

# Architecting the Zero-Friction Identity Layer

Fast. Frictionless. Fully Compliant.



In the real-world financial ecosystem, speed and security must co-exist. Shufti's eIDV acts as a **Unified Identity Layer**, connecting your fintech to hundreds of eIDs, mobile wallets, and biometrically enriched data sources. We help you onboard customers in under **3 seconds** while meeting uncompromised KYC, CIP, and AML mandates.

## Unified Identity Layer

Shufti's eIDV allows you to choose the right verification methods per country, according to your need, whether it's auto-filling a credit card application with "Pre-fill" or using a sovereign bank login for a high-value loan.

*Shufti eIDV is a unified global digital identity layer that lets you choose the right mix of passive checks, active eIDs, and biometrically enriched sources, while keeping data minimised and fraud under control.*

## The High Stakes of Fintech Compliance

Accelerate Accounts, Not Risk.

### Bonus Abuse (70% of Fraud)

Players create hundreds of accounts using disposable emails and fake IDs to farm free spins.

### Deepfake Fraud (+1100%)

AI-generated attacks on biometric systems skyrocketed in 2024, threatening remote onboarding.

### Credential Stuffing & ATOs

Account takeover incidents rose by 13%, with bots using breached credentials to drain accounts.

### The Cost of Friction

Up to 40% drop-off in applications when identity checks drag on past 30 seconds.

### Regulatory Crunch

From U.S. CIP rules to Europe's AMLD6, failing to comply results in license revocations and multi-million dollar fines.

## Your Fintech Compliance Powerhouse

Solving Core Banking Challenges.



### Strong Docless Onboarding (The Growth Engine)

Open accounts in < 3 seconds without plastic ID scans. Use **Biometrically Enriched eIDV** or **Active eID** to match government databases, achieving full CIP/AML compliance with higher conversion.

### Pre-fill & Zero Typing

Slash drop-offs during credit or loan applications. **Pre-fill Services** fetch verified Name, Address, and DOB from Telco and Government sources using just a phone number, ensuring error-free data.

### Synthetic Fraud Defense

Detect "Frankenstein" IDs that pass standard checks. Our **"Combo" Check** combines Document Verification with **Passive eIDV** to cross-reference physical IDs against digital records, stopping **95%** of sophisticated fraud.

### Proof of Address (PoA)

Verify residency instantly without utility bill uploads. **Passive eIDV** links users to addresses via Credit and Telco APIs in seconds, satisfying regulators without slowing down the user.

## Feature Matrix Your Unified Identity Layer

Module	Core Capability	Fintech Strategic Edge
Passive eIDV	Attribute-only checks (Name, DOB, Address). Satisfies PoA & Age mandates.	<b>Instant Pre-Screening.</b> Validate user data against 230+ sources instantly to block sanctions/PEPs early.
Doc-less Address & Age	Verified Attributes. Confirm Age and PoA via database checks instead of document uploads.	<b>Zero Friction Compliance.</b> Replace slow utility bill uploads with instant, invisible checks.
Active eIDV	Strong authentication via eIDs, wallets, and bank logins (e.g. BankID).	<b>Gold Standard Compliance.</b> High-assurance proof of possession for loans and high-value transfers across 30 territories.
Biometrically Enriched eIDV	Biometric Matching. Matches live selfies against government database images.	<b>Stop Account Takeovers.</b> Require a quick selfie before large transfers to ensure the account owner is present.
Pre-fill Services	Data Auto-population. Fetches verified details from Telco/Govt sources.	<b>Zero-Typing Experience.</b> Auto-fill application forms using just a phone number to slash drop-offs.
Synthetic Defense	Combo Orchestration. Combines Passive eIDV + Document Verification.	<b>Defeat Sophisticated Fraud.</b> Cross-reference digital data with physical documents to expose forgeries.

## Performance You Can Bank On

### Verification Speed

< 3 Seconds

Instant gratification for customers; higher conversion rates for you.

### Integration

50% Faster

Unified API cuts development overhead vs. multi-vendor stacks.

### Passive Reach

65+ Territories | 230+ Sources

Massive reach for attribute verification and global sanctions screening.

### Active Reach

30 Territories | 45+ Sources

High-assurance eIDs for secure lending and open banking.

### Age Coverage

50+ Territories | 170+ Sources

Satisfy Age mandates without manual documents.

### Address Coverage

40+ Territories | 180+ Sources

Satisfy PoA mandates without manual documents.

## Explore Our Global Reach

Active Coverage Sheet

Download Now

Global Coverage Matrix

Download Now

Passive Coverage Sheet

Download Now

Biometrically Enriched Coverage Sheet

Download Now

## Compliance Crunch

Banking and fintech firms face rigorous regulations, from the U.S. CIP rules to Europe's AMLD5 and eIDAS frameworks. Firms who fail to comply can result in license revocations, multi-million-dollar fines, and irreversible reputational damage.

## Why Shufti eIDV?

### Single Platform, Single API

Merchants can integrate Passive, Biometrically Enriched, and Active eIDs with a single API to streamline operations.

### 2x2 Logic for Extra Security

Cross-reference user data against two independent sources (e.g. Credit Bureau + Mobile Operator) to flag inconsistencies in real time.

### Volume-Aware Economics

Optimize cost by mixing low-cost Passive checks for sign-ups with Active/Enriched checks only for high-risk events (like loans).

### Privacy by Design

You receive only the attributes needed (e.g. "18+ verified"), while Shufti enforces strict retention and masking.

### Journey Builder Orchestration

Visually build your workflow from Pre-fill entry to Synthetic Defense combos without writing code.

## Book a Demo

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