

Corporate Profile

**All Number Query Powered by**

SERVING CLIENTS ACROSS CONTINENTS

Committed to the

accurate, secure and

timely provision of

relevant data.

ABOUT COURE

We are a leading platform services provider established to enable businesses achieve their objectives through the integration of innovative digital solutions that provide insightful information for decision making. Technology is our forte and we have a track record of leveraging it to support businesses.

Incorporated in the United States of America in 1998 and locally in 2008, we are at the forefront of providing accurate, secure, timely and relevant data to our varied clientele base. With over two decades of experience in building platforms, we have distinguished ourselves as a clear leader in this space with solutions such as our All Number Query and Hub Platforms.

01

ANQ SERVICES

Business owners in the course of conducting their operational activities require data to drive key decisions. Our ANQ platform provides quick and easy access to quality information across various data sources, empowering you to make intelligent and informed business decisions. Whether it is for marketing campaigns, number validation, fraud prevention or regulatory compliance, ANQ offers the most robust range of services in the industry to support your business.

Stop groping in the dark and losing revenue in the process. Talk to our experts on any of the ANQ services ranging from message or call routing, to fraud prevention, location verification and Know-Your-Customer (KYC) solutions.

Providing business owners with

quality data to make intelligent

and informed business decisions.

02

KEY FEATURES

Our **Routing** feature uses **seamless and secure**

**network-based authentication** to confirm the

**validity** of a phone number and if it is an 'Active'

phone line. This **decreases the incidence of**

**checkout abandonment** and **undelivered**

**messages**, all while **improving User Experience**

(UX)

**Streamline** your **onboarding, lending, payment**

and **app usage** with an **easy, real-time**

**authentication** process

The **Fraud Prevention** feature leverages our

**unique real-time Sim-swap detection**

**capability** to **stop fraud** before it happens

Fraud Prevention

Leveraging **direct connections with the Telco**

**operators**, ANQ's KYC feature is able to **verify**

**and confirm a customer's identity** and **validate**

**their personal data** with their **explicit consent**

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03

FEATURES

High Speed Queries

Perform high-volume queries across multiple channels in

seconds.

Single / Multiple Number Queries

Our platform is built to carry out single or multiple searches

at once.

Security

Superior security and data protection guaranteed.

Auto Billing System

Enjoy daily, weekly and monthly reconciliation of account

balances for easy tracking and invoicing.

04

SERVICES UNDER ANQ Routing Service Fraud Prevention KYC

Unlock a new 

level of

customer

service

experience

In today’s world, a large percentage of transactions that occur on a daily basis require a mobile telephone number to complete the transaction process; airtime top-up, wallet transfers, delivery of One-Time-Password (OTPs), capturing of client consent and so many others. Imagine what would happen if these messages failed to deliver to the intended recipients due to the absence of valid, verified information.

At **COURE**, our Routing Service has been instrumental to the successful delivery of billions of messages, saving millions of dollars in costs. Avoid paying for failed messages and improve your customer experience with our Routing Service.

Our experts are available to work with you and advise on the Routing Service feature best suited for your business needs.

05



Routing ServiceRouting Port

Routing DND Routing DND

This provides basic

information such as port status, line type and network of the intended recipient's phone number

This provides the 'Do Not Disturb' status of a mobile number.

06

Buy Airtime

Recharge

Upcoming

History 

Monday, 10 December 12:03

How much will you like to recharge?

Verified. Number

Hi! Your recharge of 20,000 to the number **080123456789** was successful and your new

My Numbers

Other Numbers

belongs to XYZ Telco.

account balance is 20,400.00

080123456789

Instant

Later

Repeating

Sender doesn’t support replies

Recharge

USE CASE: **Airtime/Data Purchase**

A customer wants to purchase airtime and is made to enter their phone number. As soon as the number is entered, the Bank queries the ANQ platform to check for the active/inactive status, get the network to which the phone number belongs and provide the customer with only the airtime/data packages for that network.

07

**Access Channels** | Available channels for request include API, ENUM & FTP **Input and Output Parameters**

Service Request Parameter Response

Port Status

Country details (country code

**Routing-Port Status**

**Routing-DND**

Phone number Country ISO (e.g. NG, BN)

Phone number Country ISO (e.g. NG, BN) Industry

mobile country code, iso) Operator details (operator code, operator name, mobile number code, mobile routing code, carrier identification code, line type) Universal number format

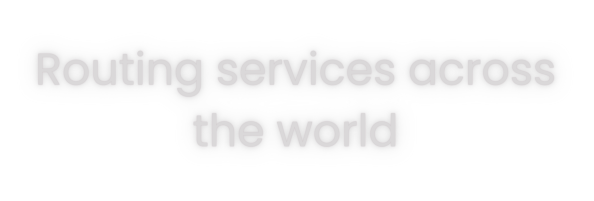
DND status (Is Blocked

True/False)

Operator Name

Phone number

Industry

Routing services across the world 

08

SERVICES UNDER ANQ Routing Service Fraud Prevention KYC

Fraud is a major risk element many business

owners have to deal with particularly in the

finance sector. On a daily basis, we are

inundated with stories of financial institutions

being dragged in the media due to reported

cases of fraud perpetrated against customers.

Reputation and trust for these brands are

quickly eroded thereby affecting customer

retention and revenue. To sustain business

growth, the customer’s assurance of your

ability to protect them from fraud is key.

At **COURE**, we have a demonstrated track

record of deploying specific algorithms to

check and flag fraudulent transactions before

being approved.

Our algorithm takes into account numerous

points of data (such as sim swap, geolocation,

roaming status, IPRN, global number range)

and provides a risk level rating for transactions,

thus minimizing losses, optimizing efficiencies,

and protecting customers from fraud.

Protect your

customers

from fraud and

enjoy peace of

mind

09

11

Leverage our

Fraud Prevention Feature.

Stop fraud before it happens.

10

Hello **Customer,** your loan application is received. We shall review your

application and get back to you.

**ANQ Dashboard**

Transaction Risk Level Verification Request

Verify

**080123456789** Verify Save 

Phone number

08123456789

Country Code 

+234

Operator

Airtel



Hello **Eyowo,** your risk verification request for **080123456789** has been processed successfully. The risk level is 2

USE CASE: **Transaction Risk Verification**

Using the phone number and other details provided, we process, generate, and provide risk levels for lenders or other financial service providers, when a customer opens an account or applies for a loan. We are able to provide data such as sim swap and sim recycle information to determine if the sim was just swapped or recycled and with this, be able to give the service provider a risk level on the transaction before approval.

11

**Access Channels** |

Available channels for request are ENUM and API channels.

**Input and Output Parameters**

Service Request Parameter Response

**Fraud Prevention**

**Service**Phone number ISO (e.g. NG, for

Nigeria)

**Risk Level**

Risk level

Phone number Country code Operator Name

**Description**

If a sim swap has been done on the

**5**

phone number within the last 24hours

If a sim swap has been done on the phone

**4**

number within the last 72hours

If a sim swap has been done on the

**3**

phone number within the last 14 days

If a sim swap has been done on the

**2**

phone number within the last 30 days

If a sim swap has been done on the phone

**1**

number past 30 days/never swapped

If there is no data on the number

**0**

12

SERVICES UNDER ANQ Routing Service Fraud Prevention KYC

Financial institutions in the course of running their business activities, need to verify the identity and information of potential customers in order to ensure that they are legitimate and credible. This is a critical step, particularly for the onboarding of potential customers. If this is not properly conducted, it could lead to major losses for these organizations. Furthermore, this is a regulatory requirement which means that non-compliance could also lead to penalties.

At **COURE**, our KYC service offers financial institutions various ways to verify customers’ identities and information, provide credit scoring and location information. This verification process compares the information provided by the customer against the information mined from various trusted data sources.

Maintain a high

compliance level rating with our KYC service

13

**Our KYC platform validates**

**the following data:**

KYC - Bank

Verification Number 

(BVN)

This verifies the BVN

details of an individual.

KYC - National 

Identity Number

(NIN)

This verifies the NIN

details of an individual.

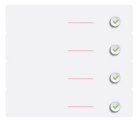
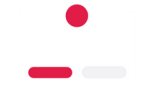
14



Customer wishes to reactivate a dormant account and has filled the necessary paperwork at the banking hall.

**KYC-BVN**

**Customer Status Verification Request**

**080123456789** Verify **Save** 

BVN

222234506789

Name

Jane Doe

Phone Number

080123456789

Last Query Date

Feb, 3 2020



Hello **@StanbicIBTC,** your customer status request has been verified successfully. Customer’s contact has not been updated since your last query on the **3rd of February 2020.**

USE CASE: **Database Clean up**

A customer wishes to reactivate a dormant account and has filled the necessary paperwork at the banking hall. Upon receiving the customer’s information, the relevant financial institution queries the ANQ platform to verify if there has been an update on their customer’s contact information since their last interaction with the customer. This is done by sending a query with the customer’s phone number and last query date. A rating response is provided to the financial institution to inform them of an update and the level of the update made.

15

**Access Channels** | Available channels for request is API **Input and Output Parameters**

Service Request Parameter Response

**KYC- BVN**

BVNBVN First Name

**KYC- NIN**

Bank Verification Number

NIN

National Identity Number

Last Name

Phone Number

Date of Birth

Picture

NIN

First Name

Last Name

Middle name

Date of Birth

Passport

Phone Number

Gender

Residence

Address

Residence State

Residence

Town

State of Origin

Profession

Spoken Language

Title

16

Do you know the value of your data? Let us show you.

Data Monetization Services

Call it the new oil or the new gold, data is extremely valuable to just about every industry. Business owners are willing to invest funds in the acquisition of relevant data in order to improve their operations and the efficiency of their resources. At

COURE, our Data Monetization Service provides a platform for data providers to generate revenue from their data by making it available to third parties in a secure and efficient manner.

**Data Monetization Process Flow**

17

BENEFITS

Centralization

Gain access to all relevant customer data through a single

platform.

Increased Revenue

Leverage our proven expertise to achieve your data monetization

goals and revenue in the process.

Privacy and Security

100% compliance to global data, privacy and security standards.

Data Structuring

Transform unstructured and idle data into viable services.

18

FINQUERY

Open Banking API Service

With the introduction of our Finquery Service, we are geared to provide an elevated level of support to Banks and other Financial institutions. Our advanced knowledge of the finance sector and solidified expertise in custom platform development makes this one-of-a-kind service offering crucial for organizations looking to meet the regulator’s requirements stated in the Regulatory Framework on Open Banking in Nigeria.

One-of-a-kind

service offering for financial

institutions

19

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