jumio. + ORACLE

Enterprise-level Video Identity Verification for Remote Onboarding

Together, Jumio and Oracle Live Experience allow enterprises to verify a customer's identity and confirm the authenticity of their official documents with ID-based verification and agent-assisted, video-based liveness detection. This KYC solution is specially tailored for financial institutions, government agencies and other industries that want to remotely identify customers by leveraging the user data already available in their Oracle systems databases.

Streamlined Identity Proofing

Jumio seamlessly captures customer identification documents and performs real-time verification checks before launching the video session, minimizing time spent on the call.



Easy Implementation for Enterprises

Simply configure Jumio Identity Verification in your Oracle Live Experience Admin Console, then include the Jumio SDK in your iOS or Android app.

At a Glance



Full Compliance

Meet local regulations and standards for Know Your Customer (KYC), Anti-Money Laundering (AML), electronic Identification, Authentication and trust Services (elDAS), and more.

jumio.

Jumio helps you know, then trust, your customers online. From account opening to ongoing monitoring, the Jumio KYX Platform provides advanced identity proofing, risk detection and compliance solutions that help you accurately establish, maintain and reassert trust.

ORACLE

Oracle Live Experience modernizes customer engagement through live video interaction. Improve customer experience and business results with inapp customer engagement, providing meaningful experiences using the right channel at the right time.

How it Works

Oracle-enabled enterprises incorporate Jumio's solutions into their onboarding workflow to streamline the capture of identity documentation and perform identity verification checks before the video session is launched. Organizations can quickly build workflows to capture pictures of government-issued IDs and corroborating selfies to more definitively establish the digital identities of their end users.



CALIFORNIA BURNERS

A consumer wants to open a new account online and begins the KYC process from the Oracle LX interface.

2 The built-in Jumio interface prompts them to upload a valid ID.



Jumio verifies the ID document, extracts the data via OCR and presents that information to an Oracle Live Experience agent.



The consumer clicks Continue and is taken immediately to a two-way live video call. The agent matches the picture on the ID to the consumer's face on screen to ensure that the ID actually belongs to them and reviews the Jumio results. The agent then completes the online verification process.

For information on the agent's experience, see the <u>Oracle Live Experience documentation</u>.



Faster Onboarding

Perform all ID checks remotely and reduce onboarding time from hours to a few minutes.



Higher Conversions

Jumio's award-winning UX reduces abandonment rates and increases conversions by providing an engaging, responsive experience on desktop, mobile and web. Jumio's automated image capturing technology makes sure that your users take the highest quality possible ID pictures with their mobile phones.

Benefits



Jumio leverages informed AI and a proprietary mix of technologies to deliver a definitive yes/no decision lessening the need for time-consuming and costly in-house manual reviews.



Jumio supports more than 5,000 ID document types from more than 200 countries and territories.

Optimize compliance

Replace slow, ineffective and manual KYC processes with more automated solutions that can be embedded within the online account setup and onboarding experience.



Better Fraud Prevention

The simple act of requiring a selfie and performing a liveness check has a chilling effect on most fraudsters.

jumio