

Complete Digital Identity Verification Solution

A close-up photograph of a young man with dark hair, a well-groomed beard, and round-rimmed glasses. He is wearing a light-colored t-shirt and is looking down at a black smartphone held in his hands. He has a warm, friendly smile on his face. The background is dark and out of focus.

greenID
GBG

The digital challenge

Digitisation has empowered consumers with greater convenience and access to services remotely, and enabled businesses and service providers to reach more customers. However, it is presenting a new reality where organisations may never meet their customers in person and could afford criminals new channels to perpetrate financial crimes.

This is a challenge, especially for regulated organisations, such as banks and financial institutions, to verify their customers reliably to ensure both KYC (Know-Your-Customer) and AML (Anti-Money Laundering) compliance while maintaining a frictionless customer experience.



The complete digital identity verification solution

greenID, a GBG solution, is a market-leading digital identity verification solution that has been helping organisations across industries and business segments, from small and mid-market businesses to large enterprises and government, to verify and onboard customers reliably and efficiently.

The solution lets organisations automate and perform accurate identity checks reliably against a comprehensive range of trusted data sources, such as the Australia Document Verification Service (DVS), with the options adding document validation, facial verification, AML/PEP/CTF* watchlist screening and business verification, to improve operation efficiency, fulfill regulatory compliance while delivering a seamless customer experience.

It further helps organisations improve customer onboarding with validated contact intelligence and provide a complete and holistic customer view.

*Anti-Money Laundering (AML)/Politically Exposed Persons (PEP)/Counter-Terrorism Funding (CTF)



Business benefits



Onboard customers reliably across channels

- Onboard more customers from different channels.
- Verify customers accurately against trusted government data sources.
- Strengthen remote identity verification with document and biometric verification.



Improve operation efficiency

- Automate customer verification and onboarding process.
- Ensure high quality performance with up-to-date data sources and industry certified technologies.
- Speed up deployment with ready code packages and software development kit (SDK).



Enable seamless customer experience

- Automate form-completion with accurate document data using Optical Character Recognition (OCR) technology.
- Perform facial and liveness checks seamlessly without the need for additional user actions.
- Deliver integrated brand experience with customised branding and design on the web or mobile app.



Build customer trust and comply with regulations

- Ensure strong KYC and AML regulatory compliance based on government and trusted data sources and global AML/PEP/Sanction watchlists.
- Deliver industry certified performance and security with high availability track record.



Key capabilities



Identity verification

- Enable secure and privacy-compliant real-time identity verification.
- Access to a wide range of trusted data sources in Australia and New Zealand.
- Continuous data maintenance ensures reliability, accuracy, and coverage.



Document validation

- Smart Capture detects document framing and automatically capture the best quality image.
- Captured document image is checked against a reliable and comprehensive document library to ensure authenticity.



Document data extraction

- Intelligently detects document fields and extract relevant data accurately using OCR technology.
- Automate form-completion to minimise entry errors and speed up the onboarding process.



Business verifications

- Verify business registration number, the name, and key parties of interests, such as directors and shareholders, against a wide range of trusted data sources.
- Verify complex business entities including trusts, partnerships, companies, and sole traders.



Contact validation

- Complement verification with contact validation to minimise errors and improve pass rate.
- Maintain a complete and validated customer record.



Omnichannel integration

- Integrate easily to any channel with ready codes, API and SDK for web, mobile or native apps.
- SDK for native mobile app supporting both Android and iOS.
- Customisable design for presenting seamless brand experience to customers.



Facial biometric verification

- Accurate and reliable alternative to in-person face-to-face verification.
- Perform face match and liveness checks seamlessly in the same instance.
- Breakthrough passive liveness detection technology checks for liveness without requiring additional user actions.



Watchlist screening

- Enable effective AML/CTF compliance and business risk mitigation with a premium global sanction and PEP watchlist screening options.
- Configurable to local regulatory requirements, customised hotlist and use case.



High performing, secure and reliable system

- Facial liveness detection technology is iBeta level 1 and 2 ISO30107-3 compliant with full test score.
- Information security management system is certified to ISO 27001 standards in Australia.
- Unmatched high availability track record.



greenID digital onboarding experience

Access via web/mobile

1 Capture document



2 Take a selfie



3 Submit application



How it works



- Smart Capture detects frame and captures the best quality image.
- ID document is validated against library.
- Data is extracted from ID document to populate application form.



- Selfie is matched against photo on ID document.
- Liveness detection analyses image to confirm selfie is captured live.



- Submitted information is verified against data sources.
- Verification results are available for review.

Industry use cases

greenID Digital Identity Verification Solution has been implemented to help businesses and organisations across industries and business segments to verify and onboard customers efficiently, while fulfilling regulatory compliance and preventing fraud.



Financial Services

Mitigate financial crime risk and comply with AML regulations during new account opening/loan application



Government

Verify identity of government service users and beneficiary



Telecommunication

Verify customer applying for new services



Wagering/Gaming

Verify and onboard customers quickly to enable access to wagering/gaming



Property

Verify purchaser or tenant identity for mortgage application or property rental



Education

Verify identity to qualify admission, study loan application or access to benefits

About GBG

GBG (AIM: GBG) is a global technology specialist in fraud and compliance management, location and identity data intelligence with offices in 18 locations worldwide. For over 30 years, GBG has been accessing and verifying identities, to the standards set by financial regulator.

GBG works with 20,000 customers across 70 countries and has a network of over 270 global partnerships connecting to more than 510 datasets to provide data with accuracy and integrity. The industries we serve include traditional banks, financial services, BNPL, fintechs, telco, government services, retail, and wagering organisations.

GBG is ranked as a global category leader across KYC, AML and enterprise fraud, and manages the entire customer journey from KYC/AML to digital onboarding to ongoing transaction monitoring.

In the identity verification category, GBG provides a complete and integrated suite of digital identity verification solutions from biometric, document, data verification to data intelligence. In Australia, GBG is the market leader in identity verification with our acquisition of VIX Verify and the greenID solution and is an approved DVS provider. The greenID solution is ISO 27001, ISO/IEC 30107-3 compliant and iBeta Level 1 and Level 2 certified. Some of our customers include Suncorp, Ubank, Latitude, National Australia Bank, Western Union, Pointsbet, and Optus.





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