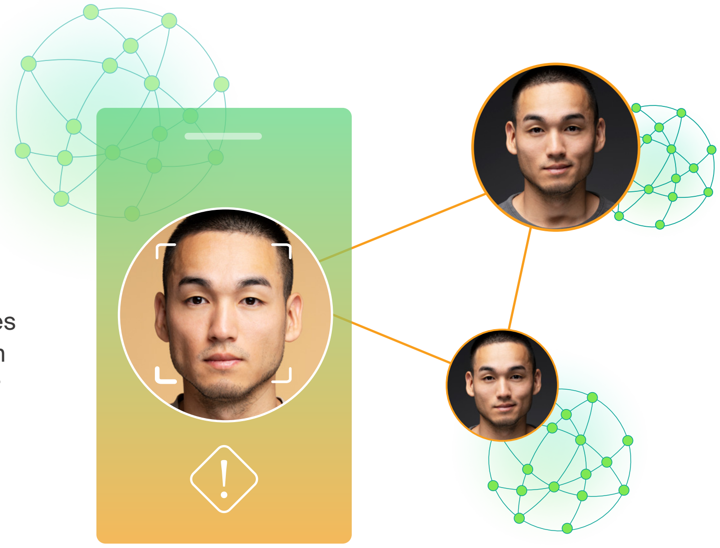
jumio | BNPL Lenders

Stop Fraud at Every Stage of the Buy Now Pay Later Lifecycle



Buy Now Pay Later (BNPL) lenders face a unique problem: approval decisions happen in seconds, but the window for fraud risk can stay open for months. Fraudsters exploit that gap, using synthetic identities and AI-generated documents to pass instant checkout approval, then disappearing after several purchases in classic bust-out schemes, or hijacking the account mid-repayment when it's least expected.

Powered by identity intelligence, Jumio verifies risky identities with high accuracy and continues to protect the account throughout the full repayment window, so you can approve fast without approving fraud.

How BNPL Lenders Use Jumio

Block Synthetic Identities and AI-Generated Documents at Checkout

Fraud rings increasingly use synthetic identities (a blend of real and fabricated personal data) paired with AI-generated or manipulated documents to pass instant Buy Now Pay Later approval.

Jumio ID Verification verifies document authenticity and **Selfie Verification** confirms a live, present applicant at speed, catching synthetic and AI-generated identity attempts before approval — without adding friction for legitimate customers.

Reverify the Account Holder Before High-Value Purchases

BNPL's extended repayment windows create an account takeover opportunity that doesn't exist in single-transaction lending.

Jumio Authentication enables step-up reverification of the account holder before high-risk or high-value transactions during the repayment window, confirming the same person who was originally approved is the one transacting now.

Catch First-Party and Bust-Out Fraud After the Fact

Some of the hardest BNPL fraud to catch isn't visible at approval. Fraudulent behavior often surfaces only after several transactions — too late for checkout-stage controls to help.

Jumio Watch continuously analyzes approved accounts for the behavioral and identity patterns associated with bust-out schemes, surfacing risk before it compounds into losses.

Catch Repeat Fraud Across Multiple Companies

Fraud rings don't stop at just one lender. Catching repeat fraud early is key to stopping its spread.

Jumio's cross-customer intelligence provides a broader view of a customer's risk by connecting identity verification data across multiple businesses in real time to catch repeat fraud attempts and synthetic identities before losses occur.

How Jumio Works Across the Lifecycle

Jumio helps BNPL providers turn every application, every return purchase, and every repayment event into a continuous, connected, contextual identity decision powered by identity intelligence. Jumio can catch synthetic and ring fraud that legacy solutions miss, while approving more legitimate borrowers at checkout speed.

Verify

For flagged or high-risk applicants, Jumio steps up with document, ID, and liveness checks, AML screening, and risk signals to confirm trust before approval.

Authenticate

On return purchases or high-value events, Jumio uses selfie-based and device-based authentication to ensure the person behind the transaction is the trusted user.

Analyze

Jumio continuously analyzes risk, surfaces meaningful changes, and enables faster, more confident action across the full customer lifecycle — triggering re-KYC as needed to reassert trust.

Let us show you how Jumio protects BNPL lenders across the full customer lifecycle.

Learn more at jumio.com

jumio