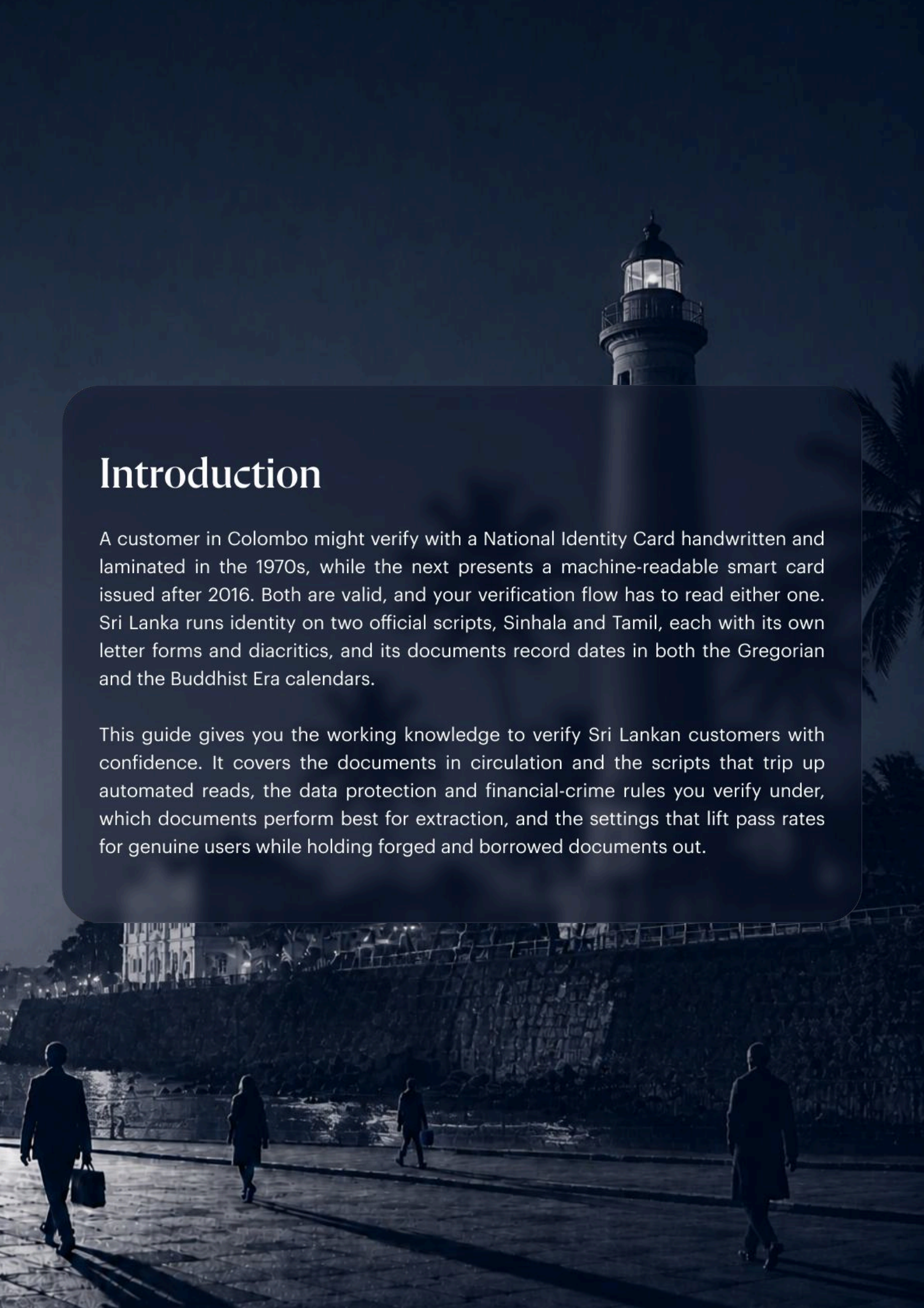


A Merchant's Guide to Identity Verification in SRI LANKA



Real-Time Checks

✓ Identity Verified



Introduction

A customer in Colombo might verify with a National Identity Card handwritten and laminated in the 1970s, while the next presents a machine-readable smart card issued after 2016. Both are valid, and your verification flow has to read either one. Sri Lanka runs identity on two official scripts, Sinhala and Tamil, each with its own letter forms and diacritics, and its documents record dates in both the Gregorian and the Buddhist Era calendars.

This guide gives you the working knowledge to verify Sri Lankan customers with confidence. It covers the documents in circulation and the scripts that trip up automated reads, the data protection and financial-crime rules you verify under, which documents perform best for extraction, and the settings that lift pass rates for genuine users while holding forged and borrowed documents out.

Understanding the Challenges of Sri Lanka's Identity Documents

The traits of Sri Lankan documents that decide whether your automated checks read them or reject them.

This guide helps Sri Lankan merchants, institutions, and service providers work through the country's identity verification challenges, where accurate checks matter across finance, telecommunications, and e-commerce. Getting KYC and AML right avoids penalties and lost trust. Shufti's technology answers this with OCR, biometric verification, and document validation that handles Sinhala and Tamil scripts, complex diacritics, and Gregorian to Buddhist Era date conversions for accurate onsite and offsite verification. The challenges below cause most failed reads and false rejections.

1 | Linguistic and Script Challenges

Sri Lankan identity documents print in Sinhala, in Tamil, or in both, often alongside English, and a single card can mix two or three of these systems on one line. Sinhala is an abugida with over 54 base letters and a large set of diacritical marks, and several letters look almost identical until you read the mark attached to them. Tamil adds its own 12 vowels, 18 consonants, and 247 combinatory characters. Shufti's OCR is trained across these scripts and reads documents in 150+ languages, so names and addresses extract correctly whichever combination appears.

Sinhala Script. Sinhala, the primary language of around 75% of Sri Lankans, uses an abugida script with over 54 base letters and many diacritical marks, which is hard on OCR. Letters such as (a) and (aa) can look alike yet stand for different sounds, and small changes in a mark can change the meaning, so the read has to be precise. Sinhala often runs without spaces between words, so Shufti's OCR uses AI to read context and find word boundaries.

Tamil Script. Tamil, spoken by around 18% of Sri Lankans, has 12 vowels, 18 consonants, and 247 combinatory characters formed by joining letters together. Those ligatures, and documents that mix scripts, add to the OCR challenge. Shufti's OCR uses careful algorithms to detect and separate these joined characters accurately.

ක	ඛ	ග	ඝ	ඛ	ඟ	ච	ඡ	ඣ	ඤ	ක	ඤ
ka	kha	ga	gha	na	nga	ca	cha	ja	jha	ña	
[ka]	[kha]	[ga]	[gha]	[na]	[nga]	[ca]	[cha]	[ja]	[jha]	[ña]	
ට	ඨ	ඩ	ඪ	ණ	ඬ	ප	ඵ	බ	භ	ඹ	ප
ta	tha	da	dha	na	nda	ta	tha	da	dha	na	nda
[ta]	[tha]	[da]	[dha]	[na]	[nda]	[ta]	[tha]	[da]	[dha]	[na]	[nda]
ඵ	බ	භ	ඝ	ඞ	ඟ	ච	ඡ	ඣ	ඤ	ඦ	ට
pa	pha	ba	bha	ma	mha	ya	ra	la	va	la	
[pa]	[pha]	[ba]	[bha]	[ma]	[mha]	[ya]	[ra]	[la]	[va]	[la]	
ඨ	ඩ	ඪ	ණ	ඬ	ප	ඵ	බ	භ	ඹ	ප	ඵ
śa	ṣa	sa	za	ha	fa						
[śa]	[ṣa]	[sa]	[za]	[ha]	[fa]						

A section of the Sinhala consonant set, each letter shown with its romanised sound.

2 | Diacritics in Sinhala and Tamil

Diacritics change the pronunciation and meaning of a letter. In Sinhala, (ka) becomes (ki) once a diacritical mark is added, and Tamil diacritics shift consonant sounds the same way. Miss the mark and the extracted name is wrong. Standard OCR reads these clusters as separate symbols and returns broken text. Shufti's OCR recognises and separates the marks using NLP, so each one reads as part of the character it modifies and extraction stays accurate on either script.

3 | Continuous Text Without Spaces

Both Sinhala and Tamil often run words together without the spacing an automated reader expects, so a name and an address can arrive as one unbroken string. Shufti's context-aware OCR segments these strings using linguistic rules and pulls each field despite the missing spaces.

වික්‍රාන්තද අමේශ්වරයන් සිංහල සිතමාවේ ප්‍රගතිශීලී විවිධාකාරයෙන් දායක වී තිබේ. ඔහුගේ සුප්‍රසිද්ධ වූ ගෞරවයෙන් ගිණ රචනා කිරීමට අමතරව කතා පිටපත් සහ තිරනාරක සැකසීමට දෙවැනි රචනාවක් සම්බන්ධ වී තිබෙනවා. එසේම වික්‍රපට කිහිපයක කුඩා වටිනා පණ ගන්වන්නටද ඔහුට අවස්ථාව ලැබී තිබෙනවා. වික්‍රාන්තදයන් විසින් රචිත වසර පනහක් පමණ පැරැණි වූ ගිණ පවා අදත් ඉතාමත් ජනප්‍රිය තත්ත්වයේ පවතිනවා.

ඔහු 1980 සිට වසර දහයකට වැඩි කාලයක් රාජ්‍ය වික්‍රපට සංස්ථාවේ වික්‍රපට තිරනාරක ඇඟවීමේ කමිටුවේ සාමාජිකයෙකු ලෙස ද කටයුතු කර තිබෙනවා.

A block of Sinhala text, showing how words run together with little spacing between them.

4 | Date Formats and Calendars

GREGORIAN CALENDAR

Most Sri Lankan documents, including the National Identity Card and driver's license, write dates in Day-Month-Year order under the Gregorian calendar, for example 25-12-2020.

BUDDHIST ERA CALENDAR

Some documents also carry Buddhist Era dates, which run 543 years ahead of the Gregorian year, so 2023 Gregorian shows as 2566 Buddhist Era. A reader that assumes one calendar will misread the other. Shufti's system recognises both and converts Buddhist Era dates to the Gregorian format so records stay consistent.

A Merchant's Guide to Identity Verification in Sri Lanka

The rules you verify under, the documents you can accept, and the ones that extract cleanly. Identity verification in Sri Lanka sits under the Personal Data Protection Act, No. 9 of 2022, the country's first dedicated privacy law, overseen by the Data Protection Authority of Sri Lanka. Financial-crime obligations run in parallel under the Financial Transactions Reporting Act, No. 6 of 2006, administered by the Financial Intelligence Unit at the Central Bank of Sri Lanka. Together these rules set how you collect, check, and store a customer's identity data, and falling short carries fines and reputational cost. Shufti offers two verification modes, onsite and offsite, so you can match the approach to your use case.

Compliance and completion pull in the same direction here. A flow that asks for the wrong document or stalls at capture loses customers mid-signup, so a check that reads Sri Lankan documents correctly and passes genuine users the first time protects both your regulatory standing and your completion rate.

2.1 | Verification Modes, Onsite vs Offsite

ONSITE VERIFICATION

Onsite verification runs through Shufti's Verify component or iFrame, built into your own flow. The customer submits their proofs and gets real-time guidance as they go, and results arrive in the Back Office portal or through an API response. It gives you direct control over capture quality, which matters where document fraud is a concern.

OFFSITE VERIFICATION

Offsite verification puts you in charge of collecting the proofs. You gather the documents and data from the customer, submit them to Shufti, and read the results in the Back Office portal or through an API response. It suits flows where capture happens outside a live session.

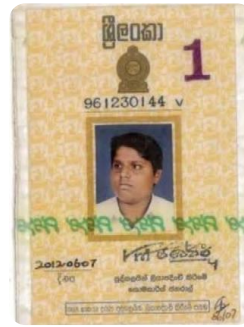
2.2 | Document Types You Can Accept

Sri Lanka issues a small set of identity documents, and each behaves differently under an automated read. Here is what you can accept and what to expect from each.

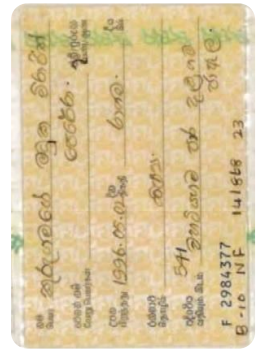
National Identity Card (NIC). The National Identity Card is the primary proof of identity in Sri Lanka, used for banking, government services, and voting, and issued by the Department for Registration of Persons. Two versions circulate.

Older version (pre-2016). The older card, first issued in the 1970s, carries a photograph, handwritten details, and the card number, often with the personal details printed on the back, and it lacks the security features of a modern card.

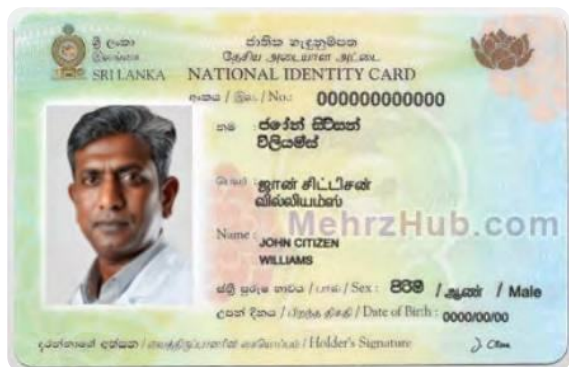
Newer version (post-2016). The version introduced from 2016 adds barcodes, a QR code, holograms, and a machine-readable zone, which make it more reliable to verify in both digital and physical checks.



The older National Identity Card, front, in the laminated paper format issued from the 1970s.



The back of the older card, where the personal details were entered by hand.



The post-2016 National Identity Card, front, in the trilingual smart-card format.

Driver's License. The Sri Lankan driver's license is a common identity document, with a photograph, a barcode, a hologram, and the vehicle categories printed on the reverse. It is a practical option for customers who do not hold a National Identity Card.

Electronic driver's license (eDL). An electronic version with an embedded chip stores personal and biometric data and supports contactless checks where the reading technology is available.



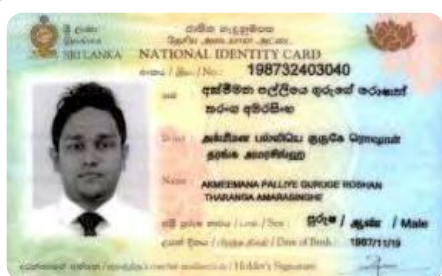
A Sri Lankan driver's license, front and back, the format accepted for identity checks.

Passport. The Sri Lankan passport is a highly secure travel document with biometric data, a digital photograph, holograms, and a machine-readable zone. It is a strong choice for verifying customers abroad or where a cross-border check is needed. Its specimen appears in the performance section below.

Credit and Debit Cards. Payment cards are not identity documents. They confirm access to an account, not who the person is, so they should not be used to verify identity in Sri Lanka.

2.3 | Document Type Preference and Performance

Different documents extract at different rates. The notes below cover the three that perform best, with the fields Shufti pulls from each.



A post-2016 National Identity Card, front, the format that performs best on automated checks.

ID Card

The security features and clear layout of the post-2016 National Identity Card help Shufti read it accurately and consistently, and it outperforms the older handwritten card on automated checks.

Extraction parameters. Name, date of birth, issue date, document number, expiry date, gender, nationality



The reverse of a driver's license, showing the vehicle-category grid Shufti reads.

Driver's License

The driver's license carries structured data and clear security features, and Shufti's OCR reads its formats accurately, including the vehicle categories printed on the reverse.

Extraction parameters. Name, date of birth, issue date, document number, expiry date, face image, vehicle class



The Sri Lankan passport data page, with the machine-readable zone along the foot.

Passport

Shufti's OCR is tuned to capture the detail on the Sri Lankan passport, reading through holograms and microtext to verify the data page quickly.

Extraction parameters. Name, date of birth, date of issue, document number, expiry date, nationality, gender, place of issue, MRZ

2.4 | Preferred Document for Identity Verification

Shufti treats the National Identity Card, the passport, and the driver's license as the preferred documents for verifying customers in Sri Lanka. The post-2016 NIC is the first choice for its security features and standard format, the passport is the strongest option for cross-border checks, and the driver's license covers customers who do not hold a NIC. Shufti's OCR is tuned to the specifics of all three, so data extracts quickly and accurately for a secure check.

Verification Settings

Four settings that lift pass rates for genuine Sri Lankan customers and hold fraud out. The right configuration does most of the work. These four settings matter most for Sri Lankan documents.

01

Verification Mode (Onsite vs Offsite)

Onsite verification is the better default in Sri Lanka. It gives you tighter control over capture quality and pairs biometric and AI-driven checks with the document read, which matters in a market where document fraud is a concern.

02

Data Extraction

Turn on OCR tuned for Sinhala and Tamil. Sri Lankan documents appear in both scripts and in old and new formats, and an extraction engine built for those scripts and layouts reads national identity cards and driver's licenses reliably where a generic one drops fields.

03

Identity Document Backside Proof

Important details often sit on the back of the card. The newer NIC prints its issue date, document number, and extra information on the reverse, and older cards carry most personal details there. Enable the Backside Proof Required setting so the back is captured and verified, which prevents gaps and delays.

4 | Real-Time Proof Capture vs Proof Upload

Allow Online (Real-Time Proof Capture). Shufti's auto-capture detects the document and takes the image in real time without the user lining it up by hand, one of the fastest and most reliable ways to verify a physical document.

Allow Offline (Proof Upload). Customers upload a pre-captured image of the document instead, which suits people who already hold clear photos of their proofs and prefer a straightforward upload.

Sri Lankan documents can be verified two ways, real-time capture and proof upload, so users pick the method that suits them. Turn on both **Allow Online** and **Allow Offline** in the Verification settings tab to cover physical and electronic documents and give every customer the best experience.

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Global reach, local precision

Shufti verifies identities across 240+ countries and territories and reads each market's documents with local accuracy. In **Sri Lanka** that means the old paper RG, the blue CPF card, every CNH format, and the new national identity card are all handled correctly, so you onboard real people fast and keep fraud out.

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