Biometrics Institute Concepts and Solutions Report

Biometrics: Keeping it Real

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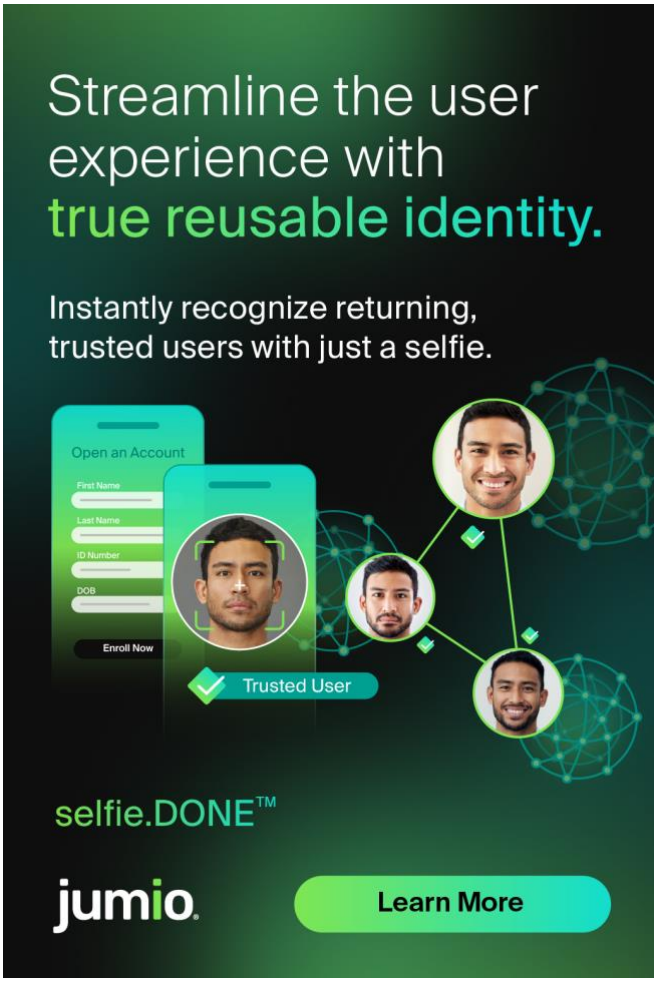
Silver Jubilee edition celebrating 25 years of Responsible Biometrics

Jumio: The Next Frontier: Reusable Identity at Scale

The identity verification market is at an inflection point. Five years ago, opening an account online and proving your identity simply by using a webcam or mobile phone to capture your ID and a selfie were still somewhat novel. Today, we not only expect this functionality — we want it to be even faster and involve a lot less friction. After all, if we've already proven our identity, why should we have to do it over and over again?

The Next Frontier of Identity Verification

Enter the concept of **reusable identity**. The purpose of reusable identity is to enable users to go through identity verification once and then be put in the fast lane for instant recognition in the future based on trust. This means that a user who has already onboarded using their selfie and ID at one business could onboard at another business with just a selfie, skipping the ID scan.



While a novel idea, the depth and scale to enable reusable identity in the real world is extremely complex. Implementing a truly effective and seamless reusable identity solution requires an intelligent, connected system that continuously learns, adapts, rewards trust, and defends against sophisticated, AI-driven fraud attacks without additional requirements from legitimate users.

Why Reusable Identity Matters

Reusable identity is a fundamental shift in the way people establish trust online. Traditional identity verification methods force even the legitimate users to repeat the same ID scan steps every time they onboard or need to reverify their identity. This repetition is well known to add the most friction, increase abandonment, and erode confidence.

Reusable identity solves these roadblocks by allowing verified users to skip redundant ID scanning steps while maintaining full fraud controls. The result is faster verifications, much higher conversions, and smarter security that adapts to risk in real time. Businesses that continue to rely on traditional identity verification methods will be left behind as customers grow increasingly intolerant of unnecessary friction.

Defining Reusable Identity (and Why Most Get It Wrong)

Many companies equate reusable identity with prefilled forms, credential wallets, or local or siloed identity systems. But true reusable identity is global, intelligent, dynamic, and rooted in trust signals, not stored credentials. It enables recognition and reverification in the background based on established trust across previously verified transactions rather than requiring new user actions. Governed by user consent and enterprise control, reusable identity is the perfect bridge between security, convenience, and digital trust-at-scale.

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The Technology Making It Possible

The foundation of true reusable identity lies in intelligence. It hinges on the ability to connect signals globally across transactions, customers, industries, and time to distinguish between legitimate and fraudulent behaviour. Key enablers include biometrics, advanced liveness detection, global risk intelligence, and real-time trust evaluation and decisioning.

Delivering true, real-time reusable identity also requires fundamental change at the technology layer. It requires a new delivery platform that can address requirements around performance, reliability, connectivity and AI. The platform must be meticulously built using the right graph technology, which takes a highly efficient approach to modelling relationships and interconnected data to provide this intelligence. Because graph technology can unify data from legitimate and fraud interactions across industries and geographies, it creates a continuous learning model of trust. This approach ensures every reuse decision is risk-aware, with built-in seamless fallback to full, high-friction ID verification when risk is detected.

Furthermore, this approach allows businesses to verify users without exposing data or relying on federated networks. Historically, providers could facilitate data reuse between clients, but today's technology enables providers to act as the custodian of verified identities under a single security model. By minimizing data sharing and reuse of personal documents, you can actually reduce exposure and enhance user privacy. Consumers retain transparency and consent, while enterprises gain a trusted, compliant custodian of digital identity.

The Business Impact

The business impact of reusable identity is immediate. When trusted users can skip unnecessary verification steps, they have a much better experience, and businesses see higher conversions and lower abandonment. Additionally, risk and fraud teams gain stronger, data-backed protection through cross-industry intelligence. Industries such as gaming, banking, fintech, and e-commerce are seeing the biggest impact, where speed and trust drive competitive advantage. With stiff competition in these industries, true reusable identity is quickly becoming essential.

The shift to reusable identity also creates a foundation for ongoing customer relationships. With trust established and instantly reasserted every time the customer interacts with your business, you provide an outstanding user experience that increases loyalty and smooths the path for expansion. For example, if a bank allows an existing checking account customer to open a high-yield savings account with a single click, that customer is much less likely to go through a lengthy account-opening process somewhere else.

Looking Ahead

The future of onboarding will belong to companies that treat identity as a living, intelligent signal of trust, not a point-in-time check. Dynamic workflows should remove ID scans and other high-friction checks for trusted users and introduce just the right amount of checks at the right time for everyone else. Trusted users must be instantly recognised and reverified across businesses with just a selfie powered by biometrics and advanced liveness detection, eliminating the need to rescan their ID for every new onboarding or verification. This approach doesn't just revalidate their identity; it intelligently recognises and re-verifies users based on real-time identity intelligence.

When implemented through a secure, intelligent, global and privacy-first solution, reusable identity holds the key to building trust online at scale, without the trade-offs.

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