

A smiling woman with dark hair tied back, wearing a light grey blazer over a pink top, sits at a desk with a laptop. She is holding a dark credit card in her left hand. The background is a blurred office setting with large windows.

SOLUTION SHEET

# Credit Card Verification

Confirm Card Ownership.  
Build Trust and Stay Compliant.

**Shufti's Credit Card Verification adds a critical layer of security, enabling businesses to confirm that a credit card belongs to the verified user.**

By matching key card details, such as name and visible digits, against the user's verified identity, our solution helps ensure legitimate ownership before payments, wallet top-ups, or subscriptions take place.

This is especially valuable for high-risk industries like crypto, gaming, and marketplaces, where cards are frequently misused by bots, minors, or unauthorized users. Within seconds, Shufti performs advanced checks for image tampering, forged cards, and data mismatches, helping you build trust and prevent misuse at the source. It supports compliance, delivering robust protection without compromising the user experience or adding any unnecessary friction.

**Confirm credit card ownership as part of KYC, while instantly masking sensitive digits for full compliance and zero storage risk.**

## Benefits at a Glance



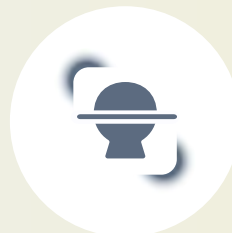
### Enhance Onboarding Confidence

Verify cardholder identity during account funding, customer onboarding, or wallet top-up.



### Match Card to Account Holder

Confirm the card used for payments matches the identity of the registered account holder, helping prevent account takeover and misuse.



### Confirm Card Ownership

Ensure that the payment card belongs to the verified user through [Document Matching](#) or [Biometric Identity Verification](#).



### Support Age-Gated Gaming Compliance

Combine Credit Card Verification with [Age Estimation and Verification](#) to reinforce age-based access controls and payment legitimacy.



### Strengthen KYC in Regulated Markets

Add Credit Card Verification as an extra layer of security in your compliance workflows.



### Boost Payment Security

Ensure top-ups and in-platform purchases are made by the rightful cardholder by confirming that payment methods are linked to verified individuals.

# How Credit Card Verification Works

## Live Card Capture

The user presents their physical credit/debit card to the camera for real-time image capture and analysis.

## Automated Checks

Our system validates both the card's authenticity and the cardholder's identity using advanced AI + optional biometric verification:

- ✓ **OCR (Optical Character Recognition):** Extracts cardholder name and card details for validation and matching
- ✓ **Format Validation:** Ensures card number structure is legitimate
- ✓ **Tampering Detection:** Detects credit card manipulation or forgery
- ✓ **Name Match/Ownership Check:** Matches card name with identity documents
- ✓ **Optional Biometric Verification:** Confirms user is the rightful cardholder

## End-to-End Privacy and Compliance

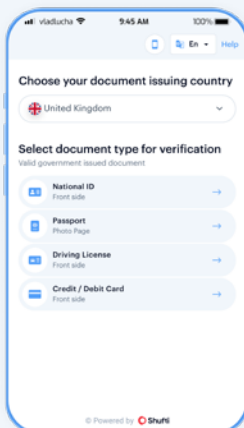
Shufti ensures sensitive payment data is protected at every step, never storing or exposing full card details.

- ✓ **Data Minimization:** Sensitive digits are instantly masked after OCR, ensuring no full PAN, CVV, and expiry are ever stored or displayed
- ✓ **PCI DSS & GDPR Compliant:** Fully aligned with global standards for secure data handling and regulatory compliance
- ✓ **Trust-First User Experience:** Users gain confidence knowing their card details are handled securely, with no unnecessary exposure or retention

## A Verification Flow Built for Speed, Simplicity and User Satisfaction

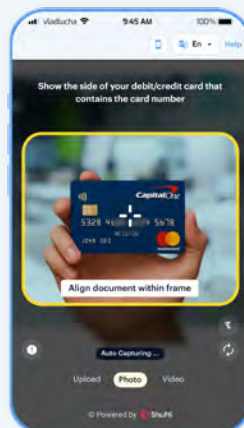
### Select Country & Choose Card Verification

User chooses issuing country and selects Credit/Debit Card.



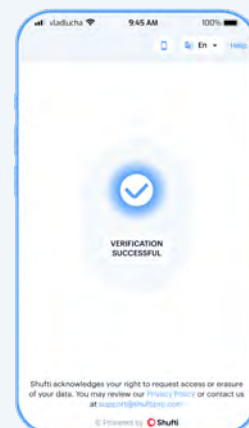
### Capture Card

User captures or uploads the front of their card.



### Verified

Cardholder identity is successfully confirmed.



# Key Capabilities

- ▶ **Real-Time Verification:** Confirm cardholder identity in as little as 30 seconds
- ▶ **Omnichannel Support:** Works seamlessly on mobile, desktop, and tablet
- ▶ **Hybrid Intelligence:** Combine AI precision with optional expert review for high-risk cases
- ▶ **Global Compatibility:** Compatible with credit or debit cards across 230+ regions
- ▶ **Enterprise-Grade Compliance:** Fully aligned with PCI DSS, GDPR, and ISO 27001 standards, no storage of full card numbers (PAN) or CVV at any stage of the verification process
- ▶ **Flexible Deployment:** Integrate via SDK, API, or hosted flow, tailored to your platform and user journey



## Start **Verifying** Smarter

**Verify identities** with confidence, **stay compliant**, and build trust without compromising user experience.

[Request a Demo](#)

[WWW.SHUFTI.COM](https://www.shufti.com)