Jumio Go Says No-Go to Deepfakes, Bots and Sophisticated Spoofing Attacks

By Dean Nicolls | October 28, 2019

Your marketing department comes up with a great campaign. They think through all the wording and craft pithy catchphrases to capture the imagination of your target market. They develop email campaigns, banner ads, social posts and even some direct mail — all with the intent of generating bona fide prospects to your website.

These campaigns usually costs tens or hundreds of thousands of dollars to execute, so expectations run high. If done well, the campaign will translate into a noticeable spike in website traffic. But success is not measured by website traffic, but by new account sign-ups. And once targeted prospects are on your website, you want to capitalize on that traffic and convert as many of those visitors into paying customers.

This is where online friction, onerous KYC processes and time-consuming identity verification procedures can really hamper the onboarding experience. Many modern enterprises calculate abandonment rates, a simple formula that divides the number of completed applications submitted for a final decision by the total number of applicants. Though estimates vary by industry, abandonment rates for online account opening range from 20% to 50% and not surprisingly, abandonment rates increase significantly as the time required to complete an application increases.

So after all the effort and expense of driving prospects to your website, you might only convert 50% of the hard-fought web traffic that you spent months cultivating. Clearly, the onboarding process needs to be simplified and streamlined if you want to convert more of this traffic.

Hello AI. Goodbye friction.

Over the last two years, Jumio has been on a mission to reduce the time it takes to reliably verify online customers. We've invested heavily in AI. We've invested in cutting-edge biometrics. And we've invested in certified liveness detection to better sniff out spoofing attacks. All of these investments have enabled Jumio to automate many of the component processes that operate behind the scenes. But, they have simultaneously equipped with better technology to detect and deter fraud.

And it's these investments that have fueled the introduction of Jumio Go$_{Beta}$ — a real-time verification solution, powered exclusively by AI.

The Special Sauce: Big Data and Big AI

Jumio Go leverages the power of big data and big AI to equip modern enterprises with instant online identity verification that delivers a simple and intuitive experience for good customers. Just as importantly, Jumio Go prevents bad actors and bots from creating fake accounts thanks to our embedded liveness detection — a powerful deterrent for fraudsters and cybercriminals.

The key benefits of Jumio Go include:

Unrivaled Speed: Employs state-of-the-art AI, OCR and biometrics to deliver our fastest identity verification solution ever.
Data Driven AI: Exploits the power of massive production data sets, which include over 200 million historic identity verifications, and machine learning to spot patterns and better detect when an ID has been manipulated or altered.
Certified Liveness Detection: Detects and deters advanced spoofing attacks including deepfakes with FaceTec's embedded NIST-certified liveness detection.
Global Coverage: Supports more than 500 ID types across the globe, helping enterprises scale to serve an increasingly international customer base.

Omnichannel Support: Supports a wide range of customer implementations, including mobile SDK (iOS & Android), mobile web, desktop and cloud API service options.

The Rise of Spoofing & Deepfakes

While other automated identity solutions exist in the market, their accuracy and fraud detection capabilities are a bit suspect because of some of the inherent technology limitations. A good example of this is liveness detection.

Liveness detection is needed to secure biometric authentication systems from fraud and increasingly sophisticated spoofing attacks. For instance, fraudsters are using a photo, video or even a simple mask to bypass the selfie requirement (which is often required to corroborate the digital identity to a government-issued ID document). Most recently, deepfakes have entered the scene and represent a significant threat to biometric-based verification solutions. A deepfake superimposes existing video footage of a face onto a source head and body using advanced neural network powered AI. A deepfake looks to be a real person's recorded face and voice, but the words they appear to be speaking were never really uttered by them, at least not in that particular order.

Because of these emerging threats, most of the leading automated players have embedded some form of liveness detection as part of the identity verification process. Liveness detection methodologies ask users to blink, smile, turn/nod, watch colored flashing lights, make random faces, speak random numbers and much more. Sadly, most of these legacy techniques are easily spoofed by deepfakes and advanced spoofing techniques.

The Value of Certified 3D Liveness Detection

In the world of liveness detection, there is a large distinction between certified and uncertified methods. Certification testing is performed by iBeta, a NIST/NVLAP-accredited lab, based in Denver. They are currently the only lab performing presentation attack detection (PAD) testing guided by the all-important ISO 30107 global standard.

In fact, Jumio is proud to have partnered with FaceTec, which recently received perfect scores in testing guided by the ISO 30107 biometric standard. FaceTec is the first and only biometric technology to achieve perfect results in Level-1 and Level-2 certification testing. This is noteworthy because the Level-2 test attempts to spoof the technology even using live human test subjects wearing 3D masks and deepfakes.

While certified liveness detection is an important ingredient and differentiator of Jumio Go, it's the speed, accuracy, and global coverage that's going to help modern enterprises convert more legitimate customer through a friction-free and intuitive user experience.

The need for speed, coupled with reliable fraud deterrence, makes Jumio Go a powerful tool in your ability to streamline the onboarding experience and dramatically reduce abandonment rates resulting in more customers, increased revenues and happier marketing departments.