ProntoPaga and Jumio: Fighting Fraud in LATAM

ProntoPaga

Leading LATAM payment processor uses Jumio Go and AML Screening to establish and maintain trust in the face of an increasingly complex cybersecurity landscape

ProntoPaga is a leading payment processor in Latin America, specializing in the rapid collection, processing and disbursement of payments, through a gateway that offers fast, flexible and convenient solutions to various sectors. The company currently operates in Peru, Chile, Ecuador, Brazil and Mexico, with plans to expand into five more Latin American countries in 2025. The company stands out for its technological innovation and commitment to service excellence, providing tools that simplify payment management and digitalization of financial transactions.

One area of specialty for ProntoPaga is the online gaming and gambling sector, with a focus on fraud monitoring and prevention. Those who work in the online gaming industry must navigate regulatory frameworks almost everywhere, and ProntoPaga's offerings are designed to help operators reduce fraud risk while meeting compliance mandates.

ProntoPaga had a fraud monitoring process in place but without biometric identity verification, it was not strong enough to detect more sophisticated fraud.

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Evans Concha
ProntoPaga CTO and Founder

How Jumio Helps

"When choosing an identity verification provider, our main criterion was the ability to offer robust and secure solutions that not only comply with KYC and AML regulations but also enhance the user experience without compromising security," said Evans Concha, ProntoPaga CTO and founder. "Additionally, we valued technological flexibility, ease of integration with our existing systems, and most importantly, a proven track record in preventing fraud and identity theft. Jumio met all these requirements exceptionally well."

ProntoPaga has been a Jumio customer since 2024.

"Our company's security standards are extremely high and we need a partner aligned with us in this regard, guaranteeing maximum responsibility, seriousness and reliability in their services," said Concha.

Concha described the implementation process as "quite agile and efficient."

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By using Jumio Go, ProntoPaga is able to deliver a fully automated and friction-free onboarding process while deterring fraud and meeting compliance mandates. New users only need to take a picture of their government-issued ID and a corroborating selfie. Jumio Go leverages the power of AI, OCR and biometrics to determine whether the ID document is authentic and verifies that the person pictured in the selfie matches the picture on the ID. Jumio Go also checks the selfie for liveness, validity (that the selfie is real, valid and not fraudulent), and estimates the age. It provides a definitive, risk-based decision in seconds, ensuring a user-friendly experience.

Jumio offers the most mature verification solutions 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 around the globe, which will help ProntoPaga as it expands into new markets.

ProntoPaga also uses Jumio AML Screening to help prevent financial crime and money laundering. AML Screening checks users against global and regional sanctions, adverse media and politically exposed persons (PEPs) lists during onboarding, and continually monitors ProntoPaga's customer base for potential new risks.

One of the main challenges Jumio solved for ProntoPaga was significantly improving fraud prevention and security in their identity verification processes.

> "After implementing Jumio, we significantly strengthened our fraud monitoring process by incorporating biometric verification, which has allowed us to better detect identity theft attempts. This has not only increased the security of our transactions but also provided our customers with a higher level of trust and protection."
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> **Evans Concha**
> ProntoPaga CTO and Founder