

Fraudsters evolve. So should your identity solution.

With many traditional identity verification solutions, users are asked to take a picture of their government-issued ID using a smartphone or computer webcam. The problem is, many fraudsters can pass these tests with the legitimate passports or driver's licenses they have stolen. The IDs are legit, they just don't belong the person who is attempting to do business with you.

Intimidate and Deter Fraudsters with Liveness Detection

Jumio has pioneered liveness detection technology to thwart fraudsters' evolving and sophisticated attempts to assume another individual's identity. Starting by requiring users to take a selfie or a picture of themselves with a customized handwritten note, Jumio's Netverify takes identity verification to the next level.

Liveness detection for mobile or web helps you:

- ✓ Ensure your consumer or user is physically present
- ✓ Ensure the user's selfie is legitimate
- ✓ Minimize fraud and the resulting costs of unauthorized transactions
- ✓ Maintain a positive customer experience

Liveness Detection for Mobile

To ensure a real person is behind the mobile device during the transaction, Jumio requires users to follow a target on the screen with their eyes as it moves in a random pattern. The liveness detection workflow consists of two steps:



Selfie Capture for Similarity Check:

Does the photo printed on the ID match with the user´s selfie? The user is requested to align their face within a frame overlay. During the alignment, real time feedback is offered (e.g. move closer) to guide the user properly. After the user has aligned their face, a 'selfie' photo is taken and used to perform the similarity check.



Eyeball Tracking for Liveness Check:

After the selfie is captured by the smartphone, a biometric-based technique known as eyeball tracking is employed to ensure the person is real and physically present during the transaction. A small circle is displayed and moves in random pattern around the screen while the user is instructed to follow the circle with their eyes. Since the dot moves randomly, we are easily able to disqualify photos, printouts, and pre-recorded videos from being substituted for a live camera capture.

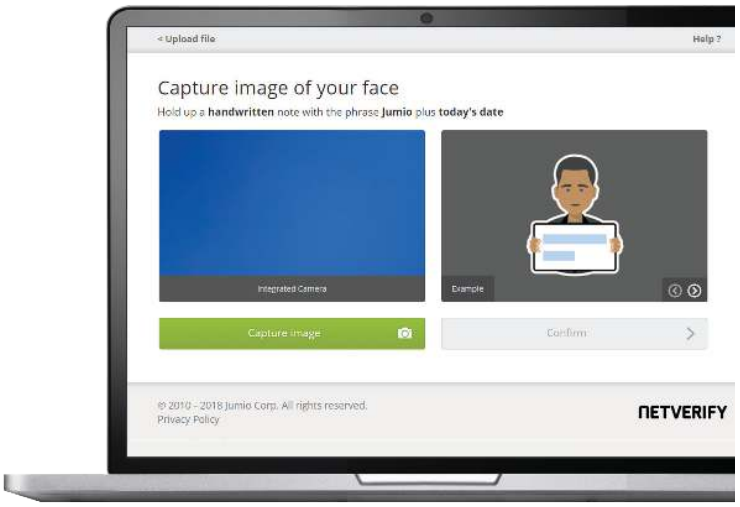
JUMIO

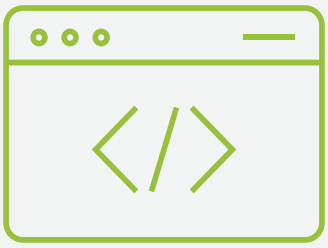
FACETEC EXHIBIT 2049
JUMIO v. FACETEC
IPR2025-00106

Liveness Detection for Web

Unlike many ID verification solutions that only support smartphone image capture, Jumio supports your laptop and desktop users with a process designed to the unique fraud risks of a computer-based platform. For example, consider that in the age of Photoshop, it's not terribly difficult to take a picture of a stolen driver's license and use that as a selfie.

Jumio's Liveness Detection for Web prompts the user to create a handwritten note with a custom phrase and the current date. The user must then take a picture of themselves holding the note during the selfie capturing process.



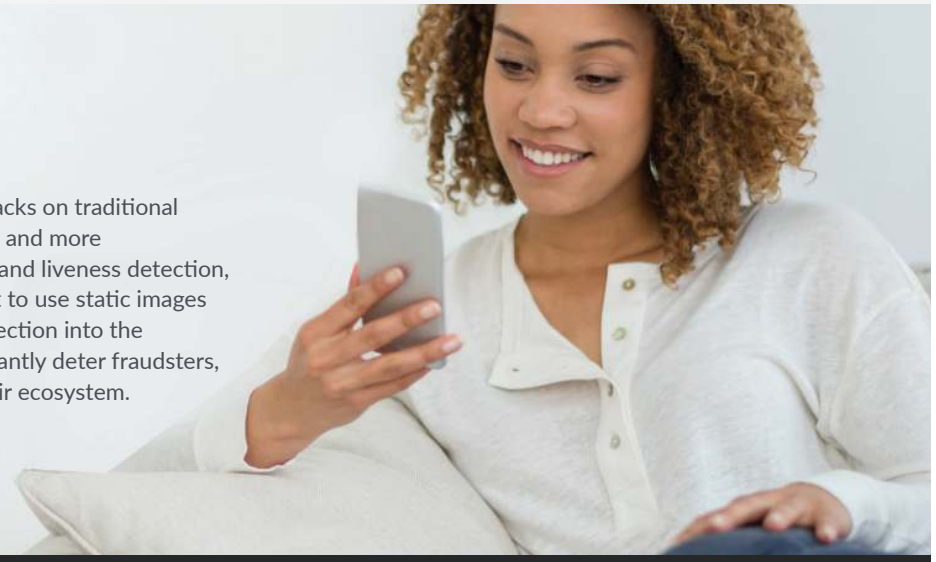


Liveness Detection for API

Jumio also offers Live Detection for API-based implementations. If an API is used, our business customers can control the capture of the handwritten notes and guide the end user through the entire user experience (including ensuring that the user has included the proper text and date on the note).

The Bottom Line

With advancements in biometric technology, attacks on traditional identity verification solutions have become more and more sophisticated. Using biometric facial recognition and liveness detection, Jumio evolves to combat fraudsters who attempt to use static images to fake their identity. By embedding liveness detection into the account setup process, organizations can significantly deter fraudsters, dramatically reduce fraud, and better protect their ecosystem.



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Take the Next Steps

Download the Netverify® app to try it free.
Request more information at jumio.com