

## Fighting fraud: Treezor and ubble sign a strategic agreement for the next generation European KYC

*To develop its future KYC services, Treezor chooses to innovate with ubble.*



Paris, September 8<sup>th</sup> – [Treezor](#) partners with [ubble](#) to propose an innovative KYC solution to its customers, including real-time video. The fintech of fintechs, which offers a 100% API-based payment solution to startups, corporations, and now financial institutions, will integrate ubble's secure and user-friendly technology to strengthen its KYC offering. The alliance thus created opens up new export opportunities for French Tech. This move is part of Treezor's ongoing process of strengthening KYC's capabilities as it works with the Société Générale Group to build an ever more robust customer identification that meets the most stringent compliance requirements of major groups, while maintaining a quality customer experience.

### Increased security and 30% more users who successfully complete registration

Leveraging ubble's services, Treezor will offer a remote identity verification solution that complies with the highest security standards on the market to provide reliability comparable to that of a face-to-face meeting. The solution, which includes video, will significantly enhance the process of enrolling customers for online account opening.

Indeed, the video of the identity document, instead of a photo, makes it possible to meet one of the major challenges in the fight against money laundering and terrorist financing: the use of false identity documents and identity theft. The innovation brought by ubble's algorithms allows unprecedented



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acceleration of data processing time and minimizes the failure rate of KYC processing. Comparisons with photo-based solutions show a significantly higher conversion rate with ubble's video solution, with 30% more users successfully completing their identity verification journey.

### **Product innovation on a European scale**

Treezor's new KYC service is a hybrid solution combining automatic analysis based on artificial intelligence with manual review by ubble fraud experts. This mechanism has the unique ability to deliver a reliable response to users within minutes:

- Treezor's operational and technological expertise
- Compliance expertise and access to Société Generale's databases
- ubble's security expertise and technological innovations

ubble, which is aiming for certification of its service by ANSSI in the first half of 2021, aims to be in constant compliance with national and European directives. The use of video capture of identity documents and faces is being recommended or imposed in more and more European countries such as Germany, Spain and Italy.

*"The choice of Treezor confirms ubble's commitment to providing a reliable and easy-to-use identity verification solution for demanding players in the banking and credit sectors. We want to build on this partnership to increase the efficiency of our product development and capitalize on Treezor's international development ambitions."*

**Juliette Delanoe - COO and co-founder of ubble**

The strategic partnership between these two French fintechs is part of a long-term development perspective that is mutually beneficial for both companies. It allows ubble to draw on the expertise of Treezor and its customers to optimize the evolution of its product and offer the best possible user experience. Treezor's European development also allows ubble to benefit from direct access to new markets and new references.

*"Remaining true to Treezor's spirit of innovation, we are always looking for the most innovative partners. Our approach is to continually offer real technological advances while improving security for our customers and meeting regulatory requirements. ubble meets the needs of a regulated institution like Treezor, proposing greater security, more fluidity, and an optimized customer experience. This partnership demonstrates the benefits of our open platform approach, serving speed to market and cost sharing."*



Éric Lassus - CEO and co-founder of Treezor

#### ABOUT UBBLE

ubble is a French start-up founded in 2018 by alumni of Criteo, Gemalto and Google. Its objective is to fight identity fraud on the Internet by relying on artificial intelligence and video streaming technologies. It enables companies to verify the identity of users in a simple, reliable, secure and privacy-friendly way. To learn more about ubble's solutions, please visit [www.ubble.ai](http://www.ubble.ai) and our [LinkedIn](#).

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#### ABOUT TREEZOR

Founded in 2016 by Éric Lassus and Xavier Labouret, acquired in 2019 by the Société Générale group, Treezor is a French Fintech specialized in Banking-as-a-Service services. The Fintech is a Mastercard Principal Member and an Electronic Money Institution approved by the French regulator (ACPR), enabling it to offer its solutions in Europe. Treezor allows startups, companies and financial institutions to cover the entire payment chain (payment cards issuing, SEPA, P2P transfers, KYC ...) through its API. As a young and innovative company, Treezor devotes a significant part of its resources to developing new technologies. To find out more about Treezor's payment solutions, visit <https://www.treezor.com/>, [LinkedIn](#) and [Twitter @TreezorBanking](#).

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