



Shufti Face Verification European Union

AI Act Ready. GDPR Compliant. Deployed on Your Terms.



≤ 0.001

False Acceptance Rate

56+

Anti-Spoofing Vectors

DHS RIVR

Top Performer

100%

Data Secure

The EU Identity Threat

Fraud and Regulation Are Converging

Average loss per financial sector deepfake incident: **\$603,000**. Deloitte projects AI-enabled fraud losses to reach **\$40 billion by 2027**. EU financial institutions face comparable exposure.¹

63% of customers abandon digital bank onboarding — over 50% leave if it exceeds 3–5 minutes. In Europe's competitive fintech landscape, every rejected user is revenue lost.²

67% of banks lost clients to poor KYC onboarding — up 19% from 2023. **KYC costs: \$2,089–\$2,250 per case**. Banks lose up to \$35M annually. Only 4% have automated KYC.³

Clearview AI accumulated over €79 million in **European fines**: France (€20M), Italy (€20M), Greece (€9M), Netherlands (€30.5M). Dutch DPA cited "illegal database" of billions of faces and ordered cessation of all EU operations.⁴

The EU Regulatory Landscape

Europe has layered biometric-specific AI legislation on top of the world's strictest data protection framework.

EU AI Act (Feb 2025)

Classifies Remote Biometric Identification as "High Risk." Conformity assessments, bias mitigation, and transparency are required. Bans biometric categorisation, untargeted facial scraping, and emotion recognition in workplaces. Penalties: €35M or 7% of global turnover.⁵

GDPR (Article 9)

Biometrics = "Special Category Data." Explicit consent required. Cross-border transfers are governed by adequacy decisions. Fines up to 4% of turnover.⁶

eIDAS 2.0 / ETSI TS 119 461

"High Assurance" onboarding required for EU Digital ID Wallet. Vendors must meet these technical standards.

EBA Guidelines

EU banks must use liveness detection for remote account opening — a regulatory mandate, not guidance.⁷

UK DIATF

Right to Work certification required for identity services to UK employers/landlords. Post-Brexit separate requirement.⁸

PSD2 / SCA:

Strong Customer Authentication mandated for payment services across the EU.⁹

Why EU Challenges Demand More Than Basic Compliance

- ✓ **AI Act creates vendor liability**
Biometric vendors must demonstrate conformity assessment, bias mitigation, and transparency. Providers without documented compliance become **a liability for every EU customer**.
- ✓ **GDPR enforcement is accelerating**
€79M in fines against one vendor. **Dutch DPA ordered complete cessation**. Authorities actively target facial recognition providers that cannot demonstrate lawful processing.
- ✓ **Cloud-only conflicts with data sovereignty**
GDPR requires careful cross-border transfer management. EU organisations mandate biometric data stays **within EU borders**. Cloud-only providers are architecturally disqualified.
- ✓ **eIDAS 2.0 raises the bar**
EU Digital ID Wallet requires **"High Assurance"** onboarding. Vendors that can't meet ETSI TS 119 461 are excluded from Europe's largest digital identity initiative.
- ✓ **Bias has regulatory consequences**
NIST found false positive rates vary by factors **up to 7,203**. Under the EU AI Act, biased biometric systems trigger conformity failures and penalties.¹⁰


How Shufti Solves It: Built for Europe

Shufti Face Verification delivers real-time facial liveness detection and 1:1 face matching in **under 3 seconds** — with FAR <0.001 (~1 in 250,000+), TAR ~99%, and zero failure-to-capture. Multi-layered anti-spoofing covers 56+ attack vectors using texture micro-patterns, frequency-domain inspection, 3D depth, light reflection, and behavioural analysis.

Hybrid AI + human review directly addresses the EU AI Act's human oversight mandate for high-risk AI. AI handles standard cases. Human experts resolve edge cases. Auditable decision chain. No other provider combines both.




Key Capabilities for the EU Market




Active + Passive Liveness

Passive (single selfie) for high-volume eIDAS 2.0 onboarding. Active (3D depth + gestures) for EBA-compliant high-risk financial transactions. No poses. No special lighting.




Cloud / On-Prem / Hybrid

The only vendor offering all three. Built for GDPR data sovereignty. PCI DSS certified. Biometric data stays within EU borders.




Hybrid AI + Human Review

SDK auto-detects optimal positioning and lighting. Critical for mid-range APAC devices with variable camera quality.




Auto Capture

SDK auto-detects optimal positioning and lighting. Reduces friction across European device ecosystems.



1:1 Face Match <1 Second

Live selfie vs. identity document. Sub-second for seamless PSD2/SCA re-authentication.



Single SDK (iOS, Android, Web)

One integration. One data processor. Simplifies GDPR data processing agreements.

Government Validations & Certifications

Shufti's accuracy is independently validated — not self-reported:



Top Performer

DHS RIVR 2025

Met 100% of DHS biometric accuracy goals across diverse demographics. Not vendor-funded. Real-world conditions. Provides the independent evidence EU AI Act conformity assessments demand.




iBeta Level 1 & Level 2

ISO 30107-3 Presentation Attack Detection. Both passive and active liveness tested.



SOC 2 Type 2

Independently audited security controls.



PCI DSS

Payment Card Industry Data Security Standard.



ISO 27001

Information security management certification.

EU Regulatory Compliance

Regulation	Scope	Shufti Compliance
EU AI Act	All EU	Hybrid AI + human review for high-risk oversight. DHS RIVR validated.
GDPR (Art. 9)	EU/EEA	On-prem deployment. Single data processor. Consent workflows.
eIDAS 2.0	All EU	Active + passive liveness. eIDAS-ready onboarding flows.
EBA Guidelines	EU Banking	Active & passive liveness. iBeta L1 & L2 certified.
UK DIATF	UK	Certified UK deployment for Right to Work.
PSD2 / SCA	EU Financial	1:1 face match. Sub-second re-authentication.

Use Cases Across Europe

KYC Onboarding

EU Context: EBA mandates liveness. 67% bank client loss.

Shufti Solution: Active/passive liveness + 1:1 match + auto-capture + hybrid review

Outcome
FAR <0.001. TAR ~99%. 2-3s.

EU Digital ID

EU Context: eIDAS 2.0 High Assurance. ETSI TS 119 461.

Shufti Solution: Active liveness + 1:1 match. eIDAS-ready. On-prem.

Outcome
High Assurance. Future-proofed.

Crypto KYC

EU Context: FATF Travel Rule + EU crypto regulations.

Shufti Solution: 56+ vectors. Multi-layer. Hybrid review + AML + KYB.

Outcome
Govt-validated. 5x better than Incode.

Re-Auth / SCA

EU Context: PSD2 Strong Customer Authentication.

Shufti Solution: Passive liveness + 1:1 match vs. onboarding reference.

Outcome
Sub-second. Frictionless SCA.

Age Verification

EU Context: Digital Services Act + national mandates.

Shufti Solution: Passive liveness + 1:1 match. No manual review.

Outcome
Frictionless. Gaming, e-commerce.

Frictionless. Gaming, e-commerce.

EU Context: Member states: citizen ID + data sovereignty.

Shufti Solution: Full on-prem. Active liveness. RIVR-validated. SOC 2 + PCI DSS.

Outcome
Air-gapped. Data in EU.

Why Shufti Over Competitors — in Europe

Dimension	Shufti	FaceTec	iProov	Incode
Deepfake FAR	0.46% (Purdue)	—	—	2.56% (Purdue)
Liveness	Active + Passive	Active only	Flashmark colour-sequence	RGB-only
Speed	2-3s	5-7s	>5s	—
EU Deployment	Cloud / On-prem / Hybrid	Self-hosting	Cloud-only	Cloud-only
GDPR Sovereignty	Full on-prem. PCI DSS.	Self-hosted burden	Transfer risk	Transfer risk
AI Act Oversight	Hybrid AI + Human	Automated	Automated	Automated
Govt Validation	DHS RIVR 2025	None equivalent	None equivalent	FedRAMP (security, not accuracy)
Platform	Face + Doc + NFC + AML + KYB	Face + Doc OCR	Face only	Face + Doc (Microblink)
Pricing	Pay-as-you-go	—	—	3-year lock-ins

Key EU Advantage

iProov and Incode are cloud-only — GDPR cross-border transfer risk. iProov's Flashmark "disco-light" UX increases drop-off. Under the EU AI Act, only Shufti offers hybrid AI + human review — directly meeting the human oversight requirement for high-risk AI.

EU Industries Served



Banking & Finance

EBA-compliant liveness. On-prem for GDPR. SOC 2 + PCI DSS.



Fintech

Single SDK + passive liveness + auto-capture. Pay-as-you-go.



Crypto

56+ vectors + hybrid review + AML. FATF Travel Rule compliant.



Telecom

Passive liveness + auto-capture for SIM/ID verification. 2-3s.



Gaming & iGaming

Passive liveness for age/ID. UKGC-compliant. Volume-ready.



Insurance

Passive liveness for age/ID. UKGC-compliant. Volume-ready.



Healthcare

Patient identity for Telehealth. On-prem for data residency.



Government

Full on-prem. Air-gapped. RIVR-validated. Built for EU Digital ID Wallet.

Sources

- [1. The Register: Deepfake Threats](#)
- [2. FinTech Global Report](#)
- [3. ScienceDirect: 3D Mask Survey](#)
- [4. Protean Tech Guide](#)
- [5. EU Parliament](#)
- [6. Regulation \(EU\) 2016/679](#)
- [7. EBA Guidelines](#)
- [8. UK DIATF](#)
- [9. EU Directive 2015/2366](#)
- [10. NIST FRVT Part 8](#)

Act Now

EU Compliance Deadlines Are Here

EU AI Act: in effect. eIDAS 2.0: rolling. GDPR enforcement: accelerating. EBA liveness: active.

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Get Started

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