GBG | ID3global

Discover a world of difference

The easier way to sign up
more customers, improve their
experience and minimise risk

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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 onboard fast or you'll lose their goodwill.

Are they fraudulent?

Dishonest people — identity thieves, money launderers and others

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

Are they ones to watch?

Politically Exposed Persons (PEPs)

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

Reduce fraud. Understand risk. Prevent loss.

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.

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

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

Breadth
The widest range of international and unique personal identifiers currently available in the market, delivered through one single API.

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

Comprehensiveness
We merge our reference data sets to give you a full triangulated view of each individual.

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

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 onboarded customers

On top of the world.

4.4 billion people globally

We can verify over 4.4 billion people globally — more than half the world's entire population.

Over 170 datasets

Across dozens of countries and every continent.

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.

Universal compliance.

Meet global regulatory requirements

- Meet and beat regulatory risk

- Comprehensive global verification

- Many 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.

Our country specific capabilities

- Australia
- Austria
- Brazil
- Canada
- China
- Denmark
- France
- Germany
- Hong Kong
- Ireland
- Italy
- Luxembourg

- Mexico
- Netherlands
- New Zealand
- Norway
- Singapore
- South Africa
- Spain
- Sweden
- Switzerland
- UK
- USA

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.

Politically Exposed Persons and Enhanced Sanctions.

Identify & screen high-risk individuals.

How will it help you

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.

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.

What it can 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.

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.

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 4.4 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
- Manage risk and minimise fraud
- Reduce operational costs
- Identify customers
- Locate people
- Enable compliance
- Make sense of your data
- Improve customer experience

More information

Find out more about ID3global

Find out more about GBG

View case study

What our customers have to say about us.

Plus500

> We are now able to provide our customers a smoother onboarding process and this allows us to get more customers trading, in a faster fashion.

David Zruia, Chief Operating Officer, Plus500

POINTSBET

> We went from a 7-day verification timeframe to verification within 2 — 3 seconds of registration. That allowed us access to the US markets and to grow the business ten-fold.

Luke Brennan, Global Customer Service Manager, PointsBet

ADMIRAL MARKETS

> GBG's ability to expand out to any country absolutely made a difference for us.

Iain Rogers, Compliance and Money Laundering Reporting Officer, UK and Western Europe, Admiral Markets