

## VIDEO KYC

# Austria-first Video KYC, Built for FMA-governed digital onboarding

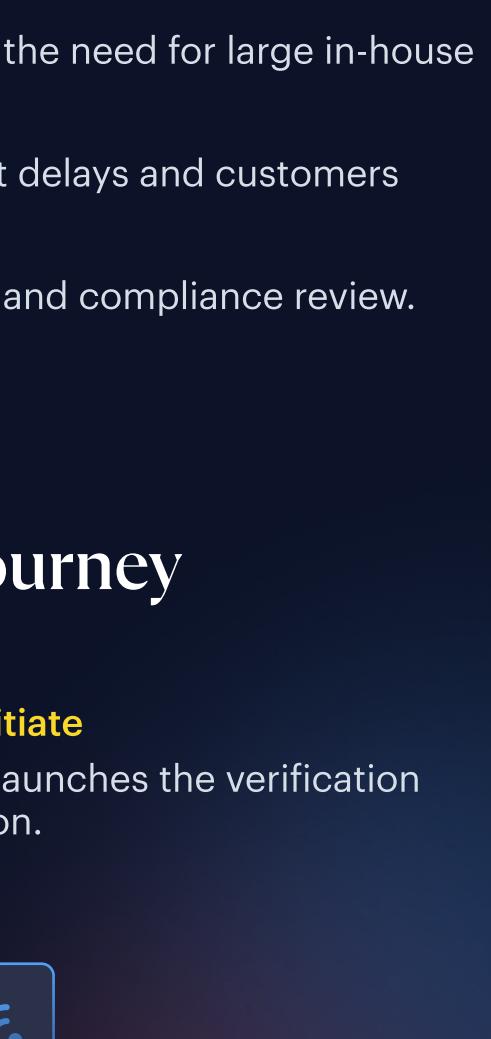
As customers move to mobile-first banking, investing, and payments, the [Finanzmarktaufsicht \(FMA\)](#) has made one thing clear, remote onboarding must deliver the same assurance as face-to-face identification, especially for high-risk sectors.

**Shufti's Video KYC turns those Austrian rules into a scalable, user-friendly and regulation-aware onboarding journey across every sector. It supports KYC obligations under FM-GwG and the FMA's Regulation for remote identification in Austria.**

## Regulatory Requirements In Austria

Under FM-GwG and FMA regulations and circulars, Austrian obliged entities must:

- ▶ Use secure video-based procedures that prevent impersonation and synthetic identities.
- ▶ Ensure continuous presence checks (liveness) and robust document authentication.
- ▶ Store recordings, screenshots, decision logs, and evidence for FMA and internal audit demonstration.



Shufti Video KYC is designed to align with these Austrian expectations, so remote onboarding can scale without losing regulatory confidence.

## Video KYC Aligned With Austrian Regulatory Requirements

**Video KYC**  
supports remote identification per Austrian and EU AMLD requirements.

**Suitable**  
for regulated onboarding across banking, fintech, crypto, gaming, lending and telco.

**EU-based**  
data processing with audit-ready reporting for internal & regulatory inspections.

### Hybrid Verification Model

- ▶ Automated KYC as default, step-up to Video KYC when risk rules or policies are enhanced.
- ▶ AI-assisted liveness, face-to-ID, and document verification.
- ▶ Live presence verification and consent capture completed in a single session

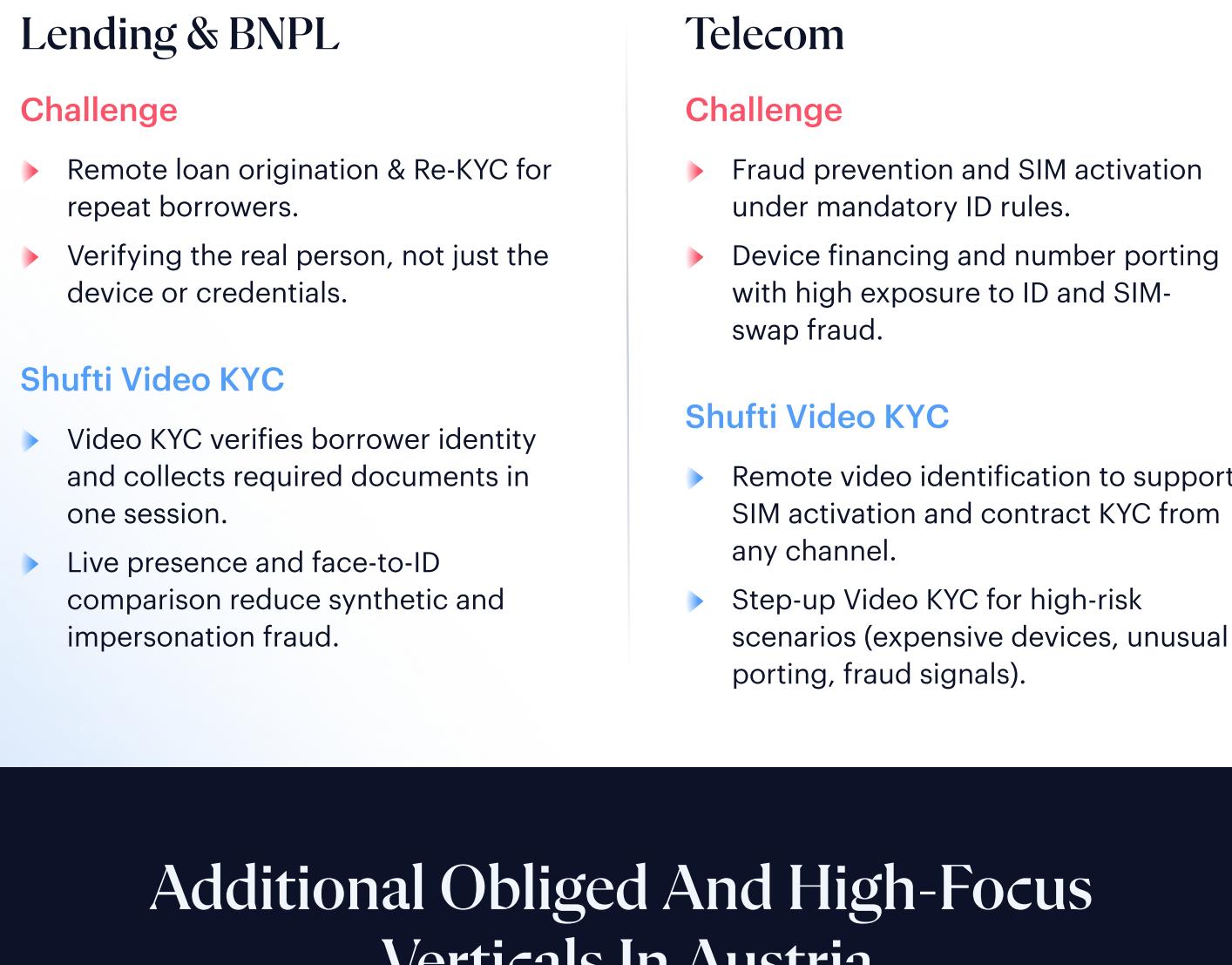
### Reliable User Experience

- ▶ Structured, guided video sessions to reduce friction and drop-offs, and enable faster onboarding in ~2 minutes.
- ▶ Clear German-language instructions for Austrian users.
- ▶ Mobile-first flows seamlessly embedded into your existing onboarding journey.

### Flexible, Low Cost Operations

- ▶ Shufti provides low-cost KYC agents, removing the need for large in-house verification teams.
- ▶ Scale seamlessly during high demands, without delays and customers waiting in long queues.
- ▶ Centralized portal for reporting, quality control and compliance review.

## Shufti Video KYC Journey



### Services Covered in Video KYC

Shufti's Video KYC enables users to complete verifications with live agent guidance, covering a wide range of services including:

#### Financial Services

##### Challenge

- ▶ Regulatory compliance for digital account opening and consumer loans.
- ▶ Enhanced Due Diligence (EDD) for high-value transactions and for customers classified as high-risk.
- ▶ High-risk users and tier upgrades.

##### Shufti Video KYC

- ▶ Video KYC journey aligned with FM-GwG/FMA for remote identification.
- ▶ Single video flow to verify ID, collect EDD documents and confirm intent.

#### Crypto & VASPs

##### Challenge

- ▶ Regulatory compliance for exchanges and brokerages under strict AML rules.
- ▶ Enhanced Video KYC for tier upgrades, verifying identity and collecting required documents.

##### Shufti Video KYC

- ▶ Live video identification before enabling trading or high withdrawals.
- ▶ Enhanced Video KYC for tier upgrades, verifying identity and collecting required documents.

#### Lending & BNPL

##### Challenge

- ▶ Remote loan origination & Re-KYC for repeat borrowers.
- ▶ Verifying the real person, not just the device or credentials.

##### Shufti Video KYC

- ▶ Video KYC verifies borrower identity and collects required documents in one session.
- ▶ Live presence and face-to-ID comparison reduce synthetic and impersonation fraud.

#### Fintech, Neobanks & PSPs

##### Challenge

- ▶ Fully digital account / wallet onboarding with FMA-compatible KYC.
- ▶ Re-KYC after suspicious activity or device change.

##### Shufti Video KYC

- ▶ Automated KYC by default, step-up Video KYC only when risk or limit increases.
- ▶ Video KYC confirms individuals and captures documents in a single flow.

#### Crypto & VASPs

##### Challenge

- ▶ Age verification (18+) & player registration to meet strict regulatory requirements.
- ▶ Player onboarding and limit increases with higher scrutiny, and limit increases with higher scrutiny.

##### Shufti Video KYC

- ▶ Quick video session to confirm age and identity for faster onboarding.
- ▶ Dedicated video flows to validate identity, affordability and risk flags.

#### Gaming & Gambling

##### Challenge

- ▶ Age verification (18+) & player registration to meet strict regulatory requirements.
- ▶ Player onboarding and limit increases with higher scrutiny, and limit increases with higher scrutiny.

##### Shufti Video KYC

- ▶ Quick video session to confirm age and identity for faster onboarding.
- ▶ Dedicated video flows to validate identity, affordability and risk flags.

#### Telecom

##### Challenge

- ▶ Fraud prevention and SIM activation under mandatory ID rules.
- ▶ Device financing and number porting with high exposure to ID and SIM swap fraud.

##### Shufti Video KYC

- ▶ Remote video identification to support SIM activation and contract KYC from any channel.
- ▶ Step-up Video KYC for high-risk scenarios (expensive devices, unusual porting, fraud signals).

Beyond the sectors above, Austrian regulations and FMA practice also place strong AML expectations on other financial market participants that increasingly rely on remote onboarding:

##### Challenge

- ▶ Insurance undertakings offering investment-linked or high-value products.
- ▶ Investment firms and securities brokers onboarding clients fully online.

##### Shufti Video KYC

- ▶ Shufti Video KYC helps these Austrian obliged entities operationalise FM-GwG and Online-ID requirements in a way that is scalable, auditable and ready for FMA scrutiny – without sacrificing customer experience.

## Ready To Secure Your Platform?

Stop letting fraud and regulatory risks dictate your growth.

[www.shufti.com](http://www.shufti.com)

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