

Platform introduction

THE DISRUPTION HOUSE (TDH)

APRIL 2022

PROBLEM 1

WHEN 60% OF FINTECHS FAIL IN THEIR FIRST FIVE YEARS HOW DO YOU CONTROL THIS OPERATIONAL RESILIENCY RISK EXPOSURE IN YOUR FINTECH SUPPLIERS TO ENABLE INNOVATION?

PROBLEM 2

WHEN NO ESG DATA EXISTS ON PRIVATE COMPANIES HOW DO YOU ASSESS THE SUSTAINABILITY OF THESE VENDORS IN YOUR SUPPLY CHAIN?

SOLUTION

THE TDH PLATFORM AND MODEL-BASED RISK ASSESSMENTS



Our algorithmically generated ESG (sustainability) & Business Resiliency risk ratings help Financial Institutions to address the Operational Resiliency requirements of Regulators in the UK, EU and US.



Our detailed proprietary data supports Regulators' focus on Sustainable Finance and the Market's focus on Sustainable products and Sustainable supply chains.



Our platform profiles over 3,750 FinTech solution providers and benchmarks rated FinTechs to industry recognised enterprise readiness and sustainability standards.

KEY BENEFITS OF WORKING WITH TDH

TDH helps financial institutions innovate in a responsible and risk-free way by:

- Identifying the best companies to partner with via our searchable database of over 3,750 FinTechs.
- Quantifying the ESG, operational, commercial, and financial risks of these companies with pre-onboarding risk assessments.
- Monitoring the resilience and performance of their existing supply chain or portfolio companies, and sharing feedback.

Significantly faster and cheaper than in-house or consulting/specialist providers.

Aligned with regulatory outsourcing guidelines on pre- and post-procurement monitoring of risks in third party suppliers.

THE DISRUPTION HOUSE PLATFORM

Designed to accelerate sustainable innovation, globally

Ratings and Benchmarking Platform



Scalable, self-service platform for startups, scaleups, service providers, investors and corporations

Proprietary ratings algorithms



Algorithmically generated sustainability & resiliency risk ratings, mapped to international standards

Proprietary ratings data



Detailed proprietary data on sustainability and resiliency from our in-depth expert assessments

REFERENCE	DOMAIN	FUNCTION	COUNT OF COMPANIES	VIEW COMPANIES
1101	Client Management	Relationship Management	322	View
1102	Client Management	Distribution	240	View
1103	Client Management	Client Lifecycle	108	View
1104	Client Management	Client Reporting	94	View
1105	Client Management	Client Analytics	65	View
1106	Client Management	Chat bots	215	View
1201	Portfolio Management	Portfolio Construction	142	View
1202	Portfolio Management	Portfolio Management	397	View
1203	Portfolio Management	Performance Management & Reporting	199	View
1204	Portfolio Management	Personal Investment Goals	63	View

ESG Pathway



Systematic path for companies to improve ESG ratings, unlocking preferential pricing and faster time to revenue

Research Platform



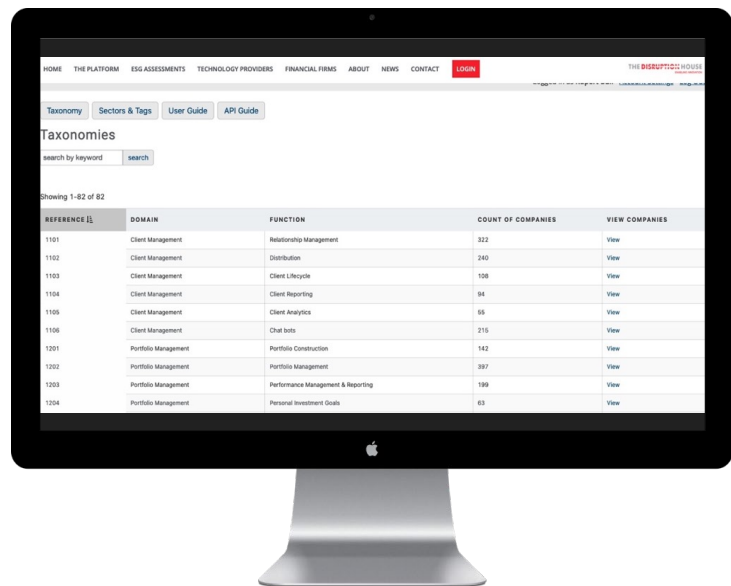
Discover and engage with a global network of FinTechs, mapped to buyer needs

Market analytics



Insights into buyer demand and successful firms based on the data generated in the market platform

DISCOVER THE WORLD'S LEADING FINTECHS



Are you looking for the world's best FinTechs that solve your business problems and match your culture & risk appetite?

The Disruption House platform helps Banks, Asset Managers, Stockbrokers and Wealth Managers find the world's leading FinTechs in their real-world business context.

Scout our Database of >3,750 FinTechs covering all industry segments mapped to member business needs with the ability to rapidly identify and assess supplier risk upfront. TDH's proprietary Taxonomy delivers faster & more accurate FinTech searching and finding.

TDH ASSESSMENTS ARE ALIGNED TO INDUSTRY STANDARDS & FRAMEWORKS

—Adapting to meet private company needs, TDH's scorecard methodology is aligned with BSI standards and global ESG sustainability framework from an extensive range of agencies, regulators, NGOs and academic sources; full list available on request.

**BSI**

BSI is the UK's national standards body and publishes over 3,100 standards annually to help improve the quality and safety of products, services and systems. TDH Scalability assessments are aligned to BSI fintech onboarding standards.

**SASB**

The Sustainability Accounting Standards Board enables businesses around the world to identify, manage and communicate financially-material sustainability information to their investors.

**Ethical OS**

Used in our ESG assessments to help refine questions around ethical use of data and software when assessing businesses with potential conflicts relating to programme development or use of DLT/crypto assets.

**Carbon Trust**

Used in our ESG assessment for clear examples for how businesses of any size can help to monitor and reduce their carbon footprint from harvesting wind energy to turning off your PC at night.

**WEF**

Whitepaper 'Measuring Stakeholder Capitalism' identifying and promoting a set of common ESG metrics and reporting standards to align corporate goals with today's societal challenges

**GRI Standards**

Comprehensive and widely used sustainability reporting standards providing best practise for companies to disclose ESG impact in their public statements

KEY FEATURES

BUSINESS RESILIENCY

—Proven to deliver innovation adoption at a 30% lower engagement cost than traditional approaches.



COMPLIANT

Helps Financial Institutions to comply with the European Banking Association's (EBA) regulatory Outsourcing Guidelines and the FCA's Rules on Operational Resiliency.



TRANSPARENT

48 comparable metrics enable Financial Institutions to make confident and accurate decisions more effectively and quicker than before and FinTechs to benchmark their performance.



DATA-DRIVEN

Offers both quantitative and qualitative options. All assessments based on algorithmic data-driven analysis.



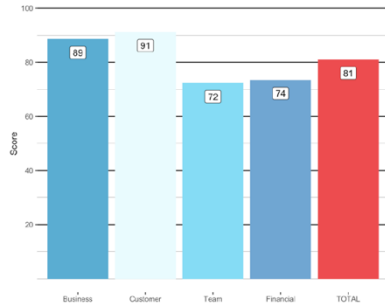
RIGOROUS

Built from academic research and industry expertise for rigorous performance benchmarking.

ALGORITHMIC SCORING OF BUSINESS CAPABILITIES

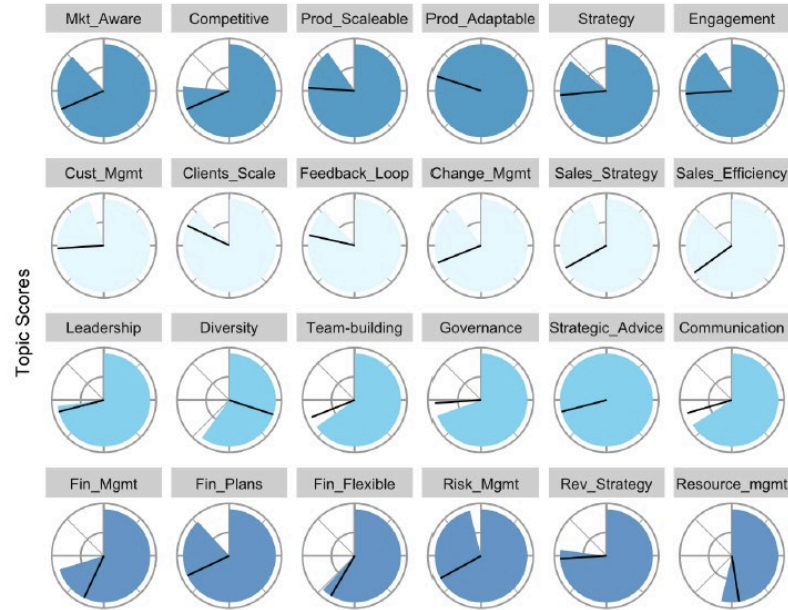
Business Scores

Business Survey Scores: 81



The composition of each of these category scores can be further broken down as shown:

Automated Assessment of business and technology capabilities (via survey responses)



BENCHMARKING ANALYSIS BY MATURITY

ACCELERATES ACCESS TO INNOVATION

Analysis of business & tech capabilities by business maturity shows age and maturity not linked

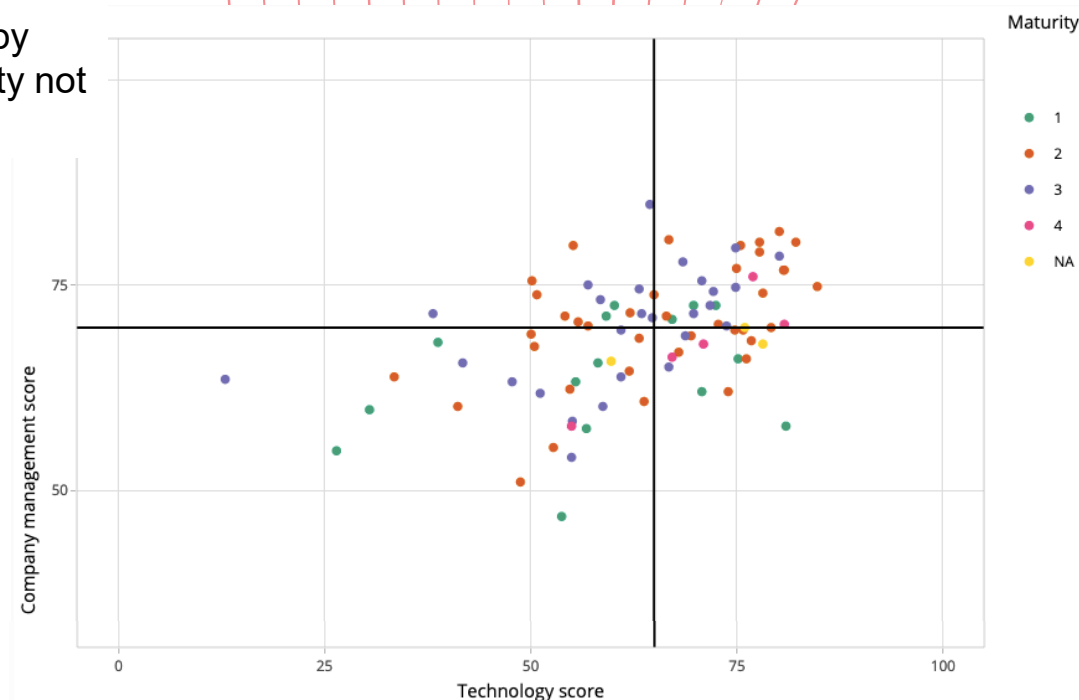
The TDH definitions for a firm's Maturity categories are as follows:

1. Validation: A start-up which has demonstrated a market fit. They are making sales while gauging the market and its value.

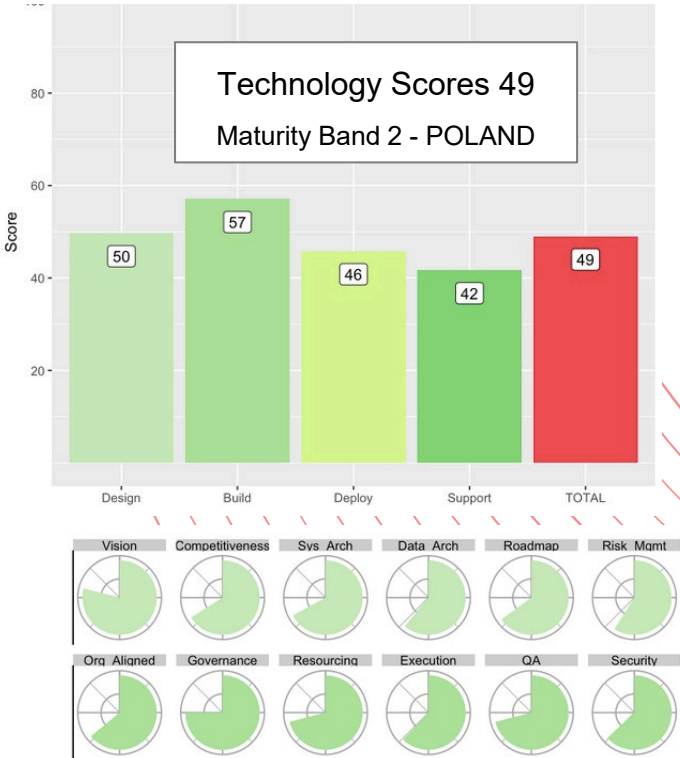
2. Efficiency: A workable business entity with a well-defined product/market fit. They show some user and/or revenue growth (initial traction).

3. Scale: A growing company with an increasing user base and market traction in a large or rapidly growing market. They intend to scale rapidly and have the potential to do so.

4. Sustain: A mature firm which has achieved growth that can be expected to continue at a steady pace. Their goal is to defend market share while maximising profit.



CONSISTENT GLOBAL BENCHMARKING STANDARD



KEY FEATURES ESG

—Proven to save time,
money and provide
clarity on ESG
performance.



TRANSFORMATIVE

Provides a unique framework that guides companies on their ESG journey.



RIGOROUS

Over 120 questions, >25 topics and 3 pillars backed by TDH analysis, feedback and strategy development.



ADAPTABLE

Adapted to meet the specific needs of each business, wherever they are on their journey.



COMPARABLE

Includes peer-group comparison feedback to indicate areas of excellence and improvement.

25 POINT ESG ANALYSIS



ENVIRONMENTAL

- Environmental policies
- Emissions
- Resource consumption
- Energy management
- Renewables and recycling
- Environmental supply chain management
- Certification



SOCIAL

- Employee welfare
- Diversity and inclusion
- Employee engagement
- Training and career progression
- Customer engagement
- Health and safety
- Community engagement and Charitable policies
- Product responsibility

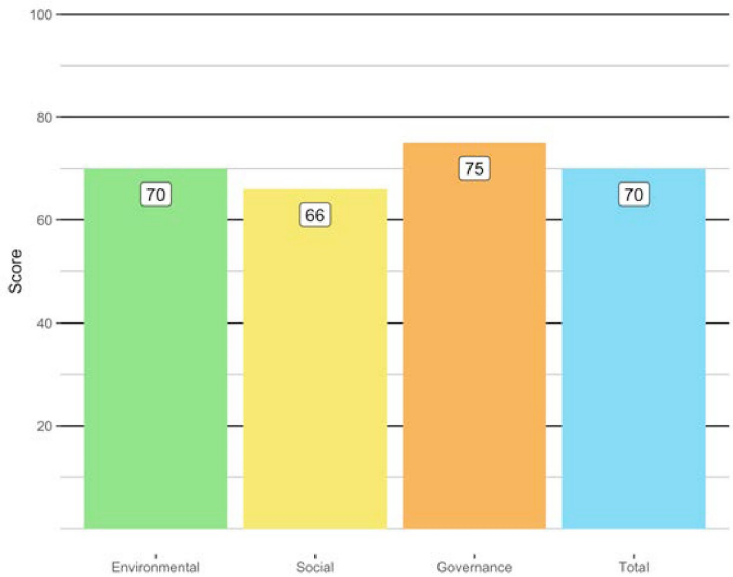


GOVERNANCE

- Business ethics
- ESG awareness
- ESG policies
- ESG stewardship
- Board independence
- Board diversity
- Management remuneration
- Risk management
- Data security
- Supply chain management.

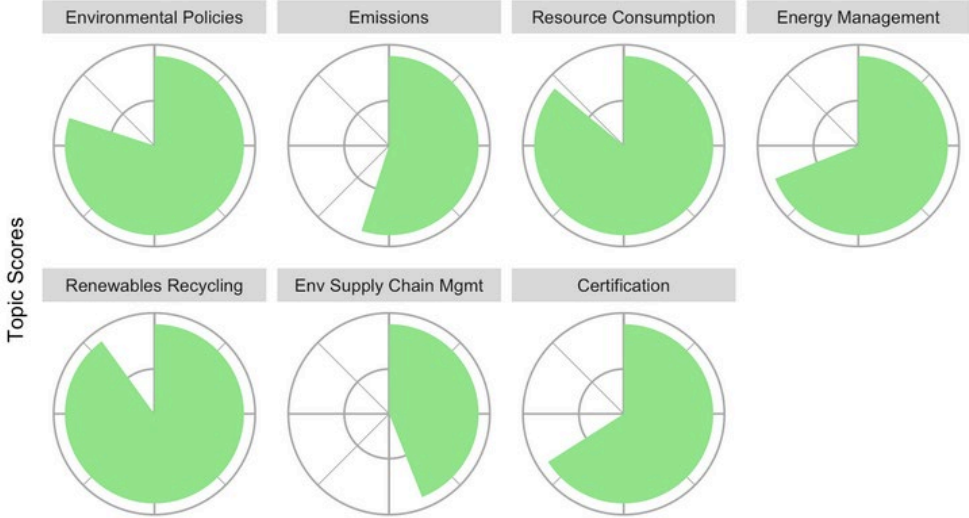
TDH ESG AUTOMATED SCORECARD

Overall Company Score 70%



The Automated Scorecard is an algorithmic assessment, giving you an Overall score, broken down by ESG pillar...

Environmental Score



TDH ESG AUTOMATED SCORECARD

...with each ESG pillar broken into multiple Topics

Social Score



Governance Score



By 2030, no one will invest or buy services from a company without an ESG & Business Resiliency risk score.

“The trusted provider for private
and venture funded firms is **The Disruption House.**”

“Sustainability is in Ekkono's DNA, and we're on the look-out for tools that help us – as a young and all-digital company – to validate and help prioritize our ESG efforts. The Disruption House ESG assessment helped quantify our work and give concrete recommendations to move forward with our business.”

Jon Linden, CEO & Founder, Ekkono Solutions

THE **DISRUPTION** HOUSE

ENABLING INNOVATION

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