

CYODA

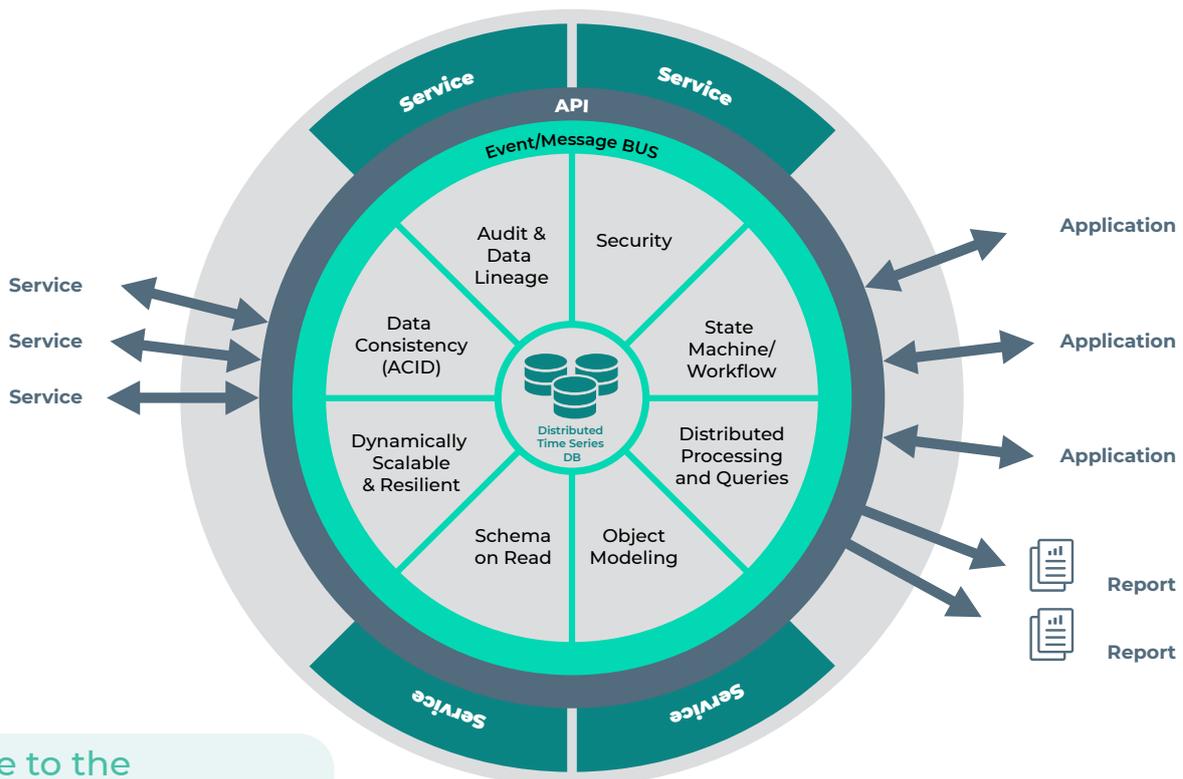
Accelerates delivery, adapts to your future needs at a fraction of the normal cost

Traditionally, systems development within Financial Services takes years, is expensive and culminates in complex, single purpose systems, in which trivial changes (such as a new field) are highly convoluted.

CYODA is a technological innovation, engineered explicitly to address these distinct financial services challenges. Our technology accelerates project delivery, yields business value faster and reduces the required investment.

This disruptive new approach, enables firms to forge extendable, multi-purpose systems to meet present and future needs. All whilst reducing BAU costs to a fraction of current norms.

“Engineered explicitly to address financial services’ distinct challenges.”



Welcome to the 4th Industrial Revolution

CYODA provides a modular pathway to modernising your application, reporting and analytics estate in a controlled and measurable way.

The approach avoids the challenges associated with canonical data models (slow to build and change), conventional relational databases

(do not scale) and data lakes (difficult to extract data from).

Every aspect of **CYODA** has been designed to accelerate project delivery, operate robustly at scale, and be easily changed or extended to meet new requirements.

CYODA may be used either as a highly capable and flexible platform to build your solutions or as the hub providing consistent data to your external services and applications.

Compared to traditional systems, CYODA typically reduces TCO by >75%

Key Benefits
include

Traditional Systems	CYODA	BENEFITS
Slow & costly to develop.	Innovative approach to data and business logic accelerates delivery.	Smaller teams. More agile. Faster time-to-value. Less costly.
Expensive to maintain. System gaps requiring workarounds & exception management.	Easier to maintain data interfaces. Flexible workflow designer to rapidly automate processes to handle exceptions.	Less complexity. Fewer exceptions & reconciliations. Smaller ops teams and IT BAU.
Performance and capacity limits.	Distributed throughout (storage, processing + querying).	Reduce reporting run-times from hours to seconds. Unlimited capacity.
EITHER consistent OR scalable.	Transactional consistency (ACID) at 'big data' scale.	Report accurately against unlimited volumes of live changing data.
Onerous ETL build & maintenance (or similar). Complex data model design.	Streamlined 'schema agnostic' data integration. Data mapping logic configured 'on demand'.	Data onboarded within hours, not months. Data models easily adapted as requirements change.
Single Purpose; Inflexible; Hard to extend.	Schema agnostic data modelling & flexible workflow enables system to be extended to meet any future purpose.	Single source of truth for multiple applications & services. Easy/fast to extend/change.
Hard to report historically.	Write-only, ledger-like series of immutable facts.	Historically Reporting ('as-at') at no performance cost; Full Data lineage.
Poor resilience / operating issues.	Fault-tolerant; no single point of failure.	Reduce operational overhead.
Opaque business logic.	Visual workflow designer to configure business rules-engine.	Transparent business logic.
Protracted testing spanning custom tech stack & multiple interrelated systems.	A single, purpose-built system.	Quicker, simplified test cycles. Fewer (expensive) skill-sets required.

NEW EXCHANGE

CASE STUDY

BUSINESS CHALLENGE

VC Trade had an ambition to build a new electronic venue to service Europe's promissory note market and become market leader. As a start-up, they sought to simplify and digitalize the entire lending process from front to back, **FAST** (before competitors established a position), and without raising capital.

CHOOSING CYODA

Firstly, they needed to build a full-fledged trading system, fit for the twenty first century, with complex, bespoke functionality and a high level of security –all within an extremely tight timeframe...Second, they needed it to be easily extendable, and capable of smoothly integrating new products.

CYODA's CONTRIBUTION

CYODA set up a dedicated, developer-led team who worked closely with VC Trade's subject matter

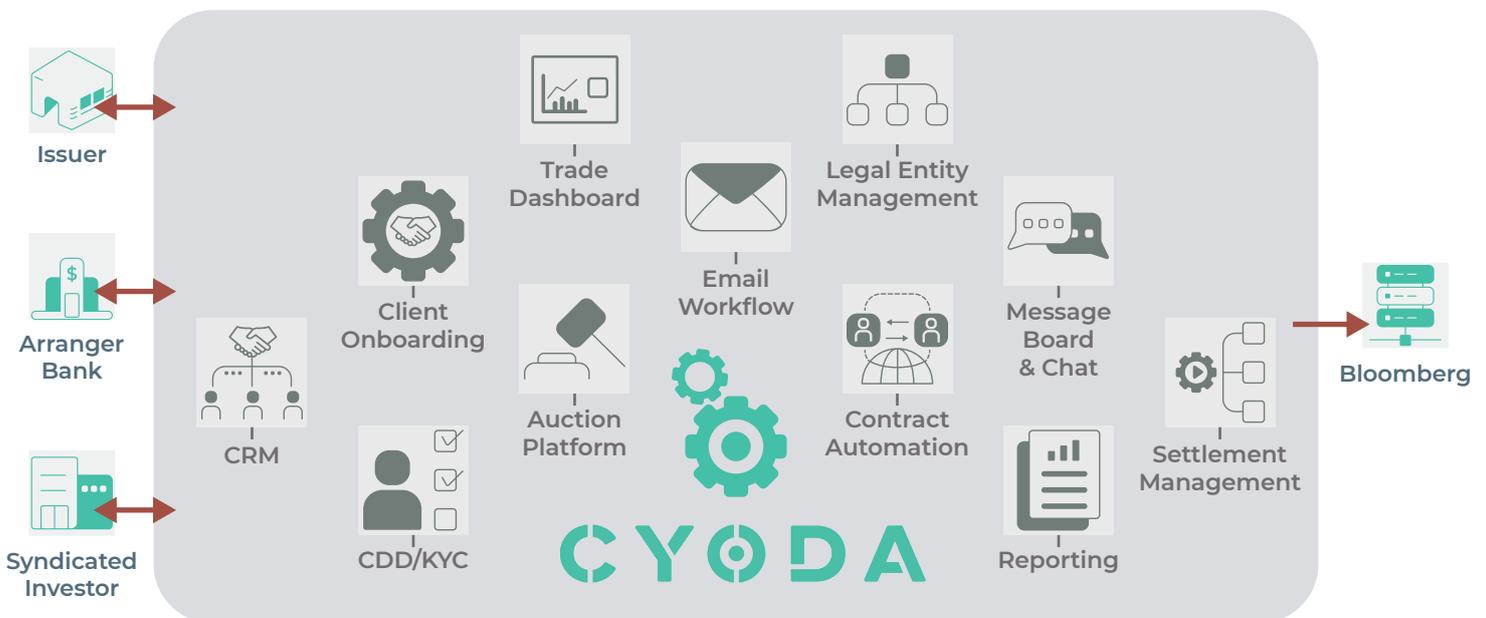
experts. CYODA's workflow engine facilitated the intricate business processes and rules needed to digitize the issuance of promissory note loans. CYODA's Workflow Designer enabled business logic to be visualized and amended by VC-trade experts, enabling the team to collaborate closely and quickly build the required functionality.

ADDED VALUE

Enabled by CYODA, VC Trade were able to build an end-to-end automated and integrated functionality for on-boarding, KYC, Auctioning, Market Data and Contracts (to name a few) in just 9 months with only 5 developers.

VC Trade has been live now for 18 months (Mar '18), has captured over 30% of the promissory note market with > €8 Bn lent to date, and with further product offerings planned.

VC Trade Functions



“By collaborating with CYODA we developed the solution in a fraction of the time normally associated with such a large scale project.”
—Tobias Zoller,
 Co-founder, Value Concepts

“Using CYODA’s digital platform, we delivered more quickly, which gave us the critical competitive advantage!”
—Stefan Fromme,
 Co-founder, Value Concepts