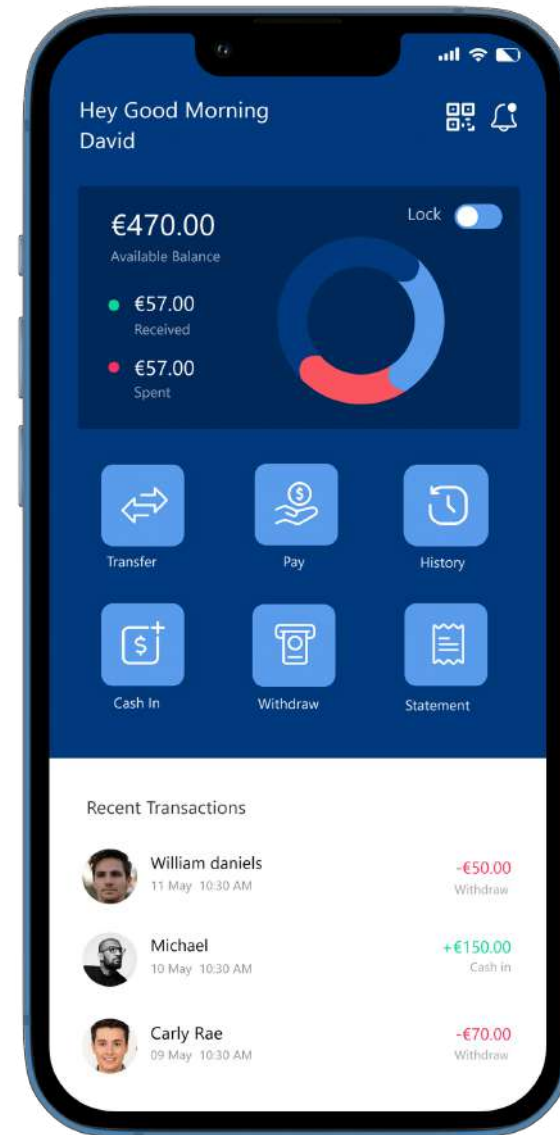




MONEYCORE e-KYC & Payment Solutions

A digital wallet solution with advanced features and capabilities, tailored to meet the needs of your brand



Why e-Wallet



Inclusion in the ecosystem

Using most services through a single instrument
Expansion of financial services to non-financial sectors
Minimizing services costs



Instant Services

Enabling new services to Consumer and Business
Minimizing time while using the services

eKYC – Online Customer Onboarding and Identity Verification



E-KYC/B – A full customer authentication

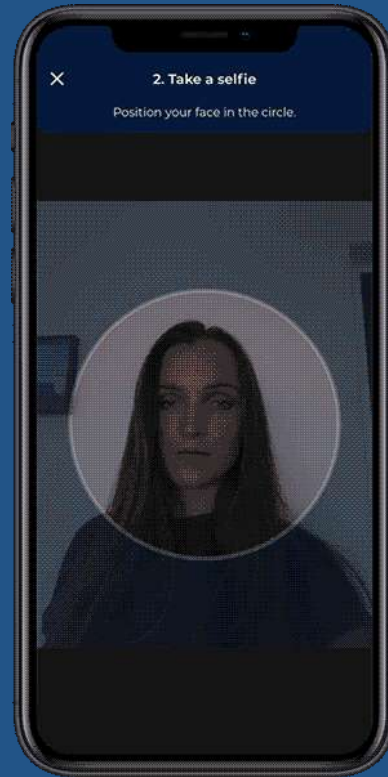
- AI-powered ID verification
- Minimize the Risk of Identity Fraud
- Frictionless active and passive liveness detection
- Lower onboarding time from hours to minutes
- Increase fraud detection by up to 90%
- Remove friction and increase conversion
- Comply with legal requirements and regulations



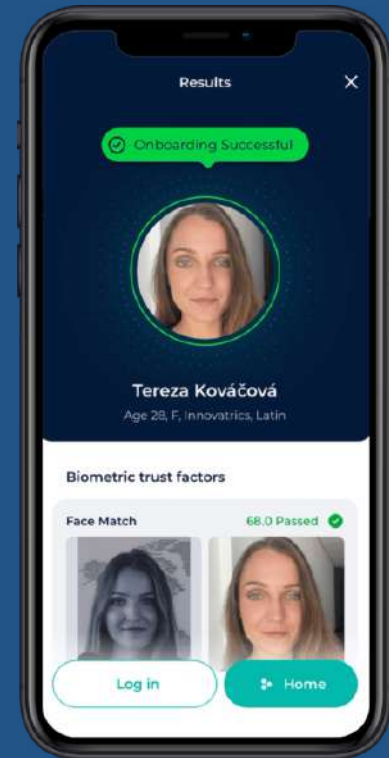
1



2



3



Document Verification

- Identity Document Auto-Capture
- AI-Powered OCR & Automated ID Classification
- Biometric Verification & Data Consistency Check
- Document Authenticity Validation

Face Verification & Liveness

- Face Auto-Capture
- Face Verification
- Passive Liveness Detection
- Active Liveness Detection

Verify identity



**Ease Integration with
core systems**



**Digital contract
signing**



**Biometric, Facial
Recognition, and
verification**



**OCR, MRZ, NFC,
screening and
verification**

Biometrics

Accuracy

The solution is based on award-winning biometrics technologies (NIST FRVT 2018), we are working in collaboration with the top one GREYC the French leading R&D lab on biometrics to build our technology.

Performance

Designed for fast processing of multiple biometric operations with high accuracy and reliability.

Easy integration

Web service-based RESTful API is designed to easily and quickly integrate third-party systems.

OCR | NFC | MRZ SCREENING

Performance

Designed for multi-IDs /
Multi-country screening
national ID, Passport, Driving
License and many more

Easy integration

Web service-based RESTful
API is designed to easily
and quickly integrate third-
party systems.

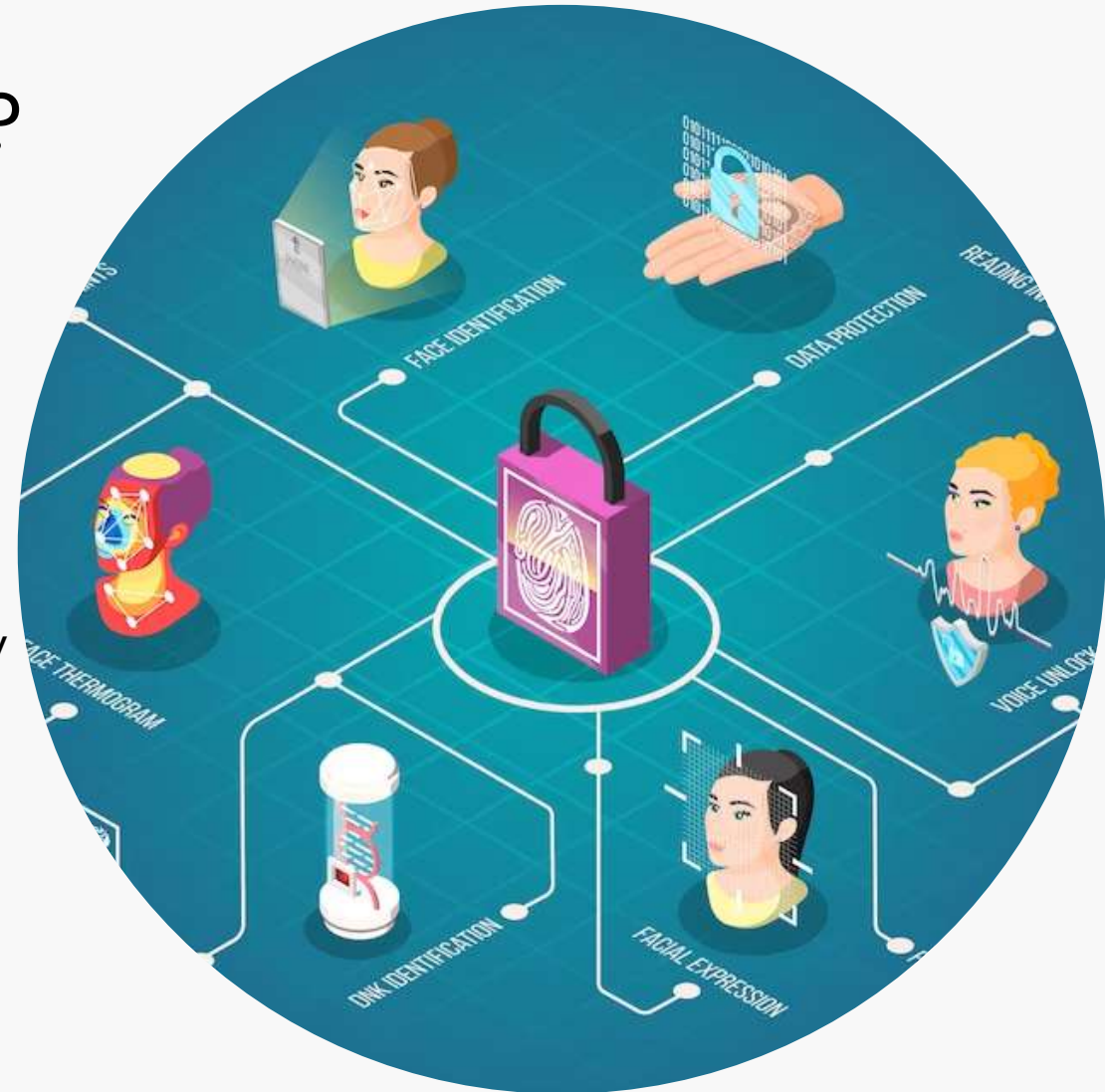


Continuous authentication using behavioral biometrics



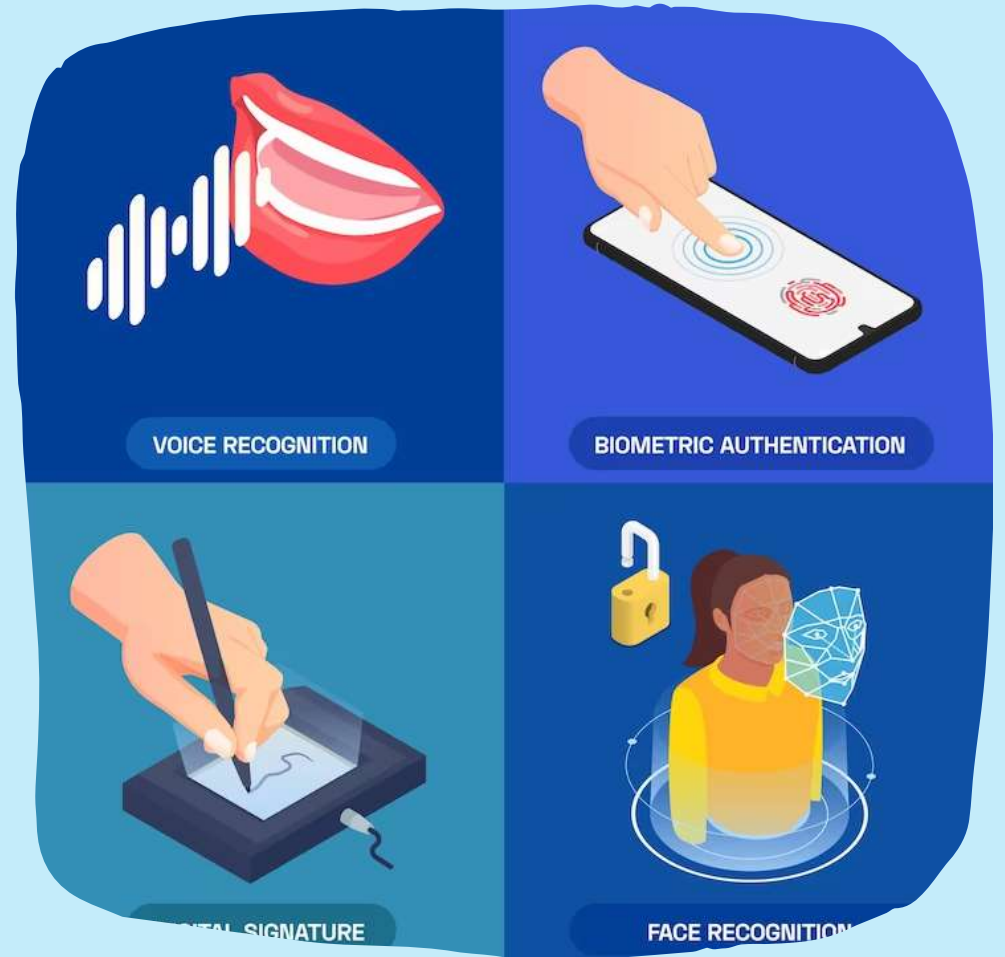
What is behavioral biometrics authentication?

Continuous authentication is a technique for verifying identities and safeguarding against cyber threats continuously. This approach involves validating the user's identity repeatedly during a session by measuring the likelihood that they are who they say they are. Its main focus is to provide intelligent and secure verification of identity while maintaining a seamless user experience.



How does behavioral biometrics work?

Behavioral biometrics uses machine learning to analyze patterns in human behavior, including typing speed, swipe patterns, and keyboard clicks, to distinguish between cybercriminal activity and genuine user behavior. By interpreting this data, behavioral biometrics provides valuable insights into the risk of fraudulent activity.





ANALYZE PATTERNS IN HUMAN ACTIVITY



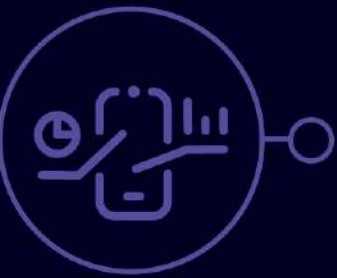
VOICE PATTERNS
Pitch, Timbre, Tone & Speaking style



KEYSTROKE MOVEMENT
Speed, Shortcuts and Advanced Keys



TOUCHSCREEN BEHAVIOR
Press Size, Area and Pressure



DEVICE MOVEMENT
Gyro, Orientation and Scrolling



MoneyCorePay Wallet Type





Buyer e-Wallet

- KYC
- Push Payment | Pay Bills | Split Bills
- Fees Management (service fee , interchange fee, etc)
- Cash In/Out management
- Risk management
- Transfer (Via mobile and QR Code)

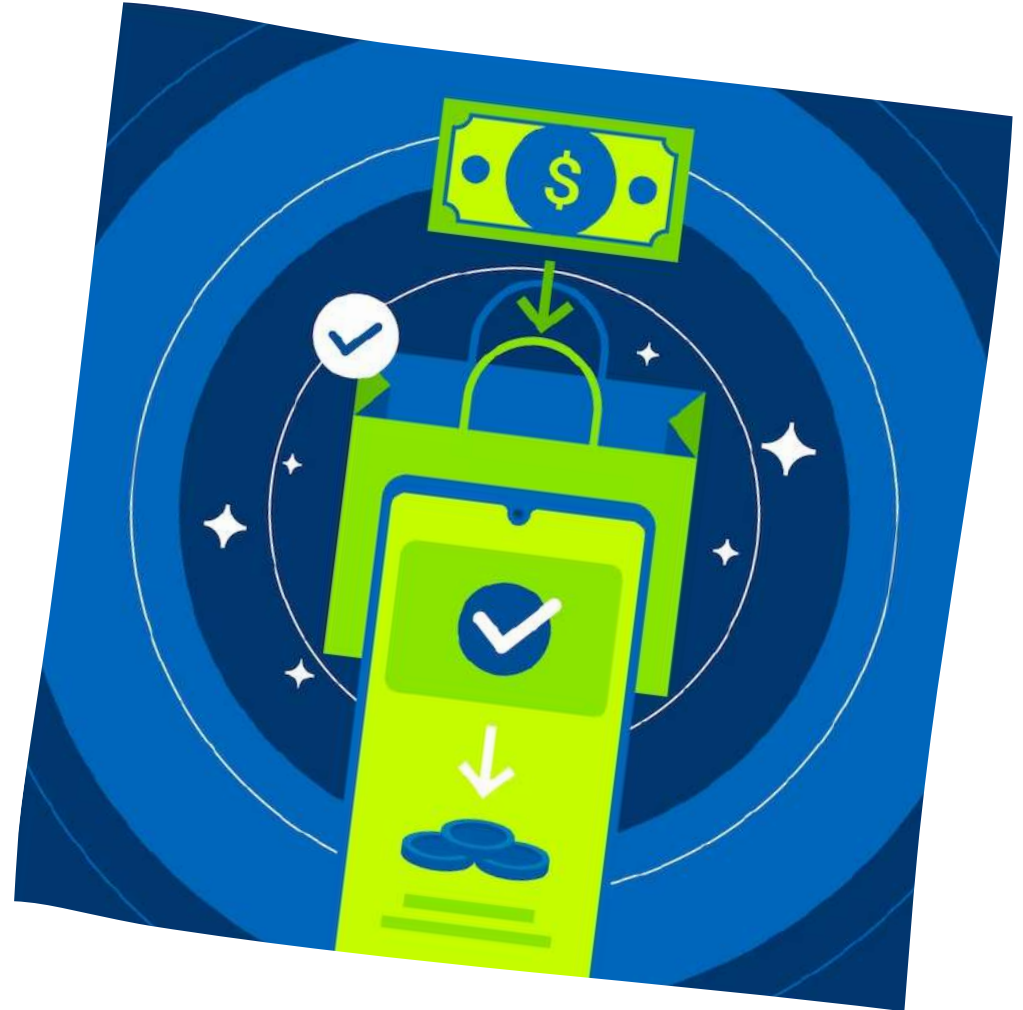


Seller e-Wallet

- KYB
- QR Code payment (Dynamic/Static)
- Fees Management (service fee , interchange fee, etc)
- Risk management
- Services management



MoneyCorePay Environment Model



1

Close Environment

Seller and buyer belong to the same company (non financial)



Buyer



Seller A-1



Seller A-2



2

Semi Closed Environment

Seller and buyer belong to same bank (Inter-Settlement)



Buyer



Bank A



Seller B

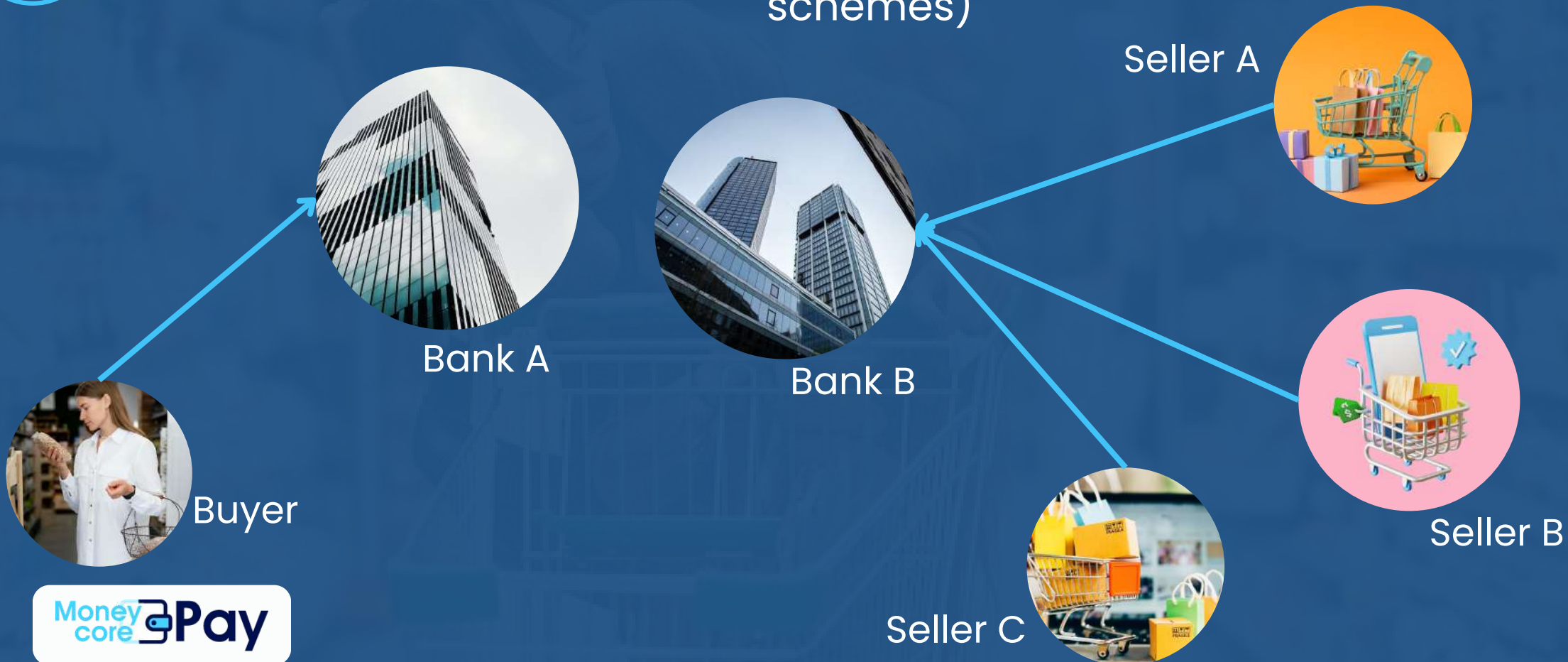


Seller A



3 Open Environment

Seller and buyer do not belong to same bank (settlement via schemes)





MoneycorePay EPP Use Cases





Retail



Financial Institutions



Schools



Corporates



Flight Tickets



Restaurants



Rent Payments



Hotels

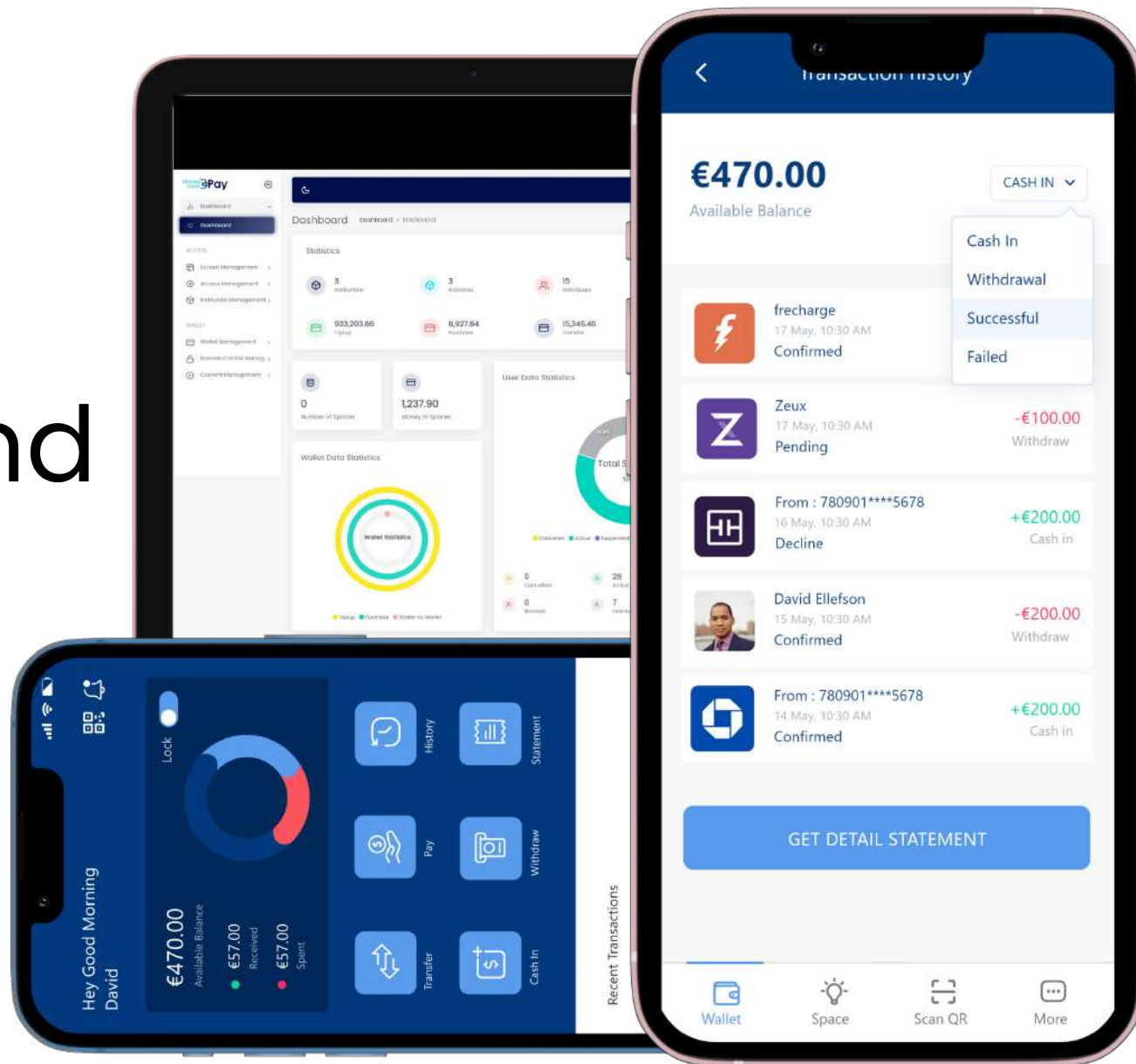


- Parking payment
- P2B merchant payment
- Management of B2B distributors | wholesalers | semi-wholesalers
- Sharing of costs and invoices
- Loyalty and cashback management
- Payment of bills, fines, taxes and telecom recharges
- P2P money transfer
- Management of prize pools and associative donations
- Cardless internet purchase

- Cardless internet purchase
- Management of service and distribution networks (Service stations, Laundries, Garages, clothing, catering, education, etc.)
- Young people and Children (Pocket money, rewards, savings, kitty ...)
- Hotels and amusement parks (loyalty, payment, access management, activities, reservations, etc.)
- Tourism (Access to museums and sites of interest, booking of activities, Transport, rental of means of transport, discounts, priority ...)



MoneycorePay Key Features and Services





E-KYC

Consumer Enrollment
Integration with credit
assessment platform

Credit e-Wallet creation , assign the credit
facility for eligible customer
Fallback for a prepaid e-Wallet for non
credit eligible customer

Pay to Merchant
Convert transaction to EPP
Easy Cash to CASA Account
Transfers P2P
Gift e-Wallet

Merchant Enrollment Initiation
Integration with Merchant Platform
Transactions
Communication Channel
Payment detail

E-KYC/B – A full customer authentication

Document screening

Digital signature

Client Enrollment

Facial Recognition

Proof of life (Visio)

Transfer

P2P – Person to Person

P2B – Person to Business

B2B – Business to Business

B2P – Business to Person

Pay

Pay to Merchant (QR)

P2M (Merchant In App)



Saving schemes

Saving spaces creation

Target amount/ date



API Catalogue

All services are available
through API



Web Portal

Services setup

Pricing setup

Dispute management

Merchant Management



Cash In

Seamless integration with
source of fund platforms.

Cash In Standing-instruction



Notifications

Operational Notification

Payment Notification

Marketing Notification



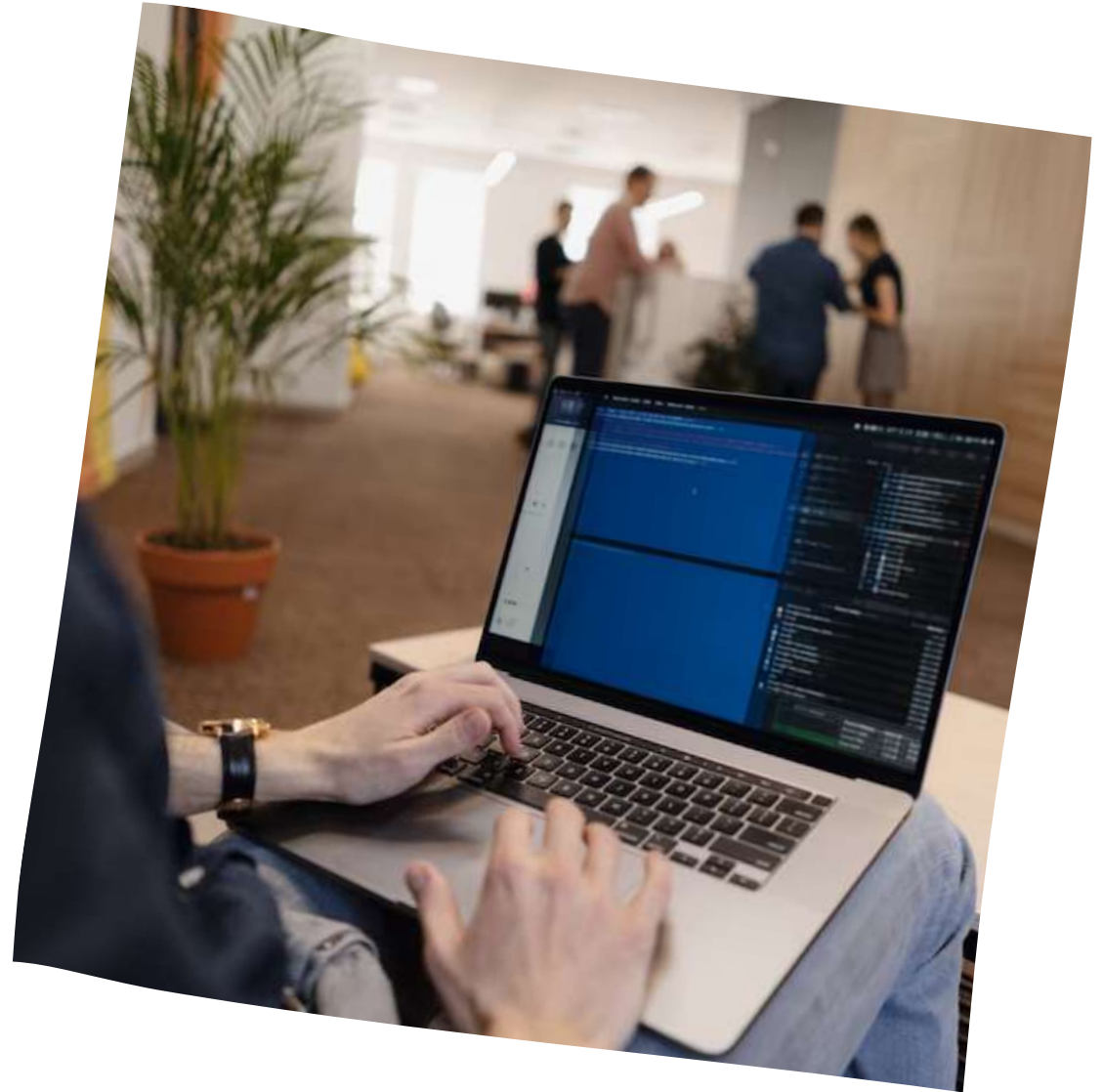
Transaction Management

Transactions History

Balance net position

Transaction dispute

Technology Stack





- Continuous integration
- Version Control
- QA and QC



- Scalability
- Getting use of the cloud features



- Microservice Architecture
- Database agnostic
- Service-oriented architecture

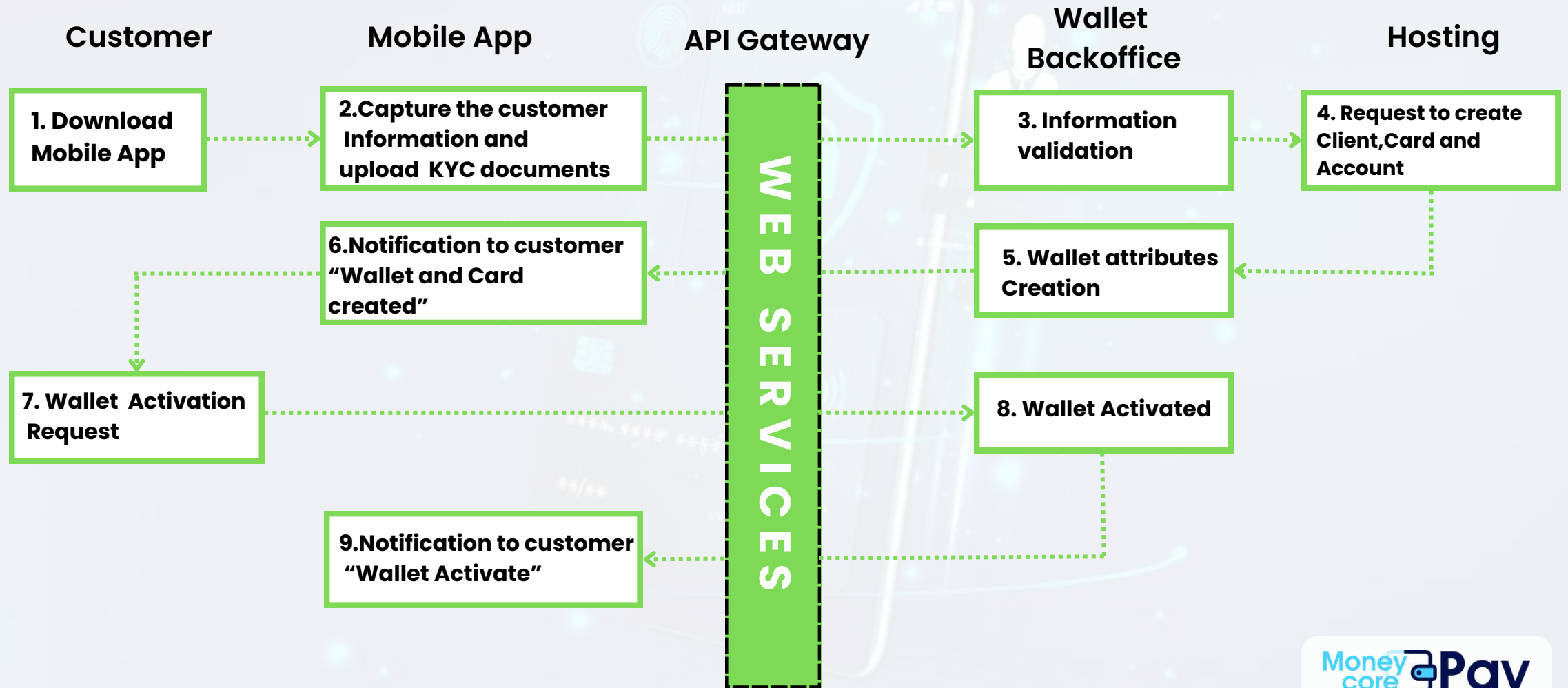


- We are also on-premise, in case the client was to manage the hardware, platform, and application

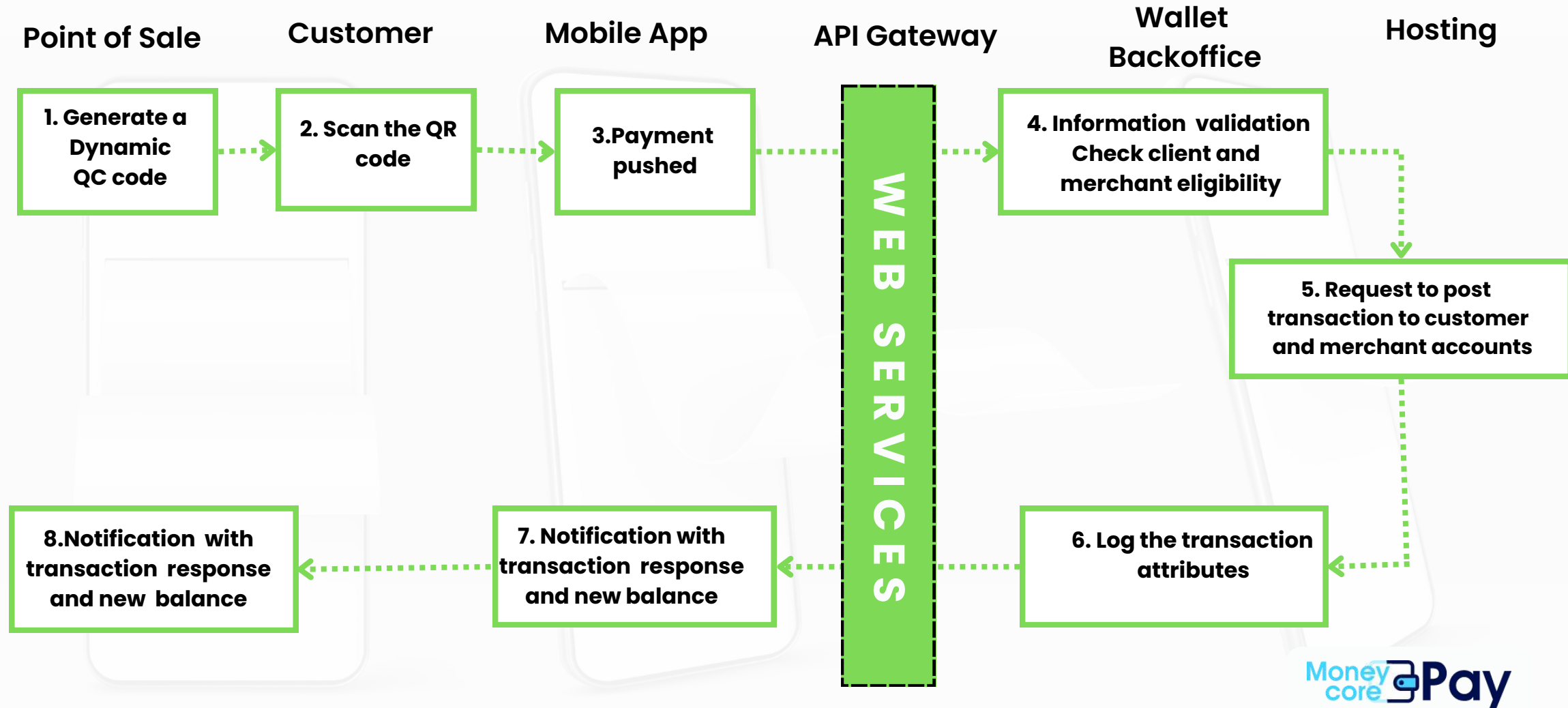


- Ease the acceptance testing
- Avoid downtimes
- To manual intervention

Consumer Enrollment and Activation : End-to-End



Transaction : End-to-End



AI Chatbot

By implementing a chatbot into digital wallet app, services become available 24/7 at a lower service cost.

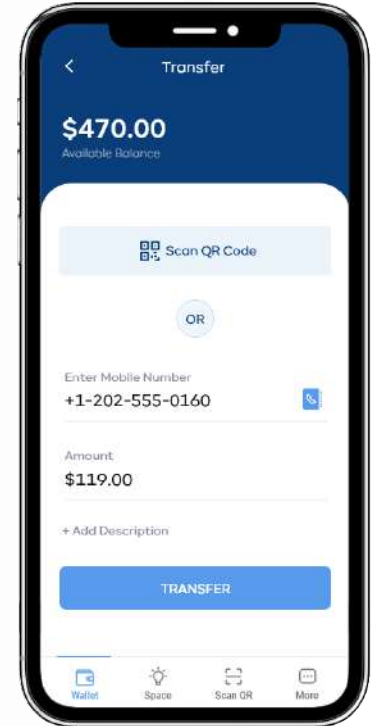
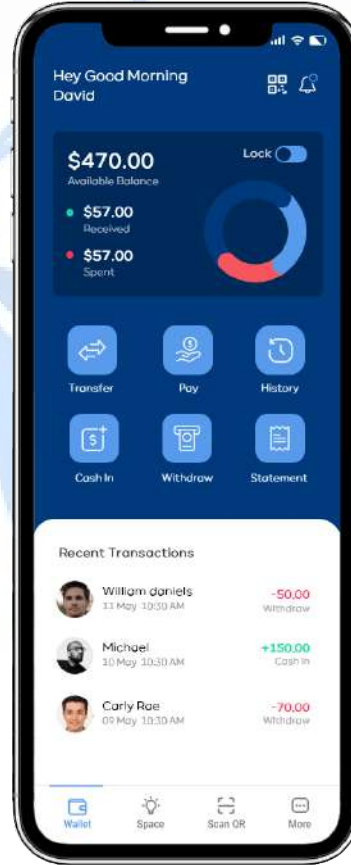
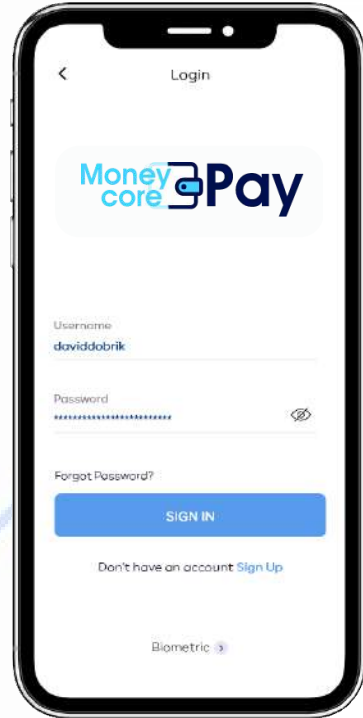


Wearable Device Integration

The integration of wearable devices enables a more holistic and customized user experience, as these devices can provide real-time data that can be instantly analyzed and utilized.



MoneyCore Pay UI/UX



White Label Application



THANK YOU!



To demo and ask questions, you can contact us.

www.moneycore.fr

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