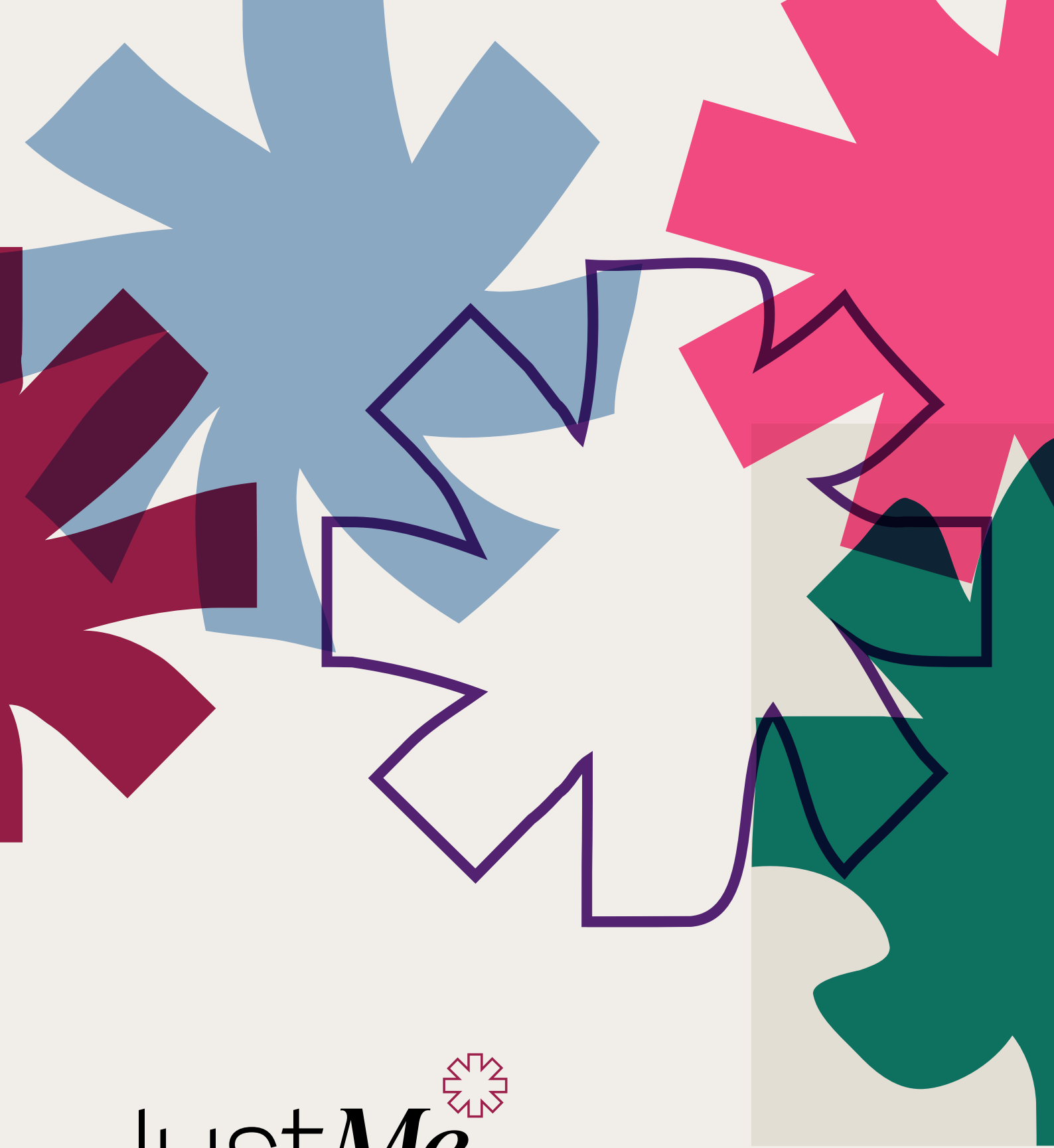
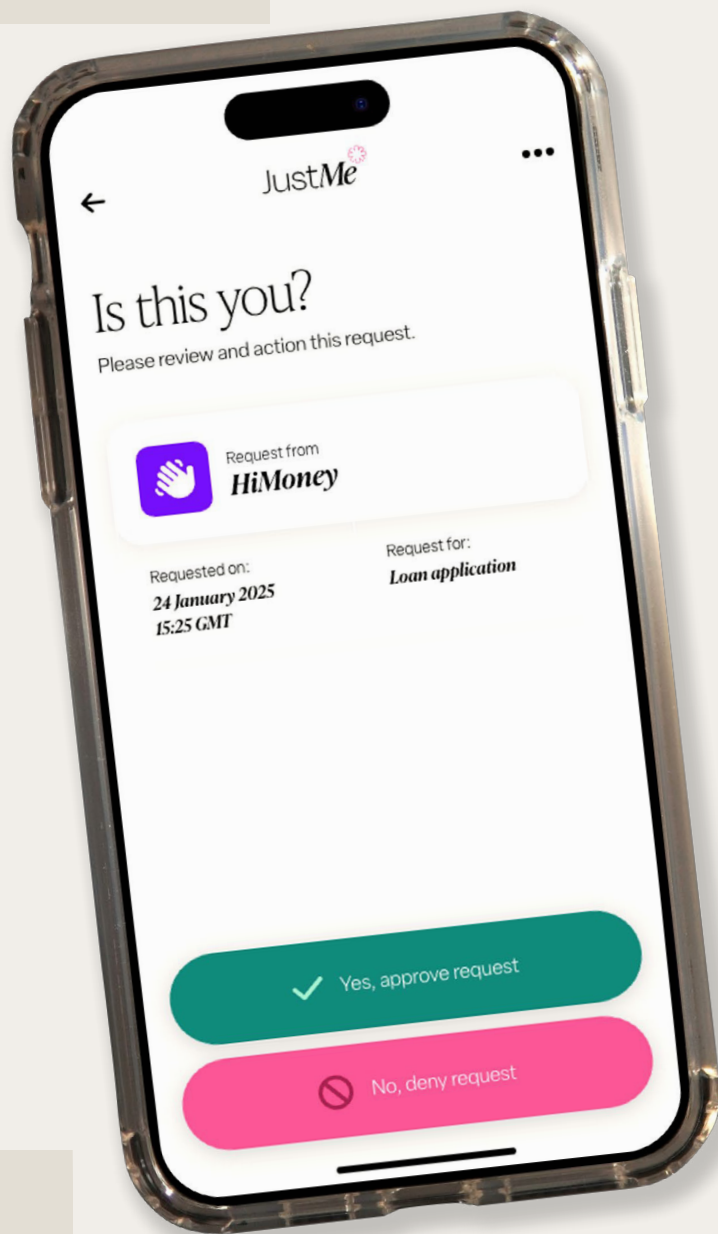




Just*Me*[✱]

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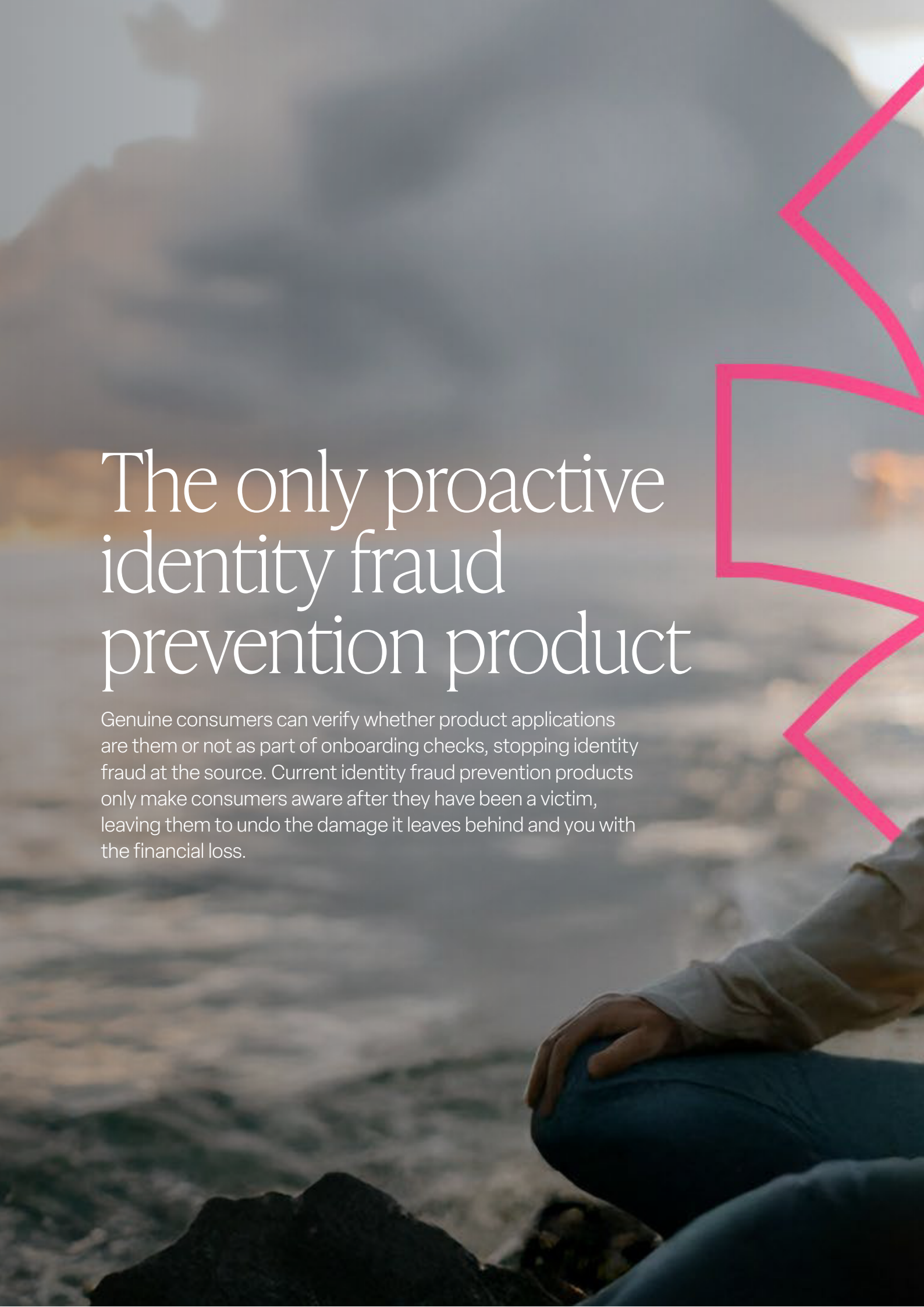


Transforming the fight against identity fraud

With identity fraud costing the UK £1.8 billion annually and continuing to rise, JustMe offers a proactive solution, putting identity protection directly into consumers' hands, adding an additional layer of protection to product applications.

As a not-for-profit organisation devoted to preventing fraud and financial crime, we are uniquely positioned to take on this problem. We envision JustMe being the industry standard product for identity fraud protection. The success of this relies on the fraud prevention community to unite and collaborate with us to revolutionise identity protection and stop identity fraud before it happens. By working together, we can finally end identity fraud and create a new era of robust and effective identity protection for everyone.

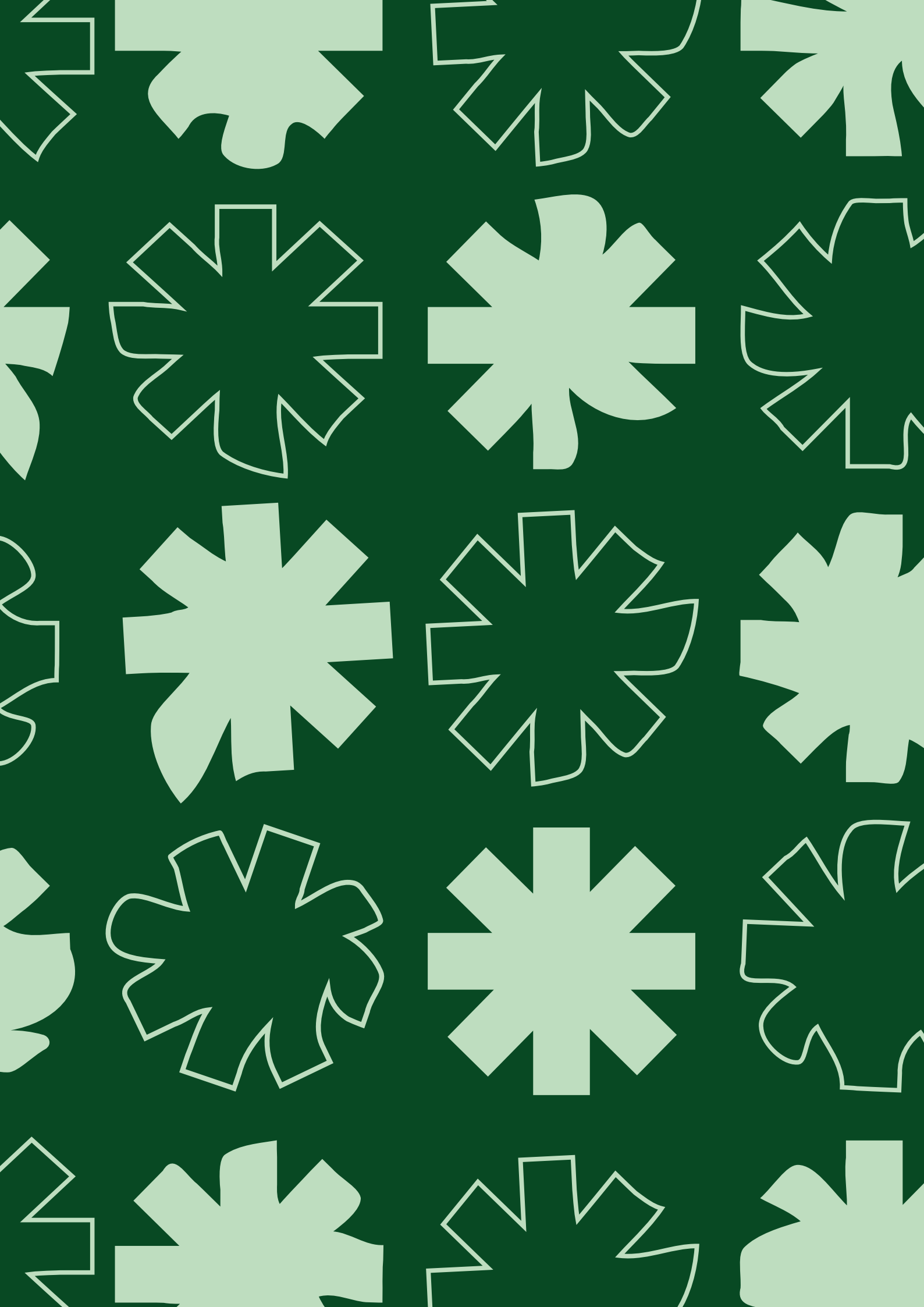




The only proactive identity fraud prevention product

Genuine consumers can verify whether product applications are them or not as part of onboarding checks, stopping identity fraud at the source. Current identity fraud prevention products only make consumers aware after they have been a victim, leaving them to undo the damage it leaves behind and you with the financial loss.





How JustMe works

Robust verification process

To prevent fraudulent registrations to the mobile app, robust identity verification steps are in place. Registrations will be checked against the National Fraud Database (NFD).

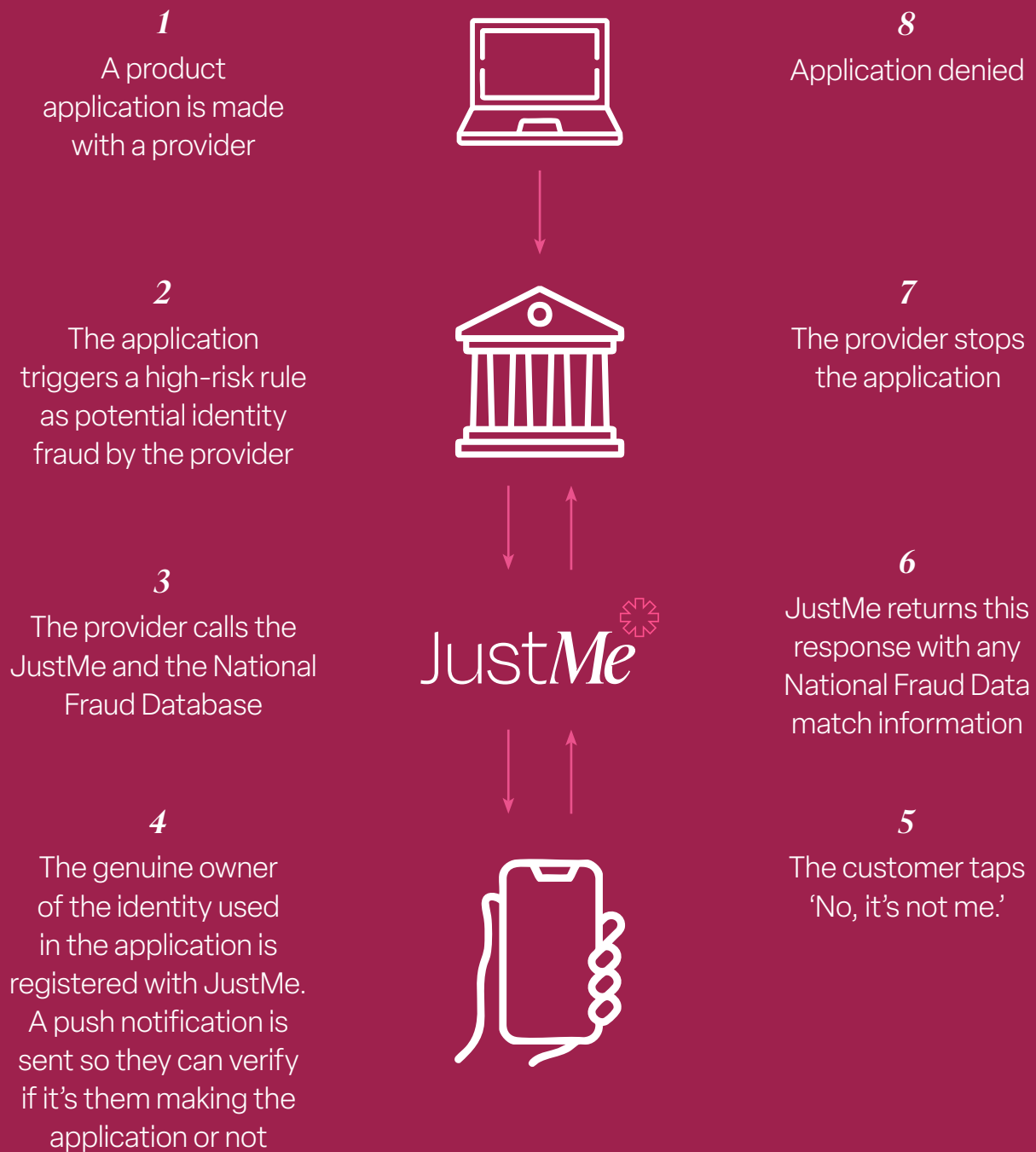
Real-time notifications to verify identities

JustMe matches information provided during the product application process and pushes a notification to the mobile phone of the genuine owner of the identity. Allowing them to verify whether it is them or someone else applying giving you the option to stop the application process.

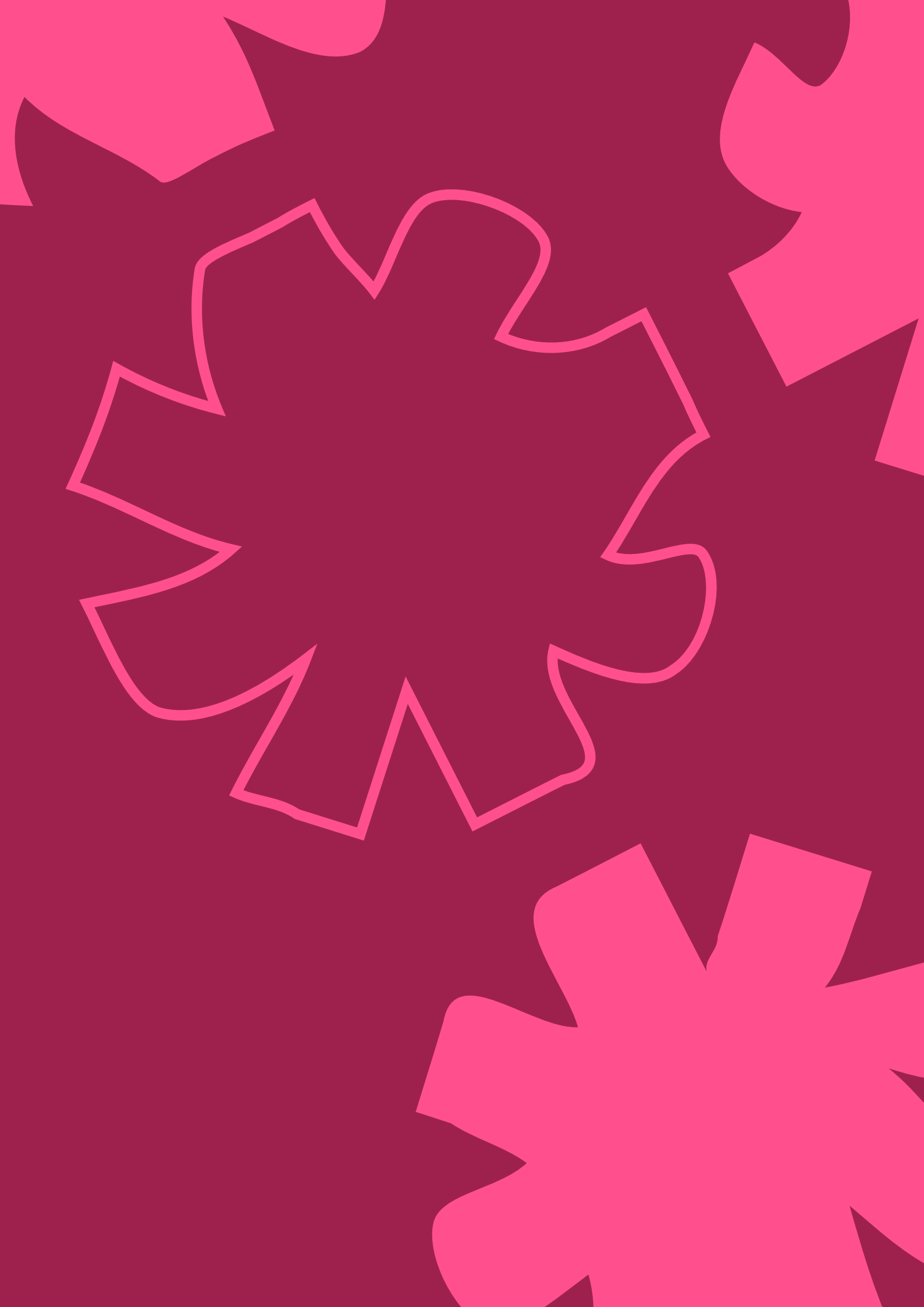
Simplified Integration

Integration is with Cifas' Gateway API that enables a single call to JustMe, the National Fraud Database and future Cifas databases returning a single response to your organisation.

JustMe process example

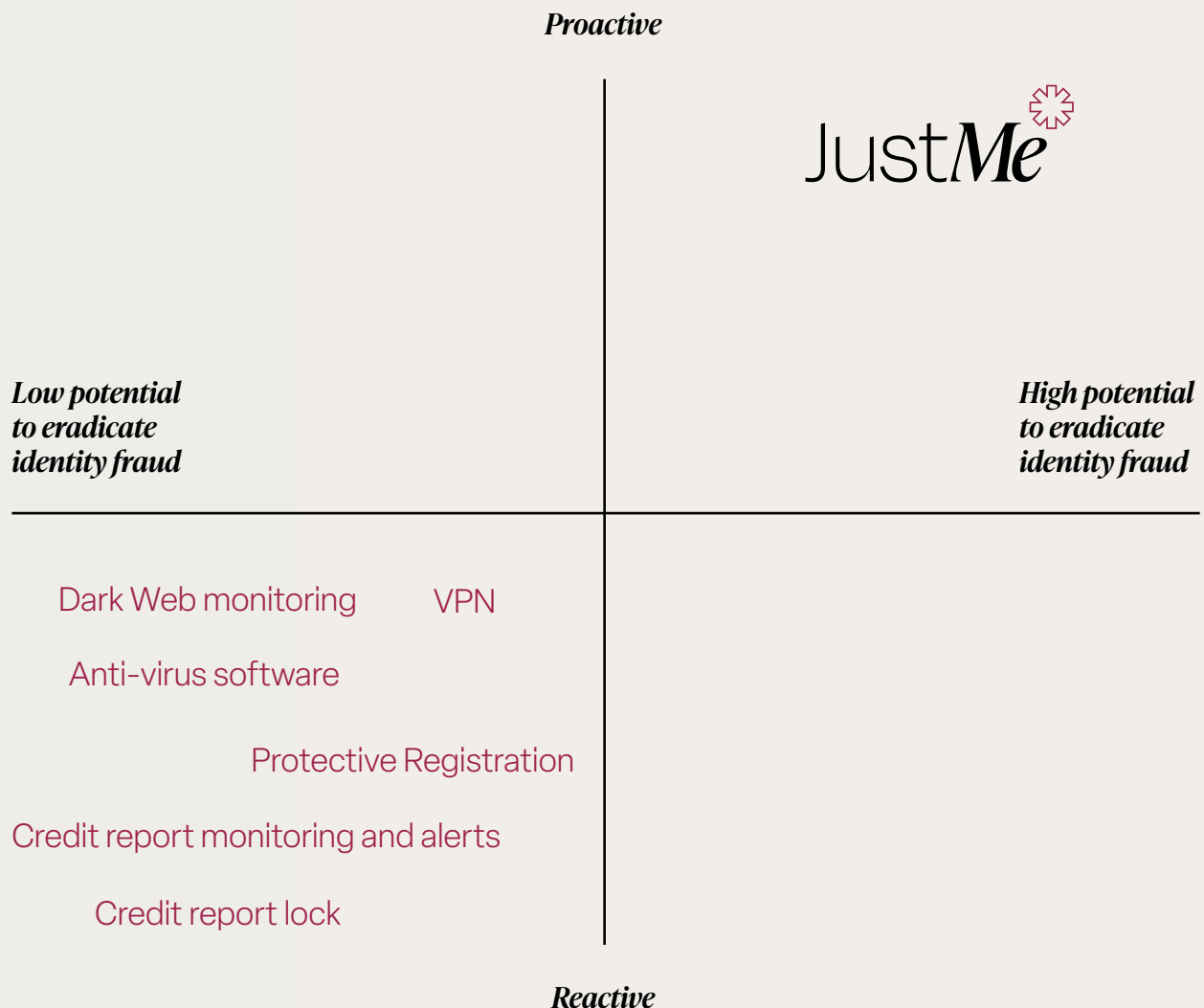


Real time API responses
Customisable to your workflow requirements
Gateway API journey





JustMe compared to other Identity Protection products



JustMe helps
your customers



*Prevents the stress, time,
and effort associated
with undoing the damage
identity fraud causes.*

The background features large, organic, overlapping shapes in teal and blue. The teal shapes are primarily in the upper half, while the blue shapes dominate the lower half. There are also some dark teal and maroon shapes on the left side. The overall composition is modern and layered.

*Increases trust in your
organisation's commitment
to protecting their money.*

*Peace of mind knowing
they can stop unauthorised
credit attempts in their
name with a single tap.*

Get involved: What you need to know

JustMe Integration

JustMe has the potential to eradicate identity fraud. For this to happen it is crucial that your organisation and all financial service providers across sectors are integrated. This ensures consumers are protected from all angles and stops fraudsters from targeting organisations not using JustMe. The app will be less valuable to consumers and your organisation without full adoption.



The background is a solid purple color. It is decorated with several large, light blue geometric shapes. These shapes are stylized, overlapping outlines of polygons and curves, creating a modern, abstract pattern. Some shapes resemble elongated triangles or chevrons, while others are more complex, multi-sided figures.

Become an early adopter

A small group of early adopters are necessary to integrate with JustMe in early 2026 to test and refine the solution. Following this phase, JustMe will be available to additional financial service providers. Mobile app adoption will be promoted by UK consumer advice groups and industry governing bodies.

JustMe for your customers

The JustMe mobile app can be offered to your customers as a benefit or reward. Early adopters can provide early access to the app with a select group of customers as part of the testing and feedback process.

JustMe supports organisations with:

- ✓ Reduction in successful ID fraud.
- ✓ Lower operational costs related to investigating identity fraud including a reduction in Protective Registration referrals.
- ✓ Enhanced customer trust by prioritising their protection and financial security.
- ✓ Supporting regulation compliance to avoid penalties for lack of robust fraud prevention processes.



We recognised the escalating threat of identity fraud and its profound impact on both organisations and consumers. Our commitment to safeguarding individuals and businesses led us to develop JustMe, the first proactive identity protection app. We believe in empowering consumers to take control of their identities, preventing the stress and financial losses associated with identity fraud. By collaborating with our members in the lending sector, we aim to make stolen data worthless and put an end to identity fraud, ensuring trust and security for all.

-Mike Haley, Cifas CEO

JustMe[✱]

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Become a JustMe early adopter

To find out how, email:
products@cifas.org.uk