






Trust & Safety

Success is built on trust.

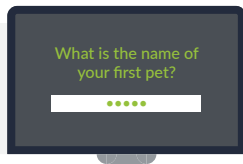
Trust and safety are a set of values and practices that, according to One World Identity, “increase participation in and engagement with a digital ecosystem by reducing the risk of harm, fraud, or other criminal behavior toward an individual or organization’s self or reputation.” Threats to trust and safety can take many forms depending on the business model.

Type of Business	Sample Companies	Threats to Ecosystem
 Sharing Economy	AirBnB, Lyft, Uber	<p>For ride sharing: Growing concerns that drivers using the app match the account on file and that the right person is behind the wheel.</p> <p>For home sharing: Verifying the identities of hosts and guests to protect the ‘sharing’ ecosystem, fight fraud, and increase peace of mind.</p>
 Dating Sites	Match.com, JDate.com, Tinder	The need to establish a safe ecosystem is paramount. At least 10% of dating profiles are fake, and over \$50 million is lost every year from cons, according to the FBI which receives thousands of romance scam complaints annually.
 Hosted Email Services	Gmail, Hotmail, Yahoo! Mail	Account takeover threats are persistent and growing. Fraudsters can take control of the email account, pretend to be the victim, send unwanted or harmful emails to the victim’s contacts, and even use the email account to reset the passwords for other accounts the victim owns.
 Career Sites	Indeed, Ziprecruiter, Monster	Job seekers are a major target for identity thieves. Resume information provides a treasure trove of data for scammers to establish accounts in the names of good customers and potentially even access their accounts using information verified with resume data.

Type of Business	Sample Companies	Threats to Ecosystem
 Parental Consent	LEGO, Microsoft	When a website allows children to create an online account, safety is the number one concern. When parental consent is warranted or required, websites need identity solutions that verify parental consent and help provide greater visibility and more secure management of the data that is stored.
 Freelance Marketplaces	99 Designs, Upwork, Freelancer, Fiverr	Building trust in freelance marketplaces requires verifying the freelancer is who they claim to be, that the bidding process is fair, and that payouts are being sent to the contractors who performed the actual work.
 Food Delivery Services	Instacart, AmazonFresh, ThriveMarket	Delivery of food and other personal items to a private home environment puts the safety of shoppers, drivers, and customers at risk.
 Online Marketplaces	Craigslist, OfferUp, eBay	Fraudsters can exploit online marketplaces by demanding money for products they are not actually selling, misrepresenting the products they're selling, and even harming or threatening to harm buyers.

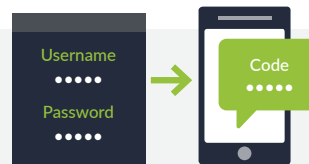
Traditional Identity Verification Falls Short

Are you adequately vetting new users and ensuring that they are who they claim to be? Unfortunately, traditional verification methods have some significant shortcomings.



Knowledge Based Authentication (KBA)

KBA verifies customers by asking them to answer specific security questions in order to provide accurate authorization for online or digital activities. Unfortunately, many KBA questions are based on information that criminals can easily find on social media sites or through other sources of publicly available information that they can then use to pass these security tests and access consumers' accounts.



Two-Factor Authentication

Two-factor authentication is an extra layer of security that requires a username and password along with something the user has on them, such as a physical token or a numeric code delivered via text message). Because of the growing threat of man-in-the-browser and man-in-the-middle attacks, NIST no longer recommends two-factor authentication systems that use SMS.



A Trusted Identity Verification Solution

Build trust and safety in your digital ecosystem. Jumio's Netverify® identity verification solution leverages artificial intelligence, computer vision, machine learning, and verification experts to establish the real world identity of your users.



ID Proofing

Is the ID document authentic and valid?



Validity Check

Is the person holding the ID the same person shown in the ID photo?



Liveness Check

Is the person holding the ID physically present during the transaction?

How Jumio Can Help

Jumio is the creator of Netverify® which enables businesses to increase customer conversions while providing a seamless customer experience and reducing fraud. By combining the three core pillars of ID Verification, Identity Verification, and Document Verification, businesses now have a complete solution that allows them to establish the real-world identity of the consumer, protect their online ecosystem, and foster an environment of trust and safety.



“Access is built on trust, and trust is built on transparency. When you remove anonymity, it brings out the best in people. We believe anonymity has no place in the future of Airbnb or the sharing economy.”

-Brian Chesky, co-founder and CEO of Airbnb



“We had what we thought was a crazy idea to automate the identity verification process and Jumio brought the idea to life.”

-Nick Mourgue, Product Manager, WeWork



“Jumio helped us shave days off the identity verification process, streamlining our onboarding for shoppers in over 150 markets.”

-Jonathan Hillis, Product Manager, Availability

