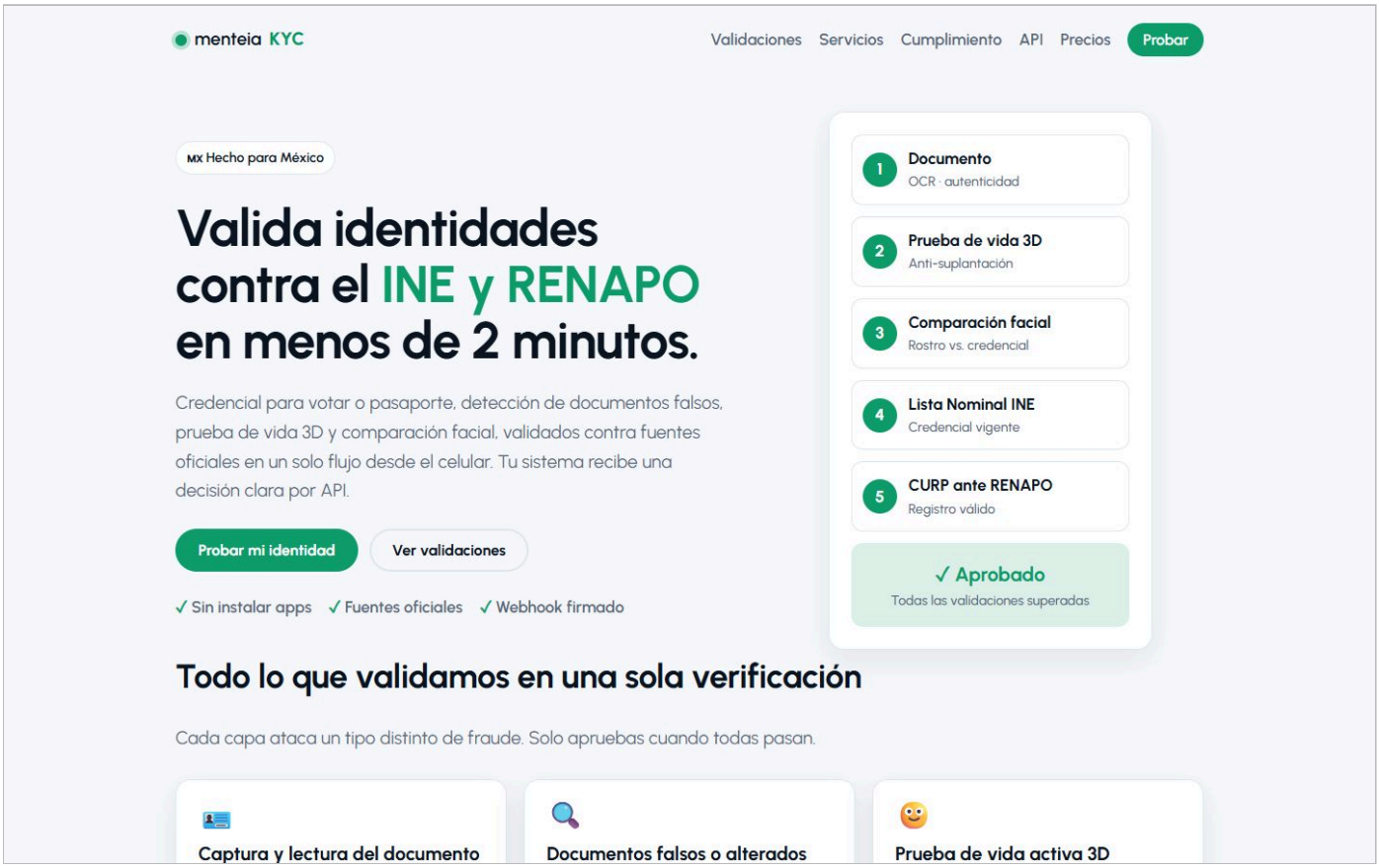
Executive summary

Menteia KYC — AI identity verification against INE and RENAPO in under 2 minutes, via link, no app, pay per use.

Identity verified against official sources in under 2 minutes.

In one line: Identity checks against Mexico's INE in 2 minutes



The problem

- Banks, fintechs, SOFIPOs (regulated savings and loan institutions) and mobile carriers must identify their customers (AML rules, line registration), but in-person onboarding is slow and expensive.
- Global KYC providers charge in dollars, don't understand the INE (Mexico's voter ID) or the CURP (national ID number), and require monthly minimums.
- Identity fraud is growing: photocopies, photos of screens, stolen IDs and faces that don't match.

The solution

Menteia KYC verifies a person in under 2 minutes from a link: it reads their INE or passport, runs a liveness check, matches their face to the ID, and validates against the INE voter roll and RENAPO (national population registry). It returns a decision via API and signed webhook. Pay per use, no fees or minimums, white-label available.

- The client's system creates the verification via API and gets a capture link (or uses the Flutter SDK).
- The person captures the front and back with a live camera (gallery photos are not accepted) and completes a liveness check with head turns.
- AI OCR + ICAO MRZ reading with check digits; face matching with in-house biometrics.
- Validation against the voter roll (INE) and CURP (RENAPO); cross-checks of date of birth, IP, duplicates and IDs reported stolen.
- Approved/Rejected decision via API and HMAC webhook; dashboard with searchable audit log.

Why we win

- Built for Mexico: INE (front, back, QR vs MRZ), CURP, voter roll and REPUVE (vehicle registry) in a single flow.
- Anti-fraud at capture: detects photocopies, screens, fingers or objects over the ID, and secondary photos.
- In-house biometrics and OCR: cost per verification far below global providers.
- White-label on the client's domain, multi-brand, with audit log replication to the client's server.

Traction

- In production with the INXEL group (3 telecom brands: inXel, Jamachulel and XAP).
- ~950 verifications and ~720 decisions logged in the first weeks (as of 06-Oct-2026).
- Part of the ~US$3,200/month recurring revenue shared with SAVANT AI.

Market

Level	Annual size	How it is calculated
TAM	US$368.7 M	Identity verification market in Mexico 2025 (MarketsandMarkets), projected at US$728.5 M in 2030
SAM	US$37 M	10% of TAM: fintechs, SOFIPOs, MVNOs and mid-size companies buying via API
SOM	US$500k	~250k verifications/year at ~US$2 (1.5% of SAM)

Business model

Pay per completed verification, no fees or minimums, with volume discounts. Standalone API lookups (CURP, voter roll, REPUVE). Enterprise plans with white-label and SLA.

The round

Item	Proposal
Amount to raise	US$725,000
Equity offered	22.5%
Pre-money valuation	US$2,500,000
Post-money valuation	US$3,225,000
Runway	24 months (excluding revenue)
Suggested instrument	Post-money SAFE (the YC standard and used in ~93% of US pre-seed rounds, according to Carta)

With these funds we will achieve:

- Liveness certification and data compliance
- From 1 to 30+ clients and 45k verifications per month
- AML module (PEP, sanctions, monitoring)
- Monthly break-even

Team

- **Rafael Herrera** — CEO / CFO
- **Vladimir Díaz** — CTO
- **Francisco D'Angelo** — Head of Legal and Compliance

Contact: Menteia · kyc.menteia.com