



Meeeco - API-of-ME

Innovative Personal Data Management
and Consent Solutions



Changes in data regulations require new ways of delivering customer services that require personal data



Challenges



- Despite new Personal Data Regulations - GDPR, CDR and CCPA - consumers mistrust how their data is being used
- New commercial models require greater access to customer data in order to personalize offers
- Technology is most often locked inside organizations and is not outward looking

Billions of Dollars of fines handed out already e.g. GDPR breaches in Europe or regulator fines in the USA

Ideal Solution



- Compliance to regulations and respect for consumer data rights becomes the norm, supported by intelligent technology
- Real time consented data exchanges between customers and organizations in a secure and transparent manner
- Customers are active participants in an organization's data management process

Meeco research shows that **87%** of users are interested in using their data as an asset with third-parties

Desired Outcomes



- Customers prepared to share more data because they believe that their data rights are respected by organizations
- Personalized data solutions drive greater value generation for both the organization and the customer
- Customers adopt tools such as personal data vaults to improve data management

Value of Personal Data market in Europe will grow from **285€Bn** or **1.94%** of EU GDP to **739€Bn** or **4%** of EU GDP by 2020



Who is Meeco and what does it do ?

Meeco has been pioneering personal data and compliance technology since 2012.

Meeco's industry-leading personal data and identity API platform can be integrated into your enterprise solutions to create valuable services that respect privacy, increase security and enable explicit consent.

Personal Data API Platform

- Personal Data Management platform provisioning secure data enclave (vault/wallet)
- API platform supports white-label front-end applications for iOS, Android and Web
- Flexible data model based on customer or industry requirements
- Modular services – Consent Engine, Key Management, Data Store, Event Ledger
- Security based on ISO27001 and NIST Cybersecurity Framework
- Data encryption at both attribute and infrastructure level, at rest and in transit
- Blockchain integrations for Verified Credentials



As individuals gain the legal rights to manage and control their data, businesses need to re-think how they collect, store and exchange their customers information. Meeco's personal data API platform enables customer-centric, Privacy by Design applications, always with a full audit and consent trail.

Meeco API-of-Me Services

- Network API enabling personal data capture, store and consent / permissions
- Data store – Zero Value Knowledge
- RESTful Web services (PULL)
- Event Listeners and Webhooks (PUSH)
- Task Runner asynchronous / scalable processing
- API interfaces integrated into enterprise systems with real time data feeds e.g. CRM, ERP, data warehousing
- Authentication via local accounts, OAuth Consumer or OAuth Provider
- Flexible UI component library



Zoom in on Meeco Products & Services

The Meeco Platform is a collection of APIs that helps individuals and organizations manage data in the fast-changing world of personal data regulation, opening up access to new global business models.

Components of API-of-Me Platform

- **Data Vault** – Flexible vault for secure storage and retrieval of personal data
- **Consent Engine** – control how, when and with whom data is shared and used
- **Personal Event Ledger** – unique and immutable log of API events, providing strong assertion for fraud management, identification, authorization and authentication
- **Connections** – enabling data trust between people, organizations and things
- **Verified Credentials Wallet** – creation, verification & sharing of credentials based on W3C standards, connecting credential issuers and relying parties
- **Personal Finance Management module** – Open Banking Integration

Meeco
API
Platform



Consent Engine
Digital Identity
Attribute Wallet
Key Encryption
Distributed Ledger

Services

- **Use Cases** – rapid creation and prototyping of use cases, based on Meeco's extensive library or driven by live business needs
- **Meeco Labs** - methodology and program for real-world opportunity to test use case hypotheses and prove business value, prior to making substantial investments
- **Developer Portal** – giving developers access to Meeco's industry-leading personal data and identity APIs
- **Solution Implementation** – development and deployment of enterprise solution, including integration with other B2B partners
- **Managed deployment** – build-to-order solution using Meeco components running on Microsoft Azure



Meeco – The API-of-Me

Increase trust, reduce friction through transparent personal data-enabled services



Consent management made easy

- Customer controlled consent engine for data exchanges
- Permissions dashboard across all digital relationships
- Customer defined business rules, including timeboxing, on-sharing, monetization, and revocation of consent



Access to new data sources

- Secure attribute wallet and API platform for data collection
- Flexible Data model based on organizations' data model facilitating interoperability
- API-driven data exchange direct with customer




Scalable Identity Infrastructure

- Integrated with Azure Active Directory B2C framework
- Benefit from re-usable ID services
- Extend Experience Engine to enable Verifiable Claims and Zero Knowledge Proofs



New Opportunities for data enabled Value creation

- Re-use data to reduce friction in existing customer journeys
- Develop new solutions with explicit customer consent
- Unlock the value of personalized solutions and new business models

“Meeco helps us to create a transparent and reliable identity; The API of Me” 

“Meeco are leading the charge to empower people to make the most of personal data” 



Meeco API Platform and Microsoft Azure Cloud Services

- Reduces operational costs, provides transparency and builds trust for personal data management
- Enables customers to share their identity and personal data with 3rd parties via an API platform and Consent Engine
- Empowers customers to directly exchange accurate and contextual data with organizations in a new trusted data ecosystem

Azure Cloud



Deploy secure data enclave on Azure with build-to-order solution for personal data store (vault / wallet), including key management and APIs to enable data compliance and consent

Meeco Consent Engine and Azure Active Directory B2C



Microsoft secure and scalable ID platform together with Meeco Consent Engine allows customers to collect and connect personal data and verified attributes across their digital life

Meeco Developer Portal



Azure API Management gives access to Meeco's industry-leading personal data and identity APIs, which help to build services that respect privacy and explicit consent