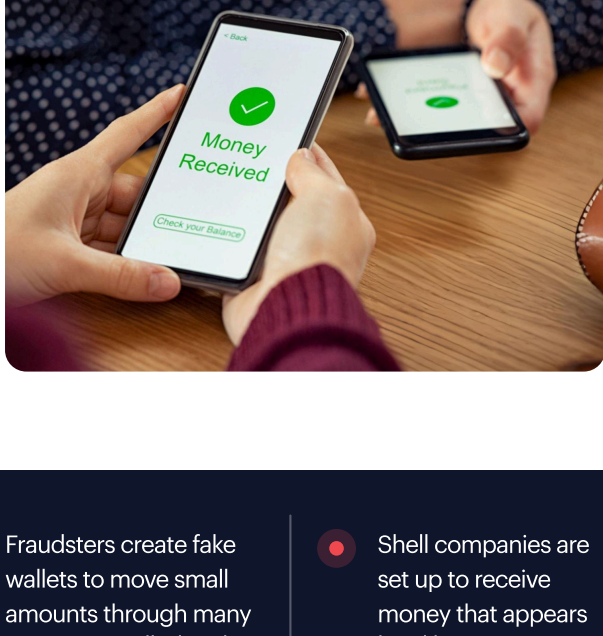


AML Screening for Fintech

Keep Every Payment Clean. Every Wallet Compliant.



Payments Are Faster. Criminals Are Smarter. Regulators Aren't Waiting.

Today's payments and fintech platforms are growing fast, but so are the risks:

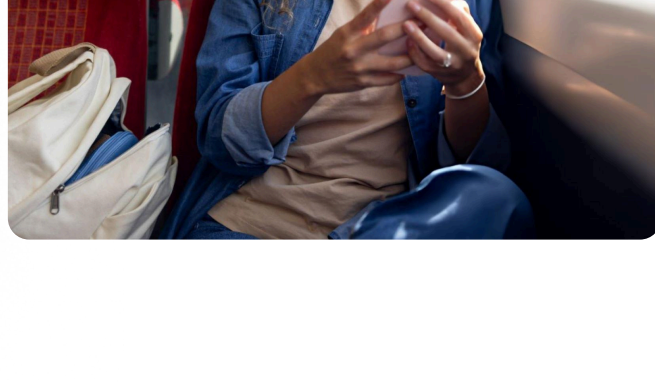
- Fraudsters create fake wallets to move small amounts through many accounts (called mule networks).
- Shell companies are set up to receive money that appears legal but isn't.
- Fraudsters create fake wallets to move small amounts through many accounts (called mule networks).
- Shell companies are set up to receive money that appears legal but isn't.

If your platform doesn't screen regularly, you risk:

Heavier compliance audits

Loss of banking partners

Fines running into millions

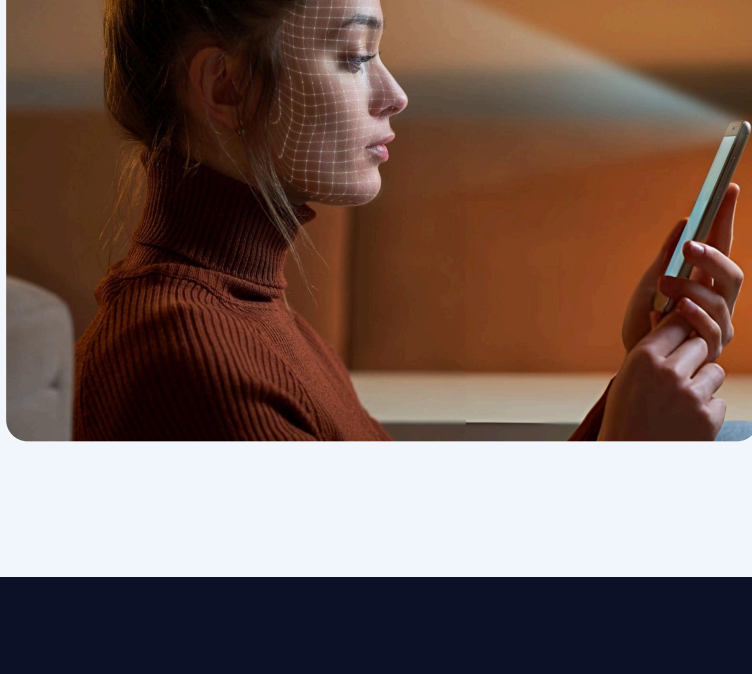


Core Threat Vectors

- **Increase in mule accounts** – Bots create hundreds of fake wallets to move funds in tiny and hard-to-detect transactions.
- **Crypto-fiat transfers** – mixing services and P2P exchanges easily hide sources of suspicious funds before settling them in fiat payment gateways.
- **High-risk merchant abuse** – sanctioned entities set up fake shell companies to receive payments and hide the identities of actual beneficiaries.
- **Account takeover laundering** – fraudsters hack real user wallets and transfer stolen funds through “trusted” accounts
- **Synthetic-ID deposit schemes** – fake profiles misuse instant loan facilities for shuffling funds and benefitting from crypto price differences.

Shufti Stops Risk Before the Money Moves

Whether it's a wallet top-up, a merchant onboarding, or a crypto cash-out, Shufti instantly scans all parties against the latest global risk lists.



Here's what that means for your platform:



Real-time screening across **215+ global sanctions regimes & 3,500 watchlists**. To see the full coverage, [click View](#).



Every 15 minutes, the data updates, not once a day like others



80+ languages supported, so names match even in Arabic, Chinese, Cyrillic, etc.



2.6M profiles of high-risk individuals and their close associates



50,000+ news sources, scored across 415+ themes
To see the sample of publishers we have integrated, [click View](#)



Scans take under 2.5 seconds, with a **0.57% false negative rate**, which means it catches what matters without slowing you down



Continuous monitoring lets you re-scan in real time, reducing the need to manually check later

Covers the Rules You're Already Accountable To

FinCEN (USA)

Covers AML program requirements, including screening against OFAC lists. Shufti is ready.

UK MLRs

Risk-based checks for payment and e-money firms, with full audit logs in CSV or JSON format.

EU 6AMLD & AMLR 2024

Screen people and merchants, assign risk levels, and monitor changes, all in one API.

FATF Travel Rule & VASP Monitoring

Shufti checks crypto wallet addresses in real time, critical for cross-border compliance.

Use Cases

Where Shufti AML Screening Stops Risk Cold

Shell Merchants in High-Risk Payout Corridors

Problem: Fraud rings register fake PSP merchants in MEA and APAC to move stolen funds through instant payout networks.

Shufti Response: Screens merchant name and UBO for sanctions, watchlists, and media risk, including phonetic and non-Latin aliases.

Add-On: KYB → Verifies business registration and ownership from 150+ official registries.

Mules Laundering Funds via Wallet Top-Ups

Problem: Fraudsters generate hundreds of wallet accounts to receive stolen funds from cards or crypto.

Shufti Response: Flags user name, email, and wallet ID in less than 2.5 seconds if linked to any global risk list, duplicate identities, or adverse media.

Add-On: Face Match → Confirms selfie matches ID to block duplicate or fake accounts.

Crypto Ramps Used for Layering or Cash-Outs

Problem: Illegal crypto funds enter your payment network via P2P wallets, mixers, or hacked coins.

Shufti Response: Screens user identity and wallet address on the spot, and detects crypto-linked sanctions before conversion happens.

Add-On: NFC / Video KYC → Adds chip-level ID or video proofing for high-volume or risky regions.

Repeat Senders in Remittance Apps Go Risky Mid-Journey

Problem: Users look clean at signup, but are later flagged due to new sanctions or high-risk locations.

Shufti Response: Auto-rescreens senders with high volume and frequency weekly, flags changes in status or new hits.

Add-On: Doc Verification → Authenticates local IDs, even in low-KYC regions with handwritten or outdated formats.

Fintech Platforms Need Partner-Level Compliance Control

Problem: Multiple fintechs use your integrated finance system, but regular AML screening is required.

Shufti Response: One API screens all user types, with a dedicated risk engine for each partner or use case.

Add-On: Compliance Dashboard → Manages alerts, exports logs, and tracks workflows, all from one central view.

Mules Laundering Funds via Wallet Top-Ups

Problem: Fraudsters generate hundreds of wallet accounts to receive stolen funds from cards or crypto.

Shufti Response: Flags user name, email, and wallet ID in less than 2.5 seconds if linked to any global risk list, duplicate identities, or adverse media.

Add-On: Face Match → Confirms selfie matches ID to block duplicate or fake accounts.

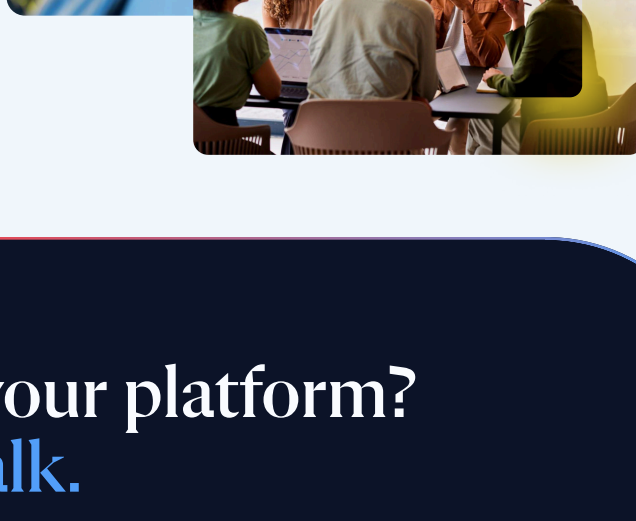
Proven Impact

- Under 2.5 seconds per check, ensuring smooth checkout, top-up, or onboarding
- 15-minute data updates vs. 24–72 hour delay from traditional, outdated tools
- 235 countries and territories covered
- No extra charge for non-Latin names or high-volume use
- 44% fewer false positives = less time wasted, more real threats caught

Want to See How Your Stack Measures Up?

We'll show you how Shufti compares to your current setup, using your own sample data.

- Run a batch test (we don't store your data)
- Get a custom compliance pack
- Go live with our API in hours, not weeks



Ready to protect your platform? Let's talk.

sales@shufti.com

[Book a Demo](#)