

Casumo Develops Winning KYC Strategy with Jumio

The online casino discovered how to walk the line between fraud detection and user experience with ID, age and document verification.



Casumo prides itself in being more than just an online casino. Casumo launched in 2012 with a vision to disrupt the status quo in the online gaming industry, and innovation and groundbreaking design have always been at the core of Casumo's offerings. The company continuously focuses on creating an exciting experience for its players, and was the first online gaming operator to launch a "casino adventure." In addition, Casumo's "reel race" casino tournaments, where the goal is to win as many times as possible within a certain duration of time, have become a role model which other gaming operators try to emulate.

Maintaining a Positive Customer Experience While Meeting KYC Mandates

Casumo aims to be more than just a casino and offers an online gaming experience in which players receive rewards such as money and free play by collecting points. Creating and maintaining a good experience for its players is an ongoing challenge. Online gaming is a highly regulated industry, and online casinos like Casumo need to strike a balance between meeting compliance mandates and keeping access easy and the experience enjoyable for players.

Although gaming regulations vary by jurisdiction, one commonality is the need to meet strict, comprehensive know your customer (KYC) regulations. To meet these compliance mandates, gaming operators need to verify the identity of players, verify their physical address (based on the address printed on their bank statement or utility bill) and verify their age (online gambling is legal provided the player's minimum age is between 18 and 21 for the most part, depending on the country).

Casumo had long seen a need for a more seamless identity verification process. In its early years, Casumo handled document verification over email, which proved to be ineffective as the business grew. Casumo later built out internal KYC tools, but wanted to continue streamlining and expediting the process. This is where Jumio came into play.



"Jumio's technology makes our lives so much easier in terms of forgery and anti-impersonation checks."

Jakub Mielczarek, Head of Payments, Fraud and AML at Casumo

The Selection Process

Jumio was on Casumo's radar for quite some time before the online casino chose Jumio as a solution provider. As Jakub Mielczarek, Casumo's Head of Payments, Fraud and AML explains:

"We had been benchmarking and investigating a potential partnership a couple of years before we actually signed the deal. It turned out at that point we didn't see a massive need to bring in an external solution. In addition, we had personally encountered and liked Jumio while playing with other gaming operators."

Casumo's key criteria for selecting a KYC-compliant solution was secure archiving of documents, solid technical support and an easy-to-understand front-end solution for the players. Jumio met these criteria and was endorsed by other gaming operators, which led Casumo management to select Jumio in 2017 for its front-end KYC solution.

The Solution

Jumio's API uses a proprietary mix of artificial intelligence, augmented intelligence, computer vision and verification experts to determine if an identity document is authentic and belongs to the user. Jumio seamlessly integrates with Casumo's existing workflows to determine — through a simple API call — if players are who they say they are, live within a legal jurisdiction and that they meet the minimum age requirement, and particularly at two key times: at point of deposit and at point of payout.

Jumio is the only solution provider to offer extensive identity validation that fits into an online gaming provider's risk profile and helps them meet their specific user validation needs. The technology enables online casinos (and other businesses in a variety of industries) to interact with customers as if they were standing in front of them.

The cost to keep up with current KYC regulations is a burden for gaming operators and other forms of online identity verification are fraught with security and UX headaches. This is time-consuming for both customers and businesses, and expensive to process. Jumio is working with Casumo to change that with three key components of player verification:



ID Verification

The government-issued ID needs to be verified as valid.



Age Verification

The age of the person possessing the ID needs to meet minimum age restrictions, which are not uniform and can vary by geographic jurisdiction.



Address Verification

Address verification lets Casumo know where its players are located in order to meet geographic jurisdiction requirements.

Jumio integration was "extremely smooth" and "super easy," says Mielczarek, adding that Casumo's tech team remarked on the complete and clearly worded integration documentation provided by Jumio.

How Jumio Helped

Since integrating Jumio into its workflow, Casumo has experienced more streamlined and efficient KYC processes and has increased its KYC handling capacity by 80 percent, says Mielczarek.

"Casumo's internal KYC tools in combination with Jumio's API have been a game changer for us in terms of streamlining our KYC processes both internally and externally," Mielczarek explains. "We've gone from an e-mail based KYC process to a process which is based on players uploading documents while logged into their user accounts. This results in increased security and a better foundation for player retention with easy verification."

