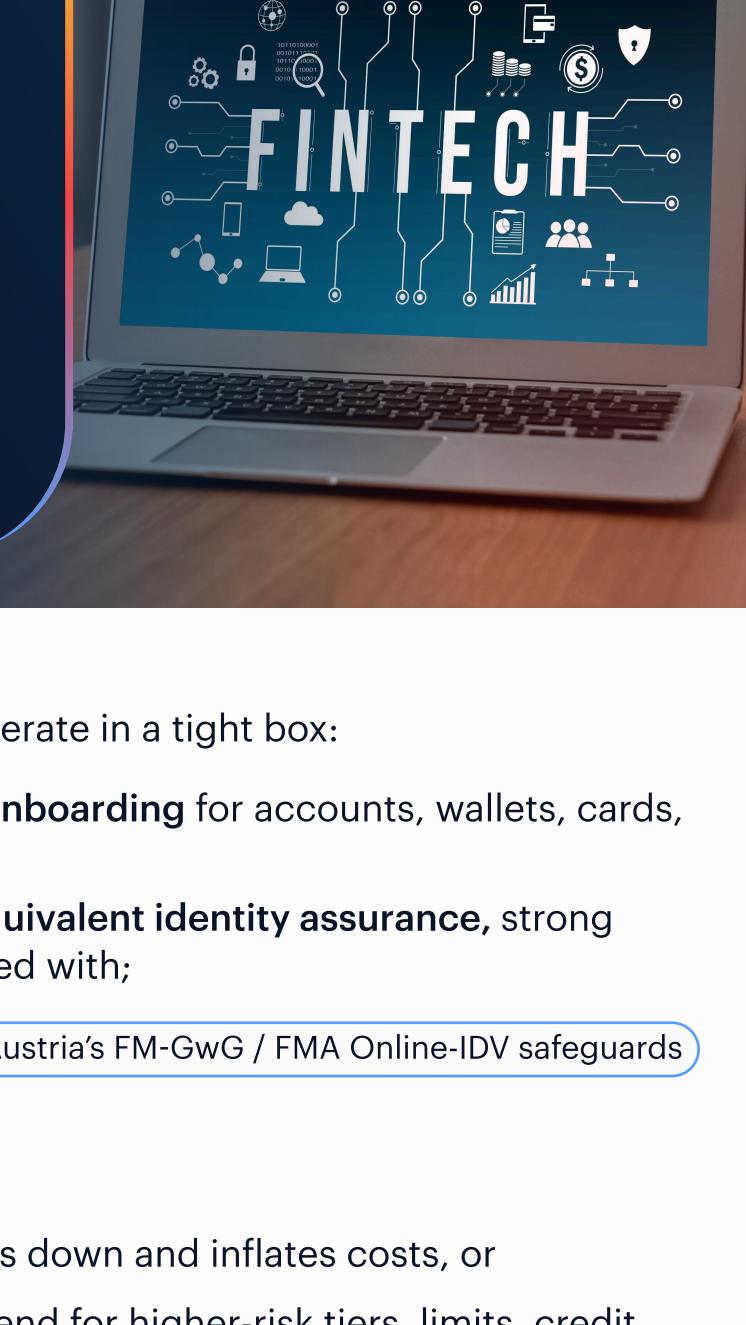




VIDEO KYC

## The fintech reality in Germany & Austria



Fintechs across **Germany** and **Austria** operate in a tight box:

- ▶ Users expect **instant, fully digital onboarding** for accounts, wallets, cards, BNPL, and payments.
- ▶ Regulators expect **face-to-face-equivalent identity assurance**, strong controls, and **full auditability** aligned with:

Germany's GwG / BaFin expectations

Austria's FM-GwG / FMA Online-IDV safeguards

Most teams end up choosing between:

- ▶ **Legacy Videoident** that slows users down and inflates costs, or
- ▶ **Pure automation** that's hard to defend for higher-risk tiers, limits, credit products, or suspicious activity.

**Shufti** sits in the gap, mobile-first user experience with BaFin/FMA-grade assurance, delivered fast and cost-efficiently.

## Key Challenges For DACH Fintechs

### Regulation & risk

- ▶ Remote onboarding must support **AML/KYC obligations** and risk-based controls (CDD/EDD escalation) aligned to **BaFin (DE)** and **FMA (AT)** expectations
- ▶ PSPs/EMIs, neobanks, and credit providers face increasing scrutiny on **how identity is verified**, how risk is escalated, and how evidence is retained.

### Cost & operations

- ▶ Traditional video KYC models, relying on costly in-house teams, often lead to **high agent costs**, slow handling times, and inflexible staffing.
- ▶ Fragmented tools for video, documents, AML checks, and reporting creates operational complexity and weaker oversight.

### Digital Onboarding & UX

- ▶ Users abandon flows when forced into branch/post-office steps or clunky third-party portals.
- ▶ Automation is excellent for low-risk onboarding, but fintechs still need a **high-assurance step-up** for high-risk cases, disputes/chargebacks, and suspicious activity.

## Shufti Video KYC For DACH Fintechs

Shufti provides a BaFin- & FMA-aligned Video KYC platform purpose-built for neobanks, PSPs, BNPL, and digital lenders:



### Risk-based orchestration (hybrid)

- Automated KYC by default.
- **Step-up to Video KYC only when needed** (risk rules, product type, tier/limits, suspicious signals, credit workflows).



### Live video with trained KYC experts

- 1:1 video sessions where agents confirm live presence, inspect ID, and capture supporting documents when required.
- ~2 minutes verification time to keep onboarding fast.



### AI-assisted verification during the call

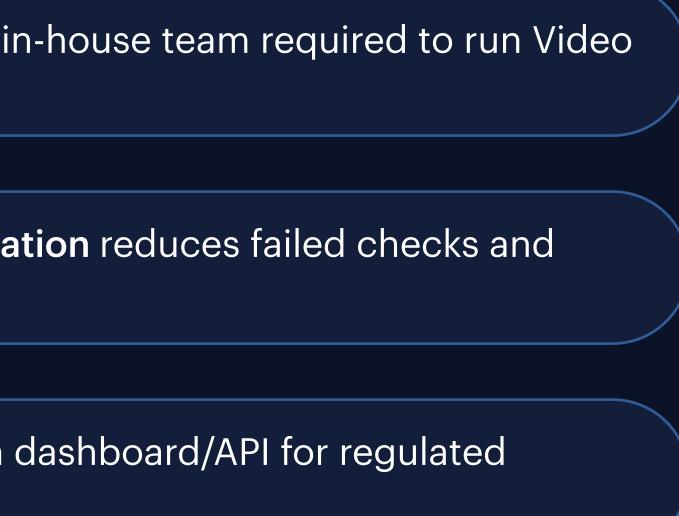
- Real-time face match & liveness, and **document authenticity checks**.
- Optional AML modules (e.g., sanctions/PEP)



### Audit-ready evidence for BaFin & FMA contexts

- Structured logs, session artefacts, and decision reasons available via dashboard or API—supporting reviews, audits, and supervisory requests.

## How Shufti Solves The Big Three Regulation, Cost, Digital Onboarding



### Regulation

- ▶ Supports Videoident-style controls, live interaction, liveness, document checks, and robust documentation.
- ▶ Risk-based escalation paths help you operationalise AML/KYC and internal CDD/EDD policies consistently across Germany & Austria.

### Cost

- ▶ **No need for an in-house team**, Shufti handles verification operations end-to-end, reducing staffing and operational overhead.
- ▶ **Lowest-cost Shufti KYC agents** + pay-per-verification model = fintech-friendly unit economics.

### Digital / Remote Onboarding

- ▶ Fintech-friendly unit economics are achieved through Shufti's lowest-cost KYC agents and a pay-per-verification model.
- ▶ Embedded, mobile-first journeys keep users inside your app flow.

## Core Fintech Use Cases (Germany & Austria)

### BNPL & Digital Lending

#### Challenge

Remote credit workflows with strong borrower verification and auditability.

#### Shufti

Video KYC to confirm the real person behind the device and capture supporting evidence in the same session.

### PSPs, EMIs & Payment Companies

#### Challenge

Fast onboarding for users/merchants with defensible identity and risk escalation.

#### Shufti

Video sessions to verify identities/beneficial owners and collect supporting docs in one flow, plus automation for low-risk cohorts.

### Neobanks & Digital Banks

#### Challenge

Fully online accounts/cards while meeting regulatory expectations.

#### Shufti

Automated KYC for standard users; Video KYC for higher-risk profiles, large limits, and EDD cases.

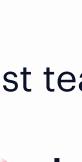
## Why Choose Shufti Video KYC?



2-minute verification time for faster onboarding and higher conversion.



Lowest-cost agent model. No in-house team required to run Video KYC operations.



Guided, single-session verification reduces failed checks and retries.



Audit-ready evidence through dashboard/API for regulated oversight.

## Ready To Secure Your Platform?

Stop letting fraud and regulatory risks dictate your growth.

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Book a Demo

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