

Continuous Identity Intelligence for the Full Customer Lifecycle

Traditional identity verification answers one question: Is this person who they say they are – right now? But identity risk doesn't stop evolving after onboarding. New patterns emerge, connections surface, and fraud signals appear that weren't visible at the original verification. That gap is where fraud lives.

Today's fraudsters are making that gap more dangerous than ever. AI-powered deepfakes, injection attacks, and synthetic identities have created threats that are increasingly difficult to catch at the door. And some fraud never triggers a red flag at onboarding at all. First-party fraud, mule accounts, and collusive networks use genuine credentials with genuine biometrics, where the identity is real but the intent is not. These threats activate long after a user has been approved.

Jumio Watch closes that gap by continuously analyzing risk, surfacing meaningful changes, and enabling faster action across the full customer lifecycle.

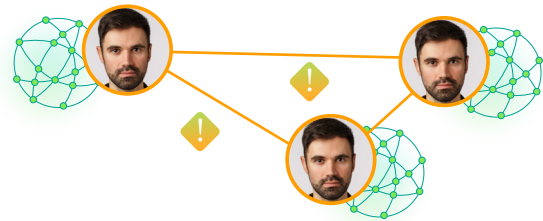


How It Works



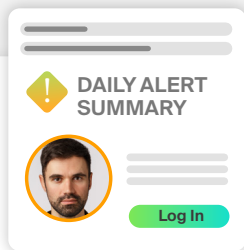
1. Continuous Trust and Risk Analysis

Once a user is verified through Jumio's identity verification solution, Jumio Watch begins analyzing their identity profile within the Jumio Identity Graph. Trust and risk are not assessed just once. They are continuously evaluated as new signals, patterns, and connections emerge across the graph.



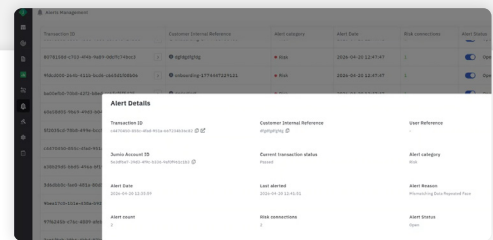
2. Intelligence Across the Identity Graph

The Jumio Identity Graph aggregates signals across tens of millions of legitimate and fraudulent identities. When a risk pattern emerges anywhere in the graph, customers with affected verified users are alerted.



3. Proactive Customer Alerts







When the risk profile of a previously approved verification changes, Jumio Watch proactively notifies your team. Daily summary alerts are delivered via email, and comprehensive details are surfaced within the Jumio Portal.




4. Investigation and Response


Alerts are accessible directly within the Jumio Portal, with detailed actionable insights that allow teams to review the nature of the risk signal, assess impact, and determine the appropriate course of action, whether that is further review, step-up verification, or account remediation.


Key Capabilities


 Continuous Risk Analysis	Ongoing evaluation of approved verifications within the Jumio Identity Graph as new signals emerge.
 Proactive Alerting	Daily summary alerts delivered via email when risk changes are detected.
 Portal Alert Management	Full alert visibility and investigation views within the Jumio Portal.
 User-level Access Controls	Granular permissions for alert visibility and management across your team.
 Zero Implementation Required	Instant access for existing Jumio identity verification customers. No integration work needed.
 Jumio Identity Graph Intelligence	Cross-customer pattern and connection analysis across legitimate and fraudulent identities.


Key Benefits

 **Detect Fraud That Onboarding Alone Cannot Catch**
Some fraud is simply not detectable at the point of verification. Jumio Watch identifies risk signals that emerge after the fact, enabling organizations to act before financial losses occur. Early studies show up to a 25% increase in risk detection after initial onboarding.

 **Reduce Financial Exposure**
Proactive alerts enable faster response to emerging threats, account compromise, and fraud patterns, reducing the window of exposure and potential financial impact.

 **Improve Operational Efficiency**
Centralized alert management and detailed investigation views within the Jumio Portal streamline workflows for fraud and compliance teams, reducing manual effort and accelerating response times.

 **Extend Identity Assurance Across the Lifecycle**
Jumio Watch brings the value of Jumio's identity intelligence beyond the onboarding moment – supporting fraud teams, compliance teams, and operational workflows throughout the entire customer relationship.

 **Stay Ahead of Evolving Compliance Requirements**
As regulatory expectations around identity assurance continue to evolve, Jumio Watch helps organizations demonstrate that they are not only verifying identities at onboarding, but maintaining ongoing awareness of identity risk across their customer base.