

GLOBALGATEWAY

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**Your identity  
portal to  
the world.**



**Trulioo**

# GLOBALGATEWAY

## The global marketplace for identity solutions.

GlobalGateway is Trulioo's marketplace of identity data and services, which provides secure access to hundreds of trusted global sources. These data sources include Mobile Network Operators (MNOs), international watch lists, credit bureaus, government and more, and they offer a holistic digital identity for individuals and businesses that's secure, accurate and reliable.

As an online identity and business verification solution, GlobalGateway plays a pivotal role in helping organizations comply with evolving domestic and international regulations. Through a single API integration, businesses leverage GlobalGateway to help meet cross-border Anti-Money Laundering (AML) and Know Your Customer (KYC) rules, along with a diverse range of international Customer Due Diligence (CDD) processes, including Know Your Business (KYB), risk mitigation and fraud prevention.

GlobalGateway offers a wide range of verification services through a single end-to-end solution:

- **Electronic Identity Verification** validates personal customer information against trusted data sources
- **Mobile ID** accesses the world's largest MNOs to verify billions of mobile users worldwide
- **ID Document Verification** determines whether identity documents are authentic using technologies such as artificial intelligence (AI), machine learning (ML) and biometric authentication
- **Business Verification** validates company vitals against data from government registers and credit files; it also identifies and verifies the connected entities

The coverage provided by GlobalGateway is unmatched in the industry. With one contract, you can verify 5 billion people and 330 million companies across 195+ countries, through one interoperable solution.

## GlobalGateway features

International access is GlobalGateway's unrivaled business advantage, but the service also has features that enable fast implementation in new markets while easily adapting to requirements of different segments and regions.

Here are the top features of GlobalGateway that will help your business:



### Multiple integration options

Once you decide to go international, you can bypass long approval processes and cumbersome integration with the best integration option that suits your business needs:

- Normalized API, which entails a normalized set of data fields across all available countries in GlobalGateway. The Trulioo Normalized API reduces the time and effort required to integrate GlobalGateway into your automated business processes or website.
- XML Direct integration
- Web Portal access



### Flexible rule configuration

Breadth of data and configurable rulesets are two critical factors that influence match rates. GlobalGateway allows complete customization of the ruleset. You define the rules based on your risk assessment, AML requirements for a given country, the specific needs of your industry, and the risk profile that you decide is best for your business.

Customer success managers support clients in rule design and implementation. Customizing rules gives you the highest number of customer verifications possible without allowing fraud or illegal activity to pass your verification gate.



### Global entry customized screens

Data entry screens on the portal adjust automatically to assist with entry of the correct information for each country, maximizing match results. Countries also have entry assist features, such as drop-down list suggestions for options based on an entered postal code, speeding manual entry and reducing error.



### Transaction review

GlobalGateway keeps track of every identity verification match that you run. When you need to run an audit or produce detailed reports of your verifications, you can access all of the information quickly and easily via GlobalGateway's Transaction Review. This feature provides instant visibility into all transactions and allows for easy resubmission as new information becomes available from prospects during the verification process.



### Watch list

International watch list screening is an important part of the onboarding process for many industries. GlobalGateway offers comprehensive coverage of global AML risk data sources including sanction lists (such as OFAC, UN, HMT, EU, DFAT and many more), law enforcement lists (Interpol, country-specific government and state agencies, and police forces), and governing regulatory bodies (financial and securities commissions) from around the world.

## Electronic Identity Verification

# Don't stop your business at the border.

### Why choose GlobalGateway for eIDV?

- International eIDV for 80+ countries through one integration
- Access to active data from Mobile Network Operators
- Multiple integration options
- Address verification
- AML/KYC identity verification
- Competitive pricing
- On-demand eIDV from over 400 data sources

GlobalGateway can support your business not only in your local market but throughout the world. If your business is expanding internationally with new offices abroad or through web services to other countries, then GlobalGateway is the one solution that can help you reach these new markets, stay compliant with different regional AML regulations, and mitigate risk to your business from fraud.

Other identity service providers stop at the border — GlobalGateway is the one service that gives you an identity portal to the world.

### On-demand eIDV from over 400 data sources

GlobalGateway offers a truly convenient one-stop eIDV solution for your business. The ability to customize rulesets allows you to take advantage of the multiple sources that are available to maximize your match rates. Additional fields like driver's license expand verification beyond the key identity fields of name, address, and date of birth.

You can minimize verification costs by using GlobalGateway first and sending only non-verified customers to other secondary high-touch, more expensive verification processes. Your business can directly access identity information through a rich mix of these data sources:

- Credit header data
- Electoral roll
- Government issued
- National ID
- Consumer marketing
- Property files
- Mobile Network Operator (MNO)
- Public data
- Telephone/utility records
- Watch lists

## ID Document Verification

# Digitize your document checks.

### Why choose GlobalGateway for ID Document Verification?

- International eIDV for 80+ countries
- Global AML watch list checking
- ID Document Verification for nearly every country in the world
- Assist in AML/KYC compliance, and reduce the risk of fraud
- Global eIDV, ID Document Verification, and AML screening through a single integration and contract

ID Document Verification analyzes, verifies and authenticates 3,500 different types of identity documents from nearly every country in the world. Trulioo's document verification partners perform checks to determine authenticity and legitimacy and ensure that a document is not forged or altered.

The combination of eIDV and ID Document Verification during the Customer Due Diligence check can assist our clients in meeting their AML, KYC and Counter Terrorism Financing (CTF) compliance requirements, as well as reducing the risk of fraud.

Trulioo is the first global identity verification provider in the market to offer this combined service through a single solution.



## ID Document Verification and facial comparison technology

When doing business online, it is imperative to validate, verify and authenticate a customer’s identity to help mitigate risk, reduce fraud and adhere to a diverse range of compliance requirements, especially for regulated businesses transacting across borders. On-demand ID Document Verification augments GlobalGateway’s access to over 400 reliable and independent data sources, including credit, electoral roll, government, public, mobile network operators, utility and consumer files.

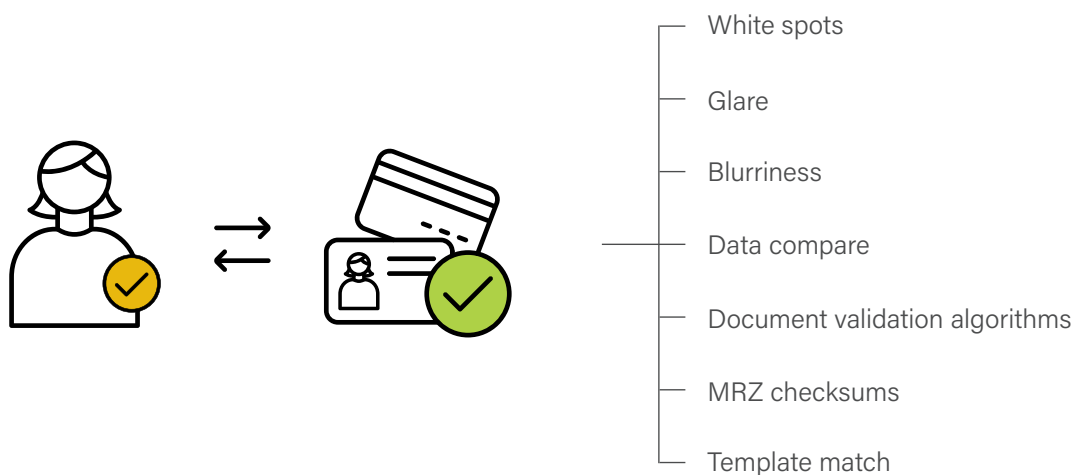
If a customer is not verified during the initial account creation process through eIDV or if a further level of fraud protection is desired, Trulioo clients can request the customer to upload a valid ID document online or through a mobile device and perform ID document verification.

Trulioo’s ID Document Verification partners apply patented advanced machine learning algorithms to quickly authenticate that the identity document presented is an original, government-issued ID document and has not been altered or forged.

Comparing data extracted from optical character recognition (OCR) and barcode scanning, the technologies cross-reference the information to confirm that it matches the identity attributes of the customer opening an account. Leveraging more than 50 forensic tests when processing an image of a physical identity document, machine learning algorithms power data capture, auto-fill and document authentication capabilities.

To enable advanced fraud prevention through a second layer of biometric authentication, a customer can also submit a “selfie” through their mobile device during registration. Facial recognition technology is applied to verify that the person in the selfie is the same as the person in the ID document image.

Document verification helps to mitigate the high abandonment rate of potential customers, who previously waited up to seven days for manual ID document reviews. Now, with Trulioo’s ID Document Verification service, this process takes seconds — improving customer onboarding and bottom-line results.



## Mobile ID

# Reduce your risk of fraud.

Mobile ID verification improves your KYC standards and delivers a secure and effortless experience for your mobile-minded customers.

Trulioo has partnered with dozens of the world's largest Mobile Network Operators (MNOs) to augment an already robust suite of reliable and trusted data sources available on our platform.

Legitimate mobile devices are connected to and registered with an MNO. With access to MNO data, businesses can find out if the phone number is active, in use, and valid, as well as whom it belongs to. If you're selling and shipping to customers in other countries, a mobile verification tool will help reduce the risk of fraud.

Customers want instant access to your products and services, especially if they're using a mobile device. Cutting the verification process to mere seconds makes for happy customers and happy businesses, while those extra layers of back-end security make for frustrated fraudsters.

## Onboard thin-file customers

There are now more than 5 billion unique mobile subscribers worldwide — more than two-thirds of the global population. Mobile has a greater reach than any other technology and smartphones account for over half of total connections globally (4.1 billion smartphone connections).

At the same time, there are approximately 1.7 billion people currently unbanked, mostly due to the inability to prove their identity through traditional KYC methods, including government-issued IDs or credit data. However, many of the underserved population are connected through mobile technology.

In North American, European, and Asia-Pacific countries, nearly 80 percent of mobile phone users are accessing the internet on their phone. This presents a great opportunity for businesses to leverage mobile devices during their customer onboarding process and immediately verify the customer using MNO data.

## The future of identity is mobile

- Add an extra layer of trust to enhance your identity verification
- Verify 1.8 billion mobile users across major markets
- Reduce risk of fraud

## Powered by MNO data

- Access data provided by dozens of the world's largest MNOs
- Combine network carrier data with existing KYC-compliant sources
- Access and validate hard-to-reach consumers

## Business Verification

# Know who you're doing business with.

Trulioo's real-time Business Verification service enables clients to fully automate the retrieval of company vitals from commercial registers worldwide to help streamline workflows for Know Your Business (KYB), AML, KYC, and Customer Due Diligence (CDD) processes.

The legal requirements for verifying business entities have changed significantly. New principles aim to 1) eliminate forged or manipulated documents as the official record of authority of business entities and 2) provide more transparency of beneficial ownership to ensure detection and prevention of fraud, corruption, tax evasion and criminal activity such as money laundering.

Previously, verifying a business entity was a low-tech and cumbersome process for both the financial institution and business entity. Business entities were required to submit official documentation to the financial institution. Financial institutions would then carry out additional analyses, such as ordering official company documents from the official registry to verify account-holder-submitted information, identifying the Ultimate Beneficial Owners (UBOs), and performing a KYC check on each individual UBO.

Trulioo's on-demand Business Verification automates and streamlines this process. It analyzes, verifies and provides data intelligence for business entities in over 80 countries. During due diligence, Business Verification assists clients to automate compliance workflows, decrease the risk of fraud, reduce manual front-to-back office operations, take advantage of digital processes and enable staff to focus on key compliance considerations.

Through a single RESTful API, clients gain instant access to:

- 330 million companies in over 195 countries around the world
- 180+ government registers and public records
- 100 percent market coverage of all-sized entities
- Official company documents from government registers
- Ultimate Beneficial Owners



Trulioo's Business Verification service allows you to:



### Verify the business and perform an AML check

In real time, verify a company's vitals, including business registration number, company name, address, status, key management personnel and date of incorporation, through government registers and public records. Complete an AML check of the business through PEP, sanction and criminal watch list sources.



### Identify the Ultimate Beneficial Owners (UBO)

Ultimate Beneficial Ownership and structure are identified using artificial intelligence (AI), natural language processing (NLP) and optical character recognition (OCR). The implementation of these technologies provides the ability to locate, decipher and extract shareholder information contained in official company documents purchased in real time from government registers. This enables organizations to determine natural persons who have an ownership or a management stake.



### Act as a Record of Authority

As a Record of Authority during the due diligence process, download and retain copies of official company documents (such as shareholder reports) submitted to government registers.



### Perform AML/KYC checks on UBOs

To meet KYC requirements, perform instant electronic identity verification (eIDV) for all individuals deemed to be a UBO. It is imperative for regulated businesses to validate and verify business clients and beneficial owners' identities to help mitigate risk, reduce fraud, and adhere to a diverse range of compliance requirements.

## Business Verification simplified

Combining Trulioo's electronic Business Verification, Electronic Identity Verification (eIDV) and ID Document Verification solutions, clients gain secure access to reliable data sources to instantly verify business entity details, perform watch list checks, and identify and verify the connected entities of the business — all through a single platform.

# Request a demo today!

## Seeing is believing

With GlobalGateway, expand your business to international territories. The best way to see how GlobalGateway can help your business is to try it today. Request a demo today and you will discover an unmatched identity portal to the world!

### GlobalGateway international coverage:

With secure access to over 400+ reliable and independent data sources worldwide, Trulioo supports hundreds of global clients to instantly verify 5 billion customers and 330 million business entities all through a single API. Contact our sales team for the latest data coverage information.



### Experience GlobalGateway

What are you waiting for?

Call Trulioo today: **1 (888) 773-0179**

Argentina	Haiti	Puerto Rico
Australia	Hong Kong	Russia
Austria	India	Romania
Belgium	Ireland	Singapore
Belize	Italy	Saudi Arabia
Brazil	Japan	South Africa
Canada	Jordan	South Korea
Chile	Kenya	Spain
Columbia	Kuwait	Sweden
Denmark	Lebanon	Switzerland
Dominica	Luxembourg	Taiwan
Ecuador	Malaysia	Thailand
Egypt	Mexico	Turkey
Fiji	Netherlands	UAE
Finland	New Zealand	United Kingdom
France	Norway	United States
Germany	Peru	Venezuela
Greece	Philippines	Vietnam
Guam	Portugal	and more



# Trulioo is your international partner for identity and business verification.

Trulioo is a leading RegTech company that provides operational efficiencies and cost benefits to our customers. With the ability to verify and authenticate 5 billion people and 330 million companies worldwide, Trulioo offers the most robust and comprehensive identity and business intelligence data from hundreds of independent, reliable and unique sources from around the globe. Our technology allows for seamless integration of identity information into existing systems to perform frictionless, on-demand ID verification at a competitive price.