



# RETHINKING ADDRESS VERIFICATION IN APAC

From Proof Of Address To  
Docless Verification

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Utpal Patel

Partner at EY



Shirley Liang

Legal and Compliance  
COO at DBS Bank



Nisha  
Subramanian

Global Head of  
Onboarding - Aspire



Ammara  
Mukhtar

Regional VP Sales  
- APAC - Shufti



## OVERVIEW

Address verification is no longer just a back-office compliance step. In many regulated and non-regulated industries, traditional proof of address processes are creating friction, operational delays, false rejections, and fraud exposure

In this webinar, industrial experts, in collaboration with the Fintech Association of Hong Kong (FTAHK), discussed how APAC businesses can rethink proof of address through a smarter, risk-based, and hybrid approach.

The discussion explored why traditional utility bills and static document checks are becoming less reliable, how regulatory expectations are shifting toward defensible risk-based verification, and where docless proof of address can help businesses reduce onboarding friction without weakening fraud controls or audit readiness.

# DISCUSSION POINTS

## **Proof of address is no longer a checklist exercise.**

Utpal Patel set the regulatory context:

*"We're moving away from prescribed checklists, towards a risk-based approach. You're still expected to obtain a residential address, but how you verify it is increasingly left to the firm, provided it's defensible."*

## **Address verification is now a data and document processing challenge.**

The panel highlighted that address verification often breaks because documents vary by market, language, format, and quality. Even genuine customers can face rejection when systems rely on rigid solutions.

Ammara Mukhtar explained where many onboarding flows break:

*"Most firms assume address verification is a compliance problem. In reality, it has become a data and document processing problem."*

## **Digital identity systems can reduce document dependency.**

Singapore was discussed as a strong example of how trusted digital identity infrastructure can make onboarding faster and cleaner, reducing the need for traditional document uploads in many cases.

Nisha shared how Singapore's infrastructure supports smoother onboarding:

*"90 to 95% of address verification can happen directly through MyInfo or a SingPass login."*

## **The future is hybrid, not fully docless.**

The discussion made it clear that docless verification is powerful, but it cannot replace documents in every scenario. High-risk customers, limited data coverage, cross-border onboarding, and high-value transactions still require fallback checks and stronger evidence.

Ammara Mukhtar summarized the direction of the industry:

*"The future is not completely docless or completely document-based, it's a hybrid approach."*

## Challenges Discussed

- Traditional proof of address can be slow, inconsistent, and difficult to process across APAC markets.
- AI-generated and manipulated documents are making document-only verification less reliable.
- Basic OCR can extract the wrong address from documents that contain customer, issuer, and branch addresses on the same page.
- Internal policy often lags behind regulatory flexibility, making it harder for firms to adopt risk-based or docless approaches.



## KEY TAKEAWAYS

- Proof of address should be based on risk, not a fixed requirement for every customer.
- Documents still matter, but they must be validated instead of treated as automatically reliable evidence.
- Docless verification can improve conversion where trusted data sources and digital identity systems are available.
- The strongest model combines docless checks, document verification, fraud signals, geolocation, behavioral checks, and audit-ready controls based on industries.

# ABOUT US

Shufti is a global identity verification platform built on fully owned technology, helping businesses strengthen onboarding, fraud prevention, and compliance at scale. Backed by iBeta Level 3 conformance under ISO/IEC 30107-3, Shufti delivers independently validated liveness detection for advanced spoofing and AI deepfake threats.

- One platform, fully owned technology for greater control, flexibility, and consistency across the verification journey.
- Global coverage with real local depth, supporting 10,000+ document types across 220+ countries and in-house OCR across 150+ languages.
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## What We Deliver

- Docless and document-based proof of address verification for flexible, risk-based onboarding.
- Fraud detection for manipulated, inconsistent, and AI-generated documents to reduce exposure to synthetic identities and false evidence.
- Smarter document processing across different formats, languages, scripts, layouts, and regional address structures.
- Hybrid KYC orchestration that combines identity data, address evidence, fraud signals, and fallback checks for stronger compliance and smoother conversion.

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