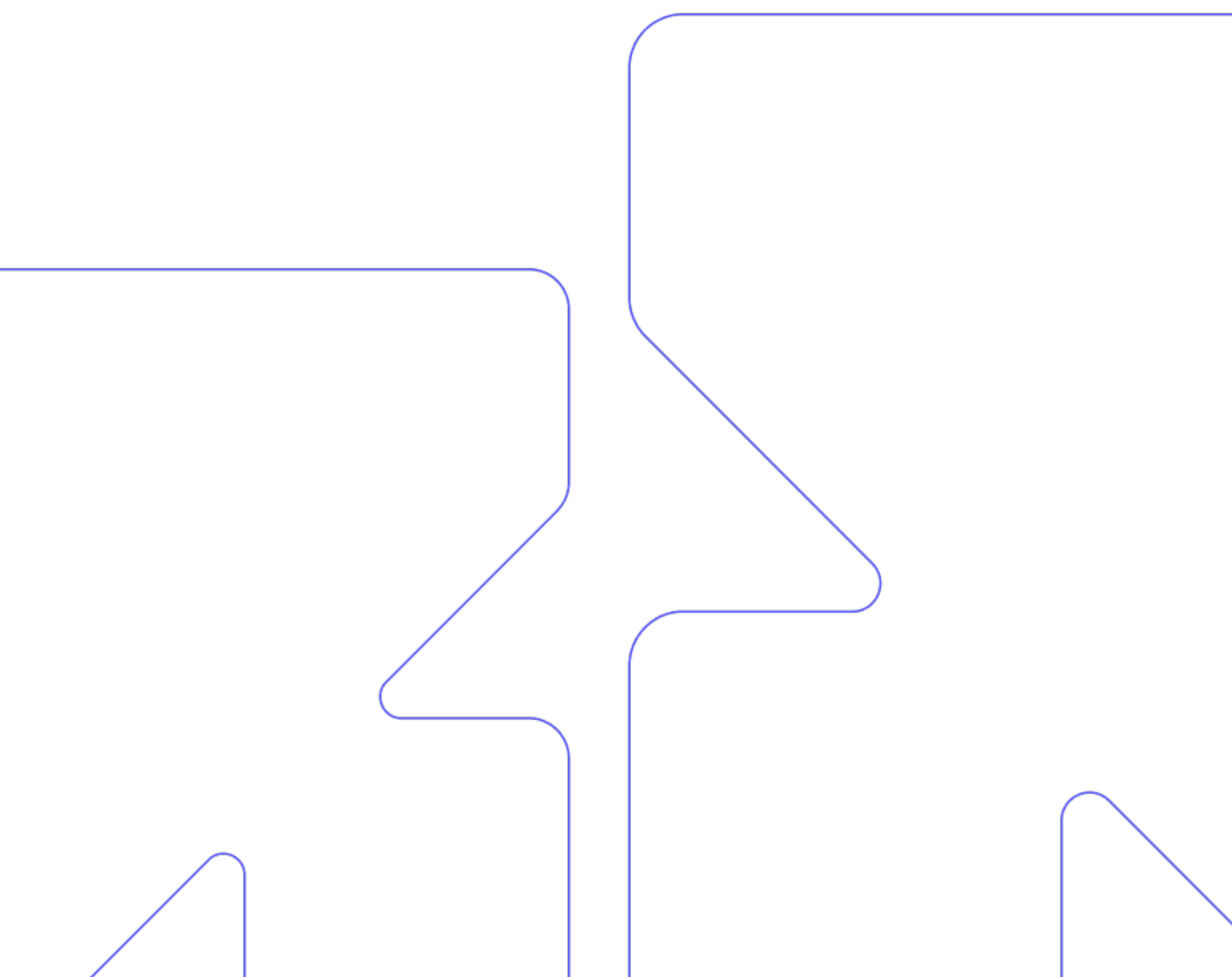




Service Definition for GBG ID3global

G-Cloud 15

Version 1.0 | January 2026



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About GBG

We are the experts in digital location, identity and managing fraud risk and compliance. Helping organisations across the globe eliminate customer friction and fraud from their digital experiences. GBG develop and deliver digital identity, address verification, fraud prevention and compliance software to over 20,000 customers globally.

Through the combination of the latest technology, the most accurate data and our unrivalled expertise, GBG helps organisations ranging from start-ups to the largest consumer and technology brands in the world deliver seamless experiences, so their customers can transact online with greater confidence.

GBG is headquartered in the UK with over 1,100 team members across 17 countries.

Service Definition

Overview of the G-Cloud Service

GBG's ID3global solution is an easily accessible online service, securely hosted and managed by GBG, which performs Age Verification, ID Verification, AML checks and Anti-Impersonation checks, in real-time, against a wide range of electronic data sources including:

- **GBG Trust** - GBG Trust recognises great, good and bad prospects for accurate routing of fast, slow or no-go individual onboarding journeys, minimising friction and cost for great individuals or adding extra checks if it's worth it.
Powerful rules constantly interrogate millions of identity data records in the cross-industry network, finding positive matches and combinations so your business can recognise every low-risk individuals at the very first contact, even if their identity footprint is small.
- **Credit data** - GBG work with the three main credit reference agencies (CRAs). GBG are able to determine which lines of credit are specific to one CRA and which are duplicated across Experian and Equifax. This maximises match rates but also ensures lines of credit are unique and so avoids the risk of double counting. Also provided is the ability to add weight to different types of credit accounts by defining them as primary or secondary, and the ability to consider the age of each credit account, allowing recently opened accounts to be treated differently to accounts opened longer ago.
- **Mobile phone data** - coverage is from the top four operators in the UK. In particular this dataset can provide additional matches for demographics where the credit footprint is lower. Alert flags are also available to indicate if the mobile has been marked as lost or stolen and Fraud Flags can indicate recent Sim Swaps and the use of call forwarding.
- **Government issued ID documents** such as Passport and Driving Licence.
- **PEPs, Sanctions and Adverse Media.**
- **Bank Account data** – providing the ability to verify sort code and account numbers as well as confirming if the account belongs to an individual at an address.
- **Affordability Indicators** – based upon public and demographic data to provide postcode level indicators, and also using a credit risk score to provide an individual level affordability indicator.

- National Change of Address.
- Mortality.

Results are available on three levels, all or some of which can be used to define what happens next with the verification:

- Result Codes that detail the level of match to each data source.
- A configurable numeric score for each check.
- A configurable overall decision for each check, for example, Pass / Refer / Fail.

The configuration is totally transparent. The GBG Professional Services team can work with customers to support the configuration, or following training, customers can take responsibility for the setup and any future changes.

There are three options for accessing ID3global:

1. Consumer information can be authenticated by entering data directly into a live portal.
2. If there is a large amount of data to authenticate, there is a batch service.
3. ID3global can be integrated, so that it sits behind the scenes in the existing customer onboarding journey.

ID3global is used across a wide range of markets including Central and Local Government, Financial Services, Gaming, Retail, and Insurance to provide real-time identity assurance. ID3global is operated entirely within the UK, is ISO-27001 and PCI-DSS accredited, and operates at IL 1/2.

Disaster Recovery & Backup

As part of its ISO27001 accreditation, GBG maintains a Business Continuity Management System (BCMS) which includes Disaster Recovery Plan (DRP) for each system and data recovery.

Disaster Recovery and failover testing are performed at least annually and the results are documented to assess the effectiveness of the process. An incident management training program is in place to promote incident response plan awareness.

In the event of an incident the Internal Communications team are responsible for all communications both internally and externally. They would prepare the messages and customer Account Managers would distribute statements to customers impacted by the incident.

On-boarding and Off-boarding Processes

On-boarding

Customers gain access to ID3global through the issuing of usernames and passwords. Usernames and passwords are issued within three working days of a contract being signed. SSO options are also available.

Training is provided and on-going support packages are available. There is a support portal with details on how to integrate as well as training manuals on each of the features.

Off-boarding

The service is terminated by withdrawal of login names and passwords.

Service Management Details

The service is planned to be available 24 hours a day, 7 days a week and 365 days a year. If there is a need for planned maintenance which will result in the service being unavailable for more than 1 hour, notification will be issued at least 2 weeks in advance.

Training

Training is provided by GBG's experienced Professional Services team, either online or in person at your offices. On-going support packages are also available. There is a support portal as well as training guides.

Ordering and invoicing process

GBG will issue an order sheet detailing your requirements and invoices will be automatically issued based upon the details in the order sheet.

Details of any trial service available

Time-limited trials of the solution are available upon request. There is a pilot site available which can be used to test integration, configuration and usage.

Batch trials are also available. Customer data is provided to GBG and verified by the GBG Professional Services team to give an indication of potential match rates.