

# Empowering Smarter Fraud Detection and Compliance

In today's digital landscape, staying ahead of fraud and ensuring compliance requires flexibility and adaptability. Available on the Jumio Platform, the Jumio Rules Editor empowers you to customize, refine and automate workflows based on real-time risk signals, fraud patterns and regulatory requirements. Tailor rules to fit your unique business needs—whether you're focused on preventing account duplication, detecting anomalies or improving customer experience.



## Customization at Scale

With hundreds of prebuilt rules at your disposal, you can quickly adapt your fraud prevention strategy to match your specific needs without technical expertise. Dynamically adjust and extend these rules to ensure flexibility across geographies, channels and regulatory environments.



## Real-Time Fraud Prevention

Detect and mitigate fraud before it impacts your business.



## Operational Efficiency

Streamline processes with conditional workflows and automated rule execution, reducing the burden on operational teams and enhancing scalability.



## Compliance Assurance

Maintain regulatory compliance with rules tailored to evolving data privacy and security mandates, protecting your business from costly fines and reputational damage.



## Seamless Integration

The Jumio Rules Editor integrates into your existing workflows, enabling adjustments without operational disruption.

Row ID	Name	Version	Condition	Category	Labels	Score	Modified
1	Decision Type - Rejected	VERSION 1	deviceRisk.type == ...	Device Risk Verification	DEVICE_RISK	10	1/29/23, 10:36 PM
2	Email Reason: Risky Email Name	VERSION 1	emailIntelligence.e...	Email Verification	EMAIL_VERIFICATION	-	1/29/23, 10:36 PM
3	Liveness Decision Type - Passed	VERSION 1	idVerification.Liven...	ID Verification Liveness	ID_VERIFICATION	-	1/29/23, 10:36 PM
4	Decision Type - Passed	VERSION 1	emailIntelligence.L...	Email Verification	TYPE	-	1/29/23, 10:36 PM
5	Email Domain Exists: No	VERSION 1	emailIntelligence.d...	Email Verification	DOMAIN_EXISTS	10	1/29/23, 10:36 PM
6	Email Reason: Valid Domain From X Country	VERSION 1	emailIntelligence.e...	Email Verification	EMAIL_VERIFICATION	-	1/29/23, 10:36 PM
7	Email Reason: Low Risk Domain	VERSION 1	emailIntelligence.e...	Email Verification	EMAIL_VERIFICATION	-	1/29/23, 10:36 PM
8	Decision Detail - Permission Denied	VERSION 1	emailIntelligence.L...	Email Verification	EMAIL_VERIFICATION	1	1/29/23, 10:36 PM
9	Phone Score Risk - Very High	VERSION 1	phoneIdCheck.live...	Phone Verification	PHONE_ID_CHECK	10	1/29/23, 10:36 PM
10	Decision Type - No Executed	VERSION 1	ekyc.type == "not_...	eKYC Verification	TYPE	-	1/29/23, 10:36 PM

## Key Features

- ✔ **Comprehensive Rules Library**

Leverage hundreds of prebuilt rules within the Jumio Rules Editor, designed to address a wide range of fraud detection scenarios and compliance needs. These preconfigured rules enable faster deployment and enhance flexibility, providing you with a robust foundation for detecting common fraud patterns and regulatory compliance right out of the box. Whether you need to prevent account duplication or spot suspicious activity, our rules library has you covered.
- ✔ **Quickly Deploy Rules:**

Jumpstart your fraud prevention strategy with prebuilt rules covering industry-standard fraud patterns and compliance requirements.
- ✔ **Tailor to Specific Needs:**

Easily modify prebuilt rules to match your unique business model, channels, or geographies, ensuring adaptability across different operational environments.
- ✔ **Risk-Based Rules**

Automatically trigger actions based on risk, adapting to potential threats in real time.
- ✔ **Velocity Rules**

Limit the number of accounts created or actions taken within a set timeframe to prevent account duplication or abuse of promotions.
- ✔ **Custom Fields**

Use custom fields to create rules tailored to your business, improving the accuracy of rule execution.
- ✔ **Conditional Workflows**

Adapt workflows based on real-time data, ensuring additional checks only occur when necessary, enhancing user experience.

## Use Cases

### Preventing Multiple Account Creation

Implement velocity rules to limit account creation within a short timeframe, preventing fraudsters from exploiting promotions or bonuses.

### Automating Fraud Prevention Across Touchpoints

Create rules that respond to activity across account creation, login and transactions, ensuring consistent fraud prevention without added complexity.

### Detecting Suspicious Behavioral Patterns

Use risk-based rules to detect anomalies in user behavior, such as mismatched data or unusual access patterns, and trigger additional verification or flagging.

### Customizing Rules for Different Risk Signals

Define rules using custom risk signals, such as device intelligence, transaction velocity or geographic patterns, fine-tuning your fraud prevention strategy.

### Tailoring Verification Workflows Based on Risk

Adjust verification steps based on user risk profiles, applying stricter checks for high-risk users and providing a seamless experience for low-risk users.

### Optimizing Operational Efficiency with Automation

Set up automated workflows to minimize manual intervention, reducing workload on operational teams while ensuring quick, consistent fraud detection.