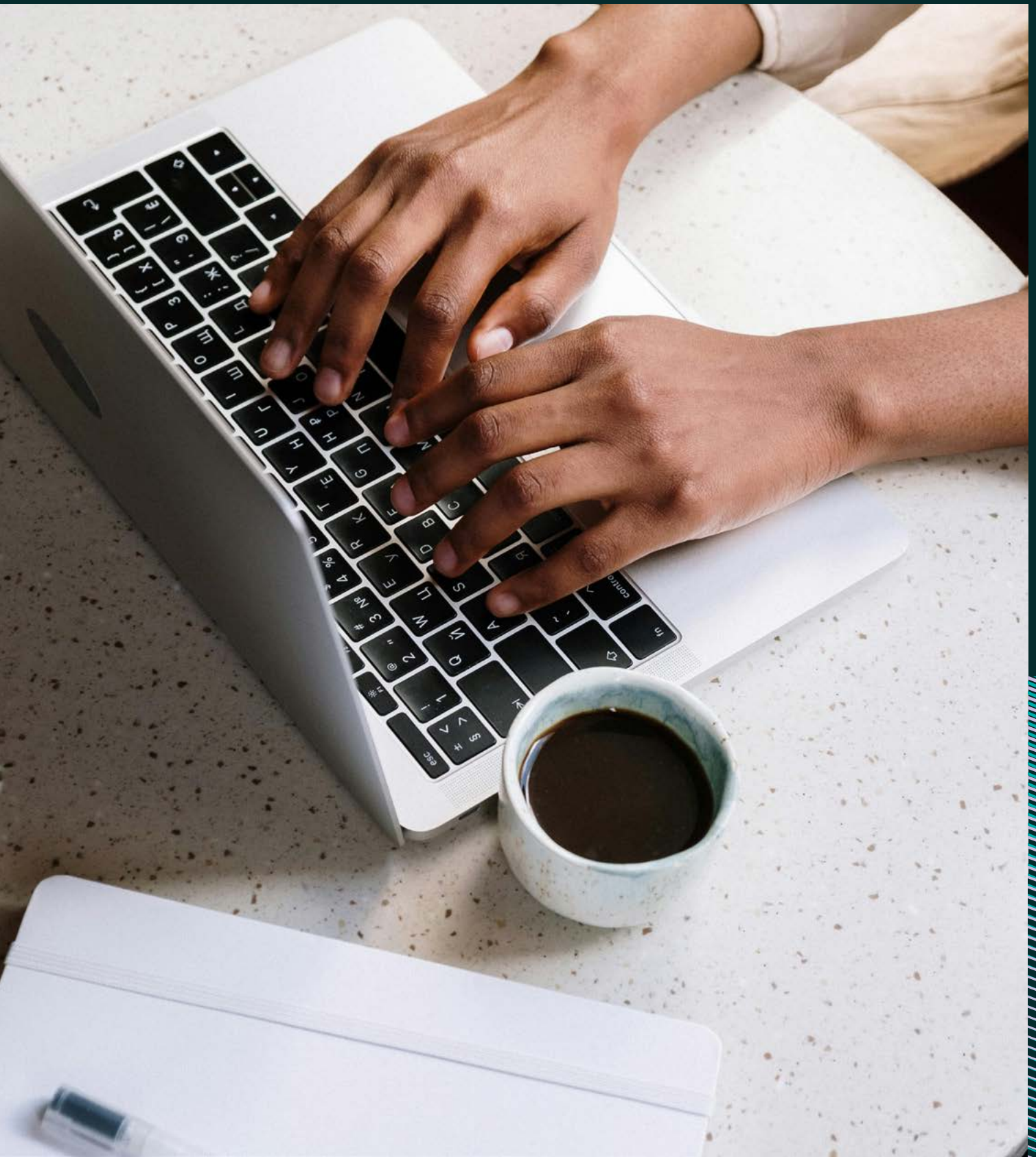


A GUIDE TO UNDERSTANDING COMPLIANCE

veriff 

How Veriff Helps Businesses
Meet Global Identity and Data
Protection Standards



Introduction

For businesses operating online, compliance is not just a legal requirement—it's the foundation of user trust. When partnering with an identity verification (IDV) provider like Veriff, you entrust them with your users' most sensitive data. Veriff's platform is designed to help companies meet their compliance obligations efficiently and effectively, while also enhancing user experience.

This guide outlines how Veriff supports compliance with key principles, including GDPR, KYC, AML, FATF, and others.

Disclaimer: This guide is for informational purposes only and is based on publicly available information. It is not legal advice. You must consult with your own legal and compliance teams to ensure your organization's specific implementation meets all regulatory requirements.

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1 GDPR COMPLIANCE: DATA PROTECTION & SECURITY

The General Data Protection Regulation (GDPR) governs how personal data of EU residents is collected, processed, and stored. Veriff is established in the EU and directly subject to the GDPR. Therefore, we are focused on meeting GDPR obligations through security measures, transparency, as well as user control.

How Veriff supports GDPR Compliance

1. Data Security by Design. Encryption Standards.

In Transit

Veriff encrypts all data transmitted between users and its servers using TLS 1.2+ to prevent interception.

At Rest

Data stored on Veriff's servers is encrypted using AES-256, ensuring it is unreadable to unauthorized parties.

Access Control

Veriff enforces strict internal policies to ensure only authorized personnel can access personal data, following the "principle of least privilege."

Data Minimization

Veriff collects only the data necessary for identity verification, reducing the risk of over-collection.

2. Data Retention & Deletion I

Veriff helps businesses manage identity verification data in line with GDPR's principles. Verification data is retained for a set period and can be retained longer with optional extended data retention plans.

Veriff ensures that data is securely deleted when no longer needed, using industry-standard methods.

3. Data Retention & Deletion II

Veriff helps businesses manage identity verification data in line with GDPR's "**storage limitation**" principle. Verification data is retained for a defined period based on your plan, with the option to extend retention through additional services if longer storage is required.

When data is no longer needed, Veriff ensures it is securely deleted using industry-standard methods, supporting both compliance obligations and customer trust.



Disclaimer: data retention & deletion

Retention requirements differ across jurisdictions. Businesses should confirm that their chosen retention period complies with applicable local laws and regulations.

4. Transparency & User Rights

Right to Access

Veriff enables you to respond to user requests for access to their personal data.

Right to Erasure

Veriff supports data deletion requests, ensuring compliance with GDPR's "right to be forgotten."

5. Data Processing Agreements (DPA)

Veriff's Data Processing Agreement (DPA) forms part of the binding terms accepted at sign-up and governs data processing activities throughout the customer relationship. It provides a comprehensive overview of our approach to data protection, including security measures, data handling practices, and support for data subject rights.

6. Audits & Certifications

Veriff's compliance with GDPR is validated through certifications such as:

ISO/IEC 27001: Demonstrates a systematic approach to managing sensitive information.

SOC 2 Type II: Verifies Veriff's controls for security, availability, processing integrity, confidentiality, and privacy.

2 AML COMPLIANCE ANTI-MONEY LAUNDERING

AML regulations aim to prevent money laundering and terrorism financing. Veriff's platform helps you address these obligations by providing tools for identity verification, AML screening, and secure record-keeping.

How Veriff Supports AML Compliance

Identity Verification

Veriff's document and biometric verification processes help ensure that customers are who they claim to be, reducing the risk of identity fraud.

AML Screening

Veriff enables screening against sanctions lists, politically exposed persons (PEPs), and other watchlists, helping you identify high-risk individuals and meet AML requirements.

Record-Keeping

Veriff helps you maintain detailed records of identity verification and screening processes, as required by AML regulations. These records are securely stored and easily accessible for audits.

Read Veriff's ["The importance of KYC and CDD in AML compliance: What your business needs to know"](#) to understand how Know Your Customer (KYC) and Customer Due Diligence (CDD) protocols form the backbone of global anti-money laundering compliance.



3 KYC COMPLIANCE KNOW YOUR CUSTOMER

KYC regulations require financial service providers to verify the identity of their customers to prevent fraud, financial crime, and terrorism financing. Veriff's platform is designed to streamline and enhance the KYC process, ensuring compliance while minimizing friction for users.

How Can Veriff Support KYC/CIP Compliance

1. KYC/Customer Identification Program (CIP)

Document Verification

Veriff uses advanced AI to verify the authenticity of government-issued documents (e.g., passports, driver's licenses, ID cards) from over 230 countries and territories. It checks for:

- Tampering or forgery
- Security features like holograms, watermarks, and MRZ codes

Biometric Verification

Veriff matches the user's face (from a selfie or video) to the photo on their ID, ensuring the person is who they claim to be.

Liveness Detection

Veriff's technology ensures the user is physically present during verification, protecting against spoofing attacks using photos, videos, or deepfakes.

2. Customer Due Diligence (CDD)

PEP Screening

Veriff checks if a customer is a Politically Exposed Person (PEP), who may pose a higher risk for bribery or corruption.

Sanctions Screening

Veriff screens customers against global sanctions lists (e.g., OFAC, UN, EU) to ensure compliance with international laws.

Adverse Media Checks

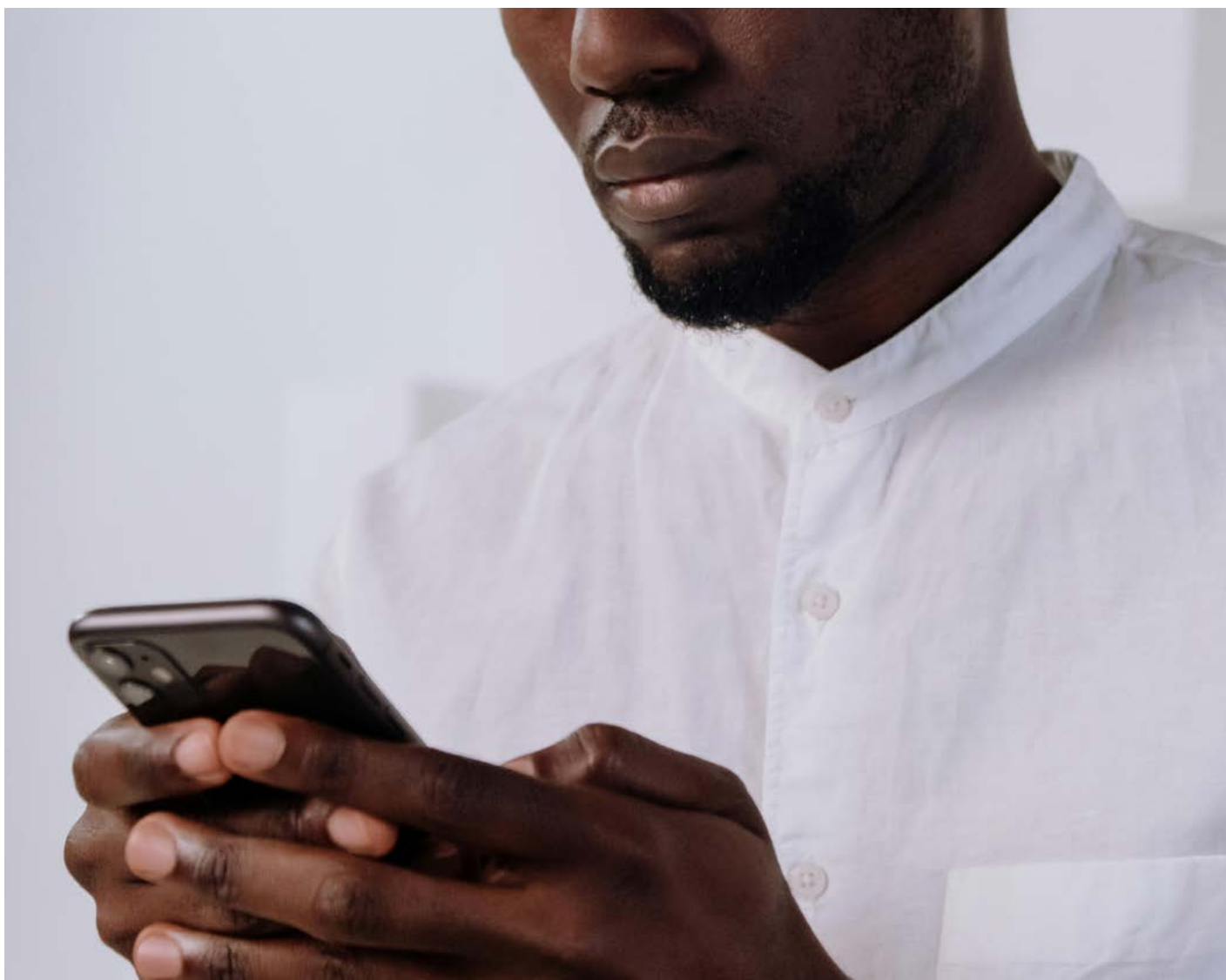
Veriff scans global news and media for negative information linked to the customer, such as involvement in financial crime or terrorism.

3. Ongoing Monitoring

Veriff provides tools for real-time monitoring of your customer base. If a previously cleared customer appears on a new sanctions list or is identified as a PEP, Veriff's system automatically alerts you.

4. Risk-Based Approach

Veriff allows you to implement a risk-based approach to KYC, applying light-touch verification for low-risk users and more robust checks (e.g., Enhanced Due Diligence) for high-risk users.



4 FATF AND LOCAL AML FRAMEWORKS

The Financial Action Task Force (FATF) sets international recommendations for combating money laundering and terrorism financing. Local regulators adopt these principles in different ways — meaning compliance requirements vary by country.

Veriff's platform helps businesses address key requirements commonly found in AML frameworks inspired by FATF, including:

Customer Due Diligence (CDD)

PEP and sanctions screening tools support risk assessment of customer profiles.

Enhanced Due Diligence (EDD)

For high-risk customers, Veriff enables additional verification steps, such as collecting more detailed information.

Ongoing Monitoring

Real-time monitoring tools help businesses continuously assess customer risk.

Record-Keeping

Veriff supports secure retention of identity verification and risk assessment records for required periods.

Disclaimer:

While Veriff provides solutions that align with FATF-inspired requirements, businesses must ensure that their use of these tools complies with local laws and regulations in their jurisdiction.



5 BUILDING TRUST THROUGH COMPLIANCE

Why Choose Veriff?

Veriff's platform is designed to help you meet your compliance obligations while building trust with your users. Key benefits include:

Scalability

Veriff's platform can handle high volumes of verifications, making it ideal for businesses of all sizes.

Global Coverage

Veriff supports document verification for over 230 countries and territories, giving you the reach needed to address international regulations. While coverage alone does not guarantee compliance, it provides the foundation to implement consistent, policy-aligned verification practices across jurisdictions.

User Experience

Veriff's intuitive interface minimizes friction for users, ensuring a seamless verification process..

Transparency & Accountability

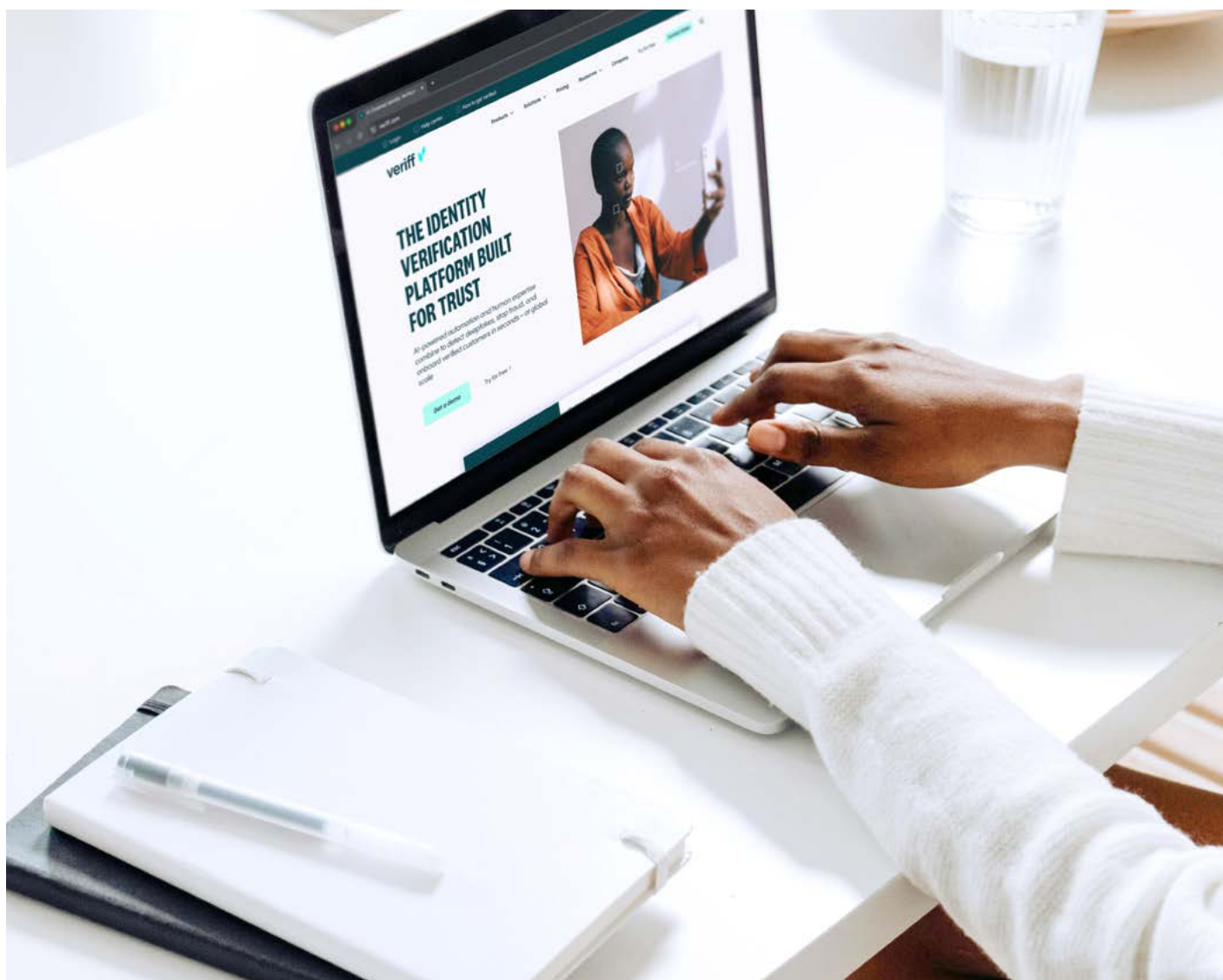
Veriff demonstrates its commitment to compliance through:

- I. Regular internal and external audits.
- II. Up-to-date certifications and compliance reports.
- III. Clear documentation and support for your compliance efforts.



6 CONCLUSION

Compliance needs to be adequately addressed to meet regulatory obligations and maintain user trust. Veriff's platform helps equip you with the tools, expertise, and support to align with AML and privacy requirements. By leveraging Veriff, you can strengthen your compliance processes, deliver a smoother user experience, and keep your focus on growing your business.





Veriff is a global identity platform helping businesses build trust online. Our AI-native technology combines automation and human expertise to quickly and accurately verify users worldwide with minimal friction.

Our trust infrastructure helps businesses stay compliant, prevent fraud, protect users, and scale globally, enabling a safer, more transparent internet for everyone.

Speak to one of our fraud experts today to discover how we can create customizable fraud protection for your business:

veriff.com