jumio | Case Study

TalkRemit Removes Customer Onboarding Friction and Prevents Fraudulent Account Creation with Jumio



TalkRemit

Identity verification, address services and risk signals help international money transfer provider strengthen compliance and improve the customer experience while reducing manual reviews

TalkRemit is a digital international money transfer provider created to make cross-border remittances faster, more affordable and more accessible for migrant communities. Founded in 2016, the company is headquartered in London, and has customers in 17 countries sending money to more than 100 countries around the world.

Customers can send money through TalkRemit's web platform and mobile application, with recipients accessing funds through bank accounts, mobile wallets and cash pickup locations. The company combines a streamlined digital experience with strong security, fraud prevention and regulatory compliance controls.

TalkRemit's goal was to provide a secure and trusted service while maintaining a streamlined onboarding experience for legitimate customers, even as the business expanded across multiple markets. Its existing identity verification providers supported core KYC requirements, but did not offer some of the advanced security capabilities TalkRemit required, including liveness detection, electronic proof of address and additional risk assessment tools.

TalkRemit evaluated several vendors based on accuracy, global coverage, compliance alignment, fraud resistance, integration quality and total cost of ownership. Jumio stood out for its comprehensive platform, responsive support and ability to meet TalkRemit's operational requirements.

"We wanted to strengthen our verification process by adding stronger fraud prevention controls and a more comprehensive onboarding solution," said Esther D., compliance and risk officer at TalkRemit. "Jumio provided the identity verification, risk insights, and coverage we needed to minimize onboarding friction, stay compliant with regulations around the world, and minimize our risk exposure."

The implementation went smoothly, with regular communication, clear documentation, and well-coordinated collaboration between the teams ensuring the project stayed on track.

> "Jumio has helped us reduce manual work while giving our compliance team better information during onboarding. We can identify higher-risk cases more effectively while providing a faster experience for legitimate customers."
>
> Indrin L., operations compliance manager at TalkRemit

How Jumio Helps

TalkRemit uses Jumio for a number of identity verification and risk signals solutions:

ID Verification

Prompts the user to take a photo of the front and back of their ID document, then uses sophisticated algorithms to detect fraud.

Selfie Verification

User takes a selfie to ensure the person TalkRemit is onboarding is the same as the person on the ID.

Liveness Detection

Uses patented active illumination to deliver enhanced protection against deepfakes, injection attacks and presentation attacks.

Doc Proof

Allows TalkRemit's customers to upload supporting documentation such as utility bills or credit card statements. Jumio can automatically extract data from that documentation.

Address Services

Validates and corroborates addresses with independent, third-party sources. Determines whether the address extracted from a government-issued ID exists in the real world, and sees if the person being verified actually lives at the address on their ID.

Risk Signals

TalkRemit gains extra assurance by assessing the risk and reputation of a user's device, phone number and email address — all without increasing friction for legitimate users.

"Jumio is helping make our business smarter by enabling faster customer onboarding while strengthening our compliance and risk management processes," Esther D. said. "Its risk scoring capabilities and configurable workflows allow us to apply a more risk-based approach to customer verification, helping us identify higher-risk cases more effectively while streamlining the onboarding experience for legitimate customers. This has improved operational efficiency, enhanced decision-making, and supported stronger KYC/AML compliance."

Since implementing Jumio, TalkRemit has been able to eliminate approval of fraudulent ID documents, while also reducing the false rejection rate to near zero, as seen in recent operational performance metrics.

Key Benefits

- **Reduced manual reviews:** Prior to implementing Jumio, approximately 40% of customer onboarding cases required manual review. Automated verification has significantly decreased the number of cases requiring intervention.
- **Faster onboarding:** Customers can complete identity and address verification more efficiently.
- **Improved conversion:** Higher verification pass rates and fewer manual reviews have reduced friction for legitimate customers.
- **Stronger risk assessment:** Email, phone number and device signals provide additional insight into potentially higher-risk registrations.
- **Regulatory compliance:** Jumio supports TalkRemit's KYC and AML obligations across the markets in which it operates, including compliance with eIDAS, GDPR, and PSD2-related requirements.

As TalkRemit expands its services and geographic reach, Jumio provides a scalable foundation for identity verification, risk management and compliant customer growth.

> Jumio has helped us make identity verification faster and more accurate while reducing the need for manual reviews. This allows us to focus our compliance resources where they matter most, while giving legitimate customers a smoother onboarding experience."
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> Indrin L., operations compliance manager at TalkRemit