Balancing your needs and theirs.

How do you get onboarding right?

Impress your customers from day one. Get them on board quickly and you'll do just that. That doesn't mean you can't be thorough. You need to be sure of people's identities, that they're trustworthy and that you're aware of any risks of dealing with them. And, of course, you need to ensure you've met all relevant regulatory requirements.

The process still needs be smooth. Give people a poor customer experience, too many procedures and delays and they may walk away.

So what do you do?

Fast has its merits. So does thorough. You need both.

New customers are an unknown quantity.

Are they...

Trustworthy?

Honest people who want to buy and have means to do so

> Do your checks but get them on board fast or you'll lose their goodwill.

Fraudulent?

Dishonest people – identity thieves, money launderers and others

> You need to identify fraud quickly before they transact with you.

Ones to watch?

Politically Exposed Persons (PEPs)

> Screen them carefully and without jumping to the wrong conclusions.

GBG

USING IDENTITY INTELLIGENTLY

Reduce fraud. Understand risk. Prevent loss.

Quickly and efficiently.

Worldwide electronic customer identification.

> **Minimises fraud** — by accurately verifying individual people and detect those using forged documents or payment cards

> **Reduces costs** — replacing manual systems with electronic verification makes the application process five times more cost-effective, in some cases reducing the cost by over 70%

> **Signs up more high quality customers** — A number of our clients have increased acquisition rates by 15%

> **Improves governance** — comply with a wide range of global legislation

> **Enhances the customer experience** — by making the application process seamless, so you see a faster ROI

> **Speeds up decision-making** — choose instantly whether to accept a new customer based on accurate data and on your own rules and attitude to risk

> **Helps you make better strategic decisions** — and create profitable new business models, which can help you to enter new markets with clarity and confidence

Everything you need for smooth onboarding.

Insight:
Understand who your customers really are.

Scale:
Robust identity verification of more than half the world's entire population.

Speed:
Authenticate identity, DOB and address in real time as part of your customer registration process.

Breadth:
The widest range of international and unique personal identifiers currently available in the market, delivered through one single API.
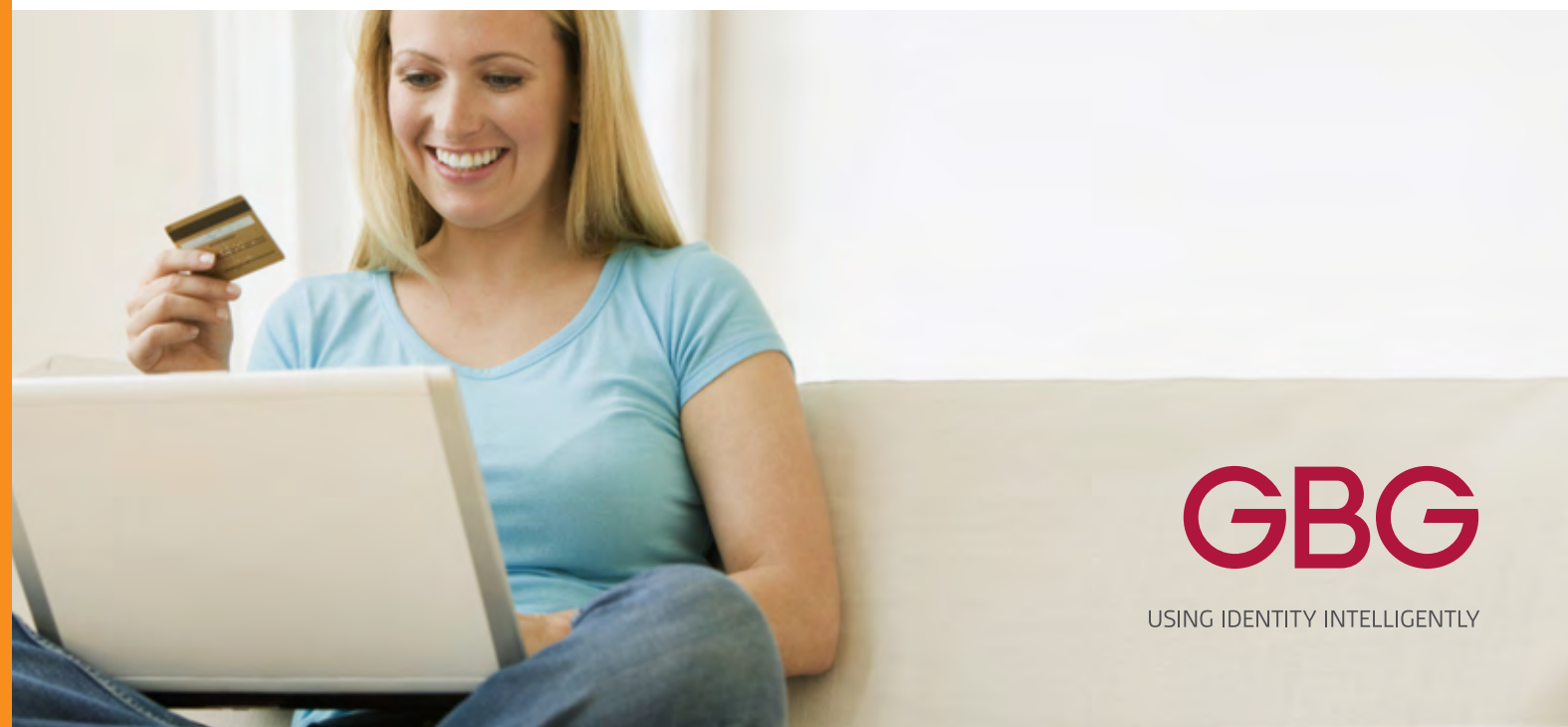
Comprehensiveness:
We merge our reference data sets to give you a full triangulated view of each individual.

Flexibility:
GBG ID3global can be tailored and scaled specifically to your needs, practices and approach to risk.

Auditability:
We enable you to store all ID checks in an online audit trail, accessible for reference 24/7/365.

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A global solution.

GBG ID3global can verify the identity of almost anyone, at anytime, anywhere in the world.

In international markets you can't afford to have weak links in your approach to risk and fraud. With GBG ID3global you won't.

One size doesn't fit all.

Organisations vary by size, sector, processes and the geographical markets in which they operate — so a single, prescriptive approach to identity verification simply doesn't exist. GBG ID3global offers a wide portfolio of ID checks that can be combined or used individually to suit the individual needs of your business:

> You dictate the scoring

> You determine the database and checks to use

> You control the configuration in real time

> You set the geographies

> You choose the security policies

> You decide the risk levels

> We provide a fully transparent system so you can show regulators how you have on boarded customers

On top of the world.

Over 170 datasets
across dozens of countries and every continent.

4 billion people globally
We can verify over 4 billion people globally — more than half the world's entire population.

Functionality includes:

> Unique Global ID engine (GIDE) — real-time, smart and configurable to your business and data needs.

> Country coverage — postal records, utility data, credit header data, open source, government data and more on individuals across every continent.

> Innovative global fraud solutions

We chose GBG as they had a proven track record of success in the area of global ID verification.

Senior Planning Manager, Black Horse Finance.

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USING IDENTITY INTELLIGENTLY

Universal compliance.

Meet global regulatory requirements.

> Meet and beat regulatory risk

> Comprehensive global verification

> 4th Money Laundering Directive and many other country-specific requirements including AML/CFT, Gaming and Age Verification regulations

We've got it covered.

We assist in meeting the AML practices of the dozens of markets in which we operate as well as the regulated gaming markets.

Click on a country opposite to see the regulations we cover and the features and services we offer.

Our country specific capabilities.

Argentina	Czech Republic	Italy	Singapore
Australia	Denmark	Luxembourg	Slovakia
Austria	Finland	Mexico	South Africa
Belgium	France	Netherlands	Spain
Brazil	Germany	New Zealand	Sweden
Canada	Greenland	Norway	Switzerland
Chile	Hong Kong	Peru	UK
China	India	Poland	USA
Croatia	Ireland	Russia	

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Document Image Validation.

Accurate, reliable and comprehensive validation of online documents.

What it can do for you.

> Matches documents to individuals to reduce fraud

> Improves speed and efficiency — check takes just seconds to complete

> Protects your reputation — reduces the risks of global business

> Reduces errors/friction — by eliminating the need for manual checks

> Makes your process scalable — with no adverse effect on quality of results

> Process can be installed at any point in the registration process

> Supports globalisation — we can help you do business in new countries and demographics

> Reduces operational costs — through faster customer onboarding rates and removal of manual intervention

> Delivers across channels — enable your customers to verify documents using their smartphone or tablet

> Integrated with GBG ID3global ID verification and fraud prevention service

Four levels of forgery detection:

Template checks
to ensure the document is a recognised identity proof, taken with a recognised piece of equipment and/or software and from a recognised location.

Structural checks
to ensure the information and elements of the document are correctly positioned and shown.

Integrity checks
to ensure the information is valid and consistent with the true identity of the individual.

Quality checks
to ensure the data held on the document image can be read correctly.

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Bank Account Validation and Verification.

Spot and correct discrepancies, accept new payments immediately and prevent fraud.

GBG's Bank Account Validation and Verification (BAVV) service provides the instant insight you need. Accessible and usable worldwide, it checks bank account, name and address details against the latest reference data — online and in real time.

It ensures you resolve payment-related issues immediately rather than later on when it'll cost you more.

What can it do for you.

Automatically validates customer-entered bank account and sort code.

Supplies bank branch contact data and shows the transaction types an account accepts, such as Direct Debit/Credit, BACS etc.

Eliminates failed payments and associated bank charges.

Works in call centres, on the web or over the counter in store.

Transforms non-standard bank account numbers into standard eight-digit format.

Verifies that the name and address details of the bank account owner match those entered by the customer.

Watch list enables you to set up an alert for any attempted entry of a given sort code and/or account number.

Alerts you when an entered bank account has been closed, when a match hasn't been found or if account details known to be fraudulent are supplied.

Protects customers by helping you spot indicators that criminals are trying to siphon off their funds.

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Politically Exposed Persons and Enhanced Sanctions.

Identify & screen high-risk individuals.

How will it help you.

Our PEPs check will help you comply with the upcoming 4th Money Laundering Directive. Many national regulations worldwide demand a thorough/detailed PEP and enhanced sanctions check, which is wide-ranging and accurate. We can check businesses as well as individuals.

What can it do for you.

Broad portfolio of PEP and Enhanced Sanctions information sourced and multi-verified from hundreds of reliable global data partners.

Enhanced Due Diligence (EDD) provides you with EDD reports on high risk individuals or businesses when additional information on them is required.

Comprehensive global Sanctions and Law enforcement lists including Office of Foreign Assets Control (OFAC) and Bank of England sanctions. Covers over 250,000 names and more than 100 law enforcement and sanctioning bodies.

Detailed Investigations gives access to very rich individual background information data, including detailed PDF articles and photographs.

On-going Monitoring batch matching service checks new and existing customers against the full range of PEP and Enhanced Sanctions data.

Full audit trail for all checks.

Adverse Media and Disqualified Directors database of adverse media articles.

Fully integrated with GBG ID3global ID verification and fraud prevention service.

We can also help meet FCRA compliance

The challenge for all businesses is that the process of screening for both sanctioned individuals and PEPs can be time consuming, laborious and prone to manual error and false negatives.

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How can GBG help?

No matter what kind of organisation you run, you're working with people. No one can help you identify and understand your customers and clients better than we can at GBG.

And no one can help you more with your suppliers or employees either.

GBG. We give you insights into people.

Our global identity information is drawn from a huge number of recognised, reputable and independent sources – so we can verify anyone, at any time, anywhere in the world.

We can validate the identities of over 4 billion individuals across 240 different countries and territories.

We have over 25 years' experience.

We can help you do business more safely, efficiently and effectively worldwide.

We have a dedicated professional services team to ensure you make the most of GBG ID3global.

Our solutions are smart and streamlined, they:

> **Protect your reputation**

> **Reduce operational costs**

> **Locate people**

> **Make sense of your data**

> **Manage risk and minimise fraud**

> **Identify customers**

> **Enable compliance**

> **Improve customer experience**

More information

> **Find out more about GBG ID3global**

> **Find out more about GBG**

> **View Admiral Markets case study**

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Partnership opportunities with GBG.

By partnering with GBG and integrating GBG ID3global into your own products and services you can enhance your offerings and provide real value to your customers.

The benefits include:

> **Improved margins on all GBG software and services**

> **Support to integrate GBG ID3global**

> **Access to all GBG ID3global integration and development tools**

> **Access to GBG's professional services support**

> **Tailored account management and specific technical support team – which includes site visits to support your sales operation**

> **Joint marketing initiatives such as shared case studies and press releases**

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What our customers have to say about us.

GBG are a very credible company with a blue-chip client list. You can't fail to be impressed with them.

Carl Eccles, Industry Director, Zuto (formerly Car Loan 4U).

Using GBG's electronic ID verification service has enabled us to reduce our operating costs in this area by a staggering 60%. It has also given us the platform on which we can grow to support both our expanding UK and international customer base.

Director of Operations, Tuxedo Money Solutions.

Our GBG consultant has infinite knowledge of the system. No questions left unanswered, no problems left unresolved. After-sales care from GBG is also unrivalled.

Business Support Supervisor, Killik & Co.

We have reduced data entry from 50 keystrokes to an average of seven keystrokes per order, whilst significantly improving the quality of address data. We now validate 60,000 addresses each year and plan to roll out the solution to other Ideal services.

Head of e-Services Europe at Ideal.

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