

# Rappi Taps Jumio

to Vet Couriers and Customers and Streamline the Onboarding Experience



## Jumio's AI-Powered Verification Solutions Help Rappi Deliver a Superior User Experience while Fighting Fraud and Maintaining Trust and Safety

Rappi is an all-purpose delivery application that aims to be the personal assistant for its users. Founded in 2015, the Latam startup now operates in Argentina, Brazil, Chile, Colombia, Costa Rica, Ecuador, Mexico, Peru and Uruguay.

Through the Rappi platform, customers can order same-day delivery of products from a broad range of categories, from restaurants and liquor stores to supermarkets to drug stores. The application also has a RappiPay virtual wallet and debit card, enabling customers to transfer money, make purchases and withdraw cash from millions of ATMs.

### The Challenge: Speedy and Secure Digital Onboarding for Both Delivery Drivers and Banking Customers

Rappi wanted to create an automated digital onboarding experience for its RappiPay and Tenderos delivery business lines that would help the company scale its business and align with compliance mandates including KYC requirements.

In its early stages, RappiPay did not require identity verification for new customers. In the case of Rappi Tenderos, Rappi used to rely on a manual process to establish the identities of its delivery drivers, with a single person in each courier office reviewing IDs for all applicants and checking if a courier was already registered in their system. This manual process was time-consuming and prone to errors, and opened the door to impersonation fraud.

Rappi knew a better solution was out there, and had a few key requirements when looking for an identity verification vendor to automate its onboarding process.



“We wanted our customers and couriers to have a fast onboarding process, we wanted the process to be as secure as possible and we needed a solution that supported all the ID document types in our target markets.”

**WARREN GUTENSOHN**  
Head of Product, Rappi

## How Jumio Helped RappiPay

After researching and vetting vendors, Rappi chose Jumio, initially to verify the identities of new RappiPay customers in Mexico. Jumio offers the most mature verification solution for the Latam market, accepting and reliably verifying multiple types of government-issued IDs including passports, driver's licenses and ID cards. In total, Jumio supports more than 3,500 ID subtypes from around the globe.

## How Jumio Identity Verification Works



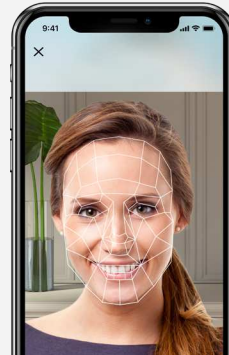
### ID Proofing Check

Is the ID document authentic and valid?



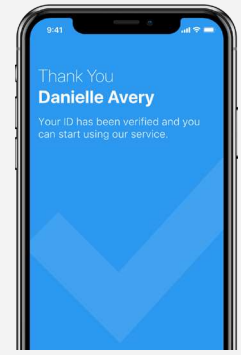
### Similarity Check

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?



### Definitive Answer

Jumio Identity Verification delivers a definitive yes or no answer in seconds.

One key feature for Rappi is the ability to extract the Clave Única de Registro de Población (CURP) from Mexican identity documents. This unique identity code for Mexican citizens and residents is required in order for Rappi to conduct background checks.

In the case of RappiPay, CURP extraction means Rappi can look into a potential customer's financial and criminal history. Now that Rappi also uses Jumio solutions for Rappi Tenderos, CURP extraction confirms an applicant's right to work and provides their criminal history, which is key to creating and maintaining a community of trust and safety.

**"We have been able to reduce both user fraud and duplicated user accounts in Mexico thanks to CURP extraction and verification of the Instituto Nacional Electoral voter ID during Jumio's identity verification process."**

**JUAN PABLO ORTEGA** Co-founder, Rappi

The need for a more scalable verification and onboarding solution has intensified since more customers have been turning to food delivery apps due to the COVID-19 outbreak.

"We want to make life easier for our customers, particularly during this difficult time. With RappiPay, people can manage all of their financial needs from the safety of their homes," said Alejandro Solís, general manager for Rappi in Mexico.

Rappi now uses Jumio Identity Verification for RappiPay in Mexico and Peru, and also added Jumio Document Verification and Jumio Screening to keep up with Mexico's ever-evolving regulations. Since partnering with Jumio, more than 750,000 users have successfully opened new RappiPay accounts.

## How Jumio Helped Rappi Tenderos

Rappi Tenderos users need to be comfortable with someone they don't know shopping on their behalf and showing up at their door to deliver the requested items. Through Jumio, Rappi is able to create a community of trust and safety for its customers.

Jumio's Identity Verification and Authentication solutions leverage the power of biometrics, AI and the latest technologies to quickly and automatically verify the digital identities of Rappi Tenderos couriers in Mexico, Colombia, Brazil and Peru.

During the Rappi Tenderos onboarding process, new couriers take a picture of their government-issued ID and a corroborating selfie. Jumio determines if the ID document is authentic and that the person pictured in the selfie matches the picture on the ID, providing an accurate verification decision in a matter of seconds and ensuring a user-friendly experience. Onboarding a new courier used to take 40 minutes or more – with Jumio, Rappi can now onboard the majority of its new drivers in just a quarter of the time.

Jumio Authentication uses advanced selfie technology to automatically unlock the true identities of their Rappi's existing couriers before assigning them new deliveries.

## How Jumio Authentication Works



### 1. Acquisition

When a new online account is created, Jumio captures an image of a valid government-issued ID (driver's license, passport or ID card) and a selfie, from which a biometric template is created.



### 2. Enrollment

At enrollment, the selfie is automatically compared to the photo on the ID to reliably establish the digital identity of the new user.



### 3. Authentication

When a future user authentication is needed, Jumio Authentication captures a fresh selfie, generates a new biometric template and compares it to the original template to unlock the user's digital identity in seconds.

“With Jumio, we can confidently verify the identities of our banking customers and delivery drivers almost instantly and without the need of human review. We have also been able to make our platform much more secure by authenticating our drivers before each delivery.”

JUAN PABLO ORTEGA Co-founder, Rappi

