



MITEK IDENTITY INNOVATOR

Q&A with Angeli Jain

Global Product Director, Trust and Safety 

Angeli Jain is Global Product Director, Trust and Safety, at Airbnb. An early leader in the sharing economy, Airbnb is a digital marketplace for short-term property rental with over 150 million users. The platform has about 6 million listings at any one time, including lodgings available in more than 80,000 cities and 190 countries worldwide. Airbnb has also expanded into listings for organized activities and multi-day expert-led excursions. Angeli talked with Mike Sasaki, leader of the Mitek Systems global customer success team, about why continued growth and success depends on effective identity verification.

Why is identity verification so important to businesses like yours today?

Angeli: Identity verification has always been important from a regulatory point of view, especially for financial services and other businesses where money is changing hands. It's also been important for fraud detection. So these are essential aspects of security for businesses like Airbnb as well—users need to be able to trust a transaction they make on our platform like they would one they make with a bank.

A new challenge created by the sharing economy is that we need to facilitate trust between people who've never met and are often a world apart. So we're currently focusing a lot of effort on innovating in this space, for example by creating proxies that will help build trust. Also, the sharing economy requires a bridge between the digital and physical worlds—user online identities and offline identities have to match up. So that's another place where we need innovative solutions. And, finally, identity verification is key to personalization efforts, and we're going to see a lot more happening in this area as well.

Are we seeing a fundamental shift in how platform businesses are thinking about trust and safety?

Yes, we're clearly moving into an era where tech companies realize they need to take more responsibility for what happens on their platforms. Trust and safety is no longer a back-office function, it's becoming top-of-mind for CEOs and other C-level executives. In fact, it's seen as a growth

lever: Build trust and safety into your platform and brand if you want to stay competitive. If you don't, you're likely to lose your user base.

So with platforms building in more measures to verify users, is that changing user experience?

In some places, yes. When I think about verification, I think of it as layers of defenses, and you want to balance friction and convenience at each of those layers. In a way, it's like an ROI equation: How much friction do we want to add at this layer and at this moment in the customer journey given how much value it returns in preventing fraud on the platform, safeguarding brand and reputation, and keeping users secure in their experience?

We also look at the equation from the user's point of view. Is a little added friction here giving users an adequate return in terms of feeling safer and more confident? And an important factor in this equation, we're finding, is transparency and communication. For example, liveness detection when users are taking a selfie for face comparison with the picture on their ID: If we communicate to them why we're asking them to blink three times—because we're actually seeing a lot of doctored selfies—it changes how users feel about what otherwise might be seen as just more friction. So with each layer of defense and moment in the customer journey, Airbnb is weighing the added value for trust and safety against the added friction of both the verification action and the communication involved in helping users understand why we're asking them for it.

What kinds of metrics are you using to know if you're making the right ROI decisions?

One is coverage: Does the verification method extend across our user base? Not everyone has a passport, for example, so we need to look for ways that are relevant to all of our markets.

A second metric is pass rate: Given the coverage I have and the technology I'm providing, can users actually get through the verification process? Are there any major snags?

Third is time to complete: If it's a very lengthy flow or if users are sitting around waiting for results, there's going to be a lot of drop-off.

Fourth is the fraud rate. Maybe we've got great coverage, but a ton of fraud is going on. So how gameable or doctorable is the flow and is it hitting my bar in terms of what I expect for a fraud rate?

How do you see the future of identity verification?

I see a lot more innovation in biometrics. Anything

that is unique to you can help you prove your identity. I also expect a lot of innovation around how we use these technologies for trust and safety while keeping user data private. There are a whole bunch of startups working on capabilities for sharing data across companies in a way that everything is encrypted and no personally identifiable information is actually being exchanged.

Another area where we're going to see innovation is across technology layers. You have iPhones using face and thumbprint recognition. Do we trust the authority of iOS to pass that verification result to the apps on the phone, or are apps going to continue to put their own digital onboarding requirements on users? Innovators are working on how to make this as seamless as possible for users while also making sure users know all of the entities their interacting with are taking the safeguarding of their identity seriously.

Over all, we need to keep in mind that identity verification is contextual to the use case. So I think there's going to continue to be a lot of variation in how companies choose to use the new technologies available to them and where in the customer journey they decide it's worth spending a bit more effort on verification.

Check out Angeli's Identity Innovator videos

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