








# Age Verification

## Streamlined KYC solution with definitive yes/no answer in seconds

A pop-up screen that asks if a website visitor is over 18 does not qualify as age verification and is no longer enough to prove due diligence. The regulations surrounding age-restricted commerce — especially in customer-not-present environments — are complex and continually changing.

If your business involves online gaming, dating, e-cigarettes and vaping, cannabis, tobacco or the sale of alcohol (wine, distilled spirits and beer), it's vitally important to keep products and services intended for adults out of the reach of underage children.

Industry	Statistics	Market Need
 <p>Gaming, Gambling and Sports Betting</p>	<p>The number of children betting regularly in the UK has quadrupled to 450,000. Alarmingly, the amount of children ages 11-16 with a gambling problem has now climbed to 55,000. <i>Source: UKGC, November 2018</i></p>	<ul style="list-style-type: none"> <li>• Age verification</li> <li>• Identity verification</li> <li>• Location verification</li> <li>• User authentication</li> </ul>
 <p>Online Dating</p>	<p>More than 30 incidents of child rape have been reported since 2015 where victims evaded age checks on dating apps only to be sexually exploited. There were another 60 cases of child sex offenses via online dating services, including grooming, kidnapping and violent sexual assault. <i>Source: The Sunday Times, February 2019</i></p>	<ul style="list-style-type: none"> <li>• Age verification</li> <li>• Identity verification</li> <li>• User authentication</li> </ul>
 <p>e-Cigarettes and Vaping</p>	<p>In 2018, over 20 percent of high school students reported having used e-cigarettes in the last 30 days. <i>Source: American Academy of Pediatrics, 2018</i></p>	<ul style="list-style-type: none"> <li>• Age verification</li> <li>• Identity verification</li> <li>• Location verification</li> <li>• User authentication</li> </ul>

Industry	Statistics	Market Need
 <p data-bbox="159 415 451 451"><b>Cannabis and Tobacco</b></p>	<p data-bbox="542 258 1076 422">Among persons aged 18 or older who reported lifetime marijuana use, almost 53 percent report first using marijuana between ages 12 and 17. About 2 percent report that they first used marijuana before age 12.</p> <p data-bbox="542 428 886 457"><i>Source: verywellmind.com, 2018</i></p>	<ul data-bbox="1149 258 1425 390" style="list-style-type: none"> <li>• Age verification</li> <li>• Identity verification</li> <li>• Location verification</li> <li>• User authentication</li> </ul>
 <p data-bbox="253 678 354 709"><b>Alcohol</b></p>	<p data-bbox="542 543 1060 638">Nearly 60 percent of companies selling alcohol online made little effort to verify the age of customers.</p> <p data-bbox="542 646 992 676"><i>Source: University of North Carolina, 2014</i></p>	<ul data-bbox="1149 543 1419 638" style="list-style-type: none"> <li>• Age verification</li> <li>• Identity verification</li> <li>• User authentication</li> </ul>

## How It Works

When developing your age verification program, here's how leading ecommerce platforms are addressing the challenge:



### Step 1

Capture an online user's government-issued ID (e.g., driver's license, passport or ID card) via the user's smartphone or computer's webcam, followed by a live selfie (in which a 3D face map is created) to ensure the person behind the ID is the actual person making the online purchase or creating the online account.



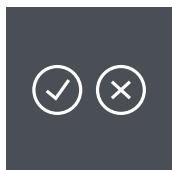
### Step 2

Ensure that the ID document is authentic and unaltered and that the person pictured in the selfie matches the picture on the ID. A definitive yes/no verification decision is delivered through the use of AI, machine learning and biometric-based liveness detection.



### Step 3

Check that returned identity for minimum age requirements and potential fraudulent activity (e.g., identity theft) through fraud detection analytics to help minimize risk and loss.



### Step 4

Depending on the results, your businesses can now approve or deny the new online account and attempted purchases.



### Ongoing

After an online account has been approved, companies can approve future online sales by capturing a new 3D face map and comparing it to the 3D face map captured at enrollment to authenticate the user.

# How Jumio Can Help

Jumio's suite of identity and authentication solutions is specifically designed for age-restricted industries.



## Age Verification

Jumio extracts the date of birth from a wide variety of government-issued IDs which can be used to calculate the current age of the person creating the account or making an online purchase.



## Fraud Deterrence

Jumio's Identity Verification solution requires a valid government-issued ID and a selfie, which provides a powerful fraud-prevention tool as many minors generally prefer not to use their own likeness if they're trying to use a parent's ID to make an online purchase.



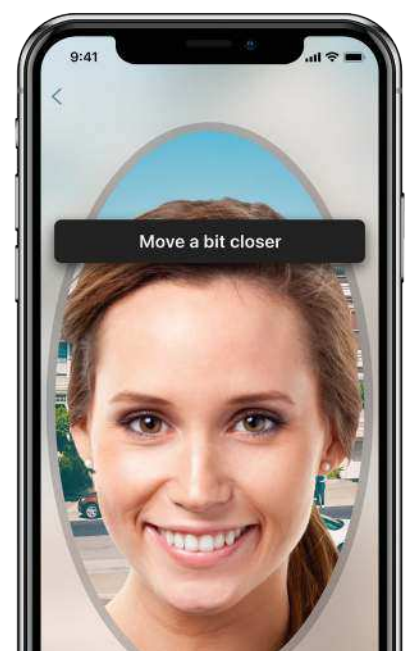
## Liveness Detection

Given the rise of spoofing (the act of using a photo, video or a different substitute for an authorized person's face), Jumio employs state-of-the-art liveness detection to ensure that the person creating the account or making an online purchase is physically present.



## Ongoing Authentication

When the user logs in or makes an online purchase, the user takes a fresh selfie and a new 3D face map is created, which is then compared to the original 3D face map to ensure that the person logging in is the same as the account owner. It's fast, reliable and helps provide peace of mind that the person is who they claim to be and of legal age. It can also be deployed in-store.



## Key Benefits

### ✓ Brand Reputation

Show the market, regulators, investors and parents that you take age verification seriously.

### ✓ Compliance Mandates

Meet FDA guidelines at a state or national level by ensuring that your customers are of legal age by requiring a valid government-issued ID and corroborating selfie.

### ✓ Scale Your Direct Sales

Eliminate the middleman and third-party markups by scaling your online sales and operations knowing that you're meeting regional age verification rules.

### ✓ Online and In-Store Age Verification

Verify the age of new online users as well as in-store customers with a simple and intuitive online or kiosk-driven experience.

### ✓ Biometric-Based Solutions

Rely on face-based biometric verification and certified liveness detection, which provide powerful disincentive for would be fraudsters and underage customers using a parent's ID or a fake ID.

### ✓ Simplify In-Person Deliveries

Help drivers with in-person deliveries of alcohol, vaping kits/liquids, e-cigarettes and medical marijuana with a quick and easy means of age verification.

