



Empowering Financial Institutions to Create and Extract Value in the Residential Real Estate Value Chain

- ✓ Payment Tracking
- ✓ Rental and Purchase Agreement Tracking
- ✓ Occupancy Tracking
- ✓ Securitization, Portfoliorization, and Portfolio Management
- ✓ Business Intelligence Dashboards and Tools

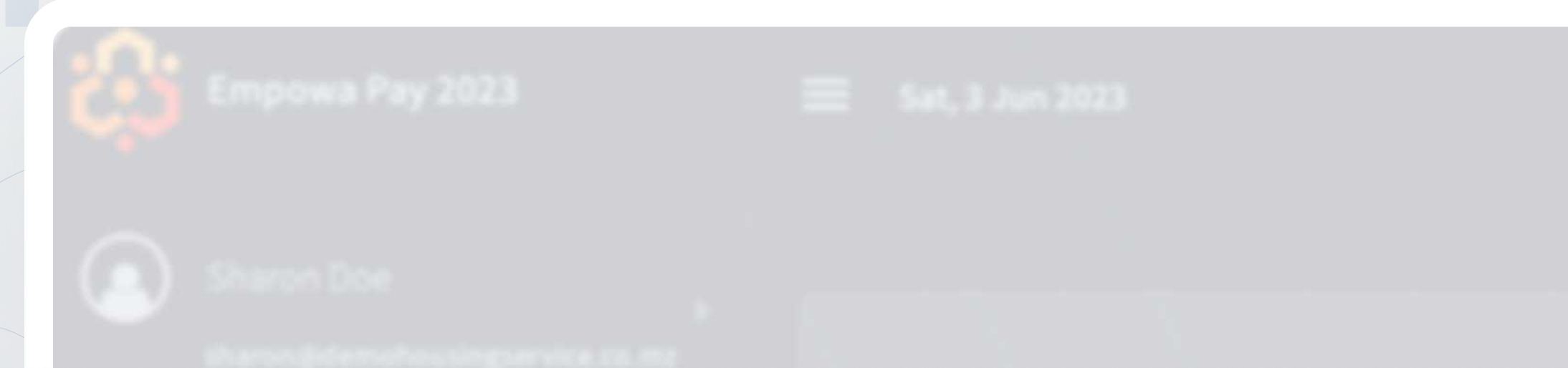
Empowa Pay

...is a Java-based enterprise web application Software as a Service (SaaS) and residential property CRM and Value Chain Management Platform. Empowa Pay can be white labelled to the brand requirements of strategic partners. The Empowa Pay application is built on an ISO 27001 compliant architecture and leverages a MariaDB Database and the Hedera Distributed Ledger to capture and record key financial and workflows at the:

Property Developer Level

Regional Residential Property Project Initiative Level

National Residential Property Project Initiative Level



Value Proposition

Residential Occupants

A portal with access to permanent information featuring resident payments, agreements, and interactions with landlords, property developers, and financiers.

Property Developers

A light full stack system for managing the entire property / tenant or property / buyer life-cycle.

Investors

Provides investors with real-time access to actual, immutable, occupancy, financial, and cash flow metrics as relates to a range of residential real estate portfolios.

DFI and MDB

Gain access to impact and SDG related metrics that justify the provision of capital against specific inclusion and impact objectives.

Banks

Facilitates securitization, the underwriting of loan tranches, and the financing of debt portfolios by leveraging fine grain financial data and data controls as relates to residential real estate cash flows, occupancy rates, sale purchase or tenancy agreements, and business intelligence reporting.

Financial Institutions

Non-Bank financial institutions and service providers can leverage the data in Empowa Pay on a permissioned basis to build credit profiles based on payment histories and assess client viability for future purchases.

Government

Provides a comprehensive workflow driven technological infrastructure for capturing and quantifying risk reductions and managing all aspects of the complete affordable housing value chain at a national level.

Technological Architecture

Simple built-in JSON and JavaScript APIs allow external systems to access core Empowa Pay services. Integration with external web services can be achieved using industry standard SOAP XML and REST JSON tools. Empowa Pay can integrate with SQL databases such as Oracle, Microsoft SQL Server, and MySQL using standard Java Database Connectivity (JDBC) connectors. Empowa Pay has Built-in tools to import and export spreadsheets and CSV files. Designed for scalability, Empowa Pay can be installed in a variety of topologies, from our SaaS model to our on-prem implementation. For larger scale deployments, organizations can utilize multi-tenant leverage autoscaling using modern containerization and cloud-native computing by deploying Empowa Pay on Kubernetes or Red Hat OpenShift. With Red Hat OpenShift, a Red Hat certified operator provides a trusted, secure, and automated method to easily deploy and scale Empowa Pay within an enterprise-grade Kubernetes platform.

Data

Empowa Pay anonymizes data by hashing datapoints on to the Hedera distributed ledger thereby providing data scientists and financial institutions the ability to conduct statistical and comparative analysis comparing their proprietary datasets to those of wider population distributions. This data can be used as an alternative to credit scoring or buyer suitability modeling in the absence of national scoring systems or payroll based formal proof of income.

