



# Business Overview 2024

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*Technology Solutions*





## Our Vision

To become the trusted business partner of choice for strategy, operations, and technology services while being the best place our employees have ever worked.



# Key Pillars of Differentiation

## Domain Expertise

Mortgage & Insurance domain expertise with over **100 years** combined experience.



## Unique Capabilities

One-stop solution for strategy, operations, & technology.

Global Tier 1 Capabilities with NMLS.

Superior customer experience and technology delivery.

## Data Stewardship

Data security & privacy leadership supported by SOC2, HIPAA & HITECH Certification.



## Innovation

Launched industry-first Blockchain Labs to drive industry innovation.

Proprietary technology and strategies for growth, improve & transformation.

## Diversity, Equity & Inclusion Partner

High value-add to supplier diversity programs through leadership and performance.

We help meet corporate and government supplier diversity spend goals.

4



## Pain Points We Help Solve

Adapting to a changing market

Low profitability

High cost to service

Talent hiring and retention

Transformation and modernization

Improving customer satisfaction



## Mortgage Domain Experts

*A US based leadership team with decades of experience running strategy, operations and technology for top brands globally.*



**James Hendrick**

Operations/Technology  
Certified Blockchain Expert™



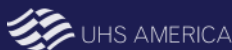
**Angel Alban**

Strategy/Operations/Technology  
Certified Blockchain Expert™



**Marvin Bantugan**

Strategy/Operations/Technology  
Certified Blockchain Architect™





## Industry Leadership



**Zventus is Premier Level partner of the MBA and serves on various committees:**

- Loan Administration Committee
- Residential Technology Forum
- Loan Production Committee
- Mortgage Technology Vendor Working Group



**In 2021, Zventus founded the Hyperledger Global Mortgage Industry group to drive blockchain education and use case development.**

- Zventus leadership chair monthly meetings



Mortgage Blockchain Lab

**In 2021, Zventus launched the first industry lab dedicated to blockchain use case identification and development.**



Zventus University

**Our inhouse university “Zuni” ensures that each employee starts their careers with a proper welcome and knowledge journey.** Zuni delivers industry, job training, soft skills, reskilling and leadership training and development.



## Data Stewardship & Certification

"These three separate security certifications demonstrate Zventus' commitment to the rigorous security standards to keep our clients' data protected at the highest level. Data security and client trust are fundamental to everything that we do."

— Angel Alban, President of Zventus



## HITECH

Health Information Technology  
for Economic & Clinical Health Act





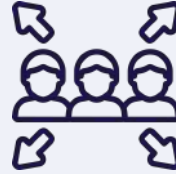
## How We Help Our Clients



Grow  
Revenues



Drive Cost  
Efficiencies



Scale Operations  
& Technology



Improve Strategy  
& Execution

*“Our biggest impact is how our teams treat your business as their own,  
and easily integrate into your workflow, brand, and culture”*



# Industries We Serve

Clients: Fortune 1000 | SMB | Startups | FinTech | InsurTech | MedTech



Lending



Insurance

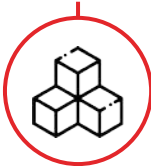


Capital Markets

Technology



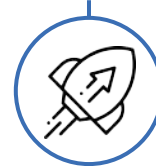
Blockchain



Healthcare



Startups



# The diversity of talents results in a diversity of ideas.

*We help meet corporate and government  
supplier diversity spend goals.*





## Diversity & Inclusion

- ✓ Angel Alban is 100% of Hispanic/Latin American heritage with parents from Ecuador and Guatemala
- ✓ Zventus is 100% minority owned and controlled
- ✓ Angel Alban serves as the President and CEO of Zventus
- ✓ Angel Alban runs the daily management of Zventus
- ✓ Angel Alban is a U.S. citizen, born in Los Angeles, California, USA
- ✓ Angel Alban has maintained 100% ownership and officer position since inception of Zventus in 2016



Angel Alban  
Founder & President  
Zventus, LLC

# Environmental, Social, and Governance (ESG)

- ✓ Zventus is Environmental, Social, and Governance compliant
- ✓ ESG requirements are an integral part of the culture at Zventus
  - In 2022, Performed ESG self audit
  - ESG is part of the SOC2, HIPAA, and HITECH framework at Zventus
  - Zventus maintains SOC2, HIPAA and HITECH certifications

## CSR and Community

*“We believe we have an opportunity and a responsibility to help improve the daily lives of people in our communities.”*



Rotaract



Fundación  
para la Protección  
de la Niñez, I.A.P.



Casa del Migrante  
en Tijuana, A.C.

OPERATION  
**BLESSING**



ONETREEPLANTED



LA CASA DE

la niña





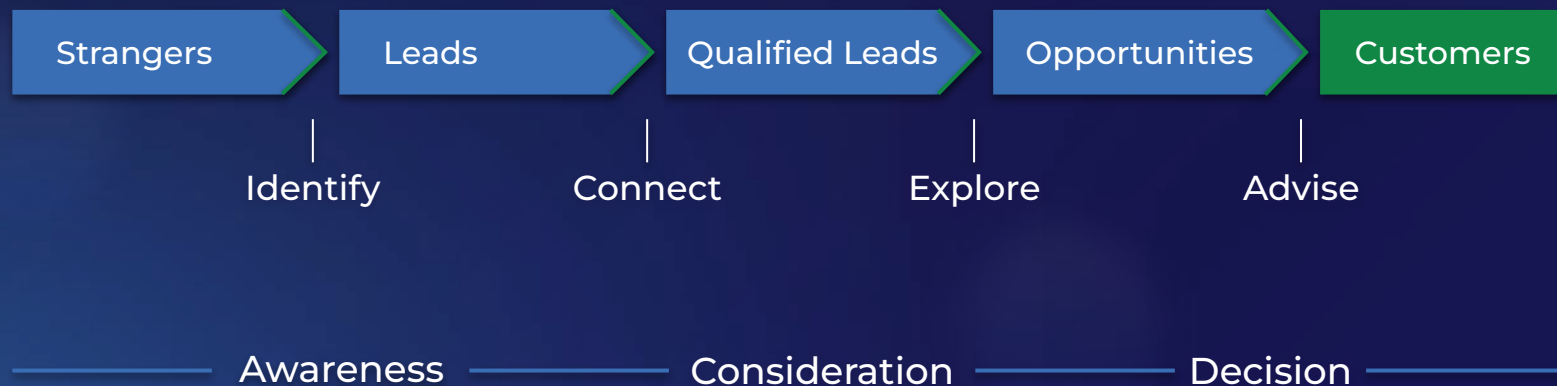
**We build dedicated high quality teams that  
support your brand and customer journey**

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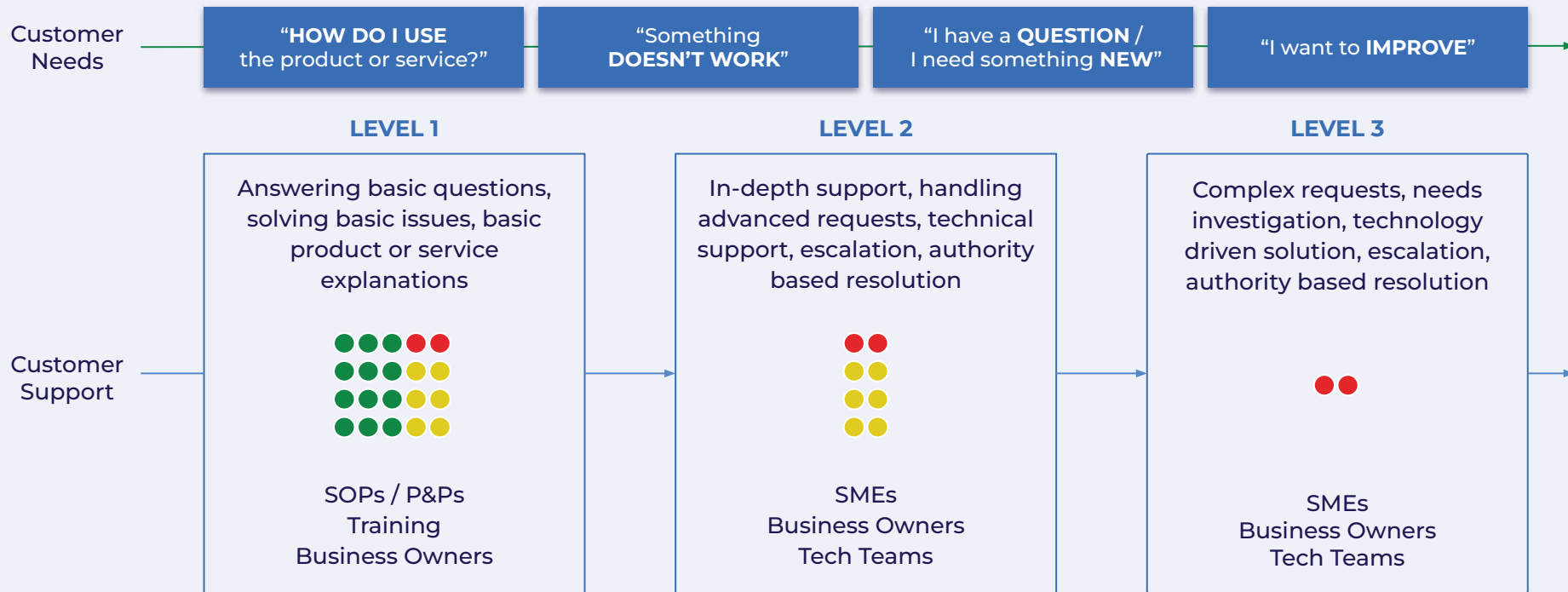




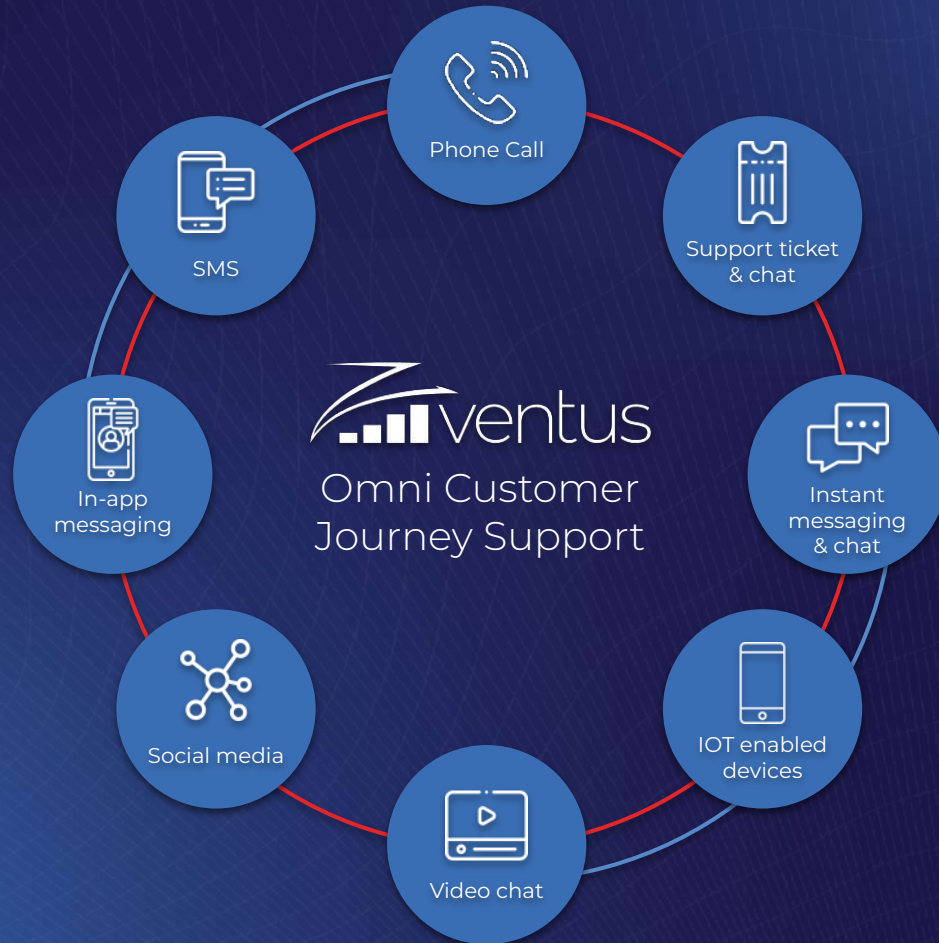
*Together we design a superior customer experience & journey*



# Customer Support Framework







**Our deep domain expertise helps us  
to connect dots where others  
don't see a link**

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Blockchain Services





# We Help You Achieve Your Goals...

*Business & Technology Delivery | Blockchain*

	 Ideation	 POC	 Pilot	 Production
Strategy Development & Roadmapping	✓	✓	✓	✓
Innovation, Business Analysis	✓	✓	✓	✓
Full-stack Development	n/a	✓	✓	✓
Project Management	✓	✓	✓	✓
Staffing Solutions (Client Managed)	✓	✓	✓	✓
Outsourcing (Zventus Managed)	✓	✓	✓	✓

## Blockchain Services - Consulting

*We support your company through an array of consulting projects for the enterprise and/or consortium.*

Strategic  
Planning

Ideation

Solution  
Development

Technology  
Design

Project  
Roadmapping

Feasibility  
Analysis

Business &  
Systems Analysis

Management  
Consulting

# Blockchain Capabilities & Frameworks

## Capabilities



Wallets



Tokens



Smart  
Contracts



dApps/  
Workflow



Cryptocurrency

## Blockchain Platforms (Private/Public)



**HYPERLEDGER**



ethereum

**c.rda**



**Quorum**

## On-prem, Cloud or Hybrid Networks



# Full-stack Development Services

Functions

Ideation

Design

Integration

Deployment

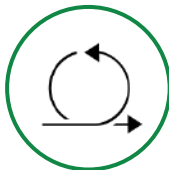
Requirements

Development

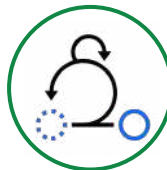
Testing

Project  
Management

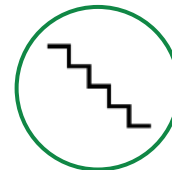
Methodology



Agile



Scrum



Waterfall

## Full-stack Development Scope



CUSTOM  
DEVELOPMENT  
& INTEGRATION



ENTERPRISE  
BLOCKCHAIN  
DEVELOPMENT  
& INTEGRATION



CONSORTIUM  
BLOCKCHAIN  
DEVELOPMENT

*Zventus has an extensive cadre of blockchain knowledgeable staff that can support your blockchain project*





# How To Get Started



Needs  
Analysis



Proposal



Contract/  
Close



Pilot



Scale/  
Service  
Delivery

<2 Weeks

- Discovery Meetings
- Define / Agree Scope
- Complimentary Proposal



# Thank you

*We're ready to help you on your journey. Let's talk!*



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