CHARIOT - Car Sharing

What is Chariot?

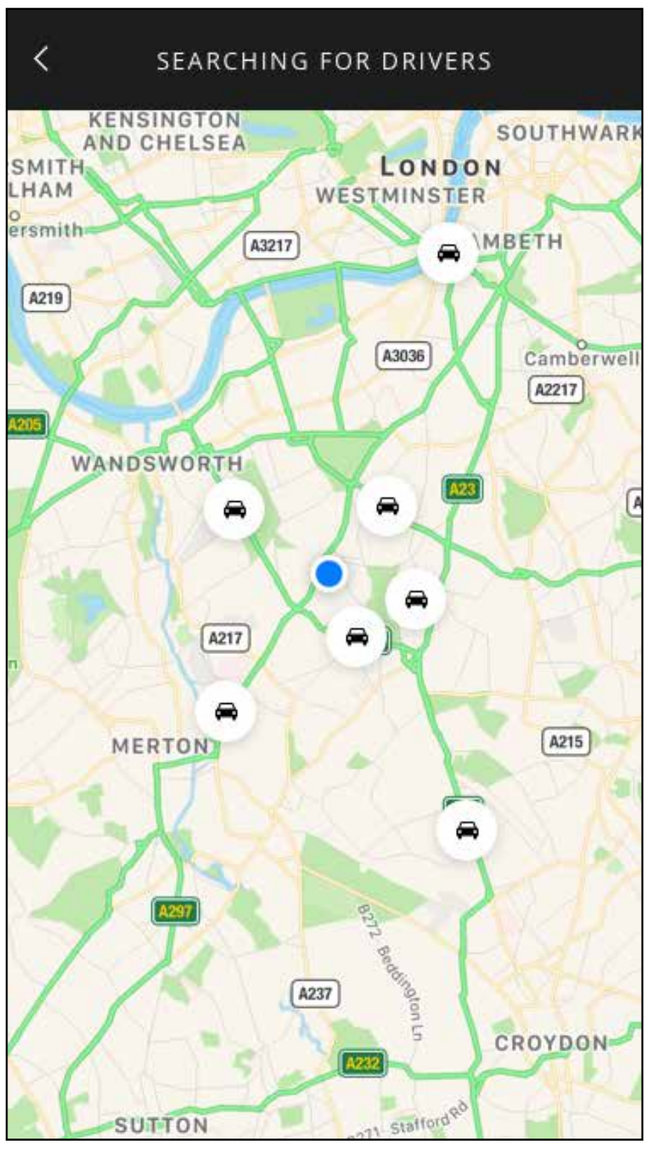
Chariot is a high-end, on-demand car service for those who expect a level of comfort and class on the move.

Key data used to power Chariot:

Chariot tracks your location whilst you use the app to connect you to a driver. Chariot also keepz a record of your trip to ensure you pay the right price and that your journey is completed safely.

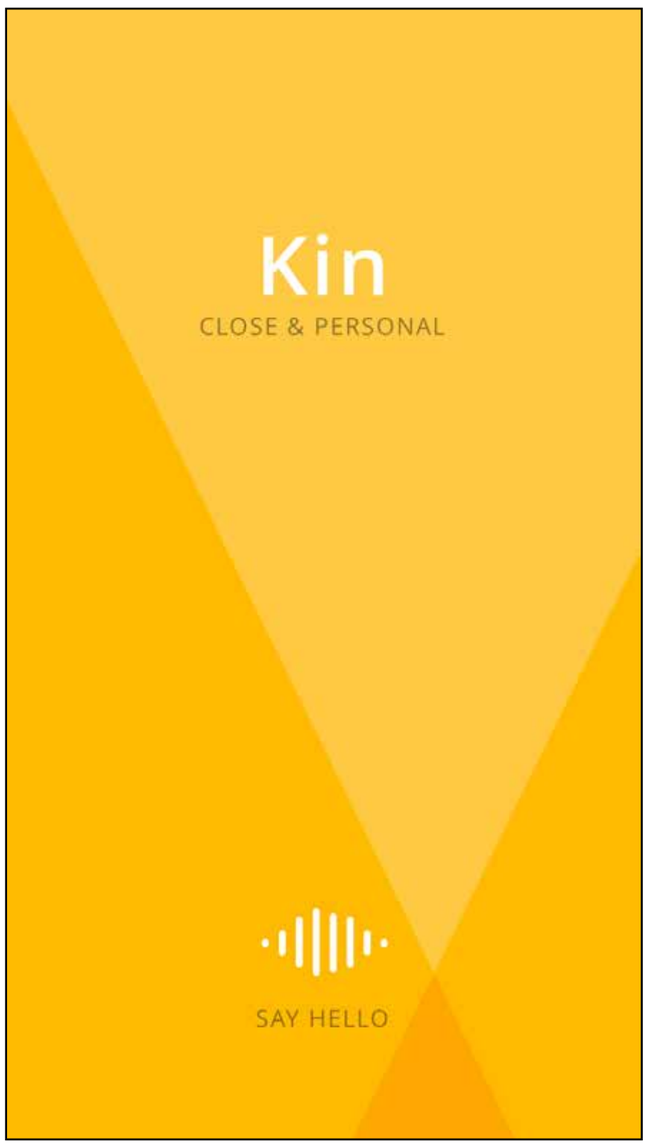
Chariot stores payment credentials for faster payments in future.

Chariot uses a passenger and driver rating system to ensure a safe and comfortable experience for all users. Both parties may rate each other after a trip. Your rating may impact the price that you pay to ride, the payment you receive as a driver, your priority in the network or your ability to continue using the service.



Chariot uses your location whilst in transit to serve ads from relevant businesses nearby.

KIN - Social Media



What is Kin?

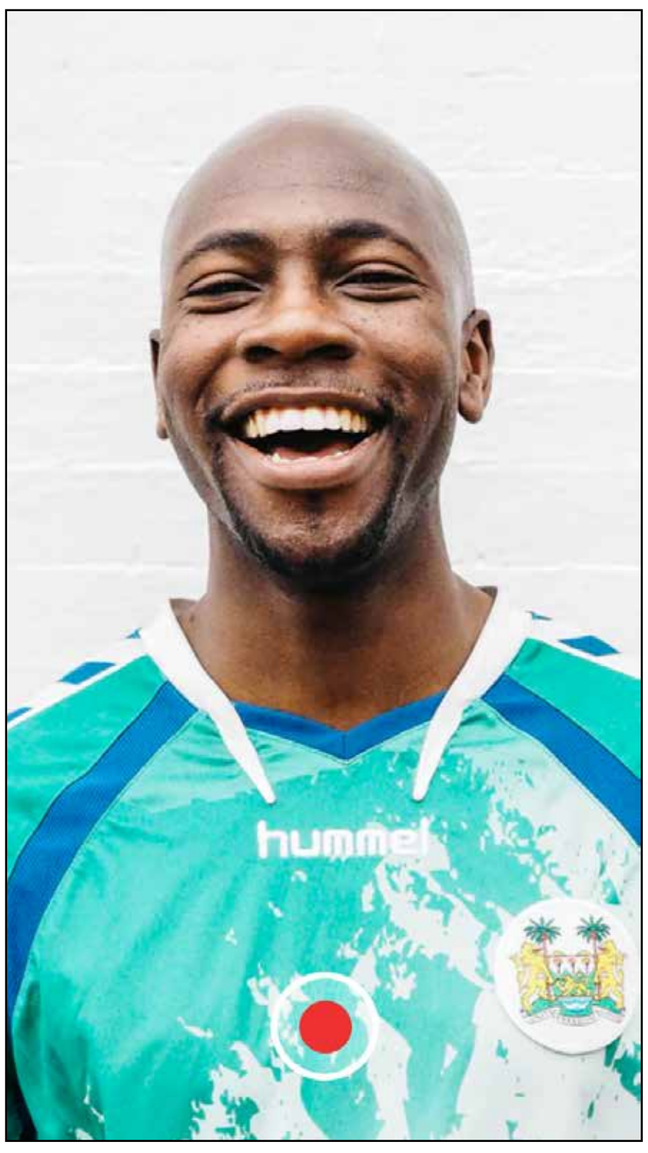
Kin is a photo sharing social network for your most precious memories and closest circles of friends and family.

Key data used to power Kin:

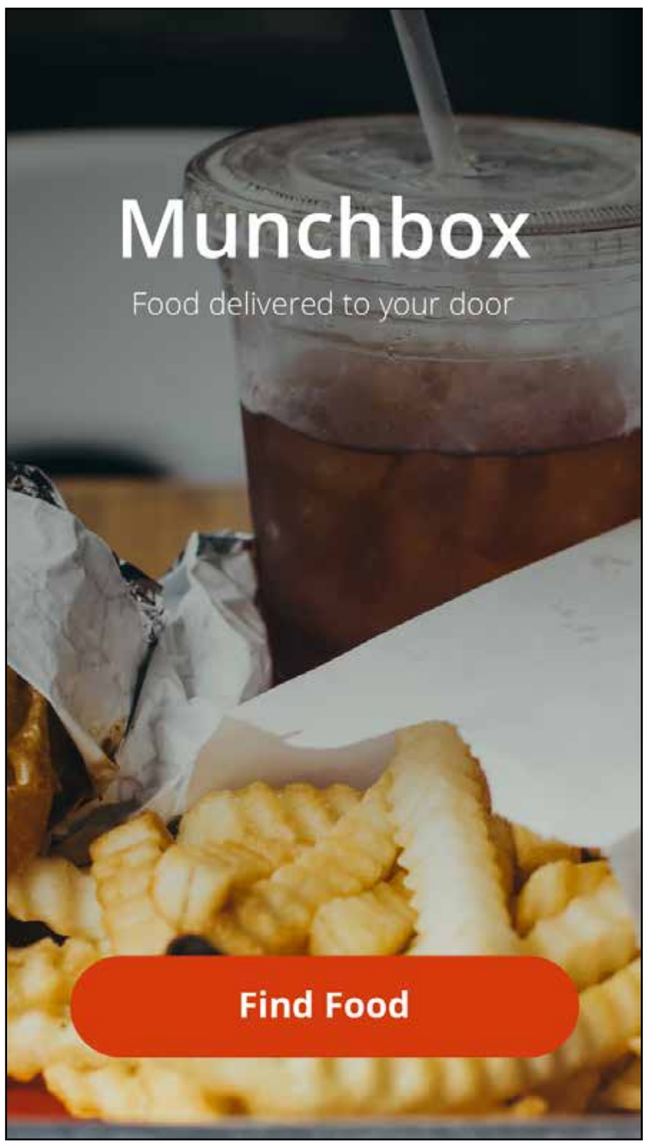
Kin uses a Facebook integration for sign-in and asks for access to your Facebook Friends to make connecting and sharing easier.

Kin requires permission to access the camera and photo library on your device whilst you use the app.

Kin uses image recognition technology to determine the subject matter of photos and categorise them into albums for you.
This is also used to create a profile of your interests which improves the relevance of targeted advertising.



MUNCHBOX - Food Delivery



What is Munchbox?

Munchbox is a delivery service aimed at lunchtime food delivery to work locations. Munchobx collects and delivers food from restaurants and other food retailers near you.

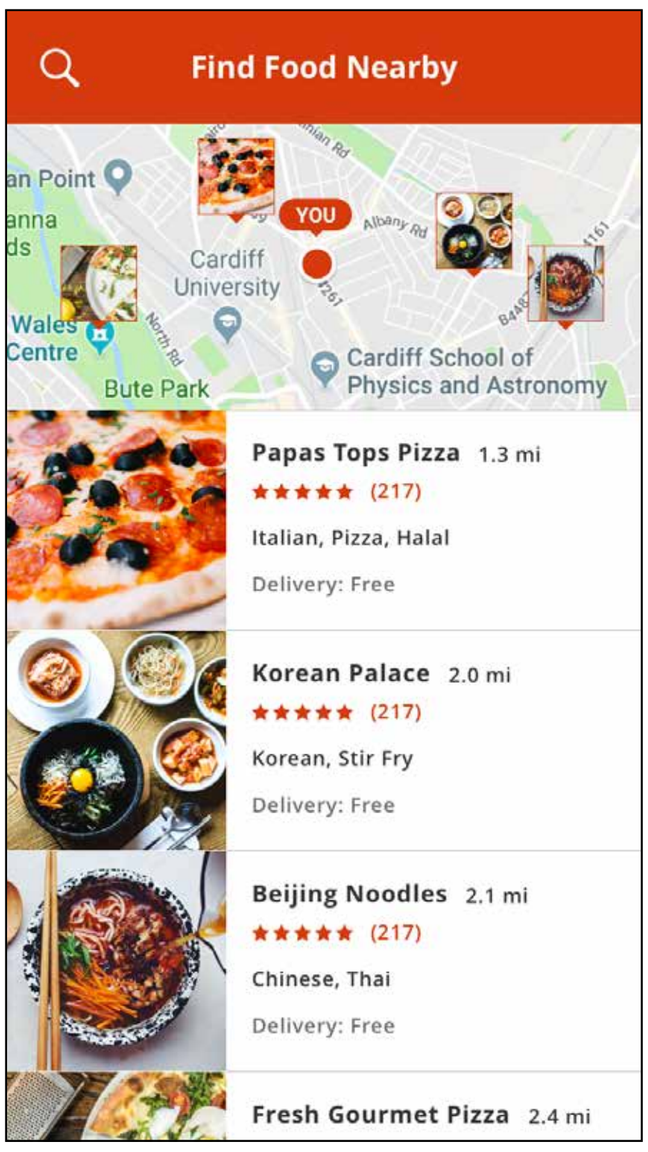
Key data used to power Munchbox:

Munchbox uses your location data whilst you use the app to connect you to restaurants near you.

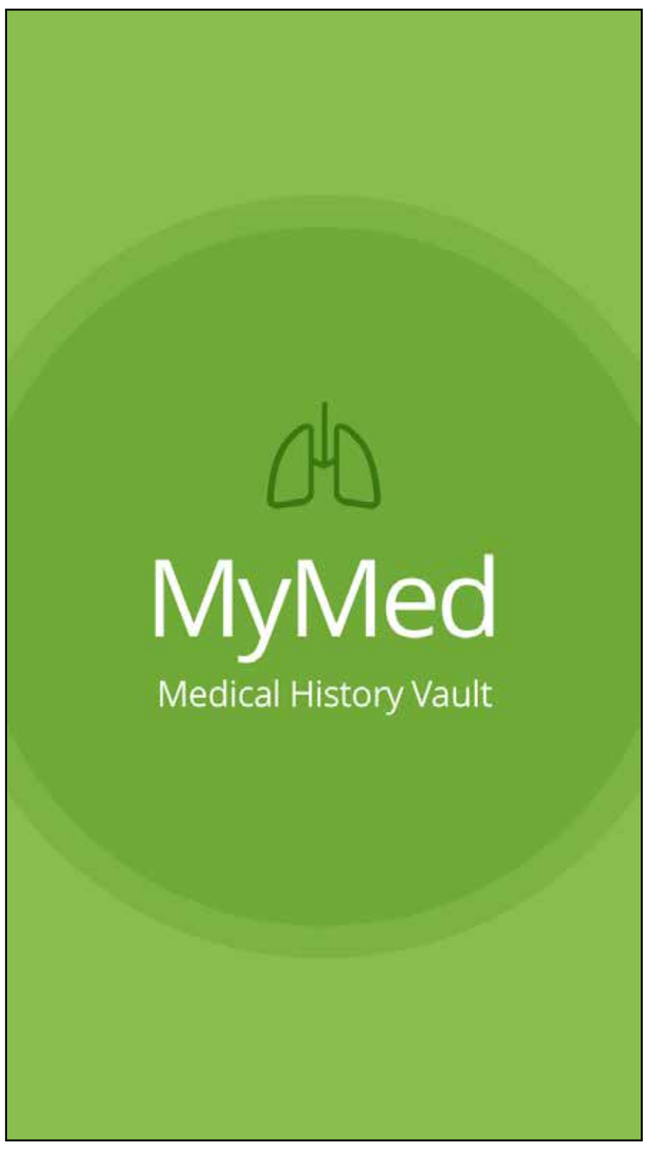
Munchbox stores payment credentials and use a fingerprint to validate your ID for faster payments in future.

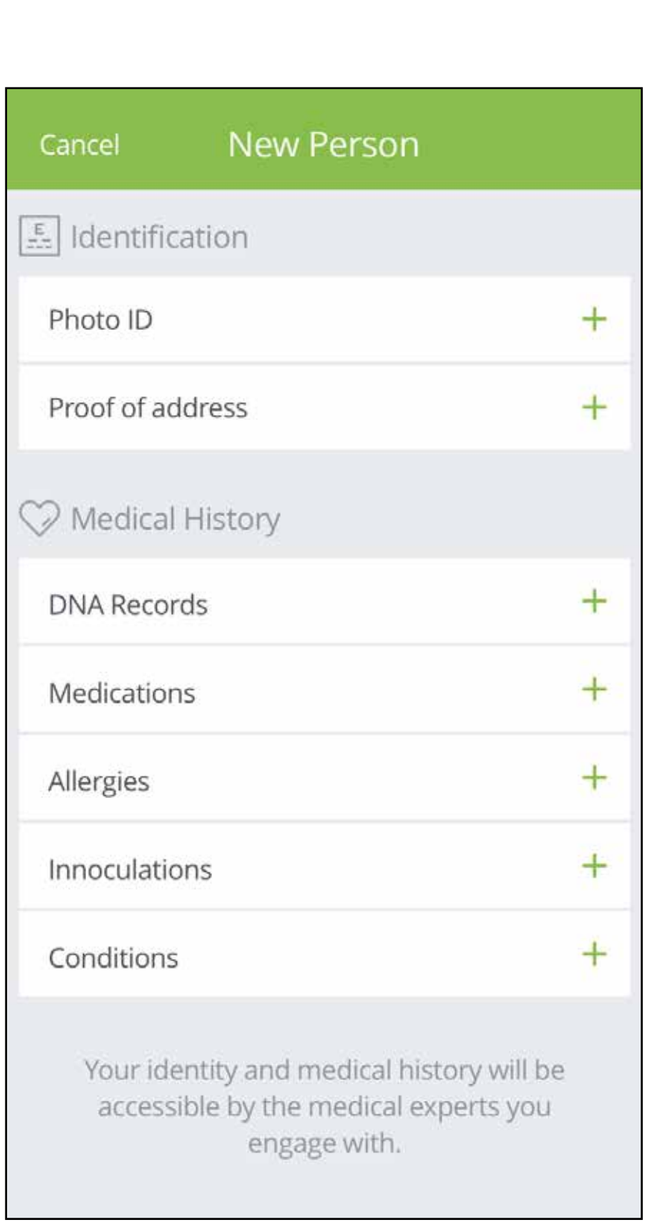
Munchbox keeps a record of your deliveries including where your order from, what you order and where your order was delivered.
These records are used to make repeat ordering more efficient and to tailor special offers to your preferences.

Munchbox also offers business accounts which can be accessed from within your personal account.



MYMED - Digital Health





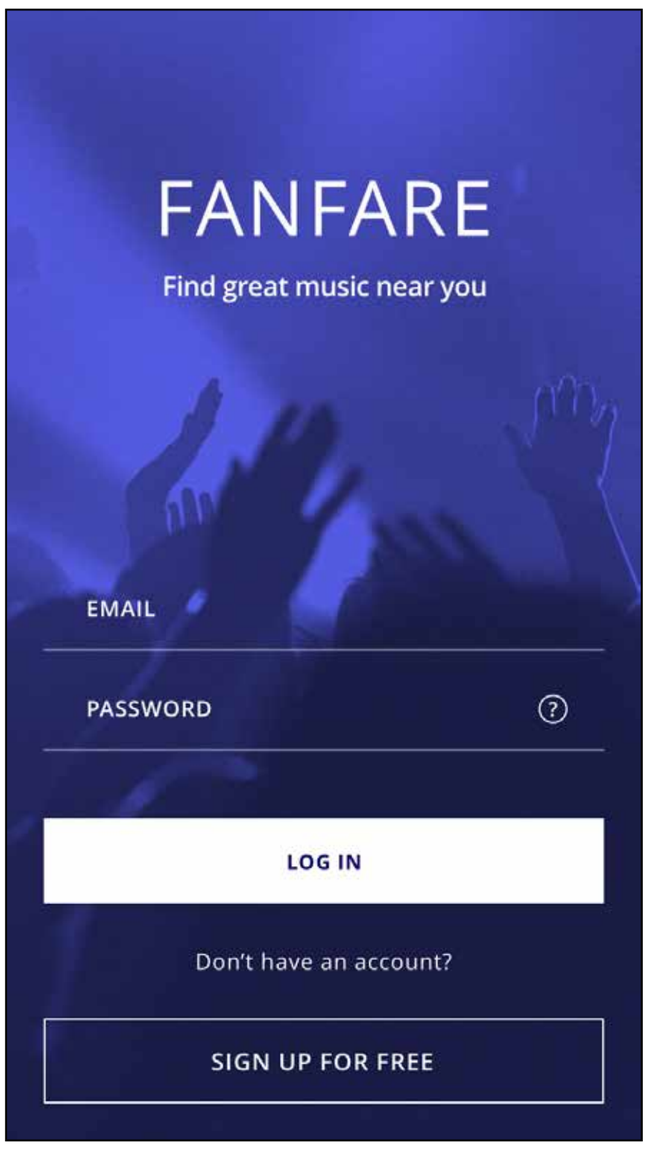
Key data used to power MyMed:

MyMed medical record storage is encrypted for your security.

MyMed users must validate their identity to ensure they have permission to store their records with the service.
Records may be stored for a minor but only with permission from a parent or guardian.

MyMed may sharae data with specified partners, other users or family at your request via account linking or an API.

FANFARE - Gig Ticketing



What is Fanfare?

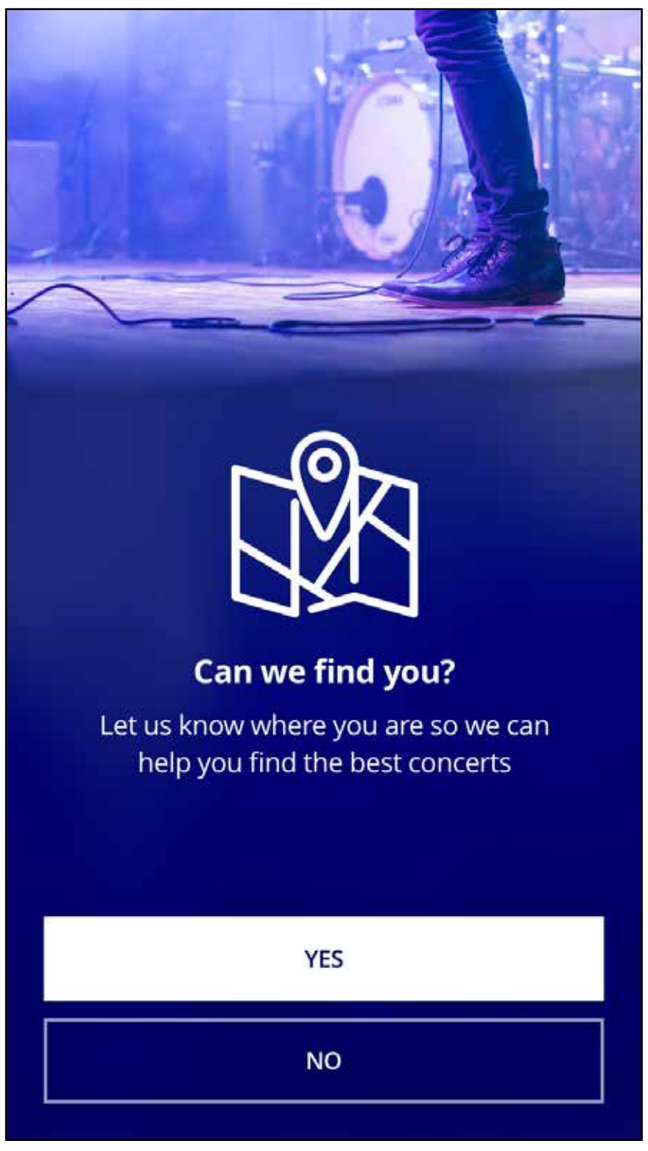
Fanfare is ticketing app that connects you to the best live music based on your location and tastes.

Key data used to power Fanfare:

Fanfare tracks your location in the background to enable them to notify you of live music nearby which they think you will like.

Fanfare uses a Facebook integration for sign-in and ask for access to your Facebook Friends to help you discover events which your friends are attending.

Fanfare profiles your usage behaviour including music tastes and purchases history to offer you discounts and special offers from 3rd parties including early access to tickets.



OINK - Digital Banking

What is Oink?

Oink is a challenger bank aimed at a younger market who don't rely on branch-based banking services. Oink aims to make people's spending habits more visible to them and to encourage short and long term saving.

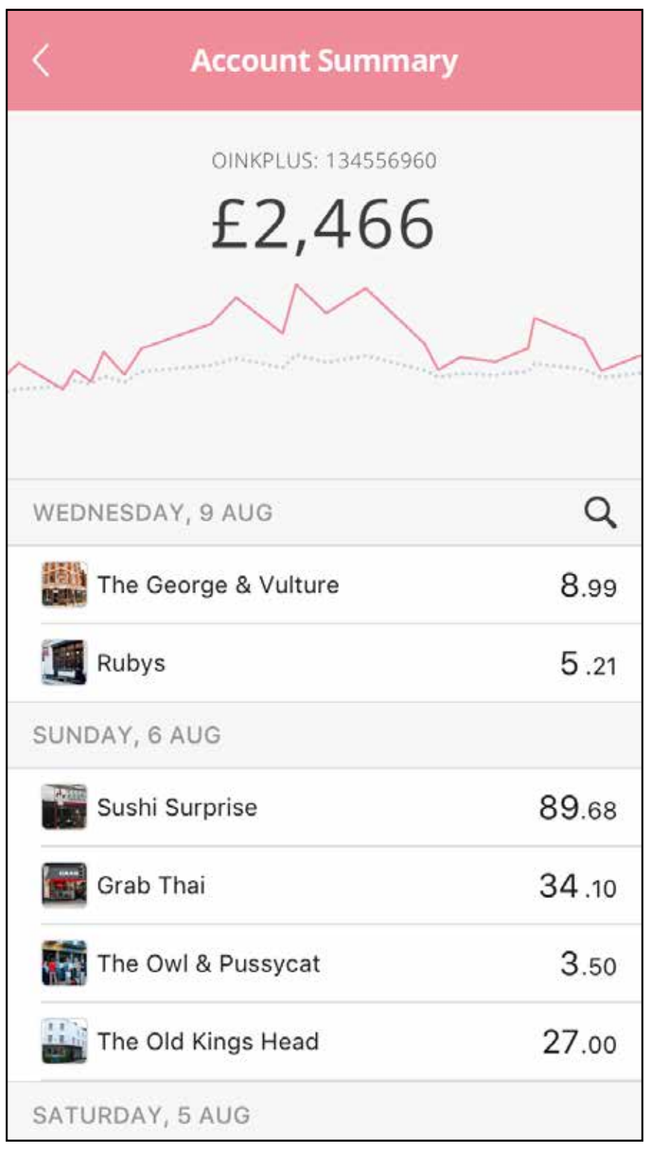
Key data used to power Oink:

In order to create your bank account in compliance with regulations set by the Financial Conduct Authority Oink must verify your identity.

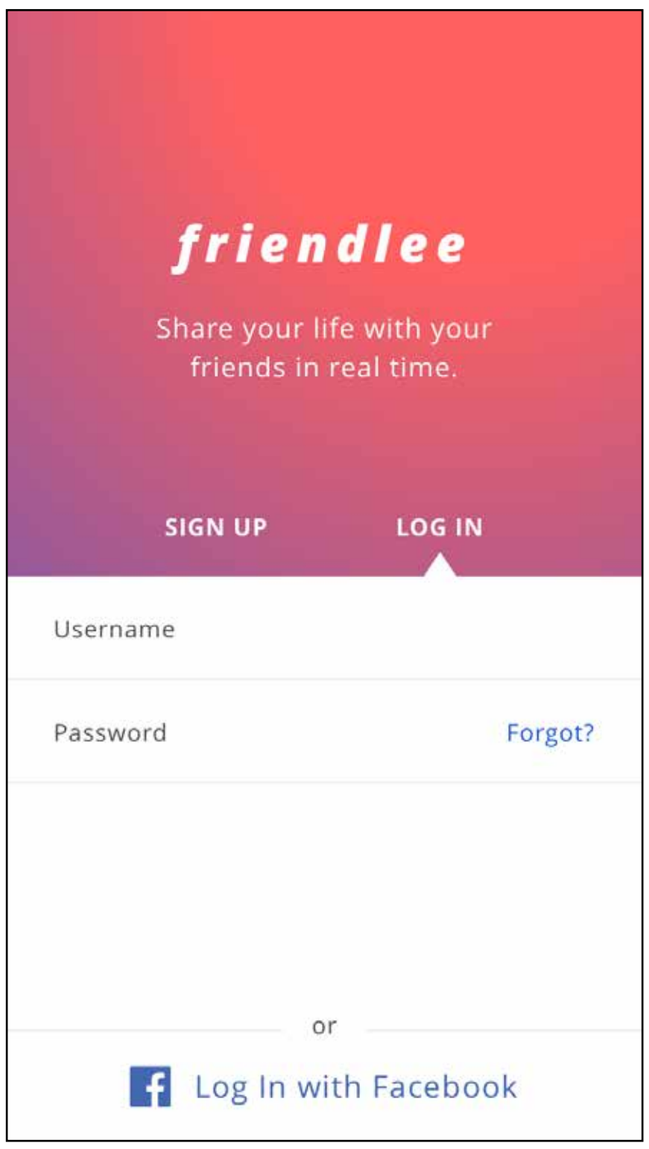
Oink does this using a photo of an approved ID such as a passport or driving licence, proof of your current address such as a photo of a utility bill and details of your address history for the last 3 years.

Oink uses the fingerprint as a biometric verification which enables access to your account and authorises some transactions.

Oink collects and store a history of your transactions for the last 4 years. These are kept for your records and also enable Oink to provide automated recommendations on how to improve your spending patterns and saving habits.



FRIENDLEE - Social Network



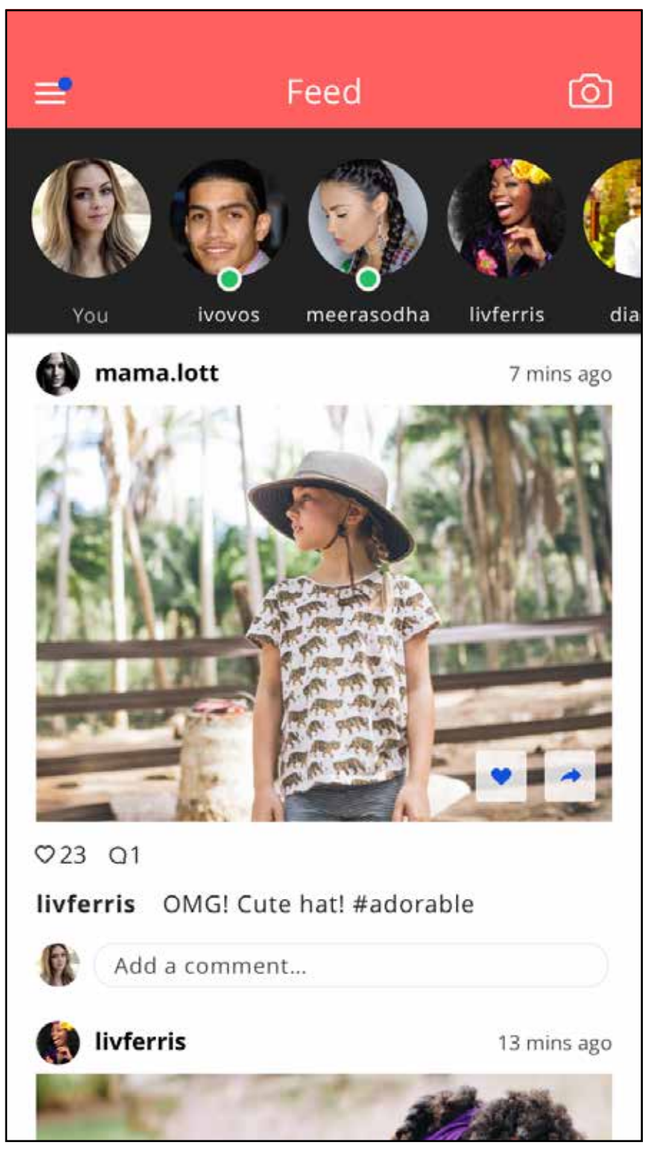
What is Friendlee?

Friendlee is a social network which allows people to share photos, videos and messages with their followers.

Key data used to power Friendlee:

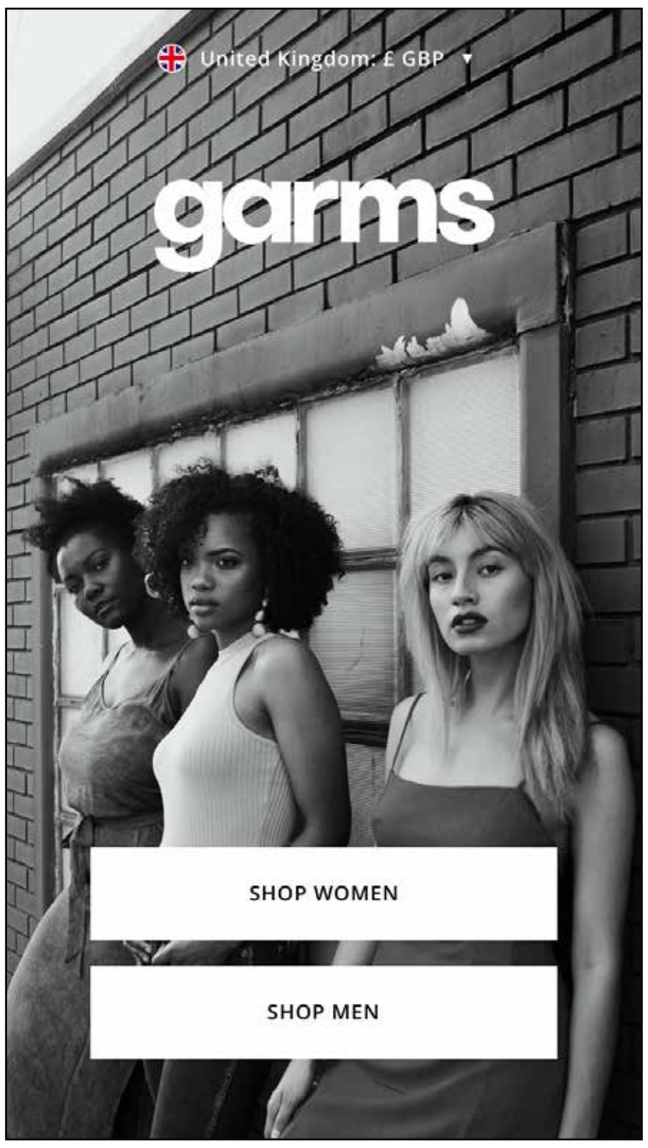
Friendlee uses a feed ranking algorithm to select and display content from accounts you follow, suggested content from other accounts Friendlee thinks you will like and shows targeted advertising in an order which it predicts will most appeal to you.

Friendlee uses a content analysis algorithm (including natural language processing, image and facial recognition technologies) to determine the subject matter of posts and categorise them.
This enables tag recommendations, automated image descriptions for visually impaired users and the detection of criminal activity or abusive behaviour which breaches its community standards (particularly that which is directed at or in reference to minors).



Friendlee uses an algorithm to predict your interests and assign you to groups of similar users based on a combination of your posting habits, connections and likes.
Friendlee uses your interest groups to recommend friends or content which you might like and to enable targeted advertising based on your interests and lifestyle.

GARMS - Fashion Retail



What is Garms?

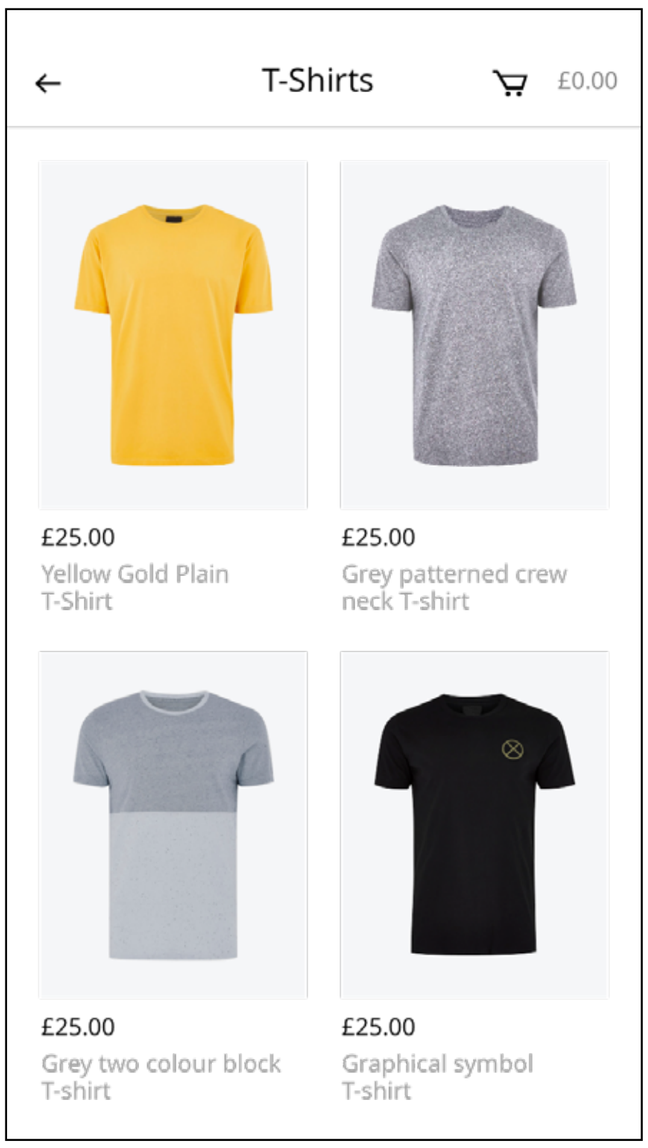
Garms is an online fashion retailer primarily aimed at young people.

Garms sells items from over 500 brands as well as their own range and also host a marketplace for peer to peer resales.

Key data used to power Garms:

Garms keeps a record of items you add to your cart including items which you don't purchase.
Garms does this to save items for you to purchase later,
alerts you to items running low in stock and improve your product recommendations.

Selling products in the Garms marketplace requires identity verification. Garms uses a third party to verify your ID on their behalf using a passport or driving license and your address history for the last 3 years.



Garms occasionally sends you emails with special offers and product recommendations tailored to your tastes.

LOCO - Messaging & Media

What is Loco?

Loco is a fun image-sharing mobile application which connects users to ephemeral media created by people near them and selected brands.

Key data used to power Loco:

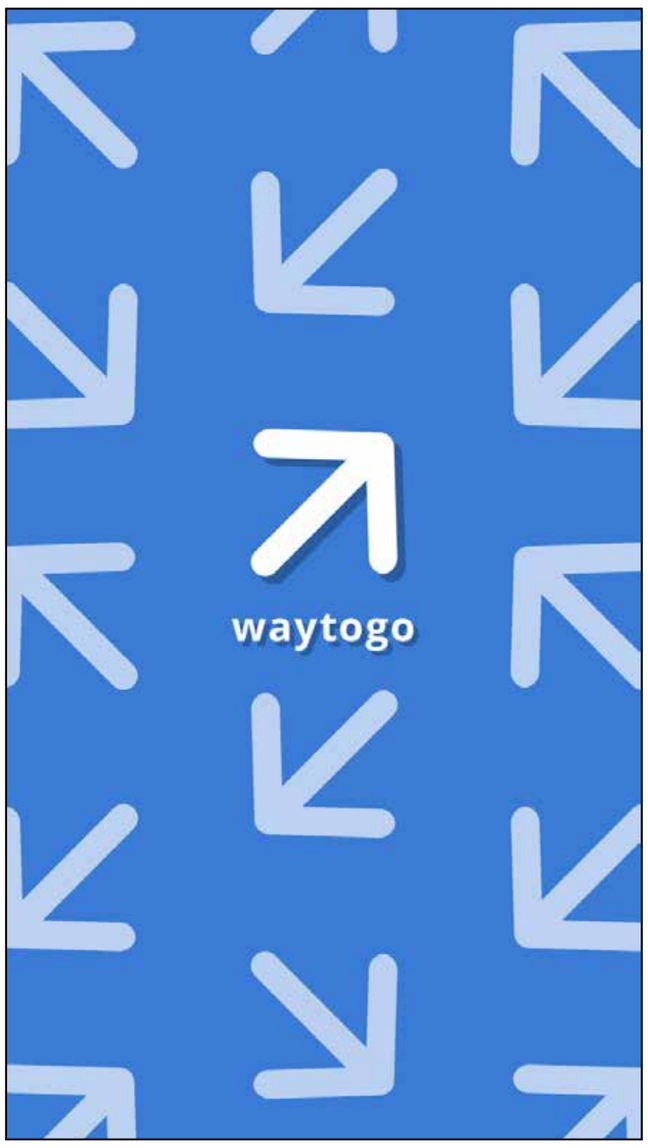
Loco tracks your location in the background and store a record of places you frequently visit to enable them to notify you of content created nearby which you might like including posts by friends, people you might like and selected businesses.

Loco's innovative camera offers special filters and augmented reality effects which utilise facial recognition technology.
Using these features helps to train their algorithm.
Loco licenses use of the algorithm for other businesses to use in their applications for a fee.

Content you post to Loco is visible to your followers for just 24 hours.

It is also stored for you in a private archive indefinitely.

WAYTOGO - Transport Planner



What is Waytogo?

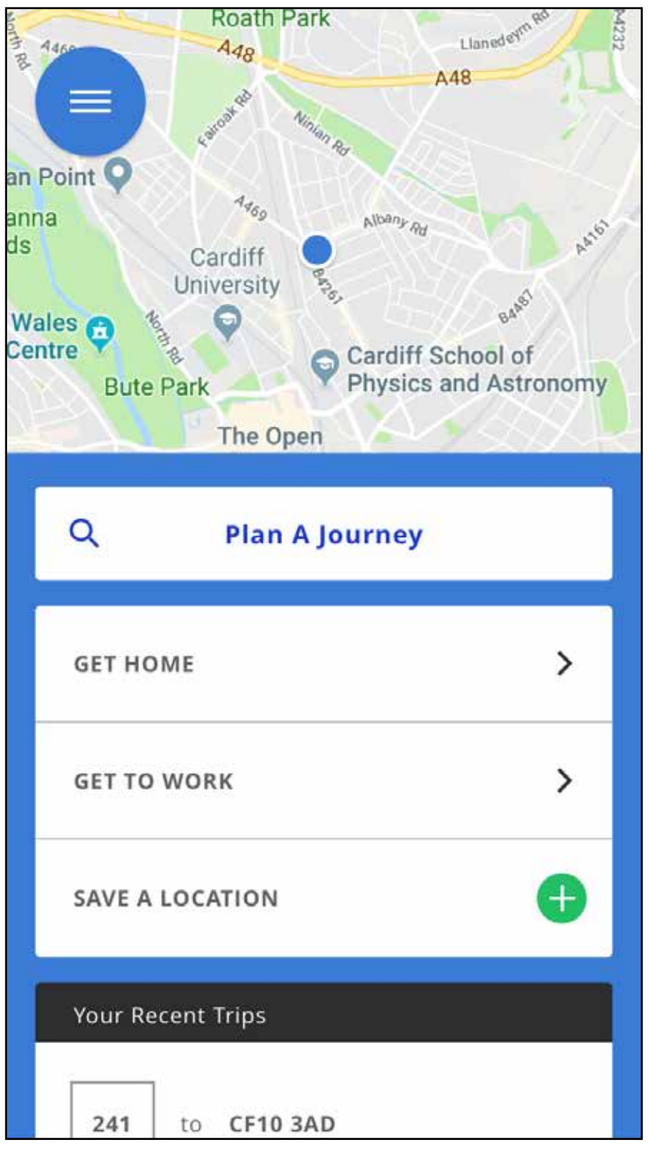
Waytogo is a journey planner which uses live data on many transport methods – walking, cycling, bus, tube, rail, tram, ferry and taxi – to plan the best route to a destination.

Key data used to power Waytogo:

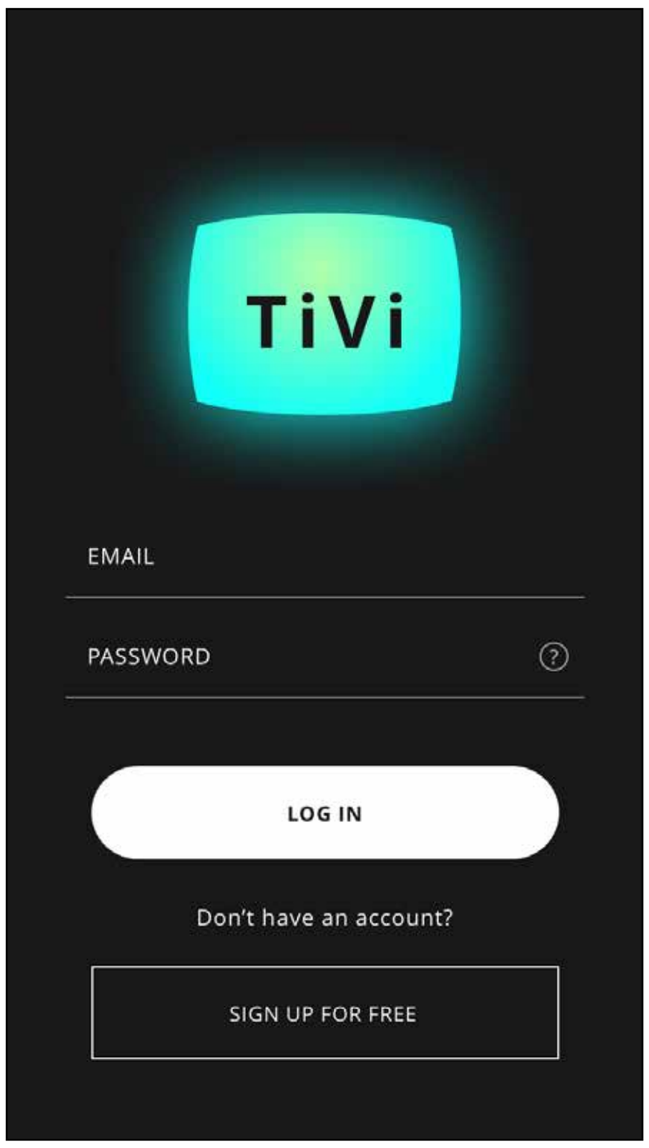
Waytog tracks your location whilst you use the app to improve the accuracy of the planner for all users.

Waytogo keeps a record of your trips to recommend destinations in the future and make planning trips quicker.

Waytogo may access your third party calendar applications at your request to help you plan journeys and alert you to the best travel plans.



TIVI - On-Demand Video



What is TiVi?

TIVI is a subscription service for watching TV, movies and other video content. TIVI creates their own shows as well as providing access to content from the world's leading producers .

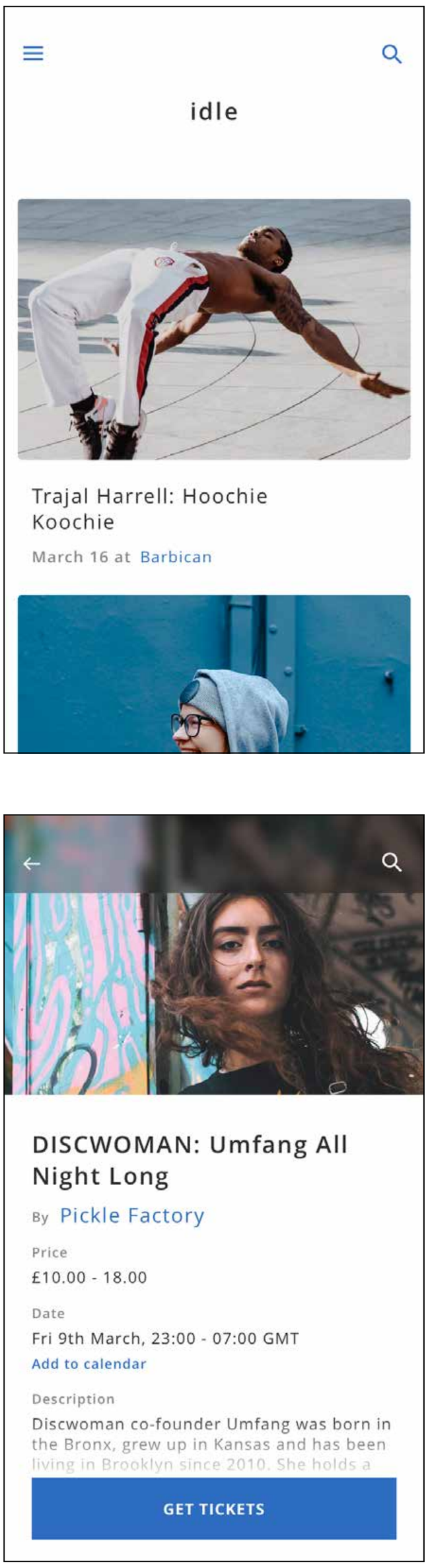
Key data used to power TiVi:

TiVi uses an algorithm to predict content they think you would like to watch based on a combination of you're viewing history (including shows you didn't finish), the viewing habits of your friends and other users with similar preferences.

TiVi takes payment for the monthly subscription by direct debit. Tivi also offers in app purchases for special content which can be authorised using your password or finger print.

TiVi offers multi-user accounts to share access with your family or friends. Viewing records for each viewer are kept separate and only the primary account user can access the viewing history of other users.

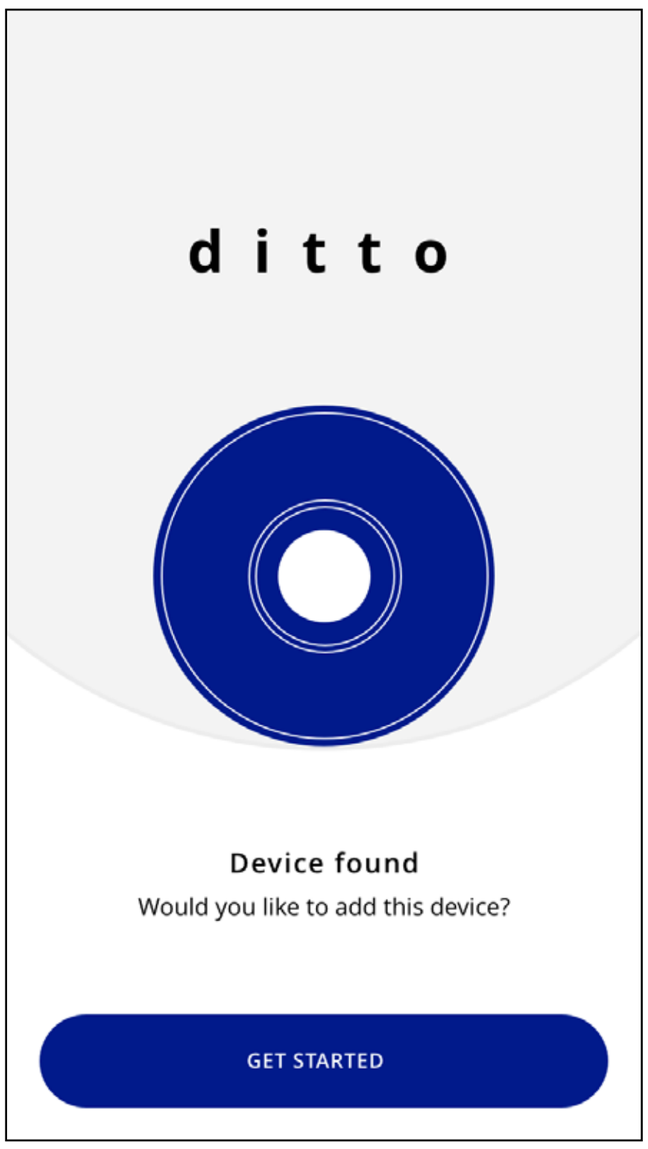
IDLE - Event Listings



What is Idle?

Idle is an events listing and ticketing service.

DITTO - Voice Assistant



What is Ditto?

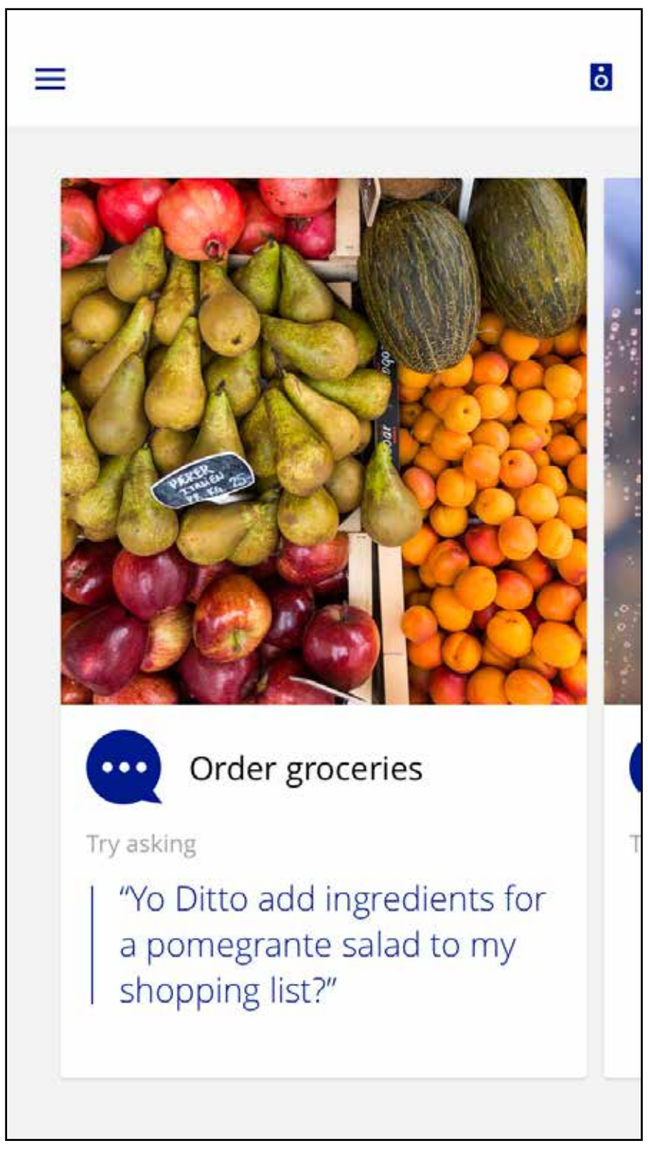
Ditto is a companion app for a connected speaker system which includes a voice assistant which can be used to control music, plays movies, manages other connected devices and answer questions.

Key data used to power Ditto:

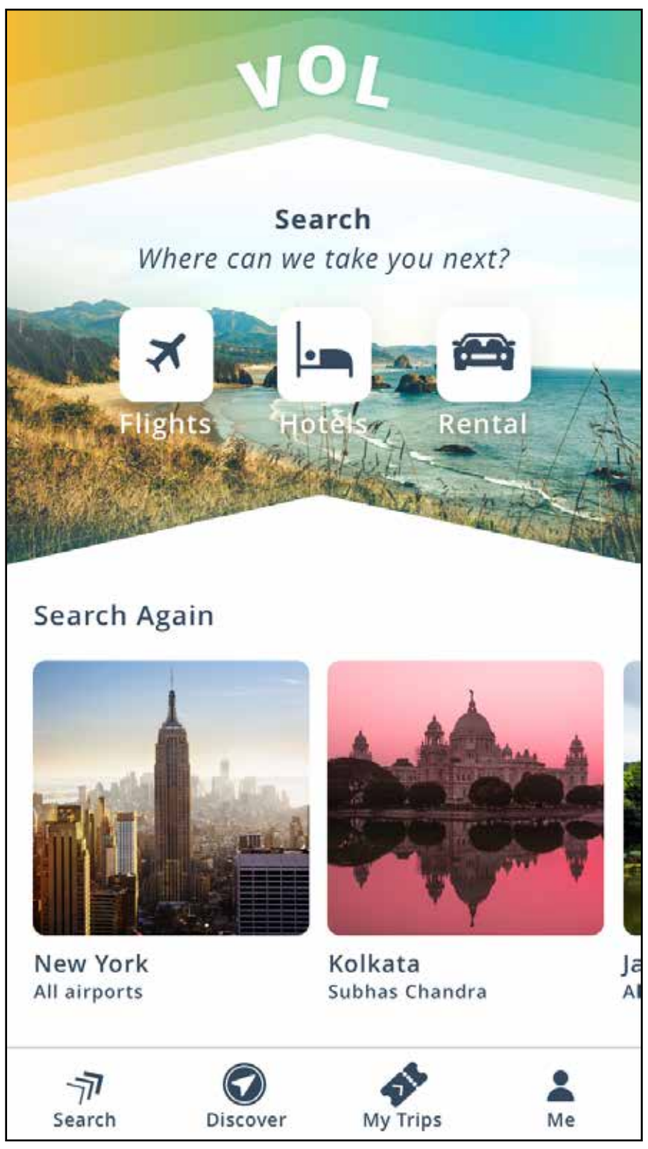
The Ditto speaker system and companion app both include a voice assistant. The voice assistant uses voice recognition to identify different users and access the appropriate information for them.

Ditto may access 3rd party services you have authorised including your music streaming service or your calendar.

The Ditto speaker is always listening but uses 'sleep' mode when not in use. You can 'wake' the device by using the phrase "Yo Ditto [your request]". Whilst in 'sleep' mode the speaker cannot connect to the Ditto server and no data is logged from your device.



VOL - Travel Price Comparison



What is Vol?

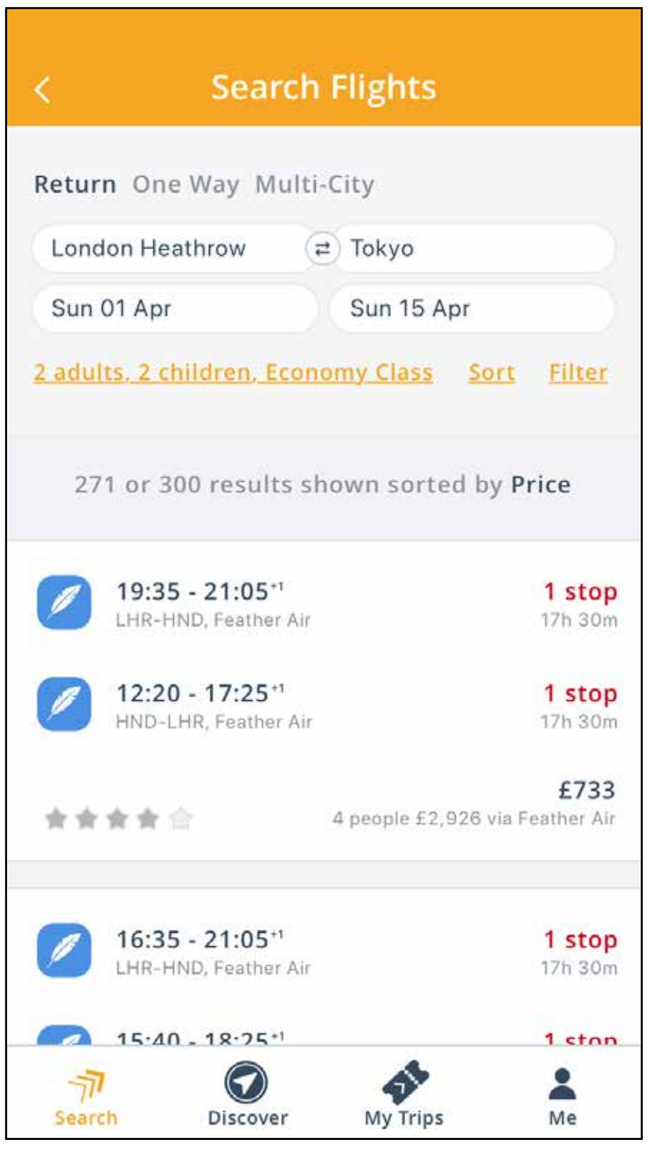
Vol is price comparison service for travellers. It helps you find the best price for your travel needs including flights, hotels and car hire.

Key data used to power Vol:

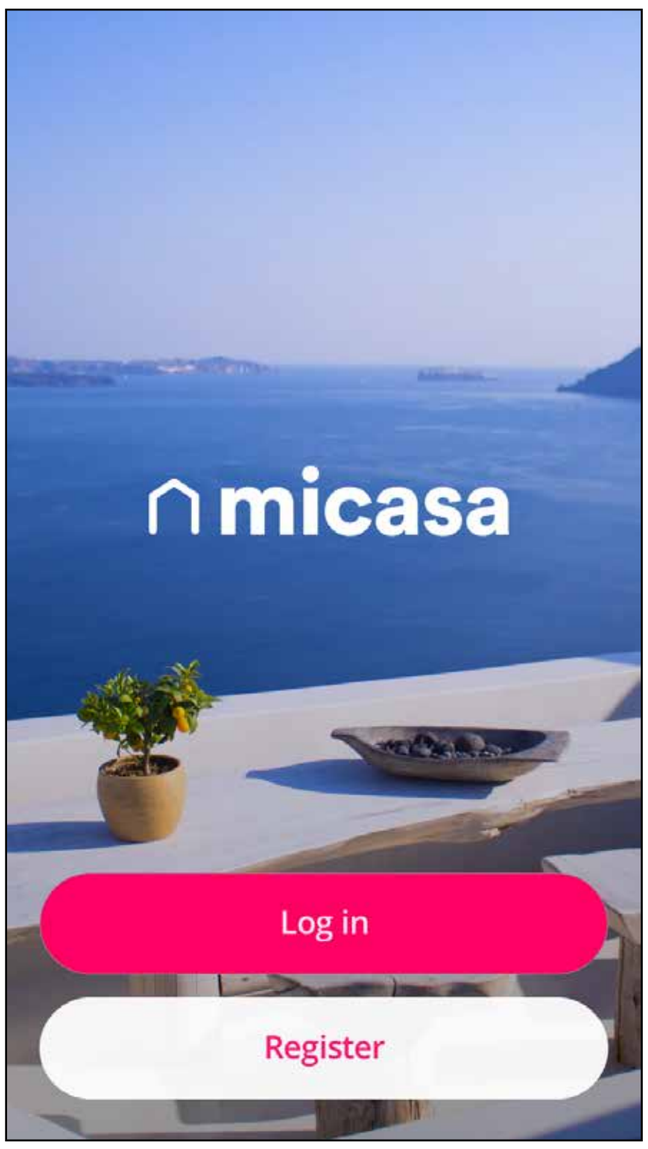
Vol keeps a record of your searches to help you find them again later and to enable them to gain aggregate insights on what travellers need.

Contrary to popular belief your search history does not influence the prices you see. The prices Vol lists are the latest prices from our partners and the same for all users at the point of search.

Vol earns a fee for recommending a product or service which you go on to purchase. Vol uses a cookie in your browser and a tracker on our partner sites to enable us to identify successful sales.



MICASA - Peer to Peer Rentals



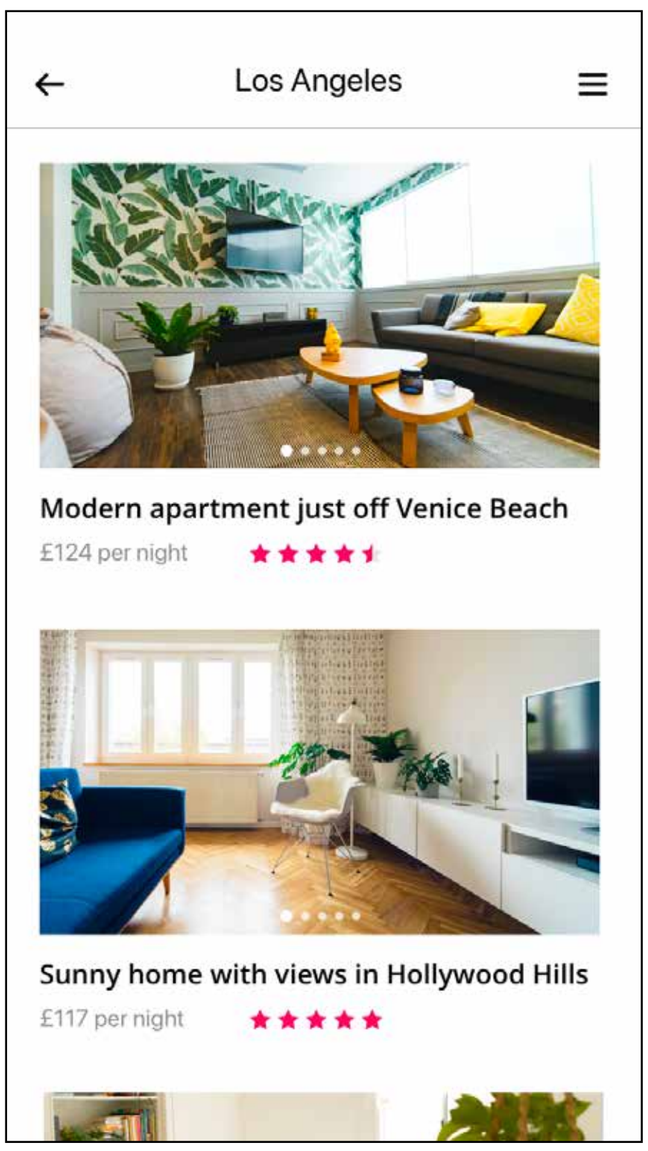
What is MiCasa?

MiCasa is an online marketplace where people can lease their own homes to travellers.

Key data used to power MiCasa:

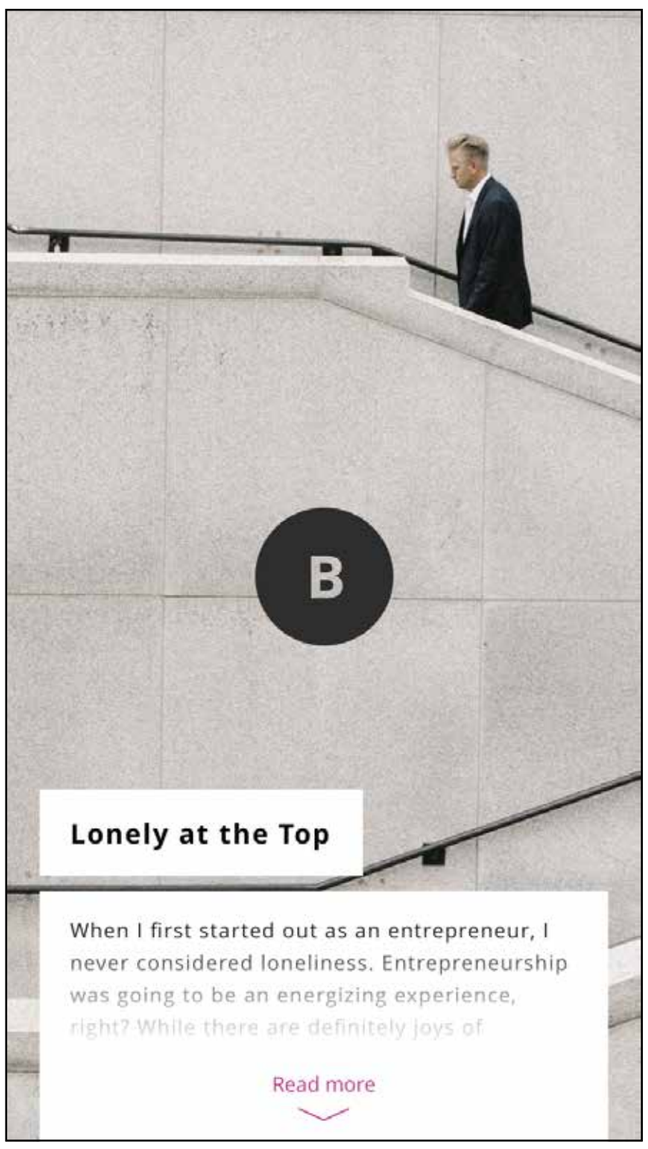
To host or stay with MiCasa you must verify your identity.
MiCasa does this using a third party service which requires photo of an approved ID such as a passport or driving licence.

MiCasa uses a host and guest rating system to ensure a safe and comfortable experience for all users. Both parties may rate each other after a trip. Your rating may impact the likelihood of a guest selecting your accommodation, the likelihood of a host accepting your reservation or may result in MiCasa terminating access to the service.



MiCasa profiles your usage behaviour including accommodation your view and your booking history to enable them to provide better recommendations and gather insights on what travellers prefer.

BIZFEED - Business News



What is Bizfeed?

Bizfeed is a digital media service with an emphasis on business and economic news coverage including articles and video.

Key data used to power Bizfeed:

Bizfeed tracks which articles or videos you view to enable them to recommend things you might like and understand what you're interested in.

Bizfeed allows visitors to comment on articles using a Disqus comments integration which allows visitors to comment by signing in with their preferred social network.

Bizfeed serves targeted advertising from third parties based on your preferences.