

High-Assurance Onboarding in Banking & Fintech



Core Videoident Challenges In Banking & Fintech

Evidence Doesn't Survive Regulatory Examination

Challenge

Many Videoident providers deliver fragmented, low quality evidence: video without decision rationale, timestamps without session binding, ID images without security feature documentation. When the auditor asks why you approved this account, gaps in traceability become gaps in your defence.

How Shufti solves it

Every session produces: full audiovisual recording, captured ID images documenting security features inspected, face comparison, timestamps, geolocation, device metadata, TAN/OTP binding confirmation, and structured decision rationale explaining why the verification passed or failed, and can be accessed via API and dashboard.

Frauds, Deepfakes & Synthetic Media

Challenge

AI-generated faces, video injection attacks, and coached impersonators pass liveness detection designed for static photos. Legacy Videoident providers approaches rely solely on human observation alone, which is not enough. Deepfakes leave frequency-domain anomalies and sensor-level signatures the human eye cannot detect.

How Shufti solves it

Multi-layered detection combines AI technology with expert verification. A fusion scoring engine combines multiple model layers into a weighted risk profile. Then trained agents observe real-time behaviour and conversation dynamics. Technology flags what humans cannot see. Experts assess what algorithms cannot judge.

Inconsistent Agents Create Compliance Exposure

Challenge

Agent quality varies, some thorough, others rushed or inconsistent. Evidence quality differs across sessions. When internal audit or BaFin reviews your KYC files, you can't confidently defend every verification decision.

How Shufti solves it

Structured session flows. Standardised scripts. Guided back-office steps. QA tooling for consistency. Built to deliver the same auditable process across sessions.

High Costs Limit Where You Apply High Assurance

Challenge

Legacy vendors charge €10-15 per session, €10,000+ setup fees, along with extra charges for customisation. You limit Videoident to reduce costs, accepting more fraud and compliance risk on accounts that warrant higher identity assurance.

How Shufti solves it

Verification starts at €5. Zero setup fees. Branding and customisation included. Apply high-assurance verification at more risk triggers, account opening, step-up, recovery, without straining your unit economics.

How Shufti's Videoident Helps Banks & Fintechs



Account Opening

High-assurance remote onboarding when document upload or automated KYC checks don't meet your risk threshold.



Risk Step-Up During Onboarding

When automated checks fail, return inconclusive, or risk rules trigger (PEP hit, device anomaly, velocity flag, adverse media match).



Account Recovery

Customer claims account takeover, requests credential reset, or reports unauthorised access. Step-up verification confirms legitimate account holder.



High-Value Product Access

Premium accounts, credit products, investment accounts, high transaction limits, where your KYC policy requires stronger identity assurance.



Limit Increases

Customer requests higher transaction, withdrawal, or transfer limits. Your policy triggers step-up verification before approval.



Critical Profile Changes

Name, address, payment method, beneficial ownership, or authorised user changes requiring re-verification of account holder identity.

Services Covered In Shufti Videoident

Core Services



Consent Capture

Recorded on-camera. Retained as auditable KYC evidence.



Face Verification & Liveness

Live presence check + face-to-ID matching.



ID Document Inspection

3 security features checked (hologram, tilting, print detail integrity, photo/ghost image) + MRZ validation + image capture for KYC audit trail.

Add-Ons



Address Verification

Where your KYC policy requires proof of address.



AML Screening

Sanctions, PEP, and adverse media checks integrated into your KYC workflow.



Secure Session Binding

TAN/OTP for account and session binding where your compliance or risk policy requires.

The Videoident Journey

Step 1: Trigger

Account opening, risk step-up, recovery, high-value product, limit increase, or EDD requirement.

Step 3: Consent

Explicit consent captured on-camera and retained for KYC records.

Step 5: Document Inspection

Expert guides ID presentation for KYC capture. Checks 3 security features (hologram, tilting, print detail integrity, photo/ghost image). AI validates MRZ.

Step 7: Secure Completion

Policy-Based
TAN/OTP entered during session where your compliance or risk policy requires binding.

Step 2: Routing

Customer routed into Videoident inside your onboarding or banking app based on your KYC risk policy.

Step 4: Live Presence/Liveness

Expert confirms presence and authenticity. Observes for impersonation signals, behavioural anomalies, scripted responses.

Step 6: Face Match

Customer matched to document photo. Expert confirms match for KYC file.

Step 8: Evidence & Decision

Structured outcome and KYC evidence trail compiled for compliance review, audit, and regulatory examination.

How Shufti Wins Vs Banking Industry Vendors

	Shufti Videoident	Legacy Vendors
Setup fee	€0	€10,000+ typical
Per Session	As low as €5 per verification	€10-15 typical
Custom Journeys	Personalised welcome & farewell messages	Paid customisation
Branding & UI	Included	Limited to outsourced model
Add-Ons	No charges for unified scripting, UI, branding, logos	Bundled pricing
Operating Model	Shufti's agents, your agents, or hybrid	Usually outsourced only
Support	24/7 available based on your operating requirements	Tiered / paid escalations
Agent Availability	24/7 available based on client needs	8:00 - 22:00 CET

What You Get With Shufti Videoident (Banking & Fintech)



Full evidence trail for audit, regulators, and dispute handling



Expert-led verification with structured, KYC-auditable execution



Controls supporting BaFin/FMA requirements: Consent, TAN binding, 3-feature checks, session recording



Flexible operations: Shufti agents, your agents, or hybrid



From €5 per verification, apply high assurance at more risk triggers without exceeding cost-per-account targets

Ready To Step Up To Videoident?

Apply high assurance at more risk triggers without exceeding cost-per-account targets

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Book a Demo