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.

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<th>Industry</th>
<th>Statistics</th>
<th>Market Need</th>
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| Gaming, Gambling and Sports Betting | 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. Source: UKGC, November 2018 | • Age verification  
• Identity verification  
• Location verification  
• User authentication |
| Online Dating                   | 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. Source: The Sunday Times, February 2019 | • Age verification  
• Identity verification  
• User authentication |
| e-Cigarettes and Vaping         | In 2018, over 20 percent of highschool students reported having used e-cigarettes in the last 30 days. Source: American Academy of Pediatrics, 2018                                                                 | • Age verification  
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• Location verification  
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| Cannabis and Tobacco | 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. Source: verywellmind.com, 2018 | • Age verification  
• Identity verification  
• Location verification  
• User authentication |
| Alcohol              | Nearly 60 percent of companies selling alcohol online made little effort to verify the age of customers. Source: University of North Carolina, 2014 | • Age verification  
• Identity verification  
• User authentication |

**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 informed 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.
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.

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.

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.

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.

Learn more at jumio.com/age-verification