



# Face Verification North America

Government-Validated. BIPA-Ready. Deployed on Your Terms.



≤ 0.001

False Acceptance Rate

56+

Anti-Spoofing Vectors

DHS RIVR

Top Performer

100%

Data Secure

## The North American Identity Crisis

### Fraud, Litigation, and Regulatory Fragmentation

Average loss per financial sector deepfake incident: **\$603,000**. Deloitte projects AI-enabled fraud losses to reach \$40 billion in the US by 2027. FinCEN has flagged increased suspicious activity reports describing deepfake media in fraud schemes.<sup>1</sup>

63% of customers abandon digital bank onboarding — **over 50% leave if it exceeds 3–5 minutes**. 67% of banks lost clients to poor KYC onboarding — up 19% from 2023.<sup>2</sup>

The litigation environment is uniquely punishing. **Illinois BIPA drove settlements** from Facebook (\$650M), Google (\$100M), TikTok (\$92M), and BNSF Railway (\$75M). Meta paid \$1.4 billion in Texas alone. The FTC banned Rite Aid from using **facial recognition** for five years after disproportionate false-positive alerts impacting women and consumers of colour.<sup>3</sup>

## The North American Regulatory Landscape

The US operates a patchwork of state-level biometric laws — creating significant compliance complexity for vendors.

### Illinois BIPA (Amended 2024)

Strictest biometric law globally. Damages now calculated per violation. 2023 Cothron ruling: each biometric capture without consent = separate violation.<sup>4</sup>

### Texas CUBI

Notice and consent before capturing biometric identifiers. Penalties up to \$25,000 per violation. AG-enforced — \$1.4B Meta settlement.<sup>5</sup>

### Washington BIPA

Mandates notice and consent before biometric capture. AG-enforced.

### Colorado AI Act

Classifies biometric identification as high-risk AI. Transparency and fairness requirements.

### NYC Local Law 144

Automated tools in hiring must undergo annual bias audits.<sup>6</sup>

### 15+ States

limit police facial recognition; Vermont: statewide ban; Montana/Utah: require warrants. 21 cities across 11 states have enacted bans.

### Quebec Law 25 (Canada)

Mandatory notification to regulators before launching biometric databases.<sup>7</sup>

### PIPEDA / Bill C-27 (Canada)

Biometric data classified as sensitive personal information. Bill C-27 proposes enhanced protections.

## Why North America Demands a Different Approach

- ✓ **BIPA litigation risk is existential**  
**Billions in settlements.** Each biometric capture without consent is a separate violation. Vendors without documented consent workflows and on-prem options expose every customer to litigation.
- ✓ **Cloud-only blocks government and defence.**  
Federal agencies, banks, and defence organisations require on-**premises data sovereignty**. Cloud-only providers can't serve these verticals.
- ✓ **The lab-to-real-world gap is severe**  
An algorithm with 0.1% error rate on lab images spikes to 9.3% in real-world conditions — 93x degradation. **NYC transit pilot achieved 100% error rate** and was halted. South Wales Police: 91% false positive rate.<sup>8</sup>
- ✓ **Demographic bias is documented and litigated**  
NIST found false positive rates vary by factors **up to 7,203**. FTC enforcement against Rite Aid specifically cited disproportionate impact on women and consumers of colour. Biased systems create both regulatory and legal exposure.<sup>9</sup>

## How Shufti Solves It: Built for North America

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 ensures AI handles standard cases while trained experts resolve edge cases — providing the auditable decision chain that **US regulators demand**. No other face verification provider combines both.



# Key Capabilities for North America



## Active + Passive Liveness

Active (3D depth + motion + texture) for high-risk financial transactions. Passive (single selfie, zero user action) for high-volume onboarding. No poses. No special lighting.



## Cloud / On-Prem / Hybrid:

The only vendor offering all three. Built for BIPA compliance, federal data sovereignty, and Canadian data residency. PCI DSS certified. Zero-trust architecture.



## Hybrid AI + Human Review

Auditable decision chain. Addresses FTC fairness requirements and reduces demographic bias risk at the edge-case level.



## Auto Capture

SDK auto-detects optimal positioning and lighting. Cross-device consistency eliminates "photo booth" UX problems that drive abandonment.



## 1:1 Face Match <1 Second

Live selfie vs. identity document. Sub-second response for seamless re-authentication.



## Single SDK (iOS, Android, Web)

One integration. One vendor. One data processor. No vendor fragmentation or third-party dependency.

# Government Validations & Certifications

Shufti's accuracy is independently validated by the US federal government — not self-reported:



Top Performer

## DHS RIVR 2025

U.S. Department of Homeland Security Remote Identity Validation and Ranking programme. Met 100% of DHS biometric accuracy goals across diverse demographics. Not vendor-funded. Tested under real-world conditions.



## 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.

**Note:** Incode claims FedRAMP Ready — but FedRAMP is a security accreditation, not a biometric accuracy test. DHS RIVR is the accuracy benchmark. Shufti passed it.

# North American Regulatory Compliance

Shufti supports compliance across key MEA jurisdictions, reduced regulatory risk and streamlining compliance approval cycles.

Regulation	Scope	Shufti Compliance Alignment
Illinois BIPA	Illinois	On-prem. Consent workflows. Documented compliance chain.
Texas CUBI	Texas	Notice and consent before biometric capture. AG-ready.
Washington BIPA	Washington	Notice and consent workflows. On-prem option.
Colorado AI Act	Colorado	Transparency + fairness. Hybrid AI + human review.
NYC Local Law 144	NYC	Annual bias audit support. DHS RIVR demographic validation.
Quebec Law 25	Quebec	Pre-launch regulator notification support. On-prem.
PIPEDA / Bill C-27	Canada	Sensitive data handling. Consent workflows. Data residency.

# Use Cases Across North America

## KYC Onboarding

**North American Context:** 67% bank client loss. BIPA litigation risk.

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

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

## Re-Verification

**North American Context:** High-risk transaction re-auth without friction.

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

**Outcome**  
Sub-second. No doc re-upload.

## Fraud Prevention

**North American Context:** \$40B projected AI fraud losses by 2027.

**Shufti Solution:** 56+ vectors. Multi-layer. Hybrid review + AML + doc verification.

**Outcome**  
Govt-validated. 5x better than Incode.

## Govt Digital ID

**North American Context:** Federal agencies + state programmes.

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

**Outcome**  
Air-gapped. Data sovereign.

## Age Verification

**North American Context:** State-level mandates expanding.

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

**Outcome**  
Frictionless. Gaming, e-commerce, cannabis.

## Offsite / Async

**North American Context:** Call centres, insurance claims, telehealth.

**Shufti Solution:** Offsite flow: uploaded selfie + liveness + face match.

**Outcome**  
Async verification. Same security.

# Why Shufti Over Competitors — in North America

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	—
Deployment	Cloud / On-prem / Hybrid	Mandatory self-hosting	Cloud-only	Cloud-only
BIPA Compliance	On-prem + consent workflows	Self-host burden	Self-host burden	Transfer risk
Review	Hybrid AI + Human	Automated	Automated	Automated
Govt Validation	DHS RIVR 2025 (accuracy)	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 North American Advantage

Shufti is the only provider combining DHS RIVR government-validated accuracy, on-prem deployment for BIPA/data sovereignty compliance, and hybrid AI + human review. iProov and Incode are cloud-only — creating data sovereignty and BIPA compliance risk. FaceTec mandates self-hosting. Incode's FedRAMP is security accreditation, not accuracy validation.

## North American Industries Served



### Banking & Finance

On-prem + RIVR-validated + SOC 2/PCI DSS. BIPA consent workflows.



### Fintech

Single SDK + passive liveness + auto-capture. Pay-as-you-go. No lock-ins.



### Crypto

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



### Telecom

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



### Gaming & iGaming

Passive liveness for age/ID. No poses. Volume-ready.



### Insurance

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



### Healthcare

Patient identity for telehealth. HIPAA-aligned. On-prem for data residency.



### Government

Full on-prem. Air-gapped. RIVR-validated. Built for federal and state programmes.

## Sources

- [The Register: Deepfake Threats](#)
- [Innovatrix Trust Report; FinTech Global Report](#)
- [Epstein Becker Green: BIPA Analysis; Ogletree Deakins Alert; FTC Enforcement](#)
- [Illinois Legislature](#)
- [Texas AG](#)
- [NYC Consumer Affairs](#)
- [Quebec Privacy Commission](#)
- [Security Industry Association; NYC DHS Pilot; South Wales Police Report](#)
- [NIST FRVT Part 8](#)

## Act Now

### Regulation and Litigation Are Accelerating

Illinois BIPA: active. Texas CUBI: \$1.4B settlement precedent. FTC: retail bans. Colorado AI Act: expanding. Quebec Law 25: enforced.

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Get Started

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