

# Verify The Document. Confirm The Person.

Close Every Identity Gap in a Single Flow.



## The World Has Changed. Has Your Identity Stack?

Every day, fraudsters submit documents that look perfect. Faces that pass basic checks. Identities assembled from real breached data, AI-generated images, and deepfake video streams. The document is clean. The selfie passes. But the person behind them doesn't exist, or isn't who they claim to be.

Meanwhile, regulators across FATF, 5AMLD, eIDAS 2.0 and the UK FCA are no longer accepting document-only or face-only evidence. The new baseline is biometric-plus-document verification, proof that the right document is genuine and the right person is holding it.

Organisations running separate checks, one vendor for documents, another for faces, leave a gap between those two layers. That gap is exactly where sophisticated fraud lives.

## The Stakes Are Real

Synthetic identity fraud is the fastest-growing attack vector in financial services. A document without a confirmed person, or a face without a verified document, is half a check. And half a check is an open door.

- ▶ Manual review backlogs stall onboarding and lose customers to competitors.
- ▶ False positives flag real users, eroding trust before the relationship begins.
- ▶ Disjointed evidence trails, across vendors, portals, and systems, collapse under regulatory scrutiny.
- ▶ One breach. One missed deepfake. One unverified mule account. The cost compounds fast.



The turning point isn't adding more tools. It's closing the gap between your document check and your face check, in one flow, on one platform, with one evidence trail.

### The Solution

## Face + Document Verification

Shufti's combined Face + Document Verification binds the right person to the right document, simultaneously, in real time, with a single audit-ready outcome.

Document verification confirms the credential is genuine and unaltered.

Face verification confirms a live, real person is present.

Biometric binding matches the live person to the document photo, proving the right person holds the right document, right now.

**One integration. One decision engine. One audit trail.**



# How Face + Document Verification Works

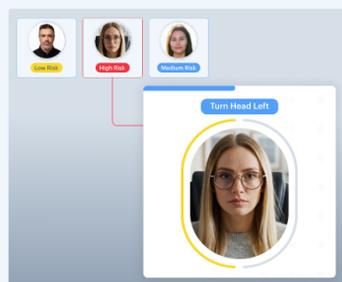
The user launches the verification flow via web, mobile SDK, or API, onsite (interacting directly with Shufti's interface in real time) or offsite (your platform collects and submits data programmatically). What follows is a single, sequenced journey:

## Step 1

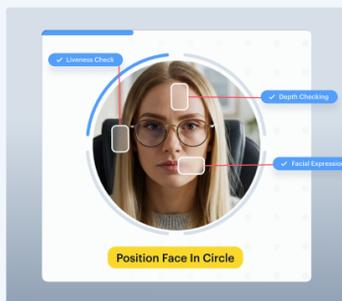
### Face Capture & Liveness Check

The user presents their face via the camera. Depending on your risk policy:

**Active Liveness:** The user performs subtle real-time gestures, small head turns, blinks, or expressions — confirming a live, present person. Strongest defence against printed photos, static screens, and basic video replays.



**Passive Liveness:** The user simply aligns their face with the frame. Shufti's 3D depth analysis engine confirms presence silently in the background, no friction, no instructions.



Both modes detect and reject face mask attacks, AI-generated faces, deepfakes, and static image injections.

#### What Gets Checked

#### How Shufti Does It

3D depth analysis

Confirms a real, physically present person, not a 2D image or screen

Deepfake & injection detection

Flags synthetic faces at the frequency-domain and sensor level

100+ facial vector mapping

Builds a high-confidence biometric identity profile

Age estimation

Apparent age estimated from facial features at ~98.72% accuracy

Duplicate account detection

Live face screened against existing verified identities to catch mule accounts

## Step 2

### Document Capture & Authenticity Check

With liveness confirmed, the user captures or uploads their identity document. Shufti's AI models run a comprehensive authenticity stack across **3,000+ document types** in **245+ countries**:

#### What Gets Checked

#### How Shufti Does It

Document classification

Identifies type across 3,000+ document types in 245+ countries

Data extraction (OCR)

Extracts name, DOB, document number, and expiry across 100+ languages

MRZ validation

Machine-readable zone cross-referenced against visible document data

Security feature analysis

Hologram integrity, tilting, print detail, photo/ghost image inspection

Forgery detection

Heatmap analysis, compression artefact detection, template cross-referencing

Sensor noise analysis (PRNU)

Detects digital manipulation at the pixel/sensor level

Synthetic document detection

Identifies AI-generated or digitally fabricated credentials

Compromised identity screening

Extracted data cross-checked against 10M+ breach records

A second document (e.g. credit card, utility bill) can be verified in the same flow via **Document Two** to confirm additional data points from the same individual.

## Step 3

### Biometric Binding

### Live Face Matched To Document Photo

The verified live face is compared against the photo extracted from the authenticated document. Extracted data, name, DOB, and document number are validated against the live biometric. This step closes the gap neither check alone can bridge: proving the document is real and proving the person presenting it is its rightful holder.

Face match confidence, liveness signals, document integrity scores, and age estimation fuse into:

Single Trust Verdict

Audit-Ready

Regulator-Defensible

Delivered In Under 15s

96.24%

Of Documents Decided Automatically

2.98s

Average Face Verification

99.5%

Pass Rate

0.15%

False Positive Rate

Edge cases escalate to expert review via Smart Hybrid or Live Guard modes.

# Why Face + Doc Is Stronger Together

Running these checks in isolation leaves each one blind to what the other detects. Running them together, on a shared decision engine, creates a compounding assurance layer that neither can achieve alone.

## Cross-Validation Intelligence

Extracted document data, name, DOB, document number, is validated against the live biometric. This closes the gap between proving a document is real and proving the person presenting it is the rightful holder.

## Higher Trust Scoring

Face match confidence, liveness signals, document integrity scores, and age estimation fuse into a single trust verdict, giving compliance teams and automated decision engines a richer, more defensible outcome.

## Seamless User Journey

Passive liveness, real-time quality guidance, and automated decisioning deliver a 99.5% pass rate in under 15 seconds. Verification becomes a trust-building moment, not a drop-off point.

## Lifecycle Re-Authentication

A shared identity graph enables re-verification at every high-risk moment—payouts, password resets, beneficiary changes—matching the same person to their original verified identity over time.

## Real-Time Fraud Detection Synergy

Deepfake and injection detection on the biometric side cross-informs document authenticity checks, catching attacks that either check alone would miss. A fraudster who clears one layer faces a second, independent check tuned to detect what the first cannot see.

# Where This Changes Everything



## Financial Services

### What's at Stake

KYC onboarding, new accounts, ongoing re-verification under FATF, 5AMLD/6AMLD, FCA

### How Face + Doc Solves It

Document forensics + biometric binding creates a timestamped, regulator-ready evidence trail that defeats synthetic identity fraud at the point of application



## Fintech & Digital Lending

### What's at Stake

Fast loan origination where speed invites first-party fraud

### How Face + Doc Solves It

Sub-15s combined decision at 99.5% pass rate, speed without the fraud gap



## Gaming & Online Gambling

### What's at Stake

Age verification at registration under UKGC, MGA, and Online Safety Act

### How Face + Doc Solves It

Document DOB extraction + biometric age estimation (~98.72% accuracy) catches credential-sharing between adults and minors



## E-Commerce & Age-Restricted Retail

### What's at Stake

Age-gated purchases under the UK Licensing Act, Online Safety Act

### How Face + Doc Solves It

Replaces checkbox self-declaration with a forensic-grade, auditable verification event in seconds



## Crypto & Digital Assets

### What's at Stake

Frictionless onboarding, wallet creation, and high-value withdrawal triggers

### How Face + Doc Solves It

Biometric-bound identity record satisfies FinCEN, MiCA, and FATF obligations per transaction event

# Full Identity Assurance. One Platform. Zero Gaps.

Every fraudster counts on the gap between your document check and your face check. Shufti closes it with a single integration, a single audit trail, and a single verdict that stands up to any regulator, any investigator, any review.

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Talk to an expert