

Selfie ID: Consumers And The Use Of Facial Biometrics To Secure Digital Commerce, a PYMNTS and Onfido collaboration, provides an overview of consumers' attitudes toward data security and the possibility of using selfies to verify their identities when opening new eCommerce accounts. We surveyed a census-balanced panel of 2,580 United States consumers between April 16 and April 22, 2021, to learn whether they would be willing to use selfies to confirm their identities, particularly if they knew that this method of ID verification enhanced their account security.

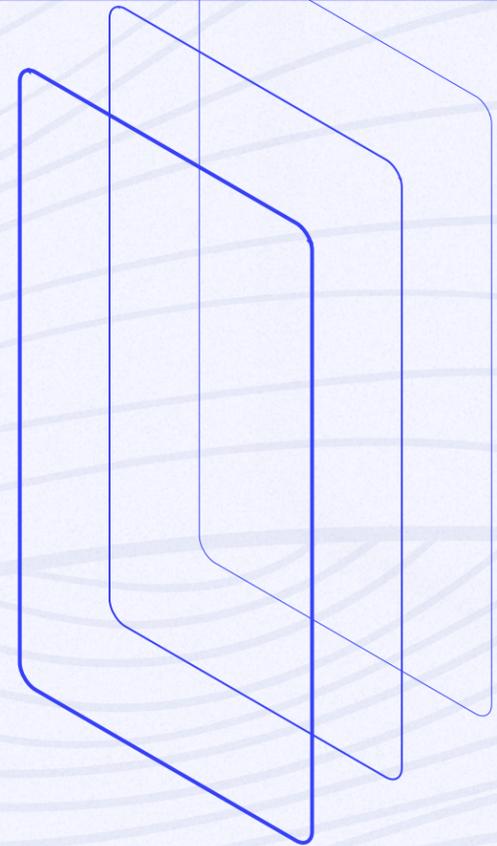
# Selfie ID:

## Consumers And The Use Of Facial Biometrics To Secure Digital Commerce

PYMNTS.com



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### Acknowledgment

Selfie ID: Consumers And The Use Of Facial Biometrics To Secure Digital Commerce is a collaboration with Onfido, and PYMNTS is grateful for the company's support and insight. PYMNTS.com retains full editorial control over the following findings, methodology and data analysis.

# Introduction

The use of biometric authentication technologies such as fingerprint, voice and facial recognition is a growing trend in customer identification and verification.

Offering security and privacy protection are central to gaining consumers' trust and brand loyalty as more aspects of their daily lives shift online. Biometric verification methods are getting easier and more convenient for consumers as smartphones with supporting technologies become ubiquitous.

## What is 'the selfie method'?

Businesses can now verify a consumer's identity remotely using a photo ID and a selfie. The user captures both a photo of the official ID and a selfie using a smartphone. The ID is then analyzed for authenticity, and the user's facial biometrics are compared in

the ID and the selfie. The business thus has assurance not only of the ID's validity but also that it is being presented by its rightful owner. Because the business has already connected the selfie to an ID at sign-up, users can then authenticate themselves at a later stage by submitting a new selfie.

Our research reveals that this so-called "selfie method" of identity verification can assuage consumers' data security concerns. Forty percent of consumers are very concerned about the security of online accounts they use every day, especially when it comes to online gaming and gambling, social media or marketplace/sharing economies. Consumers are also more interested and willing than they have been in the past to present government IDs or selfies to verify their identities and secure their digital accounts.

PYMNTS, in collaboration with Onfido, set out to examine consumers' current use and perceptions of identification verification to understand their thoughts on security for their nonbank digital accounts. We conducted a census-balanced survey of 2,580 United States consumers and uncovered the potential for newer verification and authentication methods like using a selfie. Though awareness of selfie-based identity verification is relatively limited, usage and satisfaction is strong among younger generations such as millennials and bridge millennials, 76 percent and 70 percent of whom, respectively, say they are very satisfied with the technology.

**Read more to find out what we learned.**



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# Consumers see security as a priority for all their digital accounts

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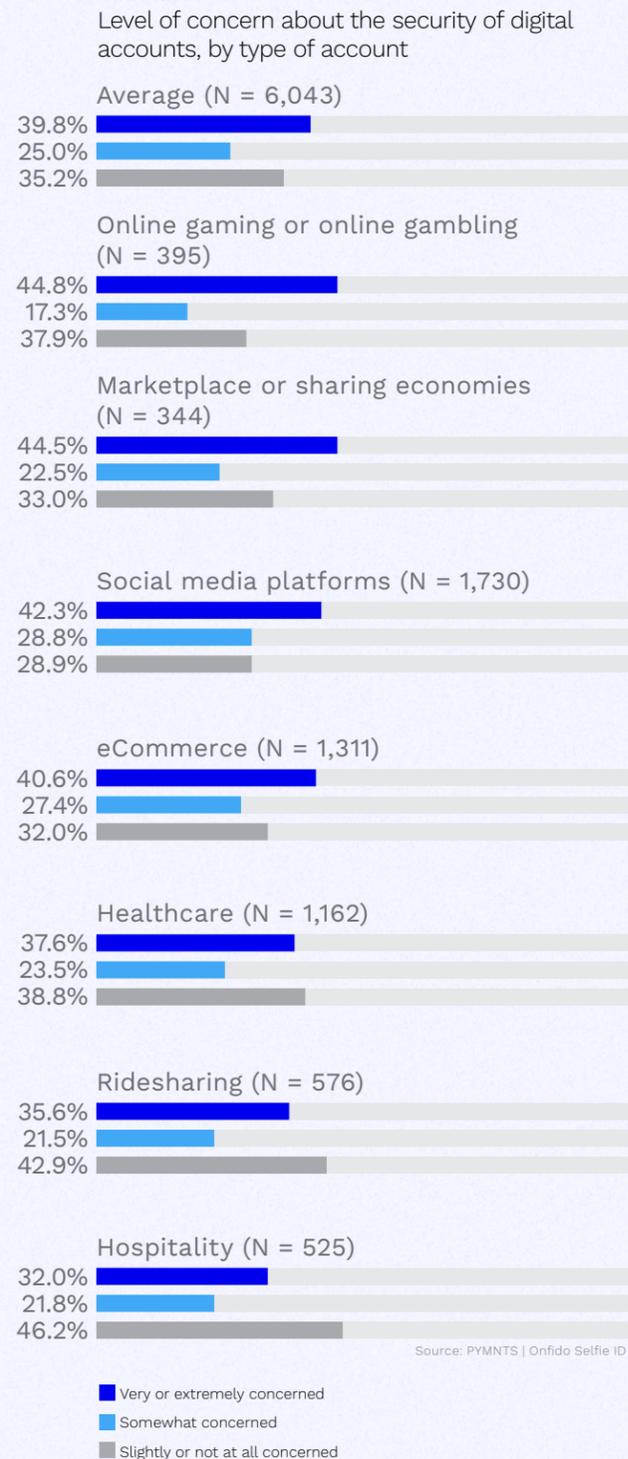


# Consumers are worried about the security of more than just their digital bank accounts.

Forty percent of consumers say they are very concerned about the security of their nonbank digital accounts where they make transactions as well. Large shares of consumers are “very” or “extremely” concerned about the security of accounts for online gaming or online gambling (45 percent), marketplace or sharing economies (44 percent), social media platforms (42 percent) and eCommerce (41 percent).

Our findings indicate that digitally savvy consumers entering their prime earning years are particularly anxious about their account and digital identity security. We found that 47 percent of millennials and bridge millennials are very concerned about the security of their digital accounts, outpacing the 38 percent of Gen X consumers, 38 percent of baby boomers and seniors and 31 percent of Gen Z consumers who report being “very” or “extremely” concerned. Survey respondents with higher incomes are more worried about digital account security as well. Forty-four percent of consumers with more than \$100,000 in annual income say they are very concerned, compared to only 33 percent of consumers who earn less than \$50,000 annually.

**FIGURE 1:**  
**Level of concern about the security of digital accounts**

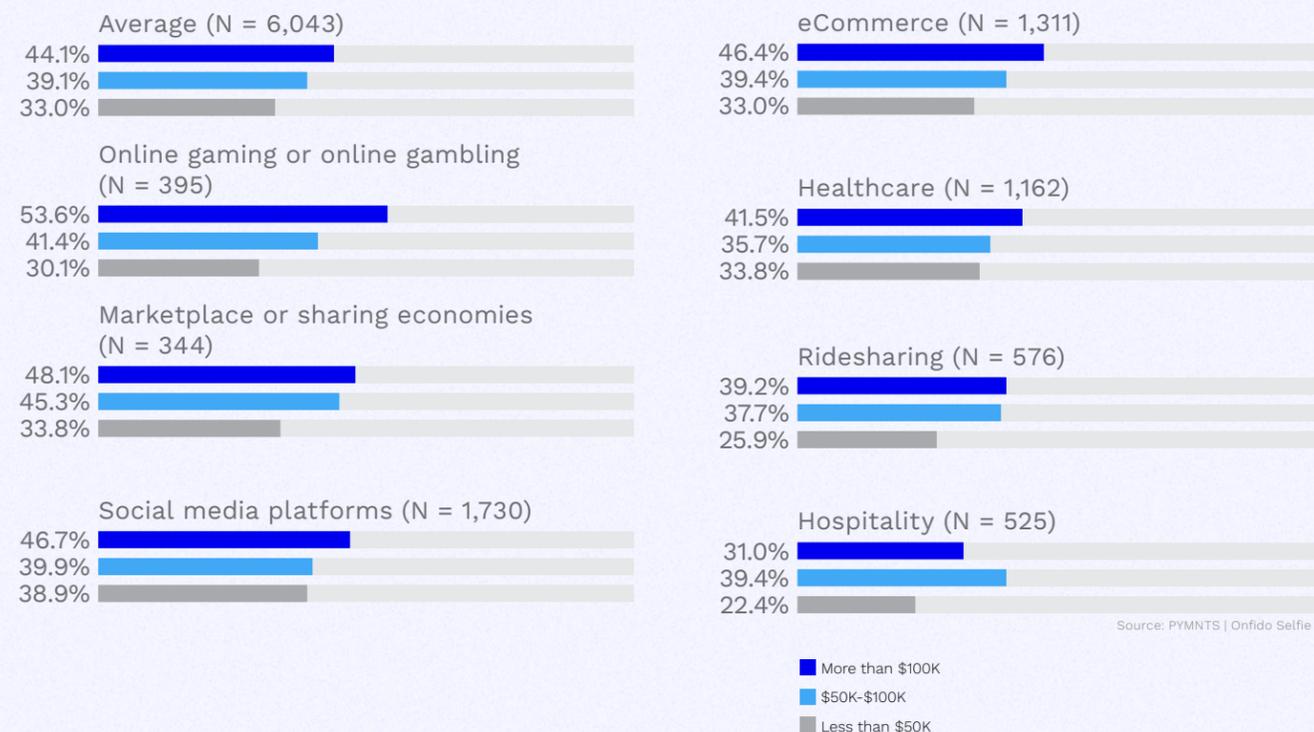


**TABLE 1:**  
**Level of concern about the security of digital accounts**  
Share of “very” or “extremely” concerned, by generation

	Generation Z	Millennials	Bridge millennials	Generation X	Baby boomers and seniors
Average (N = 6,043)	31.0%	46.8%	46.9%	38.2%	37.8%
Online gaming or online gambling (N = 395)	30.3%	49.3%	49.6%	43.7%	50.2%
Marketplace or sharing economies (N = 344)	42.8%	45.7%	47.9%	45.4%	40.7%
Social media platforms (N = 1,730)	32.2%	48.0%	46.5%	37.8%	44.5%
eCommerce (N = 1,311)	33.9%	45.7%	47.0%	41.8%	36.1%
Healthcare (N = 1,162)	24.8%	47.5%	46.9%	39.2%	32.2%
Ridesharing (N = 576)	27.0%	42.1%	47.1%	34.2%	34.3%
Hospitality (N = 525)	30.6%	47.5%	44.6%	24.7%	24.6%

Source: PYMNTS | Onfido Selfie ID

**FIGURE 2:**  
**Level of concern about the security of digital accounts**  
Share of “very” or “extremely” concerned, by income

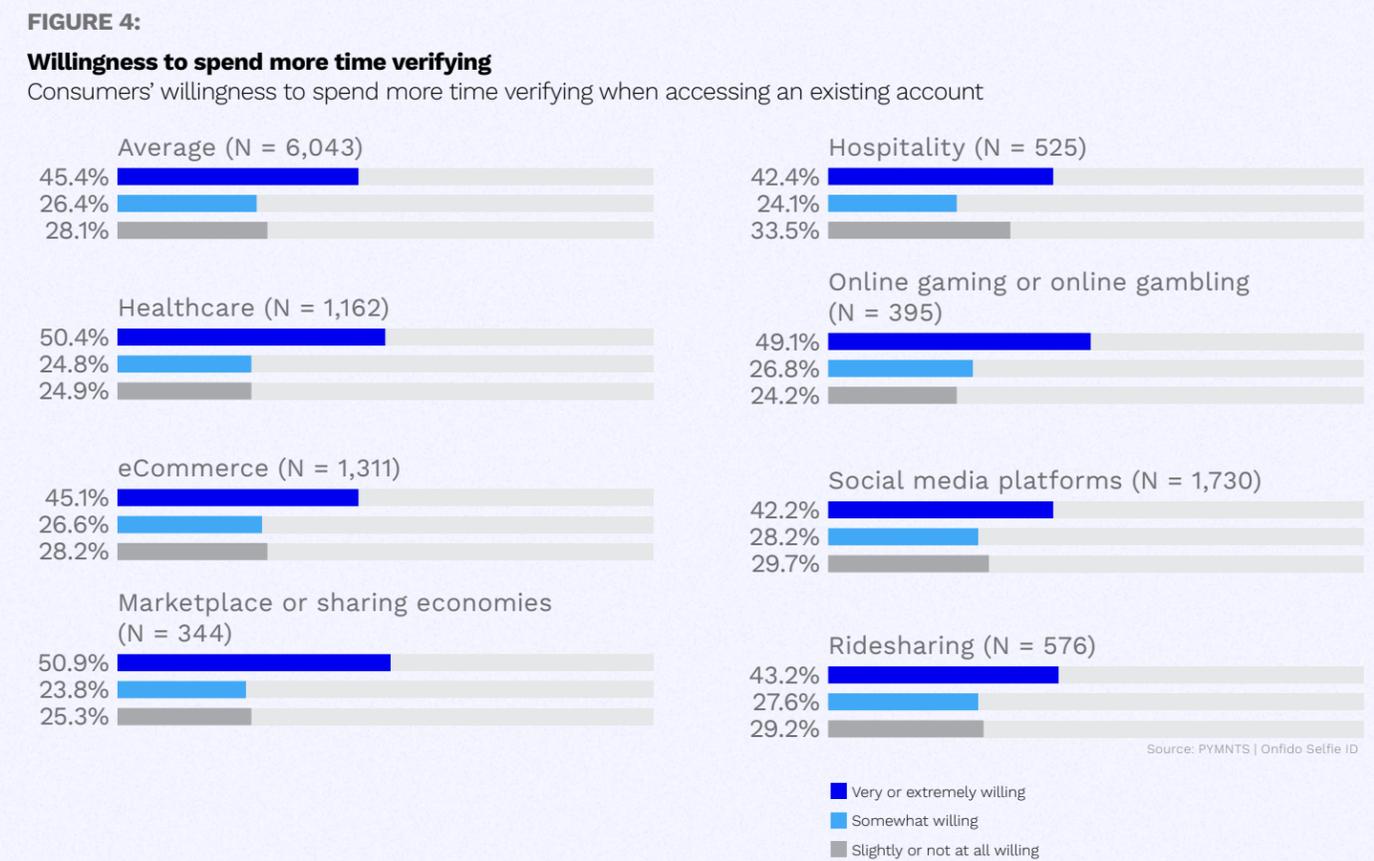
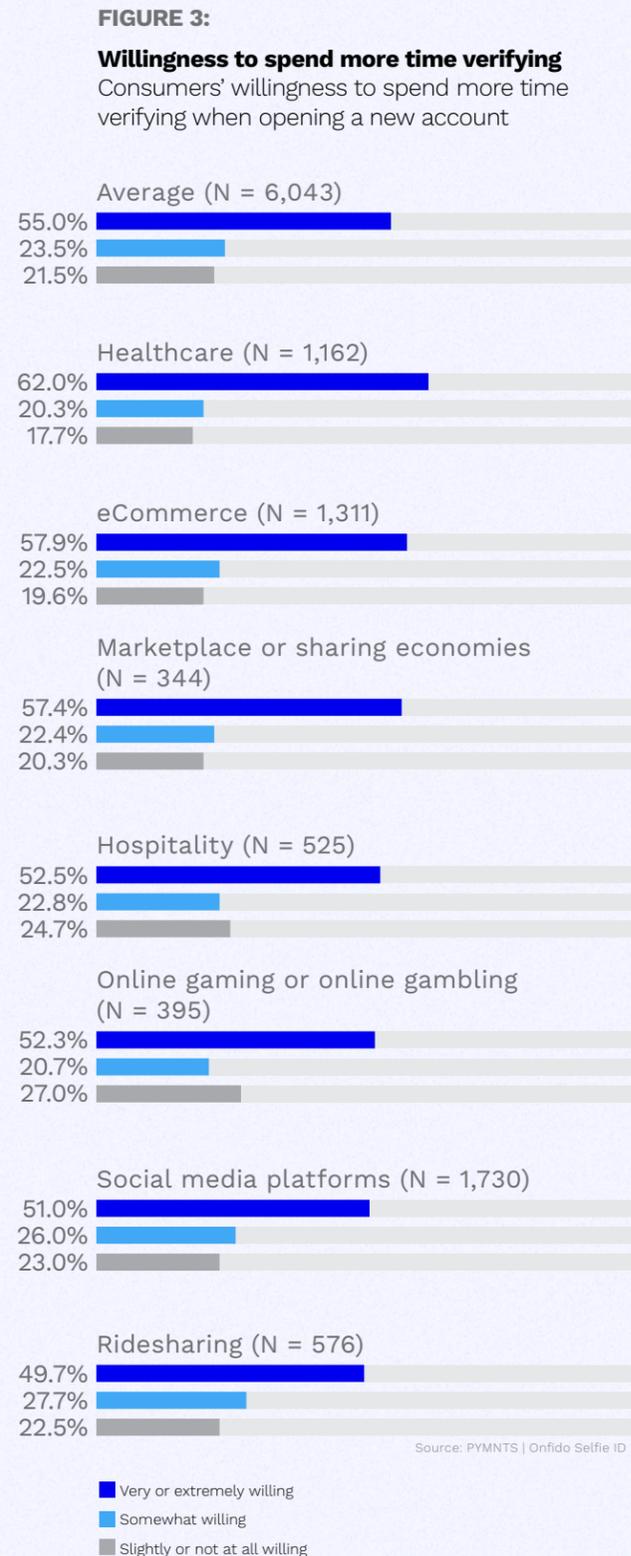


# Consumers are willing to take more time to enter or open an account if doing so creates a secure experience.

This is especially true for marketplace and sharing economy, healthcare and eCommerce accounts. Half of consumers say they are willing to spend more time verifying their nonbank accounts to ensure security. Fifty-five percent of consumers say the same about opening new accounts, and 45 percent do not mind taking more time when accessing an existing account.

The majority of consumers say they are willing to invest more time in the verification process when opening a broad range of account types: 62 percent for healthcare accounts, 58 percent for eCommerce accounts, 57 percent for marketplace or sharing economy accounts, 53 percent for hospitality accounts, 52 percent for online gaming accounts, 51 percent for social media platform accounts and 50 percent for ridesharing platform accounts.

Our demographic research found that 60 percent of baby boomers and seniors are very willing to spend more time verifying their identity for opening a new account, and approximately half of millennials and bridge millennials are very willing to spend more time when accessing an existing account (50 percent and 51 percent, respectively).



**TABLE 2: Willingness to spend more time verifying**  
“Very” or “extremely” willing to spend more time verifying when opening and accessing accounts, by generation

	Generation Z	Millennials	Bridge millennials	Generation X	Baby boomers and seniors
<b>When opening a new account</b>	41.2%	56.2%	56.7%	56.5%	60.0%
<b>When accessing an existing account</b>	39.1%	49.6%	50.6%	45.0%	44.5%

Source: PYMNTS | Onfido Selfie ID

# Selfie-based ID gains momentum

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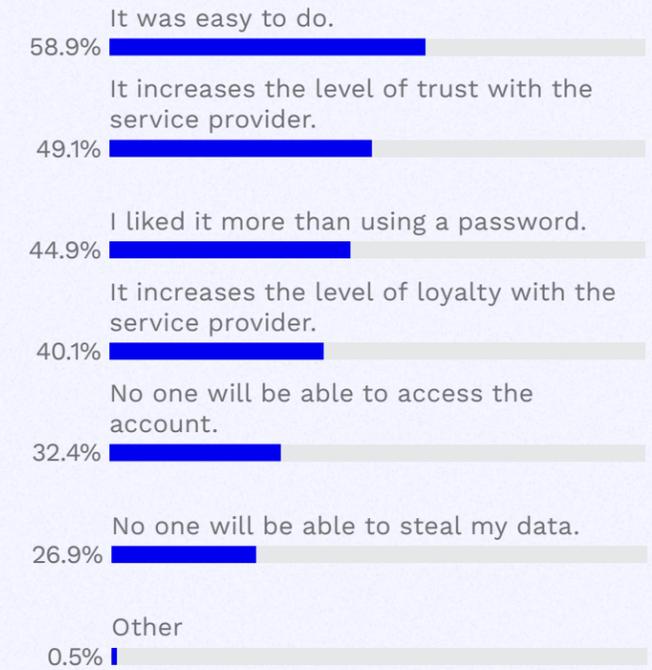
**Fifty-nine percent of satisfied selfie-based ID users cite ease of use as the top driver of satisfaction, and half (49 percent) say the method increases their trust in their service provider.**

Selfie-based ID verifies a consumer's identity by analyzing a photo ID for authenticity and then comparing that image with a separate photograph (selfie) of that person. The user is verified if their photo ID is genuine and their selfie matches the identity document. Users can then authenticate themselves by submitting a new selfie to access their accounts or authorize high-risk actions. Consumers find this identity verification method convenient as well as easy to use and trust-building. Our survey finds that 45 percent of satisfied consumers like using selfies to verify their identities more than using a password.

**FIGURE 5:**

**Selfie-based ID satisfaction**

Share of consumers citing select reasons why they are satisfied using a photo ID and a selfie to verify their identities



Source: PYMNTS | Onfido Selfie ID

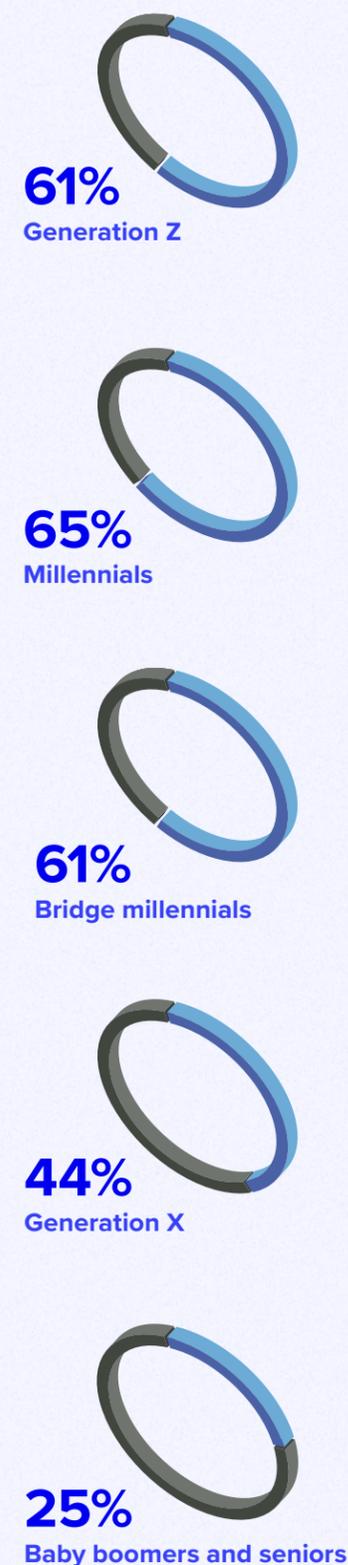
## Better data security and fraud protection spur selfie-based ID use.

Consumers' willingness to use selfies to verify their identities increases when they are told it will provide better data security or better fraud protection. Thirty-seven percent of consumers say they would be very willing to verify their identities using a photo ID and a selfie if it improved their data security, and 35 percent say they would be very willing to do so if it meant better fraud protection. A quarter (25 percent) of consumers are very willing to use selfie-based ID if their account provider requires them to do so. Millennials and bridge millennials are the most willing groups, at 42 percent and 39 percent, respectively.

Consumers are open to exploring selfie-based identity verification possibilities. Eighty-four percent of millennials and 83 percent of bridge millennials would be willing to verify their identities with selfies if their providers required it. Baby boomers and seniors are less eager to use selfies to verify their identities, but even among them, 47 percent would be willing to do so if their providers required it.

In total, only 33 percent of all consumers would not be willing to use selfies to verify their identities.

**FIGURE 6:**  
Share of consumers who are "somewhat," "very" or "extremely" willing to use selfie-based ID if account provider requires it, by generation



Source: PYMNTS | Onfido Selfie ID

**TABLE 3:**  
Willingness to use selfie-based ID if account provider requires it, by generation

	Sample	Generation Z	Millennials	Bridge millennials	Generation X	Baby boomers and seniors
Very or extremely willing	24.7%	24.1%	41.5%	39.2%	24.1%	11.0%
Somewhat willing	21.0%	36.7%	23.2%	22.1%	20.0%	14.4%
Slightly willing	21.4%	22.8%	18.9%	21.8%	24.0%	21.2%
Not at all willing	32.9%	16.5%	16.4%	16.9%	32.0%	53.3%

Source: PYMNTS | Onfido Selfie ID

**FIGURE 7:**  
Willingness to use selfie-based ID if it provides select benefits



**37%** of consumers say they would be "very" or "extremely" willing to verify their identities with selfies if doing so enhanced their data security.



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# Millennials and bridge millennials are trendsetters

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## Digital-savvy consumers are setting a trend for potential growth in usage of selfie-based ID.

Seventy-six percent of millennials and 70 percent of bridge millennials say they are very satisfied with the selfie identification method, and these age groups also use selfie-based ID the most. Twenty-seven percent of millennials and 25 percent of bridge millennials report using the method. Our data also found that 39 percent of consumers who have heard of this method have a greater interest in using it now than they did 12 months ago, while just 17 percent said they have less interest.

The results of our survey indicate that younger consumers who are used to transacting digitally and conducting a significant portion of their lives online are most concerned about security and are open to new methods to verify their digital accounts.

**TABLE 4:**  
**Selfie-based ID awareness and use**

Share of respondents who have heard of being able to or have used selfies to verify digital accounts, by generation

	Generation Z	Millennials	Bridge millennials	Generation X	Baby boomers and seniors
Have heard of and used it	19.6%	27.0%	25.5%	18.9%	6.5%
Have heard of but never used it	43.6%	41.5%	42.4%	27.9%	20.6%
Have never heard of this method	36.8%	31.5%	32.1%	53.2%	72.9%

Source: PYMNTS | Onfido Selfie ID

**TABLE 5:**

**Selfie-based ID satisfaction**

Satisfaction with selfie-based ID among users, by generation

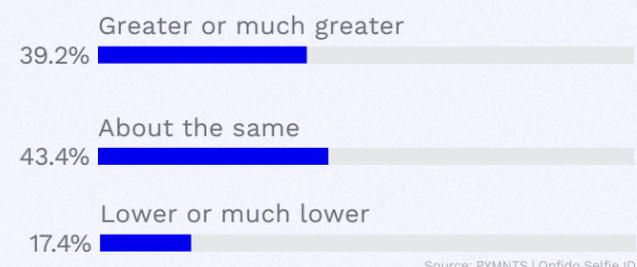
	Generation Z	Millennials	Bridge millennials	Generation X	Baby boomers and seniors
Very or extremely satisfied	61.9%	75.6%	70.0%	59.7%	46.2%
Somewhat satisfied	18.7%	19.1%	19.4%	20.4%	31.4%
Slightly or not at all satisfied	19.3%	5.3%	10.6%	19.9%	22.4%

Source: PYMNTS | Onfido Selfie ID

**FIGURE 8:**

**Shifting selfie-based ID interest**

Change in interest in using selfie-based ID over the last 12 months among consumers who have heard of it



Source: PYMNTS | Onfido Selfie ID

**60 percent or more of consumers who have used selfies to verify their identities are "very" or "extremely" satisfied with the method, with baby boomers and seniors being the only exception.**

# Conclusion

**A**s consumers' lives have become more digital, so have their concerns about security. This is particularly true for the millennial and bridge millennial generations. PYMNTS' research indicates that at least half of consumers are willing to spend more time verifying their nonbank accounts for security, especially those pertaining to gaming, gambling, marketplace or sharing economies and social media. Younger consumers are more likely to gravitate toward and be satisfied with newer authentication methods such as taking a photo of an ID and a selfie with a smartphone. Stronger authentication is quickly becoming a necessity, so service providers should pay attention to shifting consumer inclinations to build trust.

## Methodology

Selfie ID: Consumers And The Use Of Facial Biometrics To Secure Digital Commerce draws from responses to a census-balanced survey of 2,580 U.S. consumers conducted between April 16 and April 22, 2021.



# About

## PYMNTS.com

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[Onfido](https://onfido.com) is setting the new identity standard for digital access. We digitally prove a user’s real identity using AI. First we verify their photo ID, then match it against a selfie. This means businesses don’t have to compromise on experience, inclusion, privacy or security. Our mission is to create a more open world, where identity is the key to access.

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