



PRESS RELEASE

mozzeno chooses Connective for the digital signing of credit contracts

Antwerp – 28 February 2017 - mozzeno integrates Connective's eSignatures solution into its new digital loan platform so that consumers can sign credit contracts both digitally and legally, in a few intuitive clicks.

On the 31st of January 2017 mozzeno, a Belgian fintech start-up, launched the first digital platform where private investors can finance loans indirectly from other private borrowers. Without intervention by the banking system, consumers can realise their personal project at competitive interest rates that go directly to the lender. By doing so, mozzeno wants to return to the basics of the traditional banking system where the savings of one party were used to finance the projects of the other party.

An absolute requirement for mozzeno is to provide the client with a unique digital experience, with user-friendliness being the key element. For this reason mozzeno offers its clients the option to carry out transactions completely digitally via the platform including the initial process of becoming a client (Client Onboarding), the credit application itself, the granting of loans and also the signing of the final contracts. In order to ensure that both Client Onboarding and the signing go smoothly, they turned to Connective; with its eSignatures solution the signing process with .belD, the Belgian electronic identity card, is extremely intuitive and simple.

Digital signatures created via .belD belong to the category of qualified electronic signatures. This form of signature has exactly the same legal standing as a written signature on paper and therefore offers the maximum security level currently laid down by law. This is a 'must' when it comes to entering into credit contracts. However, until recently signing with the .belD was extremely difficult, cumbersome and laborious. *"This is no longer the case with eSignatures",* says Eric Bohner, CEO of Connective. *"A few clicks in an extremely user-friendly environment suffice to conclude the contract both digitally and legally. Regardless of the browser or device used."*

Moreover, with the eSignatures solution the consumer does not have to install any 3rd party software or middleware. This makes Connective unique in the Belgian market and guarantees mozzeno, thanks to the user-friendliness, a high user acceptance.

Frédéric Dujoux, co-founder of mozzeno:

"The user-friendliness of our platform is extremely important. So it was necessary to offer a total digital onboarding experience including the option to sign credit contracts digitally. This is also the reason why we chose to work together with Connective. Their innovative solution makes the digital signature of documents considerably easier, in particular with .belD. Moreover, thanks to Connective the client experience has considerably improved since the first generations of e-signature solutions on the market."

Collaboration was a logical strategical step because of the innovative 'Fintech' DNA that both Connective and mozzeno have. After extensive testing the platform has now also been made available to the public via mozzeno.com.

About Connective

Connective NV (set up in 2014) is a software company that enables Digital Transaction Management within the financial, insurance and public sector. The fintech scale-up offers solutions for the generation, digital signing and exchange of smart contracts in a safe, user-friendly manner. It meets the increasing demand to digitise document-driven processes and the need for different stakeholders to place a digital signature on documents easily.

References such as Bank J. Van Breda & C°, ING Bank België, DELA Verzekeringen BNP Paribas Groep, Keytrade Bank, Delta Lloyd Life, Crelan, Record Bank, Twikey and others are currently already using Connective's solutions to realise their digital ambitions. The company's head office is in Antwerp, it has a branch in The Hague (NL) and has 30 employees. Recently Connective obtained capital worth 4.5 million Euros in order to accelerate expansion abroad. More information at www.connective.eu

About mozzeno

mozzeno is a Belgian fintech start-up that was set up in 2015 by Frédéric Dujoux and Xavier Laoureux. It has already received attention from the press when Tom Olinger, ex-CFO of Crelan, joined the management team to become its third member. mozzeno is the first company in Belgium to offer a digital platform where private investors can finance loans from other private borrowers indirectly. In the future we will focus on a similar solution for the B2B market.

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