

Address Verification For Neobanks

The Compliance Firewall.



Fast Onboarding Full Compliance

Zero Friction

The neobank promise is simple: open a bank account in minutes. But the regulatory reality is complex, requiring the same strict [AML/CIP compliance](#) as legacy banks.

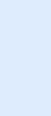
Shufti's Address Verification Suite connects the dots. We offer a unified platform with four distinct services, allowing you to switch seamlessly between frictionless Non-Doc checks for instant account opening and rigorous Document Authentication for high-risk investigations.

Whether you are onboarding a student in Berlin or a freelancer in Brazil, Shufti ensures the user is real, the address is valid, and your compliance engine remains invisible.

Built for Hyper-Growth & Rock-Solid Compliance

Deliver Sub-Minute Onboarding

Risk: Slow onboarding is a broken promise. Any delay in sign-up immediately drives digital-native users to a competitor.

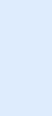


Solution:

Use Non-Doc Verification to verify legitimate users in < 3 seconds. We validate their residence against trusted data sources in the background, keeping your flow instant and paperless.

Defeat Digital-First Account Fraud

Risk: Fraudsters use "Ghost Addresses" and synthetic identities to open mule accounts for money laundering.

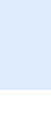


Solution:

Identity-Address Linkage anchors a real person to a real location. We detect if an address is invalid or being used across multiple accounts, stopping money mule networks before they scale.

Scale Globally with Confidence

Risk: Expanding into new countries introduces complex address formats and regulations, which can break your onboarding flow.



Solution:

With coverage in 240+ countries, our system automatically transliterates and standardizes global addresses (e.g., Kanji to English), allowing you to launch in new markets with a single integration.

Engineered for Global Neobank Alignment

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For digital banks, automated compliance is the only way to scale. Our solution delivers the auditable data needed to align with [CIP \(Customer Identification Program\)](#) mandates under the [BSA](#) and global standards like [FATF Regulations](#).



It supports a dynamic Risk-Based Approach, allowing you to verify standard accounts instantly while reserving rigorous [Document Due Diligence](#) for high-risk profiles, ensuring you satisfy partner bank requirements without slowing down growth.

How Shufti Delivers The "One Suite" Advantage

Select the exact level of assurance required for your player lifecycle

Non-Doc Verification (Proof of Residence)

Best For
Instant Account Opening (Standard).

How it Works
Verifies residence against trusted Government/Telco/Credit databases in < 3 seconds. The gold standard for friction-free CIP.

Proof of Address (POA)

High-Risk Accounts & Partner Bank Audits.

Authenticates user data from utility bills, bank statements and other documents in under 36 seconds. Detects Photoshop edits and forgery to ensure the document is 100% authentic.

Address Validation

Card Delivery Logistics.

Validates that the address is real and deliverable before you ship a physical debit card, preventing costly "Return to Sender" errors and card theft.

Geolocation Risk Signal

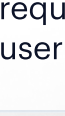
Account Takeover (ATO) Prevention.

Invisible background check. Flags VPNs, Proxies, and Emulators to ensure the user is physically present at their claimed location during sign-up or high-value transfers.

Engineered for Your Growth Stack

| Feature | What It Means for You |
|---|--|
| Hybrid Cascading Workflow | Attempt a frictionless Non-Doc check (< 3s) first. If the user fails, automatically prompt for a Document (< 36s) to save the conversion. |
| Ghost Address Detection | Keep your ecosystem clean. We instantly reject fake or non-existent addresses used by fraudsters to set up Money Mule accounts. |
| Geospatial Risk Analysis | Detect organized fraud. We flag VPN usage and Device Emulators to stop bot farms from creating thousands of fake accounts. |
| Address Standardization | Reduce operational waste. We automatically standardize addresses to ensure your physical cards are delivered successfully to the right doorstep. |
| Global Reach (240+ Countries) | Go Global with Certainty. We handle international address formats and scripts in 95+ languages, supporting your rapid expansion strategy. |

Where It Fits in Your Customer Journey



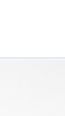
Instant Account Opening

Integrate Non-Doc Verification at sign-up to meet foundational KYC requirements and establish a trusted user base from day one.



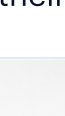
Issuing a Physical Card

Require a verified address before allowing users to connect bank accounts, satisfying AML and Travel Rule requirements.



Applying for Credit/Overdraft

Use a verified address as a key data point when assessing risk for loans or credit lines.



Profile Updates (CDD)

Fulfill ongoing Customer Due Diligence by seamlessly re-verifying a new address when a user updates their profile.

The Winning Hand Accuracy, Speed, and Trust



Speed That defines "Neo"

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



Massive Scalability

Engineered to process over **1 million verifications daily**, scaling seamlessly with your marketing surges.



Low False Positives

Our high accuracy means you convert more legitimate customers without flagging them for slow manual reviews.

Your Users Demand Speed Deliver it Now

Speed. Trust. Compliance. Built into every account.