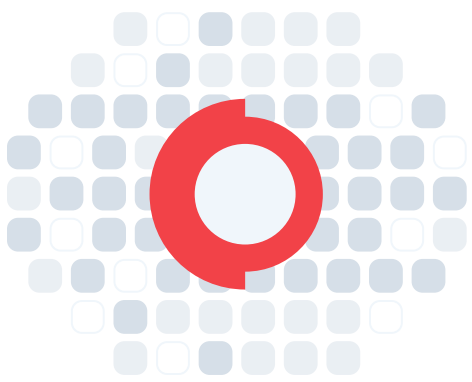




Document Verification for **Banking & Fintech**

Verify Fast. Stay Compliant. Stop
Synthetic Fraud Before It Costs You.

Banks and fintechs are onboarding at speed. So are fraudsters. Synthetic identities, combining real data with AI-generated documents, cost banks an **estimated \$6 billion in 2022 alone**.



AI tools now produce photorealistic passports, driver's licences, and national IDs that pass basic visual inspection. RGB-only platforms cannot detect them. The manipulation signatures exist in the DCT frequency domain, invisible to visual analysis. And regulators are not waiting: **FinCEN's November 2024 alert**, BSA/CIP requirements, FATF CDD obligations, and AMLR's **July 2027** implementation date all demand audit-ready evidence from every verification decision, not just a pass/fail code.¹

Shufti's 9-layer forensic pipeline, built entirely in-house, DHS RIVR 2025 validated, gives banking and fintech teams the forensic depth, compliance architecture, and fraud intelligence to **stay ahead of both**.

When Fraud Operates At This Level, **Verification** Has To Match It



Synthetic ID at onboarding

AI-generated documents pass RGB checks. Shufti's DCT frequency analysis catches the mathematical signatures invisible to every visual-only competitor. FAR 0.0163, DHS RIVR 2025 validated.

Account farming and deduplication

Fraud rings cycle documents across multiple registrations. Fraud Memory flags reuse across every submission, catching coordinated fraud before accounts activate.

Dual-document compliance

BSA/CIP, FATF CDD, AMLR, and FINTRAC all require more than a single document check for full account opening. Document Two Service collects, verifies, and cross-references two documents in one session, one consent capture, one audit trail.

Income Intelligence

Shufti Document Intelligence extracts monthly salary and income structure from submitted documents, delivering instant affordability and creditworthiness signals that reduce the need for manual review.

Feature Matrix

Module	Core Capability	Banking Strategic Edge
9-Layer Forensic Pipeline	Document liveness, image properties, MRZ/security checks, template integrity, similarity search, copy-move, GenAI detection, DCT frequency, AutoML aggregation	Catches first-time synthetic IDs that Identity Graph pattern-matching misses
Deepfake & GenAI Detection	DCT frequency analysis + GenAI tool fingerprinting. 99% accuracy.	Stops AI-generated IDs from advanced generative AI tools that may bypass other verification providers.
Fraud Memory	Flags document reuse and re-registration patterns across every submission	Detects coordinated account farming networks before they activate
Document Two Service	Two documents, one session, one consent capture. Automated cross-check of name, DOB, document number.	Satisfies BSA/CIP, FATF CDD, AMLR, and FINTRAC dual-document requirements in one flow
Document Intelligence	Extracts and risk-scores bank statements and paylips. Low/Medium/High with rule-by-rule breakdown.	Supports FinCEN CDD source-of-funds, AMLR EDD, and affordability obligations
Heatmap Evidence	Pixel-level manipulation visualisation on every rejection	Examination-ready forensic evidence for FinCEN, OCC, AMLA, and FINTRAC review
OCR	99.7% across 150+ languages. Outperforms Google on Arabic, Vietnamese, CJK.	No OCR failures on cross-border customers from non-Latin markets
Video-Only Mode	Live capture blocks replay, screenshot, and edited proof attacks	Secure step-up for account recovery, large transfers, and ownership changes

Performance You Can Bank On

False Rejection Rate (FRR)

0.0151, only **1.51%** of legitimate documents wrongly rejected.

True Acceptance Rate (TAR)

~98.49%, genuine documents pass on first attempt.

Equal Error Rate (EER)

~0.015–0.016, security and user experience optimised simultaneously.

False Transaction Count (FTC)

0, every document processed to completion, no exceptions.

OCR Accuracy

99.7% across **150+** languages on any government-issued document.

PVC Card Detection

Over **95%** accuracy, including Japanese PVC cards, an industry first.

Processing Speed

Under **15 seconds** end-to-end

Certifications

PCI DSS certified.

Deepfake Detection

99% accuracy via RGB and DCT frequency analysis.

Industry Recognition

DHS RIVR 2025 Top Performer and Gartner Honourable Mention, for broadest range of identity documents globally.

Deployment

▶ REST API

Submit documents, select checks, receive structured results with reason codes.

▶ Mobile & Web SDKs

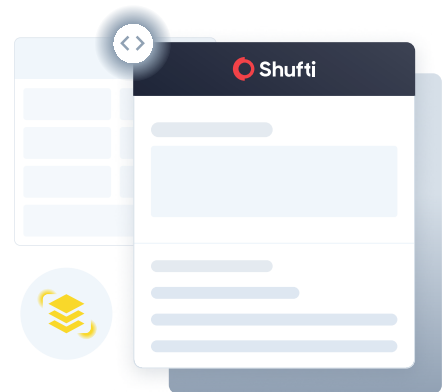
Guided capture with real-time quality prompts. Reduces retries at verification.

▶ Journey Builder

Configure CDD/EDD flows per jurisdiction and risk tier without engineering rebuild.

▶ Deployment Options

Cloud, On-Premises, Hybrid. PCI DSS certified.





Sources

1. [Thomson Reuters, 2023](#)

Ready to **Protect** Your Platform?

Live against your document types, your risk tiers, and your compliance framework. [Request a Blind Spot Audit](#), See what your current stack misses against GenAI-generated IDs and synthetic fraud.

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[Book a Demo](#)