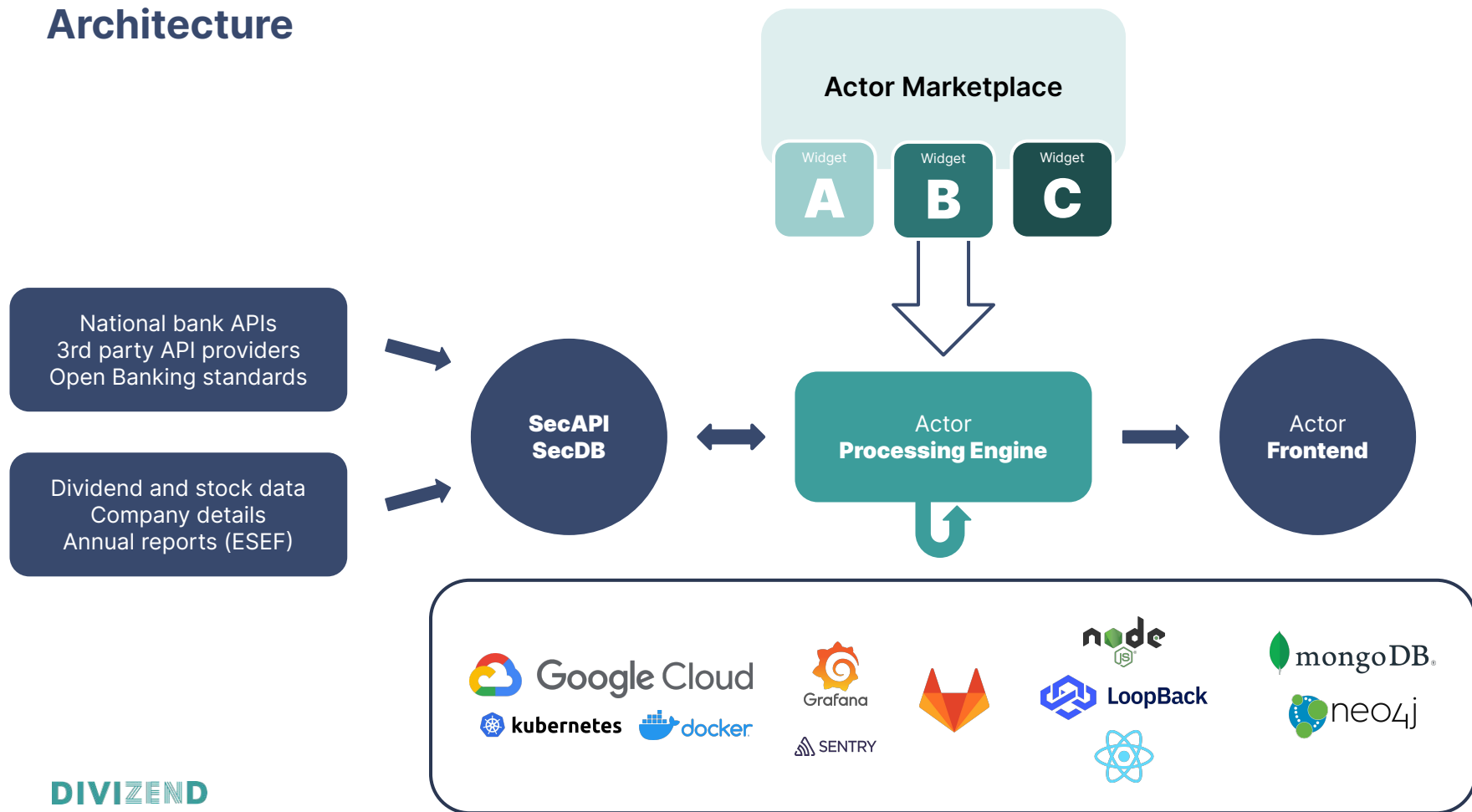
Easier access to content for fact-based investing is needed



The Actor is the new super-app for your personal investments



Architecture



Widget development, distribution and execution workflow

1

Develop
widget

- possible for anyone (e.g., individuals, FinTechs)
- Divizend provides documentation and tools to get started
- free access to full SecDB and SecAPI
- Cypher queries and Node.js

2

Publish to
Widget
Registry

- controlled by Divizend, comparable to NPM
- Open Source by design
- allows security auditing

3

Download
from
Marketplace

- Marketplace is accessible like any other widget from Actor
- pricing defined by developer (free, one time fee, subscription)
- if needed, the user pays with Stripe

4

Secure **data**
aggregation

- Processing Engine processes personal and SecDB data according to widget's source code
- code runs in isolated sandbox → no data leaks possible

5

Visualize data
in **frontend**

- highly flexible, declarative UI, like Android XML layouts
- widgets use Actor UI pattern library (labels, buttons, diagrams etc.)
- stays connected to Processing Engine via WebSockets to allow real-time updates

Parsing ESEF-compliant Inline XBRL annual reports

Balance Sheet

Assets	Dec. 31, 2019
	US\$
Current financial assets	33,101
Other assets	296,047
Cash and cash equivalents	13,255,924
Current assets	15,101,050
...	

Source: <https://www.gleif.org/en/about/governance/annual-report>

```
<ix:nonFraction
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  contextRef="i74ae..."
  decimals="0"
  format="ixt:num-dot-decimal"
  name="ifrs-full:CurrentAssets">
    15,101,050
</ix:nonFraction>
```



Scalability and flexibility

- **Neo4j** has a graph structure → highly flexible, high performance, can grow indefinitely, deployable on distributed servers, agnostic to data providers
- **Kubernetes** → not bound to Google Cloud (i.e., open to EU-based cloud providers like GAIA-X), allows scaling up rapidly
- Actor inherently modular with **low-code approach** → open platform, fosters innovation and research, accelerates development, incentivized through monetization

Data governance and legal compliance

- data governance
 - internal **VPN**
 - **FusionAuth** for Divizend ID SSO user account management (OpenID Connect)
 - customer data stored in MongoDB, **GDPR compliance** assessed by Ernst & Young
- secure, isolated sandbox for Processing Engine → Divizend retains **data sovereignty**
- accessing securities accounts via APIs currently unregulated → we are a **virtual broker** and do not need a specific license
- next step: **digital identities** (e.g., eIDAS) will become part of SecAPI

Quality assurance and risk management

- entire infrastructure and software stack **already proven** at Divizend, perfected during EDI with the Divizend Maximizer
- **scrapers and data robots** to keep SecDB updated
- only **permissive Open Source licenses** (MIT, Apache, etc.)
- four-digit number of people on our waiting list → easy access to **test users and feedback**, close contact to community and power users

Demo – Neo4j

see video at https://drive.google.com/file/d/1sMFwLLvtETiZp2PHJWL_UT_KPuTs0VaF/view

Demo – Frontend

see video at <https://drive.google.com/file/d/1Coqp07gTfNKSXK3LxvCGjJbUxGxtDs6Z/view>

Thank you

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