24-month roadmap

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

Next 8 weeks (before asking for money)

What YC recommends doing first: talk to users, charge early and get 10 customers who actually use the product.

- Split out KYC revenue and calculate margin per verification.
- Sign 3 new customers (fintech, SOFIPO, MVNO).
- Start iBeta level 1 certification.
- Publish the incident postmortem.

Milestones tied to the use of funds. Each quarter has a deliverable the investor can verify.

Months 1–6: Trust

- iBeta liveness certification
- Privacy notice and contracts
- 5 new clients

Months 7–12: Commercial scale

- 15 active clients
- Integration with 2 financial cores
- Advanced e-signature

Months 13–18: AML product

- PEP and sanctions lists
- Ongoing monitoring
- First client outside Mexico

Months 19–24: Platform

- 45k verifications per month
- Break-even

- Prepare Series A

Features that answer competitors' customer complaints

Taken from 09_Competencia_y_Quejas: what customers complain about with competitors that we do not fully cover yet.

Months 1–6

- **Real-time guided capture and passive liveness** (partial, high): Current liveness is active (head turns); missing on-screen light/framing guidance and a passive option to cut retries, the #1 end-user complaint.
- **iBeta (ISO 30107-3) liveness certification** (missing, high): Table stakes for financial procurement; already on the months 1–6 roadmap.
- **Manual review desk and second chance for borderline cases** (missing, high): Decision is Approved/Rejected today; missing an 'in review' state, compliance-officer queue and assisted retry to cut false rejections.
- **Official-source fallback (INE → RENAPO / secondary provider)** (partial, high): Sources are queried via Verificamex and RENAPO; missing automatic failover and a documented degraded decision when an official source is down.
- **Biometric retention and deletion policy (LFPDPPP)** (partial, high): Privacy notice and contracts are on the roadmap; missing configurable auto-deletion and evidence for the customer.

Months 7–12

- **End-user help channel inside the flow** (missing, medium): Help/WhatsApp button during capture so stuck users have a way out.
- **Per-customer conversion and false-rejection metrics** (missing, medium): Dashboard of approval, drop-off and rejection reasons; buyers ask for it when evaluating vendors.
- **Native iOS/Android and web SDKs** (missing, medium): Flutter SDK and link today; global players ship native SDKs by default.
- **Advanced e-signature** (missing, medium): On the months 7–12 roadmap.

Months 13–18

- **PEP/sanctions screening and ongoing monitoring** (missing, medium): Table stakes at Sumsub, Veriff and MetaMap; on the months 13–18 roadmap.
- **Multi-country coverage** (missing, low): Global players cover 200+ countries; one additional country is enough for Menteia (months 13–18 roadmap).

Metrics we will report every quarter

- Verifications per month
- Active clients

- Approval rate and fraud detected
- Revenue and margin per verification
- Uptime (SLA)
- Average time per verification