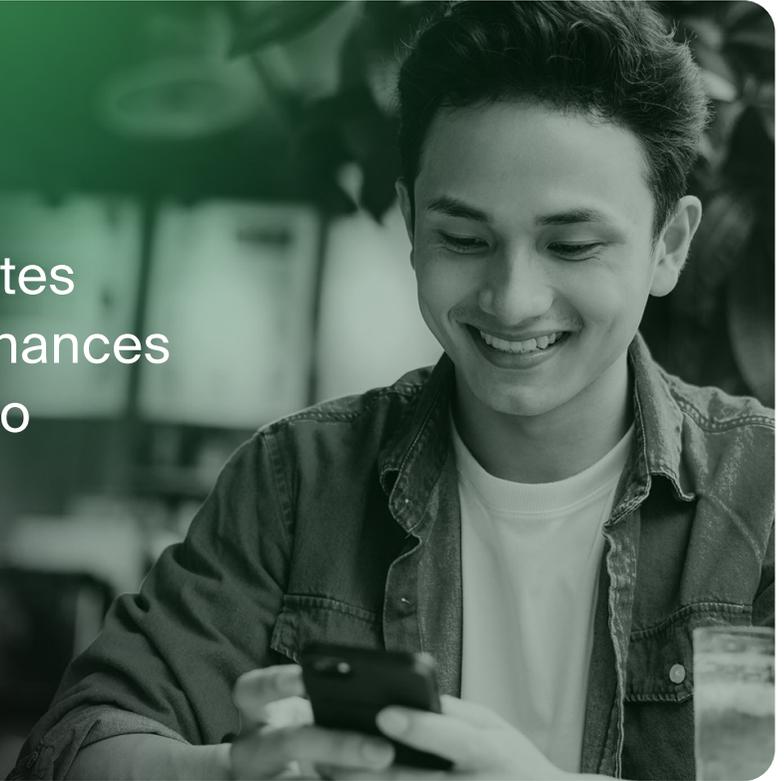# Panda Remit Accelerates Global Growth and Enhances Compliance with Jumio

panda REMIT

Jumio powers identity intelligence for international remittance platform, reducing manual review workloads and strengthening fraud detection

Panda Remit is a leading online remittance service dedicated to simplifying cross-border money transfers for individuals and businesses worldwide. With a fast, secure and cost-effective platform, Panda Remit is headquartered in Singapore and serves customers across more than 40 countries and regions, spanning Asia, Oceania, Europe and North America.

Founded in Hong Kong in 2018 and affiliated with Wo Transfer (HK) Limited, Panda Remit has the Invest HK endorsement of the Hong Kong government, in addition to Hong Kong MSO and global compliance finance licenses.

In today's digital economy, customers demand instant access and a frictionless onboarding experience. Traditional remittance processes, burdened by offline account setup, lengthy paperwork, and delays of several days, fall critically short. In a competitive landscape, each moment of delay risks customer abandonment. Furthermore, providers must navigate complex global compliance requirements, ensuring the authenticity of digital identity documents — a process that often introduces additional friction and potential bottlenecks.

To meet these challenges, Panda Remit needed a modern, automated eKYC solution that could ensure compliance, detect advanced forms of fraud, and deliver a fast, mobile-friendly onboarding experience to users across dozens of countries.

> "Jumio's automated identity verification drastically reduces manual review time while improving accuracy and fraud detection. This allows us to deliver a faster, more secure onboarding experience for users across the globe."
>
> Jeff Chen, Founding Member and Regional Business Lead, Panda Remit

How Jumio Helps

Jumio's identity verification technology has transformed Panda Remit's onboarding and compliance workflows by automating ID document checks, selfie verification, and fraud detection. Jumio leverages the power of AI, automation and biometrics to determine whether an ID is authentic and verifies that the person pictured in the selfie matches the picture on the ID. Jumio also checks the selfie for liveness, validity, and estimates the age. It provides a definitive, risk-based decision in seconds, ensuring a user-friendly experience and significantly improving conversion rates.

Customers can complete identity verification directly from their mobile devices, without complicated forms or manual review steps. Jumio's flexible SDK and lightweight API integrations made it possible for Panda Remit to incorporate automated eKYC into its existing KYC system with minimal development effort. This immediately reduced the volume of repetitive manual checks and allowed compliance teams to focus on complex risk cases rather than reviewing standard identity submissions.

Jumio's technology also strengthens Panda Remit's defenses against highly sophisticated fraud attempts, such as altered ID photos, manipulated identity data, and high-quality forged documents. Jumio automatically detects abnormalities and inconsistencies that would be difficult to identify manually, which both protects Panda Remit's customers and shields the company from financial and reputational risk.

"We are thrilled with our partnership with Jumio. Its eKYC solution has transformed our onboarding process, making it faster and safer for our customers. Working with the Jumio team has been a seamless experience, and we look forward to continuing this collaboration to provide an even better service for our users," said Jeff Chen, Founding Member and Regional Business Lead at Panda Remit.

A highly dedicated team of Chinese-speaking experts from Jumio further ensures rapid communication and efficient problem resolution, providing Panda Remit with continuous operational confidence across global markets.

The Results

Since implementing Jumio, Panda Remit has seen meaningful improvements across customer onboarding, internal operations, fraud prevention, and cross-team collaboration:

✅ **Faster onboarding:** Automated ID and selfie verification have reduced onboarding time from several minutes to under one minute. This has created a noticeably smoother user user experience and contributed to higher conversion rates.

✅ **Higher operational efficiency:** With Jumio handling most of identity checks, the compliance team has reduced its manual review workload by more than 60%. This shift frees staff to focus on higher-value investigations and decision-making instead of repetitive screening tasks.

✅ **Stronger security and fraud prevention:** Jumio's advanced fraud detection capabilities have significantly reduced fraudulent or tampered ID submissions. The result is a safer platform and stronger customer confidence from day one.

✅ **Peak-season support:** Jumio provides scalable operational support, ensuring continuous service and high processing capacity during peak remittance periods like Lunar New Year.

✅ **Improved cross-team collaboration:** Jumio's automation and workflow transparency have streamlined coordination across compliance, operations, and customer support. Issues are resolved more quickly, communication is clearer, and friction points between departments have decreased.

As Panda Remit continues its rapid global growth, the team remains confident in Jumio's ability to deliver a secure, seamless onboarding experience while driving operational efficiency, reducing risk, and providing dependable support across the organisation.

> " The support we received from Jumio — especially its dedicated Chinese-speaking team — made the entire collaboration extremely efficient and seamless."
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> Jeff Chen, Founding Member and Regional Business Lead, Panda Remit