



GBG

Capital Markets Event

Introducing Loqate, a GBG solution



Agenda

Introduction	.....	Chris Clark, CEO
Introducing Loqate	.....	David Green, Managing Director, Loqate
Customer Story - Moo.com	.....	Tyler Brock, VP Sales & Customer Success, Loqate Jules Marshall, Senior Product Manager, Moo.com
Break		
Enabling global scale	.....	Mike Cook, CIO, Loqate
Partner Story – Oracle	.....	Justin Duling, Senior Vice President, Commercial Director Alicia Wu, Product Management Director, Oracle Cloud Engagement
The future of Loqate	.....	Gus Tomlinson, Head of Strategy, GBG Matthew Furneaux, Commercial Director, Loqate
Closing Remarks:	.....	Dave Wilson, CFO, GBG
Q&A		

Customer drivers

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

Sustained growth in digital commerce



\$500B+ in eCommerce sales by 2018¹



2.4 billion millennials globally by 2019²



2.5 billion smartphone users³

Ever-increasing fraud and data breaches



2.5 billion+ records stolen compromised in 2017⁴



30% increase in online shopping fraud in 2017⁵



\$71B in customer-not-present fraud over next five years⁶

Growth in friction and customer losses



\$147B in abandonment losses due to checkout friction⁷



42% of eCommerce sales merchants may lose due to checkout friction⁸

Increase in regulatory and compliance focus



Frequency of changes to AML regulations increasing demanding more flexible solutions



Increase in administrative fines for breach of regulatory requirements

1 Mary Meeker Report Ecommerce (2018) | 2 Bloomberg 2018 Gen Z Is Set to Outnumber Millennials Within a Year | 3 Statista.com | 4 Gemalto Breach Level Index (2018) | 5 The State of Online Shopping Fraud, Experian 2018 | 6 Juniper Research Press Release 2018 Retailers to Lose \$71 Billion in Card-not-Present Fraud Over the Next 5 Years | 7 Checkout Conversion Index | PYMNTS.com | 8 Checkout Conversion Index PYMNTS.com

End to end digital journey

Loqate

Onboard customers faster

Identity

Know your customer
Age | AML

Fraud

Preventing fraud

GBGroup
USING IDENTITY INTELLIGENTLY

 everythinglocation

A GB Group Company

Capscan

LOQATE
Global Location Intelligence

 **PCA Predict**
A GBG Company

VIX **VERIFY**

 **loqate**
GBG

Introducing Loqate



David Green

Managing Director



Our purpose

Helping every business in the world
reach every customer in the world

The Market Opportunity

\$1bn target addressable market
UK, USA, Canada, Germany and Australia

Customer Drivers

Sustained growth in digital commerce



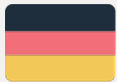
Growth in friction and customer losses

The need for the golden data record

Source: Management estimate

Adding value and driving growth

Cost of failed deliveries per region

Average	Total			
% of failed deliveries	5.0%	4.7%	5.6%	4.6%
Cost per failed order	\$17.78	\$16.58	£14.33	€14.87

Data from independent research conducted by Loudhouse Research on behalf of Loqate.
300 international retailers and over 2,000 global customers were surveyed.

The digital purchase



Business model

240 countries & territories



API



Applications

Onboarding customers
& Increasing
conversions

Enhanced data &
decisioning

Master data
management

Loqate's differentiation

Data

- Unique global reference address and geocode database featuring 240 countries and territories.
- 130 postal/country formats across 8 languages: Cyrillic, Hellenic, Hebrew, Kanji, Simplified Chinese, Arabic, Thai, Hangul
- Broader location intelligence property attributes for UK territory

Technology

- Search any address in the world in under 5 keystrokes via rapid indexing and global API optimisation
- Integrate single global search API in under 5 minutes
- SaaS delivery for consistent global speed, performance and reliability
- On premise installations and multiple integrations

People

- Highly engaged global team with localised expertise and customer engagement across locations in: San Francisco, New York, London, Chester, Worcester, Mainheim, Kuala Lumpur
- Clear vision, objectives and strategy

Loqate financial track record



* Based on audited and published results



Partners

Direct

Self serve

Routes to Market

Over 40 partners

23% of revenue

Embedded, Reseller and Platform providers

Over 2,000 direct customers

66% of revenue

Universal industry relevance and sectorized propositions

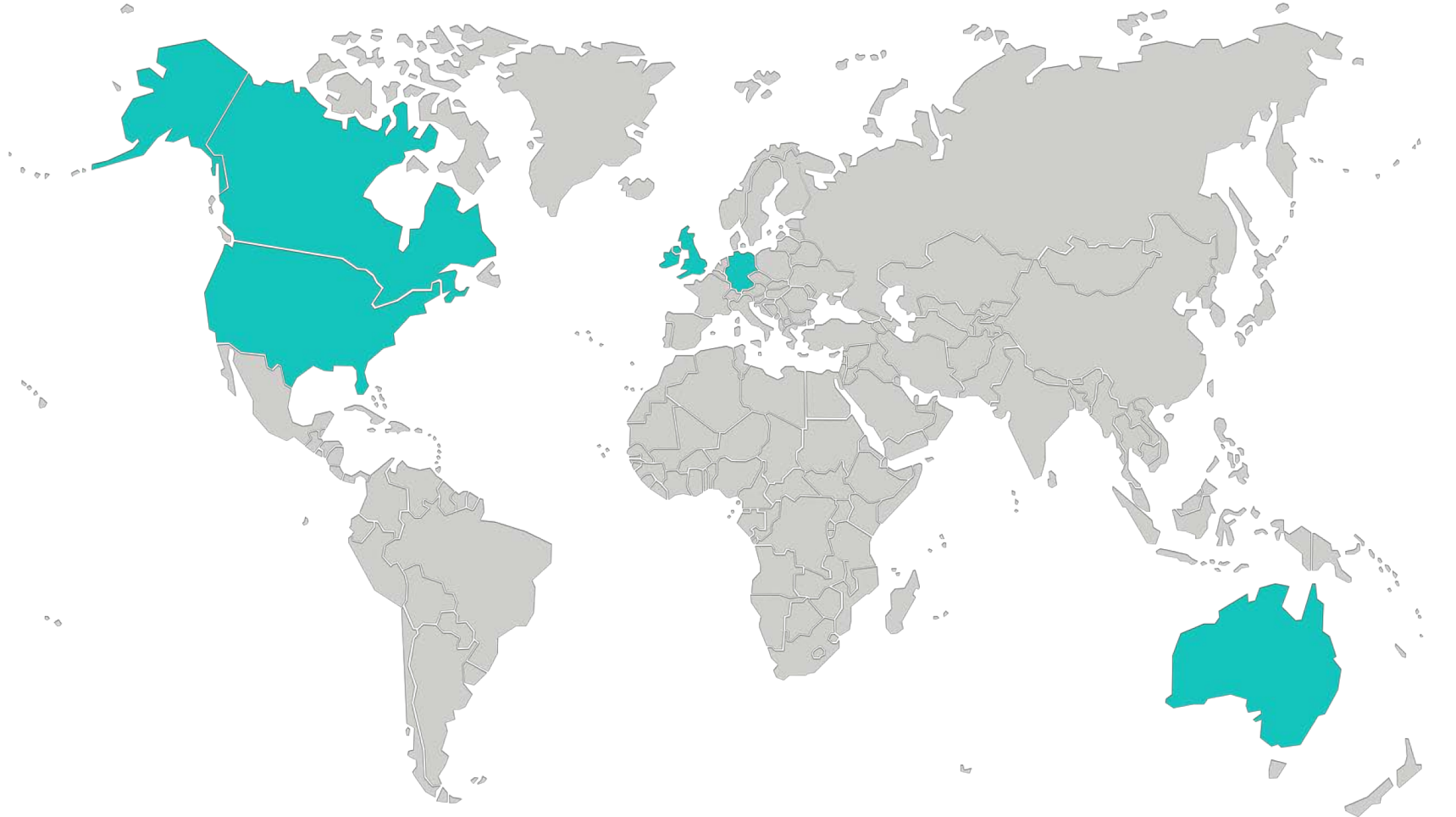
Over 10,000 self-serve customers

11% of revenue

Fully automated digital experience and subscription model

Predictable lead engine for fuelling larger licence opportunities

International Growth



Retail / eCom



Insurance



Gaming



Fintech / FS



Partners



Utilities



20/22
Company
VOS

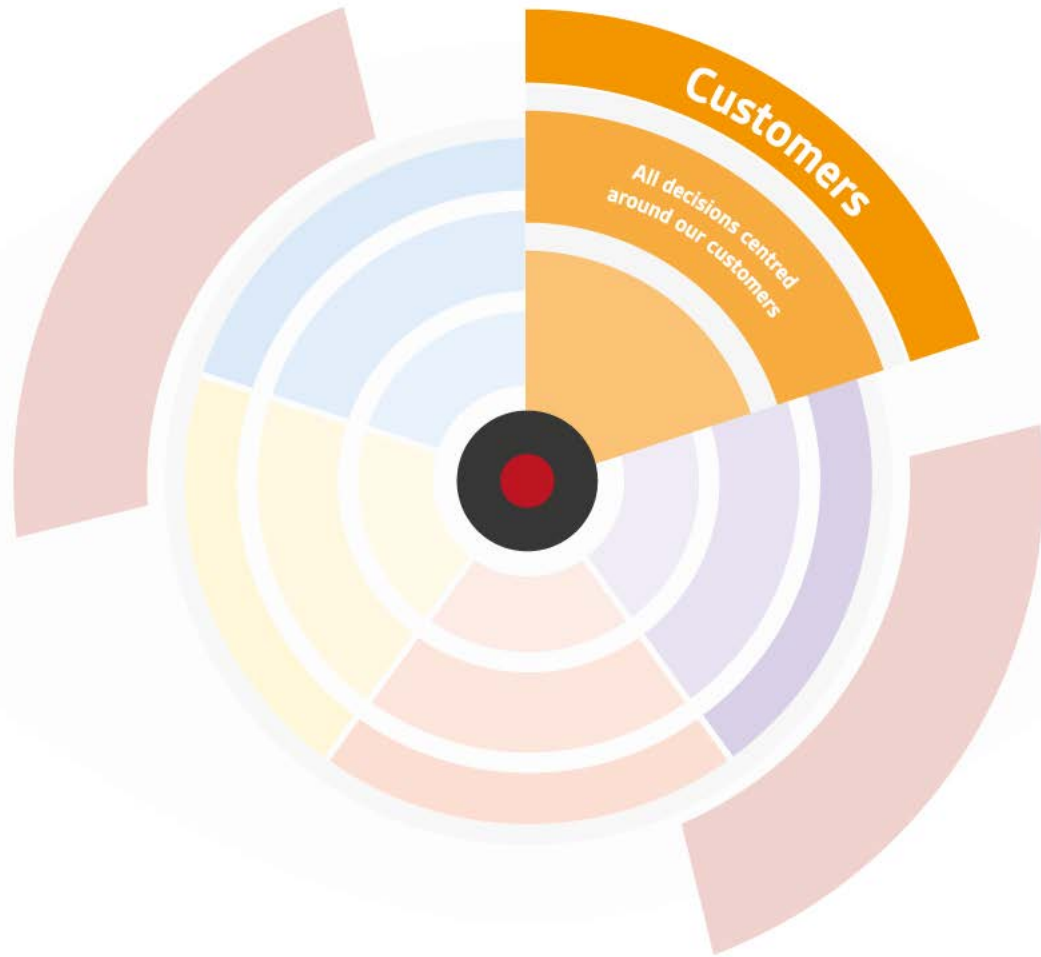
To be the leader in
Identity Data Intelligence

Resource
appropriately



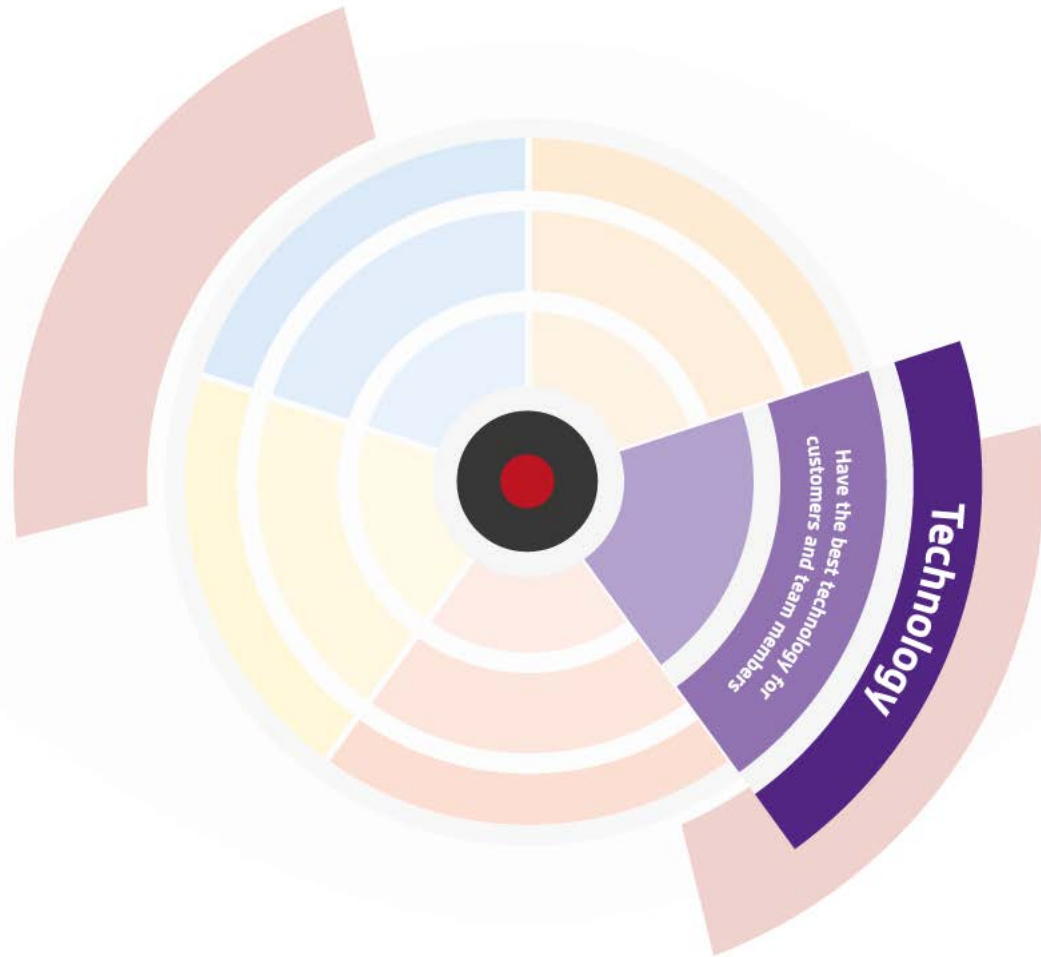
10%+
Organic growth
20%+
Operating margin

... informing business
decisions between people
and organisations globally



Customers

To be considered a trusted and strategic partner, seen as an extension of our customers' existing team rather than a supplier.



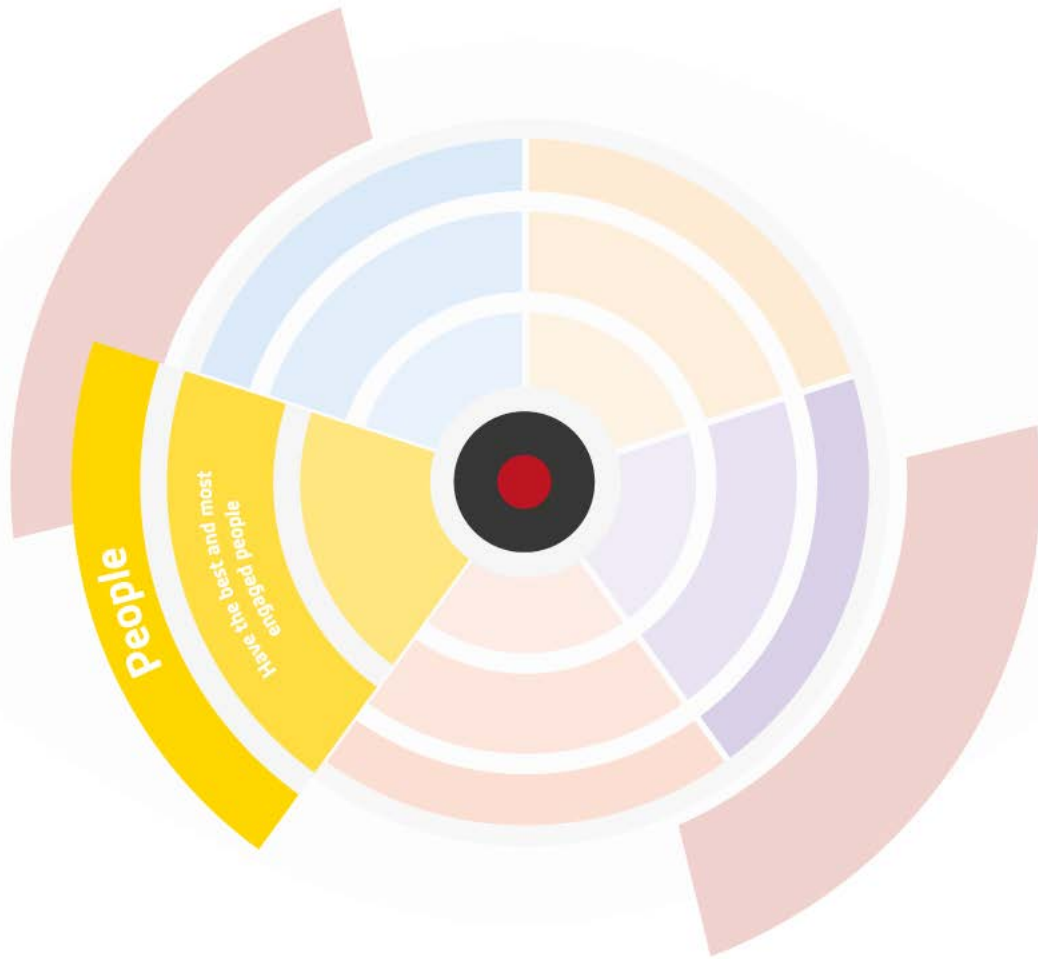
Technology

Serve the best technologies with the richest data, to give our clients the precision and reliability the need to give their customers the best possible experiences.



Brand

Articulate a memorable proposition, internally and externally, that is simple to understand and that best projects the Loqate vision.



People

An employer of choice in our major markets, with the best and most engaged people in our industry.



Products

Deliver the best global solutions that consistently outperform local offerings, serving all segments of the market whilst ensuring they are easy to use, understand and differentiate.

A view from our customers



Tyler Brock

VP Sales & Customer Experience



(North America)

Jules Marshall

Senior Product Manager



About Moo

Founded in 2007

Silicon Roundabout 'original'

>1m customers

In >190 countries

£100m revenues

70% revenues in U.S.

Versandarten >

Adressangaben

Zahlung

Lieferanschrift

Lieferanschrift

Vorname

Nachname

Firmenname

Adresse

Telefonnummer

[Adresse manuell eingeben](#)

Rechnungsanschrift



Lieferadresse als Rechnungsadresse übernehmen

Weiter

[◀ Versandoptionen](#)



[Promocode oder
Geschenkgutschein
hinzufügen](#)

Bestellübersicht

Artikel

Zwischensumme: 12,99€

Versandkosten: 1,25€

Mwst. (20%): 2,85€

Bestellung

gesamt: 17,09€

Versanddetails

[Bearbeiten >](#)

Dez

21

geschätzt

Economy

Nachverfolgbar

Ihr Warenkorb (1 Artikel)

[Bearbeiten >](#)



Showcase-

Visitenkartenetui

Schwarz

Break

Enabling scale through technology



Mike Cook

CIO



Technology Hero
of the Year



Best Software-as-a-Service
Provider

Loqate Design Ethos

Ease

Speed

Consistency

CHECKOUT

1 CHECKOUT METHOD

[Edit](#)

2 BILLING INFORMATION

YOUR CHECKOUT PROGRESS

[BILLING ADDRESS](#)

[SHIPPING ADDRESS](#)

[SHIPPING METHOD](#)

[PAYMENT METHOD](#)

First Name * * Required Fields

Middle Name/Initial

Last Name *

Company

Email Address *

Address *

Street Address 2

City *

Zip/Postal Code *

Country *

Mobile *

Fax

Ship to this address

Let's get started!

What would you like to set up?

Address, Email and Phone Verification

Use this option to set up any of these services.



Start setup



Data Cleanse

Clean up errors in address data files via our API.

Store Finder

Find nearest locations by distance.

Location List

Create a list of places for use with Store Finder.

Distance & Directions

Calculate distance and directions between locations.



Geocode

Fetch coordinates for postcodes and places worldwide.



Bank Verification

Check bank account details for errors.

API Key

Use Loqate services through an API.

Now select your platform

Where would you like to install our services?



Website

Use Loqate on your website.



App

Use Loqate on app (e.g. Salesforce)

Now select your platform

Where would you like to install our services?



Website

Use Loqate on your website.



App

Use Loqate on app (e.g. Salesforce)

Great, website it is!

Which web page do you plan to use the service on?

<http://downloads.postcodeanywhere.co.uk/madison/checkout/onepage/default.htm>

Cancel

Next

Here's your setup code

Copy the code below and place it into the head (between the <head> and </head> tags) tag of your web page. If you need help, try our [quick setup guide](#).

```
<script>(function(n,t,i,r){var u,f,n[i]=n[i]||{};n[i].initial={accountCode:"PCAPR11911",host:"PCAP
```

Copy code

Send to your developer

You **must** add this code to your site before configuring, otherwise you will not be able to see the configuration widget. Once you have the code in place, click "Launch in-page setup" to continue.

Cancel

Launch in-page setup

EXPLORER

- OPEN EDITORS
 - default.htm
- ONEPAGE
 - address.js
 - animate.min.css
 - animatedModal.min.js
 - default.htm
 - Loqate_logo.svg
 - multisettester.html
 - normalize.min.css

OUTLINE

```

1 <!DOCTYPE html>
2 <html lang="en" id="top" class=" js no-touch localStorage no-ios">
3
4 <head>
5   <link rel="stylesheet" href="./animate.min.css">
6
7   |
8
9 <script>
10
11 //Indian cottage, FK4 1AF
12 //var ids = ["GB|DB|A|210131038", "GB|RH|A|9032448", "GB|UC|A|20282476"]
13 var ids2 = ["GB|DB|A|504229543", "GB|RH|A|4624695|ATT", "GB|UC|A|29617266"];
14
15 var rets = [
16 {
17   key: "Y193-TG55-Ck01-XF79",
18   id: "GB|RH|A|4624695|ATT", // "GB|RH|A|9032448",
19   datasets: ["GB_LI"],
20   advancedFields: getFieldFormats(["GB_LI"]),
21   callback: function(extraData){
22
23     if(extraData.hasOwnProperty("Longitude") && extraData.hasOwnProperty("Latitude")){
24       var streetViewUrl = "https://maps.googleapis.com/maps/api/streetview?";
25       streetViewUrl += "&location=" + encodeURIComponent(extraData.Latitude + "," + extraData.Longitude);
26       streetViewUrl += "&size=" + encodeURIComponent("600x500");
27       streetViewUrl += "&key=" + encodeURIComponent("AIzaSyC-BiMx6h1948rQzWIL8M61LRAY2RTgGfw");
28
29       var mapsUrl = "https://maps.googleapis.com/maps/api/staticmap?";
30       mapsUrl += "&center=" + encodeURIComponent(extraData.Latitude + "," + extraData.Longitude);
31       mapsUrl += "&zoom=" + encodeURIComponent("13");
32       mapsUrl += "&size=" + encodeURIComponent("600x500");
33       mapsUrl += "&maptype=" + encodeURIComponent("roadmap");
34       mapsUrl += "&key=" + encodeURIComponent("AIzaSyC-BiMx6h1948rQzWIL8M61LRAY2RTgGfw");
35       mapsUrl += "&markers=" + encodeURIComponent("color:red|label:Location|" + extraData.Latitude + "," + extraData.Longitude);
36
37       document.querySelector(".streetViewImg").src = streetViewUrl;
38       document.querySelector(".mapsImg").src = mapsUrl;
39     }
40
41
42     var html = Object.keys(extraData).filter(k => extraData[k] != "").map(k => {
43       return `
44         <div class="dataItem">
45           <h4 class="dataItem_title">${k}</h4>
46           <p class="dataItem_value">${extraData[k]}</p>
47         </div>
48       `;
49     }).join('');
50     document.querySelector(".location-intelligence-container").innerHTML = html;
51   }
52 },
53 {
54   key: "RE28-FG87-DD79-UG69",
55   id: "GB|UC|A|29617266", // "GB|UC|A|20282476",
56   datasets: ["GB_UC"],
57   advancedFields: getFieldFormats(["GB_UC"]),
58   callback: function(extraData){
59     var html = Object.keys(extraData).filter(k => extraData[k] != "").map(k => {
60       return `
61         <div class="dataItem">
62           <h4 class="dataItem_title">${k}</h4>
63           <p class="dataItem_value">${extraData[k]}</p>
64         </div>
65       `;
66     }).join('');
67     document.querySelector(".utilities-register-container").innerHTML = html;

```

state/pro 1 of 6

There's an update available: Visual Studio Code 1.29.1

Install Update Later Release Notes

Ln 7, Col 9 Spaces: 4 UTF-8 LF HTML

11:07 10/12/2018

MADISON ISLAND

[WOMEN](#) [MEN](#) [ACCESSORIES](#) [HOME & DECOR](#) [SALE](#) [VIP](#)

[ACCOUNT](#) [CART \(1\)](#)

Search entire store here.

CHECKOUT

- 1 CHECKOUT METHOD [Edit](#)
- 2 BILLING INFORMATION

First Name * * Required Fields

Middle Name/initial

Last Name *

Company

Email Address *

Address *

Street Address 2

City *

Zip/Postal Code *

Country *

Mobile *

YOUR CHECKOUT PROGRESS

- BILLING ADDRESS
- SHIPPING ADDRESS
- SHIPPING METHOD
- PAYMENT METHOD

We've automatically detected form fields that could use our services and activated them for you to try.

If you're happy the services are working as you want, you're ready to go with no additional setup, otherwise configure each service here.



Active

Address validation

Configure

Disable



Active

Address validation

Configure

Disable



Active

Email validation

Configure

Disable



Active

Cell phone validation

Configure

Disable



Active

Cell phone validation

Configure

Disable

Your Services

Filter by name, key, or type...



Tag based installations

Status	Name	Lookups (10 days)
Active	Email Verification downloads.postcodeanywhere.co.uk | madison | checkout | onepage | default - Email validation - BY78-BY86-CR56-RA22	0
Active	Phone Verification downloads.postcodeanywhere.co.uk | madison | checkout | onepage | default - Cell phone validation - YK68-KD29-DP39-HG72	0
Active	Phone Verification downloads.postcodeanywhere.co.uk | madison | checkout | onepage | default - Cell phone validation - AG79-PG69-BP29-NB45	0
Active	Address Verification downloads.postcodeanywhere.co.uk | madison | checkout | onepage | default - Address validation - XZ34-MX94-DN71-JY66	0
Active	Address Verification downloads.postcodeanywhere.co.uk | madison | checkout | onepage | default - Address validation - UB15-KG28-JM17-UC93	0



Need help?

Read our handy setup guide.



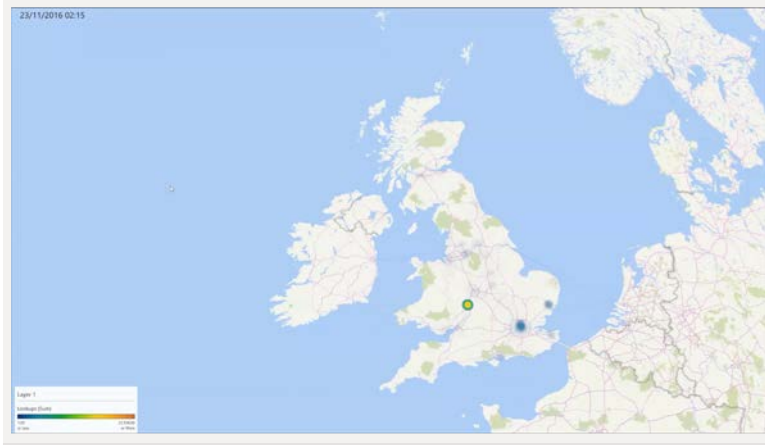
Dirty data?

Use our Data Cleanse portal

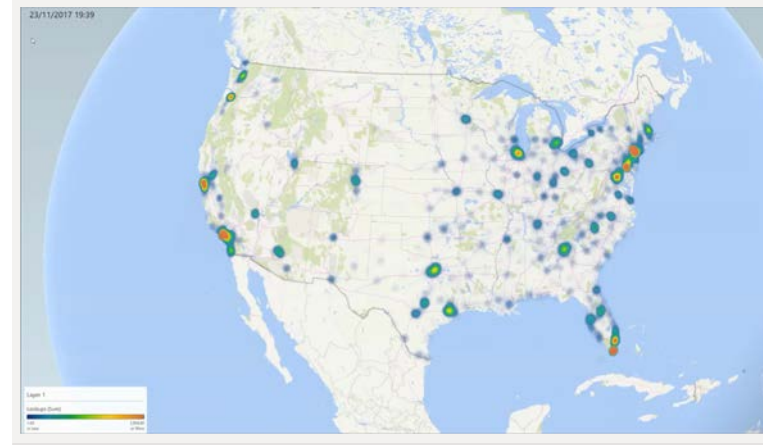
Transactions

- 11 billion transactions last year
- 3,800 transactions per second peak on Black Friday

Black Friday UK



Black Friday USA



Easy scaling to meet customer demand

Dial up / down when needed

Containerised Infrastructure - Kubernetes (what Google use for YouTube and GMail)

What this means for Loqate

- "Infrastructure as code" – guarantee consistency, remove human error
- Operational flexibility - spin up data centres anywhere in ~48hrs
- Cloud Agnostic – AWS, Google Cloud etc. Spreads any risk and can meet customer demands

What this means for customers

- Faster query execution & higher throughput = no "wobbles" like other providers during drop sales
- Best of breed security – certified hackers in house
- Meeting regional and global regulations and security standards
- Flexible deployment options: public/private cloud & on-premise

Business model

240 countries & territories



API



Applications

Onboarding customers
& Increasing
conversions

Enhanced data &
decisioning

Master data
management

A view from our customers



Justin Duling

Senior Vice President, Commercial Director



Alicia Wu

Product Management Director

ORACLE®

Strategic Alignment & The Future



Gus Tomlinson

Head of Strategy

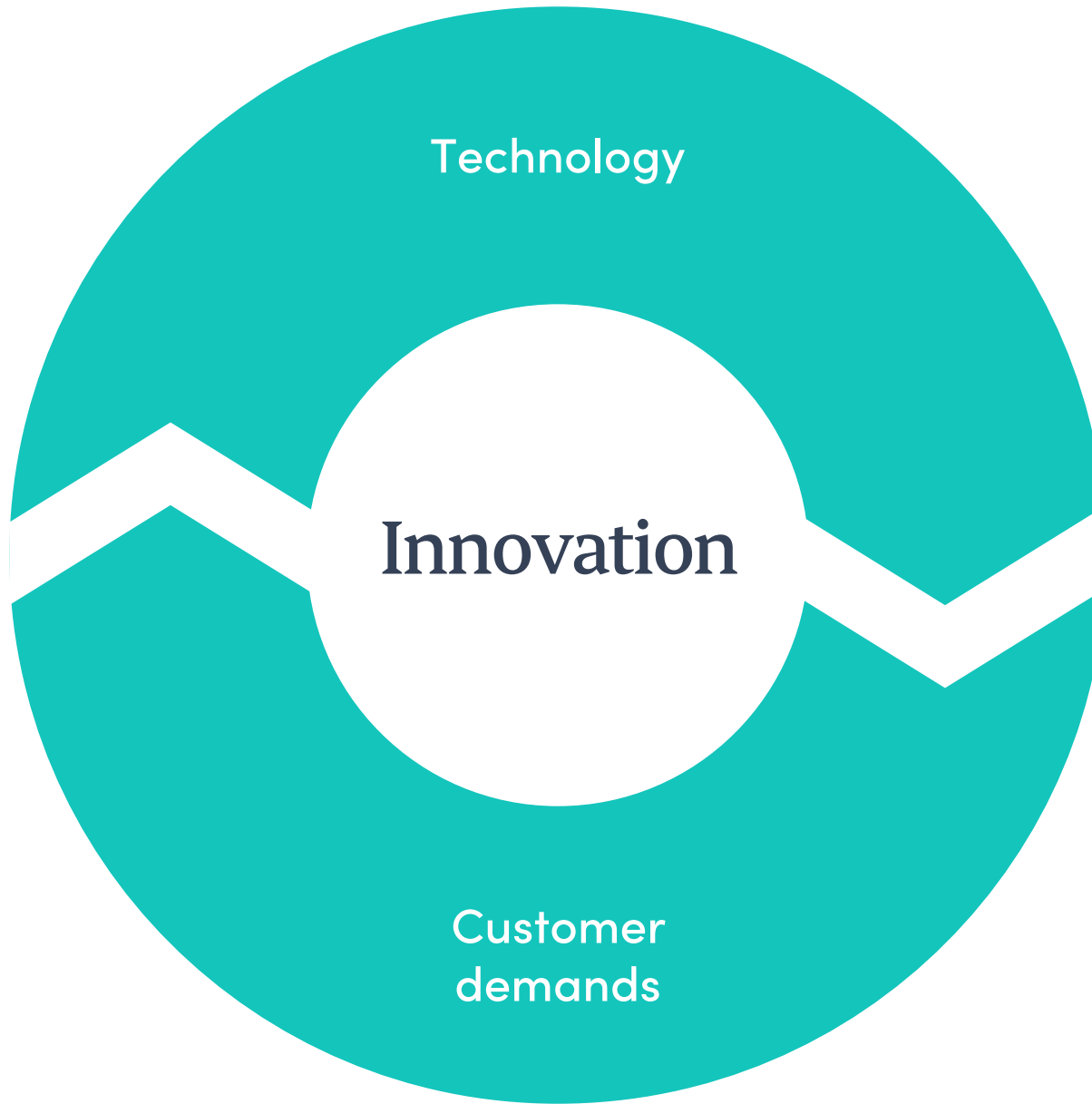
GBG



Matthew Furneaux

Global Commercial Director

 loqate
GBG



Technology

Innovation

Customer
demands



179 Kensington
London, SW7
51.5058°N, 0.1877°W

4 Occupants

Grade II Listed

Current value estimate £11,750,000

Distance to watercourse 78m

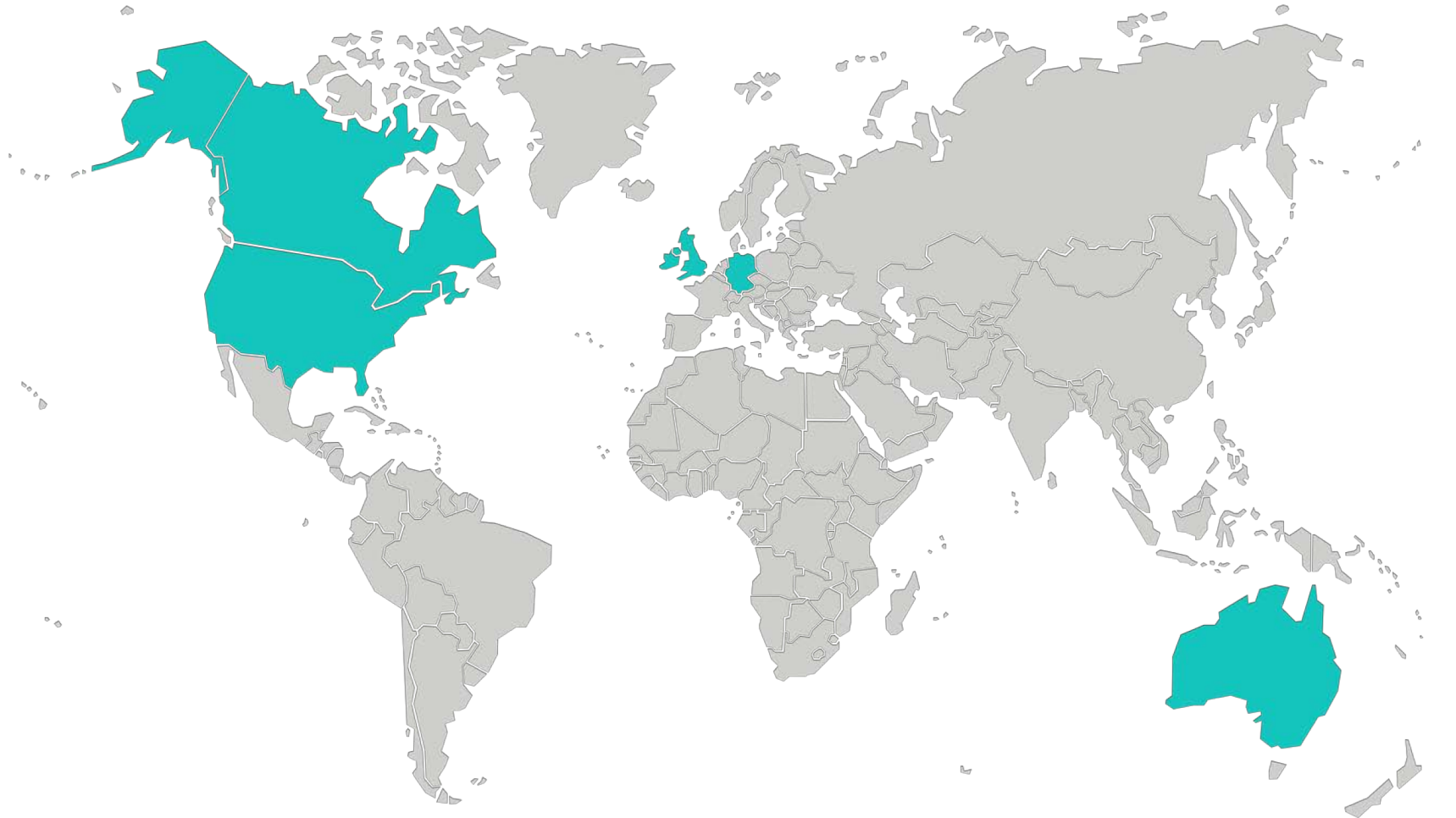
Distance to road 10m

Height 20.4m

congestion Charge zone



Hard to address markets

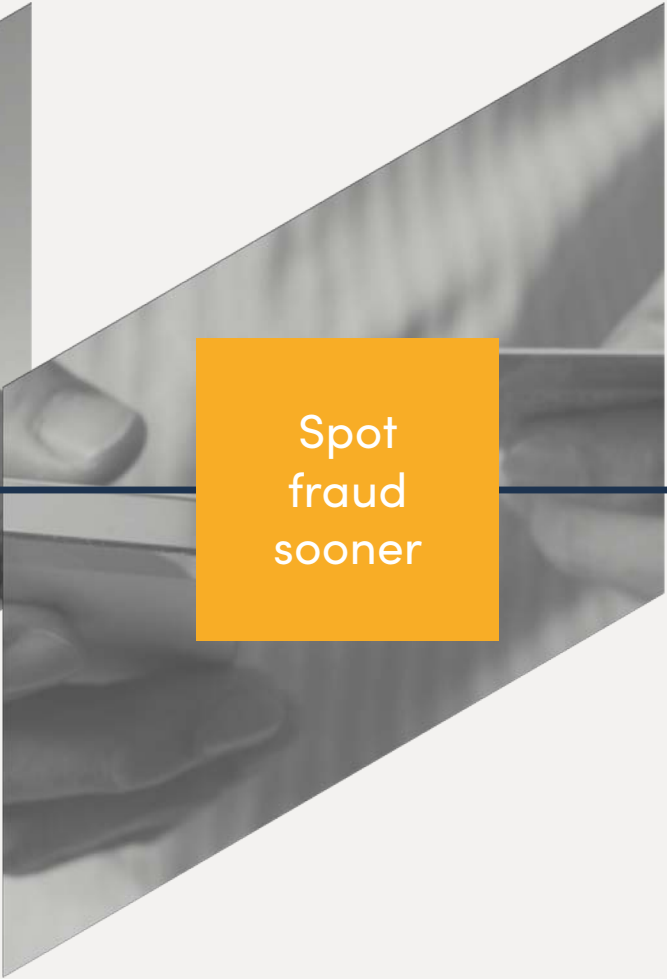




Locate
places
accurately



Identify
people
seamlessly



Spot
fraud
sooner

Closing remarks



Dave Wilson

CFO & Deputy CEO

Q&A

Appendix

Speaker bios

Chris Clark, Chief Executive Officer, GBG

Appointed to the Board in April 2017 as Chief Executive. Before joining GBG, Chris was Managing Director at Experian for five years where he was responsible for accelerating growth across the UK & EMEA. Chris previously worked at BT for 20 years, running several large and small technology businesses across the globe. Chris has lived and worked in the USA, Europe and Asia, as well as the UK, and has significant international experience.

David Green, Managing Director, Loqate

David Green is the managing director of GBG's market-leading location intelligence service Loqate. With almost two decades in the area of data intelligence, David is an expert in all things geospatial, and has worked with some of the leading information technology businesses in Silicon Valley.

With operations and cross-cultural teams across the US, UK, Europe and Asia, Loqate is a global solution. Loqate's technology and data has helped thousands of global ecommerce businesses to help improve conversions and create a superior user experience.

Tyler Brock

Tyler Brock is the Vice President of Sales & Customer Success and is based out of our New York City office. At Loqate, he is responsible for scaling up our commercial efforts for our address capture product in North America. Before joining Loqate, Tyler was the VP of Sales at media monitoring company, Mention. Tyler graduated with a degree in Economics from Northwestern University.

Jules Marshall, Senior Product Manager, MOO

Jules is a developer, turned senior product manager, with over 10 years' experience across financial, broadcast management and commerce-based systems in major corporations such as Nestlé and the BBC.

She currently manages the checkout and account section of MOO (moo.com), an online print and design company.

Mike Cook, Chief Information Officer

Mike graduated from DeMontfort University with a first class honours in Computer Science in 2008 and joined Postcode Anywhere the same year. Since then he helped achieve ISO27001 certification in 2010, has driven the move to a cloud based infrastructure and grown the technical team to enable the platform to serve the 11,000 active clients Loqate has today across the globe. When not working Mike enjoys walking his dog, holidaying in the Scottish Highlands and fishing abroad.

Justin Duling, Senior Vice President, Commercial Director at GBG plc

As Senior Vice President, Commercial Director, Justin leads the U.S. strategy and global channel business for Loqate. Justin is a strategic and dynamic executive with over 20 years of leadership experience and success driving commercial growth for businesses in the financial services, software & technology, healthcare, and data quality sectors. As a former professional baseball player, Justin has a love for anything Dodger baseball.

Alicia Wu, Product Management Director, Oracle Cloud Engagement

Alicia is an accomplished product manager with over 20 years experience in the Silicon Valley. She currently leads the Oracle Data as a Service (DaaS) Offering and its integration with Oracle Cloud applications including ERP, CRM, HCM, and Financials.

Alicia's accomplishments includes bringing innovative data services powered by Loqate across Oracle Cloud applications and launching the first groundbreaking set of Social CRM applications in the marketplace. Alicia is also responsible for Oracle's strategic partnerships and alliances. Alicia earned her BA in finance and information systems from Boston University.

Gus Tomlinson, Group Head of Data and Strategy, GBG

Gus has been with GBG for five years, with a key focus on outlining and delivering strategies to ensure the group is fuelling all of its products with the most relevant data in key markets. As head of group strategy, Gus has a deep understanding not only of GBG's product portfolio, but also the global markets that our customers operate in across the globe.

Matthew Furneaux, Global Commercial Director, Loqate

Matthew Furneaux is the Global Commercial Director for location intelligence specialists Loqate. As Co-founder of Global Address in the late 1990s, he helped to create the International Address Verification sector as we know it today, and since then has spent the past two decades working in the field of commercial technology, with most of this time specialising in data quality and location intelligence.

Matthew joined Loqate in 2013 to lead the international Address Verification business, and now, as Global Commercial Director across the enlarged Location Intelligence business, Matthew is responsible for setting future strategy and aligning customer needs and behaviours with Loqate's technology solutions.

Dave Wilson, Chief Financial Officer and Chief Operating Officer

Appointed to the Board in October 2009 having joined GBG as Finance Director, Dave has a strong background in managing business growth. He has worked in technology, media and telecoms for over 30 years, previously holding international and operational board level positions with companies including Eazyfone (brand Envirofone.com), Codemasters, Fujitsu and Technology plc.