

Ahli United Bank does digital onboarding right with Jumio



Leading Middle Eastern bank using AI-powered Jumio Identity Verification to build customer trust while fighting online fraud

Ahli United Bank B.S.C. (AUB) is a leading pan-regional Islamic financial services provider, incorporated in Bahrain in May 2000. It offers a full range of Sharia-compliant retail, commercial, private banking and wealth management services across the MENA region and the UK. With 163 branches in 8 countries, AUB operates through its Bahrain Head Office and its subsidiaries in Kuwait, Egypt, Iraq and the UK, as well as its associates in Oman and Libya, and a branch in the UAE (DIFC).

AUB's mission is to create an unrivaled ability to meet customer needs, provide fulfillment and development for their staff and deliver outstanding shareholder value. One of their key objectives is to ensure technological, digital and data competitiveness across all functions.

Today's banking customers want the flexibility to open and manage accounts online. AUB used to handle onboarding onsite, requiring new customers to visit a branch to present their identity documents in person. This process was inefficient and inconvenient for customers and bank employees alike, so AUB wanted to create a fast and convenient digital application process that was also tough on fraud.



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Waleed AlJasmi
Head of Digital Channels,
Ahli United Bank

How Jumio Helps

AUB has been using Jumio Identity Verification since 2020.

“Our selection of Jumio was for many reasons. Most important are the comprehensiveness of Jumio’s identity verification process and the end-to-end support, in addition to the excellent SLA, all of which translate to an outstanding user journey for our customers,” said Waleed AlJasmi, head of digital channels at Ahli United Bank.

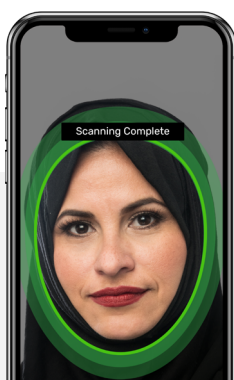
Jumio offers the most comprehensive identity verification solution on the market, accepting and reliably verifying multiple types of government-issued IDs including passports, driver’s licenses and ID cards. Jumio supports more than 5,000 ID subtypes around the globe and has processed more than 1 billion transactions spanning more than 200 countries and territories.

Jumio Identity Verification leverages the power of biometrics, AI and the latest technologies to quickly and effectively verify the identities of new AUB customers. During onboarding, customers take a picture of their government-issued ID and a corroborating selfie. Jumio determines whether the ID document is authentic and verifies that the person pictured in the selfie matches the picture on the ID, providing an accurate verification decision in seconds and ensuring a user-friendly experience.



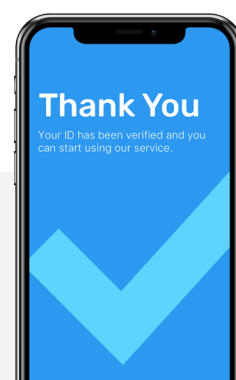
1. ID Proofing

Is the ID document authentic and valid?



2. Similarity & Liveness Checks

Is the person holding the ID the same person shown in the ID photo? Is the person physically present during the transaction?



3. Definitive Answer

Jumio Identity Verification delivers a definitive yes or no answer in seconds.

AUB’s verification process can be done entirely online but is also offered on tablets at certain branches, offering much better flexibility to onboard customers who apply in person.

Since integrating Jumio into its onboarding workflow, AUB has seen positive results in the form of higher conversions, an enhanced onboarding experience for new customers and lower fraud rates. The majority of applications are now processed entirely online, with the ultimate goal of 100% digital onboarding in the near future.

“Jumio opened a totally new stream for customer acquisitions. A process that used to take up to five days now takes only five minutes and is easy for customers to complete whenever and wherever they want,” AlJasmi said. “We’re also seeing a significant reduction in customer acquisition costs and more positive feedback on social media, with very high approval rates for the digital onboarding process.”