GLOBALGATEWAY®

Your identity portal to the world.

Trulioo®

GLOBALGATEWAY

The global marketplace for identity solutions.

Trulioo GlobalGateway is the premier 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 watchlists, 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:

- **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

The unrivaled business advantage of GlobalGateway is international access, 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:

- GlobalGateway API, which entails a normalized set of data fields across all available countries. This API reduces the time and effort required to integrate GlobalGateway into your automated business processes or website
- GlobalGateway portal

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 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.

Watchlist

International watchlist 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.

Identity Verification

Don't stop your business at the border.

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 IDV from over 400 data sources

GlobalGateway offers a truly convenient one-stop IDV 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 operators (MNO)
- Public data
- Telephone/utility records
- Watchlists

Why choose GlobalGateway for IDV?

- International IDV 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 IDV from over 400 data sources

ID Document Verification

Optimize your document checks.

Why choose GlobalGateway for ID Document Verification?

- International IDV for 80+ countries

- Global AML watchlist checking

- ID Document Verification for nearly every country in the world

- Assist in AML/KYC compliance, and reduce the risk of fraud

- Global IDV, ID Document Verification, and AML screening through a single integration and contract

When your customers create an account, GlobalGateway ID Document Verification helps you automate and streamline onboarding. Instantly capture data and images from ID documents such as driver's licenses, passports, identity cards and resident permits with a mobile device or high-quality webcam.

ID Document Verification works across any industry and integrates easily into any environment. GlobalGateway offers Identity Verification and ID Document Verification with facial recognition technology in the same workflow to deliver enhanced due diligence for increased security.

GlobalGateway ID Document Verification is an end-to-end solution that provides access to a marketplace of document verification partners:

- **Deploy a single image capture SDK**, making it convenient for your customers to capture high quality document images and selfies. Smooth and instant onboarding helps reduce abandonment.

- **Verify 4,200 different types of identity documents from nearly every country in the world**. Trulioo leverages patented advanced machine learning algorithms to quickly authenticate identity documents, determining whether they are original, government-issued ID documents that have not been altered or forged.

- **Use selfies for authentication**. Facial recognition technology is applied to make sure that the person in the selfie is the same as the person in the ID document image. Biometric authentication enables advanced fraud prevention.

Why choose GlobalGateway for ID document verification?

Get truly effective global coverage

Just because a provider offers document verification in a particular country or region doesn't mean they can deliver the results you need.

GlobalGateway gives you the freedom to choose from multiple global document verification partners, so you can be confident you're getting the most effective service. Trulioo also offers a batch service so you can test and optimize your match rate for each market before going live.

Customize your risk-based approach

With the GlobalGateway marketplace, you have the flexibility to combine multiple verification services. You can design verification workflows based on your particular business risks and the regulations you're working under.

For example, GlobalGateway can extract identity data from ID documents using optical character recognition (OCR) and verify it against trusted data sources, which lowers the risk of fraud. Or screen identity data against global watchlists and sanctions lists for enhanced due diligence.

Easily expand to new markets and adapt to new regulations

When you want to open for business in a new country, there's no need to find new partners or negotiate contracts — GlobalGateway already has you covered. When you have to change your processes to keep up with compliance requirements, the platform can adapt with you. And thanks to our team's global experience, we can help you understand your options and make the right decisions for your business.

Minimize your development efforts

For businesses that don't have in-house engineering resources, GlobalGateway offers the simplest integration process for accessing the widest range of verification services and data sources.

The GlobalGateway image capture SDK can be deployed in a matter of minutes, and images are dynamically routed to a document verification provider through the GlobalGateway API. For manual verification, tasks are automatically sent to the provider with the shortest queue.

The same API also provides access to hundreds of reliable and independent data sources for verifying identity data, including credit, electoral roll, government, public, mobile network operators, utility and consumer files.

| Global coverage | Secure end-to-end workflow | Easy integration | Dynamic routing | Facial recognition | Sanctions and watchlist screening |

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

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.

Know who you're doing business with.

GlobalGateway Business Verification enables clients to fully automate the real-time 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.

GlobalGateway 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

GlobalGateway Business Verification 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 watchlist 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 identity verification (IDV) 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 GlobalGateway Business Verification, Identity Verification (IDV) and ID Document Verification solutions, clients gain secure access to reliable data sources to instantly verify business entity details, perform watchlist 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!

Experience GlobalGateway

What are you waiting for?
Call Trulioo today: **1 (888) 773-0179**

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.

Argentina	Hong Kong	Portugal
Australia	Iceland	Qatar
Austria	India	Romania
Bahrain	Indonesia	Russia
Bangladesh	Ireland	Saudi Arabia
Belgium	Italy	Singapore
Brazil	Japan	Slovakia
Canada	Jordan	South Africa
Chile	Kuwait	South Korea
China	Lebanon	Spain
Columbia	Luxembourg	Sweden
Costa Rica	Malaysia	Switzerland
Czech Republic	Malta	Taiwan
Denmark	Mexico	Thailand
Ecuador	Netherlands	Turkey
Egypt	New Zealand	Ukraine
El Salvador	Nigeria	UAE
Finland	Norway	United Kingdom
France	Oman	United States
Georgia	Peru	Venezuela
Germany	Philippines	Vietnam
Ghana	Poland	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.