

# Document Verification for North America

Fraud At The Door. Stay Ahead Of The Regulator.



North America's fraud environment has changed. Most verification stacks haven't.

**FinCEN** formally warned financial institutions in November 2024 about AI-generated IDs bypassing identity verification workflows. The FTC reported **\$27.2 billion** in consumer fraud losses in 2024, **up 25% year-over-year**.

The **\$3.09 billion** AML settlement by a top financial institution in Canada with a strong North American presence highlights the cost of inadequate verification at an enterprise scale.

Meanwhile, the **regulatory floor keeps rising**: BIPA settlements exceeding \$650 million, FINTRAC expansion to PSPs and crowdfunding platforms, and NIST SP 800-63-4 now in effect

**Shufti's 9-layer forensic pipeline**, built entirely in-house, DHS RIVR 2025 validated, was built for exactly this.

**DRIVING LICENCE**

1. MIREN
2. MARIA
3. 11.03.1996
- 4a. 17.01.2018. 4c. ISSU
- 4b. 16.01.2028.
5. MIREN53116SM9IJ 35
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9. AM/A/BA/B

## What Makes Shufti Different



### 9-layer forensic pipeline

No Resistant AI. invisible to RGB- only providers. No extraction without fraud review. DCT frequency analysis catches AI-generated documents invisible to every RGB-only providers.



### OCR built for North America's

**99.7%** accuracy across **150+** languages. Every US state ID and Canadian provincial licence. Non-Latin scripts for cross-border user bases. Outperforms Google on Arabic, Vietnamese, and CJK.



### Coverage that's actually complete

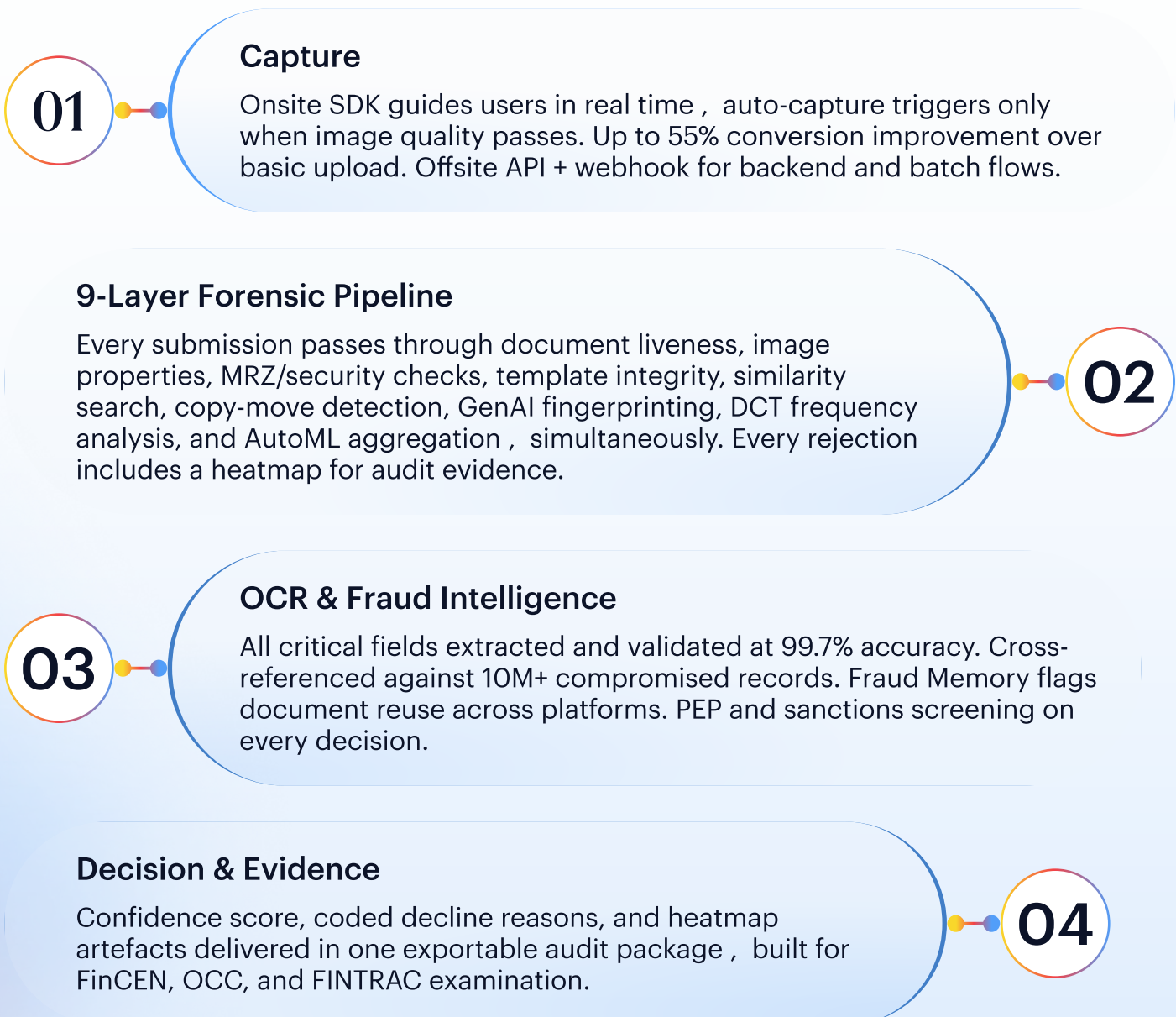
US passport, driver's licence, state ID, Green Card, mDL. Canadian passport, provincial DL, PR card. Any document type added on demand, no fixed library gaps.



### No aggregators. LGPD compliance

One data processor. No cross-border routing creating BIPA, CUBI, or CCPA exposure. Cloud or on-prem. PCI DSS certified.

## How Document Verification Works



# Document Verification By Numbers

**0.0163**

False Accept Rate

**98.49%**

True Accept Rate

**Zero**

Failure to Capture

**99% (RGB + DCT)**

Deepfake Detection

**>95%**

PVC Card Detection

**Under 15 Secs**

Processing Speed

## Three Modes. One API

### ▶ Image DV

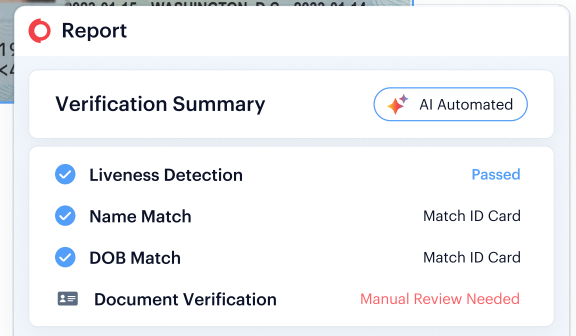
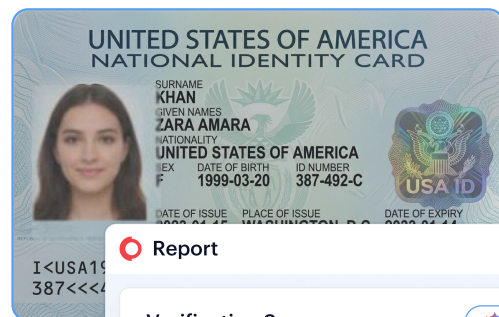
Standard KYC onboarding, account opening, BSA/CIP compliance.

### ▶ Video-Only DV,

High-risk step-up: withdrawals, account recovery, SIM swap defence.

### ▶ Document Two

Two documents, one session, one consent capture. Automated cross-check of name, DOB, and document number. Built for FinCEN CDD, FINTRAC remote onboarding, and EDD flows.



**Document Intelligence** adds Responsible Gambling risk scoring and Salary Analysis from financial documents, for iGaming affordability compliance and lending fraud detection.

## Built For North America's Regulators

- ▶ BSA/CIP · FinCEN CDD · NIST SP 800-63-4 · BIPA · Texas CUBI · CCPA/CPRA · FINTRAC · Quebec Law 25 · PIPEDA

One platform, configured for all of them. Journey Builder sets CDD/EDD flows per jurisdiction and risk tier without engineering rebuild.



# Regulatory Alignment

Jurisdiction	Framework	Shufti's Response
 United States	BSA/CIP , photo ID; 5-year retention	Structured evidence pack; exportable audit trail; configurable retention
 United States	BIPA / Texas CUBI , written consent; retention/destruction policy	Consent capture built in; configurable retention; on-prem option
 United States	CCPA/CPRA , sensitive personal information protections	In-house processing; no aggregators; SOC 2 / ISO 27001 certified
 United States	NIST SP 800-63-4 (IAL2) , STRONG evidence; mDL support	Face match with confidence score; mDL-ready; remote unattended proofing
 Canada	FINTRAC , document authentication tech + facial comparison; 5-year retention	Biometric face match; structured evidence; 30-day retrieval-ready
 Canada	Quebec Law 25 / PIPEDA , express consent; CAI notification for biometric DBs	Consent capture; configurable retention; in-house data processing

## Who Uses It



US regional banks are building examination-ready audit trails for OCC review.



Fintechs managing BIPA in Illinois, CUBI in Texas, and CCPA in California from a single vendor relationship.



Crypto exchanges are blocking AI-generated ID submissions before they enter the compliance queue.



Digital lenders running Consumer Credit Directive affordability checks



Canadian PSPs are newly in scope under FINTRAC's 2024–2025 expansion.

Ready to see  
**Document Verification** in action?



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