HAT
The Hub of All Things
The New Digital Economy

Personal data exchange online has exploded (and it’s having repercussions)

Data Mobility Today

DATA SHARING THROUGH CONSENT

- Duplicated costs of infrastructure
- Duplicated user profiles and data storage
- High surveillance
- Poor security
- Consent fatigue
- High integration costs

It isn’t enough. Applications need more data — for recommendations, for personalisation. For everything.
A Universal Personal Data Account (PDA)

The “HAT Microserver” PDA

An infrastructure solution at scale

Built for apps and companies, PDAs mitigate the risks of managing and accessing personal data, and a richer class of information can be shared by users themselves.

- Decentralisation
- Edge analytics and AI
- Tooling for sensitive data
- Developer-trusted, with robust security
- Automatic scalability, for even the largest apps

Benefits to an application’s users

- A unique web address for users’ personal data
- A safe data store
- Data ownership rights
- View data on dashboard as memories and digital history

Benefits to an application, website, or company

- Decentralised user-owned accounts to share any data the user owns back to your app
- Robust security and advanced technology on sensitive data
- Future technology, trusted by developers
- Interoperability across all types of personal data
- Rich data set for applications to request

Data Mobility with Universal PDAs

DATA SHARING THROUGH DIRECT USER LICENSING

The personal data account is going to be essential infrastructure — as necessary as an email address or mobile number.
Be a HAT Merchant Application
Why outsource user accounts

Maintaining User Accounts
- Creating/maintaining user accounts is up to 23% of backend engineering budgets

Outsourcing Personal Data Accounts
- Applications do not pay for database, merely “pay-as-you-go” data transactions

ACCURACY
- Poor accuracy and high fallibility
- Non-dynamic, outdated data is the norm

SECURITY
- Multi-party honeypots are a security risk
- Regulatory compliance and overhead

LIMITATION
- Data limitations - rich data acquisition needs engineering spend

Outsourcing security & data ownership risks
- Decentralised PDAs make hacking unattractive

Whenver new data comes into PDA from other apps, the application can request from PDA owner.
- New data also comes from Edge Analytics (AI)

Lower cost and increased revenue

Lowered costs and increased revenue. Based on opportunity driven by having Edge AI data from HAT PDAs.*

By outsourcing their user accounts, applications will find that the costs they incur to run their application will go down.

Assumptions (for graph opposite):
1. Reference to AWS Server costing (# t2.large servers and EBS Storage), starting from 4 servers and 4x150GB storage.
2. Approximately 23% of total app cost is for user accounts (reference to BiiB)
3. Cost to outsource PDA calculated at 15 Namespace API calls per month @ $0.002.

* Growth in AI as reported by Forbes
Be a HAT Merchant Application
How it all works

**BACKEND-AS-A-SERVICE**
*PDAs as outsourced user accounts*

- Out-of-the box infrastructure for rich data apps
- Robust security for sensitive data
- Automatic scalability, for even the largest apps
- One platform, for accounts that work better together
- App-builder APIs

**DATA-AS-A-SERVICE**
*PDAs issued in seconds for the user to give data*

- Legal, transparent data transactions
- Intimate "Edge" Analytics for Insight data
- Secure, Verifiable, dynamically sourced
- Sensitive data access and handling
Be a HAT Merchant Application

Case Studies

Social and health  (BACK-END-AS-A-SERVICE)
Storing data in their users’ PDA

“BiiB gamifies physical activities. We outsource our user accounts to PDAs because they take away the headache of managing personal data and help us scale our usage of it. If our sponsors want a runner to post an Instagram photo or listen to a Spotify song, for instance, a PDA can verify that they did at scale across all our 16,000 users.”

Sheyong, CEO BiiB

Better insurance pricing  (DATA-AS-A-SERVICE)
Just needs data

“OneZero-me gives personalised quotes on motor insurance and loans. PDAs let us run algorithms at the point of a user’s contact with a website, gaining data we won’t be able to get anywhere else. Our users happily give us information in return for a personalised benefit. PDAs assure them they can get that benefit without giving us all the data.”

Yossi, CEO OneZero-me
Be a HAT Issuer

An economic innovation

*Be a trusted brand to your end-user customers.* No need for a technical team to benefit from data mobility and the personal data economy. Issue HAT PDAs to your own users/customers by sending them an email or integrate your own app with the HAT.

*Leverage your B2B network to be your HAT Merchants.* HAT Merchants vend the HATs you issue so you can benefit from more data transactions.

How it works

Whenever a HAT owner gives data to a HAT Merchant application or website, a portion of the API call charges paid by the merchant is paid to the issuer (similar to credit cards)

Why be a HAT issuer

- Benefit whenever the HAT you issue transact with any HAT Merchant Applications
- Leverage your existing network of end user customers by issuing them HATs and enabling your customers to use their HAT data with HAT Merchant Applications
- Leverage the data you hold of your customers by putting the data into your customers' HATs, enabling more HAT Merchant Applications to be built on the data and thereby benefiting from more data sharing from the HATs you issue
- Be a trusted brand of HAT PDAs
- Use your own domain name for the HATs you issue (e.g. hatname.issuername.domain)
- Create your own Merchant Applications or recruit your B2B network as HAT Merchants

HAT app dashboard for all issuers

All HAT Issuers have a choice of licensing and white labelling the HAT app or use the generic HAT app

- Active external data plugs
- Available Merchant Apps
- Available tools / algorithms
- Chronological feed of data
- Topological feed of data