Shufti Publishes Guide on Human-Assisted Video KYC for Remote Onboarding, Aligned with BaFin VideoIdent Expectations

Shufti Video KYC delivers secure, live identity verification guided by KYC-trained experts, with automated face matching, documents, consent, and AML checks.

LONDON, UNITED KINGDOM, January 26, 2026 /EINPresswire.com/ -- Shufti, a global identity verification and fraud prevention platform, has announced the release of its new guide, "Human-Assisted Video KYC for Regulated Businesses," focused on how regulated

organisations can conduct human-supervised, agent-led Video Know Your Customer (Video KYC) in remote onboarding while aligning with global regulatory expectations, including Germany's BaFin Video-Ident framework.
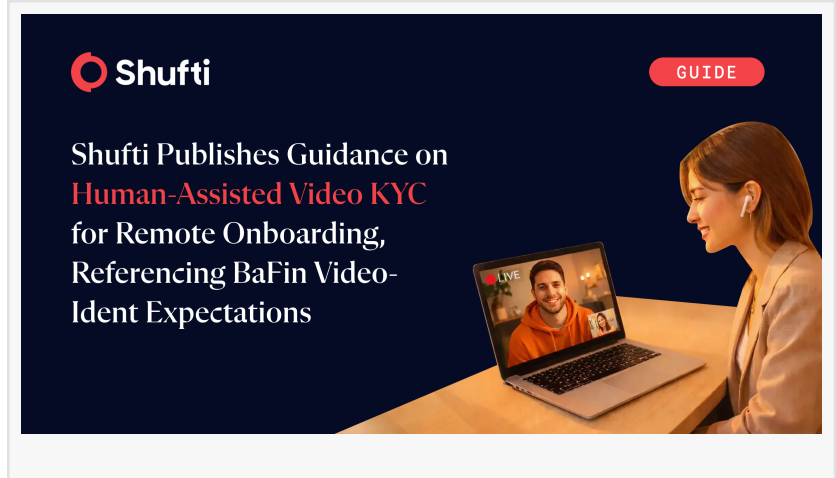
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> Regulators are focused on how identity decisions are made and recorded. Human-assisted Video KYC powers traceability by linking results to observed signals, recorded evidence & human accountability."
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> *Shahid Hanif, Chief Executive Officer of Shufti*

The guide addresses a widening identity assurance gap in digital onboarding. While biometric verification and liveness detection have strengthened automated workflows, higher-risk onboarding and re-verification scenarios remain vulnerable to deepfake impersonation, presentation attacks, and synthetic identity fraud, increasing pressure on firms to demonstrate stronger controls.

Regulators are increasingly emphasising higher-assurance verification models that incorporate trained human oversight to address evolving fraud risks.

Across Europe, supervisors are emphasising accountability, auditability, and evidence retention in remote identity verification. In Germany, these expectations are reflected in the Money Laundering Act (GwG) and BaFin Circular 03/2017 (GW) on video identification.

BaFin's framework requires real-time execution by trained personnel, appropriate technical safeguards, explicit customer consent, verification of physical presence, and retention of auditable records for supervisory review.

Shufti's guide translates these regulatory expectations into practical implementation considerations for modern onboarding environments where risk evolves after account opening. It also positions Video KYC within the shift from onboarding-only compliance toward Dynamic KYC, where verification depth increases when defined risk signals emerge rather than relying solely on fixed review cycles.

Shufti defines human-supervised, agent-led Video KYC as real-time identity verification conducted by a live KYC expert, supported by intelligent automation. The process combines document authentication, supervised liveness checks, facial matching, behavioural assessment, and auditable decision records. Each session is securely recorded, generating audit-ready evidence that links verification outcomes to observed signals, document checks, and consent capture, ensuring full compliance for regulatory review.

The guide situates Video KYC within the shift from static, onboarding-only compliance toward Dynamic KYC, where verification depth adapts to evolving customer risk over time. This lifecycle-based approach ensures that controls respond to changes in customer behaviour, transaction patterns, and jurisdictional exposure after account opening.

"As remote onboarding standards continue to evolve, organisations need verification frameworks that balance automation with human oversight," said Shahid Hanif, Chief Executive Officer of Shufti. "Our guidance demonstrates how human-supervised Video KYC can be embedded as a scalable, risk-based control, helping businesses strengthen compliance, improve decision confidence, meet regulatory expectations, and maintain a seamless customer experience."

The publication also describes how Shufti's human-supervised Video KYC operates in practice. A live KYC expert conducts a real-time session, confirms physical presence through supervised liveness checks, examines identity documents for authenticity and tampering, and oversees facial matching under real-world conditions such as variable lighting or appearance changes. Automated data capture and OCR technologies enhance efficiency and consistency within this controlled workflow.

Each verification session concludes with an encrypted, auditable recording and reason coded outcome, which can be delivered via API or viewed in a portal for compliance review, audits, and quality assurance.

Key Capabilities Outlined in the Guide
Shufti enables:

-Regulatory alignment: Video KYC workflows designed to meet BaFin-aligned requirements for real-time verification and auditable record retention.
-Risk-based use: Video KYC functions as a step-up control within Dynamic KYC, activated in response to defined risk indicators.
-Assurance controls: Supervised document review, liveness confirmation, facial matching, and behavioural assessment within a single verification flow.
-Escalation logic: Risk-driven escalation triggers human-supervised verification when automated outcomes are inconclusive or exposure increases.
-Operational delivery: Flexible models, including dedicated or shared reviewers, multilingual support, and automation-assisted data capture.

The guidance positions human-supervised Video KYC as part of a layered assurance model. Automated controls remain central for routine verification, while agent-led procedures are applied selectively when regulatory requirements, risk thresholds, or uncertainty levels increase.

This release is intended for compliance, AML, fraud, risk, and onboarding teams responsible for managing remote identity verification programmes that balance assurance, audit readiness, and customer experience.

To read the full guide, visit Shufti's KYC guide section here:
https://shuftipro.com/resources/whitepapers-reports/human-assisted-video-kyc-for-regulated-businesses/

About Shufti

Shufti is a global identity verification and fraud prevention platform supporting regulated organisations with remote onboarding and identity assurance. Its in-house stack includes Video KYC, biometric face verification and liveness checks, document verification, electronic identity verification, and screening capabilities supporting KYC, KYB, and AML compliance. Shufti helps teams strengthen audit readiness while maintaining efficient customer journeys, providing the context, consistency, and evidence needed for governance, oversight, and regulatory compliance.

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