



# Trusted Identity as a Service

## End-to-End AI-Powered Identity Verification & Authentication

With identity theft and account takeover on the rise, it's increasingly difficult for businesses to trust that someone is who they claim to be online. Jumio's identity verification and authentication solutions leverage the power of biometrics, AI and the latest technologies to quickly verify the digital identities of new customers and existing users.



### Jumio ID Verification

Determine if an ID is authentic and belongs to the user.



### Jumio Identity Verification

Ensure that the person behind a transaction is who they say they are.



### Jumio Document Verification

Perform online address verification with ease.



### Jumio Authentication

Replace outdated KBA and 2FA with the simplicity and security of a selfie.



### Jumio Screening

ID verification + complete AML screening and monitoring.

## Advantages

- ✓ Verify more than 3,300 government-issued ID types from over 200 countries.
- ✓ Gain anti-spoofing detection via FaceTec's certified liveness detection.
- ✓ Scan and extract customer data for a more comprehensive identity check.
- ✓ Comply with regulations and directives including AML, KYC, GDPR and PSD2.
- ✓ Create a seamless customer onboarding experience and boost conversions.
- ✓ Deter and detect account takeover and online fraud.
- ✓ Provide a proof of address extraction on utility bills and bank statements to comply with KYC 2+2.
- ✓ Replace outdated knowledge-based authentication (KBA) and two-factor authentication (2FA).



## ID Verification

Detect more fraud by scanning a user's government-issued ID to ensure that it has not been digitally manipulated.

- Ensure error-proof image capture.
- Deliver an effortless customer experience.
- Increase completion rates for business transactions and account openings.
- Catch fake IDs while preventing fraud.

## Document Verification

Provide online address verification by scanning and extracting data from utility bills, credit card and bank statements even if they're creased or crumpled.

- Meet KYC compliance and AML directives.
- Securely and easily establish proof of residence.
- Scan utility bills, bank statements and more.
- Extract and return pertinent customer data.

## Screening

Quickly flag online customers listed on global sanctions, politically exposed persons and adverse media lists.

- Leverage advanced AI-powered technology to reduce the number of false positives and help automate the screening (reviewing and clearing) process.
- Combine ID and identity verification with online screening to quickly fulfill AML compliance requirements, without excessive manual review.
- Automate onboarding and ongoing monitoring processes and empower your compliance team to better assess risk faster.

## Identity Verification

Determine if the person behind a transaction is present and who they say are.

- Ensure customer presence with FaceTec ZoOm® Certified 3D Liveness Detection.
- Compare photo ID to real world "selfie" to ensure against identity theft and deter fraudsters.
- Deliver a definitive yes or no decision in seconds.
- Dramatically reduce user friction and verification time with award-winning UX best practices.

## Authentication

Leverage face-based biometrics to deliver a significantly more reliable authentication experience than passwords, out-of-band authentication and KBA.

- Leverage face-based biometrics to deliver a significantly more reliable authentication experience than passwords, 2FA and KBA.
- Provide an intuitive, user-friendly experience on all channels without compromising security.
- Deter would-be fraudsters and protect against sophisticated spoofing attempts.

