Lottoland Winning at Onboarding with Jumio

Lottoland

Jumio's industry-leading solutions are tailor-made for gaming

Lottoland has grown rapidly to become a world leader in online gaming. Innovation, coupled with the freedom to offer players a unique and enhanced lottery experience, has been key to the company's success. In June 2018, Lottoland paid out €90 million to one lucky winner, a win that has been confirmed by Guinness World Records as the largest online gaming payout.

The Gibraltar–based business is active in 15 markets, has over 400 employees, and has more than 18 million customers worldwide. Lottoland is licensed and regulated by the Government of Gibraltar, the UK Gambling Commission, the Republic of Ireland National Excise License Office, the Northern Territory's Racing Commission in Australia, the Swedish Gambling Authority, the Malta Gaming Authority and the Western Cape Gambling and Racing Board.

Lottoland used to conduct manual KYC checks, which was not only time consuming but also left the business open to fraud. When looking for an eKYC vendor, Lottoland had three key criteria:

1. Performance
2. User experience
3. Functionality and flexibility

"We were looking for the best performer on the market with the highest success rates and best response times, that would be easy and intuitive to use."

António Veríssimo, COO of Lotto and Gaming at Lottoland

How Jumio Helps

Lottoland has been a Jumio customer since 2017.

"We decided on Jumio once we were sure that not only was their product the best performer, but also due to their willingness to work together and improve the relationship," said António Veríssimo, COO of lotto and gaming at Lottoland.

> **"Jumio is an industry leader in KYC and fraud detection, and has come ahead in all of the performance tests we've conducted with other potential partners in this space. That, alongside great relationship management, has made Jumio a trusted Lottoland partner for over six years."**

Jumio's AI-powered ID Verification allows Lottoland to establish the genuine identity of their players by verifying government-issued IDs in real time, automatically. Jumio's advanced technologies detect manipulations of ID images, content (name, address, date of birth, etc.) and face photo replacements.

Jumio offers the most comprehensive ID verification solution on the market, 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 around the globe.

1. Acquisition
Captures front and back of ID documents using cutting-edge technologies to get best possible image quality.

2. Extraction
Data is automatically extracted from ID documents to definitively assess their authenticity.

3. Verification
Computer vision, machine learning and AI are used together to verify the ID in real time.

Online gaming is a highly regulated industry, with KYC mandates varying by jurisdiction. While Jumio ID Verification helps Lottoland check the compliance box in multiple jurisdictions, the German gaming market has stricter regulations. This is where selfie verification comes into play.

Jumio leverages the power of biometrics, AI and the latest technologies to quickly and effectively verify the identities of new Lottoland players in Germany. 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.

Since integrating Jumio into its onboarding workflow, Lottoland has experienced more streamlined and efficient KYC processes, Veríssimo said.

> **"Jumio's impact was multifold," he said. "Jumio has drastically reduced our verification queues and the time our customers have to wait for their requests to be processed, with more than 80% of our customers now being automatically verified. We're able to reduce the overhead on our operational teams by automating the data review process, and the verification journey itself has seen a massive improvement with the Jumio interface carefully guiding customers through each step. Lastly, Jumio has had a massive impact on reducing potential fraud."**