



Service Definition for GBG Detected

G-Cloud 15

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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 Summary

GBG Detected is a fully integrated, end-to-end solution designed to transform the way financial institutions onboard and monitor business customers. Built to address the complexities of modern compliance, risk management, and operational efficiency, the platform unifies traditionally siloed teams and processes into a single, intelligent workflow. It enables users to deliver a seamless, automated, and scalable onboarding experience—one that is both client-centric and regulator-ready.

At the heart of GBG Detected are five core components, each engineered to support a specific stage of the business verification and monitoring lifecycle:

Customer Portal – A secure, intuitive interface that facilitates direct engagement with business clients. It allows for the collection of structured data, document uploads, and completion of dynamic questionnaires, all tailored to jurisdictional and risk-based requirements.

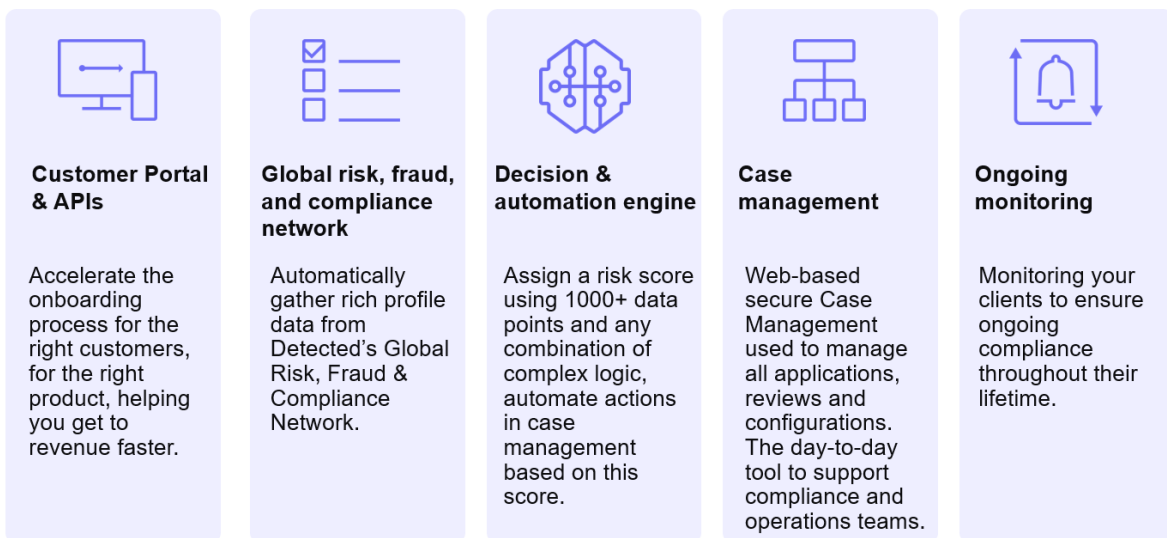
Global Risk, Fraud & Compliance Network – A powerful data backbone that connects to authoritative global registries, watchlists, and proprietary sources. This network ensures comprehensive due diligence, including real-time AML screening, sanctions checks, and fraud risk assessment.

Decision & Automation Engine – The intelligence layer of the platform, enabling configurable workflows, automated decisioning, and risk scoring. This engine reduces manual intervention, accelerates time-to-decision, and ensures consistency across onboarding cases.

Case Management – A centralized hub for managing onboarding cases, exceptions, and escalations. It provides full audit trails, role-based access, and collaboration tools to support compliance teams and streamline operational oversight.

Ongoing Monitoring – Continuous surveillance of business entities and associated individuals, with automated alerts for changes in ownership, risk status, or regulatory exposure. This ensures that users remain compliant throughout the customer lifecycle.

Key features of GBG Detected



Together, these components empower users to:

- Seamlessly collect and validate business data from over 190 global registries.
- Automatically identify and verify Ultimate Beneficial Owners (UBOs), directors, and shareholders.
- Capture and authenticate identity documents using biometric and document verification technologies.
- Conduct real-time AML screenings on both entities and individuals, with configurable thresholds and escalation paths.
- Analyse complex corporate structures, including subsidiaries and related entities, to uncover hidden risks.
- Retrieve official company documents directly from source registries, ensuring authenticity and auditability.
- Assess a business's digital footprint, including email domain validation, website analysis, and social media presence, to detect anomalies or inconsistencies.

In addition to these core capabilities, GBG Detected offers a suite of advanced features including support for multi-jurisdictional onboarding, integration with existing user systems via APIs, and customizable risk models aligned to your internal policies and regulatory obligations.

Service Features

By working with the optimal combination of market-leading Business data, Online, Social & Device Analysis, Screenings & AML Checks, Integration Technology, CRMs, KYC & ID Document Verification, Document Analysis and Translation, GBG Detected pushes KYB to a new standard and creates the most comprehensive KYB offering on the market.

Some examples of the latest technologies we deploy in the platform are listed below.

Natural Language Processing

Using Natural Language Processing in Adverse Media screening to return contextual mentions of entities – this is vital to avoid false positive alerts and home in on the risk signals specifically relevant to users.

Document fraud and tampering analysis

We have found that the optimal way to combat fraudulent AI in documents is to leverage the latest AI capabilities to surface risk indicators such as changes to metadata, font modification, or detecting if the document has been put through editing software such as Photoshop. All these risk signals are returned to users upon receipt of a document, removing the workload required to manually inspect a document for its authenticity and immediately flagging any suspicious documents upon submission.

AI Agents

We also offer AI agents as an optional capability to support remediation of alerts within the solution. These include:

- Case Summary Agents
- Screening Analyst Agents
- Checklist Agents
- Document Content Agents

These provide recommendations back to the analyst, with rationale and reasoning built-in. AI Agents need to be deployed securely & adhere to strict data privacy controls:

- Bring your own LLM or use our enterprise level providers
- Deployed inside GBG Detected secure infrastructure
- Data Never Used For Training Base Models
- Data Never Used For tuning or our own agents
- Enterprise-Grade Compliance
- IAM-Based Access Control
- Fully Managed Service

Data Integration

By carefully curating the lowest number of partners to achieve the highest coverage possible, we ensure that our Solution Partner network delivers best in class data availability and ability to build business profiles in 195 countries.

Key data integrations include:

- Global Business Ownership Data with all major global corporate data providers
- Integrations with official government registries
- Tax verification / EIN verification
- Online & social presence screening
- Identity checks on directors and UBOs
- AML screening and monitoring partners such as LSEG and ComplyAdvantage
- User & Device Analysis
- Business Bank Account Verification
- Document Analysis (fraud, tampering etc.) and Translation

This list is not exhaustive and custom integrations are also available to users following project scoping.

As part of our offering, in addition to technology, GBG Detected have invested in compliance expertise to support our range of clients. Our compliance board and regulatory affairs team ensure the product continues to evolve in line with changing regulations, and that our clients are supported in their use of the platform to meet their regulatory needs.

We often support our clients when it comes to conducting a business value assessment of the full range of benefits the GBG Detected solution can bring. This includes such financial gains as:

- **Business growth** - Reducing drop-off during new customer acquisition by providing new and returning customers with a first-class onboarding experience. Our solution ensures desired customers are onboarded quickly and efficiently without compromising compliance.
- *Current challenge:* Delays in onboarding can sometimes extend to months, resulting in lost revenue and slower time-to-market.
- *Our solution:* Streamlines onboarding to as little as one day, in line with compliance requirements, accelerating revenue realization.
- **Cost-saving** – Significant global costs are incurred today through physical site visits often up to three visits per location to gather forms, IDs, photos of merchandise, marketing displays, furniture, and other compliance evidence.

GBG Detected eliminates this need by digitising due diligence processes, triggering automated email requests for customers to upload required information or photos (e.g., stock display, certificates, ID renewals).

This approach drastically reduces resource costs, freeing critical staff to focus on strategic initiatives.

- **Automation of manual processes** – By leveraging the latest technology in automation, and with optional AI deployment, users can ensure that many of today's manual checks are automated e.g. onboarding journeys, escalation of cases based on risk-level etc. The appropriate level of automation in line with your compliance policy will always be adhered to.
- **Risk mitigation** – securing business compliance, avoiding regulatory penalty and ensuring there are no concealed or emerging threats to user business which will be surfaced by our solutions' comprehensive screening and ongoing monitoring capabilities. The solution also ensures a standardized risk-based approach across the business is adhered to, through centralised models such as the risk score.