



Video KYC: The Premier Videoident Solution for Germany

Human-assisted, AI-powered video identification aligned with GwG & German regulatory requirements

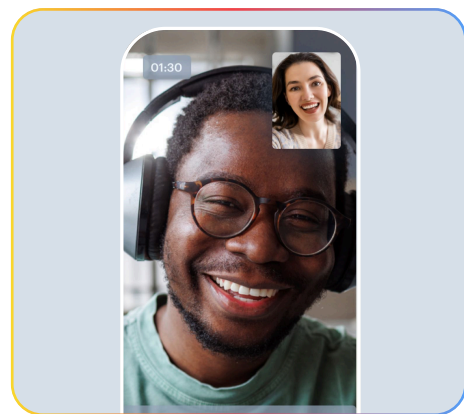


Shufti Video KYC delivers a fully compliant Videoident process, combining certified human expertise and AI to help you meet strict German regulatory standards.

Give your high-risk users a secure, face-to-face verification experience without ever sending them to a physical branch or PostIdent location.

German businesses operate under some of the world's strictest identity regulations. While automated eKYC is fast, it often cannot satisfy the stringent requirements of the **Money Laundering Act (GwG)** for high-risk onboarding.

Shufti Video KYC adds a live, human-assisted video layer to your risk stack. It is engineered to align with the technical and operational requirements of German financial authorities, giving you a secure way to verify customers for account opening and high-value transactions.



Why German Enterprises Need Shufti Video KYC

1

Your Compliant "Videoident" Alternative

The German regulatory landscape requires more than just a selfie. Automated solutions alone often fail to meet the "gold standard" of video verification defined by regulators.

- **The Context:** Financial service providers in Germany must adhere to strict Videoident procedures regarding remote customer onboarding.
- **The Solution:** Shufti Video KYC serves as your compliant Videoident solution. It supports end-to-end encryption, random psychological questioning, and visual inspection of optical security features—ensuring your audit trails are ready for scrutiny.

2

Meet GwG (Money Laundering Act) Obligations

For high-risk onboarding, the **Geldwäschegesetz (GwG)** mandates high-assurance identification.

- **The Problem:** Relying on simple document uploads for high-risk accounts can lead to regulatory fines and fraud.
- **The Solution:** Our Video KYC process ensures a "face-to-face equivalent" verification, helping you fulfill your due diligence obligations under the GwG without forcing customers to leave their homes.

3

Automated KYC Isn't Always Enough

Automated KYC can struggle in real-world conditions. Video KYC adds a human-guided safety net.

- **The Problem:** Users face issues like poor lighting or glare that cause automated failures.
- **The Solution:** A live agent guides the user in real-time, recovering customers who would otherwise drop out or fail the process.

4

Stronger Than Knowledge-Based Authentication

- **The Problem:** Static data and security questions are regularly exposed in data breaches.
- **The Solution:** Shufti Video KYC combines document possession with biometric inheritance. Our agents perform dynamic liveness checks that are significantly harder to spoof than static KBA.

What Sets Shufti Video KYC Apart

Turn Friction Into a Guided Experience

Connect customers to trained agents over a secure video call. In a single session, the expert performs:

- Real-time liveness & psychological checks
- Hologram & Optical Variable Device (OVD) inspection
- Face identity match & ID validation
- On-video consent capture

Why German Enterprises Choose Shufti?

Native German-Speaking Agents

Compliance requires clarity. We provide native-level German-speaking agents to guide customers and effectively conduct the regulatory "psychological check" required by local authorities.

EU Data Sovereignty (DSGVO/GDPR)

We prioritize data privacy. All data processing and storage can be restricted to EU-based servers, ensuring alignment with strict DSGVO (GDPR) standards and data residency preferences.

Unbeatable Cost Efficiency

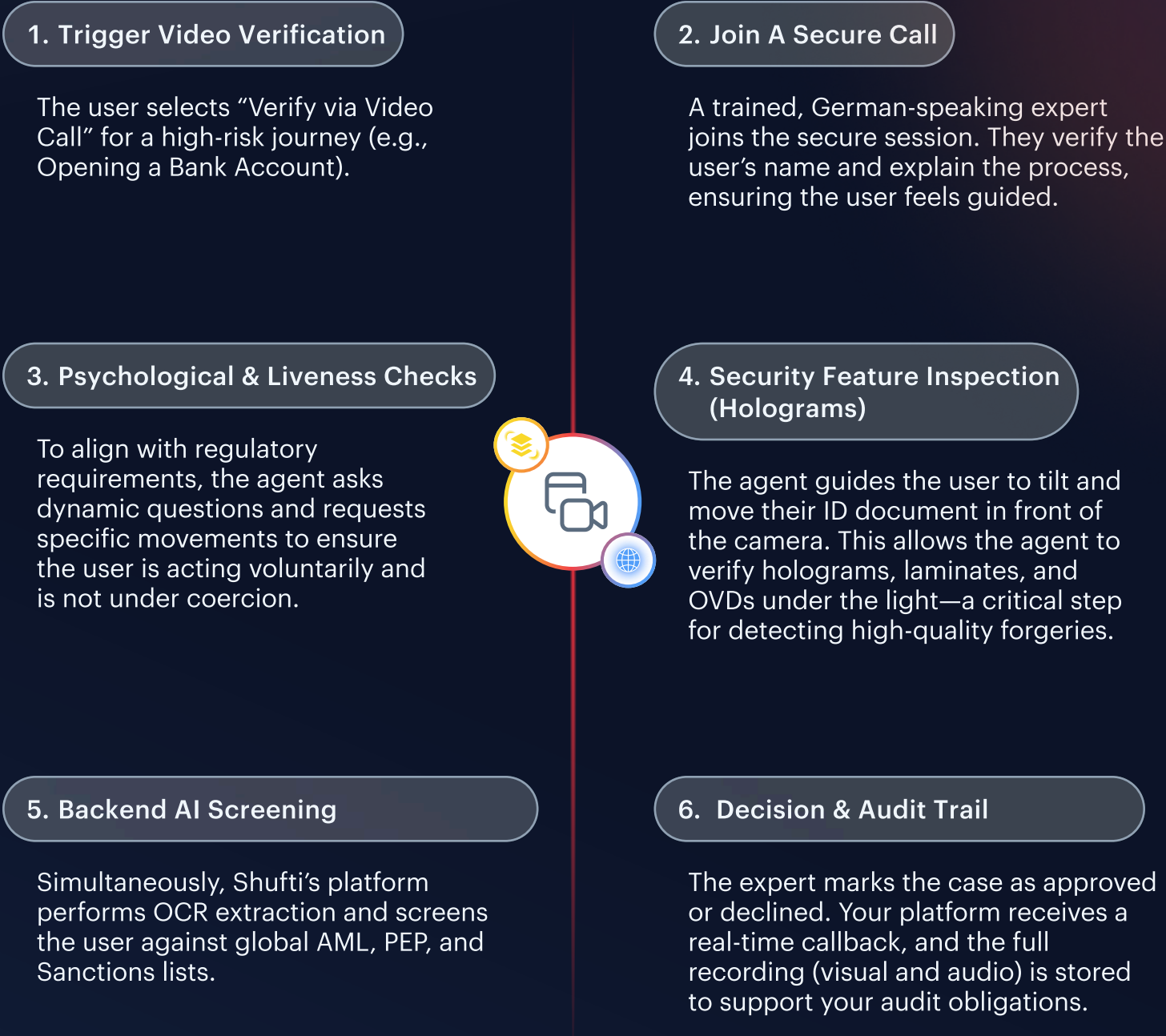
Scale operations with the industry’s lowest-cost expert agents. Get premium, GwG-aligned manual review without the premium price tag.

Fully Customizable Solution

Adapt verification to your risk appetite without compromising compliance. Beyond white-labelling the UI, you can configure specific risk triggers and workflow logic to ensure the exact right modules run for specific user segments.

How It Works - The Videoident Process

From the user’s perspective, the flow is professional and secure.



Capabilities Tailored to High-Risk Scenarios



- Face Service (Liveness)**
Verifies physical presence and detects deepfakes via human interaction.
- Document Service**
Verifies passports and ID cards (Personalausweis), validating security features like holograms.
- Address Service**
Confirms residence via utility bills or Meldebescheinigung.
- Consent Service**
Verifies explicit verbal or written consent on camera.
- Phone (MFA) Service**
Sends an OTP to verify mobile number ownership during the call.
- Background Checks (AML)**
Continuous screening against sanctions and PEP lists.

Industry Use Cases

Industry	Core Pain Point	Shufti Video KYC Solution
▶ Banking & Finance	GwG Compliance: Meeting strict Money Laundering Act obligations for remote accounts.	GwG Alignment: A Video KYC process that fulfills "Know Your Customer" obligations remotely, replacing PostIdent.
▶ Telecoms	SIM Fraud: Criminals using fake IDs to register prepaid SIMs.	Visual Match: "Digital handshake" confirms the requestor matches the ID owner before SIM activation.
▶ Legal & Contracts	High-Value Contracts: Signing sensitive legal documents or deeds remotely.	Identity Proofing: Provides the high-assurance identity verification required for secure digital contract execution.
▶ Insurance & InsurTech	Claims Fraud: Fraudsters submitting claims for fake events or using stolen identities to buy policies.	Visual Proof: Live verification confirms the policyholder's physical existence and intent before binding coverage or authorizing payouts.
▶ Mobility & Sharing	Account Renting: Verified driver accounts sold to unverified users.	Biometric Lock: Periodic video checks ensure the active driver matches the original verified identity.

Flexible Operating Models

Shufti-Managed

(Most Cost-Effective)

- ▶ Shufti provides trained, native German-speaking agents.
- ▶ Fastest path to launch with the industry's most competitive pricing.
- ▶ Ideal for handling volume spikes without overhead.



Client-Managed

(Bring Your Own Agents)

- ▶ Your compliance team uses Shufti's back-office console.
- ▶ You own the tone, decisions, and escalation paths
- ▶ Perfect for banks requiring strict internal control.

Hybrid Model

- ▶ Shufti handles complex geographies or overflow.
- ▶ Your team focuses on VIPs or strategic markets.
- ▶ Adapts to seasonality and changing regulations.

Compliance, Security & Global Scalability

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Outcomes You Can Expect



Higher Conversion: Rescue legitimate users who fail automated KYC.



Stronger Fraud Defences: Stop impostors, deepfakes, and synthetic identities.



Audit-Ready Compliance: Maintain timestamped video records for regulators.



Operational Efficiency: Route only high-risk sessions to video, optimizing cost and control.

Ready to Secure Your Platform?

Stop letting fraud and regulatory risks dictate your growth.



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