

Wonder Streamlines Merchant Onboarding and Boosts Customer Trust with Jumio



Wonder

Wonder uses Jumio eKYC to modernize identity verification and strengthen fraud prevention across its payments and fintech platform in Hong Kong and throughout Asia Pacific.

Wonder is a leading, digital-first merchant payments and fintech platform, enabling businesses of all sizes to pay and get paid effortlessly. Based in Hong Kong and launched in 2023, Wonder is a fast-growing brand with locations and customers across Asia Pacific. Its strong emphasis on regulatory compliance, merchant trust, and data security enable it to stand out in a crowded and highly regulated market.

Wonder's omnichannel platform allows merchants to digitally complete onboarding, open accounts, accept payments, issue cards, and manage transactions through a single ecosystem. However, onboarding historically relied heavily on manual KYC processes, involving extensive paperwork and documentation, and in-person verification at a physical branch. These legacy processes introduced significant friction, often delaying access to payment acceptance and financial services by weeks or even months. As Wonder scaled its platform, these workflows became increasingly at odds with its mission to make fintech accessible, intuitive, and suitable for everyday business use.

Manual identity verification also created operational strain. Processing physical documents required significant manpower and time, while inconsistent handling increased the risk of errors and privacy concerns. As fraud tactics continued to become more sophisticated, it also became more difficult to reliably detect forged or manipulated identification through manual review alone. Wonder recognized the need for a modern, mobile-native eKYC solution that could deliver both strong security and a dramatically improved onboarding experience.

"Our vision is to make fintech a simple, everyday operation for businesses, not a complex or intimidating process," said Ronson Chau, Chief Commercial Officer at Wonder Ventures Limited. "We needed a way to transform merchant onboarding into a secure, digital-first experience that could be completed remotely, in minutes, while still meeting the highest regulatory and compliance standards."



"Jumio has been instrumental in helping us demonstrate that robust fintech can be both highly secure and elegantly simple. This partnership positions Wonder to help redefine the future of payments and digital financial services across Hong Kong and Asia Pacific."

Ronson Chau, Chief Commercial Officer at Wonder Ventures Limited

How Jumio Helps

Jumio transformed Wonder's onboarding workflow by replacing manual, paper-based verification with automated identity verification, biometric matching, and AI-powered liveness detection. Merchants can verify their identity remotely using only a smartphone and complete the process in 7 minutes, without needing to submit physical documents or visit a branch.

Jumio determines whether an ID document is authentic, verifies that the person taking the selfie matches the ID, and checks for liveness and validity – all in real time and largely invisible to the user. This creates a smooth, intuitive onboarding experience, while delivering strong protection against identity spoofing, forged documents, and other forms of fraud.

By integrating Jumio eKYC with Wonder's proprietary eKYB platform, Wonder has automated both identity and business verification, significantly reducing operational overhead and ensuring consistent, audit-ready compliance processes. The result is a faster, clearer onboarding journey for merchants and a more efficient internal workflow for Wonder's teams. Deploying Jumio at the point of entry also establishes a trusted digital identity for each user, which in turn secures every subsequent transaction and interaction within the Wonder app.



“Our partnership with Jumio allows us to uphold the highest regulatory and scheme compliance standards while fundamentally rethinking the merchant onboarding experience. Together, we've reduced onboarding from weeks to minutes without compromising security.”

Ronson Chau, Chief Commercial Officer at Wonder Ventures Limited

Since implementing Jumio, Wonder has achieved measurable improvements across onboarding speed, operational efficiency, and user trust:

✔ Dramatically faster onboarding

Merchant onboarding times have been reduced from 10-14 business days to just 7 minutes.

✔ Improved operational efficiency

Automation has reduced manual review workloads, allowing internal teams to focus on higher-value and exception-based cases.

✔ Stronger fraud prevention

AI-driven identity verification and biometric checks help establish trusted digital identities from the first interaction.

✔ Higher completion rates

A seamless, mobile-native verification flow has increased onboarding completion rates by 30%.

These improvements have strengthened Wonder's ability to scale its platform, support merchants across multiple markets, and reinforce trust at the very first point of engagement. Thanks to Jumio, Wonder can confidently expand access to digital financial services while maintaining robust compliance and security standards.



Traditionally, merchants undergo extensive and manual KYC processes that would take weeks just to access payment acceptance and various digital financial services. Through our partnership with Jumio, we have leveraged its best-in-class eKYC solution along with Wonder's own proprietary eKYB system, resulting in a drastically shortened merchant onboarding process.”

Ronson Chau, Chief Commercial Officer at Wonder Ventures Limited