Rappi Taps Jumio
to Vet Customers and Streamline the Onboarding Experience

Rappi

Jumio's AI-Powered Verification Solutions Help Rappi Deliver a Superior User Experience while Fighting Fraud

Rappi is an all-purpose delivery application that aims to be the personal assistant for its users. Founded in 2015, the Latam startup now operates in Argentina, Brazil, Chile, Colombia, Costa Rica, Ecuador, Mexico, Peru and Uruguay.

Through the Rappi platform, customers can order same-day delivery of products from a broad range of categories, from restaurants and liquor stores to supermarkets to drug stores. The application also has a RappiPay virtual wallet and debit card, enabling customers to transfer money, make purchases and withdraw cash from millions of ATMs.

The Challenge: Speedy and Secure Digital Onboarding for Banking Customers

Rappi wanted to create an automated digital onboarding experience for RappiPay customers that would help the company scale its business and align with compliance mandates including KYC requirements.

In its early stages, RappiPay did not require identity verification for new customers. Rappi knew a better solution was out there, and had a few key requirements when looking for an identity verification vendor to automate its onboarding process.

> "We wanted our customers to have a fast onboarding process, we wanted the process to be as secure as possible and we needed a solution that supported all the ID document types in our target markets."
>
> Warren Gutensohn,
> Head of Product, Rappi

How Jumio Helped

After researching and vetting vendors, Rappi chose Jumio. Jumio offers the most mature verification solution for the Latam market, accepting and reliably verifying multiple types of government-issued IDs including passports, driver's licenses and ID cards. In total, Jumio supports more than 5,000 ID subtypes from around the globe.

Jumio's Identity Verification and Authentication solutions leverage the power of biometrics, AI and the latest technologies to quickly and automatically verify the digital identities of new and existing RappiPay users.

During the onboarding process, new customers take a picture of their government-issued ID and a corroborating selfie. Jumio determines if the ID document is authentic and that the person pictured in the selfie matches the picture on the ID, providing an accurate verification decision in a matter of seconds and ensuring a user-friendly experience.

Jumio Authentication enables Rappi to protect existing accounts by automatically unlocking the true identities of their existing customers with advanced selfie technology.

How Jumio Authentication Works

1. Acquisition

When a new online account is created, Jumio captures an image of a valid government-issued ID (driver's license, passport or ID card) and a selfie, from which a biometric template is created.

2. Enrollment

At enrollment, the selfie is automatically compared to the photo on the ID to reliably establish the digital identity of the new user.
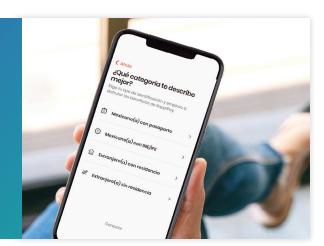
3. Authentication

When a future user authentication is needed, Jumio Authentication captures a fresh selfie, generates a new biometric template and compares it to the original template to unlock the user's digital identity in seconds.

Since partnering with Jumio, more than 750,000 users have successfully opened new RappiPay accounts.

"With Jumio, we can confidently verify the identities of our banking customers almost instantly and without the need of human review."

Juan Pablo Ortega, Co-founder, Rappi