

Zumigo Identity Verification Builder Simplifies Verification and Authentication Workflows Deployment

Zumigo is changing the way fraud prevention is deployed for enterprises and small businesses alike. In a newly launched low-code/no-code platform, businesses can reduce the time it takes for a new deployment of their identity verification and authentication workflows from weeks to under an hour.

The Zumigo Identity Verification Builder supports low-code/no-code implementation, enabling users to configure verification workflows, customize UI components, and deploy integrations with minimal engineering effort. From the visual interface, a user can easily create and deploy the workflows from a menu of digital identity intelligence services, depending on business requirements.

The unified platform brings together functions that address Customer Identity Access Management (CIAM); secure customer onboarding; and smart decisioning based on comprehensive risk and fraud signals. Features include:

- ❖ Verification and authentication options available from a library of digital identity intelligence services for businesses to pick and choose. A list of common workflows are pre-built for easy deployment:

KYC compliance to verify the basic identifying information of every new customer; understand the customer risk profile; and continuously monitor customer accounts and transactions for suspicious activities:

- Matching personally identifiable information (PII) such as name and address, mobile phone number, driver's license, etc.
- Screening against required local, regional

and governmental information sources including the Specially Designated Nationals and Blocked Persons (SDN) list, maintained by the Office of Foreign Assets Control under the U.S. Department of the Treasury; Politically Exposed Persons (PEPs) lists, maintained at a regional- and country-level; adverse media or negative news available publicly; and civil and criminal public records

Reduce friction, streamline consumer experience with secure passwordless access to reduce friction and increase conversion. Using mobile network authentication, Zumigo instantly verifies shopper identities using their mobile phone number or the installed passkey with additional, layered protection using SMS/voice OTP or social log-in. Consumers can access their accounts without entering user names and passwords.

Improve conversion rate with pre-fill forms to speed up the account origination or checkout process. Zumigo passively verifies the mobile number from the device, and upon verification, auto-populates additional information from the carrier including name and address on file.

- ❖ The verification workflows can be configured for application-specific follow-up actions upon completion, for example:

- The authentication workflow returns the authenticated status upon completion to the hosting application which can then choose to perform application-specific follow-up, such as allow/disallow login, forward for manual review, etc.

- The enrollment workflow returns the authenticated results and any KYC supplied/pre-filled along with the scores to the hosting application which can then perform application-specific actions like opening an account, or updating address/information.

- ❖ After configuration, the workflows can be embedded in the business' existing platform/website so that it looks like part of the platform/website, or hosted on a Zumigo-owned site, branded either with the business' look-and-feel (colors, styling, domain name, etc.), or with the Zumigo look-and-feel.

Additionally, the platform comes with a dashboard that provides end-to-end visibility into deployed workflows, including:

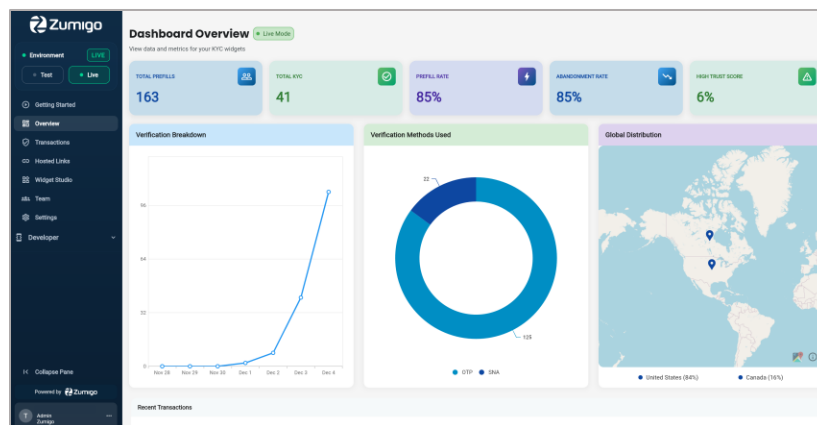


Fig. 1: Dashboard view of Zumigo Identity Verification Builder

- ❖ Real-time insights into usage, performance, and verification outcomes to monitor the deployed workflows, track conversion, and identify anomalies.
- ❖ A developer hub that offers API key management; platform-specific code samples; comprehensive documentation for deeper programmatic integrations; and direct API access and configurable webhooks for event-based notifications that allows for automated monitoring, alerting, and seamless integration with external systems.
- ❖ Ability to customize the look-and-feel of the workflows, including color, language, logo, font, etc.
- ❖ Aggregates business-specific details including usage charges; billing and payment; key verification metrics; event log; device fingerprinting intelligence;

support information; account settings and management.

The Zumigo Identity Verification Builder is running a beta program. Sign up at info.zumigo.com/betasignup or contact your sales representative for more information.

About Zumigo

Zumigo powers digital identity verification in the world's largest enterprises to protect transactions, accounts and trust, using real-time intelligence across mobile, email, device, financial, account, and other information sources. Its modernized, multi-layer approach fortifies the identity perimeter against today's complex fraud and promises a streamlined consumer journey from onboarding to transactions. Learn more at www.zumigo.com.