

# DRIVING BETTER BANKING

Discover how we can help you to make the best decisions for your business at each stage of the retail banking journey. Keep risk and compliance in check without compromising your customer experience.

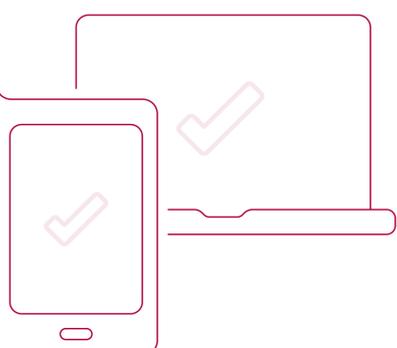
## Speedy onboarding

Enable your applicants and customers to apply for your products and services at home, on the move, or in your branches. Seamlessly verify the identities of your applicants and customers globally, and validate ID documents for KYC and AML purposes.

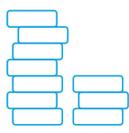
Electronically capture and authenticate global ID documents with GBG ID3global, and validate postal and email addresses, phone numbers and social media data with Loqate.

Be sure your applicant is who they say they are with GBG ID3global, and provide a seamless online customer experience whilst achieving high application fraud detection rates with GBG Instinct.

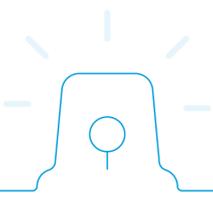
**You can use:**  
**GBG IDscan | GBG ID3global | GBG Instinct | Loqate**



Customer on-boarding in under **5 seconds**



Reduce in-branch fraud by up to **95%**



## Pinpoint fraud

Monitor transaction behaviour to spot potential fraud, whether your customers are in-store or online. GBG Predator safeguards your business and customers by monitoring transactions around the clock, flagging behaviour which is consistent with fraud, money laundering or terrorist financing.

By continually assessing your customers' actions against their 'normal' behaviour, GBG Predator exposes any unusual activity. Create customised rules to get accurate and consistent data analytics for every transaction. You can even optimise each customer's profitability through automated, data-driven customer engagement.

**You can use:**  
**GBG Predator**

Access over **1 billion** data assets



## Reconnect

Over time, the accuracy of your customer data can diminish as people move, change names and amend their contact details. We can help you reconnect with your customers who have moved house and forgotten to update their details.

GBG Datacare helps to improve the accuracy of your existing data and can supplement it with additional customer insights. Not only can you ensure that your communications reach your customers, you can use the added insight to deliver a personalised customer experience.

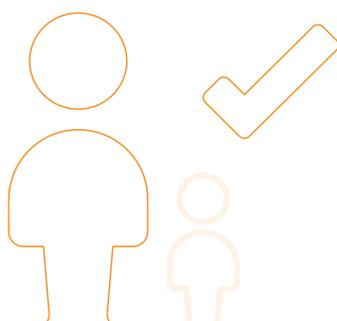
Whether you need to find a high value customer, or investigate a fraudulent customer, GBG Connexus helps you trace, investigate and confirm the identities of individuals quickly and easily. GBG Connexus offers over one billion data assets to link people, places and businesses.

**You can use:**  
**GBG IDscan | GBG ID3global | GBG Instinct | Loqate**



Search **5 years** of historic social media data

Reduce application processing costs by **70%**



Verify the identity of **4.4 billion** people globally

## Reduce the risk

Fight fraud by re-verifying your customers' identities when they make major purchases or transfer large sums of money. Verify the identity of almost anyone, anywhere in the world, at any time with GBG ID3global.

As well as helping you to comply with KYC, AML and Peps & Sanctions regulations, GBG ID3global helps to manage risk as identities change over time. You can prompt re-verification of your customer's identity based on behavioural triggers, such as a large purchase, or based on fixed time periods.

**You can use:**  
**GBG ID3global**