



Document Verification for European Union

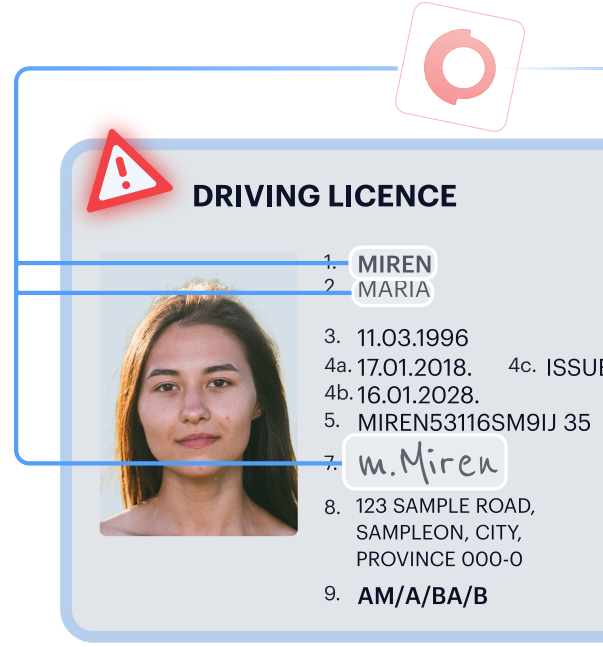
If Your Stack Can Survive The EU, It Can Survive Anywhere.

The EU sets the global standard for **data protection**, **digital identity**, and **AML enforcement**, and the compliance window is closing fast.

AI tools produce **photorealistic passports**, national IDs, and residence permits that pass basic visual inspection. **RGB-only platforms** cannot detect them; manipulation signatures exist in the **DCT frequency domain**, invisible to visual analysis alone.

Synthetic identities combine real data from one member state with fabricated details from another. Cumulative GDPR fines have reached **€6.8 billion**. Traditional OCR misinterprets **up to 30% of characters across** the EU's multi-script document landscape. Every aggregator dependency is a Schrems II transfer risk your DPO must defend.¹

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



Why Existing Methods Fail In The EU

Each of the 27 member states has unique ID formats and security features, Personalausweis, CNI, CIE, DNI, often with older generations still in circulation that generic template libraries **cannot keep pace with**. GDPR treats document verification as high-risk processing, requiring DPIAs, data minimisation, and controlled cross-border transfers. Aggregator-based stacks create routing

dependencies that are difficult to defend post-Schrems II. **From July 2027**, AMLR harmonises CDD thresholds, mandates 5-year retention, and empowers AMLA to directly supervise high-risk institutions. eIDAS 2.0 **requires EUDI** Wallet acceptance by late 2027. And RGB-only platforms remain structurally blind to AI-generated documents that only DCT frequency analysis can catch.

What Makes Shufti Different



9-layer forensic pipeline

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



OCR built for Europe's

99.7% accuracy. Handles all 24 EU official languages, Cyrillic, Greek, multi-language documents, and older-format national IDs.



Coverage that's actually complete

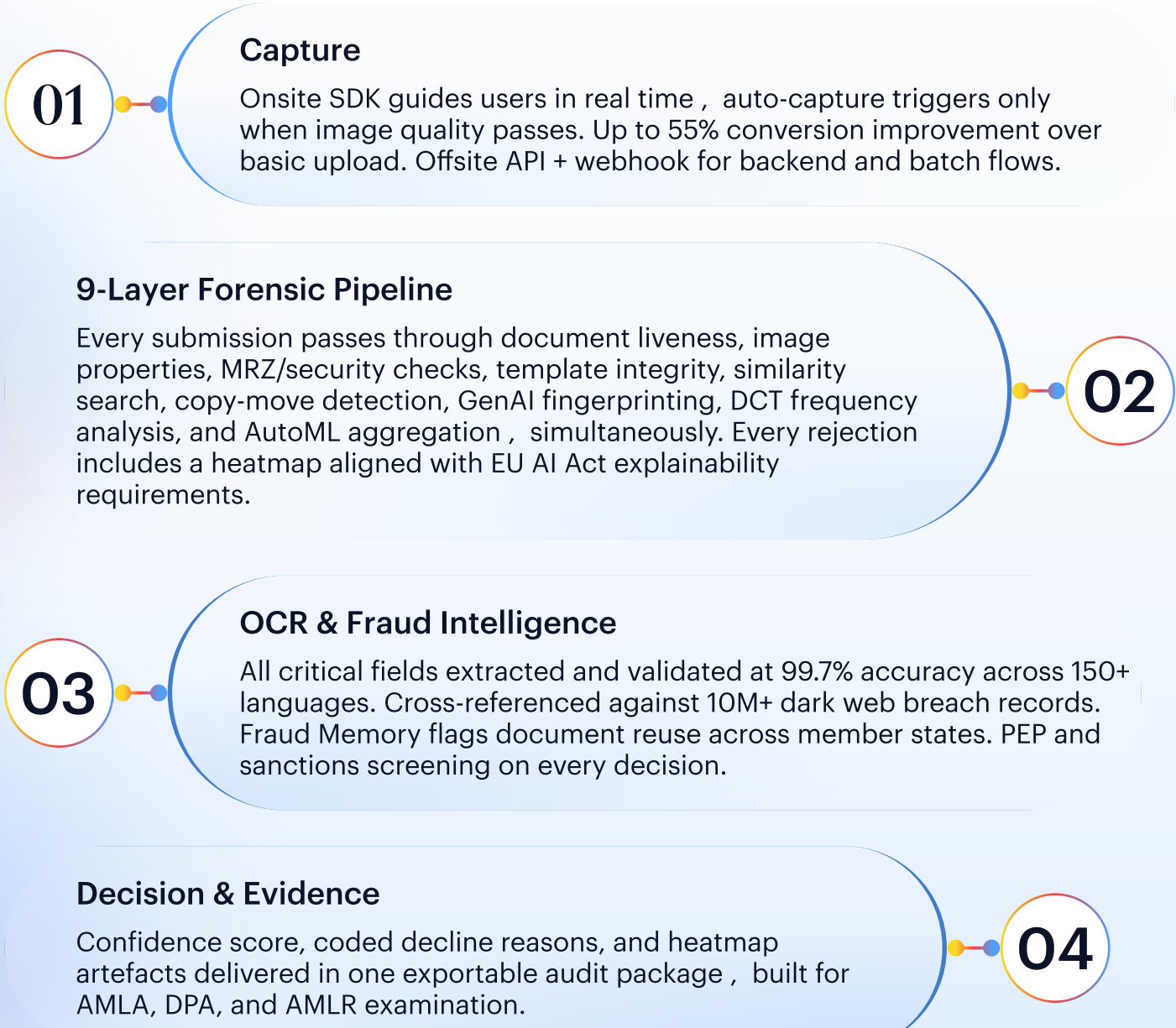
All **27 member states**, Personalausweis, CNI, CIE, DNI, dowód, identiteitskaart, including older generations. New types added on demand.



No aggregators. LGPD Alignment

GDPR Article **28** processor status. No aggregators. No Schrems II exposure. DPIA-ready architecture. Cloud or on-prem within the EU.

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, and age gating.

▶ 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. Configurable by member state and risk tier, Personalausweis + Meldebescheinigung, CNI + justificatif de domicile, passport + utility bill.



Document Intelligence adds Responsible Gambling risk scoring and Salary Analysis from financial documents, for iGaming affordability obligations and lending compliance under the Consumer Credit Directive.

Built For EU Regulators

▶ GDPR · AMLR · eIDAS 2.0 · EU AI Act · 4AMLD/5AMLD · MiCA · PSD2 · MiFID II

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

Regulatory Alignment

Framework	Requirement	Shufti's Response
FrameworkShufti's Response GDPR , Arts. 5, 6, 9, 28, 35	Lawful basis; biometric as special category; DPIA; data minimisation	Article 28 processor status; consent capture; DPIA-ready architecture
AMLR (EU) 2024/1624 , July 2027	CDD threshold €10,000; 5-year retention; AMLA supervision 2028	Journey Builder for CDD/EDD tiers; examination-ready evidence per submission
LGPD / BACEN / COAF, explicit consent; fines up to R\$50M	Mandatory EUDI Wallet credential acceptance	Document-based and wallet-based flows via Journey Builder
EU AI Act	Transparency and explainability for high-risk AI	Heatmap visualisation; coded decline reasons; AutoML confidence scoring
4AMLD / 5AMLD	Multi-document CDD; EDD for PEPs	Document Two Service; PEP/sanctions screening on every decision

Who Uses It



Banks and fintechs running CDD across all 27 member states.



Crypto platforms achieving MiCA-compliant tiered KYC.



iGaming operators meeting KJM requirements in Germany.



Digital lenders running Consumer Credit Directive affordability checks



PSPs preparing for mandatory EUDI Wallet acceptance by Nov/Dec 2027.

Sources

1. [CMS Law GDPR Enforcement Tracker, February 2026; Gleematic](#)

Ready to see
Document Verification in action?

www.shufti.com
sales@Shufti.com

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