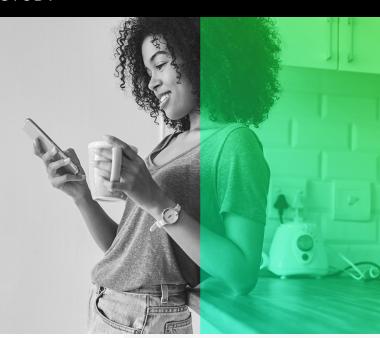
## Scaleway Provides a Premium Onboarding Process with Jumio





## Jumio's Al-Powered Solutions Help Leading Cloud Service Provider Automate Identity Verification While Fighting Fraud

From high-performance cloud ecosystems to hyperscale green data centers, Scaleway provides the foundation for digital success. Founded in 2000, Scaleway is a leading alternative cloud service provider (CSP). Part of Iliad Group, it is one of Europe's few pure CSPs, as its offering covers the whole value chain, from software to hardware to data centers, which are operated mainly in the Paris region but also in Poland and the Netherlands.

Scaleway embraces truly modern business practices. It operates Europe's most sustainable data center and is well-known for its focus on transparency, diversity and sovereignty. Likewise, they wanted a modern solution for Know Your Customer (KYC) compliance during onboarding.

## The Challenge: Balancing Fraud Prevention With a Top-Tier User Experience

While Scaleway's most affordable products are available to clients after a standard login and password connection, they need to make sure that premium products are only available to verified customers and not fraudsters attempting to abuse the CSP by testing fake credit cards, hosting illicit content or launching DDoS or spam attacks. This was a manual process managed by Scaleway's Trust & Safety Team, and it proved to be frustrating for new clients.

"We used to do the verification ourselves manually, by requesting identification documents from new accounts trying to access premium-tier resources," said Hedi Serradj, Scaleway's head of customer experience. "We checked the documents ourselves, which provided high quality in certain cases, but also partial or inaccurate verification when faced with atypical or unknown ID formats from unfamiliar geographies."



"Jumio helps because a fraudster will never reveal his or her true identity by showing his or her face — this is a very useful, dissuasive tool."

Hedi Serradj, Head of Customer Experience, Scaleway



Scaleway needed an automated solution that would enable them to verify customer identities in a matter of seconds while meeting KYC compliance mandates. They also wanted a vendor with international compatibility – its services are used by clients in more than 150 countries – and strong fraud prevention capabilities.

## **How Jumio Helps**

After an extensive vetting process, Scaleway chose Jumio in 2021 as its identity verification vendor.

Scaleway applicants upload a government-issued ID and a corroborating selfie. Jumio then uses a proprietary mix of artificial intelligence (AI), machine learning and other advanced technologies to determine if the identity document is authentic and belongs to the applicant. Jumio seamlessly integrates with Scaleway's existing workflows to determine — through a simple API call — if applicants are who they say they are and allows Scaleway to make an informed decision about the applicant based on a variety of powerful fraud signals.

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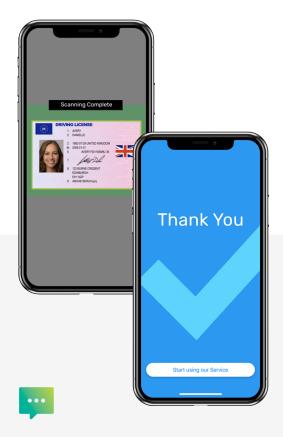
Jumio supports more countries, languages and document types than any other solution, accepting and reliably verifying multiple types of government-issued IDs including passports, driver's licenses and ID cards. In total, Jumio supports more than 5,000 ID subtypes from around the globe.

Of additional importance, Jumio returns further information about why an ID was rejected (e.g., because the document was manipulated) or why a selfie was not accepted (e.g., because of a spoofing attempt). These extra details are crucial to improving conversion rates while preventing fraud.

In its first year using Jumio, Scaleway has seen a dramatic drop in fraud.

"Jumio has been a key factor in helping Scaleway reduce its fraud and unpaid rate by a double order of magnitude year over year," Serradj said.

Manual application review has also dramatically reduced from 100% before Jumio to 20% today.



"Jumio now allows us to provide a highly scalable KYC process that was otherwise manual, partial, time consuming, not 24/7 and led to mistakes, including fraudulent accounts. We are now more efficient at detecting true positives, and provide faster onboarding and satisfaction to legitimate new clients."

Hedi Serradj, Head of Customer Experience, Scaleway

