






Online Minor Safety Through Risk-based Decisions, Delivered 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>31% of children have stated they had spent their own money on gambling, and 0.9% of children ages 11-16 are considered problem gamblers in Great Britain.</p> <p>Source: UKGC, November 2022</p>	<ul style="list-style-type: none"> • Age verification • Identity verification • Location verification • User authentication
 <p>Online Dating</p>	<p>Online dating applications were found to be risky environments for adolescents, and adolescents' risky behavior on these platforms makes them more vulnerable to sexual victimization. Yet 15% of study participants under the age of 19 use online dating services.</p> <p>Source: Online dating applications and risk of youth victimization: A lifestyle exposure perspective, May 2021</p>	<ul style="list-style-type: none"> • Age verification • Identity verification • User authentication
 <p>e-Cigarettes and Vaping</p>	<p>In 2022, over 2.5 million U.S. high school students reported having used e-cigarettes in the last 30 days.</p> <p>Source: Centers for Disease Control and Prevention, 2022</p>	<ul style="list-style-type: none"> • Age verification • Identity verification • Location verification • User authentication

Industry	Statistics	Market Need
 Cannabis and Tobacco	<p>Teen cannabis abuse has increased 245% over 20 years in the U.S.</p> <p>Source: Oregon Health & Science University, 2022</p>	<ul style="list-style-type: none"> • Age verification • Identity verification • Location verification • User authentication
 Alcohol	<p>In a 2021 study of U.S. youth ages 12-20, 5.9 million reported drinking alcohol beyond “just a few sips” – and 3.2 million reported binge drinking at least once – in the past month.</p> <p>Source: 2021 National Survey on Drug Use and Health</p>	<ul style="list-style-type: none"> • Age verification • Identity verification • User authentication

How it Works

When developing your age verification program, here's how leading e-commerce 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 (from which a biometric template 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 risk-based decision is delivered through the use of informed AI, machine learning and biometric-based liveness detection.



Step 3

Check the 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 Authentication

After an online account has been approved, companies can approve future online sales by capturing a fresh selfie, generating a new biometric template and comparing it to the template captured at enrollment in order to authenticate the user.

How Jumio Can Help

Jumio's suite of identity and authentication solutions is specifically designed to promote online minor safety in 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 Identity Verification 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.



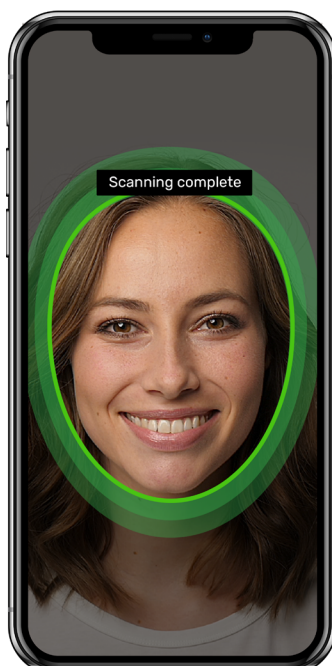
Liveness Detection

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 biometric template is created, which is then compared to the original template 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

✓ **Protect Brand Reputation**

Show the market, regulators, investors and parents that you take online minor safety seriously.

✓ **Meet Compliance Mandates**

Meet regulatory guidelines and ensure 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.

✓ **Powerful Biometric Solutions**

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

✓ **Simplify In-person Deliveries**

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

