

# Our business



## CHECK THE IDENTITY AND RELIABILITY OF PHYSICAL PERSONS AND COMPANIES

- **Identity Trust Score** to avoid Identity theft.
- **Business Trust Score** to avoid shell companies



## CHECK THE CONFORMITY OF THEIR DOCUMENTS

- Checking identity documents
- Analysis of documentary non-alteration
- Checking bank details



## CHECK THE SOLVENCY

- **Open Banking** : Instant analysis of the financial situation over a period of 3 to 6 months.

To speed up and secure your customer journey

VIA API or PORTAL



# Identity trust score



4

## DATA COLLECTED

Only 4 items of customer data are collected by Meelo :

- Last name
- First name
- Email
- Phone number



400

## ENHANCED DATA

KYC enriched by 400 data collected on the individual. And then., an instant graphical analysis to check the **consistency** of this information.



2

## SECONDS

Our **AI fraud detection models collect**, enrich and process the data in less than two seconds



1

## RELIABLE SCORE

Meelo issues in real time a **customer confidence** index and enables you to adapt the **analysis to be carried out** (advanced KYC, customer call, etc.).

A fraud score based on enhanced knowledge of the individual



# Business trust score



5

## DATA COLLECTED

Only 5 items of data are collected by Meelo :

- **Company identification number**
- **Last name**
- **First name**
- **Email**
- **Phone number**



+ 400

## ENHANCED DATA

**A KYB** enriched by over 400 pieces of company data and an in-depth analysis of company documents (alerts on suspected fraud, Meelo warning list, etc.)



5

## SECONDS

Our **AI fraud detection models** collect, enrich, analyse and process the data in less than 5 seconds.



1

## RELIABLE SCORE

Meelo issues in real time a company **hint confidence index** and enables the **analysis to be adapted in real time** (advanced KYB, Customer call documentary checks, etc.).

Enhanced company knowledge for an effective fraud score



# Documentary check

**IDnow.** Netheos

Leaders in **ID document** control carry out **compliance** checks to eliminate any risk of fraud on this type of document (ID card, passport, residence permit, driving licence, etc.).

ID Card

Passports

Residence permits



**ENHANCED  
CONTROL**

Tax returns

Bills

Pay slip

**Finovox**

A solution that **analyses, identifies and explains fraud** on any type of **PDF document** in just a few seconds, based on the metadata.

Through its partners, Meelo carries out additional checks on risky files.



# Open Banking



- Retrieving the **first and last names** of the account holder
- **IBAN retrieval** and verification of the link between the IBAN and the customer.
- **Categorising the data collected**
- Calculation of **solvency ratios**



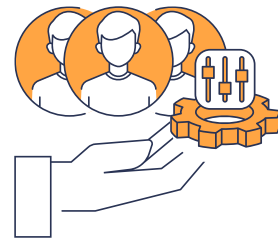
- ✓ **Identity theft**
- ✓ **Païement fraud**  
Instant payment security
- ✓ **Delinquency rate**  
Recommendation on monthly instalments and direct debit dates

- Meelo offers a **complete open-banking** path in less than 20 seconds.
- Meelo categorises **95% of data in less than 4 seconds**.
- Meelo issues **analysis ratios on the financial health** of the individual or company.
- Meelo connects to all the aggregators on the market (**Powens, Tink, etc.**) for **international coverage**.
- Open banking makes it possible to **virtually automate** grant decision-making for instant responses.

Meelo uses open banking to combat fraud and ensure the creditworthiness of applicants

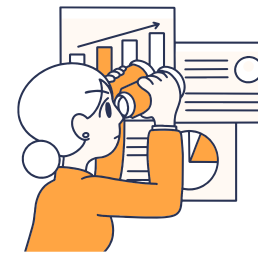


# Rules engine



## DYNAMIC PERSONNALISATION OF THE CUSTOMER JOURNEY

Meelo's rules engine adapts content and recommendations **in real time** based on customer behaviour, analysed data and partner preferences.



## MODEL CUSTOMISATION

Because each of your partners is **UNIQUE**, there can't be just one score.



## NO IMPACT IT FOR YOU AND YOUR PARTNERS

Meelo connects its rules engine to your tools and offers the **best recommendations**.

Our rules engine allows not one but several Meelo scores

