How Decent Works
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They trained the machines on everything you made. Nobody asked. Here's how you put it right.

A strategy summary · Decent Partners

The old deal

For twenty years the best things online came free. Email, the feeds, the maps, the search box - nothing to pay at the till. You know the catch by now: if you're not paying for the product, you are the product. The free thing was bait, and you were the inventory.

Two tolls on every ordinary day. The banks take a slice of your money - a little off every payment, bleeding out where you never see it. And big tech takes your data - every click, every photo, every word - baled up and sold as the stuff that trains the machines. The "free" was only ever the lure that kept you sitting still for both.

The same trick, now with AI

AI didn't change the deal. It just stopped pretending.

Every essay, every track, every photograph, every hard-won scrap of institutional memory - hoovered up and poured into machines that now rent it back to the world by the word. This time they didn't take your clicks. They took the *work itself* - the thing you actually made - and the name on it dissolved into the machine, untraceable, gone. The people who made it: not a penny. The money went where it always goes - to whoever owns the machine.

And it wasn't only the finished thing they took. Under every album, every film, every company sits a *hidden layer* - the drafts, the dead ends, the arguments at midnight, the whole scene of people who never got the credit. That's where the value really lives, and it was never paid: the finished thing gets one name on it, the scene that made it possible gets nothing. AI didn't invent that hidden layer. It just found a way to price it - and took it. The worth of the process was always there; the machine only proved it.

Same move. No knock, no question, no cheque - just more brazen, because by now they assume you've stopped expecting to be asked. So let's call it what it is. Not "AI ethics". Not "a data question". The oldest trick there is, wearing the costume of progress.

The line

> They took your attention, then your data, then the work itself. **Decent hands all three back.**

Decent runs it backwards

Decent runs the deal backwards. Where the old one took, this one gives - handing you back the three things that were yours all along.

It comes down to which way the value flows. Ask a machine a question today and the worth runs out of the room - to whoever owns it. Ask one built on Decent and it runs back - to whoever made the answer possible.

Your money. Run it through Decent and the slice that used to leak away to banks and card processors stays with you.

Your data. Everything you know becomes a *world model* you own - and when a machine wants to learn from it, it pays. To you, on your terms.

Your say. The software it all runs on is free - free as in *yours* - and the network behind it is one you part-own and help steer.

You keep your money. You keep your data. For once, the free thing isn't paid for with you.

Decent never holds it

A bank holds your money. Big tech holds your data - and, more and more, it holds *you*: the login, the profile, the proof of who you are. Whoever holds the thing makes the rules. They can change the terms, freeze you out or sell you on, and you tend to find out after the fact.

Decent holds none of it. Not your money, not your data, not your identity. In plain terms it's *non-custodial* - everything stays in your hands, on your own ground, and Decent only hands you the tools to use it. Nothing for us to seize, nothing to leak, nothing held over you.

That's the real break from the bank and the platform. You stop being a tenant in someone else's system and become sovereign over your own digital life.

This one's for you

You don't have to be a corporation to be worth robbing. The same deal is run on all of us - so Decent is built for all of us:

- **Individuals.** One person making sense of their own world - a vault of notes, ideas and half-finished thoughts that finally answers back.
- **Collectives.** A group thinking together - a creative conspiracy pooling its chatter into one shared mind it can actually question.

- **Companies.** A business with a deep archive and a longer memory - everything it knows, awake at last, and earning.

Different in scale, identical in the bind: each one is sitting on something valuable while leaking money to keep it in the dark. Decent works the same way for all three.

How it actually works

Two halves. The first one buys the second. Nothing magic about it.

Plug the leak. Run your money through Decent - a card with your name on the front, and a proper, regulated treasury behind it. The cut that usually bleeds out to banks and card processors stays put. You save on the day-to-day, and a sliver of what moves pays for the good part.

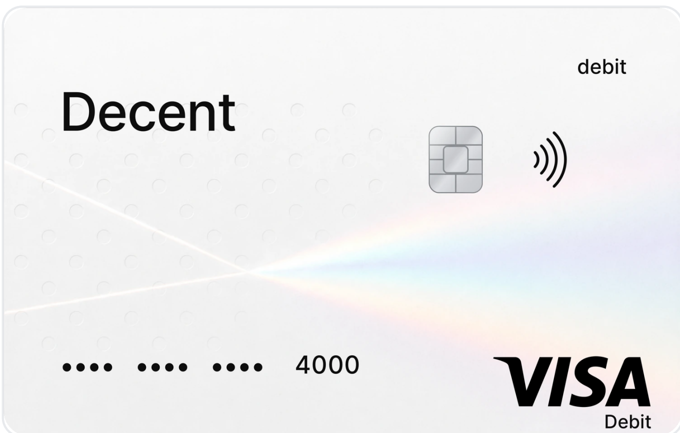
Wake up what you know. Decent takes everything you know - the archive, the relationships, the know-how that lives in people's heads - and builds a working model of your whole world. That's all a *world model* is: your knowledge gathered in one place, searchable by meaning, every connection drawn in - a living library you can ask questions of, out loud, in plain words. And when an AI wants to learn from it, it pays. On your terms. Back to you.

That's the loop. Your money moving pays for your knowledge waking up. Your knowledge, awake, earns. The earnings build the trust that moves more money - and the whole thing happens to be fair, which lately makes it close to a radical act.

The card is where it becomes real

Forget the diagram. The card is the thing you can hold in your hand. Your mark on the front, a whole treasury humming behind it, your people tapping it all day long - and every single tap is money moving *through* Decent instead of leaking *out* of you. A slice of that goes into the **Artist Fund** - so the very cut the bank used to skim off the top now pays the people doing the work.

This is the moment the idea stops being a slide and **becomes a payment.**



The Decent card — a clean white face with a spectral edge-light streak, chip, contactless and Visa Debit mark

What's yours stays yours - and the catch I'm not hiding

This part has to be true, or none of the rest is worth your time.

Your world is yours. Your content, your brand, your operations, your archive - all of it, always, full stop. Decent never owns it, never republishes it, never sells it on.

The world model we build from it is yours too. What you grant - and only this - is permission for the network to learn from its *shape*: the summaries, the tags, the map of how it all connects. A description of your world, not your world. It was gathering dust anyway, which is exactly why we can build the rest for you at a discount.

And the catch - because a deal with no catch is one you should walk away from - is this: you're trusting a network you help run to treat you fairly, and betting it stays that way as it grows. We've written the terms so the precious, private thing never leaves your hands. But it's still a step through a door, and I'd rather say that to your face than sell you a fairytale. The whole point of this - the entire point - is that this time, somebody asked.

One network. Independent, but cooperating.

Here's the shape of the thing.

Whether you're one person, a loose collective or a company with a thousand staff, you're up against the same four problems: **coordinating** with others, **making sense** of the noise, **building** real intelligence out of what you know, and **keeping the value** when you do. They're miserable to solve alone and oddly easy to solve together - so Decent is built to let you cooperate without surrendering your independence.

That's the network: every partner owns their own world model, runs their own affairs, and pools with others only when it pays to. **One world model, one vote** in how the whole thing runs. Shared rails, aligned incentives, value flowing back to the people who made it.

And the value moves three ways:

- **Commissions.** We front the money for the work that doesn't exist yet - the exploration, the R&D, the creative process itself. That process is the most valuable thing there is, because it's what intelligence learns from. It's paid out of the **Artist Fund** - the bank's old cut, put back to work - and we recoup from what its world model earns later. You get paid for the craft while your hands are still dirty, not years on, if ever.
- **Investments.** We back the groups building the infrastructure the whole network runs on - the rails, the rooms, the tools - so the ground gets firmer under everyone.
- **Clients.** We bring existing businesses in through their money - route payments through Decent, take the card, the savings, and a world model of your own. The cut from that funds the commissions, which grow the talent, which keeps the whole network thinking.

That's the loop, one size up. Clients pay for commissions. Investments build the ground they all stand on. Individuals and collectives keep it alive and curious. Independent, but cooperating - because everyone's facing the same machine, and it's better to face it together.

Where this is heading

Today you own your own world model - your corner of the network. The horizon is bigger than that. As these models pool and learn from one another, the intelligence they add up to should belong to the people who built it - not licensed from a lab, not rented from a cloud by the hour. A shared mind the network owns outright.

Put it the plainest way there is: what would the BBC look like if it were built today - by and for the people it serves? Public infrastructure for the mind, owned by its public rather than rented from a platform. That's the shape we're building toward.

And it has to be built in the open. Step back and you can see what a world model is becoming: a *universal translator* - the lens a person, a company, a whole culture comes to read the world through. A lens is never neutral. It carries values - what it counts as true, as fair, as worth knowing - and it carries value, the worth it makes and where that worth flows. Both get baked in the moment it's built.

So it matters enormously who builds these things, and whether anyone can see how. The AI a society leans on becomes the filter it understands everything through - and a filter you can't see inside is just a black box you're asked to trust on faith. If you can't know how it was made, or show plainly how it reaches its answers, "trust us" is the whole of the offer. We think the only honest answer is the open one: models built in the open, owned by the people who feed them, able to show their working. Open and transparent, not sealed and proprietary - because this is going to be how we all see.

That's the whole arc in a single line:

> *From a world built on monetised attention, to a world of* **compensated intention.**

From your attention sold off behind your back, to your contribution paid for in the open - and a stake in what it becomes. Free thinkers, building collective intelligence - together. That's the long game, and every world model added is a step toward it.

Somebody already walked through

First through the door: **Four to the Floor.** Five series of UK music television - the artists, the performances, the whole sweaty catalogue - turned into an "infinite archive" you can actually ask questions of. Real footage. A licence the world hasn't seen before. Money routed back to the people who made the music.

It's the proof the door opens. Proof you walk through and come back carrying something worth having. Everyone after them follows the same map.

Why now, why us

Nearly every machine selling you intelligence today was raised on stolen work - no consent, no credit, no cheque. We're building the opposite: knowledge that was *offered*, *signed for* and *paid for*, owned by the people who made it. Fair, because somebody finally asked. Original, because we pay for the process, not just the product. Decentralised, because it's yours to run. And we're building it now - before the incumbents finish rewriting the story to pretend they asked all along.

So here's the choice. You can keep feeding your life's work to machines that pay you in nothing.

Or:

> **Keep it yours.**

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