SUMMARY SHEET

What CCD2 asks for, and where itsme fits

What the regulation requires	What itsme does today	What it means for your flow
Consumer ID & AML Compliance Identify the consumer before entering into a credit agreement, and keep evidence of the process. BNPL falls within regulated consumer credit and therefore within the AML framework.	**KYC-Ready Verified Identity** Verifies identity at eIDAS Level of Assurance High and returns verified attributes from a source already used for KYC by regulated institutions.	**One-Tap Identity Verification** No document upload, no selfie capture, no manual review queue. The customer taps, confirms, and returns to your checkout.
Age Verification Confirm the consumer is over 18. Verification must be done through an official identity document or an eID means approved in Belgium or compliant with eIDAS.	**Privacy-First Age Verification** Confirms age from verified identity attributes, sharing only what you request: name, surname, date of birth.	**Minimal Data, Maximum Privacy** You get the eligibility answer without taking on identity data you don't need or want to store.
Solvency Assessment Assess creditworthiness using relevant and sufficiently verified information on income, expenses and existing liabilities.	**Trusted Identity** Delivers the verified identity your affordability check is built on.	**Reliable Assessment** Your bureau or open banking data is assessed against a customer you have actually verified
Ongoing Security Secure ongoing access to the credit agreement and the customer's account.	**Secure Logins & Purchases** Provides strong authentication for every subsequent login and purchase.	**Instant Customer Recognition** Returning customers are recognised in one tap. No passwords, no OTP, no re-verification friction.



itsme is a digital identity service from Belgian Mobile ID SA/NV,

VAT BE 0541.659.084
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