

# :Dribe Accelerates Customer Onboarding Workflow with Jumio



## :Dribe

**Danish mobility startup uses Jumio's AI-powered verification solutions to give the green light to good customers while fighting fraud**

:Dribe is determined to revolutionize the way people drive. They believe that Denmark – one of the world's best countries for adopting new technology – is ready to trade car ownership for a smarter approach to mobility and thus offers a fully digital car subscription service designed to give customers unmatched freedom, convenience and peace of mind. Due to the short commitment period of only 30 days, customers are able to adapt their subscription to best suit their needs.

User experience was a priority when designing the :Dribe app. The team wanted to give good customers the ability to onboard 24/7 so they could easily book a car whenever and wherever they were, but :Dribe also needed the security checks in place to protect its fleet from theft and fraud.



“After introducing Jumio Identity Verification to our onboarding process, our fraud attempts dropped by 75%.”

**Erik Asbjørn Arvid**  
Chief Technology Officer, :Dribe



# How Jumio Helps

:Dribe launched in 2018 with the power of Jumio eKYC under the hood.

"We evaluated vendors on two primary dimensions: 1) functionality and 2) user experience," said Erik Asbjørn Arvid, :Dribe CTO. "We found that Jumio not only delivered the best functional solution, but also a solution that could be adapted into a natural step of our onboarding flow."

:Dribe initially used Jumio for ID verification but discovered they also needed to ensure the person holding the ID was the same person shown in the ID photo, as scammers were using stolen driver's licenses to create fraudulent accounts.

"After introducing Jumio Identity Verification to our onboarding process, our fraud attempts dropped by 75%," Arvid said.

Jumio leverages the power of biometrics, AI and the latest technologies to quickly and automatically verify the digital identities of new :Dribe customers.

Jumio offers the most comprehensive identity verification solution on the market, accepting and reliably verifying more than 5,000 ID subtypes from around the globe, which will enable :Dribe to scale its onboarding process as it expands outside of Denmark.

:Dribe is expanding internationally with a franchise model offering established players such as retailers and importers an end-to-end, plug-and-play digital solution including brand, concept, operational best practices and Jumio eKYC.

"Jumio not only supports us in our current setup and delivers best-in-class ID validation and fraud prevention, but it also supports our needs as we expand internationally, being able to validate most driver's licenses," Arvid said.



"Jumio allows us to focus on building our core business without worrying about and wasting time and precious resources on fraud. Using Jumio has also carved out the need to manually check the driver's licenses of our customers, which would have been a huge burden in our daily operations."

Erik Asbjørn Arvid  
Chief Technology Officer, :Dribe



## ID Verification

:Dribe needs to establish the genuine identity of its users before letting them take the wheel. Jumio ID Verification automatically verifies government-issued IDs in real time, employing advanced technologies to detect digital manipulations of genuine ID images, content (name, address, date of birth, etc.) and face photo replacements.



## Fraud Deterrence

Cars are high-value assets that must be protected against theft. Jumio Identity Verification helps :Dribe protect its fleet by ensuring that the person creating an account or leasing a vehicle is who they claim to be. By requiring a valid government-issued ID and a selfie, Jumio helps to deter fraudsters who generally prefer not to use their own likeness when trying to scam :Dribe.



## Liveness Detection

Given the rise of spoofing (the act of using a photo, video or other substitute for an authorized person's face), Jumio employs state-of-the-art liveness detection to ensure that a new :Dribe customer creating an online account is physically present and not a spoof or deepfake.