GBG

Investor Presentation

Full Year Results to 31 March 2019

Chris Clark
CEO

Dave Wilson
CFO & COO

GBG at a Glance

In a world where we increasingly transact with people we never meet, GBG establishes trust between businesses and their customers

GBG helps organisations quickly validate and verify the identity and location of their customers

Organisations use GBG to offer a better user experience, protect themselves from fraud, and ensure regulatory compliance

To do this GBG accesses data from a broad range of global partners using innovative technology to help clients easily verify customer identity and location and detect fraud

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Operational Highlights

Growth is balanced and diversified

Customers

- Good new business and international expansion

- Location: Kohls, eBay, Sephora, Paul Valentine, N26, HelloFresh

- Identity: Revolut, Lyft, Coinbase

- Fraud: Krunthai Card, BNI, PPmoney, Bank of Communications, Discover Financial Services

- Diverse and growing range of customers globally

People

- 90% of employees recommend GBG as a great place to work

- Nearly 1,000 employees

- 16 countries in which GBG operates

- Further developed learning and development programme

Products

- Broadened our data portfolio

- Exciting product innovation

- Senior team members appointed

Technology

- Investment in micro-services, common APIs, UI, and Info Sec

- Cloud operational model with AWS

- New CIO

Brand

- Launch of Loqate

- Identity Capital Markets

Acquisitions

- IDology

- VVG

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Performance Highlights

Strong international growth and trading performance.

Revenue from International customers

45%
2018: 34%

Active Customers

>19k
2018: >17k

Revenue

£143.5m
2018: £119.7m **19.9% ▲**

Adjusted operating profits[1]

£32.0m
2018: £26.3m **21.7% ▲**

Employees who recommend GBG as a good/great place to work

90%
2018: 85%

Operating margin

22.3%
2018: 22.0%

Basic adjusted EPS[2]

18.2p
2018: 15.3p **19.0% ▲**

1 Adjusted operating profit means profits before amortisation of acquired intangibles, share-based payments, exceptional items, net finance costs and tax.

2 Basic Adjusted EPS is adjusted operating profit less net finance costs and tax divided by the weighted average number of shares in issue.

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IDOLOGY

GBG acquired IDology for $300m (£236m) in Feb 19

IDology is a US domestic provider of Verification, Authentication & Fraud Prevention solutions

- IDology has over 500 customers and derives over 70% of its revenue from financial services related businesses.

- 70 people joined the GBG team from a single office in Atlanta, Georgia

Integration: performing in line with expectations
- Linkage with GBG location and Identity solutions going well
- Joined up proposition and customer visits
- Named "company of the year" in NOW identity awards
- US sales recruitment

Identity Verification
Identity verification in real time

Step Up
Dynamic knowledge based authentication

Digital Authentication
Leverage real-time mobile data to rapidly authenticate users

Fraud Prevention
Correlates fraud indicators to benefit all clients in the network

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VIX VERIFY
a GBG company

GBG acquired VIX Verify Global for £20.6m in Oct 18

VVG is an Australian provider of IDV and Location Intelligence software.

- Over 400 customers across multiple sectors, including Australia Post, SportsBet, Western Union, Optus, Vodafone, CBA.
- Over 70 people joined the GBG team, with core offices in Canberra, Melbourne and Sydney.

Integration: performing in line with expectations

- Cost synergies taken early
- Forms part of Identity business in APAC
- Domestic product integration

greenID

IDV

- eIDV through to document authentication
- Integrations for web, mobile and API
- Focus on verification rates and customer journey / UX messages

mastersoft

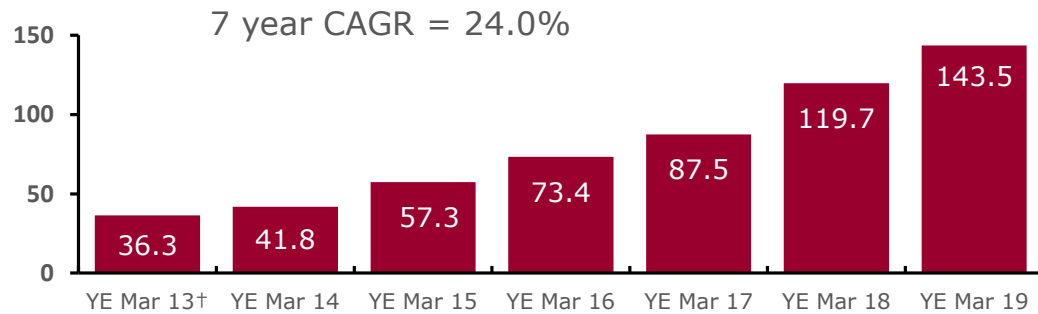### Location Intelligence

- In-house data management
- Hosted address solution similar to Loqate (use Loqate for outside ANZ)
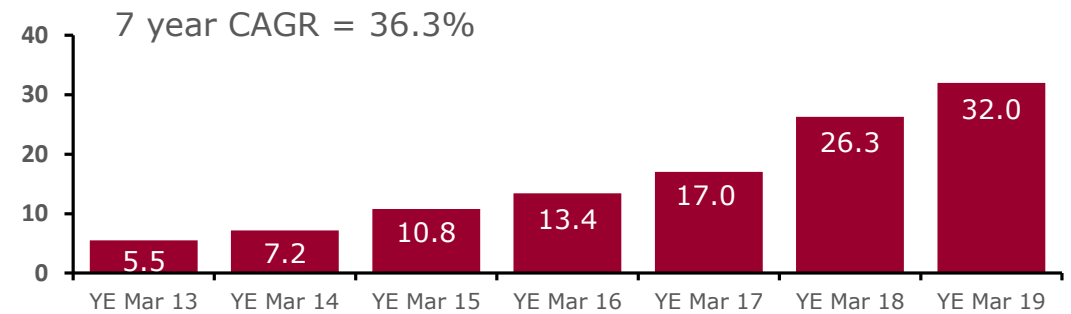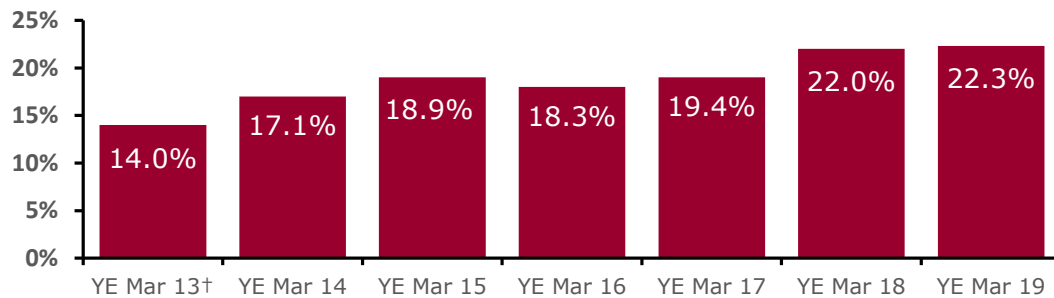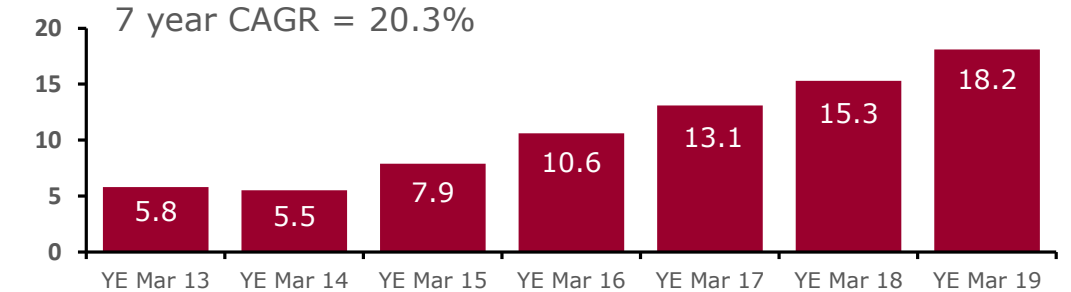
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How We've Performed

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Growth Track Record

Revenue (£m)

7 year CAGR = 24.0%

YE Mar 13†	YE Mar 14	YE Mar 15	YE Mar 16	YE Mar 17	YE Mar 18	YE Mar 19
36.3	41.8	57.3	73.4	87.5	119.7	143.5

Adjusted operating profit (£m)[1]

7 year CAGR = 36.3%

YE Mar 13	YE Mar 14	YE Mar 15	YE Mar 16	YE Mar 17	YE Mar 18	YE Mar 19
5.5	7.2	10.8	13.4	17.0	26.3	32.0

Adjusted operating margin[1]

YE Mar 13†	YE Mar 14	YE Mar 15	YE Mar 16	YE Mar 17	YE Mar 18	YE Mar 19
14.0%	17.1%	18.9%	18.3%	19.4%	22.0%	22.3%

Basic adjusted EPS (p)[2]

7 year CAGR = 20.3%

YE Mar 13	YE Mar 14	YE Mar 15	YE Mar 16	YE Mar 17	YE Mar 18	YE Mar 19
5.8	5.5	7.9	10.6	13.1	15.3	18.2

† Adjusted Revenue

1 Profits before share of results from associates, interest, tax, share based payment charges, amortisation of acquired intangibles, acquisition related costs and non-recurring acquisition integration costs.

2 Basic Adjusted EPS is adjusted operating profit less net finance costs and tax divided by the weighted average number of shares in issue.

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Group Income Statement

Year ended 31 March	2019 £m	2018 £m	
Revenue	**143.5**	119.7	**+19.9%**
Cost of sales	**(36.1)**	(27.1)	
Gross profit	**107.4**	92.6	**+16.0%**
Gross profit %	**74.9%**	77.4%	
Operating expenses[1]	**(75.4)**	(66.3)	
Adjusted operating profit[1]	**32.0**	26.3	**+21.7%**
Adjusted operating margin[1] %	**22.3%**	22.0%	
Share-based payments	**(2.3)**	(2.4)	
Amortisation of acquired intangibles	**(10.3)**	(7.9)	
Exceptional items	**(4.0)**	(2.1)	
Operating profit	**15.4**	13.9	**+10.9%**
Net finance costs	**(0.7)**	(0.5)	
Profit before tax	**14.7**	13.4	**+10.0%**
Tax charge	**(2.6)**	(2.7)	
Profit after tax	**12.1**	10.7	**+14.1%**

Margins

- Adjusted operating margin is stable at 22.3%

- Adjusting 2018 for the large perpetual licence
    - Underlying revenue last year would have been £117.4m
    - Gross margins last year would have been 76.9%
    - Underlying adjusted operating profit[2] last year would have been £24.0m, resulting in an operating margins of 20.4%

Adjusted EBITDA

£34.1m

(2018: £28.7m, Underlying £26.4m [2])

Adjusted EBITDA %

2019: 23.7%

(2018: 24.0%, Underlying 22.5% [2])

[1] Adjusted operating profit means profits before amortisation of acquired intangibles, share-based payments, exceptional items, net finance costs and tax.

[2] Had the £3.5m perpetual licence deal that was delivered and recognised in full in 1H18 been a 3-year agreement on extended payment terms and payable in annual instalments then our revenue recognition policies would have resulted in a lesser amount being recognisable in 2018.

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Growth

Underlying organic growth and weighting of revenue

Year ended 31 March	2019 £m	2018 £m	Growth
Group revenue	**143.5**	119.7	**19.9%**
Acquired revenue in past 12 months	**(13.4)**		
Organic revenue	**130.1**	119.7	**8.7%**
Adjustment for perpetual license [1]	-	(2.3)	
Underlying organic revenue	**130.1**	117.4	**10.9%**
Constant currency adjustment	-	(0.6)	
Underlying constant currency revenue	**130.1**	**116.8**	**11.5%**

Weighting of revenue	1H £m	2H £m	FY £m
FY19	57.3	86.2	143.5
Weighting	**40%**	**60%**	**100%**
FY18	52.6	67.1	119.7
Weighting	**44%**	**56%**	**100%**

Underlying constant currency organic growth

11.5% (2018: 13.6%)

Underlying[1] organic growth

10.9%   (2018: 14.6%)

[1]The organic revenue growth during the same period last year included £3.5m from the sale of a perpetual licence to a leading European bank. Normally these kind of transactions are fully-delivered over a three-year period, payable in annual instalments. If this had been the case for this particular transaction then our revenue recognition policy would have recognised only one third of the total amount. This means revenues for 2018 would have been £117.4 million (the basis for underlying growth) rather than the reported £119.7 million

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Cash Flow Statement

12 months ending 31 March	2019 £m	2018 £m	Variance
Adjusted EBITDA	**34.1**	28.7	5.4
Working capital	**(2.5)**	4.4	(6.9)
Adjusted Operating Cash Flow	**31.6**	32.9	(1.5)
Exceptional costs paid	**(3.8)**	(1.3)	(2.5)
Operating Cash Flow	**27.8**	31.6	(4.0)
Tax paid	**(2.9)**	(3.2)	0.3
Interest	**(0.7)**	(0.5)	(0.2)
Dividend paid	**(4.0)**	(3.6)	(0.4)
Capex/Development	**(1.6)**	(2.0)	0.4
Net share issue proceeds	**156.7**	56.7	100.0
Acquisitions/investments	**(255.1)**	(70.4)	(184.7)
Effect of exchange rates	**(0.0)**	(0.6)	0.6
Total net debt/cash movement	**(79.8)**	8.2	(88.0)
Opening Net Cash/(Debt) Balance	**13.5**	5.3	8.2
Closing Net Cash/(Debt) Balance	**(66.3)**	13.5	(79.8)

Adjusted EBITDA cash conversion ratio
(excl. paid exceptional items)

92.7%
2018: 114.6%

Acquisitions net cash outflow of £255.1m

- £20.4m Vix Verify Global (net of £0.2m cash acquired)
- £234.6m IDology (net of £1.0m cash acquired)
- £0.1m IDScan final payment

Funded by share placing £157.3m (net of fees), £77.6m net new borrowings and cash reserves

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Group Balance Sheet

As at 31 March	2019 £m	2018 £m	Variance
Tangible assets	4.8	4.7	0.1
Intangible assets	420.5	161.4	259.1
Deferred tax assets	8.2	4.2	4.0
Non-current assets	433.5	170.3	263.2
Inventory	0.3	0.4	(0.1)
Receivables	55.4	38.0	17.4
Net Debt/Cash	(66.3)	13.5	(79.8)
Current liabilities (excl. deferred income)	(33.4)	(27.6)	(5.8)
Tax payable	(1.3)	(0.2)	(1.1)
Deferred income	(36.6)	(28.3)	(8.3)
Non-current liabilities	(30.1)	(8.3)	(21.8)
Net assets	321.5	157.8	163.7
Capital and reserves	321.5	157.8	163.7

Strong balance sheet and financing ability

Net (Debt)/Cash Analysis	2019 £m	2018 £m	Variance
Cash	21.2	22.8	(1.6)
Debt[1]	(87.5)	(9.3)	(78.2)
Net (Debt)/Cash	(66.3)	13.5	(79.8)

Undrawn borrowing capacity

£54m

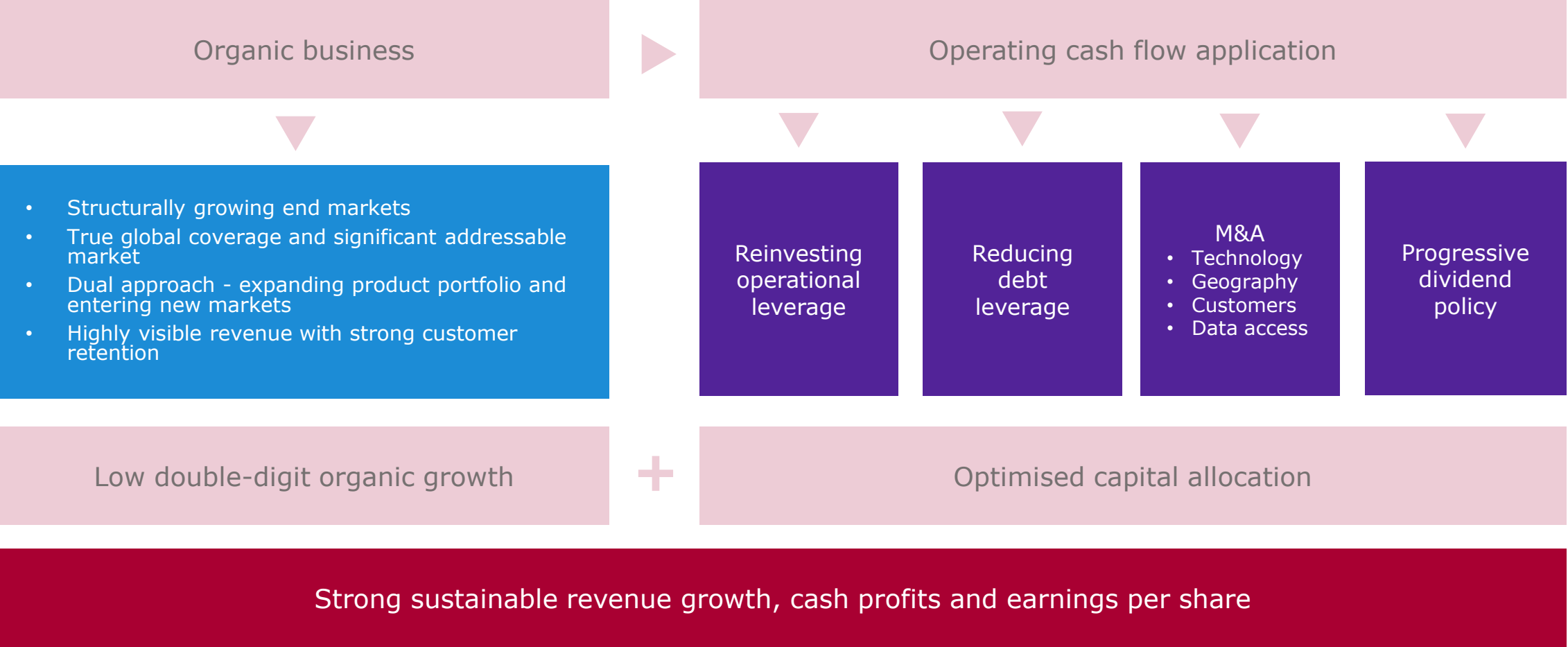### Net debt balance

£(66.3)m

Deferred income balance
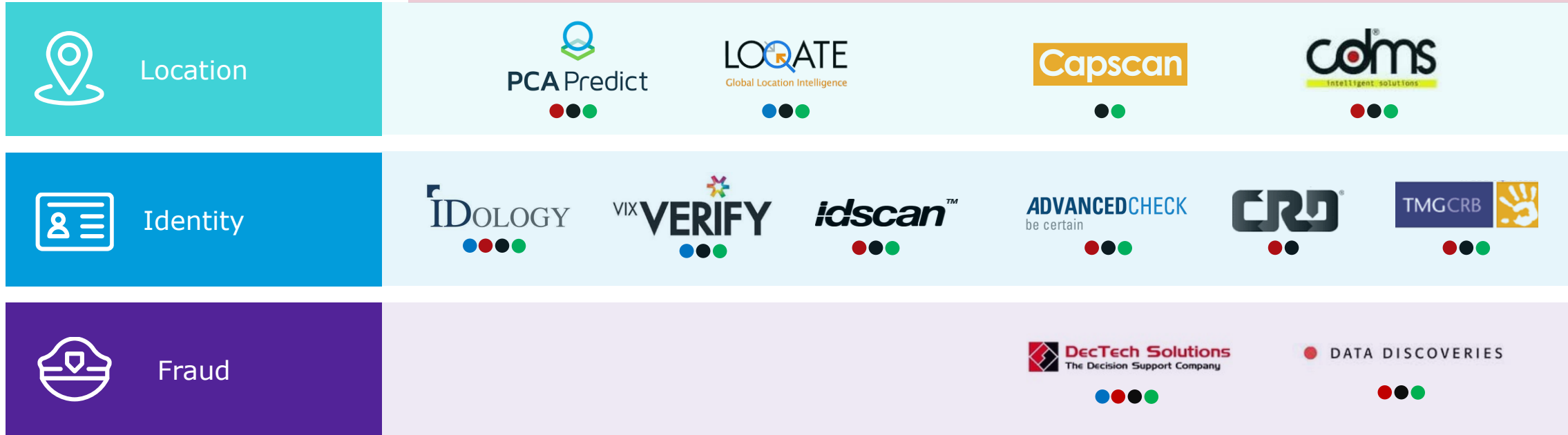
£36.6m **29.2%**
▲ (2018: £28.3m)

1 Loans on the balance sheet are net of unamortised arrangement fees of £0.5m which have been excluded above.

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Capital Allocation

Organic business	▶	Operating cash flow application

▼   ▼   ▼   ▼   ▼

Structurally growing end markets • True global coverage and significant addressable market • Dual approach - expanding product portfolio and entering new markets • Highly visible revenue with strong customer retention	Reinvesting operational leverage	Reducing debt leverage	**M&A** • Technology • Geography • Customers • Data access	Progressive dividend policy

Low double-digit organic growth	**+**	Optimised capital allocation

Strong sustainable revenue growth, cash profits and earnings per share

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Acquisitions

Timeline

Location

PCA Predict ● ● ●
LOQATE Global Location Intelligence ● ● ●
Capscan ● ●
colms intelligent solutions ● ● ●

Identity

IDOLOGY ● ● ● ●
VIX VERIFY ● ● ●
idscan™ ● ● ●
ADVANCEDCHECK be certain ● ● ●
CRO ● ●
TMGCRB ● ● ●

Fraud

DecTech Solutions The Decision Support Company ● ● ● ●
DATA DISCOVERIES ● ● ●

- 12 acquisitions in the last 8 years
- Each acquisition's strategy and integration is treated differently
- Standardised minus 100 day plans and plus 200 day plans
- Financing via cash, debt, equity
- Equity raised for IDology; IDscan; DecTech; Capscan

● Technology
● New Geography
● New Customers
● New Datasets

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Market opportunity and growth strategy

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Market & Customer Drivers

Our customers need innovative digital solutions to reduce online fraud and meet increasingly stringent compliance regulations

Sustained growth in digital commerce

Increased focus on frictionless onboarding

Ever-increasing fraud and data breaches

Increase in regulatory and compliance focus

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GBG Strategic Vision:
to be the global leader in Identity Data Intelligence

Our strategic priorities to drive financial growth and deliver the vision

Maximise growth internationally from Location, Identity & Fraud

Optimise growth in our specialist UK businesses

Join up GBG with our customers at the centre

Use M&A to enhance capability & reach

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Business Model

External Datasets

Partners **274**   Datasets **516**

Proprietary Software/Algorithms

Location & Customer Intelligence

Location	(£46.3m | 32%)
Engage	(£9.6m | 7%)

Fraud, Risk & Compliance

Identity	(£51.9m | 36%)
Fraud	(£16.0m | 11%)
E&C	(£6.3m | 5%)
T&I	(£13.4m | 9%)

£143.5m \| 100%

B2C customers

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Our business solution strategies

	Location	Identity	Fraud
Grow our Products	• Create & publish Global Knowledge Repository • Scale capability (10x) to best support customers • Persistent Data Hierarchy – our "secret sauce"	• Join up Identity capability • Microservices and consistent API's • Dynamic Data • Investigate Authentication	• Enhance UI/UX + ML across portfolio • Acquire new data and technology to extend AML/Compliance • Create a technology ecosystem
Grow our Markets	• Further invest in the US + DE • Build on Mastersoft ANZ growth • Investigate potential in Asia	• Grow core domestic markets UK, US, AU • Drive channel partnerships • Link sector focus to regulation change	• Primary focus ANZ, CHN, SGP, IDN, MYS • Secondary Focus Markets, HK, ES, FR, SA, THA, PHL • Partnerships for consulting & Delivery

Creating a seamless experience for customers

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Our Corporate Vision, Objective, Strategy (VOS):

Clearly defined and in place across the business

Unique Value
Proposition
Level 3

Get, Keep, Grow

20/22
Company
VOS

Micro-services
APIs
Info Sec

Best & Most
Engaged

Awareness
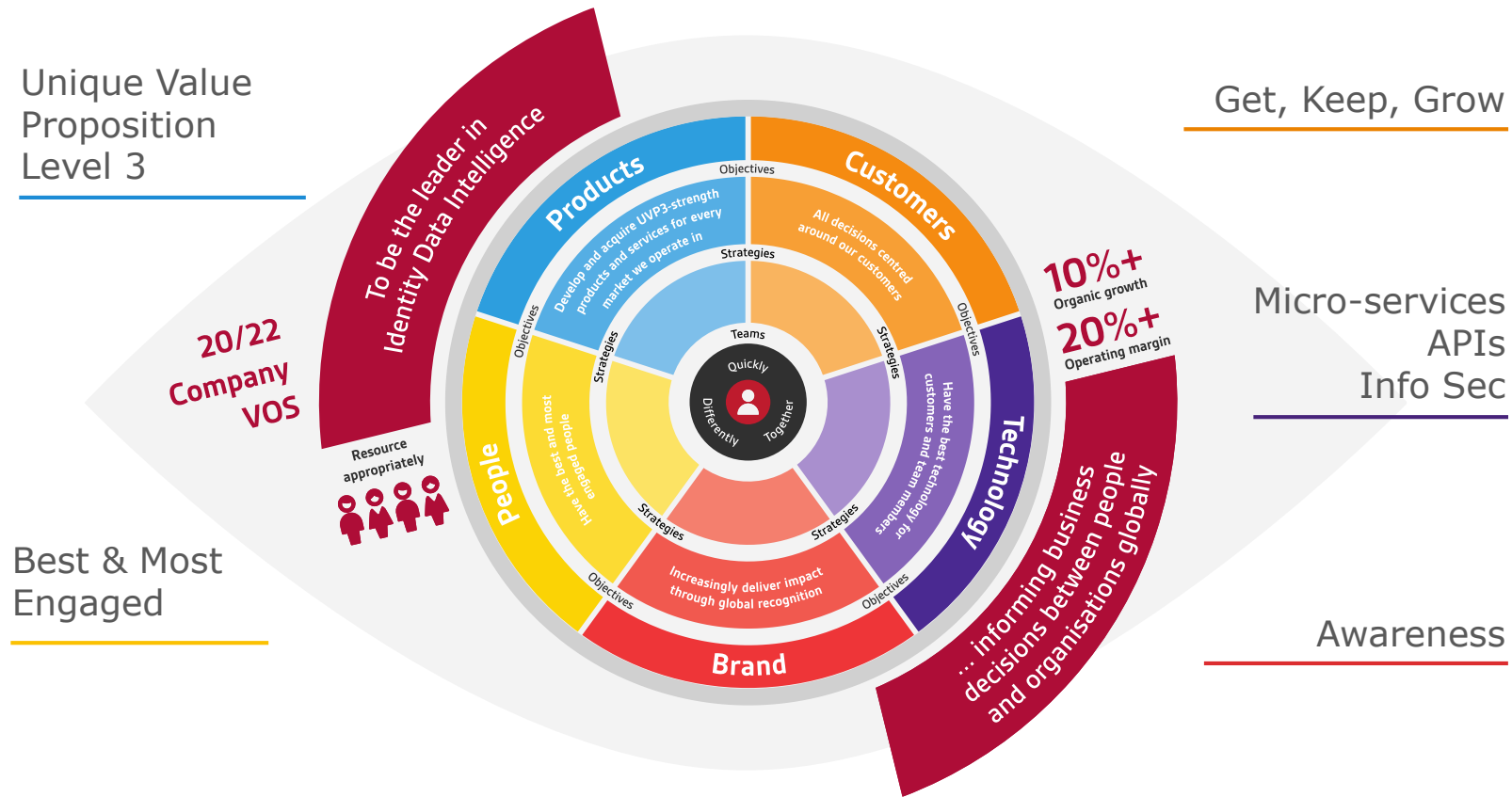
How we bring our strategies together

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Outlook and Summary

Good start to the year

Confident outlook

- Strong trading performance and international growth

- Dynamic market with great potential

- Clear Vision, Objectives and Strategies

- Organic growth focus

- Further acquisition potential

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Questions & Answers

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Appendices

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Not a profit forecast

The financial information contained in this presentation is based on publicly available historic financial information of the GBG and is not intended to be a profit forecast or profit estimate under applicable rules.

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Key Management

David A Rasche
Chairman

Appointed to Board in September 2010

Co-founder of SSP – one of the largest specialist insurance software houses in the world

Over 45 years in the IT sector with over 35 years leading and chairing software businesses

David Wilson
CFO & COO

Joined in March 2009 as Finance Director

Over 40 years international and operational board level experience in the TMT sector

PE and public company experience with Eazyfone (envirofone.com), Codemasters, MBS, and Technology plc also with Fujitsu IT Services business.

FCCA qualified

Chris Clark
Chief Executive

Appointed to Board in April 2017

Previously at Experian for 5 years as Managing Director

Worked at BT for 20 years, running several large and small technology businesses across the globe

Significant international experience

Nick Brown
Group Managing Director

Appointed to the Board in April 2017, Nick has been a member of GBG's Executive Team since joining the business in 2007.

Nick is currently responsible for managing the operating businesses in GBG on a global basis.

Prior to joining GBG Nick held senior management positions at Sage plc, Microsoft UK and Fujitsu Services in the UK.

Revenue Sector Analysis – Full Year

FY19
Total 72%

FY18
Total 68%

Sector	FY19	FY18
Financial Services	36%	36%
Gaming	10%	8%
Retail & eCommerce	10%	7%
Government	8%	10%
Motor & Transport	4%	4%
Travel & Leisure	4%	3%

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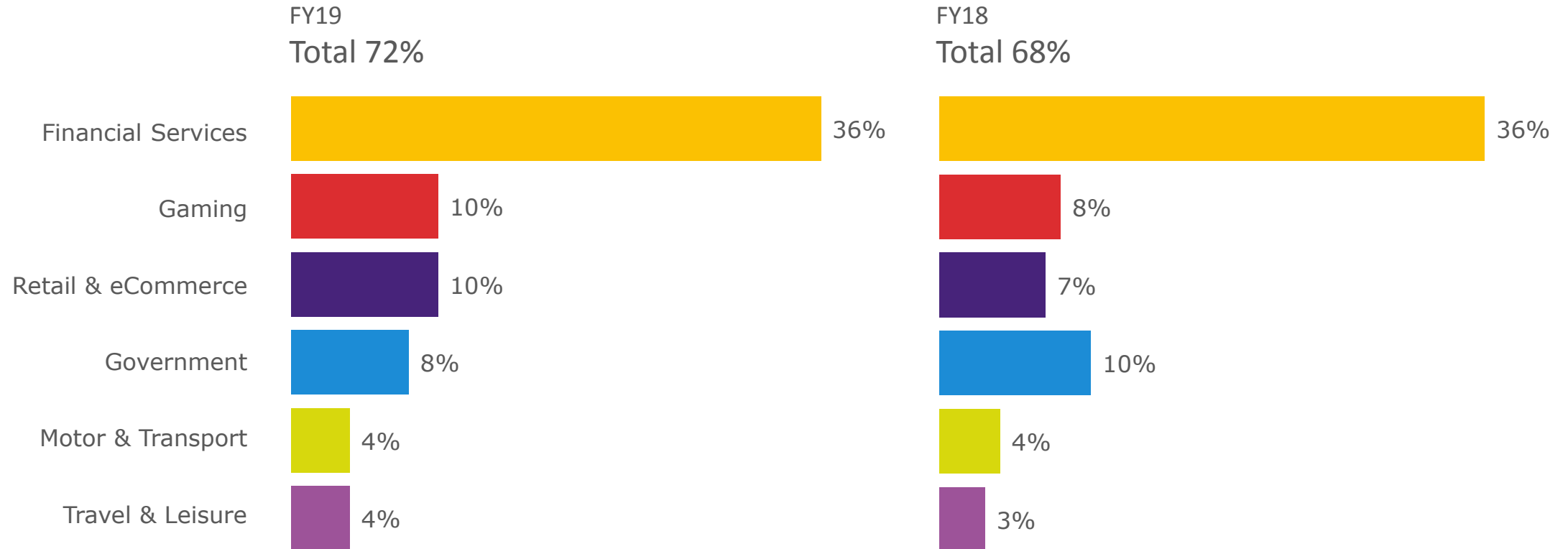
Largest Shareholders as at 1 April 2019

Chart showing largest shareholders (% of holding):

- Aberdeen Standard Investments... — 8.9%
- Octopus Investments — 8.5%
- Kames Capital — 7.6%
- Canaccord Genuity Wealth Mgt — 6.8%
- Hargreaves Lansdown Asset Mgt — 4.2%
- Janus Henderson Investors — 3.3%
- Herald Investment Mgt — 3.1%
- BlackRock Investment Mgt — 2.9%
- Investec Asset Mgt — 2.5%
- NFU Mutual Investment Mgrs — 2.5%
- Charles Stanley — 2.3%
- Wasatch Advisors — 2%
- Soros Fund Mgt — 1.9%
- Investec Wealth & Investment (RS) — 1.9%
- Liontrust Asset Mgt — 1.8%
- M&G Investment Mgt — 1.7%
- Metzler Asset Mgt — 1.6%

Total analysed: 63.4%

Directors
Shares: 2,418,714 (1.25%)
Options: 2.6m[1]

1 Vesting is subject to achieving performance criteria.

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Summary Segments

	Location & Customer intelligence (39% FY19 revenues. 38% FY19 EBITA)		Fraud Risk & Compliance (61% FY19 revenues 62% FY19 EBITA)			
New Segment Name	**Location**	**Engage**	**Identity**	**Fraud**	**Employ & Comply**	**Trace & Investigate**
Old Segment name	Registering identities	Building relationships	Managing risk	Fighting fraud	Employing people	Locating people
% FY19 revenues	32%	7%	36%	11%	5%	9%
Products	GBG Loqate capture plus, GBG Loqate	GBG Marketing Services, GBG Process Manager	GBG ID3global	GBG Activate, GBG predator, GBG Instinct	GBG Know Your People, GBG Advanced Check	GBG Connexus
Services	• Data validation • Enhancement • ID Assurance	• Monitoring interactions real-time • Database management	• ID Verification • Credit risk management • AML compliance • Age verification • Document validation	• Application fraud • ID fraud • Goods Lost in Transit • Investigations • Fraud bureau • Internal fraud • Behavioural analysis	• Online criminal record checks • Driving licence checks • Employee screening	• Tracing lost people • Debt management • Investigating crime • Open source intelligence
Competition	Experian, Address Doctor, Google's Auto Address functionality	Fragmented	Experian, Equifax, TransUnion	Fragmented: Experian, FICO	Experian	LexisNexis, Experian
Pricing model	Usage and annual usage subscription	Long-term contracts	Pay per use	Annual subscription	Pay per use	Annual subscription

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Historic Revenue by Segment

Full Year Revenue £m	FY13	FY14	FY15	FY16	FY17	FY18	FY19
Location	12.2	13.0	13.5	18.0	21.8	39.4	46.3
Engage	5.6	6.4	10.1	13.0	10.9	10.5	9.6
Location & Customer Intelligence	**17.8**	**19.5**	**23.6**	**31.0**	**32.7**	**49.9**	**55.9**
Identity	11.1	11.8	14.9	19.8	27.6	37.8	51.9
Employ & Comply	1.3	3.3	4.3	5.0	5.9	6.1	6.3
IDENTITY	**12.4**	**15.1**	**19.2**	**24.8**	**33.5**	**43.9** [1]	**58.2** [2]
Fraud	-	-	6.0	7.7	10.3	13.5	16.0
Trace & Investigate	6.2	7.2	8.6	9.9	11.0	12.4	13.4
FRAUD	**6.2**	**7.2**	**14.6**	**17.6**	**21.3**	**25.9**	**29.4**
Fraud Risk & Compliance	**18.6**	**22.4**	**33.7**	**42.4**	**54.8**	**69.8**	**87.6**
Total Revenue	**36.3**	**41.8**	**57.3**	**73.4**	**87.5**	**119.7**	**143.5**

1 £41.6m had the £3.5m IDscan perpetual licence deal that was delivered and recognised in full in FY18 been a 3-year agreement on extended payment terms, and payable in annual instalments, our revenue recognition policies would have resulted in £2.3m less being recognisable in 2018

2 FY19 Identity revenue of £58.2m includes revenue from IDology (£4.3m) and Vix Verify (£7.7m)

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Historic Revenue Growth by Segment

Full Year Revenue Growth	FY14	FY15	FY16	FY17	FY18	FY19	FY19 Org	FY19 Org CC [2]
Location	7%	3%	34%	21%	81%	17%	14%	14%
Engage	15%	57%	29%	(16%)	(3%)	(8%)	(8%)	(8%)
Location & Customer Intelligence	**10%**	**21%**	**32%**	**5%**	**53%**	**12%**	**9%**	**9%**
Identity	6%	26%	33%	39%	37%	37%	13%	13%
Employ & Comply	160%	30%	16%	17%	3%	3%	3%	3%
IDENTITY	**22%**	**27%**	**29%**	**35%**	**31%**	**33%**	**11%**	**11%**
Fraud	-	-	29%	34%	31%	19%	19%	25%
Trace & Investigate	17%	18%	15%	12%	12%	8%	8%	8%
FRAUD	**17%**	**100%**	**21%**	**21%**	**21%**	**14%**	**14%**	**17%**
Fraud Risk & Compliance	**20%**	**51%**	**26%**	**29%**	**27%** [1]	**26%**	**12%**	**13%**
Total Revenue	**15%**	**37%**	**28%**	**19%**	**37%**	**20%**	**11%**	**12%**

1 14% adjusting for perpetual licence

2 FY19 Org and FY19 Organic at constant currency are both underlying growth rates, adjusting FY18 for the perpetual licence

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Historic Operating Profit by Segment

Full Year Operating Profit £m	FY13	FY14	FY15	FY16	FY17	FY18	FY19
Fraud Risk & Compliance	**2.8**	**3.4**	**6.6**	**10.3**	**12.9**	**16.0**	**20.4**
Location & Customer Intelligence	**3.3**	**4.4**	**4.8**	**4.0**	**4.8**	**11.5**	**12.6**
Unallocated (PLC)	(0.5)	(0.6)	(0.6)	(0.9)	(0.7)	(1.2)	(1.0)
Total Operating Margin	**5.5**	**7.2**	**10.8**	**13.4**	**17.0**	**26.3**	**32.0**

Full Year Operating Margin	FY13	FY14	FY15	FY16	FY17	FY18	FY19
Fraud Risk & Compliance	**15%**	**15%**	**19%**	**24%**	**24%**	**23%**	**23%**
Location & Customer Intelligence	**18%**	**22%**	**20%**	**13%**	**15%**	**23%**	**23%**
Unallocated (PLC)	(1%)	(1%)	(1%)	(1%)	(1%)	(1%)	(1%)
Total Operating Margin	**15%**	**17%**	**19%**	**18%**	**19%**	**22%**	**22%**

Half Year Operating Profit £m	1H13	1H14	1H15	1H16	1H17	1H18	1H19
Fraud Risk & Compliance	1.3	1.6	2.8	4.3	4.4	7.7 [1]	5.6
Location & Customer Intelligence	0.6	1.3	1.3	0.7	1.2	3.4	4.3
Unallocated (PLC)	(0.3)	(0.4)	(0.4)	(0.5)	(0.4)	(0.7)	(1.1)
Total Operating Margin	1.5	2.6	3.8	4.5	5.2	10.4	8.8

Half Year Operating Margin	1H13	1H14	1H15	1H16	1H17	1H18	1H19
Fraud Risk & Compliance	15%	16%	19%	22%	19%	24%	17%
Location & Customer Intelligence	8%	16%	15%	6%	8%	17%	18%
Unallocated (PLC)	(2%)	(2%)	(2%)	(2%)	(1%)	(1%)	(2%)
Total Operating Margin	9%	14%	16%	14%	14%	20%	15%

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1 £5.4m adjusting for perpetual licence

GBG

Historic % of Total Revenue by Segment

Full Year Revenue Split	FY13	FY14	FY15	FY16	FY17	FY18	FY19
Location	34%	31%	24%	25%	25%	33%	32%
Engage	15%	15%	18%	18%	12%	9%	7%
Location & Customer Intelligence	**49%**	**47%**	**41%**	**42%**	**37%**	**42%**	**39%**
Identity	31%	28%	26%	27%	32%	32%	36%
Employ & Comply	4%	8%	8%	7%	7%	5%	5%
IDENTITY	**34%**	**36%**	**34%**	**34%**	**38%**	**37%**	**41%**
Fraud	-	-	10%	10%	12%	11%	11%
Trace & Investigate	17%	17%	15%	13%	13%	10%	9%
FRAUD	**17%**	**17%**	**25%**	**24%**	**25%**	**21%**	**20%**
Fraud Risk & Compliance	**51%**	**53%**	**59%**	**58%**	**63%**	**58%**	**61%**
Total Revenue	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**

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GBG

Working with Loqate

SEPHORA

Sephora – A global Omni-Channel retailed of personal care and beauty products, featuring over 300 brands along with it's own private label. Headquartered in Paris, France. Sephora use GBG for address capture to improve conversion rates, perfect the customer experience and reduce failed deliveries.

Abercrombie & Fitch

Abercrombie & Fitch – A major, global clothing retailer, previously using Google for address verification but came across us when our brand name appeared on the checkout screen on the ASOS website. They use Loqate's Capture+ and batch cleansing of their existing client data.

RALPH LAUREN

Ralph Lauren – Our partner PFSweb/LiveArea recommended Loqate to Ralph Lauren to help improve conversion and reduce failed deliveries with the launch of RL's new Salesforce Commerce Cloud sites.

IBM

IBM – Embedded into the IBM data management solutions; address batch cleansing technology from Loqate enables customers of IBM around the world, ensure that their critical customer data can be trusted.

eBay

eBay – For more than two decades, eBay has provided an inclusive and accessible commerce platform to enable anyone to participate in the global economy. GBG has provided Identity services through ID3 for a number of years, recently address capture has been added through the Capture+ product.

KOHL'S

Kohl's – Leading US department store retailing chain. A 3 year contract provides Kohl's with both Data Cleanse and Data Capture services.

GBG

Working with Identity

Playtech – World's leading gaming and financial trading business. Employs 5,000 people, across 17 global locations. Leaders in next generation technology and content to support regulated markets and responsible gaming. GBG provides identity services embedded into their platforms, to enable their customers to have confidence in the identity of players

Etsy - A global e-commerce trading platform focussed on handmade or vintage items and craft suppliers. They help a community of sellers turn ideas into successful businesses, reaching millions of buyers. GBG verifies the identity of the sellers through ID3 Global.

Stripe – Proving online payment processing for internet businesses. GBG provides KYC verification for Stripe's enterprise customers who are integrated into their payment platform (Stripe Connect) in the UK & Canada. Stripe are a fast growing Fintech organisation and GBG are working closely with Stripe to support their growth; through global expansion and integration of additional GBG products.

Sterling Talent Solutions – A global leader in background and identity services, Sterling focuses on empowering organisations to make smarter, faster, safer hiring decisions. They are especially successful in the gig economy, with end customers like Just Eats. They use the Know Your People solution from GBG to provide background checks on all their delivery drivers.

Lyft – Every day, millions of people connect through carpool matching with Lyft. They look forward to the next generation of transportation services, built around a shift to "Transport-as-a-Service." GBG work with Lyft to verify the identities of drivers using their IDscan technology.

GBG

Working with Fraud

Bank Negara Indonesia – Bank Negara Indonesia (BNI) is one of five tier-one banks in Indonesia and turned to GBG for anti-fraud application solution for their credit card and mortgage business.

BNP Paribas – established in 1822, BNP operates across 73 countries and employs over 200,000 people. They work to bring together individuals, businesses and investors, for the benefit of the economy and the major social and environmental challenges facing society. GBG provide anti-fraud application solutions across a growing number of countries.

CMBC – China's first national joint-stock commercial bank initiated and founded mainly by non-state-owned enterprises. GBG has been providing fraud, risk and compliance solutions to CMBC since 2007.

Bank of Communications – providing personal and corporate banking services, insurance, fund management and offshore financial services to Republic of China with an increasingly global footprint of over 16 countries and regions. GBG provide a number of anti-fraud solutions to Bank of Communications in mainland China.

Hexindai– A NASDAQ listed consumer lending marketplace based in China. GBG provide a number of anti-fraud solutions.

Tabcorp – Post the combining of Tabcorp and Tatts; Tabcorp is one of the world's largest gambling-led entertainment companies, with brands including Sky Racing and "the Lott" (Australia's official lottery), and revenues of over AUD$5bn. GBG provide anti-fraud and identity products.

GBG

Contact

Want to know more about our business? Sometimes there's no substitute for a conversation. Get in touch. I'll be glad to help.

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