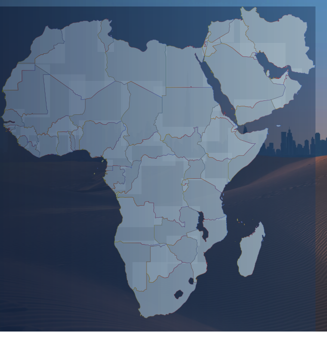
Shufti

AML Screening for Middle East & Africa (MEA)



AML in MEA Just Got a Lot Stricter

Fines are rising. Watchlists are tightening. And regulators across the Gulf aren't waiting. If you're still relying on generic AML tools, you're already behind.

AED 357M+ in AML Fines (UAE & Saudi)

- Regulatory enforcement in MEA has intensified since 2024.
- Over AED 357 million (~US$97M) in fines issued for failing to identify financial scams.
- Common violations included outdated screening, false negatives, and poor customer due diligence (CDD).

FATF Reviews: UAE & Jordan Under Spotlight

- UAE exited the FATF grey list in 2024 under continued scrutiny.
- FATF post-review checks include AML model transparency, AI explainability, and real-time monitoring.

Saudi UBO Registry, Live April 2025

- New mandate: All financial entities must identify and verify ultimate beneficial owners (UBOs).

UAE Exchange House Fined AED 200M

- Major penalty for missing sanctioned names due to transliteration mismatches (e.g., "محمد" ≠ "Mohamad").
- Highlights the risk of AML tools that don't handle Arabic scripts correctly.

Why Shufti?

Built for MEA. Ready for Everything.

Shufti is built for the region's unique mix of FATF-driven reforms, local data laws, and dual-script KYC challenges.

What you get:

- **44%** fewer false positives
- **15-minute** sanctions refresh
- **2.32s** average screening time
- **White-labeled** Fully brandable reports with no Shufti logo or mention.
- **PDPL-compliant** hosting in Riyadh, Abu Dhabi, or on premises

Purpose-Built For MEA's AML Reality, Not Just Localised, Fully Regionalised

Shufti doesn't just localize. It **learns, adapts, and evolves** with MEA's complex regulations and languages. From Arabic dual-script names to cultural differences, Shufti screens intelligently and explains why a match occurred.

Smart Matching For The MEA's Naming Realities

From dual surnames in the Philippines to Arabic transliterations in Malaysia, Shufti connects entities of different cultures and languages with full transparency. Handles 汉字, हिंदी, 日本語, العربية and 80+ other languages.

Whether your customer is "José Antonio Rivera Vargas" or "Rivera-Vargas, José A.", we match accurately and explain why.

Fuzzy Matching

- Detects typing errors, nicknames, and OCR errors. (e.g., "**Mahmoud Elrashed**" → "**Mahmud Al-Rashid**")

Transliteration Matching

- Handles alphabet switches (e.g., "محمد" → "**Mohammad**", "**Ибрагим**" → "**Ibrahim**")

Configurable Thresholds

- Adjust match sensitivity (1–100) and apply filters according to each geographical location. Adjust match scores per jurisdiction (e.g., UAE vs. KSA), risk type, or entity class
- **E.g:** A Bahraini crypto firm reduces allowing cross-border transactions with Lebanon and Yemen.

Phonetic Matching

- Flags similar-sounding names
- E.g., "**Catherine**," "**Katherine**," "**Katrin**" linked to a Ponzi scheme

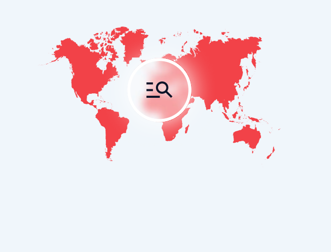
On-Going Monitoring

Don't just check once, stay ahead

Shufti continually monitors Sanctions, watchlist, PEP and adverse media, triggers alerts in real time, and re-screens entities as news changes.

With Shufti, you can:

- Customize alerts and decide if you want to receive alerts on email or webhooks
- Configure monitoring by setting monitoring time, duration, and alert time at your convenience.



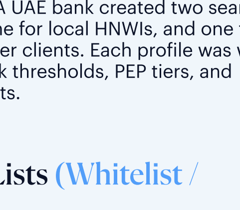
Use Case | A Dubai DNFBP flagged a previously approved client after new media linked him to terror financing via North Africa, flagged within 15 minutes of publication

Custom Sources

Don't just rely on what's available; add what you need.

Bring in trusted data sources, regulatory feeds, or internal lists.

- Request niche regulators or local media (e.g., Egypt's EFSA, UAE FIU, KSA Ministry of Commerce)
- Integrate and normalize data with Shufti
- Search against it in real time



Example: A Riyadh-based remittance company added a Ministry of Interior bulletin before public release, catching a dormant PEP link in Yemen sanctions rerouting.

Bulk Upload Search

- Screen at scale, instantly.
- Upload a CSV of names and parameters to screen thousands of entities in one go.
- **Example:** A Jordanian neobank screened multiple dormant accounts at once and found multiple Tier 3 PEPs missed in standard monthly scans.

Search Profiles

- Customise searches for precision.
- Save templates with risk thresholds, regions, and data sources.
- **Example:** A UAE bank created two search profiles: one for local HNWIs, and one for cross-border clients. Each profile was with tailored risk thresholds, PEP tiers, and regional lists.

Biometric Screening

- Choose an image, start screening.
- Upload or capture facial images to run identity-linked adverse media checks.
  - High-risk onboarding
  - Biometric KYC workflows
  - Screening subjects from CCTV, passports, or selfies
- **Example:** A UAE lending app flagged a loan applicant using facial match, tied to an internal blacklist for deepfake fraud, bypassing text-only checks.

Custom Lists (Whitelist / Blacklist)

- Keep your internal risk intelligence in play.
- Add internal fraud lists, partner exclusions, or compliance red flags.
  - Block previously flagged customers
  - Exclude trusted vendors from false alerts
- **Example:** A Dubai BNPL firm blacklisted fraud-linked users using internal lists.

Regulator-Specific Screening, Prebuilt With Shufti

Aligned with regional mandates:

- **UAE (CBUAE, DFSA, ADGM FIU)** → Federal Law 20/2018 + Aug 2024 amendments;
- **Saudi (SAMA, CMA)** → Mandatory UBO registry April 2025; PDPL enforcement
- **Qatar, Bahrain, Oman** → Crypto Travel Rule
- **FATF / MEAFATF** → Follow-up reviews after grey list removals

"From onboarding and periodic reviews to ongoing screening and remediation, Shufti adapts to your real-world workflows."

Regulatory Requirements to Shufti Coverage

Requirement	Shufti Delivers
Real-time monitoring (UAE/Saudi)	15-minute sanctions refresh & delta alerts
UBO registry checks (Saudi)	KYB + ownership chain across 50 + jurisdictions
PDPL data-residency	On-prem solution so data never leaves regional premises.
Arabic/English dual-script matching	AI transliteration + diacritic normalisation
FATF model-risk reviews	Explainable AI & immutable JSON logs

Shufti's Coverage That Actually Covers MEA

22+ Sanctions Sources

Major sanctions that Shufti covers

- Algerian Financial Inteligence Processing Unit - National List of Terrorist Person and Entities
- Israel Securities Authority (ISA) - Financial Sanctions
- Executive Office for Control and Non-Proliferation, UAE - Sanctions List
- Egyptian Anti-Money Laundering and Terrorism Financing Unit - Lists of terrorist entities and domestic terrorists

PEP Level 1: 30k
PEP Level 2: 50k+
PEP Level 3: 22k+
PEP Level 4: 20k+
Across 4 risk tiers (incl. PEP Level 4)

146.5K+ PEPs & RCA Profiles

2,706+ Domestic & global watchlists

1,811+ News Sources in Arabic & English with 100M+ Historical Records

15-Minute Update Time

Real Entities, Real Reports

Here's a sample of individuals detected by Shufti's AML platform across MEA, along with direct links to their AML Reports.

Name	Country	Category	AML Report
Saud AL-QAHTANI	Saudi Arabia	PEP, Sanction, Warnings	View Report
Obaid Altaf Khanani	United Arab Emirates (UAE)	Sanction	View Report
Mohammed Abdel-Halim Hemaida Saleh	Egypt	Sanction, Warnings	View Report
Mohamed Abdeljalil	Morocco	PEP	View Report
Abd Al-Latif Abdallah Salih Al-Kawari	Qatar	Sanction	View Report

These profiles showcase Shufti's capabilities in identifying politically exposed and high-risk individuals across the MEA region, complete with name variations across languages, list tags, and audit-ready reports.

Real Stories. Real Gaps. Real Impact.

Challenges

Challenge	
UAE Exchange House "X" (2025)	Fined AED 200M (~US$54M) for failing to screen customers against sanctions lists. **Shufti would have** flagged sanctioned/PEP names with its Arabic transliteration engine and continuous monitoring.
Foreign Bank Branches in UAE (2025)	Fined AED 18.1M (~US$4.9M) for lapses in STRs, weak CDD, and missed EDD. **Shufti could have** enforced robust KYC/KYB, flagged PEP/high-risk jurisdictions, and generated audit-ready alerts.

Screen Once. Cover Everything.

- Sanctions & Special Interest Persons (SIPs)
- Politically Exposed Persons (PEPs) with RCAs
- Adverse media (scored + explained)
- UBO Screening and KYB integration (add-on)
- Crypto & Vessel Screening with Custom Alerts

All Arabic-smart, regulator-ready, PDPL-compliant.

Go Live in Days, Not Months

- Developer-friendly SDKs in Java, Python, Node
- No-code dashboards for operations (ops) teams
- Hosting for remote regions with an on-premises option
- Reports can be custom-branded (white-labeled) to remove the original shufti's branding and match your branding

See Shufti in Action.

The FATF era is here. Regulators won't tolerate outdated screening practices. Shufti helps banks, fintechs, DNFBPs, and VASPs stay compliant while reducing false alerts.

Building trust through smarter global compliance

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Book a Demo

www.shufti.com