



Shufti Face Verification Latin America

Data Sovereignty Built In. Government-Validated Accuracy.



≤ 0.001

False Acceptance Rate

56+

Anti-Spoofing Vectors

DHS RIVR

Top Performer

100%

Data Secure

The LATAM Identity Challenge

Digital Growth Outpacing Fraud Defences

Latin America is one of the fastest-growing digital banking and fintech regions in the world — and fraudsters know it. Average loss per financial sector deepfake incident: **\$603,000**. Deloitte projects AI-enabled fraud losses to reach **\$40 billion by 2027**, with LATAM's expanding digital financial ecosystem increasingly targeted.¹

63% of customers abandon digital bank onboarding — over **50% leave if it exceeds 3–5 minutes**. In LATAM's mobile-first, underbanked markets, every friction point means a lost customer who may never return.²

67% of banks globally 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

DepthFake attacks achieve 79.4% success rates against commercial 3D face authentication systems. RGB-only analysis misses frequency-domain artefacts that deepfakes leave behind.⁴

The LATAM Regulatory Landscape

Data protection and biometric regulation across Latin America is maturing rapidly.



Brazil LGPD

Biometrics classified as "Sensitive Data." ANPD explicitly warns against forced facial recognition in consumer relations. Explicit consent required. Cross-border transfer restrictions apply.⁵



Argentina Court Precedent

Buenos Aires' Fugitive Facial Recognition System declared unconstitutional due to privacy risks. Sets a high bar for private sector necessity and consent requirements.⁶



Mexico Federal Data Protection Law (LFPDPPP)

Requires explicit consent for biometric data processing. Cross-border transfer governed by adequacy principles. INAI enforcement.



Colombia Law 1581

Personal data protection framework. Biometric data classified as sensitive. Explicit consent required. Superintendencia de Industria y Comercio (SIC) enforcement.



Chile Data Protection Reform (2024)

New framework strengthening biometric protections. Establishes autonomous Data Protection Agency. Aligns with GDPR principles.



Peru Personal Data Protection Law

Biometric data classified as sensitive. Consent required. National Authority for the Protection of Personal Data enforcement.

Why LATAM Demands a Different Approach

- Demographic diversity requires proven accuracy.

LATAM spans immense ethnic diversity across Indigenous, African-descendant, European-descendant, and mixed-heritage populations. NIST found false positive rates vary by factors up to **7,203 across demographics**. MIT/Stanford research documented error rates **reaching 34%** for darker-skinned women vs. under 0.8% for light-skinned men. Biased systems create both regulatory and reputational exposure.⁷
- Environmental conditions challenge verification

Low-light accuracy degrades 20–60%. Systems show **10.2x higher false-match rates** for minority groups in challenging lighting. LATAM's variable lighting — from tropical sun glare to dimly lit urban environments — amplifies these failures.⁸
- Data sovereignty is tightening

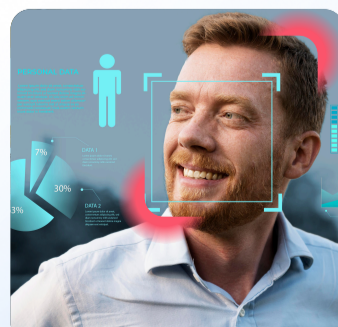
Brazil LGPD, Argentina court precedent, and Mexico LFPDPPP **all impose cross-border transfer** restrictions on biometric data. Cloud-only providers without on-premises options face growing compliance barriers.
- Mobile-first, underbanked populations need zero friction.

LATAM's fintech boom (Nubank, Mercado Pago, Rappi) depends on onboarding users who may be opening their first financial account. Active liveness (head turns, blinks) **creates 30+ second flows** that kill conversion on mid-range devices.

How Shufti Solves It: Built for Latin 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 — reducing both false positives and false negatives across LATAM's diverse demographics. No other provider combines both.



Key Capabilities for LATAM



Active + Passive Liveness

Passive (single selfie, zero user action) for high-volume mobile onboarding. Active (3D depth + gestures) for high-risk financial transactions. No poses. No special lighting — critical for LATAM's variable environments.



Cloud / On-Prem / Hybrid:

The only vendor offering all three. Built for Brazil LGPD data residency, Argentina privacy requirements, and Mexico LFPDPPP compliance. PCI DSS certified.



Hybrid AI + Human Review

AI handles standard verifications. Human experts resolve edge cases across diverse demographics. Auditable decision chain.



Auto Capture

SDK auto-detects optimal positioning and lighting. Built for mid-range devices common across LATAM markets. Eliminates manual shutter friction.



1:1 Face Match <1 Second

Live selfie vs. identity document. Sub-second response across all device tiers.



Single SDK (iOS, Android, Web)

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

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. Critical for LATAM's demographic diversity.



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.

LATAM Regulatory Compliance

Regulation	Scope	Shufti Compliance Alignment
Brazil LGPD	Brazil	On-prem deployment. Explicit consent workflows. Data residency.
Argentina Privacy	Argentina	On-prem. Documented necessity and consent. Court-precedent aware.
Mexico LFPDPPP	Mexico	Consent workflows. On-prem for data adequacy. INAI-ready.
Colombia Law 1581	Colombia	Explicit consent. On-prem for sensitive biometric data.
Chile Data Protection	Chile	GDPR-aligned framework compliance. On-prem option.
Peru PDPL	Peru	Consent workflows. On-prem for data localisation.
FATF Travel Rule	Financial Services	KYC-ready. AML integration. Hybrid review.

Use Cases Across LATAM

KYC Onboarding

LATAM Context: Fintech boom (Nubank, Mercado Pago). Underbanked populations.

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

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

SIM Registration

LATAM Context: Telecom mandates expanding across LATAM.

Shufti Solution: Passive liveness + auto-capture. Any device tier.

Outcome
2-3s. Built for mass scale.

Crypto KYC

LATAM Context: FATF Travel Rule + tightening LATAM crypto regulations.

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

Outcome
Govt-validated. 5x better than Incode.

Age Verification

LATAM Context: Gaming and e-commerce age mandates.

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

Outcome
Frictionless. Gaming, e-commerce.

Fraud Prevention

LATAM Context: Deepfakes targeting LATAM FIs and fintechs.

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

Outcome
Government-validated accuracy.

Govt Digital ID

LATAM Context: National ID programmes across Brazil, Mexico, Colombia.

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

Outcome
Air-gapped. Sovereign infrastructure.

Why Shufti Over Competitors — in LATAM

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	—
LATAM Deployment	Cloud / On-prem / Hybrid	Mandatory self-hosting	Cloud-only	Cloud-only
Data Sovereignty	Full on-prem. PCI DSS.	Self-hosted (DevOps burden)	Not available	Not available
Review	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 LATAM Advantage

iProov and Incode are cloud-only — creating data sovereignty risk under Brazil LGPD, Argentina privacy requirements, and Mexico LFPDPPP. FaceTec mandates self-hosting (DevOps burden). Incode's 3-year lock-in pricing is a barrier for LATAM's cost-sensitive fintech market. Only Shufti offers full on-prem, pay-as-you-go, and government-validated accuracy across diverse demographics.

LATAM Industries Served



Banking & Finance

On-prem for LGPD/sovereignty. Govt-validated accuracy. SOC 2 + PCI DSS.



Fintech & Neobanks

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



Crypto

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



Telecom

Passive liveness + auto-capture for SIM registration. Any device. 2–3s.



Gaming

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



Insurance

Active + passive liveness for proof-of-life. Hybrid review for claims.



Healthcare

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



Government

Full on-prem. Air-gapped. RIVR-validated. National ID programme ready.



E-Commerce

Passive liveness for account verification and chargeback prevention.

Sources

- [The Register: Deepfake Threats](#)
- [Innovatrix Trust Report](#)
- [FinTech Global Report](#)
- [ScienceDirect: 3D Mask Survey](#)
- [ANPD Guidance](#)
- [ANPD Guidance](#)
- [NIST FRVT Part 8: MIT/Stanford Study](#)
- [IJFMR Research Paper](#)

Act Now

LATAM Regulation Is Tightening

Brazil LGPD: enforced. Argentina: constitutional precedent set. Mexico LFPDPPP: active. Chile: new Data Protection Agency. FATF Travel Rule: expanding.

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[Get Started](#)

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