

## FAQ Netheos Acquisition by Namirial

### Who is Netheos?

Netheos, founded in 2004 and headquartered in Montpellier, France is highly specialized in remote identification and customer onboarding solutions, based on artificial intelligence. Netheos develops and markets applications and developer kits, also offering white-label integration.

Netheos is specializing in optimizing complex sales processes online including secure digital agreement automation. The company is primarily serving customers in regulated industries, e. g. banking, insurance, and retail.

Netheos is widely recognized for its very strong capabilities in identity fraud prevention fulfilling strongest compliance requirements as imposed by [EU Directive 2018/1673 on Anti-Money Laundering \(AML\) and Combating the Financing of Terrorism \(CFT\)](#) regulations.

### STRATEGIC FIT

#### What's new?

Netheos' capabilities are an ideal complement to Namirial Digital Trust Services and very attractive to our more than one million customers, including leading financial organizations operating globally. The combination of Netheos technology with Namirial Digital Trust Services will help companies better deliver on the overall digital business imperative, providing best-in-class customer experience, making simplicity meeting security and compliance.

#### What are the Netheos platforms, products and services?

Netheos operates two core platforms to meet all needs of regulated enterprises as well as the public sector:

- Trust and Sign: an omni-channel platform supporting end-to-end electronic subscription process from identity verification to the control of supporting documents and archiving.
- Prevent Go: an API platform validating authenticity of received documents and identity

#### Which accreditations or certifications is Netheos holding, related to digital trust services?

Netheos is [certified by Conformity Assessment Body \(CAB\) LTSI](#) as a provider for provisioning of electronic certificates compliant to requirements defined in [EU Regulation 910/2014 eIDAS](#) Art. 26 and corresponding standards defined under ETSI Standards.

#### Who are Netheos' customers?

Netheos is the technology provider at leading French financial institutions including: CNP Assurances, FLOA (former Banque Casino) and La Banque Postale.



### **Why did Namirial acquire Netheos?**

This transaction represents a natural evolution of our digital trust services platform and solutions strategy. Customers in regulated industries, particularly in the financial services vertical, have expressed interest in having more identification and fraud prevention capabilities embedded within our solutions. The addition of Netheos will enable our customers to significantly reduce abandonment rates and processing times in onboarding like new account opening and managing agreements during the whole customer relationship lifecycle. We believe this acquisition provides significant competitive differentiation over other digital trust platform providers.

### **Will new Netheos product releases be delivered on schedule?**

Yes. There will be no disruptions to the Netheos product roadmap. Netheos will benefit from additional development and financial resources because of this acquisition.

### **How does Netheos benefit from the acquisition?**

The acquisition provides significant value to Netheos:

- It provides Netheos new growth opportunities within Namirial's larger direct and indirect sales channels and installed base
- It allows Netheos to significantly increase its geographical reach
- It provides Netheos with additional product development, sales and marketing resources
- Netheos will be able to leverage Namirial technology and solutions for competitive advantage

### **How will Netheos products and technology be integrated within Namirial solutions?**

Netheos products and solutions will continue to be sold standalone, and will also be integrated into Namirial [eSignAnyWhere](#), Namirial's flagship digital transaction management platform, and other key products, as quickly as possible.

### **Which expertise will Netheos bring for Namirial customers and partners?**

The Netheos team has extensive expertise in machine learning, deep learning and OCR reflected in the best document recognition and reading rates.

Additionally, it has a strong footprint in regulatory affairs and hence can deliver strong consulting expertise in digital trust solutions on French and European level. Thanks to their active engagement in industry working groups, they can also bring important insights into politics to the table.

For example, Netheos is engaging in drafting of the new version of the eIDAS regulation of the [European Digital Finance Association \(EDFA\)](#). Netheos is also engaging in French Federation of Trusted Third Parties ([Fédération des Tiers de Confiance du numérique, FnTC](#)) and in the [Club des Prestataires des Services de Confiance, ClubPSCo](#), grouping key French Trust Service Providers operating in the fields defined in eIDAS regulation (electronic certificates, electronic signature, electronic timestamping, electronic delivery).



---

## OPERATIONS AND SALES

### **What does the acquisition mean for Netheos customers?**

There should be no discernible day-to-day difference for existing Netheos customers. Sales and support contacts will remain the same. Over time, Netheos customers will likely see an increase in overall communication, service and innovation as Namirial invests in the areas of Sales, Marketing and R & D as it relates to Netheos' business.

### **How does Netheos fit into the Namirial organization?**

Netheos, the company and brand, will be gradually integrated with Namirial over time. The reason for this is the pervasive opportunity to get leverage across all Namirial functions to help Netheos achieve its fullest potential while ensuring continuity. The complete plan for Netheos product integration plan is still under development.

### **Will Netheos remain located in France?**

Yes. The company will maintain its headquarters office in Montpellier, France.

## FINANCIAL

### **How much did Namirial pay for Netheos?**

An undisclosed amount.

### **How will this acquisition impact Namirial's revenues?**

It will be accretive.

If you have additional questions, please contact  
Antonio Taurisano  
Managing Director International Markets Namirial  
[a.taurisano@namirial.com](mailto:a.taurisano@namirial.com)

Namirial, eSignAnyWhere, are registered trademarks of Namirial.  
Netheos is a registered trademark of Netheos.

