

GBG

# CAPITAL MARKETS EVENT

Identity





## Chris Clark

CEO

Chris joined GBG as Chief Executive in 2017, bringing more than 25 years' experience of technology industry leadership. Prior to 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.



## Christina Luttrell

SVP Operations

Recently recognised as one of the 'Top 100 Influencers in Identity' by OWI, Chris has extensive background in the data industry prior to joining IDology in 2007. Specialising in product management and effective go-to-market strategies, Chris has had an integral role in establishing IDology's position as the leading provider of identity verification and fraud solutions in the US.



## Nick Brown

Group Managing Director

With 30 years' experience in the technology sector, Nick is responsible for managing and operating businesses in GBG on a global basis. Nick has been a member of GBG's Executive Team since joining the business in 2007, and was appointed to the Board in April 2017. Prior to joining GBG Nick held senior management positions at Sage plc, Microsoft UK and Fujitsu Services in the UK.



## Glenn Porter

Managing Director, Americas

With over 20 years' senior leadership experience of strategic business growth in both the UK and internationally, Glenn is responsible for accelerating growth for GBG in North America.



## Mark Mamone

### Group CIO

An experienced CTO and CIO, Mark leads technology strategy and direction across the group, ensuring the adoption and exploitation of technology and operational excellence in GBG's engineering practices. Mark joined GBG last year from Serco, where he held a range of executive and senior management roles and established Serco's group technology strategy and technology-enabled transformation within its business.



## Gus Tomlinson

### Group Head of Strategy

Gus is responsible for outlining and delivering strategies to ensure the group is fuelling all of its products with the most relevant data in key markets. Gus' deep understanding of not only GBG's product portfolio, but also the global markets that our customers operate in across the globe, is instrumental.



## Michael Harmer

### CTO Identity, Australia

Michael has over 20 years' of software development experience with new ventures, start-ups, independent software vendors, consulting organisations and government. Since joining VIX Verify as the Chief Technology Officer, Michael continues to deliver a comprehensive roadmap for identity verification which continues to expand.



## Dave Wilson

### CFO & COO

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), and Fujitsu.

# Agenda

Introduction

Chris Clark | CEO

Introducing the identity business

Nick Brown | Group Managing Director

Customer video

PointsBet

Customer value

Glenn Porter | Managing Director, Americas

Christina Luttrell | SVP Operations, IDology

Customer video

The Rank Group

BREAK

Enabling global scale

Mark Mamone | CIO

Customer video

Turo

The future of identity

Gus Tomlinson | Head of Strategy

Michael Harmer | CTO Identity, Australia

Closing remarks

Dave Wilson | CFO & COO

Q&A



# GBG AT A GLANCE



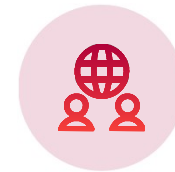
In a world where we increasingly transact with people we never meet, GBG **establishes trust** between businesses and their customers



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

# 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 interactions



Ever-increasing fraud & data breaches



Increase in regulatory & compliance focus

# STRATEGIC VISION:

To be the global leader in identity data intelligence

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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

Helping businesses interact with their customers simply, safely and securely

# INTRODUCING THE IDENTITY BUSINESS



Nick Brown

Group Managing Director | GBG

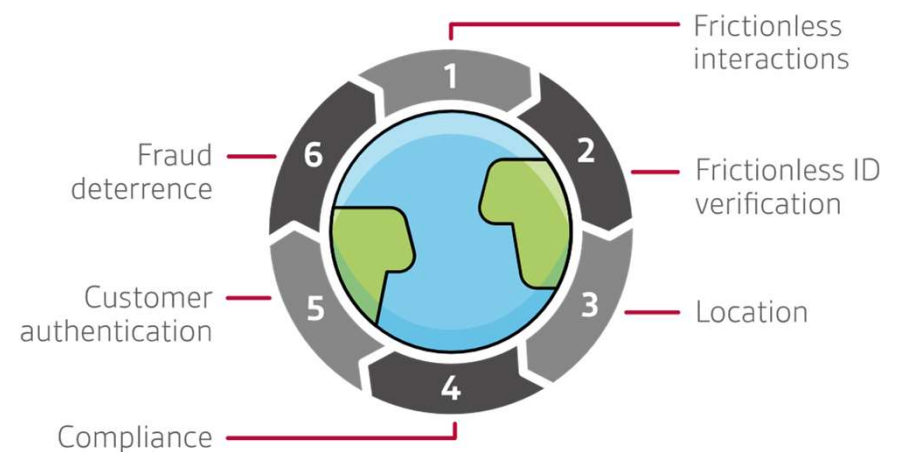
# WHAT DO WE MEAN BY IDENTITY?

Letting good customers in, fast.

Keeping the bad ones out, forever.

Meeting compliance regulations,  
always.

A unique and comprehensive international  
identity and fraud lifecycle



# HELPING THOUSANDS OF GLOBAL CUSTOMERS

Banking

Gaming

Retail

Fintech

Technology

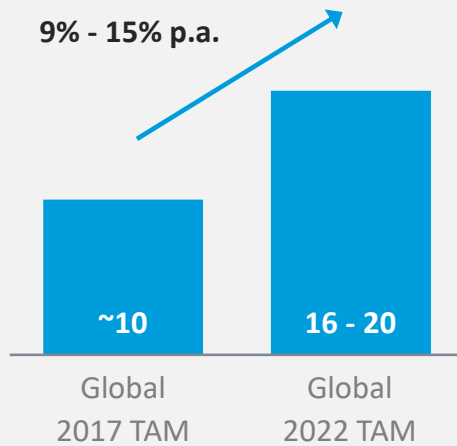




# MARKET SIZING

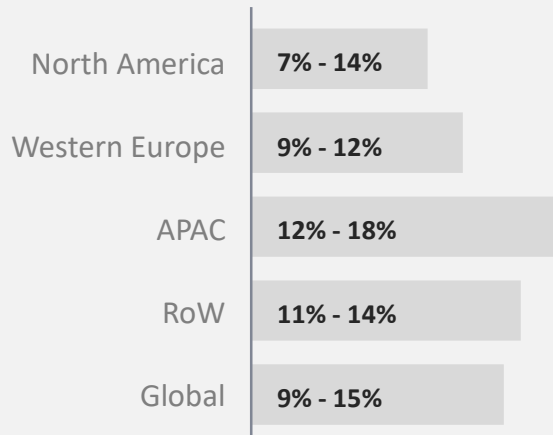
## Total Addressable Market

\$ Billions



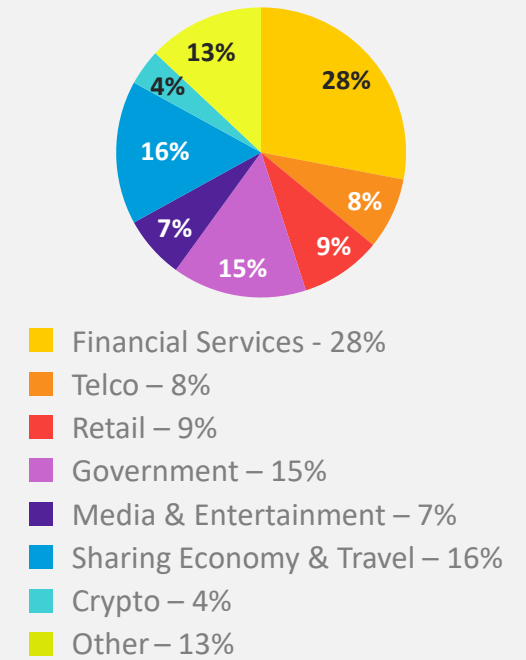
## TAM Growth Rates by Region

CAGR

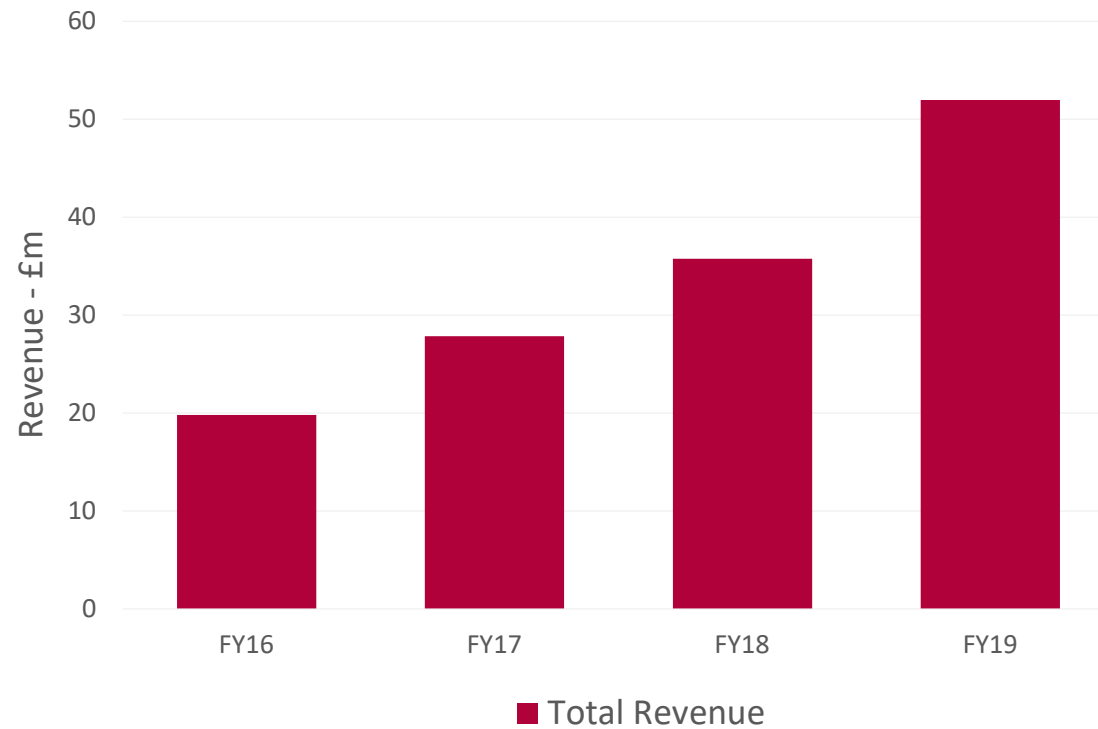


## Global 2017 TAM by Vertical

% of 2017 TAM



## Total Revenue



CAGR FY16-FY19  
38%

AVERAGE ORGANIC  
GROWTH  
14%

# COMPETITIVE DYNAMICS



Paper & People



Global Credit Bureaus



Point Solutions

# COMPETITIVE ADVANTAGE

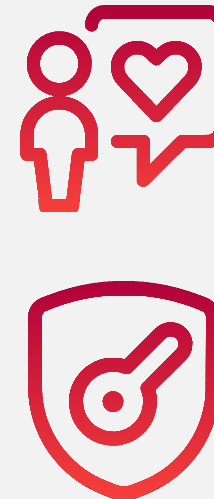
## Data Partnerships



## Layering & Triangulating Data



## Technology



PEOPLE



- Helping Facebook keep electronic payments secure & verifying identity of charitable donors and political advertisers
- GBG customer since 2017
- Using GBG ID3Global and IDology products
- Over 1m identity checks last year
- Licensed in 16 countries across Europe and North America
- Data protection compliant globally

- We help Western Union ensure the safe international transfer of funds
- GBG customer since 2009
- Domestic UK checks completed via ID3 Global
- In Australia the checks are completed by greenID



# EASY TO DO BUSINESS WITH

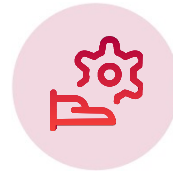


## Pricing models

License or transactional



Price per datasets/customer



## Easy integration

Developer friendly



Supplier friendly



## Domain knowledge

Contracting &  
compliance expertise

Customer value is in match confidence





• GET



• GROW



• KEEP

## GO TO MARKET

### Geographies

- Locally relevant products
- Core markets: UK, North America, ANZ
- Emerging focus: APAC, EU

### Teams

- Marketing
- Field sales, inside sales
- Customer success

### Emerging Channels

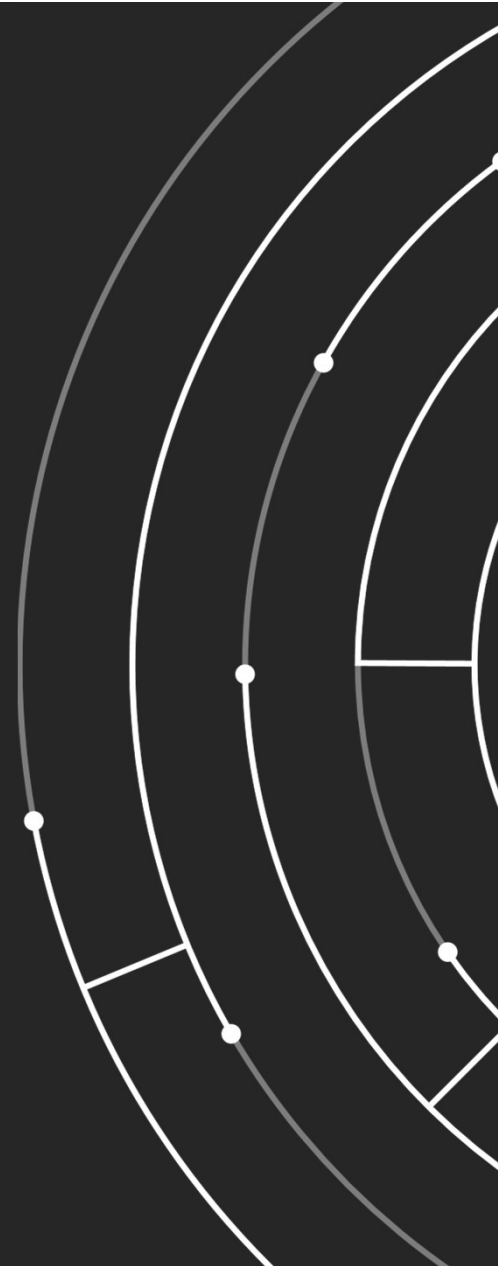
- Digital
- Channel partners



## KEY TAKEAWAYS

### Introducing Identity

- Global digital economy brings huge opportunity
- We deliver the complete identity verification solution
- Our breadth, depth and triangulation of data is a key differentiator
- We are the trusted global identity player as evidenced by our customer base



The logo for PointsBet is displayed in a bold, italicized font. 'POINTS' is in red and 'BET' is in white. The logo is centered within a dark grey background that features a series of concentric white circles and radial lines, creating a circular, orbital pattern.

***POINTS*BET**

- Use ID3global & greenID (second wash) for Australia and Idology for US
- Verify identity of players and also monitor existing customer on ongoing basis against the PEP & sanction database
- Previously took up to 7 days of verification. Now 2-3 seconds to verify customers
- GBG customer since Aug 2017



# CUSTOMER VALUE

Christina Luttrell

SVP Operations | IDology (GBG)

Glenn Porter

Managing Director, Americas | GBG

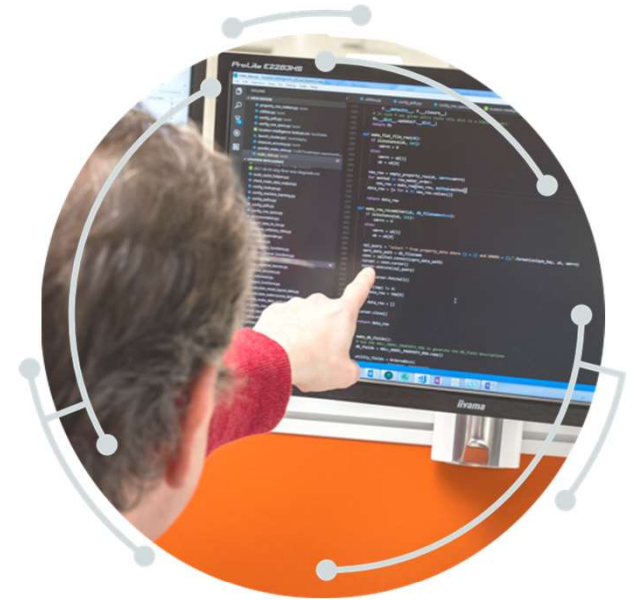
# WHAT MAKES GBG GREAT



We stand apart from  
our competitors



Our range of  
capabilities



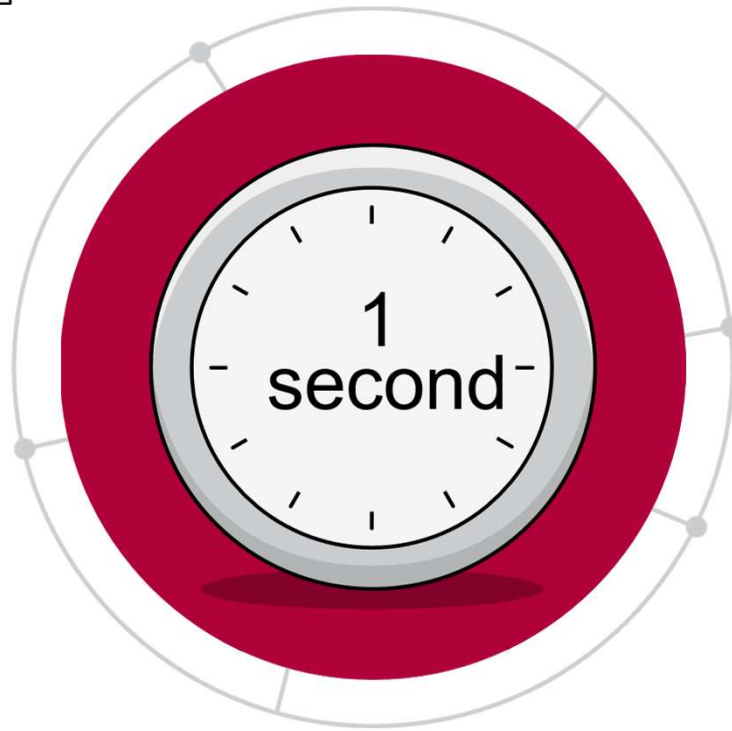
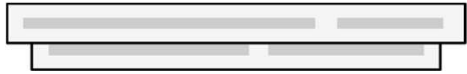
Rapid fraud  
detection

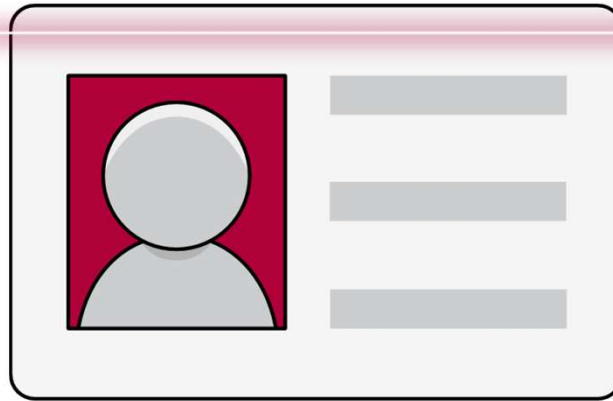
CUSTOMER SCENARIO

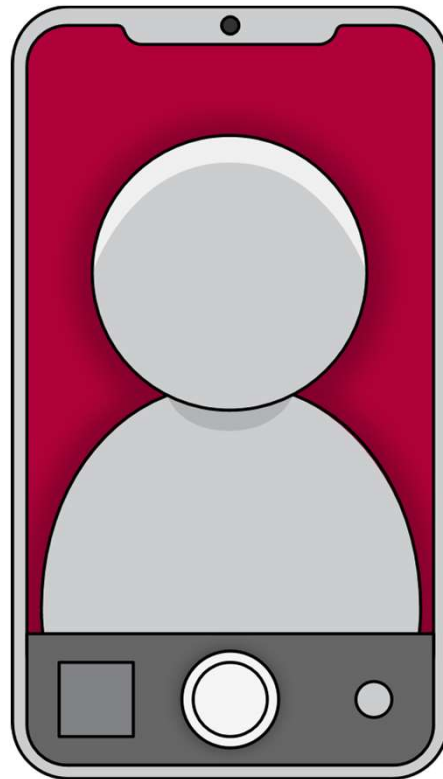
—  
The Good Guy

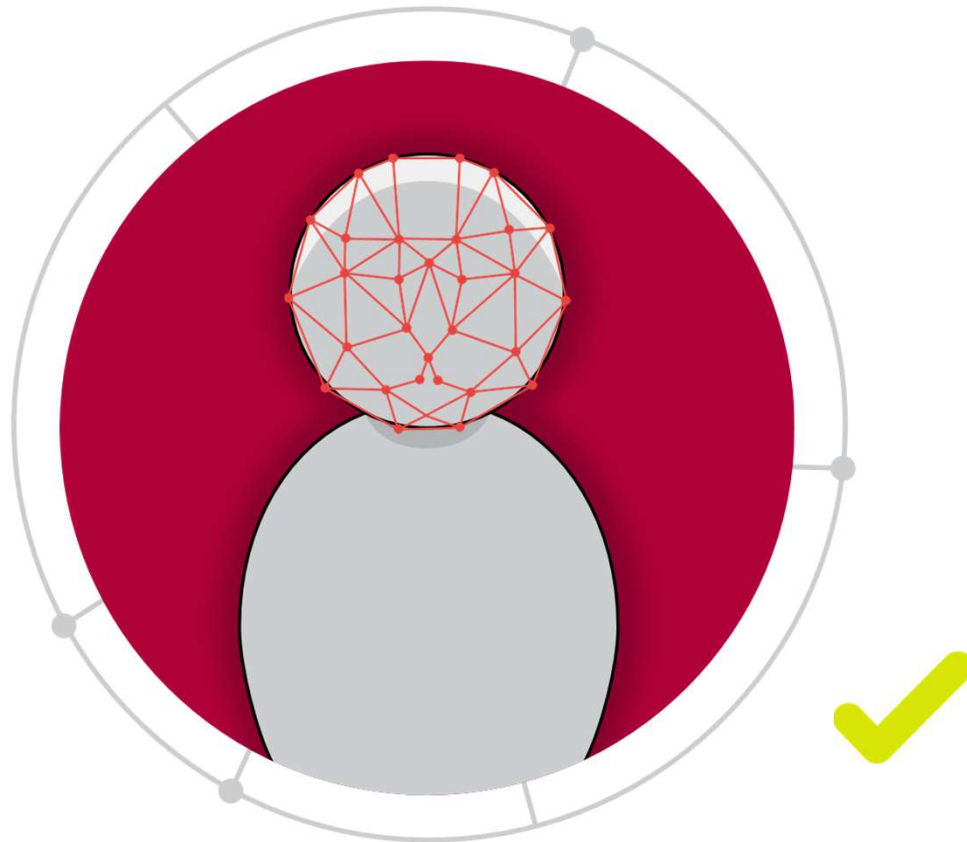


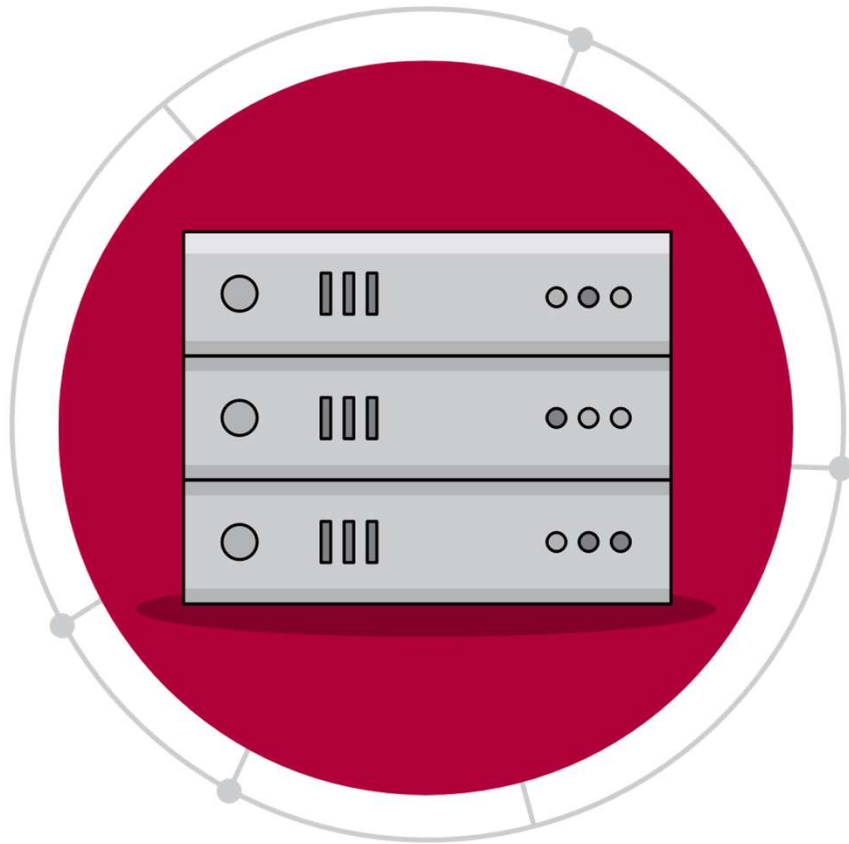














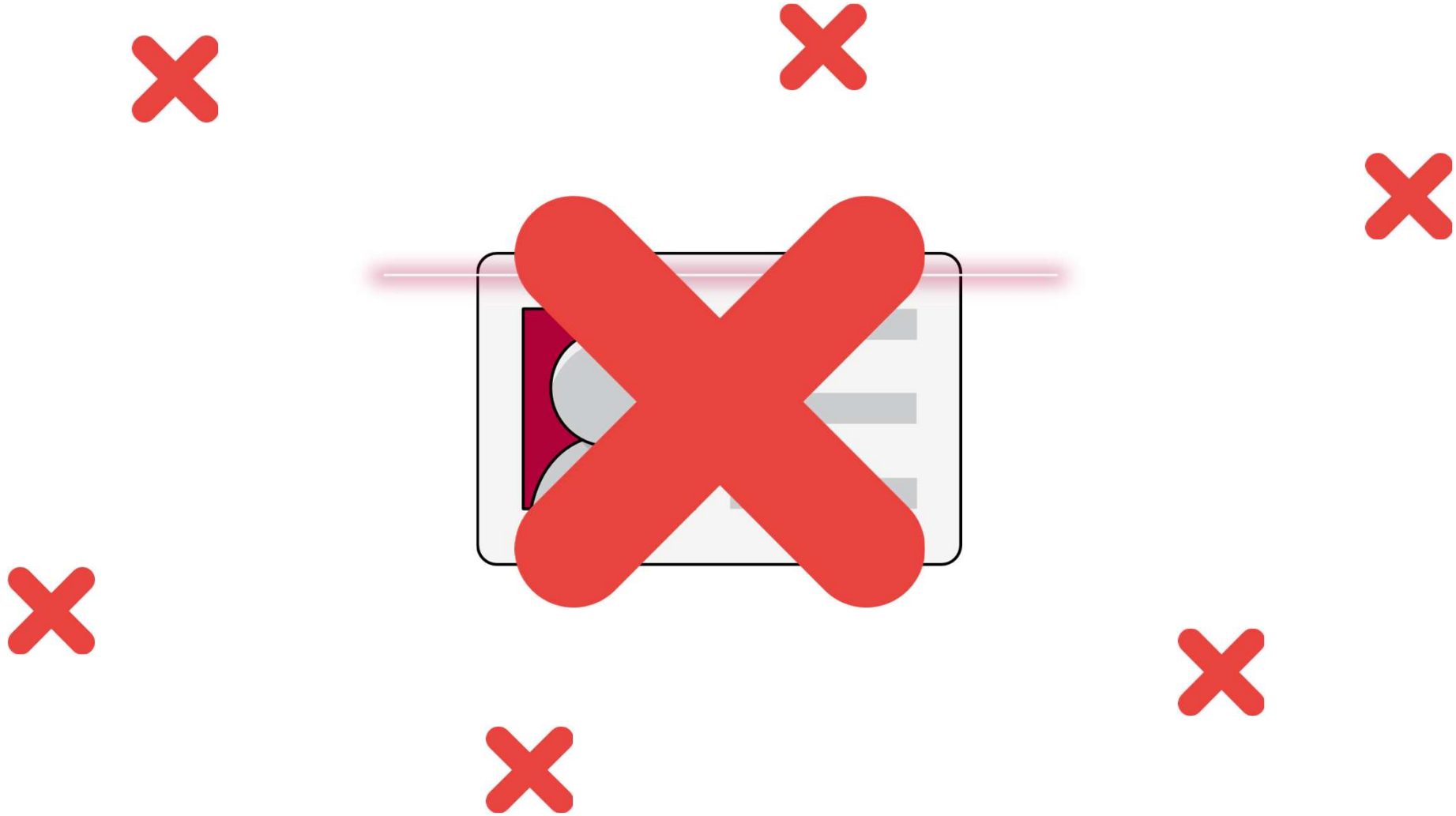
CUSTOMER SCENARIO

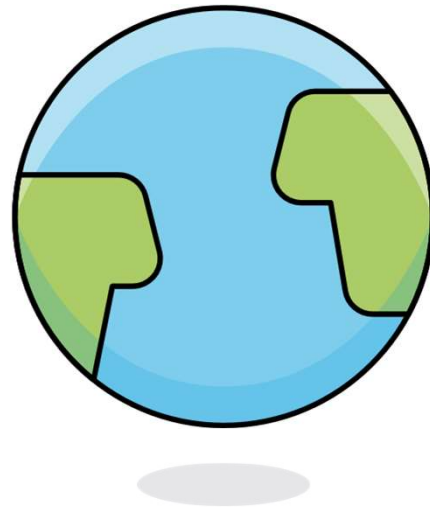
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# The Bad Guy









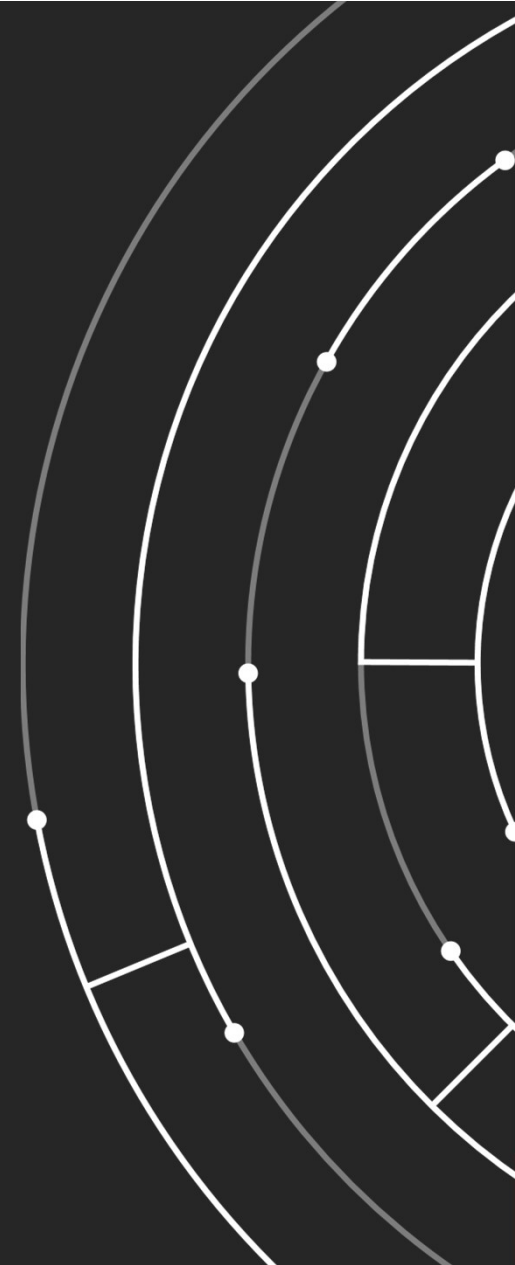




## KEY TAKEAWAYS

### Customer Value

- Our solutions can be configured for any customer journey
- We combine, match and triangulate data through one solution
- We let customers balance their friction and fraud needs
- We're trustworthy, compliant and adaptable





- Helping The Rank Group quickly, simply and compliantly onboard customers with electronic identity verification checks
- GBG customer since 2016
- Using GBG Identity solutions
- Over 60k online identity checks per year



# ENABLING GLOBAL SCALE

Mark Mamone

Group CIO | GBG



# ENABLING GROWTH THROUGH TECHNOLOGY

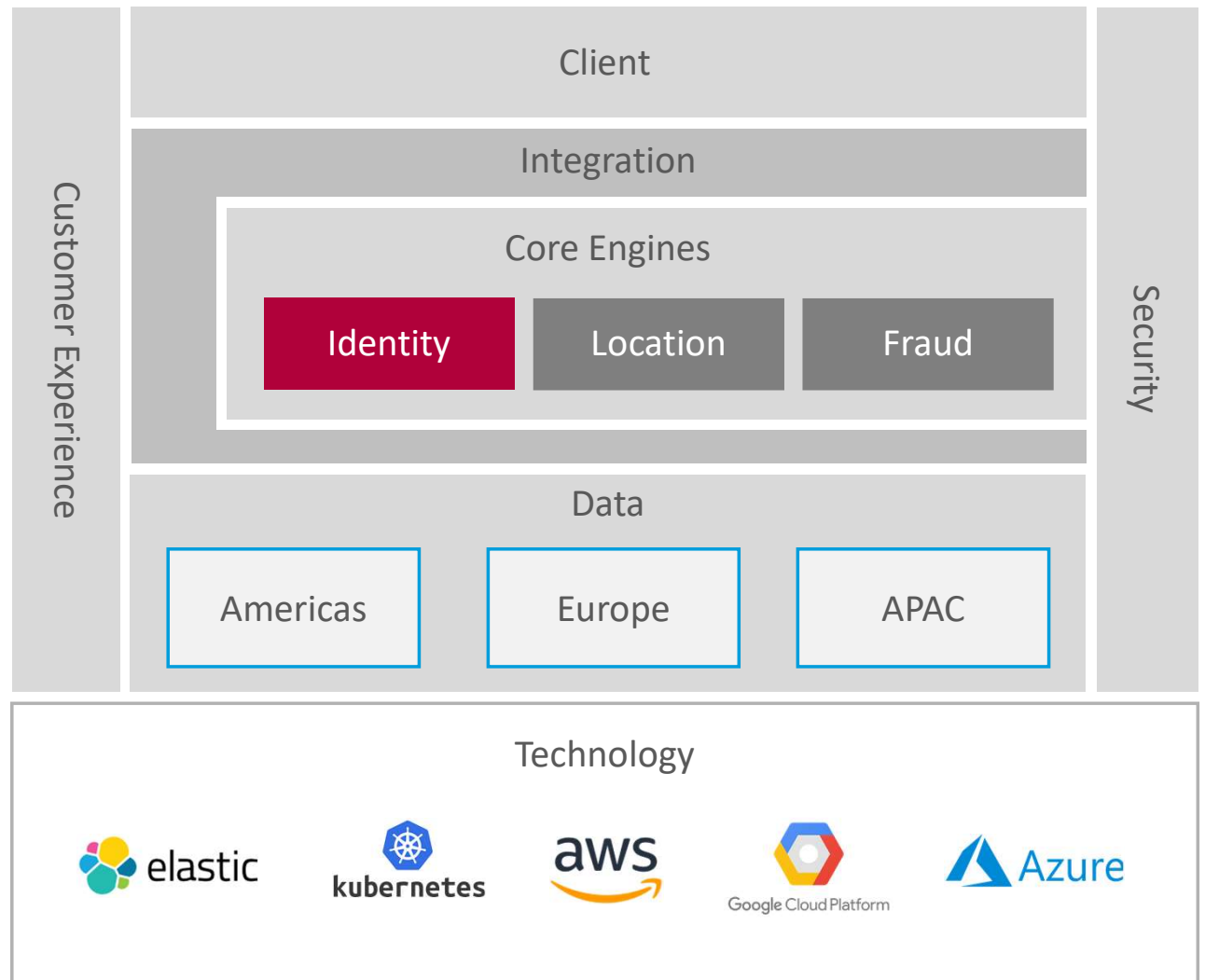
- Ensure global data coverage across economically active and regulated markets that are important to our customers
- Products are designed to meet the need of our customers and their markets
- Our cloud based product platform scales to meet our customers need
- Agile delivery and operations scales with demand



# PART OF AN INTEGRATED SUITE OF PRODUCTS

- Microservices Architecture
- Kubernetes to support deployment, scale and management
- Cloud native and agnostic
- Design with the next-generation in mind eg. Serverless
- Agile delivery and operations best supports the architecture and customer needs
- Identity is a component of a group-wide capability which we are leveraging
- Differentiated global experience and expertise

GBG



# SIMPLE TO CONSUME AND USE

## Customers

Reactive UX

Self-Service configuration  
and orchestration

## Developers

Our developer portal  
provides access to all that is  
needed to get started

RESTful API's and SDK

## Integration

Identity is part of a large  
suite of integrated products

## WE'RE SECURE...

Secure by design

Accredited to  
the necessary  
standards

Global secure  
operations centre

Over 6,000  
attacks/intrusions  
prevented in 12  
months



## ...AND TRUSTED

Multiple layers  
of redundancy  
& resilience

Global operations  
centre with 24x7  
monitoring

Our methodology is  
to instrument,  
measure & improve



# CULTURE OF INNOVATION



Biometric Recognition



Machine Learning



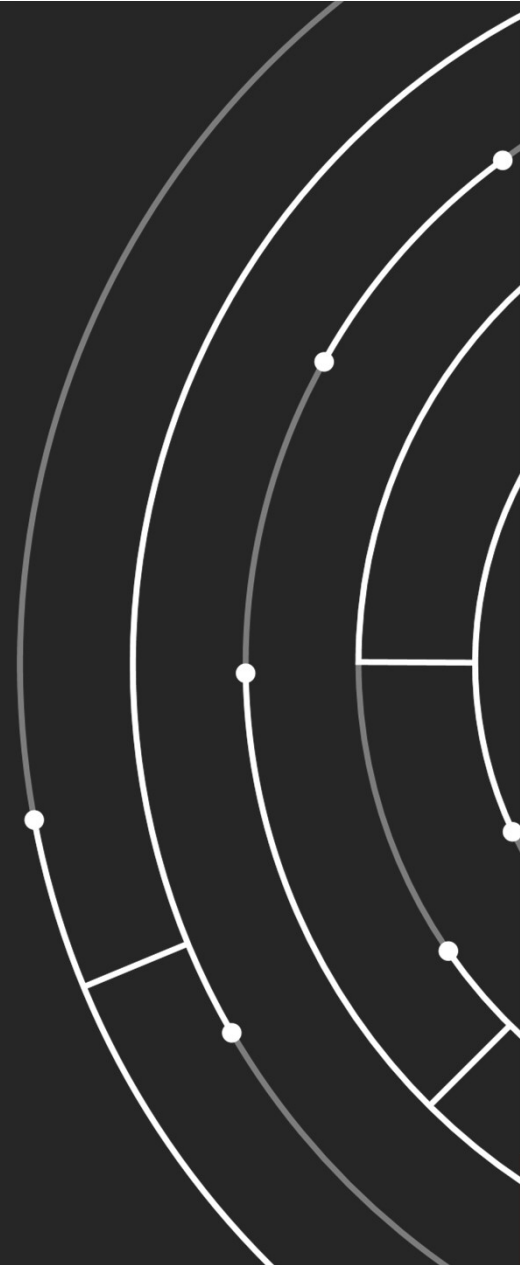
Augmented Intelligence



## KEY TAKEAWAYS

Enabling global scale

- Our technology is innovative and unique
- Our platforms are secure, trusted and hyper scalable
- We have a global capability
- Leading levels of accuracy and performance
- We are innovative, engaging and commercially astute







- Turo are peer-to-peer car sharing with over 11m users
- Known as the AirBnB of car rental with over 11m user
- We enable Turo to accurately verify customers identity
- GBG customer since 2017
- Using DVLA identity check for name, address and date of birth

# THE FUTURE OF IDENTITY

Gus Tomlinson

Group Head of Strategy | GBG

Michael Harmer

CTO Identity, Australia | GBG

# KEY THEMES

Fraud

Regulations

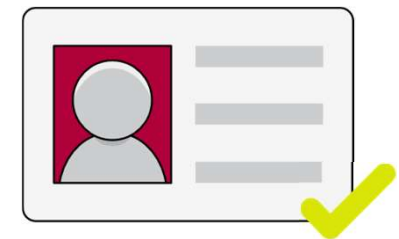
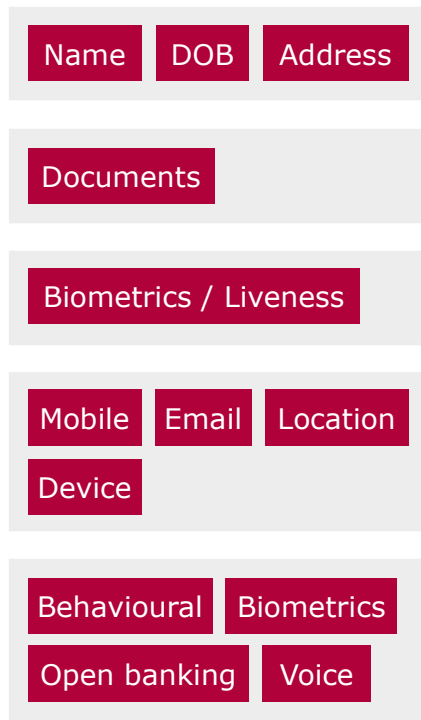
Digital economy

Technology

# STRATEGY IN ACTION

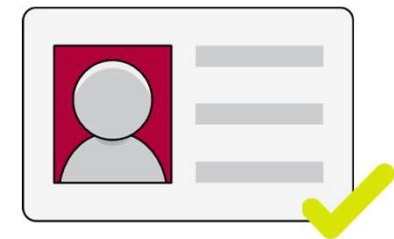
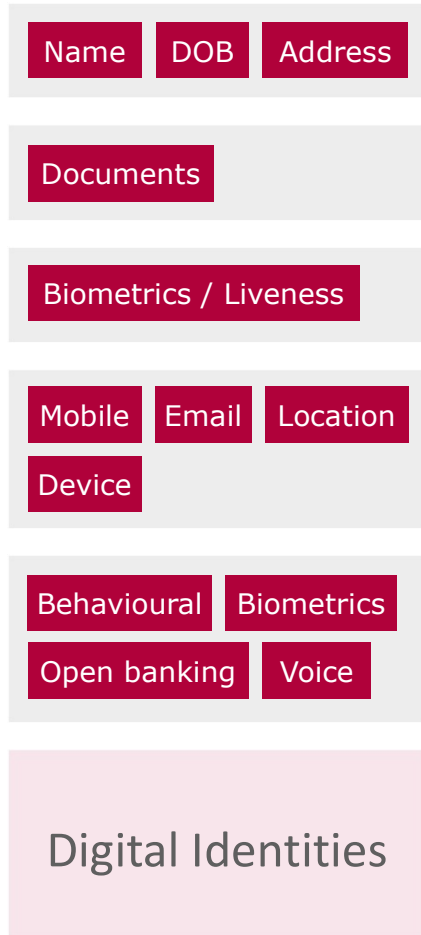


# SUPERCHARGING DATA



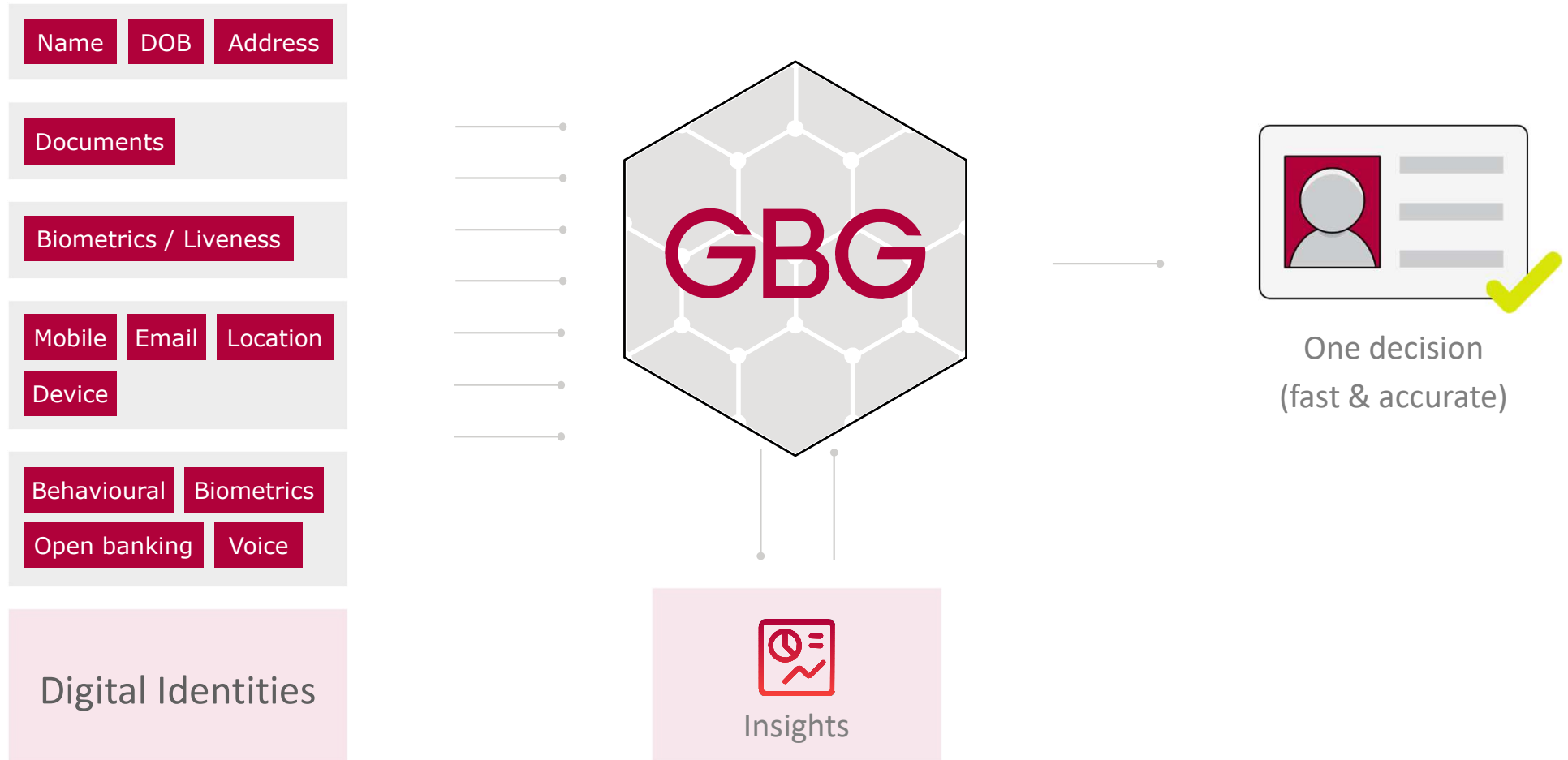
One decision  
(fast & accurate)

# ENABLING IDENTITIES

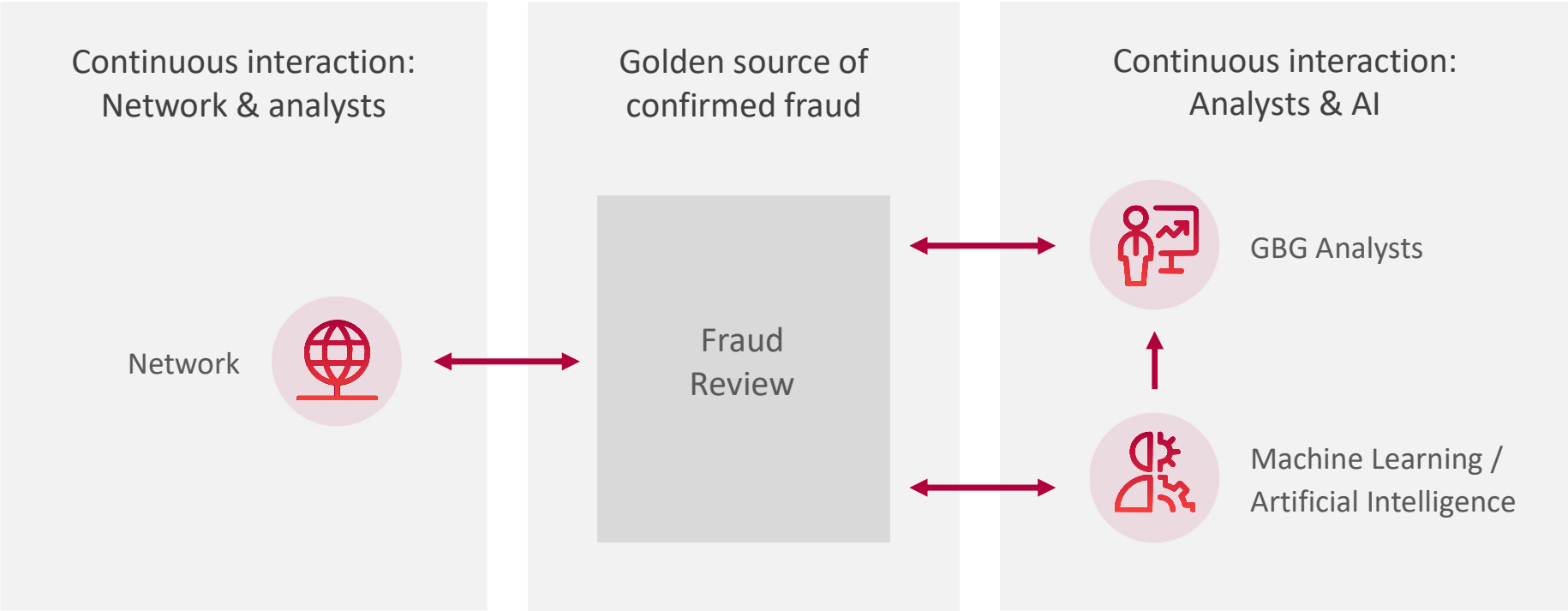


One decision  
(fast & accurate)

# CREATING INSIGHTS

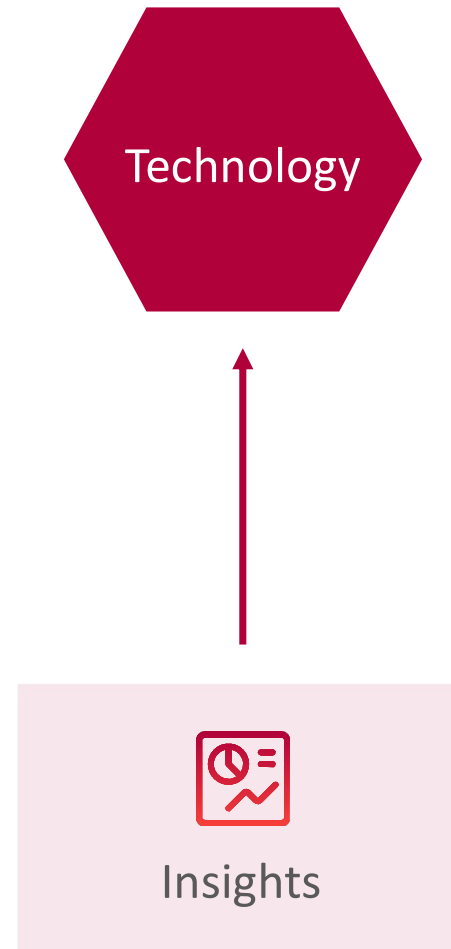


# TECHNOLOGY





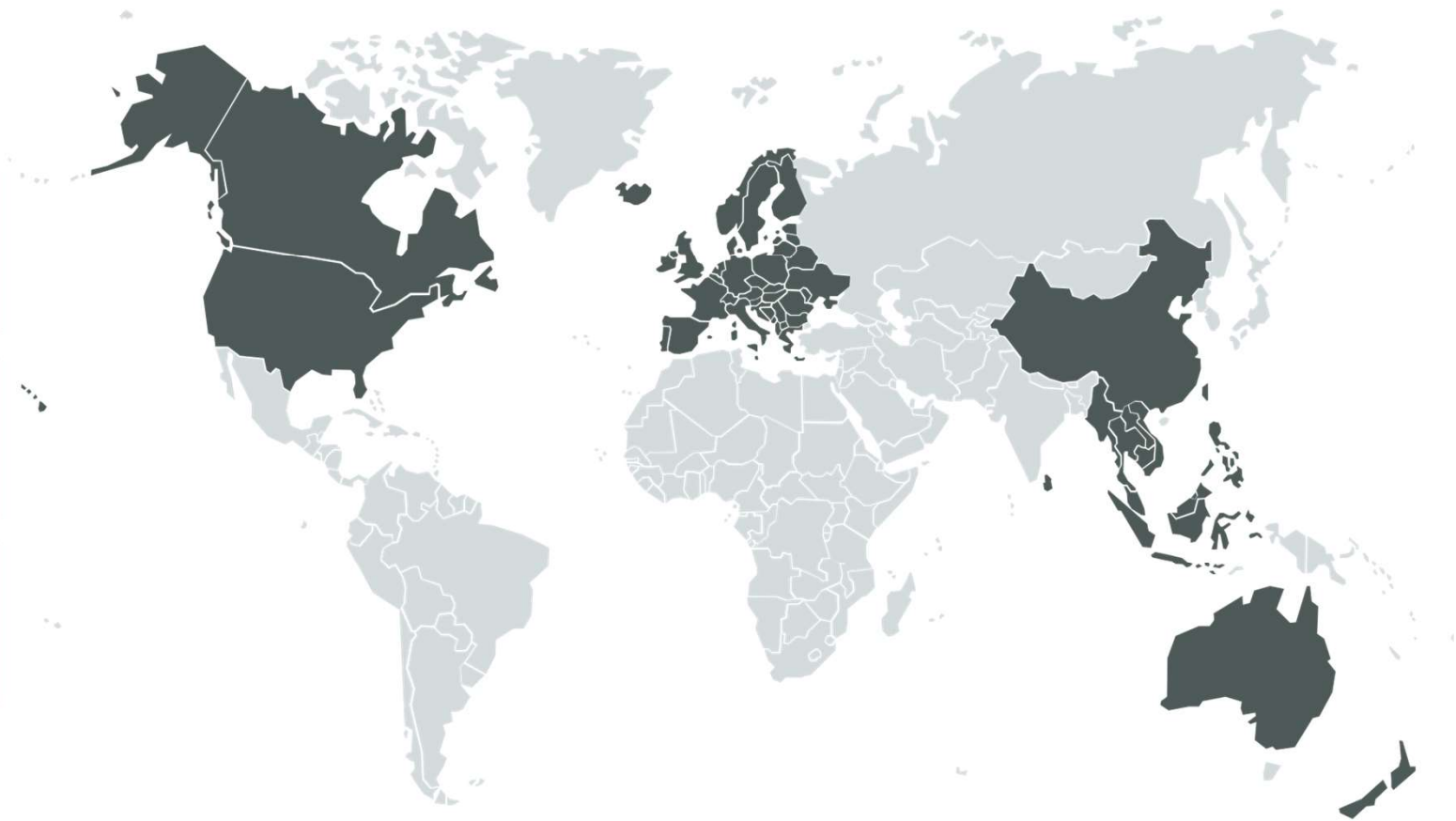
- BETTER CUSTOMER EXPERIENCE
- MORE INTUITIVE PRODUCTS



Growing regulated markets

New fraud markets

New geographic markets

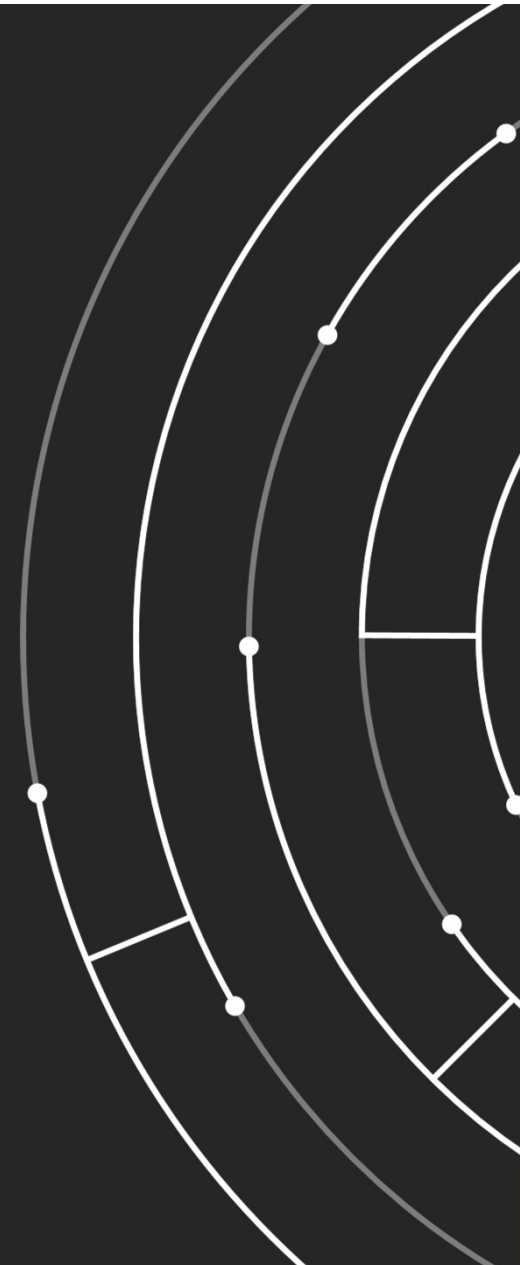




## KEY TAKEAWAYS

### The Future

- We are the trusted global identity player as evidenced by our customer base
- Layered identity is the best way to win in the fight against fraud and compliance
- Our technology, data and knowledge means we are uniquely placed
- After 30 years we've only just started...



# CLOSING REMARKS

Dave Wilson

CFO & COO | GBG

GBG

## INTRODUCING IDENTITY

Our breadth, depth and triangulation of data is a key differentiator in us delivering a complete identity verification solution, enabling GBG to maximise on the global opportunity.

## CUSTOMER VALUE

GBG enables our customers to build trust with their consumers by reducing friction within their interactions and by ensuring all locally relevant compliance needs are met.

## ENABLING GLOBAL SCALE

With global capability, our technology is innovative and unique while ensuring security and trust with the ability to scale fast.

## THE FUTURE

After 30 years, we've only just started...

DELIVERED BY OUR EXCEPTIONAL TEAM



# Q&A

