

Shufti IDV Modes: Automated, Hybrid, Human-Led

Controlled human oversight for automated IDV, built for GDPR Art. 22 and EU AI Act Art. 14



Meeting Human Oversight Requirements

AI has made identity verification fast and scalable, but regulation now demands more than accurate outcomes. Under [GDPR Article 22](#) and the [EU AI Act](#), organisations must be able to demonstrate meaningful human oversight of certain automated decisions, particularly those with legal or significant effects.

For many teams, this exposes a gap. Automated verification is established, but structured, auditable human review processes often are not. Escalating cases to general support channels does not meet regulatory expectations for documented, independent intervention.

The challenge is no longer just verifying identity, it is proving that your decisions are:



Shufti's IDV Modes close this gap by embedding structured human oversight directly into your verification framework, without requiring an in-house review function.

How Shufti Solves The Problem

Shufti offers four IDV Modes within a single platform, giving you the flexibility to align verification with your risk appetite, regulatory obligations, and customer experience goals.

From fully automated AI to fully human-led review, you can apply the appropriate level of oversight to each journey, risk tier, or regulatory requirement, without changing systems or workflows or introducing operational complexity.



Shufti IDV Modes

	How it works	Sector where it fits	Compliance Value
Shufti Rapid	Fully automated AI verification in 10–15 seconds . Optimised for speed and scale where your risk appetite and regulatory context allow straight-through processing.	<ul style="list-style-type: none"> High-volume, low-risk onboarding. SaaS signups. Standard KYC where speed drives conversion. 	Fast, auditable automated decisioning with full transaction logging.
Shufti Smart Hybrid	AI clears the majority. Borderline cases route to expert review at your confidence thresholds, with results within 60 seconds .	<ul style="list-style-type: none"> Fintech onboarding. Payments KYC. Marketplaces. Remittance. 	AI speed for clear cases + documented human escalation for edge cases.
Shufti Rapid Plus	AI decides in 10–15s. A human reviewer then adds a documented assurance layer within 24 hours .	<ul style="list-style-type: none"> High-value accounts. Crypto. Tier upgrades. Withdrawals. 	Dual-layer audit story, automated decision plus human assurance on record.
Shufti Live Guard	Fully human-led. Trained experts handle verification end-to-end. No AI auto-decisioning.	<ul style="list-style-type: none"> Regulated onboarding. Executive approvals. Zero-tolerance programmes. 	Full human oversight for your strictest compliance policies.

Configuration & Control

All IDV modes are configured in the Shufti dashboard (**Settings > IDV Settings > IDV Modes**). Changes take effect immediately, no code deployment required.

- Configure escalation rules, confidence thresholds, and which journeys require oversight.
- Apply different IDV modes to different segments, geographies, or transaction types.
- Define reviewer authority scope, permitted data sources, and override criteria.
- Switch between modes at any time via the dashboard.

Dedicated Expert Agent Team

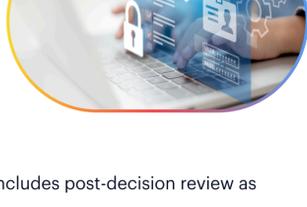
- Complete Case Review, Not Spot Checks:** Reviewers examine the entire verification file, including document authenticity, biometric matching, data signals, and fraud indicators, as a single consolidated assessment. This delivers a structured, defensible outcome rather than fragmented or partial review.
- Trained to Your Rules:** Agents work within the parameters you define, including document types, risk thresholds, permitted data sources, and jurisdictional requirements. They follow your policies and escalation criteria, without making independent decisions outside your scope.
- Available On Demand:** 24/7 coverage across multiple languages, with no scheduling constraints, internal resource dependency, or queue management required from your team.

Data Protection

Shufti performs review solely on your documented instructions, to support your compliance obligations.

Reviewers use your predefined ruleset and standard verification signals:

- No independent data enrichment
- No cross-customer intelligence
- No proprietary risk scoring outside your mandate



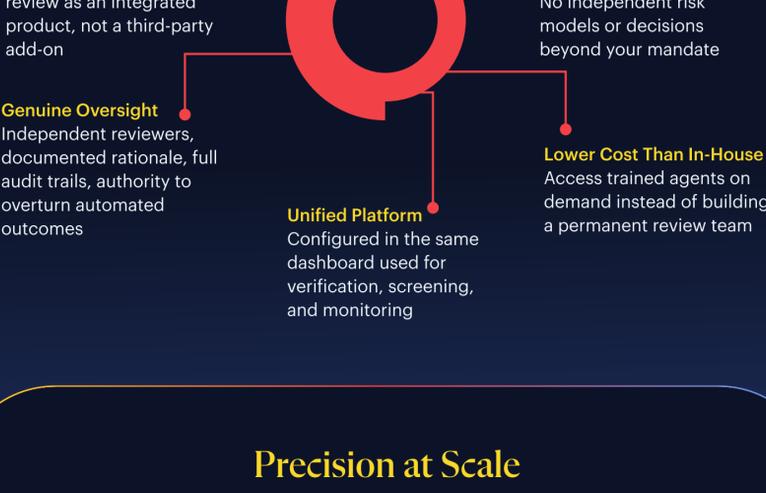
Your processor status is preserved.

Decision ownership stays with you. The DPA expressly includes post-decision review as processing on behalf of the controller.

Key Industries & Regulatory Drivers

<p>Banking & Lending</p> <p>AMLD 6, PSD3, GDPR Art. 22, EU AI Act high-risk classification for creditworthiness assessment</p> <p>Operational Need</p> <p>Automated KYC decisions on account opening and credit directly produce legal effects; human review is a statutory safeguard</p>	<p>Fintech & Payments</p> <p>GDPR Art. 22, EU AI Act, national AML transpositions</p> <p>Operational Need</p> <p>High-volume onboarding with regulatory exposure; need scalable review without sacrificing conversion speed</p>
<p>Crypto & Digital Assets</p> <p>MiCA, AMLD 6, Travel Rule, EU AI Act</p> <p>Operational Need</p> <p>Elevated fraud risk and regulatory scrutiny; human oversight expected for high-risk transactions and contested decisions</p>	<p>Insurance</p> <p>GDPR Art. 22, Solvency II conduct requirements, EU AI Act</p> <p>Operational Need</p> <p>Automated underwriting and claims decisions with legal effects; review pathways needed for disputed outcomes</p>
<p>E-Commerce</p> <p>DSA, GDPR Art. 22, national consumer protection</p> <p>Operational Need</p> <p>Seller verification and age-gating decisions that restrict access to services; review obligation on denial</p>	<p>iGaming & Betting</p> <p>National gambling licences, AMLD, GDPR Art. 22</p> <p>Operational Need</p> <p>Identity and age verification with licence-oversight requirements for human oversight and player protection</p>
<p>Telecoms & Mobility</p> <p>eIDAS 2.0, ETSI 119.461, national AML</p> <p>Operational Need</p> <p>SIM registration and account verification with escalation requirements for contested decisions</p>	

Why Shufti



Precision at Scale

Supporting Your Human Oversight Requirements at Scale
Deploy Shufti's Expert Review Modes today.

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[Book a Demo](#)