



To confirm ID, one can scan a government-issued ID and take a selfie | Photo source [Antoine Beauvillain on Unsplash](#)

## AI-DRIVEN PROGRAM USES SELFIES TO VERIFY IDS

 FINANCIAL SERVICES

### Onfido matches a government-issued ID with a selfie to confirm an individual's identity

**Spotted:** UK-based startup [Onfido](#) has created an AI-powered ID verification service that uses selfies to confirm people's ID. The programme can be used by consumers or by businesses looking to verify the ID of users or recruits. The company says its [program can help cut down on fraud too](#).

The startup was created by three Oxford grads, who [realised most ID checks were done manually](#). That made the process slow and prone to human error. The Onfido system is simple. You scan a government-issued ID and take a selfie. Onfido prompts you for a couple signs-of-life gestures (think blinking or smiling). The AI program then checks the likelihood you are who you claim to be. The company says the AI program [can perform background checks in seconds](#).

Onfido is already used by over 1500 businesses as a way to verify users' and recruits' identify. Clients include [Revolut](#), [Zipcar](#) and [Bitstamp](#).

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Email: [press@onfido.com](mailto:press@onfido.com)

Website: [onfido.com](https://onfido.com)

Contact: [onfido.com/contact](https://onfido.com/contact)

**Takeaway:**

Onfido has the potential to disrupt how online banking and other sectors verify identity. Its services have already gained traction with investors. The startup recently announced it **raised \$50 million in funding**. That is in addition to the \$55 million it raised in previous funding rounds. The startup represents the latest wave of fintech companies that are challenging the financial services sector. Springwise has spotted other disruptive fintech innovations, including a **French startup focusing on banking services for freelancers** and a Latvian fintech that is **expanding peer-to-peer lending services to compete with banks**.