



OPENBRIX

UKAA Brochure - July 2020



INTRODUCTION

OpenBrix is the only decentralised property portal in the world that connects all key players in the property letting and sales market on a single public community blockchain platform, a network like never before and a platform the agents control!

- A low cost innovative property listing portal that innovates and connects entities directly
- Agents on **OpenBrix**, on average, can earn +10x their cost of listing per branch
- Good tenants on **OpenBrix** can start to generate an immutable record of payments for their credit scores
- Tenants and Buyers on **OpenBrix** can use easy to adopt 'moving-in' services from the **OpenBrix** Network

OpenBrix gives value to Agents, Corporate Landlords, Tenants,

Home-Buyers and Suppliers, the entire industry benefits.

OpenBrix offers the BTR Industry the ability to offer their Tenants a white labelled sovereign Identity by allowing them to pre-verify their Right to Rent and hold copies of any of their personal documents on their own device and can share all or any aspect of this information to another on the OpenBrix platform at their discretion. The tenants can keep an immutable record of validated rental payments and have these read by Experian and Equifax to influence and improve their credit histories and credit scores. An ID owned by the consumer and not by anyone else.

OpenBrix has launched, onboarding estate agents and is integrating with platform partners.

SNAPSHOT

Allows rental payments to be read and uploaded to credit reference agencies

Significant industry names are integrating

Growing social media presence

Agents signed and onboarding

Sales team overflowing with enquiries

An opt in/out MLS launching in September 2020

Bespoke auto validation of rents can be integrated for larger agencies

All top CRM integrations completed, underway or planned

Straight through processing for agents and tenants

Passport ID, unique property ID and RTR validation

Secure immutable transferable rent records

Financial services solution being evolved

PARTNER INTEGRATION

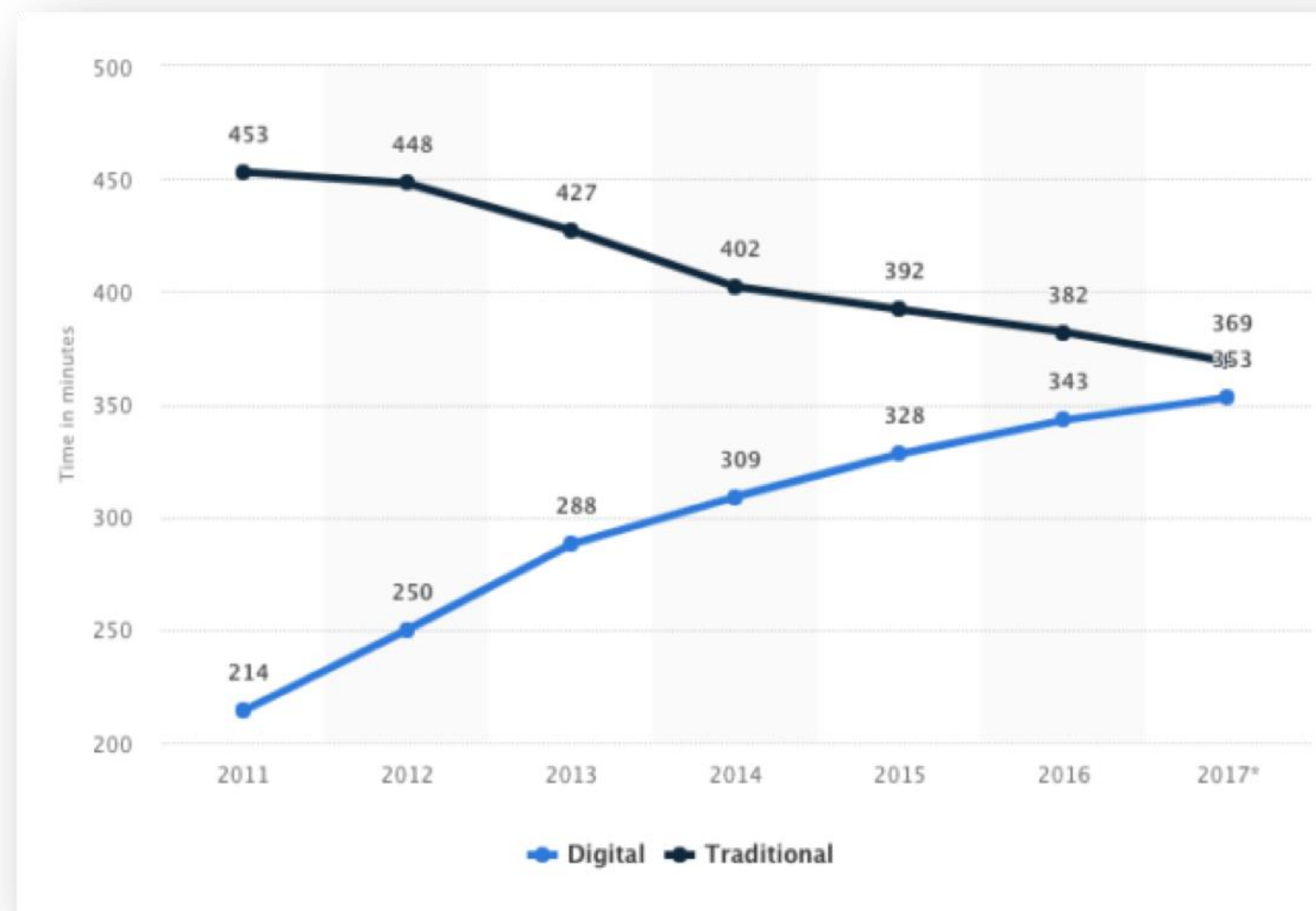
- Credit Ladder – Auto-validation of rent payments and the uploading to the Credit Reference Agencies
- Yoti – Other ID verification partners will be added as options.
- *****NDA present – The largest "tenant offering" company in the UK.
- *****NDA present – A growing tenant and agent offering that has vision and slick technology.
- Product Care – A nationwide "white goods" company that offers to replacement, removal and fitting.
- *****NDA present – An innovative data company that could funnel rental payments for our clients.
- *****NDA present – An alternative option for the rental payments to be collected and accounted for agents.
- Gazeal – An advanced digital conveyancing platform to speed up, make transparent and modernise the property purchase system in the UK.
- Various Student Housing Entities
- DepositPass, and other bespoke deposit providers options –
- Various Utility switching companies (integration pipeline)
- Digital Inventory providers - various
- UKAA, the UK Apartment Association – Membership and support.
- SKY – Full integrated packages and new offers
- PropertyMark - Platinum Membership application is underway.

ALL ON THE BLOCKCHAIN!

UKAA Members can have ANY bespoke partnerships on the platform. OpenBrix are here to deliver via our bespoke API. If you would like us to integrate with a specific partner of your choosing to improve the flow, whether this be a Rent Collection model, a maintenance repair platform or a specific supplier, **OpenBrix** can deliver this for you.

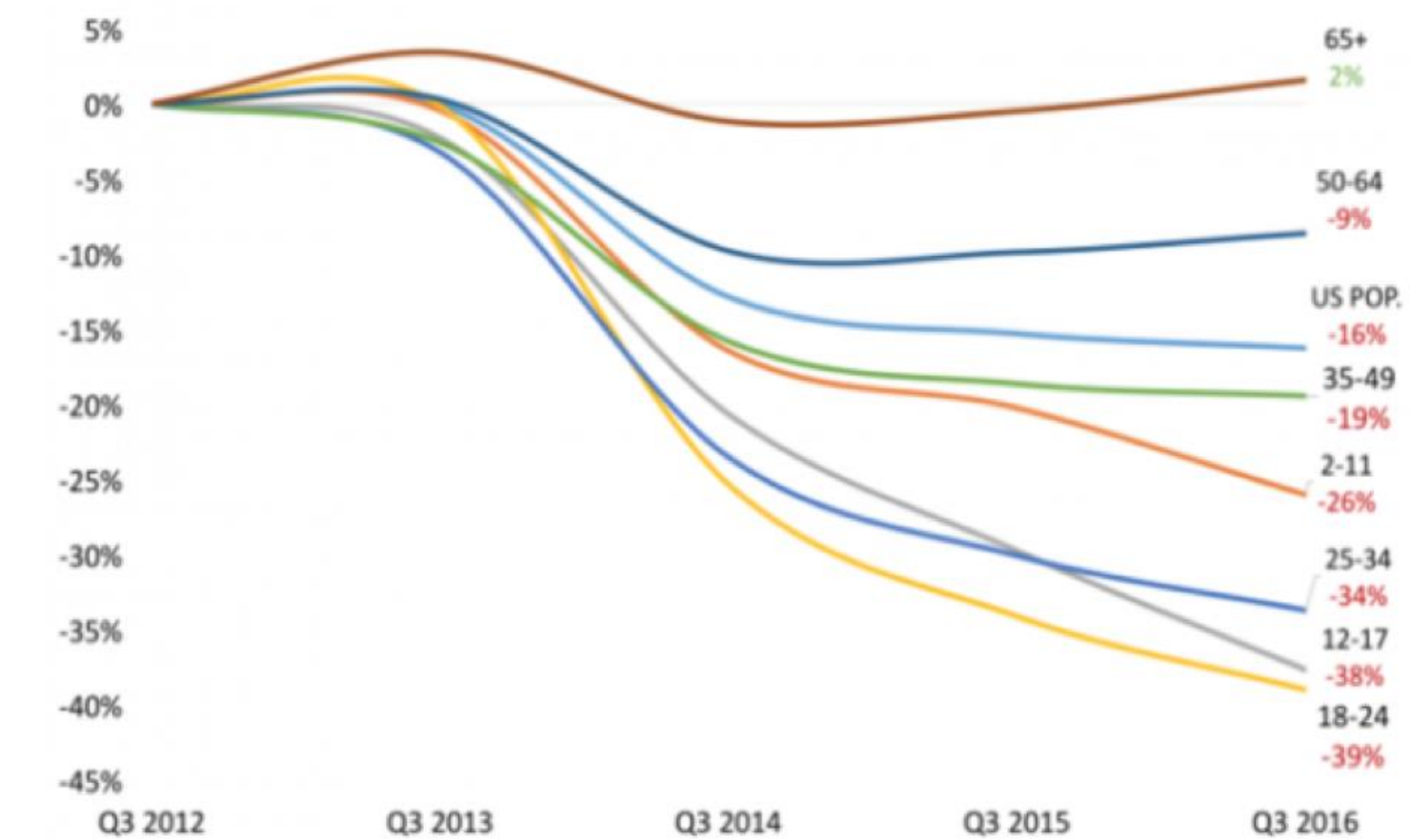
MEDIA LANDSCAPE

Why we have made the decision to choose social and digital media as our core channels for marketing your property portfolio.



Time Spent Watching Traditional TV, By Age Group

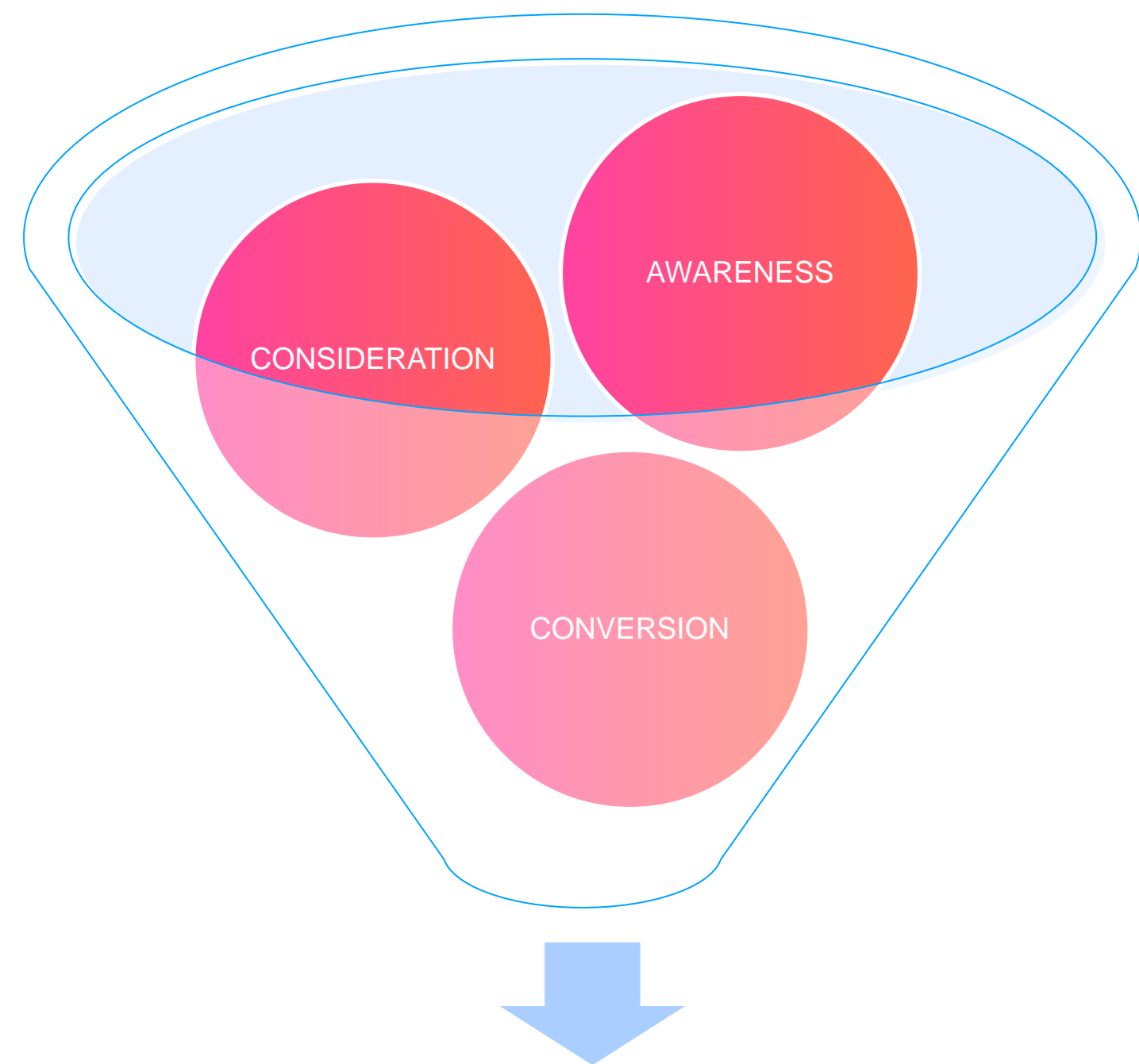
Percent change from Q3 2012 to Q3 2016



Note: Traditional TV = Live+DVR Time Shifted
Source: Nielsen Total Audience Report, January 2016

BI INTELLIGENCE

DRIVING YOUR BUSINESS



Your property portfolio

Our strategy for driving quality website traffic, eyeballs on your property portfolio and sales leads that actually convert is as follows:

Awareness (building the brand)

- Honest and engaging social first content with no BS!
- Paid Google ads for generic and broad search queries
- Organic search through SEO optimized website and content
- PR & media activity across relevant publications

Consideration (why choose us)

- Highly targeted paid social media ads with key messaging highlighting key USPs, features and benefits
- Paid Google ads based on specific search queries

Conversion (driving sales)

- Highly targeted social ads to target core demographics and driving audience to specific properties
- Agency and portfolio promotion across all our owned social channels
- Re-targeting and in-app promotion of property to end users

CASE STUDY

Security

Situation: Fake tenant documents

A prominent Estate Agent based in Canary Wharf was letting a property in one of London's most prestigious landmarks, Heron Tower.

- The tenant had gone through the regular checks and submitted all his details via email.
- Due to the pressures on negotiators to complete deals, the checks were not done as comprehensively as they should have been.
- Due to **LUCK**, one member of the Concierge recognised the tenant from a previous development he had worked at and alerted the Agents.
- A more comprehensive check was then completed.
- The tenants documents were found to be completely fabricated and had history of defrauding landlords from paying rent.

Solution: Pre Verified Tenants

At OpenBrix every agent has the ability to ask tenants to pre-verify themselves for free.

- Most stringent ID verification in the UK.
- 168 different national Database from across the world.
- Ensure genuine documents are being submitted.
- World leading facial recognition technology.
- Tenants face is matched to the photo on the document provided.
- Tenants do not have to submit private documents over email or other insecure channels.
- Tenants control who see's their document and when.

Situation: No control over their rental data

Following a workshop with over 30 tenants, a chief issue was that they all paid over 50% of their monthly income on rent.

- They do not have a record of this.
- The only proof is their bank statement, which they have to send to agents. This is not secure and is a risk.
- Agents don't provide rental statements unless asked. Even then its often ad-hoc and simple.
- There are other centralised Rental Passports on the way but although they are free now, they can easily switch to chargeable models once the network effect comes into play. Plus the tenants do not control them.

All this means tenants are funding the entire **private rental sector** and getting very little in return.

Solution: Decentralised Rental Ledger

At OpenBrix every tenant has full unhindered access to their rental history and ledger. It is theirs to own and control.

- This unhindered access can never change as the entire ledger is on blockchain, encrypted using the tenants unique passkey.
- They never need to ask for a rental statement
- Nor do they need to send their bank statements over email.
- The Ledger provides all the details at a single secure view

Furthermore the secure ledger is not only validated but also sent to credit reporting companies to increase the tenants credit score.

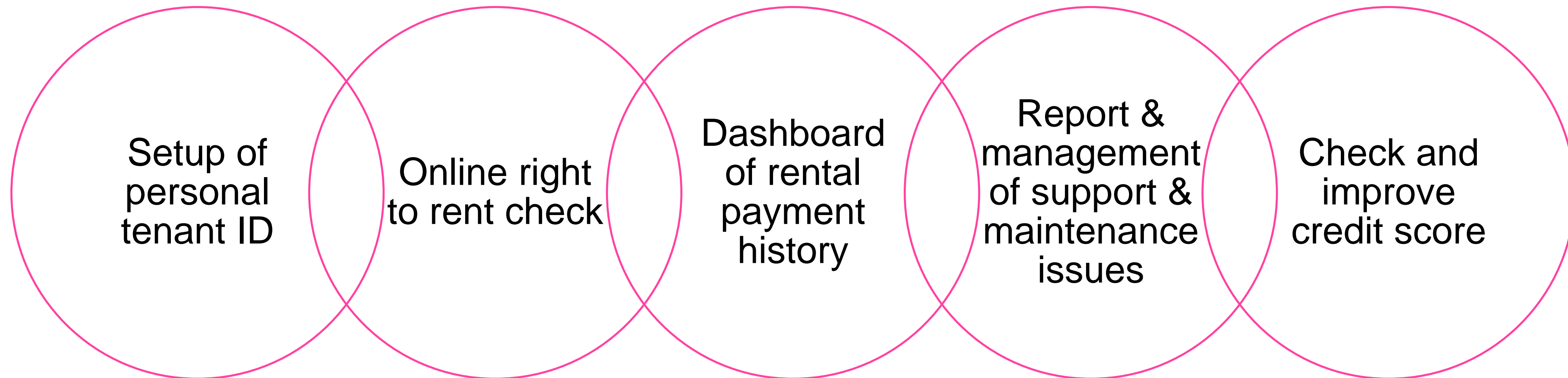
Tenants can now get:

- Better interest rate
- Cheaper credit
- Lower monthly payments

CASE STUDY

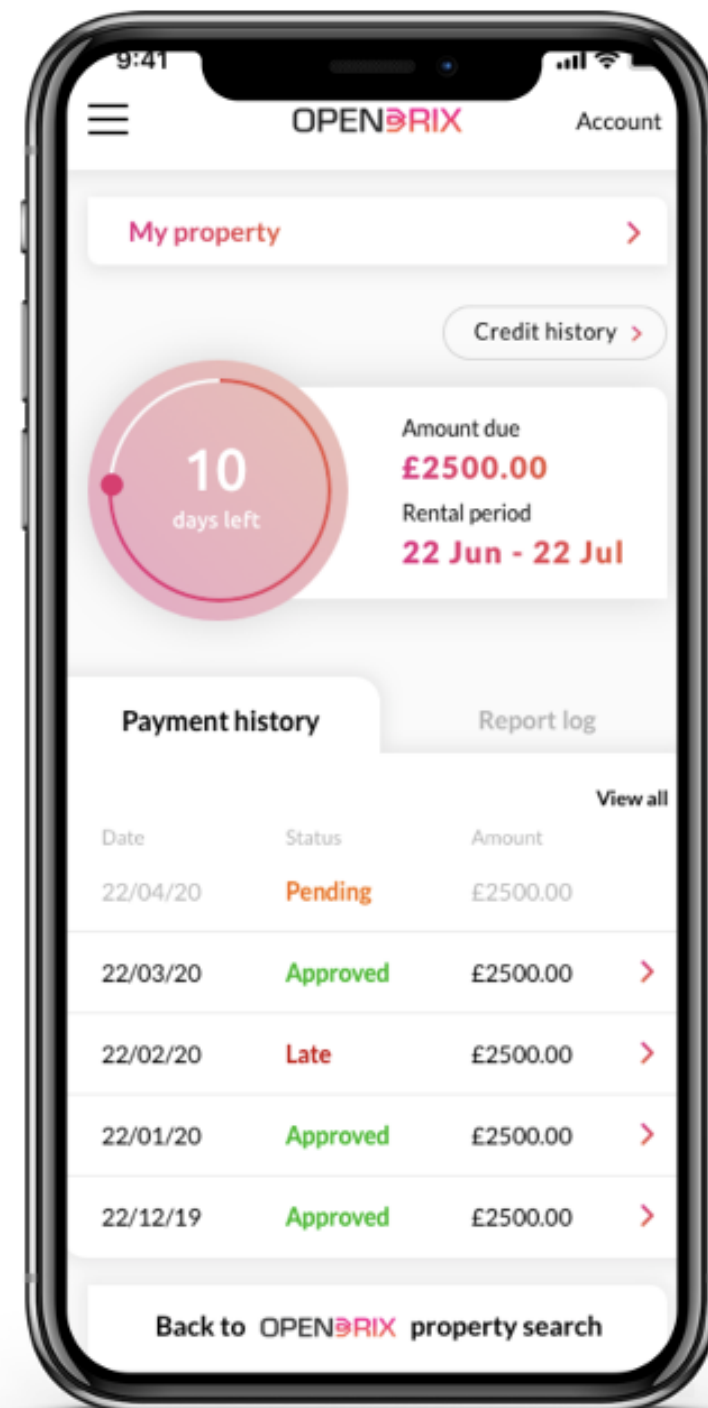
Tenant Control

OWNING THE END-TO-END TENANT RELATIONSHIP

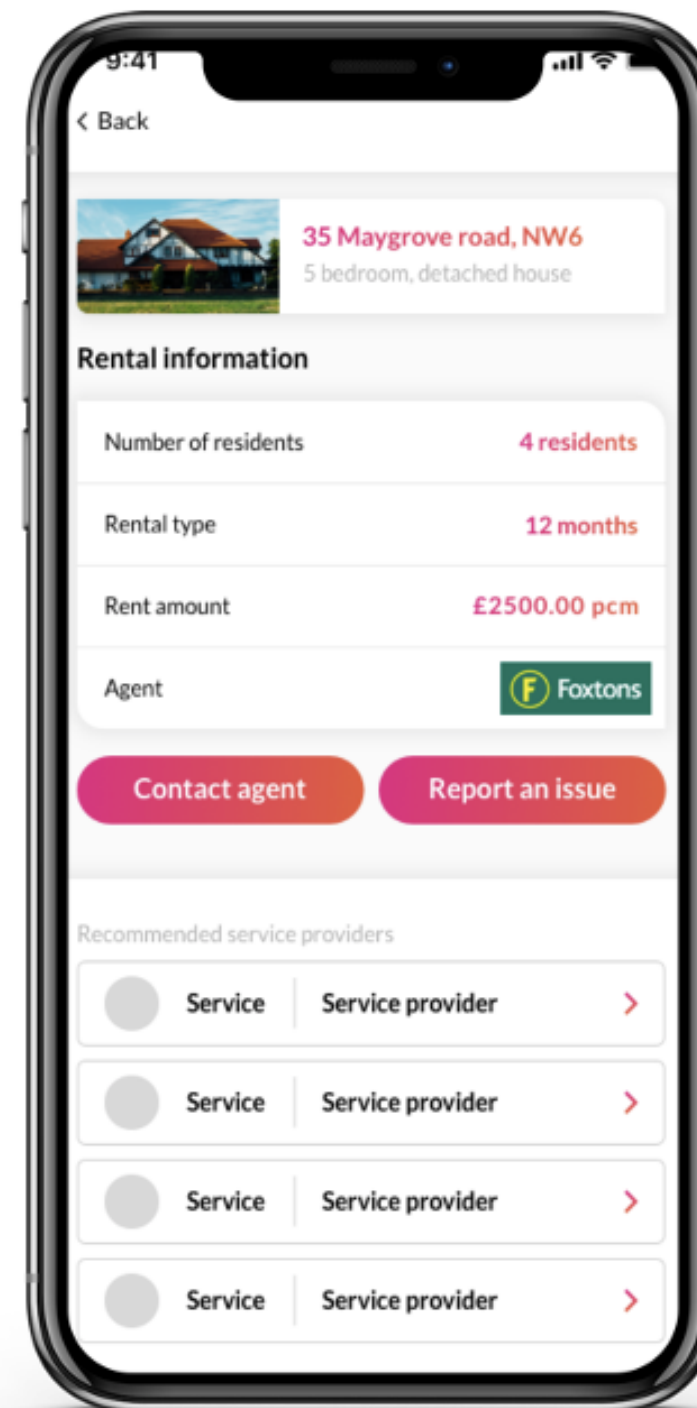


Through the OpenBrix platform the entire lifecycle of your agent-tenant relationship can be managed in one central place:

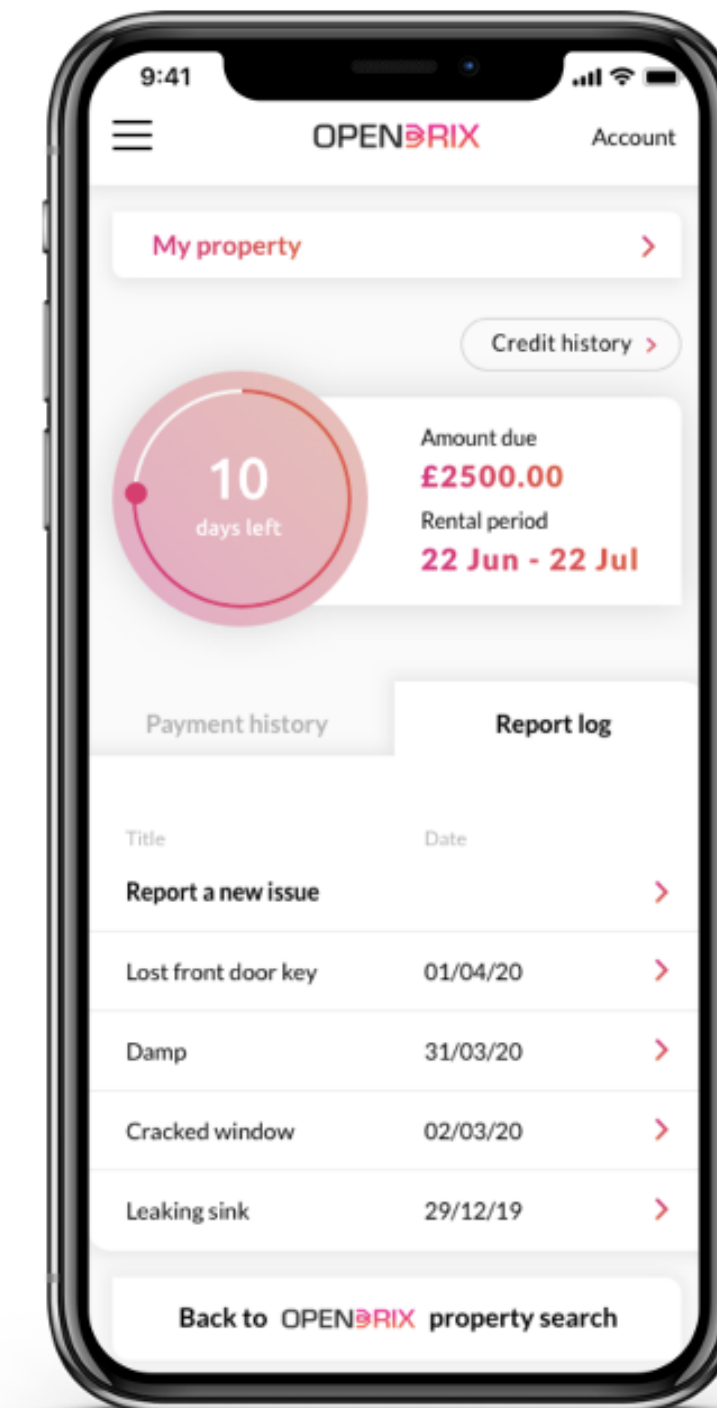
TENANT ID PAGE, RENT RECORD & CREDIT HISTORY



Tenant dashboard with payment history



Property information including key rental agreement details and service providers



Tenant dashboard with maintenance log

TECH & INNOVATION

Production Version 1 completed of the world first B2B2C and B2C decentralised commercially launched portal

Core Tech

- **Super Registry.** Created Address Database that links Post Office PAF, Ordnance Survey UPRN and Land Registry ID to create OpenBrix Registry ID (OPRID).
- **OpenBrix Registry ID (OPRID).** Unique ID that links all the core Property & Geospatial databases in the UK
- **Granular level API's.** Allow microservice connections to external partners
- **Unique use of decentralised Blockchain technology.** at architectural level but front end appears like any other system for users
- **Verified ID.** Solves industry issues around identity and verification
- **Automated Upload.** All properties can auto upload to OpenBrix. We are fully set up with all forms of Auto Upload, From FTP, BLM, API and Rightmove ADF.

FINTECH

- **Central Bank Digital Coin (CBDC).** Blockchain based Platform is ready to accept CBDC from Bank of England, European Central Bank and many others
- **OpenBrix SmartCollect** allows Estate agents to collect rent payments using traditional money directly form dashboard.
- **Virtual spending cards.** Estate agents can give Tenants virtual cards to spend on essential issues, from self-service maintenance issues to rewarding loyalty and positive actions. Reducing workload, increase efficiency
- **OpenBanking** to Auto validate rent payment. Providing Users with rental History.

Tech Team

- Current development team represents some of the best minds available, headed by OpenBrix founder Shahad Choudhury, former innovation lead @ UK Export Finance (HM Treasury) and ICT specialist @ World Bank.
- 3 permanent full stack developers.
- Fully Flexible and scalable team allows for interim ramping of up and ramping down of 100 developers virtually over night

MEET THE TEAM



Adam Pigott
Co-Founder/CEO



John Hards
Chief Advisor/Chair of Board



Shahad Choudhury
Founder/Innovation Lead



Andrew Taylor
Chief Commercial Officer



James Gaubert
Chief Marketing Officer

A combination of industry, technology & digital experience coupled with a passion to succeed!

OUR CONTACT



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