

BaFin-Aligned High Assurance Onboarding in Germany



How Shufti Meets BaFin & GwG Requirements

BaFin/GwG Requirement	How Shufti Delivers
Attended Video Identification	Live expert-led session in real time. Not a recorded video. Not asynchronous. The expert interacts with the user throughout the entire session.
Explicit Consent	Consent captured on-camera and recorded before any verification steps begin. Retained as part of the evidence package.
3 Security Feature Checks	Experts inspect three randomly selected security features on the ID document during the live session. Documented and captured.
MRZ Validation	Machine-readable zone validated via AI during the session. Cross-referenced with visible document data.
Face-to-ID Matching	Expert performs live face comparison between the user and the ID photo. Similarity confirmed in real time.
TAN/OTP Session Binding	The user enters a one-time code during the live session to bind the verification to their authenticated identity. Prevents session takeover.
Session Recording & Evidence	Full session recorded. ID images captured. Timestamps logged. Structured verification report generated. All packaged for audit retrieval.

Core Videoident Challenges In Germany

Audit Defensibility of Evidence

Challenge

- When BaFin examines a flagged account, you need more than a checkbox. Gaps in traceability become gaps in your audit defence. Incomplete evidence means you cannot demonstrate what was checked, why the decision was made, or how the session was bound to the individual.

How Shufti solves it

- Analyst-grade evidence pack designed for regulatory examination. Every session produces: full audiovisual recording, captured ID images with security feature inspection, face comparison, timestamps, geolocation, device metadata, TAN/OTP binding confirmation, and structured decision rationale via API and dashboard access.

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.

Agents Don't Follow the Script

Challenge

- Agent quality varies, some thorough, others rushed or inconsistent. Your customers complain. Evidence quality differs. When BaFin asks questions, you can't confidently defend every session.

How Shufti solves it

- Structured session flows. Standardised scripts. Guided back-office steps. QA tooling to monitor consistency. Same process, every session.

Vendor Lock-In and Hidden Costs

Challenge

- €10-15 per session. €10K setup fee. Extra charges for branding. Customisation requires professional services. One operating model, no flexibility to adapt.

How Shufti solves it

- As low as €5 per verification. Zero setup fees. Branding and journey customisation included. Choose your operating model: Shufti experts, your agents, or hybrid.

Why German Buyers Choose Shufti Videoident

- BaFin-Aligned Execution**
 - TAN binding, consent capture, 3-feature checks, MRZ validation, session recording, all built in. Your compliance function gets audit-ready evidence without additional configuration.
- German-Language Support**
 - German-language user guidance. Clear instructions. Trained, script-guided agent interaction. Your users complete verification in German without friction.
- Fraud-Aware Session Design**
 - Session flow built to disrupt deepfakes & synthetic media, video injection, and coached fraud attempts. Your team gets confidence that each verified identity is authentic.
- As Low As €5 Per Verification**
 - Half the cost of legacy German vendors. Same BaFin-aligned evidence pack, lower cost. Your fraud prevention budget covers more risk triggers without inflating costs.
- Fully Customisable**
 - Brand the UI. Configure risk triggers. Customise scripts. No extra charges. Your ops team controls the experience without rigid vendor constraints.
- Flexible Operations**
 - Shufti agents, your agents, or hybrid. Match your control preferences and operating hours.

Services Covered In Shufti Videoident

Core Services

- Consent Capture**
Recorded on-camera before verification begins.
- Face Verification & Liveness**
Live presence check + face-to-ID matching in real time.
- ID Document Inspection**
3 random security features (hologram, tilting, print detail integrity, photo/ghost image) + MRZ validation + image capture.

Add-Ons

- Address Verification**
Validate address where your policy requires.
- AML Screening**
Sanctions, PEP, and adverse media checks.
- Multi-Factor Authentication**
OTP/TAN binding for secure session completion (Germany-ready).

Where German Companies Use Videoident

Account Opening

Shufti agents, your agents, or hybrid. Match your control preferences and operating hours.

Risk Step-Up During Onboarding

When automated checks fail, return inconclusive, or risk rules trigger step-up.

Account Recovery

User claims takeover or requests credential reset

High-Value Transactions

Limit increases, large withdrawals, payout enablement

Critical Profile Changes

Name, address, payment method, or device changes

Enhanced Due Diligence (EDD) Support

Enhanced due diligence requires stronger evidence for high-risk customers

The Videoident Journey



How Shufti Wins Vs German Legacy Vendors

	Shufti Videoident	Legacy Vendors
Setup fee	€0 setup fee	-€10,000+
Per Session	As low as €5 per verification	€10-15 typical
Custom Journeys	Personalised welcome & farewell messages	Paid customisation
Branding & UI	Included	Extra charge
TAN/OTP Binding	Included	Often separate
Operating Model	Shufti's agents, your agents, or hybrid	Usually outsourced only
Support	24/7 option available	Tiered / paid escalations
Agent Availability	24/7 available based on client needs	8:00 - 22:00 CET

What You Get With Shufti Videoident (Germany)

- Full evidence trail for compliance reviews, disputes, and internal investigations
- Guided single-session Videoident designed to reduce retries and drop-offs
- BaFin-aligned controls: Consent, TAN binding, 3-feature checks, session recording
- Flexible operations: Shufti agents, your agents, or hybrid
- As low as €5 per verification with minimal add-on charges

Ready To Step Up To Videoident?

Stop letting audit gaps and fraud exposure undermine your onboarding in Germany.

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[Book a Demo](#)