

Toyota Financial Services Colombia Accelerates Loan Origination and Enhances Identity Security with Jumio



Identity verification and risk signals streamline digital onboarding, strengthen fraud prevention, and deliver a faster, frictionless experience for customers applying for automotive financing.

Toyota Financial Services Colombia S.A.S. provides specialized financial solutions and access to financing for customers across Colombia. The company focuses on digital innovation and operational efficiency, making the process of buying a vehicle as simple and efficient as possible, while maintaining robust security protocols to minimize fraud.

Before implementing Jumio, Toyota Financial Services Colombia relied on a manual, disconnected verification process that operated separately from its credit origination system. The team had to validate customer identities through a platform that was disconnected from their systems, creating inefficiencies in the process.

The company sought to modernize this process by integrating identity verification directly into the credit origination workflow. It needed a solution that could provide automation, scalability, and strong fraud prevention, while maintaining a seamless experience for both customers and internal teams.

After evaluating multiple providers, Toyota Financial Services Colombia selected Jumio, thanks to its superior technology, scalability, and easy integration into its existing systems and workflows.

“We wanted a solution that would simplify onboarding and enhance security without adding friction for our customers. Jumio stood out for its automation, integration, and flexibility to scale with our future growth,” said Victor Gomez Garzon, Manager of Innovation and New Business, Toyota Financial Services Colombia.

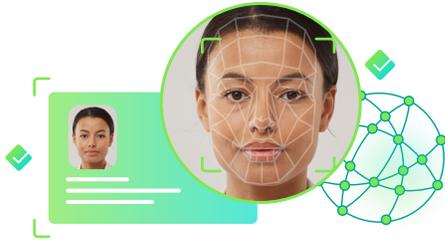


“The difference is remarkable. What used to take several minutes now happens almost instantly. Jumio has elevated the customer experience to a new level.”

Victor Gomez Garzon,
Manager of Innovation and
New Business, Toyota Financial
Services Colombia

How Jumio Helps

Toyota Financial Services Colombia uses Jumio to verify customer identities and validate contact details in real time. The integration provides a fully automated, secure, and user-friendly onboarding experience for customers applying for credit or financing.



ID and Selfie Verification

ID and Selfie Verification deliver real-time results, powered by AI, automation and biometrics.



Risk Signals

Risk Signals provide additional assurance, analyzing an applicant's email address and phone number to make informed decisions based on pre-defined risk tolerances

Since implementing Jumio, Toyota Financial Services Colombia has transformed its credit origination workflow, while minimizing its own financial risk:

- ✔ Instant identity verification – reducing processing time from 10 minutes to a few seconds
- ✔ Scalable risk management, giving the team more control and visibility over customer data
- ✔ Elimination of manual steps in the security validation process
- ✔ One contract to sign for a single platform that integrates complete fraud and compliance solutions, management tools, data, and analytics with an intelligent decisioning layer, optimizing operations
- ✔ Improved data reliability through email and phone verification

The improvements have significantly reduced customer frustration caused by delays, while allowing Toyota's risk team to dynamically adjust onboarding and approval workflows.

As Toyota continues to increase its presence in the Colombian market, its partnership with Jumio ensures that its customers start their car ownership journey with the best possible financing experience.



Integration with Jumio has allowed us to maintain security standards while giving customers the convenience and speed they expect from Toyota. It's a major step forward in our digital transformation."

Victor Gomez Garzon, Manager of Innovation and New Business, Toyota Financial Services Colombia