



GBG is a global specialist in identity data intelligence. We help organisations to interact simply, safely and securely with their customers.

Our products are powered by an unparalleled breadth of data obtained from global partners. Proprietary technology leads the world in location intelligence, fraud detection and identity and enables us to verify the identity of over half the global population.

30-year heritage of working with data: we sit at the forefront of a fast-moving new business sector that is forming a major part of the digital economy – the identity sector.



20,000 customers in over 70 countries



1,000+ employees across 16 countries



Global data coverage



Can verify over half the world's population



12 companies acquired & integrated since 2011

Helping simply, safely and securely interact with their consumers.

Location

The Loqate solution helps clients understand where their customers are, increase sales conversions and improves identity match rates.

We also help improve and enrich the data held about their customers allowing a more personalised service.

- Global address validation
- Global telephone number validation
- Email validation

Identity

Provides fast and compliant identity checks for customers and employees.

With identities verified in seconds, organisations are able to interact with their customers from across the globe, helping increase conversions and reduce fraud.

Layered identity checks:

- KYC/AML
- Address, email, mobile validation
- Document validation and verification
- Biometric matching and liveness
- Global fraud checks
- Proprietary velocity consortium

Fraud

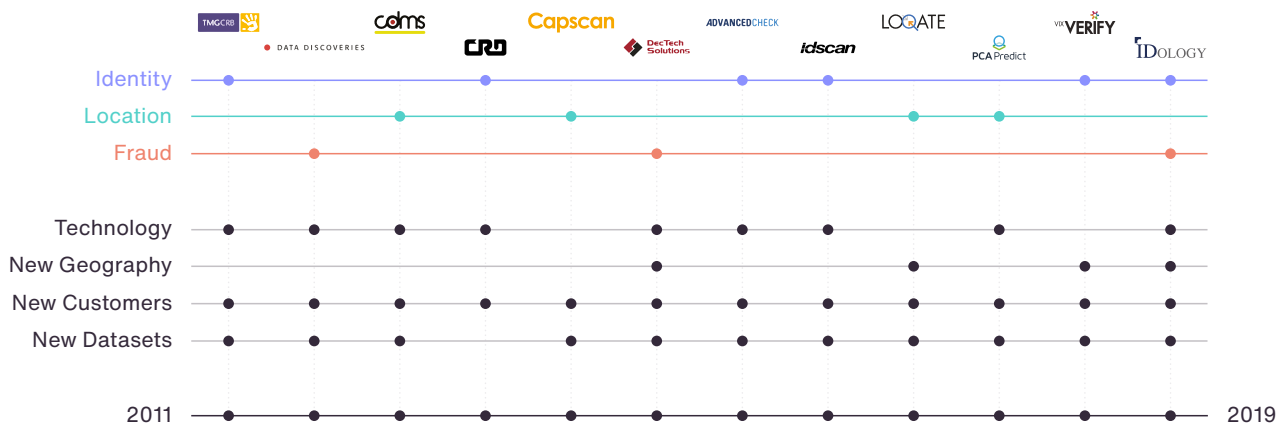
Offers protection against Financial Crime without the risk of non-compliance.

We help organisations to protect themselves and their customers against fraud and financial loss, and to adhere to regulations.

- Detect application fraud
- Automate business decisions
- Monitor customer behaviour
- Fight identity fraud
- Transaction fraud monitoring
- Enabling better fraud decisioning via multiple data sources
- Orchestration to deliver flexible solutions
- Machine learning modules

30 years of leadership in data

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 and Capscan.



Clear structural growth opportunities across Location, Identity and Fraud:



Sustained growth in digital commerce, particularly mobile



Increasing fraud and data breaches

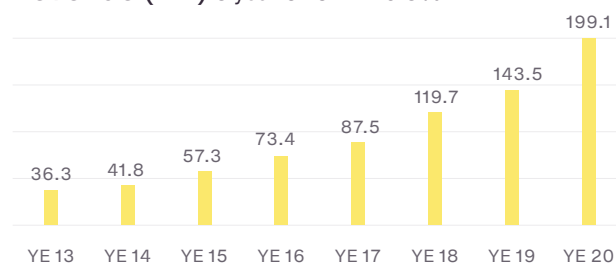


Increased demand for frictionless onboarding



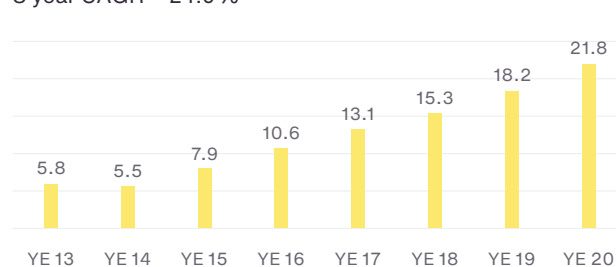
Increase in regulatory and compliance focus

Revenue (£m) 8 year CAGR = 25.8%



Basic adjusted EPS (p)*

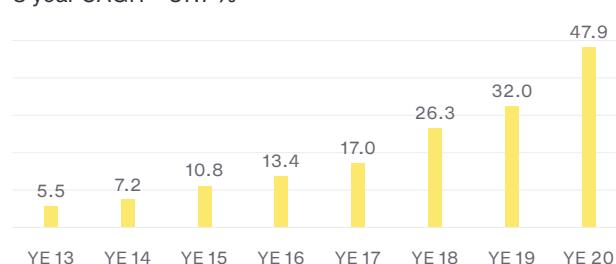
8 year CAGR = 24.0%



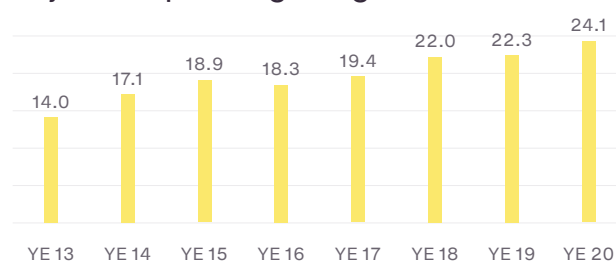
*Basic Adjusted EPS is adjusted operating profit less net finance costs and tax divided by the weighted average number of shares in issue.

Adjusted operating profit (£m)

8 year CAGR = 37.7%



Adjusted operating margin**



**Adjusted operating profit means operating profit before amortisation of acquired intangibles, share-based payment charges and exceptional items

Compelling strategy to deliver long-term sustainable growth

Three core solution capabilities delivered through single experience

Drive investment in data to fuel faster and more accurate decisioning leveraging Machine Learning and AI technologies

Flexible configuration through a microservice architecture to respond quickly to market

Provide simpler experiences for customers

Increase the effectiveness of our abilities to engage with current and potential customers

Respond quickly to market trends and developments

Use M&A to enhance capability & reach

Strengthen product and technology in current or adjacent markets

Accelerate international growth

Grow products and markets

Grow internationally and domestically with our three core solution capabilities, and serve international markets with flexible technology and global customer experience

Faster organic entry into new markets supported by intuitive and configurable technology, customer and product layers powered by our global data

New business and customer retention

“Get” new customers through leading technology, simple integration and self serve capability

Drive our “Grow & Keep” strategy across our customer base as regulations and drive for CX expand across sector increasing the need for a joined up Location, ID and Fraud solution

Scale through technology

Customer-led innovation allows faster scale-up

Supports constantly evolving Global Technology strategy

Innovation labs to focus on new technologies, Machine Learning, AI, Blockchain.

An experienced & focused management team



Chris Clark, CEO

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



Dave Wilson, CFO & COO

Joined in March 2009 as Finance Director

Over 35 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