CONTO TRUST NETWORK · RECIPIENT CHECKS

Know who your *agents pay*

Use your payment history, available shared risk signals, and verification details to assess a recipient. Apply that information to the budget holder's rules before the buyer pays.

> WHY IT MATTERS
>
> Shared signals can add context when your team has never paid a recipient. Information may still be limited. A trust score is not a guarantee of safety.

WHAT CUSTOMERS GET

01

New recipients

Add shared information when your own payment history is limited.

02

Shared signals

Use available reports from other organizations alongside your own history.

03

Sharing choices

Receive-only adds signals without contributing. Partial omits volume and local trust scores. Full includes them.

04

Spending rules

Set review and block thresholds.

CUSTOMER VALUE

01

Apply your rules

Recipients still need to pass every spending rule.

02

See risk earlier

Check new reports alongside your own history.

03

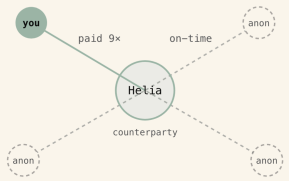
Review new information

Review new signals and changed payment details.

HOW RECIPIENT CHECKS INFORM A DECISION

Local history, shared reports, and verification inform this example. Scores and thresholds are illustrative. Every request must also pass its other spending rules.

SIGNALS



- **Local.** Your own payment history, relationship age, and verification.
- **Network.** Anonymized signals contributed by other orgs.

INFORMS

TRUST SCORE

helia.dev

86 / 100 TRUSTED

Local history	58
Network reports	86
Verification	100

INFORMS

YOUR POLICY

Approved 86 →

NETWORK SCORE 70 OR HIGHER · Passes this trust rule. Other payment rules still apply.

Needs approval

NETWORK SCORE 20 TO 69, OR NO SCORE YET · A person decides under the example policy.

Blocked

NETWORK SCORE UNDER 20 · Failed or flagged payments on record. Stop before settlement.

Illustrative scores and thresholds. Shared signals add to your own payment history. They do not guarantee a recipient is safe. Score rules read the network score. Your own history sets the recipient's trust level, which rules can also check.