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BARCELONA
27 FEBRUARY-2 MARCH 2023

VELOCITY

Identity and Data Seminar

Mobile Identity APIs: The Road to Success

CC7, Fira Gran Via, Barcelona, Spain
Monday 27 February, 2023 | 11:30 - 12:30 (CET)

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Mobile identity APIs

Delivering the next generation of mobile authentication, fraud detection and prevention

Agenda

1. Mobile Identity APIs: gaining momentum
Helene Vigue, **GSMA**

2. Unlocking the Power of Mobile Network APIs
Adri Loloci, **Vodafone**

3. The Future of Authentication is Now
Charlie Rowland, **Prove**

4. Why and how to pursue a Mobile Identity API strategy?
Moderator: Helene Vigue, **GSMA**

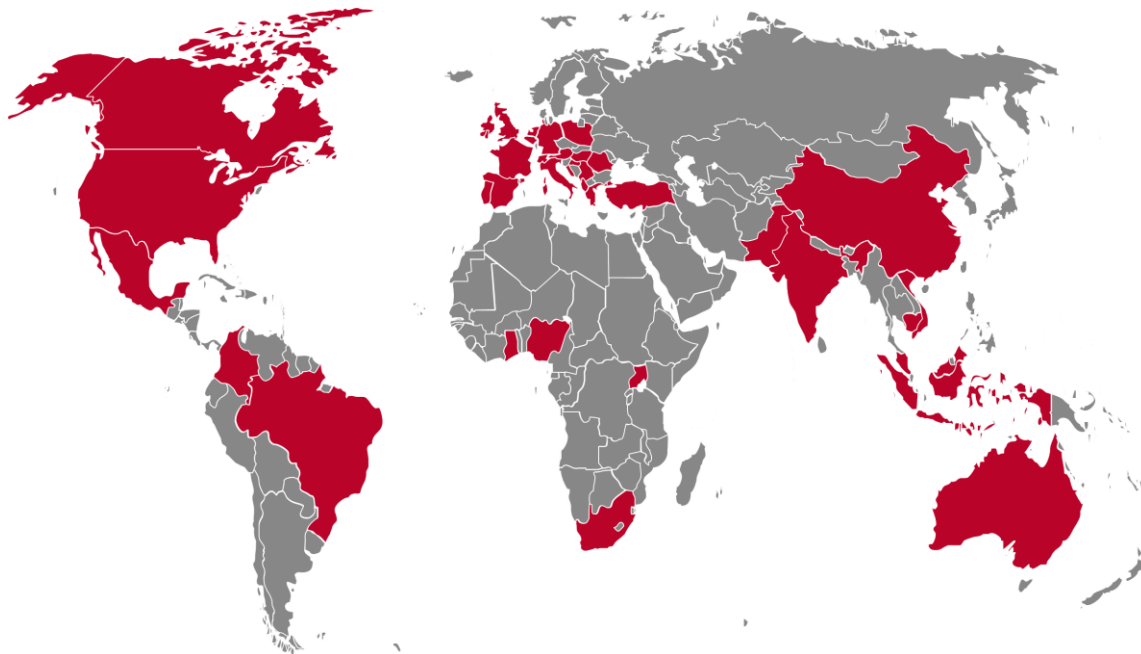
Panelists:

Glyn Povah, **Telefónica Tech**

Marc Gonzalez, **Twilio**

Gautam Hazari, CTO, **Sekura Mobile Intelligence**

Mobile Network Operators are increasingly offering mobile identity APIs to businesses



Mobile Identity API available *

Unknown status / No Mobile Identity API available *

* based on known availability of account takeover protection (SIM swap) API and/or Number Verify API

Product naming may vary

Last update: February 2023

The mobile identity API ecosystem is growing to address a growing need

The need for mobile identity continues to grow

4.7%
SMS OTP
segment growth
2020-2026 CAGR ⁽¹⁾

\$100Mn
SIM swap losses
Attacks from 10 hackers
in US over 2020 ⁽²⁾

23%
Android app retention
one day from download ⁽³⁾

⁽¹⁾ Research and Markets

⁽²⁾ Europol

⁽³⁾ Statista

Increasingly diverse solutions and players integrate mobile identity APIs

- Mobile intelligence providers
- CPaaS players
- Fraud reduction intelligence platforms
- (Consumer) Identity & Access Management platforms
- Credit scoring
- Risk decisioning platforms

The Open Gateway initiative can help scale Mobile Identity APIs further



www.gsma.com/open-gateway

Vodafone Identity Hub

Adri Loloci – Senior Global Product
Manager

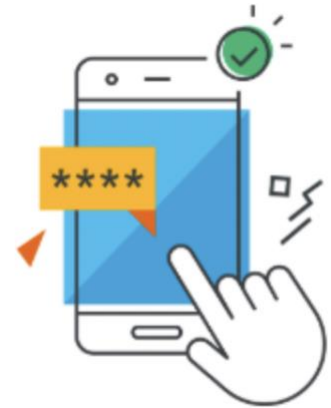


The importance of the phone number

Mobile numbers are the most ubiquitous, reliable and durable identifiers of the digital era. They are the ideal digital identity of our mobile world.

- Unique
- Memorable
- Personal

Whenever we sign up for new online services, open a social media account or a bank account we are asked to provide a phone number.



Mobile is the preferred communication channel for fraudsters

Why do the mobile network data signals matter?

Banks warn of fraud 'epidemic' as losses soar from authorised push payment scams

Fake investments and fraudsters impersonating the police cost victims the most, says UK Finance



Twitter will require phone number verification to purchase a Twitter Blue subscription

Ivan Mehta @indianidle / 5:30 PM GMT • December 12, 2022

Comment



Byline Darbin / TechCrunch

Royal Mail delivery text scam exposed: how a scammer tried to take £4,000

Watch our exclusive video to see what happens if you follow a scam delivery text

21 Dec 2021



68 Millionen US-Dollar im Jahr 2021 durch SIM-Swapping ergaunert

Das FBI warnt vor einer starken Zunahme sogenannten SIM-Swappings, durch das Angreifer im Jahr 2021 einen Multi-Millionen-Schaden angerichtet haben.

Lesezeit: 5 Min. In Pocket speichern

86



ars TECHNICA

BIZ & IT TECH SCIENCE POLICY CARS GAMING & CULTURE

Police in Spain dismantle a SIM-swapping ring that drained bank accounts

Banks still use SMS for 2FA, much to the satisfaction of crooks.

DAN GOODIN - 2/11/2022, 10:29 PM



Number Verify

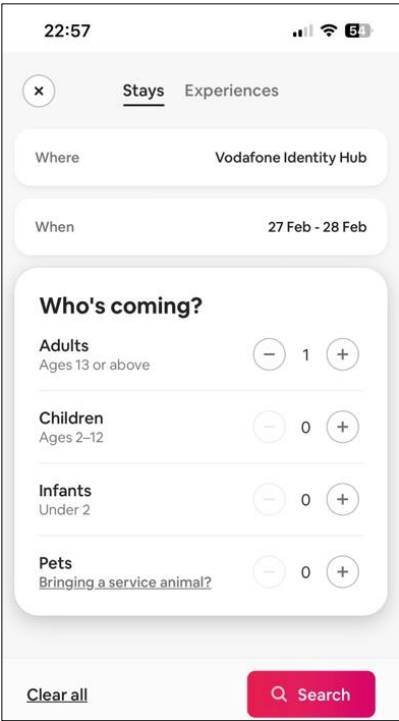
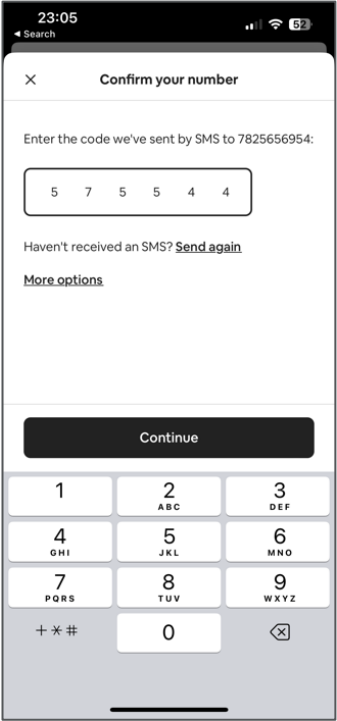
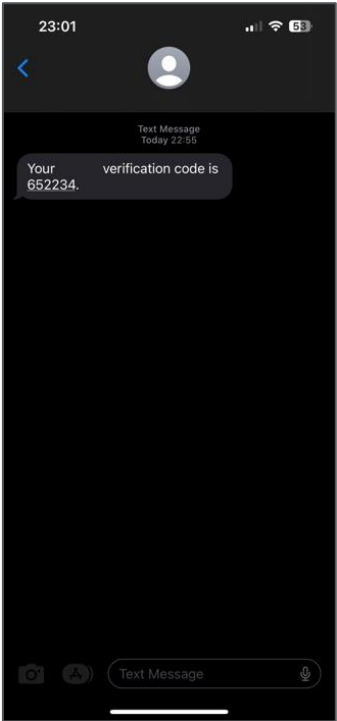
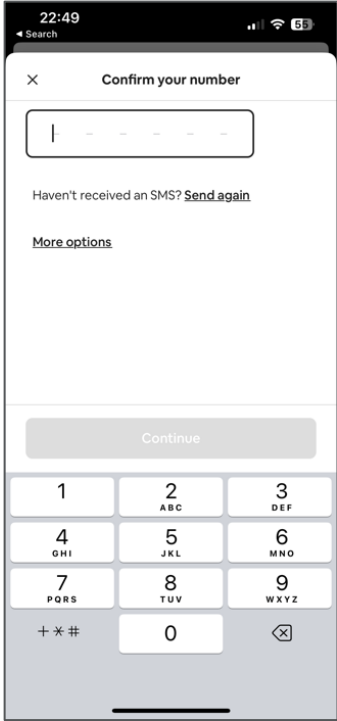
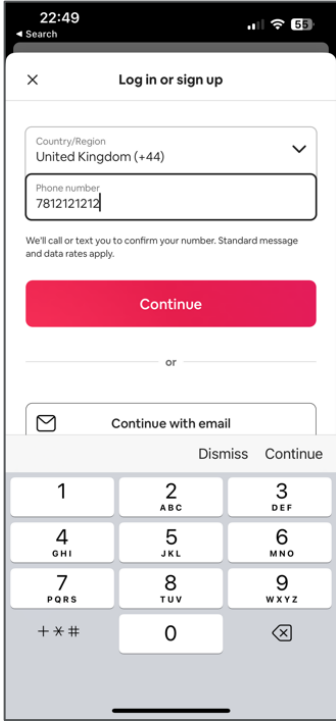


Number Verify – Private, secure, frictionless

“Can you improve the digital experience by replacing SMS OTP with a more secure and convenient alternative?”



SMS OTP UX Today



Login with Number Verify

22:49

Search

Log in or sign up

Country/Region
United Kingdom (+44)

Phone number
7812121212

We'll call or text you to confirm your number. Standard message and data rates apply.

Continue

or

Continue with email

Dismiss Continue

1 2 3
4 5 6
7 8 9
+ * # 0

22:57

Stays Experiences

Where Vodafone Identity Hub

When 27 Feb - 28 Feb

Who's coming?

Adults
Ages 13 or above - 1 +

Children
Ages 2-12 - 0 +

Infants
Under 2 - 0 +

Pets
Bringing a service animal? - 0 +

Clear all Search



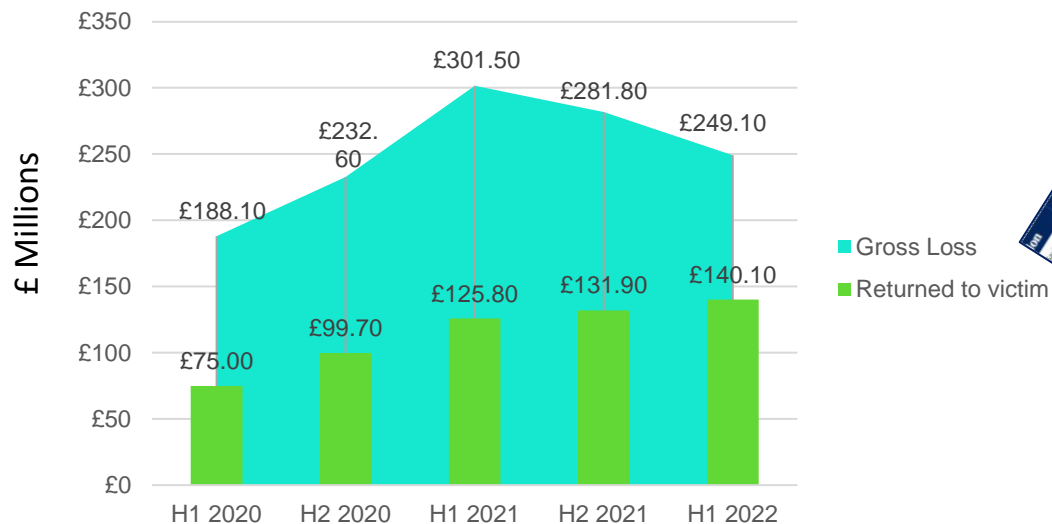
APP Fraud



A national security risk

Have you ever received a call or text from someone pretending to be your bank, HMRC or the police trying to scam you to transfer money?

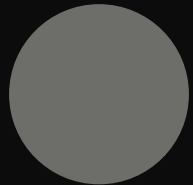
APP Fraud H1 2020 - H1 2022








The Future of Authentication is NOW

Charlie Rowland - Senior Director, International



Prove is the modern way of proving identity.

Proven Results:

-  79% faster onboarding, 35% abandonment decrease
-  \$850 million in additional sales
-  75% fraud reduction (relative to attack rate)

Trusted by over 1,000 companies:

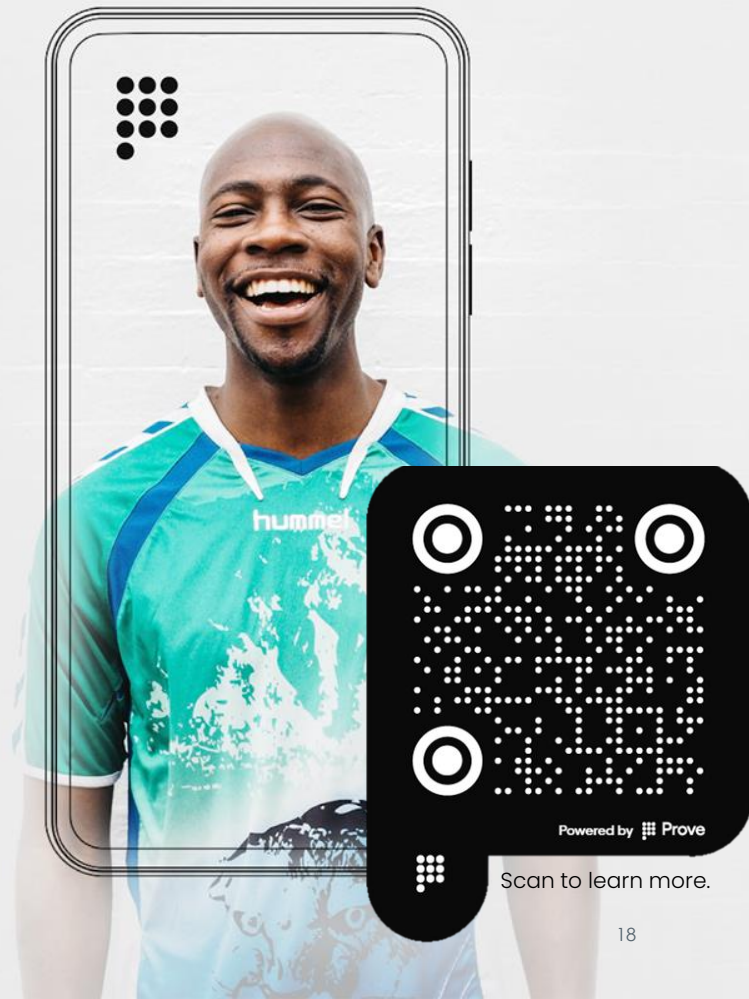
8 of the top 10 banks

3 of the top 5 marketplaces

3 of the top 5 retailers

2 of the top 3 crypto exchanges

2 of the top 3 healthcare companies



U.S. Success Stories:

Prove processes **12 Billion** mobile auth (Number Verify) requests annually in the U.S.

What Can You Unlock by Getting Identity Right?

79% faster onboarding
for a leading fintech



35% decrease
in abandonment
for a major card issuer



\$850 million in
additional sales
for a Tier 1 bank



35% fraud reduction
(relative to attack rate)
for a leading card issuer



In our customers' own words...

"For us, **Prove is one of the few...possibly the only...fraud solution we have that actually reduces friction.**

What we find so powerful about Prove is **it also validates possession of your device.** So, as a fraudster, you would not only need to know the information, but you have to prove that you have access to the phone that's being entered, and that's a pretty **powerful tool to stop fraudsters.**"

Brandt Smallwood

Head of Consumer Lending, Bilt Rewards



"When evaluating an identity verification provider, **choose the one that doesn't hinder the customer experience and company growth.**

If you want it frictionless, fast, accurate, and trustworthy, **Prove is the only one on the market that meets those standards.**"

Martin Spusta

CEO, Spark Wallet



"With the help of Prove's cryptographic authentication model, **Synchrony has achieved a substantial increase approval rates, with only a fraction of the fraud when compared to our legacy approach.**

Importantly, Prove has contributed to a **more-streamlined customer experience, reduced fraud and provided a significant uplift in revenue.**"

Mylene Pedone

SVP, Digital, Credit & Authentication, Synchrony





We are catching up quickly!

“Prove allows ~60% of our mobile enrollments to benefit from near real-time, frictionless possession checks in accordance with PSD2-SCA regulation.”



Chris Parker

Fraud Analytics Product & Threat Lead
NatWest Group



U.S. Mobile Authentication Success Stories: **Retail Sector**

National Furniture Retailer Optimizing Account Creation

National Furniture Retailer needed to perform registration and initial credit check for consumers prior to generating contract terms for their furniture rental service. Prove Auth was implemented for initial account generation, securely binding consumers to improve onboarding experience, reduce cart abandonment, and improve transaction security.

Results

90K+

Successful Authentications

Enhanced Onboarding

**Reduced Cart
Abandonment**

TREND: Moving away from RBA towards cryptographic authentication

RBA = Probabilistic

“There is a probability of **X** that this is the customer presenting their data.”

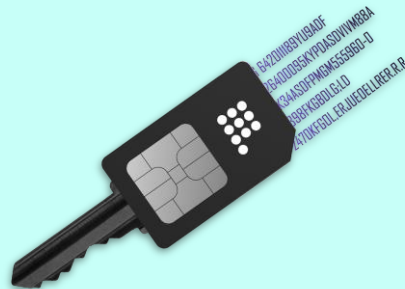


Analyzes signals to compile a **score**.

Relies on consumer-asserted PII, which is **highly susceptible to bad actors using stolen info**. Forces an enterprise to continuously collect more data.

Cryptographic = Deterministic

“This **is** my customer presenting the data.”



Uses **SIM card as a cryptographic key + biometric sensors to confirm device possession**.

Requires little to no consumer action, which **means less opportunity for fraud** and a **better customer experience**



Thank You

If you have any questions, please come and meet us
at our booth **#CS94 in Congress Square**



Why and how to pursue a Mobile Identity API strategy?

Panel discussion



Glyn Povah
Founder & Director, Global
Product Development Smart
Digits, Telefónica



Marc Gonzalez
Account Security Specialist
Twilio



Gautam Hazari
CTO, Sekura
Mobile Intelligence



Helene Vigue
Identity and Data Director
GSMA

Continue the
discussion...

Join GSMA
Identity and Data
Community

