

**DOCUMENT INTELLIGENCE**

# Transform Supporting Documents Into Actionable Risk Intelligence



Regulated businesses increasingly rely on supplementary documents, such as bank statements, utility bills, tax bills, and salary slips, to validate:

- ▶ User Identity
- ▶ Financial Status
- ▶ Risk Exposure

However, the reliability of these documents is rapidly declining. Readily available tools make it easy to generate fake documents using:

- ▶ Modern Editing Tools
- ▶ Generative AI

Synthetic PDFs and altered documents can be created in seconds, making it difficult to distinguish genuine documents from manipulated ones.

Shufti Document Intelligence addresses this challenge by combining:

- Advanced OCR
- Document Authenticity Checks
- LLM-Powered Interpretive Analysis

It transforms uploaded documents into structured data and risk insights, helping organizations transform document uncertainty into confident, intelligence-driven decisions.

## Benefits at a Glance

Shufti Document Intelligence enables organizations to:

- ✔ Detect manipulated or synthetic documents.
- ✔ Convert low-confidence supporting documents into actionable intelligence.
- ✔ Reduce manual reviews while strengthening compliance and risk decisioning.
- ✔ Identify responsible gambling risk signals from bank statements and bills.
- ✔ Estimate income and assess financial affordability automatically.
- ✔ Surface potential AML indicators such as money mule activity, unusual transaction patterns, or suspicious fund movements.

### The Challenge

## Low-Strength Documents In A High-Risk World

Organizations increasingly face **three critical challenges** when verifying supporting documents:

**Synthetic and Manipulated Documents**

Utility bills, bank statements, and council tax documents are now frequently downloaded as PDFs or screenshots. With AI tools, even non-technical users can modify financial data or document layouts.

**Limited Context from Traditional OCR**

Standard document processing extracts fields such as names or addresses but fails to interpret behavioral or financial patterns that signal risk.

**Rising Regulatory Expectations**

Regulators and responsible gaming frameworks require deeper insights into financial affordability, responsible gambling behaviors, and potential money laundering activity. Organizations need interpretive analysis, not just document validation.

### The Solution

## From Document Upload To Risk Intelligence

Shufti Document Intelligence transforms supporting documents into actionable insights by combining document authenticity checks, advanced OCR, and AI-powered interpretive analysis. This multi-layered approach allows organizations to verify document integrity, extract critical data, and uncover hidden risk signals.

**Document Authenticity & Originality Assessment**

Shufti evaluates document integrity using advanced originality checks that analyze image structure, formatting consistency, and metadata signals to detect potential manipulation.

Using forensic image analysis, metadata validation, and AI-driven pattern detection, Shufti can identify edited, synthetic, or non-native documents, helping organizations detect fraud even when documents appear visually legitimate.

**Advanced OCR & Data Extraction**

Shufti extracts structured data from financial and supporting documents, including:

- ▶ Names
- ▶ Addresses
- ▶ Transaction details
- ▶ Salary and income information
- ▶ Dates and financial values

Powered by industry-leading OCR with 99.4% accuracy, Shufti supports 100+ languages, any document type, and 250+ countries and territories, enabling reliable document analysis at global scale.

**LLM-Powered Interpretive Analysis**

Beyond data extraction, Shufti applies large language models (LLMs) to interpret the meaning behind financial and transactional data.

This enables detection of behavioral patterns and financial indicators that traditional OCR systems cannot identify, such as unusual transaction behavior, affordability signals, or potential financial risk patterns.

The result is true document intelligence, transforming static documents into actionable risk insights, not just extracted fields.

## Key Capabilities

**Responsible Gambling Analysis**

**Available for:**

- Bank Statements
- Tax Bills
- Salary Slips
- Utility Bills

Shufti Document Intelligence analyzes financial transaction patterns to identify potential indicators of problematic gambling behavior.

**Risk signals may include:**

- Escalating Gambling Activity
- Frequent Gambling-Related Transactions
- Spending Patterns Inconsistent With An Individual's Financial Profile

These insights help organizations strengthen **responsible gaming controls**, **identify potential harm earlier**, and **support regulatory compliance**.

**Salary Estimation**

Shufti Document Intelligence can estimate a user's monthly salary and income structure based on financial information extracted from submitted documents.

**Capabilities include:**

- Monthly Salary Estimation
- Income Source Identification
- Salary Breakdown And Consistency Checks

This enables organizations to quickly assess **financial stability**, **income verification**, and **affordability signals** without manual review.

## Future Capabilities (POC)

Shufti is expanding Document Intelligence with advanced financial risk analytics designed to extract deeper behavioral and transactional insights from supporting documents. These capabilities are currently being developed and validated through proof-of-concept initiatives.

**Money Laundering Risk Indicators**

Document Intelligence can analyze transaction patterns within financial documents to identify potential indicators of suspicious financial activity, including:

- ▶ Money mule account behavior
- ▶ High cash usage patterns
- ▶ Unusual transaction frequency
- ▶ Structured deposits or withdrawals

These insights support AML monitoring, financial crime investigations, and early risk detection.

**Affordability Assessment**

Affordability analysis evaluates whether a user's spending behavior aligns with their financial capacity.

**Signals may include:**

- ▶ Income vs. expenditure patterns
- ▶ Recurring financial obligations
- ▶ Disposable income estimation

This capability helps organizations ensure responsible financial engagement and compliance with affordability and consumer protection requirements.

## How Document Intelligence Works



## Key Use Cases

**Financial Services & Lending**

Assess affordability, income verification, and financial stability.

**Responsible Gaming Platforms**

Detect escalating gambling behavior and assess financial capacity.

**Fraud & AML Investigations**

Identify suspicious transaction patterns within bank statements.

**Identity Verification Workflows**

Strengthen confidence in low-strength supporting documents.

## Turn Supporting Documents Into Actionable Risk Intelligence

**Improve trust in supporting documents** by converting low-confidence PDFs, scans, and screenshots into actionable intelligence

**Reduce manual review effort** by automating complex financial and behavioral analysis from bank statements, utility bills, and salary documents

**Enhance risk detection** by identifying patterns that may indicate responsible gambling concerns, suspicious financial activity, or fraud

**Detect potential money mule activity** by flagging transaction patterns such as rapid fund movement, unusual deposits or withdrawals, and high-risk financial behaviors in bank statements

**Assess income and affordability** with automated salary estimation and financial capacity insights

**Support regulatory compliance** with built-in signals for responsible gambling monitoring, AML risk indicators, and affordability checks

## Shufti in Action

Discover how Shufti Document Intelligence transforms bank statements, utility bills, and financial documents into powerful risk insights.

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**Book a Demo**