

CARAMIGO
RIDE AWAY RIGHT AWAY



&


SereniMax

Digital identity management

What we do?



Organizing + securing car rental between private parties :

1. Omnium-insured rental by AXA (including theft & embezzlement)
2. 24/7 roadside assistance by Touring



Securing + insuring + reassuring car sales & purchases between private parties :

1. Omnium-insured test-drive by AXA (including theft & embezzlement)
2. Complete pre-purchase inspection
3. 12-month warranty
4. Secure payment

Risks ?



- Renter:
 - He/she is not person he/she pretends to be => steal the car, burglaries, terrorism, joyriding
 - Not in possession of a valid driving license => risk of having the insurance coverage void in case of an accident
- Car:
 - Not properly registered or insured => insurance risk
 - Not in possession of a valid technical inspection => insurance risk
- Owner: no risk associated with the owner



- Buyer:
 - He/she is not person he/she pretends to be => steal the car
 - Not in possession of a valid driving license => insurance risk
- Car:
 - Not properly registered or insured => insurance risk
 - Not in possession of a valid technical inspection => insurance risk, sale canceled
- Owner:
 - He/she is not person he/she pretends to be => laundering money
 - Fake car ad => scam the buyer

Checks ?



- Renter:
 - ID check (third parties + AI)
 - Driving license check (by the owner)
 - 3D secure payment => can not be a stolen credit card
 - Credit card & ID on same name
- Car:
 - Registration papers check
 - Insurance green check
 - Technical inspection validity check
- Owner:
 - KYC if revenues > 1000 EUR



- Buyer:
 - ID check (third parties + AI)
 - Driving license check (by the owner)
 - 3D secure payment => can not be a stolen credit card
 - Credit card & ID on same name
 - KYC when buying the car
- Car:
 - Registration papers check
 - Insurance green check
 - Technical inspection validity check
 - VIN / chassis number
- Owner:
 - KYC

PDS2 & sign-ups/ins & signatures



- Sign-ups & sign-ins:
 - Google
 - Facebook
 - Touring customer number
 - Own email & login
- Signatures: on the smartphone screen via the app destined to manage the rental
- PDS2: not applicable



- Sign-ups & sign-ins:
 - Google
 - Facebook
 - Own email & login
 - Itsme ?
- Signatures:
 - on the smartphone screen via the app destined to manage the rental
 - Itsme ?
- PDS2:
 - Currently 2 conditions used: WIK & WIH
 - If Itsme: all 3 WIK, WIH, WIA