

# Address Verification For Fintech

The Foundation of Trust



## Move at the Speed of Fintech, with the Trust of a Bank

The only thing faster than your growth shouldn't be your fraud rate. The Fintech mission is clear: disrupt traditional finance with flawless user experiences. But rapid growth attracts sophisticated fraudsters, all under the watchful eye of global regulators.

Shufti's **Address Verification Suite** connects the dots. We offer a unified platform with four distinct services, allowing you to switch seamlessly between **frictionless Non-Doc** checks for instant wallet creation and rigorous **Document Authentication** for credit underwriting.

Whether you are a BNPL provider in Australia or a P2P lender in the US, Shufti ensures the user is real, the address is valid, and your platform remains secure.

## Built for Breakneck Growth & Bulletproof Compliance

### Maximize Conversion with Frictionless Onboarding

**Risk:** In the competitive fintech space, any delay during sign-up leads to immediate user abandonment.



**Solution:** Use **Non-Doc Verification** to verify users in **< 3 seconds**. It is the invisible, instant step that keeps your conversion rates high while satisfying compliance in the background.

### Shut Down Digital-First Fraud

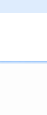
**Risk:** Fraudsters target new platforms with synthetic identities to apply for loans, abuse promotions, or open fraudulent accounts



**Solution:** We use **Identity-Address Linkage** and **Ghost Address Detection** to anchor a real person to a real location, stopping fraudsters who rely on fake data before they cause a loss.

### Enable Seamless Global Expansion

Launching in new countries creates compliance headaches as you navigate different address formats and regulations.



**Solution:** With coverage in **240+ countries** and automatic Transliteration, you can onboard users from around the world with a single, unified API.

## Built for Global Fintech Compliance

For fintechs, compliance must be invisible yet rigorous. Our solution aligns with **AML/CFT** standards and **CIP mandates**, anchoring your **Know Your Customer (KYC)** framework.



It supports **Risk-Based Due Diligence**, enabling instant checks for digital wallets and deep verification for lending. Shufti empowers you to satisfy banking partners and scale globally with total regulatory confidence.

## How Shufti Delivers The "One Suite" Advantage

Select the exact level of assurance required for your product.

	Best For	How it Works
<b>Non-Doc Verification (Proof of Residence)</b>	Digital Wallets & BNPL.	Verifies residence against trusted Government/Telco/ Credit databases in <b>&lt; 3 seconds</b> . The standard for low-friction onboarding.
<b>Proof of Address (POA)</b>	Lending & High-Limit Accounts.	Authenticates user data from utility bills, bank statements and other documents in under <b>36 seconds</b> . Detects Photoshop edits and forgery to ensure the document is 100% authentic.
<b>Address Validation</b>	Physical Card Delivery.	Validates that the address is real and deliverable before you mail a physical card, reducing operational costs and preventing mail theft.
<b>Geolocation Risk Signal</b>	Account Takeover (ATO) Prevention.	Invisible background check. Flags <b>VPNs, Proxies, and Emulators</b> to ensure the user is physically present at their claimed location during login or high-value transfers

## Engineered for the Modern Bank

Feature	What It Means for You (Value)
<b>Hybrid Cascading Workflow</b>	Attempt a frictionless <b>Non-Doc check (&lt; 3s)</b> first. If the user fails, automatically prompt for a <b>Document (&lt; 36s)</b> to save the conversion.
<b>Identity-Address Linkage</b>	Stop synthetic fraud. We anchor one user to one verified, physical address, preventing "Loan Stacking" and fake account creation.
<b>Geospatial Risk Analysis</b>	Detect organized fraud. We flag <b>VPN usage</b> and <b>Device Emulators</b> to stop bot farms from attacking your platform.
<b>Ghost Address Detection</b>	Protect your platform from digital fraud. We instantly block sign-ups that use fake or non-existent addresses.
<b>Global Coverage (240+ Countries)</b>	Scale across borders. Our single API seamlessly handles international address formats and scripts in <b>95+ languages</b> .

## Where It Fits in Banking Workflow



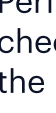
### Payment & Wallet Apps

Instantly verify users at sign-up using **Non-Doc checks** and validate addresses before issuing physical cards.



### P2P & Digital Lending

Verify borrower addresses via **Document POA** as a key step in identity confirmation and risk assessment to prevent loan fraud.



### BNPL (Buy Now, Pay Later)

Perform a quick, low-friction address check at the point of sale to validate the user without disrupting the purchase flow.



### Investing & Robo-Advisors

Meet mandatory KYC requirements for opening investment accounts with a fast, fully digital process.

## The Competitive Edge Speed, Compliance, and Conversion



### Speed That Matches Fintech

Verify addresses in **< 3 seconds** using Non-Doc checks, or complete full Document POA reviews in **sub-36 seconds**.



### Massive Scalability

Engineered to handle over **1 million verifications per day**, our infrastructure scales effortlessly as your platform goes viral.



### Low False Positives

Our high accuracy ensures you onboard the maximum number of legitimate users without the friction of unnecessary manual reviews.

## Ready to Turn Compliance into a Competitive Edge?

Build the future of finance on a foundation of trust and automated compliance

[www.shufti.com](http://www.shufti.com)  
[sales@Shufti.com](mailto:sales@Shufti.com)

Book a Demo