



GLOBAL IDENTITY DATA PLAYBOOK

Fast track to higher pass rates

Overcoming global identity
verification challenges





Research suggests that 74% of international customers are driven away by sign-up that is too slow or cumbersome.

Our recent cross-sectoral survey of over 1,200 senior compliance professionals from across the USA, Europe and Asia Pacific regions, confirmed that businesses struggle to deliver consistently fast customer sign-up around the world. Navigating diverse identity ecosystems and attributes, languages and regulatory landscapes slows the pace of customer onboarding and increases abandonment.

Simply trying to force the world to travel a one-size-fits-all identity verification journey fails both the business and its prospects. On the other hand, managing identity data collection and verification processes country by country, while ensuring adherence to international standards, leads to increased complexity and costs. So, scaling up in international markets while keeping customer onboarding fast, secure and cost-effective can feel like a remote prospect for many businesses.

We know that completing customer compliance and conversion, matching identities and passing genuine customers requires access to the most authoritative identity data in each market and much more. In this guide, we look at some of the challenges of global identity verification and recommend how to navigate global identity ecosystems and deliver the right customer journeys to grow worldwide.

GLOBAL IDENTITY DATA PLAYBOOK



Victoria Baker

Global Identity
Consultant

[Schedule a consultation](#)



Country-by- country complexity

Businesses often struggle to navigate cultural nuances affecting identity data when entering new markets.

In China, name and address data appear reversed to western expectations; in France, diacritics appear on ID cards but not in databases, turning 'é' into 'e'; and in Saudi Arabia, a customer may wonder if 'last name' requires their family or tribal name.

Data distribution creates more complexity. Identity data access is not universal; some countries have rich and reliable data sources in others the digital identity ecosystem is poor – this means recognising genuine customers is simple in some places and harder in others. There are 850 million people around the world who do not have an ID document and 1.1 billion who don't have any digital record of their identity.



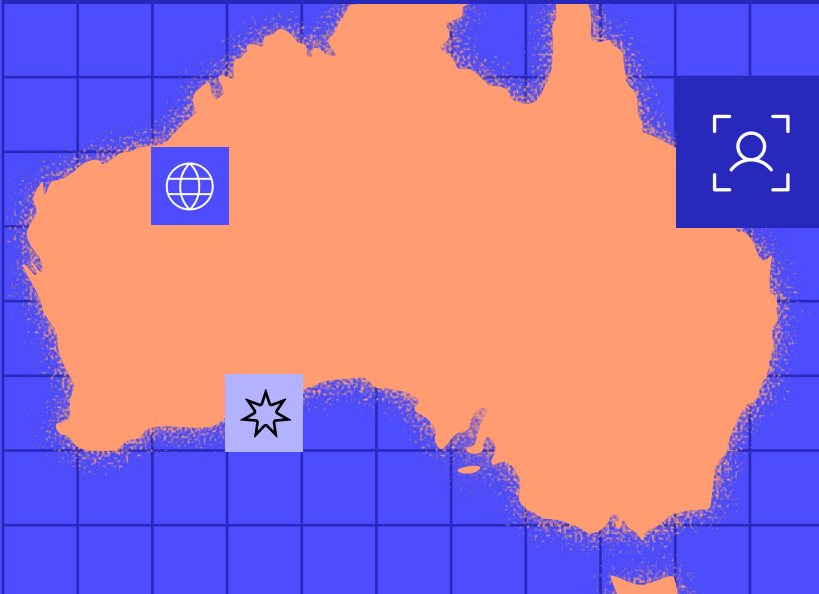
Understanding the nuances of local identity ecosystems and market-specific configurations is essential.

Country by country, regulations governing know your customer (KYC) compliance define digital identities differently and require diverse identity checks to be in place in distinct regulatory jurisdictions. From AMLD to FATF and FCA to FinCEN, the list of acronyms and organisations that govern the dos and don'ts of identity verification around the world goes on and on, adding to the complexity of customer due diligence.

One-size-fits-all customer onboarding journeys can lead to failures, increased risk and regulatory exposure and reduced growth. For a fast-moving business to onboard more genuine customers in new markets, understanding the nuances of local identity ecosystems and market-specific configurations is essential, and we would encourage any business to lean into our expertise.



Australia



+30%

pass rate

We partner with America's biggest independent mobile payments service to grow its business around the world. Six million customers make over \$39bn in money transfers to over 170 countries each year. From Europe our partnership travelled to Australia, delivering a +30% uplift to its initial pass rate in this market.

Data verification

We offer single or dual source identity matching in Australia across all credit bureau and against major national datasets, including [IDMatch](#), Australia's document verification service which matches identity data against existing government records.

Did you know?

The Australian Digital ID Act 2024 established a legal framework for a digital ID system across the country. The discretionary myID app is not linked to a national card (Australia doesn't have one) like digital ID wallet. It does provide citizens with a secure way to verify their identity online, allowing access to services like tax and health records.

Recommended sources

Credit bureau (x3)	Medicare data
Driving licence data	Mobile intelligence
Email intelligence	Passport data

Recommended checks

Full name	Document number
Address	Mobile number
Date of birth	Email address



Accurate identity data capture

GLOBAL IDENTITY DATA PLAYBOOK

Capturing and verifying identity data at first contact with a new prospect is the best start to any customer onboarding process.

Problems with primary data capture can occur, however, when platforms offer free format data fields for customer name, address, date of birth etc. and not a data capture solution at the point of registration.

Unstructured form fields may appear to accelerate sign-up and minimise friction for genuine customers, but they can also prevent accurate identity data verification. Poor data integrity makes matching identity attributes more difficult, and this complicates customer due diligence checks and creates space for synthetic identities and fraud to enter your business.



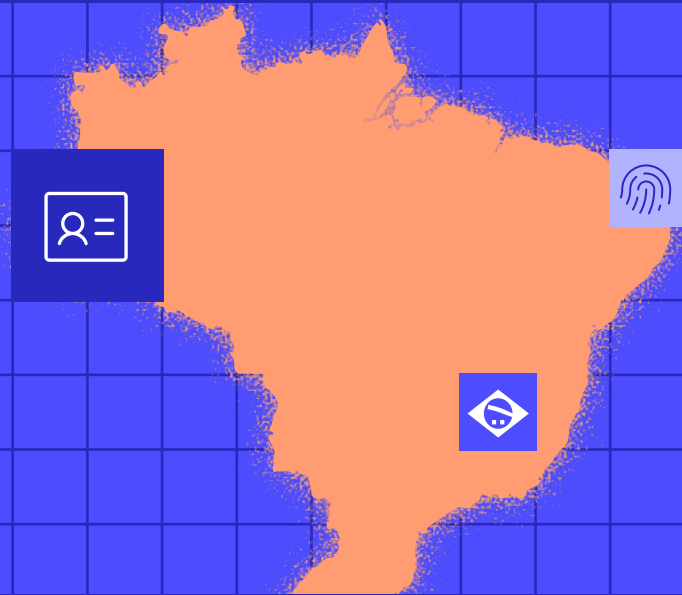
Businesses register double-digit pass rate performance enhancements thanks to accurate primary data capture.

Our identity verification technology ensures complete and accurate data capture at the point of application. By recognising and correctly recording local formats for identity attributes in each target market, automatic identity data verification is enhanced. Accurate address, ID number, email and mobile fields can all increase the accuracy and success of KYC checks and also ensure synthetic identities are much more likely to be spotted and stopped.

For regulated businesses, greater accuracy in identity data capture boosts pass rates and customer conversion without fail. Partnering with financial services around the world, from big global banks to payment providers and trading platforms, we consistently see businesses register double-digit pass rate performance enhancements thanks to accurate primary data capture at onboarding.



Brazil



Did you know?

The CPF number is essential for life in Brazil. All citizens are issued with this 11-digit identifier. Like other national ID numbers, the CPF is a top target for identity fraud; at last count, there were more CPF records than residents of Brazil! Brazil is targeting a digital identity framework centred on ID and biometrics.

+38%

pass rate

As Brazil's newly regulated sports betting and online casino market opened up to international operators, we partnered with one of the world's largest providers. Using high-integrity local sources for CPF number verification, we helped the business achieve a +38% pass rate increment even with strict matching logic applied.

Data verification

We offer single or dual source identity matching across multiple datasets in Brazil, checking the applicant's Cadastro de Pessoas Físicas (CPF) number and status combined with the registered name and date of birth.

Recommended sources

Government CPF data GBG Trust
Sports exclusion data
Affordability data

Recommended checks

Full name Date of birth
Second surname CPF number
Address



Managing customer expectations

A one-size-fits-all customer onboarding journey will not suit every product or every prospect in every country around the world.

Identities are linked to our culture and our demographics; an American millennial won't possess the same identity data attributes or have the same expectations of an identity verification process as an Italian of an older generation. Targeting your customer journeys to manage expectations and match the right data is important. Making checks proportional to a product or service matters too. Signing up to a mobile banking app, you might be surprised to skip an ID scan and selfie; the same document verification would seem excessive to place a small bet in an online casino.

Unnecessarily complex or slow customer sign-up experiences will increase drop-off rates – our research suggests up to 74% of prospects can be lost in this way. That said, however, today's consumer has heard a lot about cyberattacks and identity scams and customer expectations of secure digital experiences sit side by side with a desire for speed and convenience.

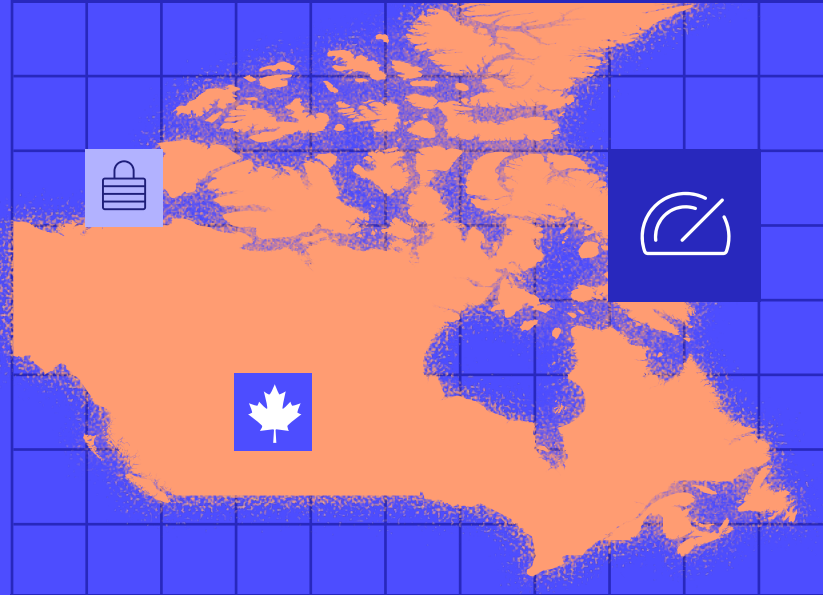


Businesses we partner with report reduced abandonment, with up to a 25% improvement in conversion rates.

Our all-in-one identity platform delivers user-friendly experiences tailored to both your customer's device and region. Workflows can be adapted to ask the right questions to verify identity, assess risk and protect against fraud, with intuitive journey guidance and real-time feedback throughout sign-up. The businesses we partner with report higher customer satisfaction and reduced abandonment, with up to a 25% improvement in conversion rates.



Canada



Did you know?

Province by province, Canada is slowly introducing digital ID wallets. Meanwhile, public-private partnerships with Canada's banks and credit unions have led to the [Interac Verification Service](#). This digital identity verification service uses your banking login information to confirm your identity online.

+16%

 pass rate

This iGaming business serves more than 650,000 players across four Canadian provinces. When the operator switched to our international identity data for its casino players, their identity verification pass rate skyrocketed from 66% to 82%. This resulted in 10,000 more players in the first year and an additional CA\$7m in income.

Data verification

We offer seven checks to support the identify verification of Canadian consumers, two which are specifically designed for clients regulated by the [Financial Transactions and Reports Analysis Centre of Canada \(FINTRAC\)](#).

Recommended sources

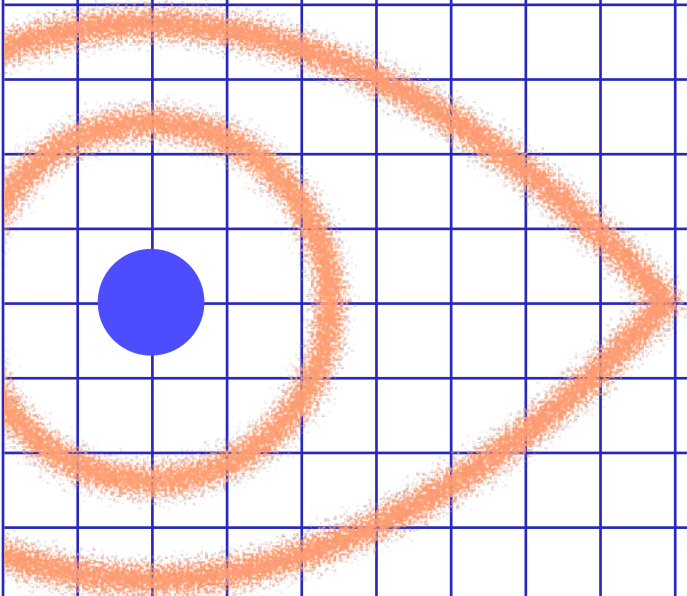
Credit bureau (x2) GBG Trust
Email intelligence
Mobile intelligence

Recommended checks

Full name SIN number
Address Mobile number
Date of birth



Minimising manual checks



Manual identity verification processes are time-consuming, costly and carry a higher risk of error – all of which restricts rapid global growth.

Businesses automating international identity checks using our verification platform and data report big reductions in manual review rates and up to 60% in cost savings.

Automated identity checks at onboarding bring multiple benefits for business and customers; they boost speed and efficiency, reduce manual tasks for compliance and sales teams and increase the accuracy and reliability of essential customer due diligence. Crucially, automated verification also means fewer delays for your customer prospects, resulting in a better onboarding experience and a reduced drop-off rate.

Orchestrating verification to automatically deliver the right check in the right place to the right prospect makes sense for growing businesses. Our global team of identity experts designs ready-to-go customer onboarding journey templates country by country, optimised to deliver the best compliance and conversion when your business enters a new market.

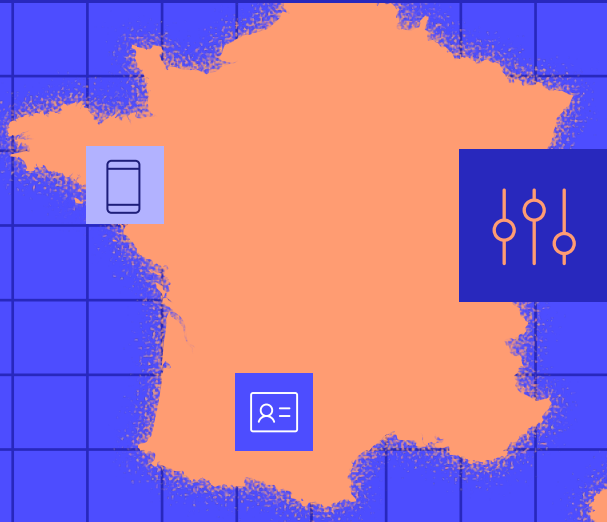


Our global team of identity experts designs ready-to-go customer onboarding journey templates country by country.

Treating your customers as individuals has always been good business practice; customer journeys that distinguish low-risk and high-risk customers at sign-up can dynamically accelerate onboarding or escalate for enhanced due diligence and fraud protection. In this way, orchestration reduces costs and risk and maximises customer experience and conversion.



France



Did you know?

Accented French names can appear with diacritics on ID cards but not in databases, turning 'é' into 'e'. Data matching trials don't stop there. French data protection laws take one of the toughest lines on security and civil liberties in Europe. One practical implication of this is that credit reference data is not available for the identity verification of French citizens.

+11%

pass rate

We partner with a peer-to-peer payments business that moves billions of transactions in 135+ currencies and cryptocurrencies all around the world. By adding our Mobile-to-Person match in France, the business added +11% to its first-time customer pass rate, converting previously hard-to-match demographics.

Data verification

In France we offer single or dual source identity matching across a wide portfolio of government, commercial and telecoms datasets. These checks can be combined or used individually to suit your business needs.

Recommended sources

Government

GBG Trust

Mobile intelligence

Email intelligence

Recommended checks

Full name

Mobile number

Address

Date of birth



Recognising identity fraud

GLOBAL IDENTITY DATA PLAYBOOK

Digital identities are complex. Synthetic identity fraud weaponises this complexity, blending real and fake data to avoid detection, while the latest advances in GenAI places sophisticated identity masking in the hands of criminals.

To counter identity fraud, verification and detection methods must manage that complexity and use all the digital identity data out there to spot the fraud signals. For example, our cross-industry trust network brings together over a thousand global businesses and billions of shared identity insights, making it harder for fraudsters to exploit gaps between industries and organisations.



Our cross-industry trust network brings together over a thousand global businesses and billions of shared identity insights.

While fraud is getting smarter, so too is fraud detection and prevention. Our solutions leverage AI to rapidly put vast amounts of digital data through a trust filter, helping recognise great, good and bad prospects at first contact. This process rapidly advances accurate routing of fast, slow or no-go customer onboarding journeys, minimising friction and cost for great customers or adding extra checks, if it's worth it.

Plugging into an all-in-one identity platform is the fastest way to deliver a multi-layered identity fraud defence and protect your business against new criminal tactics. Onboarding systems that adapt to the presence or absence of fraud signals and orchestrate KYC from a menu of identity data checks and secure document and biometric verification minimise friction for your genuine customers and block fraud.



USA



+25%

pass rate

We partner with a leading operator of online gaming and sports betting businesses, offering services across the U.S. and Canada. By tapping into both public and credit data sources in the U.S., the operator added +25% to its total customer pass rate, automatically picking up matches with credit data that public sources had missed.

Data verification

We connect businesses verifying customers in the U.S. to over 10,000+ public data sources combined with credit header data. Enhanced source delivers more matches on the latest, complete data and catches more synthetic identities.

Did you know?

With no national ID data system and a mix of state-issued IDs and licences, use of the US Social Security Number (SSN) has become common and controversial. Synthetic SSNs and identity fraud are widespread. Mobile-to-Person identity matching won't help in the U.S. as there is no legal requirement to register a number to an identity.

Recommended sources

Credit bureau	Public records
Driving licence data	Vehicle registrations
Directory assistance	GBG Trust

Recommended checks

Full name	SSN number
Address	
Date of birth	

Win market share worldwide

In the global digital economy, there are big opportunities for business that can break through international identity verification boundaries. We offer a fast track to higher customer pass rates, helping businesses cut through international identity complexity and connect with every genuine customer.

Our identity verification technology connects to high-integrity data from authoritative data sources in 50 countries. Selected to rigorous standards for identity security, inclusivity and transparency, hundreds of datasets and billions of identity records from around the world deliver global breadth and local depth of identity insights.

We deliver over 800 million identity checks around the world each year and a fast track to higher customer pass rates, achieving 94% satisfaction among the 20,000 global businesses we work with. And we're ready to help your business navigate global markets and identity ecosystems, winning market share wherever your business operates, now and in the future.

International identity experts

Contact our team for a free consultation on how your business can maximise matches and improve customer pass rates around the world.

Schedule a consultation