

## OrbitRemit Significantly Simplifies Customer Onboarding Time with Jumio



### ID and selfie verification with advanced liveness detection helping international money transfer provider dramatically reduce manual reviews and fight sophisticated fraud

OrbitRemit was founded in New Zealand in 2008. It set out to make international money transfers faster, more affordable and more transparent, for customers frustrated with traditional banks. The company supports transfers to more than 40 countries, combining competitive exchange rates and flat fees with a strong focus on customer trust and user experience. Today, OrbitRemit has more than 500,000 customers worldwide.

As OrbitRemit scaled, maintaining a seamless customer experience became increasingly important, particularly during onboarding. The business was growing rapidly, and the team recognized an opportunity to reduce manual effort and build a smarter, more scalable foundation for customer verification without compromising its focus on compliance and security.

Before implementing Jumio, OrbitRemit used a combination of document reviews and local database checks to verify customer identities. As volumes grew, the team sought to move away from manual intervention and toward a more intelligent, automated approach. Approximately 80% of new customer accounts required a manual review step, and OrbitRemit wanted to reduce that significantly to improve conversion rates and improve compliance by reducing false positives.

OrbitRemit needed a solution that could deliver fast, accurate, and globally-scalable identity verification across dozens of countries, while maintaining a seamless mobile-first experience. After evaluating multiple vendors, Jumio stood out for its intuitive interface, global document coverage and advanced biometric capabilities, including liveness detection to deter sophisticated fraud attempts. Jumio also provided total alignment with a range of AML/KYC regulations in its key markets of New Zealand, Australia, and the UK.

"We were looking to work smarter," said Zach Tattle, chief operating officer at OrbitRemit. "We had a solid process in place, but as we grew, we wanted to remove manual steps and give our team better tools. Onboarding could take hours for customers who signed up outside of business hours, and we knew we could do better. Jumio gives us data-driven confidence, and instead of relying on a manual check, we have a fully reliable technology solution analyzing thousands of data points in seconds."



"Jumio has enabled us to reduce manual checks while increasing our fraud detection capabilities. We can now onboard customers 24/7, reduce fraud and grow our business."

Zach Tattle,  
Chief Operating Officer,  
OrbitRemit

## How Jumio Helps

Jumio has been OrbitRemit's identity verification provider since 2017, with ID and selfie verification delivering real-time results powered by AI, automation and biometrics. Since using Jumio, onboarding times dropped significantly, fraud detection has improved, and the business gained the ability to scale more efficiently, while maintaining strong compliance standards.

Jumio's advanced biometric checks, including liveness detection, have led to a noticeable decline in sophisticated identity theft attempts. Jumio Liveness Premium with advanced deepfake detection leverages randomized color sequences and AI-driven analysis to confirm human presence in real-time. The result? OrbitRemit has tools to help automatically stop spoofing attacks and detect attempted duplicate or fraudulent accounts before they impact business.



### 1. ID Check

Is the identity document (ID) - physical or digital - authentic and valid?



### 2. Selfie + Liveness Check

Is the person holding the ID the same person shown in the ID photo? Are they physically present during the transaction? Is this a real person, not a spoof?



### 3. Risk-based Decision

Jumio calculates the fraud risk and approves or rejects the identity transaction in seconds based on your predefined risk tolerances.

Overall, Jumio provides a robust audit trail and proof of liveness, which enables it to satisfy regulatory requirements and build confidence with banking partners.

Since implementing Jumio, OrbitRemit has achieved measurable improvements across onboarding efficiency, fraud prevention and operational performance:

“Thanks to Jumio, we’re able to onboard customers more efficiently, which is critical to reducing abandonment and increasing customer satisfaction in a highly competitive market.”

Zach Tattle, Chief Operating Officer, OrbitRemit



#### Faster onboarding

Identity verification times have been significantly reduced.



#### 24/7 customer acquisition

Automated verification allows OrbitRemit to onboard customers 24/7, eliminating delays tied to non-working hours and capturing more users at the point of intent.



#### Reduced false positives

With false positives down, the team has more time for resolving genuine edge cases, improving both consistency and outcomes.



#### Higher conversion rates

Faster verification has driven a marked improvement in the signup-to-first-transfer metric, reducing abandonment at a critical stage in the customer journey without compromising precision.



#### Improved scalability

OrbitRemit can grow its customer base and adapt to growing volumes while maintaining high operational and compliance standards.

These improvements have enabled OrbitRemit to deliver on its core promise of fast, transparent and trusted money transfers while scaling globally in a highly regulated environment. By reducing friction and increasing confidence at onboarding, Jumio helps OrbitRemit convert more customers and protect its platform as it continues its global growth.