



RIO

RIYU INTERNATIONAL OPTIMA

REDEFINING IDENTITY VERIFICATION AND FRAUD PREVENTION

riyuinternational.com

ABOUT RIYU

Riyu International Optima is a technology first digital identity and fraud prevention platform, built to empower businesses with secure, seamless, and scalable onboarding solutions.

We are a **new-generation identity provider** fully AI-native, hyper-customizable, and built for Southeast Asia's digital economy.

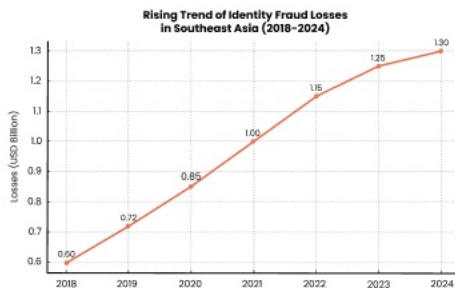
OUR VISION

To become the **most trusted identity infrastructure** in the region — where verification is fast, fraud-resistant, and future-proof.

PROBLEM STATEMENT

Shocking statistics

- Identity fraud losses in Southeast Asia are estimated to reach **US\$1.3 billion annually** (source: regional cybersecurity report).
- Across SEA, more than 30% of digital onboarding attempts in the fintech sector are potentially fraudulent, involving forged documents, photo manipulation, and synthetic identities.



KYC/eKYC challenges in Indonesia & SEA

- **Low OCR accuracy** for national IDs due to poor image quality, uneven lighting, or damaged documents.
- **Advanced deepfake and spoofing threats** that traditional verification systems struggle to detect.
- **Slow integration** caused by outdated technology that requires custom setups and lengthy testing processes.



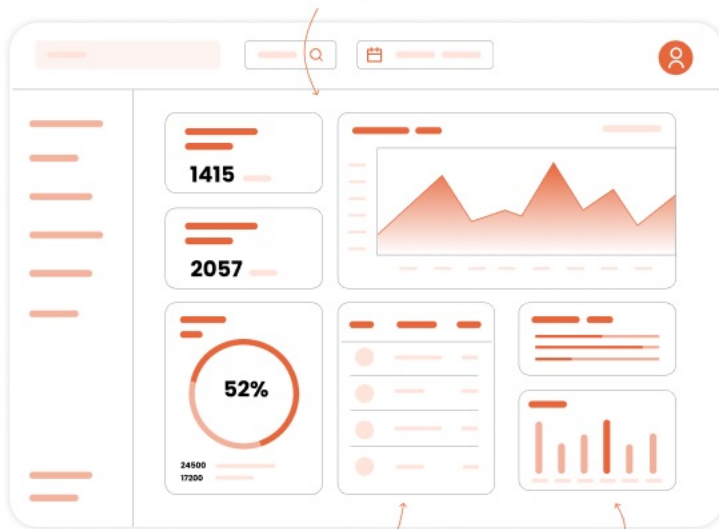
OUR SOLUTION

Riyu is an AI-native identity verification platform built specifically for the needs of Southeast Asia, focusing on high accuracy and real-time fraud detection.

Key Benefits

- **Up to 98% OCR** accuracy for national IDs, passports, and driver's licenses – even from blurred or low-light images.
- **Anti-deepfake & spoofing** through AI-powered liveness detection that identifies video/photo manipulation in seconds.
- **Lightning-fast integration**, completed in just 1-3 days via a lightweight, developer-friendly API.
- **Multi-country support** for official document formats in Indonesia, Malaysia, Singapore, the Philippines, and Thailand.

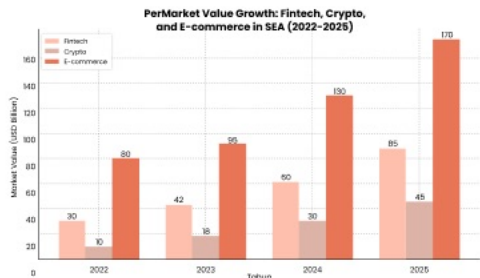
A holistic view of your customer



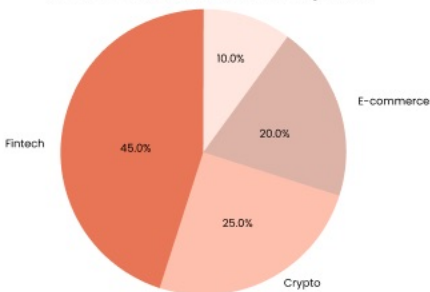
MARKET OPPORTUNITY

Fintech & Digital Lending

- Market Size: Digital lending in SEA projected to hit **US\$92B by 2025**.
- KYC Driver: All loan applications require identity verification to meet compliance and prevent fraud.
- Risk: High cases of synthetic IDs and forged documents make advanced KYC essential.



Potential KYC/eKYC Market Share by Sector



Crypto Exchanges

- Market Context: Rapid crypto adoption, especially in South East Asia.
- Regulation: Stricter AML/KYC laws make compliant onboarding mandatory.
- Opportunity: Every wallet and account opening requires user verification, sustaining KYC demand.

E-Commerce & Online Marketplaces

- Market Size: SEA's e-commerce market expected to exceed **US\$230B by 2025**.
- Trust & Safety: Verifying sellers/buyers reduces scams and fake accounts.
- Edge: Verified seller programs boost reputation, buyer trust, and sales.

OUR CORE TECHNOLOGY



AI & ML Engine

Built on ONNX, TensorFlow, and PyTorch for flexible, productiongrade AI



Face Recognition

CNN-based biometric model with NIST-grade 99.9% accuracy



Liveness Detection

Active + Passive AI-powered anti-spoofing for real-time fraud prevention



Data Security Layer

AES-256 encryption, HTTPS/SSL, ISO 27001-ready infrastructure



OCR & ID Extraction

AI-customized OCR models for global ID formats, optimized for accuracy



Dashboard & API Infra

Real-time usage analytics and developer-friendly RESTful APIs



Phone Verification

Multi-channel OTP delivery via SMS and WhatsApp APIs

Entirely **built in-house** for performance, privacy, and precision.

PRODUCT

FEATURES

Product Module	Description
ID Verification	Government-issued ID validation (e.g. National ID, Tax ID, Driver's License)
Face Biometric Check	Compare selfie with ID photo (1:1 / 1:N match)
Liveness Detection	Detect spoofing attempts: printed face, screens
Smart OCR	Auto-extract ID data with accuracy optimization
Number Verification	OTPs and blast via SMS or WhatsApp
Watchlist Screening	AML, PEP, SIP, RCA, Crime & Sanction Checks
Income Check	Medical-based employee income classification
Monitoring Dashboard	API usage, success rate, and risk scoring

WHY CHOOSE RIYU?

Riyu International Optima

- ✓ AI-built from the ground up
- ✓ Localized OCR for Indonesian docs
- ✓ Real-time dashboard + logs
- ✓ Deepfake-aware spoofing detection
- ✓ Zero integration or setup fees
- ✓ Modular API for any industry

We don't just verify identity we **understand behavior.**

Conventional Vendors

- ✗ Rely on old tech integrations
- ✗ Generic OCR, error-prone
- ✗ Limited monitoring capabilities
- ✗ No protection against deepfakes
- ✗ Complex onboarding costs
- ✗ One-size-fits-all products

POTENTIAL USE CASE

Even as a new player, our tech is ready for real-world deployment in industries such as:



Fintech: Loan apps, P2P lending, credit scoring



E-Commerce: Age-verification & payment fraud checks



Healthtech: Online consultation & patient verification



Ride-hailing & Logistics: Driver identity & SIM check

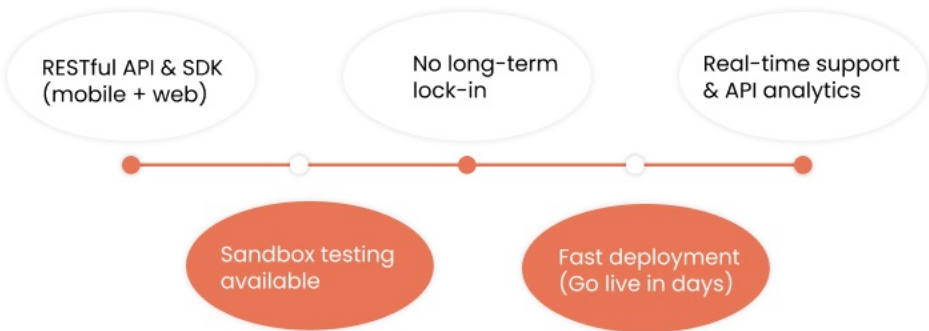


Gaming: Identity-safe onboarding & behavior tracking



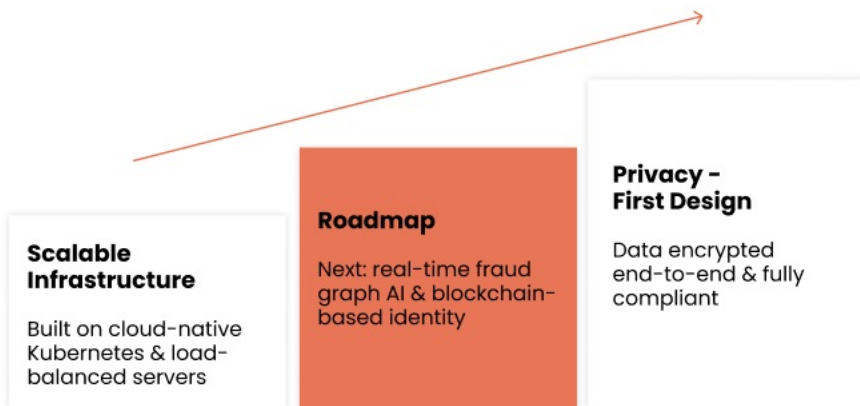
Crypto & Exchange: AML, KYC, and investor profiling

FLEXIBLE INTEGRATION



BUILT TO GROW

Though we're early in our journey, our focus is clear:



LET'S WORK TOGETHER

We're excited to explore how Riyu International Optima can support your business with intelligent, secure, and adaptive verification systems.

Let's build digital trust together.

We welcome you to explore our platform and request a custom demo.

CONTACT

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