

Building trust in a digital world

What we do | Our strategy

From onboarding to in-life, our global platform of digital location, identity, and fraud and compliance solutions helps businesses build trust at every stage of the customer lifecycle. Our world-class data and proprietary technology welcome more good customers, streamline compliance and prevent fraud.

Our strategy is designed to deliver long-term, sustainable growth in a dynamic and growing global industry. We will fulfil our purpose of 'building trust in a digital world' by executing against six priorities to deliver for all our stakeholders.

Our strengths
World-class data, technology and trust experts

Customer lifecycle
Covering the full customer lifecycle, building trust from onboarding new customers to monitoring in-life activity.

Capabilities
Standalone or layered capabilities to address multiple customer channels and touchpoints.

World-class solutions
Market-leading global address and identity data, document library and tampering detection technology.

Global reach
Worldwide location and identity verification of anyone, anywhere in seconds.



Business benefits
We work with businesses worldwide to build customer relationships based on trust.

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| <p>Onboarding</p> <ul style="list-style-type: none"> Enhances customer experience, reducing friction with real-time verification Improves customer onboarding speed, verifying more genuine customers Streamlines KYC and AML compliance processes Prevents fraud at application and origination | <p>In-life</p> <ul style="list-style-type: none"> Monitors and analyses 'normal' transaction behaviour continuously Detects and quantifies risk of suspicious activity with unparalleled fraud intelligence Builds, verifies, monitors and re-uses digital identities with AI and machine learning Visualises links between people, places and businesses for investigation |
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Build

Build markets
Grow globally, serving customers in new and existing sectors and geographies.

- Growing in new and existing geographies where there is demand for location, identity and fraud solutions
- Targeting new sectors where market and regulatory drivers create the value, volume and speed of opportunity
- Serving small, medium and large customers with appropriately packaged solutions for their needs

Build differentiation
Create unique data insights and innovative technology solutions to serve evolving customer needs.

- Creating unique data insights by combining the data we ingest, process and create
- Building innovative propositions with best-in-class technology and unique data to serve the needs that competitors can't
- Launching next-generation products using cloud-native, secure and scalable infrastructure

Build once
Drive single platform experience and digital go-to-market strategy across the globe.

- Enabling customers to access solutions through a single platform experience with intelligent orchestration
- Building capabilities that can be re-used across all products globally
- Giving customers a choice of self-serve, low-code and no-code products

Trust

Customer trust
Proactively pursue the best customer experience with cross-selling and up-selling opportunities that best suit their needs.

- Actively listening and responding to customer feedback, ensuring our customers are completely satisfied
- Proactively making our customer experience the best that it can be
- Focusing on getting, growing and keeping customers with solutions that suit their evolving needs

Team trust
Recruit and retain the best, most engaged and diverse team members, trusting each other to deliver together.

- Empowering and engaging our team in our purpose, vision and strategy
- Retaining, developing and attracting talent to support our growing needs
- Ensuring GBG is a diverse and inclusive workplace, so we can genuinely be ourselves

Investor trust
Deliver shareholder value through a well-diversified business, resilient operating model and a focus on cash generation.

- Achieving low-mid teens revenue growth year-on-year to deliver sustainable results that benefit all stakeholders
- Maintaining profitability while re-investing to deliver our strategy
- Executing the integration of Acuant to accelerate our platform strategy and create synergies

Our solutions

Thousands of businesses of all sizes trust GBG solutions to onboard and deliver to more customers while reducing the risk of fraud.

Digital economy

In today's digital-first economy, consumers and businesses are increasingly moving online. The pace of this digital transformation has significantly accelerated through the COVID-19 pandemic as the way we live, work and transact with each other has changed.

In this context, increased digital adoption is elevating the importance of digital identity to a level greater than ever before and digital identities are fast becoming the foundation of internet-mediated transactions and a data-driven economy and society. Businesses both big and small increasingly need to have digital identity at the core of their go-to-market strategy. We believe GBG's solutions enable our customers to adapt to this change, building their businesses while transacting safely online and, as businesses increasingly rely on digital identity, there is a clear opportunity for GBG to serve customers across our three segments of Location, Identity and Fraud.

Solution convergence

We develop best-in-class point solutions and orchestrate these to deliver global digital location, identity and fraud and compliance solutions for our customers in this growing digital economy. As digital identity becomes central to building and maintaining trusted customer relationships, the ability to consistently prove and reauthenticate identity seamlessly will become more important as our customers respond to increasingly complex threats.

In this space, business needs and our diversified offering across three core solution areas begin to converge, presenting a clear structural growth opportunity for GBG. Identity verification, proving that an identity exists; identity authentication, corroboration of a person's claim to a customer identity; reauthentication of an identity previously established with a business; and online fraud detection of malicious or anomalous activity are all moments in the same customer relationship. As the lines between GBG's core solutions begin to blur, there is a long-term strategic opportunity to serve customers through a single platform wherever they operate.

Read more about our business model and strategy on pages 08 and 09.



Location

Address verification powered by the most accurate global location data, delivering exceptional experiences to every customer, wherever they are located.

Our range of location verification solutions helps businesses worldwide reach every customer. Our technology gives businesses the ability to verify customer addresses at the point of capture, with simple and easy-to-integrate address validation. As well as ensuring high-quality location data capture, our data cleansing software helps businesses maintain existing customer records in bulk using batch processing, eliminating the need for manual updates and unnecessary admin.

Our products are used by leading brands across a range of industries delivering benefits throughout organisations, such as:

- global customer reach
- exceptional customer experiences
- improved conversion rates
- higher delivery success rates
- enhanced data quality

Differentiators

We focus on sourcing the most complete location data from over 250 countries and territories. We deliver an easy-to-use API for eCommerce, powerful search options for address lookups and IP and URL restriction capabilities for those brands who need to control access. We also offer email and phone validation which can boost customer onboarding.

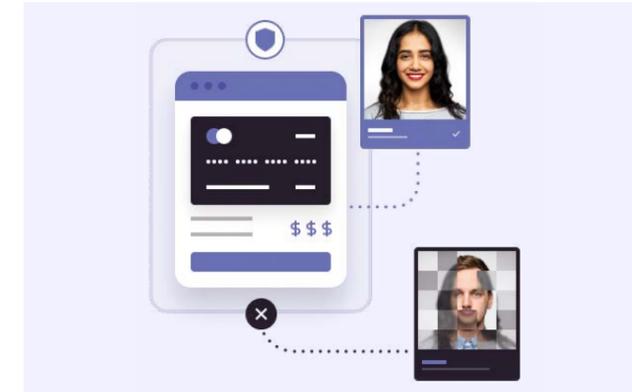
Advancing

- Increasing cloud agnostic deployment options for our Address Verify solution
- Parsing data with machine learning to match and standardise addresses for improved verification rates
- Testing new CRM and eCommerce integrations, increasing our global reach

Revenue

£66.3m

5.9% Consumption
93.1% Subscription
1.0% other



Identity

We verify and authenticate the identity of much of the world's population, anywhere in the world, helping businesses welcome good customers and root out fraudsters.

Our digital identity solutions help businesses worldwide know and trust the prospective customers who come their way. In today's digital-first economy, businesses need to be sure that the people they're dealing with are who they say they are. We provide fast, secure customer onboarding to pass more good customers, helping businesses maintain full regulatory compliance and prevent fraud.

Regardless of industry or location, our document and data verification solutions can be implemented quickly, balancing compliance with a swift and smooth customer experience. This includes:

- enhanced customer onboarding
- complete identity proofing
- identity fraud protection
- global regulatory compliance

Differentiators

Our technology has data at its core, layering global data sources to meet all compliance and risk levels. Businesses can configure our solutions to manage their onboarding journey, balancing their compliance and fraud prevention needs.

While we operate globally, our local experts understand the identity, privacy and regulatory differences that pertain to their markets, ensuring our customers get the best advice wherever they do business.

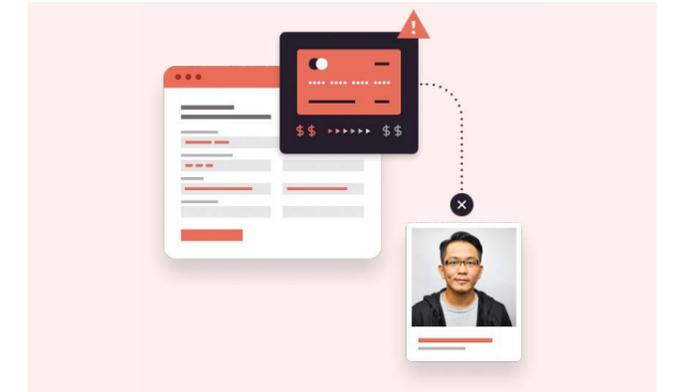
Advancing

- Using alternative data sources (mobile, social, device and behaviour) to verify 'thin file' consumers and authenticate verified identities
- Layering data sources to boost match rates and deliver more 'good' customers
- Working closely with regulatory bodies to shape our product roadmaps

Revenue

£142.8m

76.9% Consumption
18.0% Subscription
5.1% other



Fraud

In a digital-first economy, our end-to-end fraud and compliance solutions enable fast and accurate decisions across the customer journey.

We help our customers orchestrate a multi-layered defence against the evolving and increasingly complex threat of fraud, maintain comprehensive regulatory compliance and deliver secure and frictionless digital customer experiences.

With real-time decisioning, our advanced capabilities prevent fraud losses at the point of application, detect and prevent payment and transaction fraud, detect and prevent money laundering activity and meet global regulatory requirements. We ensure our customers can easily adapt to evolving risks and changing compliance needs worldwide, focusing on growth without sacrificing safety or security. This includes:

- Know Your Customer (KYC) checks
- accelerated customer onboarding
- ensuring regulatory compliance
- reducing fraud loss and false positives

Differentiators

We address risk and help businesses eliminate fraud across the complete customer lifecycle of application, onboarding and transaction. This means we understand and can quickly react to new and emerging trends in financial crime. Our global customer reach and depth of sectoral expertise ensures we provide our customers with solutions to high- and low-tech fraud typologies prevalent in different markets.

Advancing

- Building a next-generation fraud platform for modular, agile response to financial crime
- Deploying machine learning to increase the detection and accuracy rates of fraud solutions
- Extending global network capability to enable fraud detection and sharing across our customer base

Revenue

£33.3m

4.5% Consumption
74.4% Subscription
21.1% other