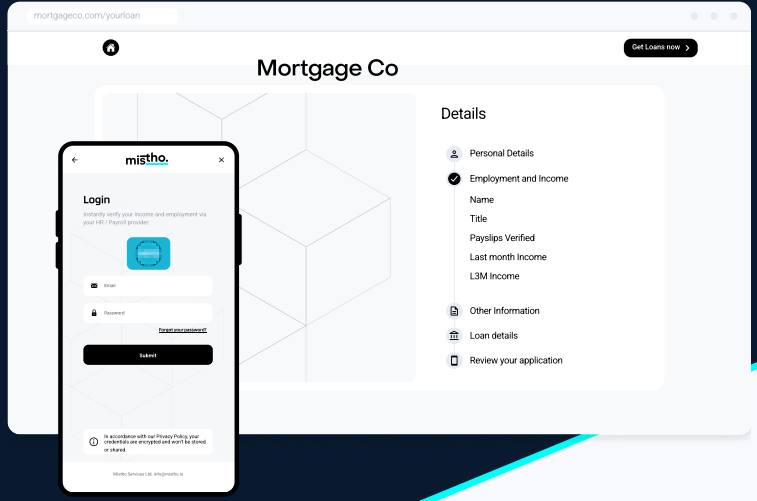



The number 1 way to enable secure sharing of payroll data

Mistho provides the first open payroll API, that enables users to access and share their payroll information (incl. their payslips) with third parties (e.g., lenders, brokers, landlords and many more) in financial transactions. Mistho is building for HR and payroll, what open banking has built for consumer data stored in banks




PROBLEM

Sharing of payroll information (data and PDF payslips) is stuck in the 20th century




Highly Manual

In most applications and interactions, individuals need to manually download PDF pay slips and re-upload them or send them via e-mail



Non-Native

Income verification in credit or rental applications requires users to leave the website/app and search for and upload documents resulting in process breaks




Risky

From a lenders and landlords perspective, uploaded PDF documents could easily have been edited and there is no guarantee for their validity

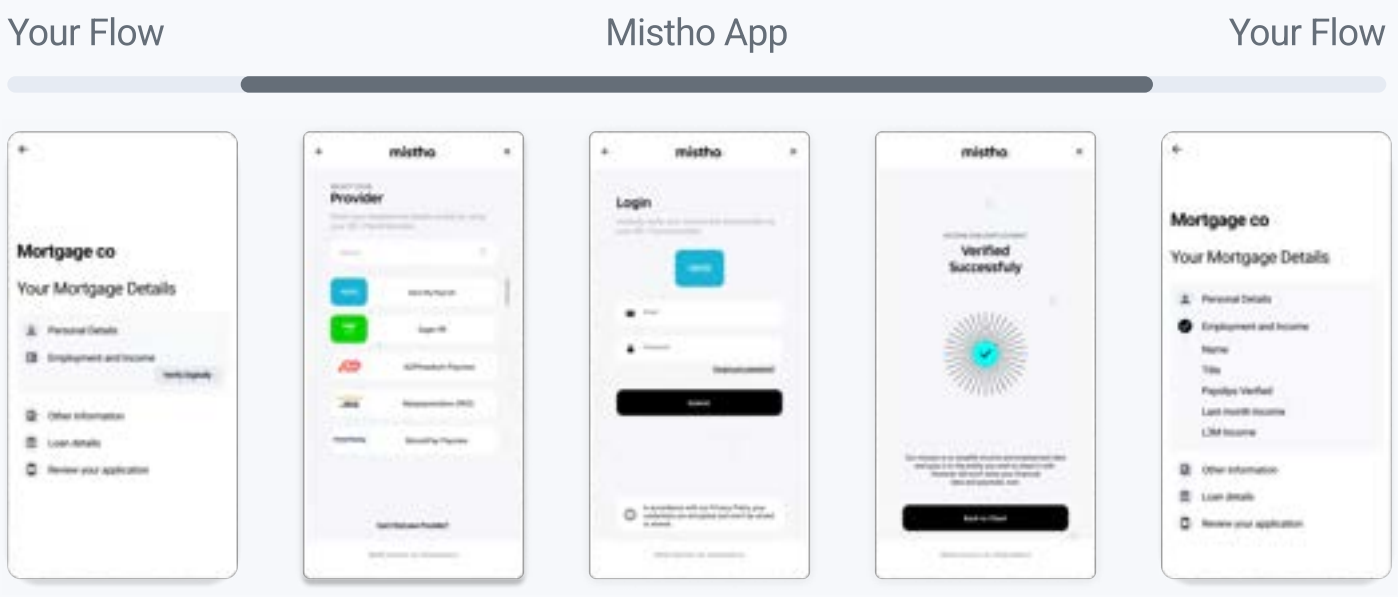
SOLUTION

Mistho has built one standard gate-way, to enable 23 million UK consumers to share their payroll information based on their explicit consent with third parties such as banks, brokers, landlords and many others. Data shared is standardized, 100% reliable and is based on a full opt-in of the final consumer.




HOW DOES IT WORK?

Users search for their payroll provider and log in once. We retrieve the payroll data and securely deliver it to you in a standardised format. Unlike Open Banking, our one-time access gives privacy assurance to your users.




WHY WOULD YOU USE IT?




Fully reliable data at the click of a button - no fraud risk

Mistho enables a trust-less society. Our data rails ensure, that you only ever receive fully reliable and validated data, so fraud is a thing of the past.




Fullfil regulatory requirements - best of digital and analog

With Mistho you always receive all the data you need. We provide you all the data requested in a digital format for automated decision making in your processes as well as the original documents that you need for your legal, compliance and regulatory requirements.



Open up new customer segments - more business

If you plan on only delivering straight through digital journeys and for now can only offer open banking as an option to your customers, with open payroll you can now serve all those customers currently not willing to use this service, while retaining the benefits of user-permissioned first party data.



Better and faster customer journeys - better conversion rates

With Mistho you make document request and review processes obsolete. This can reduce average document submission times from weeks to days or in the case of rental referencing from months to seconds as no manual intervention is required.