



Lucy the gold standard in digital identity

Simple, secure,
customizable,
and modular.
Discover what makes
each Lucy suite unique

— lucy®



— streammind.com



Who are we ?

Universal Deeptech in Software

created in 2008

StreamMind is a universal Deeptech software company that develops disruptive technologies across multiple fields, including digital identity, digital payments, computer networks, RegTech, and AI, transforming industries and reshaping the global landscape.

StreamMind's software has been adopted by large international institutions such as the European Payments Council, the European Interbank network SEPAmail, leading banks and large industrial groups.

StreamMind is a strategic partner of major banks, international organisations, European Interbank institutions and mobile network operators.



StreamMind's technology portfolio consists of several **innovative software solutions**, including moneyroad® for digital payments, netitbe® for secure software networks, dealprudence® for Verification of Payment (VOP), lucydiamond® for instant, secure banking identification, lucyphone® for real time, secure telephone identification, lucyacross® for secure internet identification and lucysky® for secure corporate identification.

StreamMind is the **co-creator**, alongside major banks, of a **next-generation international interbank network**.



The cross-industries software technology backed by a world-class R&D

#A High Technology

Advanced data and document recognition, intelligent processing powered by AI, self-learning and deep learning algorithms.

Data verification and enrichment compliant with industry standards & secure processing and connectivity across any network.

#B Robust and Agile

Seamless installation and integration through simple configuration. No impact on existing information systems or applications.

Multiple deployment modes (on-premises or as a SaaS). Deployable as a central platform, dedicated modules, APIs, or Microservices.

#C Universal

Highly adaptable to all business sectors.

Natively compatible with all operating systems (Linux, Windows, UX, AIX). Leading databases, (Oracle, MySQL, PostgreSQL, DB2, MongoDB, etc.).

Supports all data formats (XML, JSON, CSV, etc.). Integrates with existing software and exchange protocols software (ERP, CRM, etc.).

What sets StreamMind, the creator of the Lucy® suite, apart are its cross-industry technologies that are both sophisticated and easy to use.

As a universal deeptech company, StreamMind built its success on strong R&D and has won prestigious clients among major international groups by deploying its innovative solutions across diverse markets, including:

- **Digital identity** with the Lucy® software suite: providing global coverage and the ability to securely collect any document and information worldwide. The solution also verifies all types of identities (banking, phone, web, email, corporate, etc.), returning each result in the content and format required by users.
- **Payments with Moneyroad:** delivering powerful features based on AI engines that provide intelligent, innovative payment services covering the entire payment lifecycle, from invoicing to accounting reconciliation, without requiring users to change their existing applications.
- **Secure IT networks with Netitbe:** offering a highly secure logical network that requires no special hardware installation to operate, capable of supporting all types of data flows and business services across industries, while delivering a uniquely robust level of security that has remained uncompromised since its first deployments in 2009.
- **Regtech** with the Dealprudence, Aiguë-Marine, and Diamond software solutions: StreamMind's regtech offerings, intelligent software that helps organizations meet regulatory compliance obligations and serves as certification platforms, have also been selected by prestigious international institutions.
- **Unified transactional and mega batch processing:** All StreamMind's solutions support transactional operations and high-throughput processing of massive files.

Lucy®

The gold standard in digital identity

Lucy® reinvents digital identity with instant verification, anti-fraud protection, automated collection of all documents and data, and unlimited customization of features grouped into four innovative, combinable software suites.

Lucy® is a software suite made up of proven solutions already deployed in production at large enterprises. These solutions are delivered as **four advanced software services that leverage cutting-**

edge technologies to provide unprecedented improvements in security, flexibility, and user experience. With the Lucy® suite, users will find answers to every digital identity need, regardless of the required feature, thanks to the breadth of services offered and a very high degree of customization.

The solutions in the Lucy® suite are: [lucyacross®](#), [lucyphone®](#), [lucydiamond®](#), [lucysky®](#)

Flexible, customizable global identity suite:

The Lucy® digital identity suite stands out for its flexibility, deep customization, and international reach, enabling users to easily tailor features to their specific needs. Lucy® also integrates AI engines, offering advanced capabilities such as intelligent **AI-driven document content** reading and decision support based on sophisticated AI algorithms. Users can combine features from these four solutions like a catalog of modular options, allowing a **high level of personalisations and selection of capabilities** that precisely meet each requirement.

Future ready digital identity:

Lucy®'s ability to **evolve with emerging trends and regulatory demands** makes it a forward-looking technology **already in widespread use**, enabling organizations to stay at the forefront in a constantly changing digital landscape.

Instant identity services, ten times faster:

Lucy® compresses development time by 10x, delivering ready-to-run, fully adapted identity applications built via graphical modeling. **Combined with breakthrough AI, intelligent document reading, authenticity verification, and advanced decision-support**

Lucy® redefines digital identity: faster to deploy, harder to breach, and tailored at scale.



Delivers a portfolio of innovative software services on digital identity usable separately or combined into one software package.

- 01 _____ lucy^{across}®
Identity on the web
- 02 _____ lucy^{phone}®
Phone details identity
- 03 _____ lucy^{diamond}®
Banking details identity
- 04 _____ lucy^{sky}®
Corporate details identity

Through the Lucy® suite solutions, users have the flexibility to choose the features they wish to use at any time, with no time limits.

Quick and easy deployment

> Plug and Play mode

Simple and fast onboarding of the customer onto the service.

> Interoperability

The Portal and API are designed to absorb business rules, formats, and communication protocols in a way that is transparent to users for full interoperability.

> Support

Functional and technical support provided by StreamMind to all types of users.

Modular and flexible

Choice of three delivery modes:

> **Cloud» mode** (web client and/or API): Secure SaaS provisioning.

> **On-premise» mode** (for web client and/or API format): Installed and configured on the client's servers, with no impact on the existing applications.

> **Mobile download mode:** Application is downloadable on smartphone and tablet (IOS or Android).

Three combinable usage formats:

Agility is at the heart of the lucy^{across}® experience. To integrate seamlessly into your daily routine, the solution offers three combinable formats:

> **Web Format:** Customizable web client portal, easily integrated into existing portal and white-labeled if required.

> **API Format:** Configurable API interface that integrates with all customer information systems on a server or a web portal without modifying existing applications.

> **Mobile Format:** Dedicated application available on smartphone and tablet (IOS or Android) interoperability with your exchange protocols and databases.



The Power of Technology: redefine the security on the web identity

Innovative software service that allows its users to verify the information of an email address or IP address.

Simple, secure and adaptable with combinable modes of use via WEB portal, API, tablet and smartphone.

Handles requests for unit or bulk verifications.

Developed by Streammind, lucyacross® is a disruptive solution based on AI and deep learning to secure digital interactions.

In an ever-changing digital landscape, mastering digital identity has become a major strategic issue. Drawing on its recognized DeepTech expertise, Streammind has designed lucyacross®, a disruptive solution capable of **transforming your verification processes**. Using advanced artificial intelligence and deep learning algorithms, this tool **analyzes the reliability of your contacts in real time** with unmatched precision. Whether you are processing individual

requests or massive data flows, lucyacross® adapts to your volume of activity to guarantee uncompromising security.

➤ **Real-time verification:** An innovative software service that instantly checks the reliability of an email address or IP address worldwide.

➤ **Intelligent processing:** Uses self-learning algorithms for advanced data and document recognition.

➤ **Volume capacity:** The solution handles both individual requests and bulk verifications to absorb large volumes of data.



An innovation offering two services on the web for independent or combined usage

Email address verification

Using a provided email, lucyacross® is able to:

- Check for the existence of the email domain.
- Confirm that the mail server is active and retrieve DNS information.

- Check email usage and recordings on different websites and social networks.
- Check the anteriority of the email address.

IP address verification

lucyacross® offers the ability to:

- Retrieve the contact details of a business or organisation from a single IP address or a list of IP addresses, on a world wide basis.
- Check whether the IP address is part of an IP address hidden network, VPN or datacenter.

- Retrieve ICANN registry information about the IP address.
- Check whether or not the IP address is a TOR's browser.





Phone global digital identity Powerful, scalable and smart diagnostics by AI

Innovative software service that enables its users to check a line holder's information from his or her telephone number using the cell phone operators' network.

This service is particularly powerful in the fight against fraud and identity theft.

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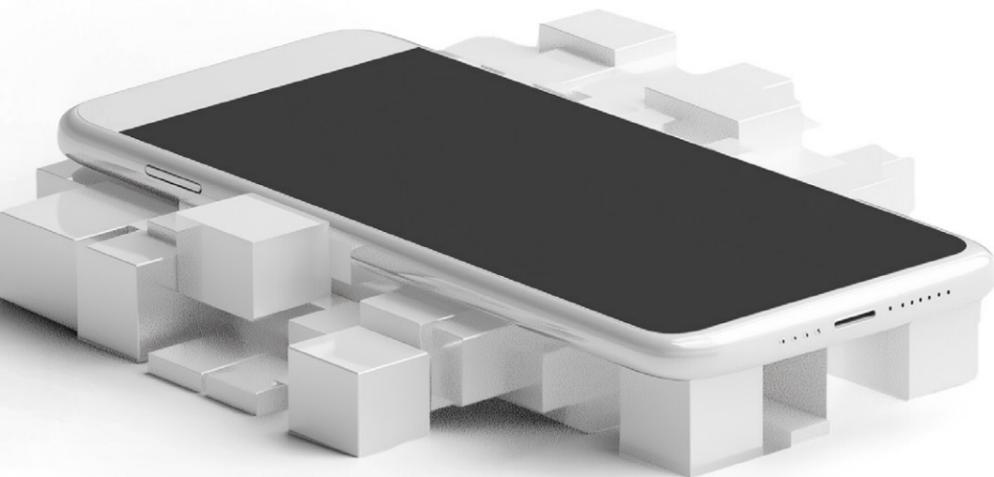
This service is particularly powerful in the **fight against fraud and identity theft.**

Simple, secure and adaptable with combinable modes of use via WEB portal, API, tablet and smartphone.

Certifies results via inter-operator network and consolidates via a standardized and powerful algorithm in compliance with inter-operator standards. The verifications are made in real-time by **each operator in its own database.**

Instantly cross-references the phone and personal details of individuals and companies.

Handles requests for unit or bulk verifications.



An innovation on mobile phone offering three unique services for independent or combined usage



Operator verification

Based on a provided telephone number, lucyphone® is able to retrieve all information relating to its telephone operator, including:

- > Validity of the line
- > Operator name
- > Network used by the operator
- > Subscription country
- > Portability
- > Roaming status

This service provides end-users with exact details about the operator of the telephone number, enabling them to compare it to their own information.

Line holder identity verification

Based on a provided telephone number, lucyphone® generates a matching score regarding the end-user's information, including:

- > Last name
- > First name
- > Date of birth
- > Address
- > Postal code
- > City
- > Country
- > Email address

The end-user will receive a customized score, ranging from 0% to 100%. Decision support service enabling the end user to be guided as to the cause of the score if it is not 100%. This capability is powered by an AI engine integrated into lucyphone®.

SIM card verification

Based on a provided telephone number, lucyphone® notifies the end-user if the SIM card associated with that number has been changed within a specific period of time.

This verification is done in real-time. The end-user can verify any change within the past 14 days to 1 hour.



02 lucyphone®

Strategic expertise for uncompromising security

Comprehensive vision of mobile identity

Access **unique cross-referencing of data** in real-time to secure your customer journeys. lucyphone® goes beyond simple number checking; **it generates a precise matching score** (from 0% to 100%) based on the holder's full

identity, including last name, first name, date of birth, postal address, and email. This analysis is powered by **a dedicated AI engine that provides advanced decision support** for your teams.

Technical verification & fraud prevention

Anticipate identity theft risks with **real-time SIM card verification**. The solution instantly notifies you if a SIM card has been changed within a specific window, ranging from the last hour to the past 14 days. Simultaneously, gain

total visibility into the operator details: line validity, operator name, network used, country of subscription, and roaming status.

lucyphone®

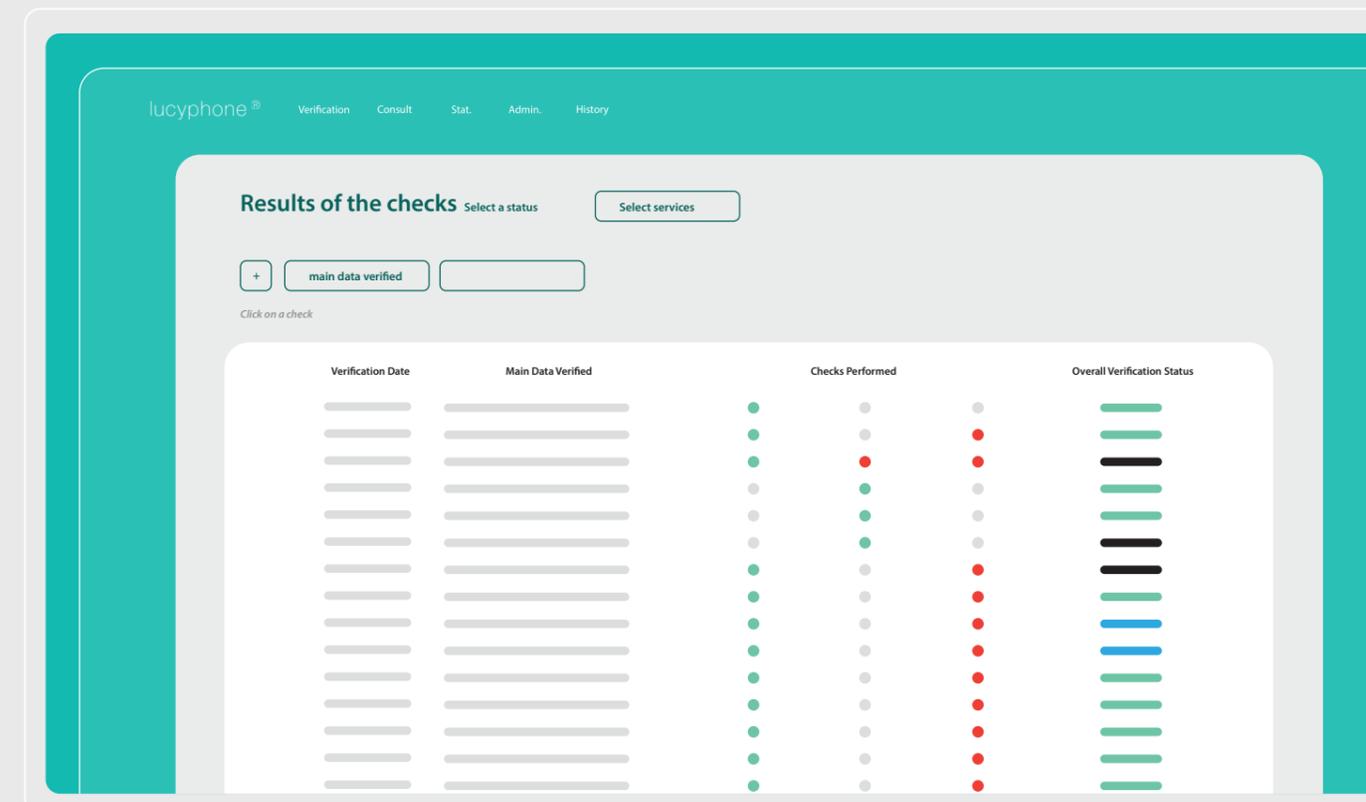
Centralized management & bespoke administration

Strategic oversight & total control

Our **intuitive administration interface** offers absolute mastery: creates users in just a few clicks and defines access rights with **exceptional granularity** that adapts each profile to your collaborators' specific needs. Strengthen the security of your internal process with **customizable validation workflows** and automate data extractions at your preferred frequency.

Flexible deployment without technical impact

The lucyphone® architecture is designed to integrate seamlessly into your ecosystem without any constraints. Thanks to the **Plug & Play mode**, customer onboarding is simple and fast. Whether you use our customizable Web portal, our configurable API for internal systems (ERP, CRM), or our dedicated mobile application, interoperability remains total. Choose the power of the **Cloud (SaaS)** for immediate service or an **On-Premise** installation for sovereign infrastructure control.



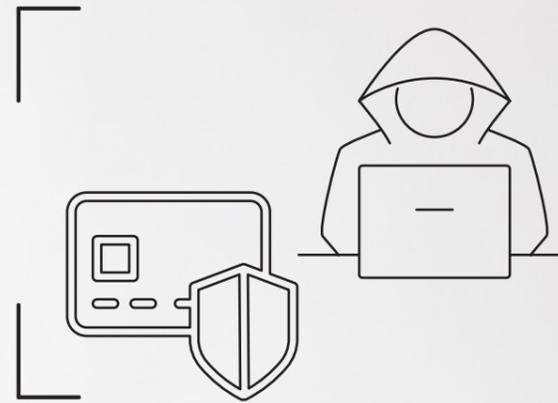


The international standard for bank details identity

lucydiamond® allows anyone to easily access the interbank service for automatic and authentic verification and/or any repository updates from bank account coordinates which are held by banks at an international level to see whether that holder is a business or an individual natively linked to multiple interbank systems.

The use of lucydiamond® involves:

- The Payment Service Provider (PSP) or the bank holding the account of the entity to be verified
- The issuer of the request, who performs the verification of bank details
- The PSP or the bank of the origin of the request (Bank of the issuer of the request)



Highly adaptable

Simple, secure and adaptable with combinable modes of use via WEB portal and API.

Certifies results via an interbank network and consolidates them via a standardized and powerful algorithm in compliance with interbank standards.

Instantly cross-references the banking and personal details of companies and individuals.

Handles requests for unit or batch verifications.

Can be deployed in SaaS or on-premise mode.

IBAN	Last Name	First name
Other Name	Birth date	Corporate ID
VAT Number	...	

The benefits for the end user

All businesses:

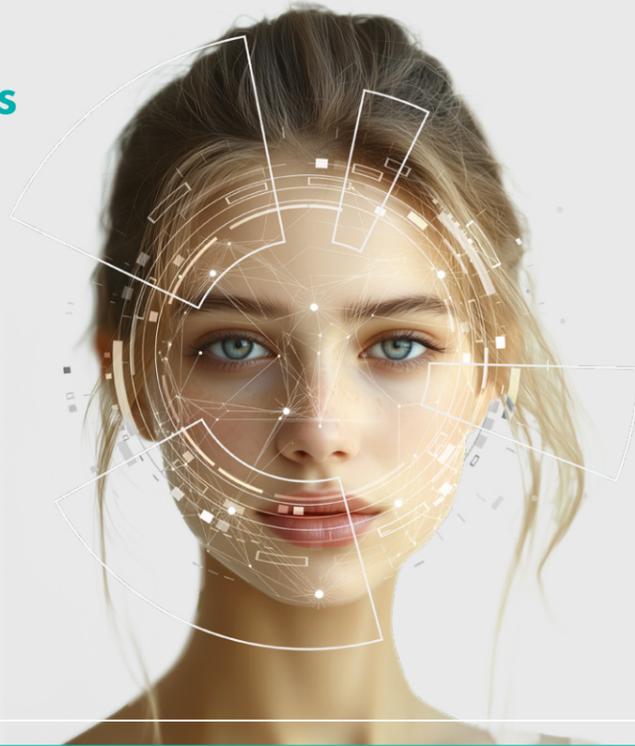
- Can protect against the threat of payment fraud and the risk of identity theft (president fraud, fake suppliers, fake customers, etc.).
- Eliminate errors in accounting and customer or supplier details, and secure payment data.
- Benefit from an open technology without impacting the existing systems and instant results for every request.
- Have the possibility of cross-referencing other verifications such as mobile number and KYC within one single interface.



Rapid, regulation and compliant transmission at a global level with instant certified results

lucydiamond® simultaneously provides:

- The integrity and existence of an IBAN (whether an account is active or closed).
- Account status (active, closed for less than 14 months, non-existent).
- Correspondence with the account holder.
- Instant results for each piece of data verified (true, false, or scored, depending on data type).



lucydiamond® Injections Consultations Statistiques

Verification of payee

Corporate ID

Individual ID

Professional data

IBAN controle

Name

Surname

Professional data

SEND

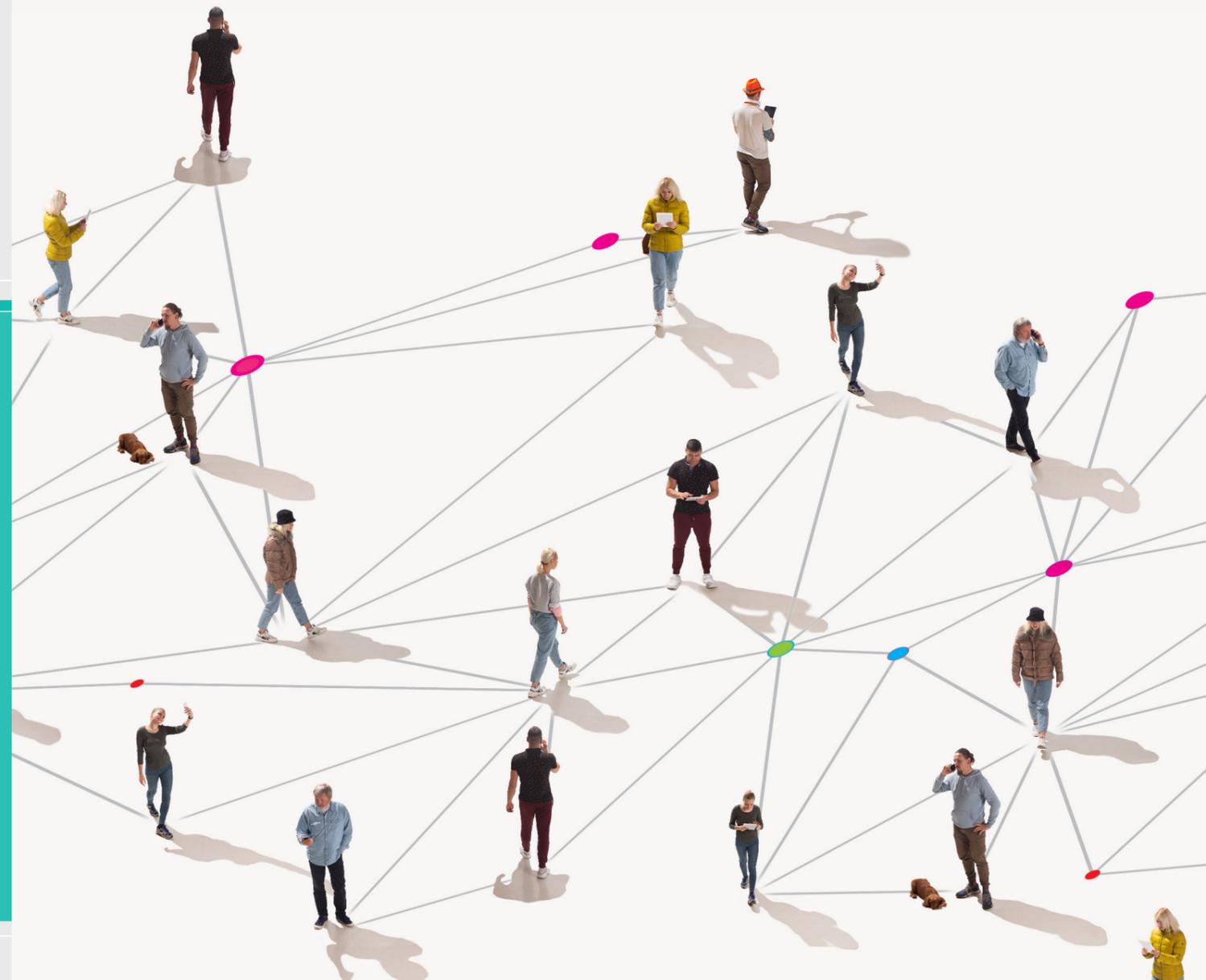


Features customizable by a fast and easy configuration

- Checks and validates the identifier of the issuing company, the consistency of data, and the validity of the characters used.
- Enrichment at the source of customer and supplier repositories.
- Customizable production of statistics and reporting.

OCR Native feature based on AI, allowing:

- The automatic extraction of data from the Bank Account Details and the sending of a verification request.
- The creation of a any corporate id verification from the name of a legal entity.





Global intelligence, on corporate data

An innovative software solution designed to collect corporate documents and data from authorized public and private sources worldwide and deliver them in a fully customized user format.

By connecting directly to these sources, lucysky ensures that all user data and transactions are valid, reliable and up to date.

The information is delivered exactly in the format requested by the user.

lucysky® enables the collection of data and documents from authorized information sources worldwide:

- Automated KYB/KYC/KYS/UBO systems connected to all national institutional information sources (InfoGrefe, Insee, INPI, Tax Administration, etc.) and international institutional information sources.
- Interpretation of all content by Deep Learning with real-time digitization of information and return to the user in the expected formats.
- Content and document analysis by AI with application of the recurrent neural network algorithm (recognition of information in documents, parallel processing, application of gradient descent on a backpropagation algorithm, etc.).



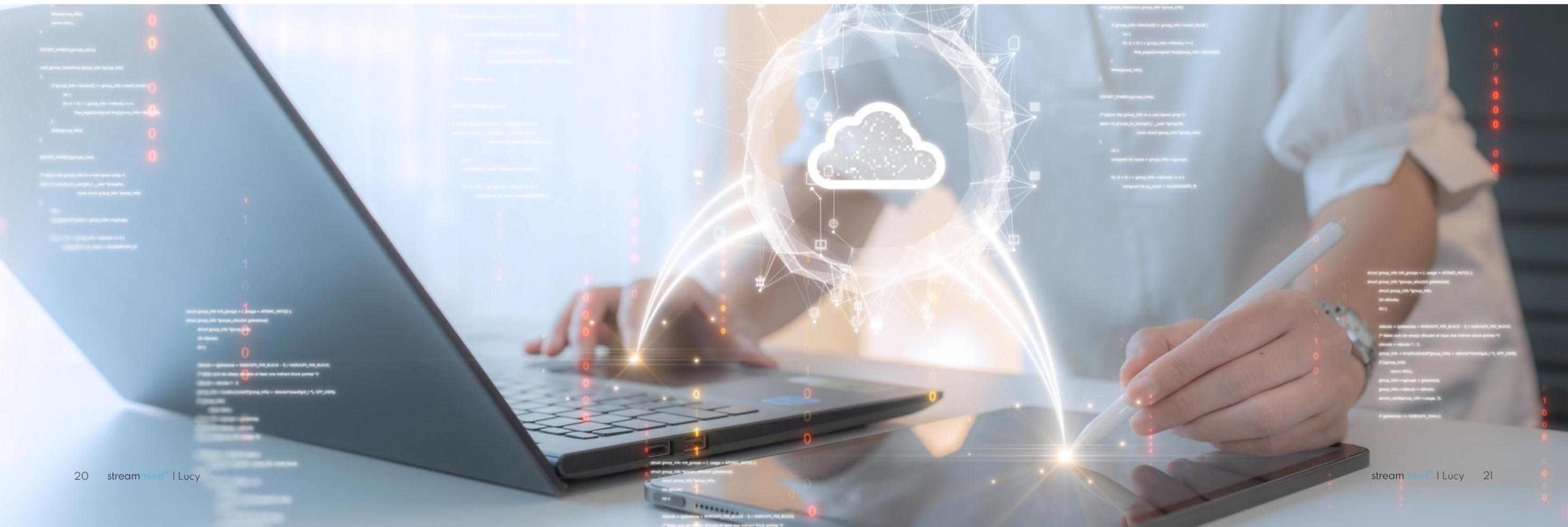
A unique solution to automatically collect or verify all corporate documents and information

Comprehensive corporate intelligence

lucysky® ensures the comprehensive collection and restitution of specific corporate information, covering everything **from the legal nature and economic characteristics of a business** to its standardized address, geographical location, and VAT details. The platform seamlessly manages the **automated gathering** of all legal and administrative data, including RCS and RM registrations, establishment details, and the identification of official representatives.

Automated legal and financial compliance

Furthermore, the system facilitates the retrieval of critical financial and legal documents such as account filings, balance sheets, and reports, while also monitoring official civil announcements through sources like BALO and BODACC. To ensure absolute accuracy in business transactions, it provides instant validation of intra-community VAT numbers and automatically collects essential documents in various formats, including PDF and JPG, to centralize all necessary information.



Worldwide identity on corporate entities: the ultimate intelligence for a total compliance

Advanced document processing and consolidation

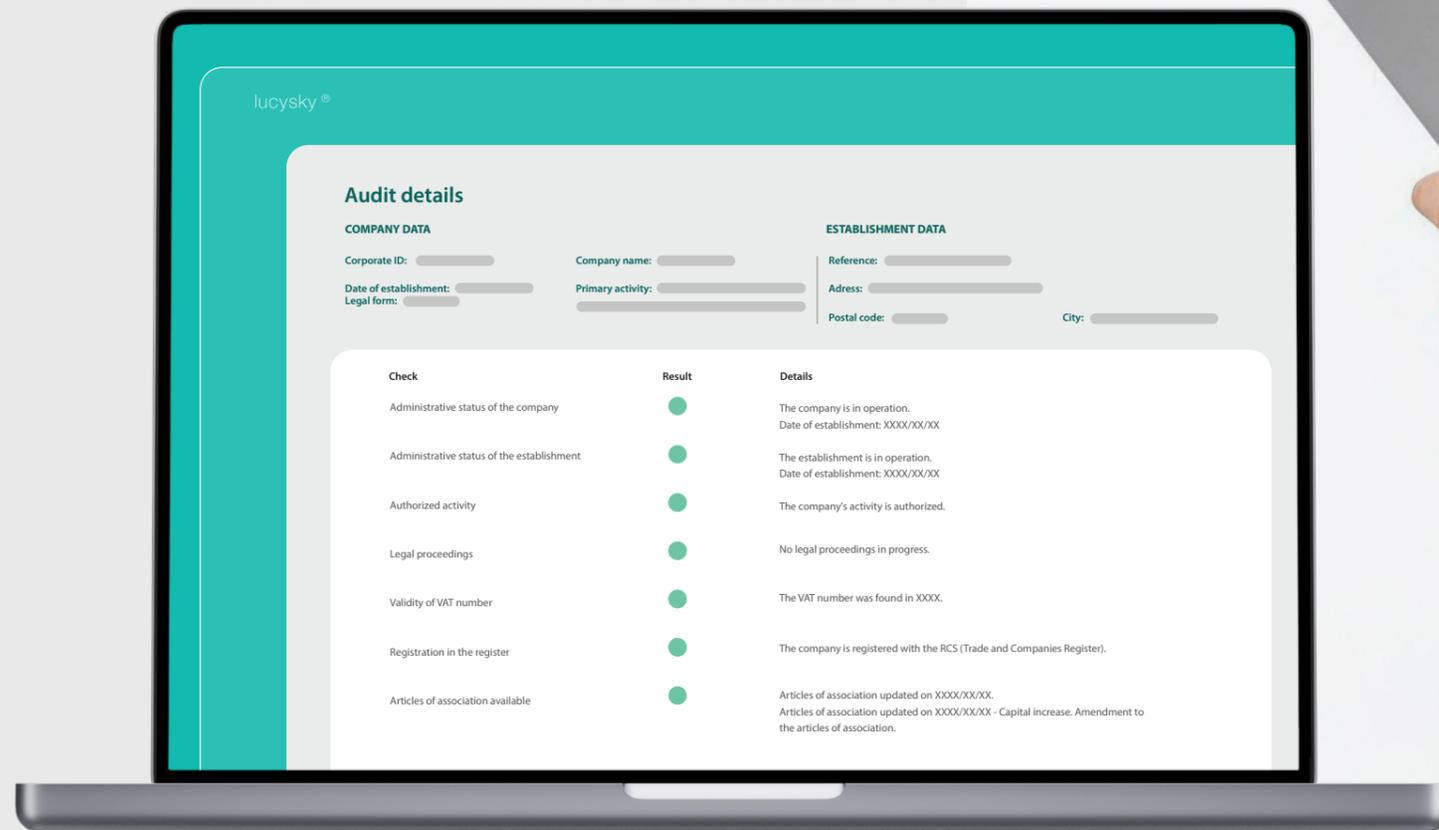
The system features an automated consolidation engine that intelligently merges multiple documents or image captures, such as the front and back of ID cards, legal statutes, or complex contracts, into a single, organized file.

By leveraging AI-powered content capture, Lucysky® extracts content instantly and performs immediate validity checks against customized business rules, ensuring all non-compliant data triggers a real-time alert for your teams.

Global compliance and verification integrity

To guarantee total security, the platform integrates automated **cross-checks against global country lists**, identifying equivalent third-party, high-risk, or **prohibited jurisdictions in an instant**.

This rigorous process includes a smart verification of consistency between the requested information and the actual document transmitted, ensuring **the highest level of integrity** in every compliance file.



Here comes **the innovation**



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