

FINANCIAL SERVICES

## Dosh chooses GBG to streamline digital onboarding

dosh.

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### The challenge



### The solution



### The outcome



## The customer

Dosh, New Zealand's first mobile wallet and real time payments network, allows instant payments via mobile numbers or QR codes on smartphones. Founded in 2021, the team at Dosh had a raft of Know Your Customer (KYC) requirements that had to meet specific New Zealand legislations regarding electronic identity verification. Dosh partnered with Cloudcheck, a GBG company, to ensure full compliance.

## The challenge

Early in the development stages of Dosh, compliance requirements were a key factor in establishing a legally sound and trusted real time payments network. Shane Marsh, Co-Founder of Dosh, was initially speaking with global providers for Dosh's compliance needs — but it quickly became clear that there was a lack of knowledge about New Zealand's specific local requirements and regulations.

"We needed a provider that knew the New Zealand regulatory landscape inside out, and had the experience to set us up successfully," says Shane.

Additionally, since the idea of a mobile wallet was new to New Zealand customers, the digital onboarding aspects had to be watertight to provide continued reassurance around privacy and security. With New Zealanders traditionally accustomed to going into bank branches to get financial account identities verified, Dosh needed to select a partner that would establish digital trust with customers.

## The solution

Marsh and the team at Dosh selected GBGCloudcheck because of the company's deep understanding of the local New Zealand compliance requirements.

"The global providers didn't understand our needs — when I first spoke to Cloudcheck, it was clear the team there had a deep understanding of our requirements locally," says Marsh.

Dosh selected Cloudcheck's API for Identity and Address verification as well as international PEP & Sanctions Watchlist screening to protect customers against fraud, and to protect businesses from unwittingly engaging in anti-money laundering or counter terrorism financing activities.

Working collaboratively to fit and build the solution into Dosh's platform, Cloudcheck met the business requirements and provided the service and technology needed to establish Dosh's customer onboarding solution.

## The outcome

In New Zealand, if a business is digitally onboarding a new customer, it is a legal requirement to verify their identity against two independent sources — government and address. Cloudcheck is built into the Dosh platform to do all this seamlessly and with little knock on effect to the onboarding customer.

Through Dosh's use of Cloudcheck's Go API, the onboarding customer provides their details and Cloudcheck cross references against relevant government sources before they are permitted to open their mobile wallet.



“Cloudcheck is a leader in the New Zealand market. We have full confidence they understand how to deliver for our customers. The Cloudcheck team has been a collaborative partner both in the implementation phase and in ongoing work — simply a joy to work with.”

Shane Marsh,  
Co-Founder, Dosh

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