

Identity Verification

Protect your customers and business from identity fraud with our suite of identity protection and verification products.

Be more confident customers are who they say they are and calls or texts are going to the right mobile.

Check if transactions are being made near the customer's mobile.

And make customer registrations and form filling faster and more secure with Sign-Up and Number Verify.

"Sim swapping fraud is a real challenge to our industry."

Fraud & Security Manager
Lloyds Banking Group



Identity fraud using mobile phones is on the rise

With mobile now being a prevalent tool for banking transactions, criminals have started seizing control of mobile numbers to takeover people's bank accounts by making a SIM Swap.

They do this by posing as the victim and successfully socially engineering staff at the mobile phone provider, who then issue a new SIM and all calls and texts to the victim's number are then routed to the SIM in the fraudster's mobile.

This means they can activate codes or authorisations needed for online bank transfers, such as a one-time pins or passwords.

This kind of fraud does require the criminal to have the victim's bank details and some personal details, which can often be easily gained from social media.



SIM Swap and Call Divert Protection from account takeovers

In the constant battle to combat fraud, we give you real-time insights showing if any sim swaps have taken place recently, so you can confidently assess if a customer's mobile account has been taken over.

We also tell you if any call diverts are active, as criminals often divert calls to other numbers.

You can then take action before criminals request fraudulent one time passwords, effectively preventing them from being able to withdraw funds, change bank passwords or set themselves up as a new beneficiary for any payments.

Benefits for your business

- **Reduces risk of account takeover fraud** where mobile is used for two-factor authentication.
- **Protects both SMS and voice channels**, making one-time passwords more secure.
- Provides **real-time data insights**, so you can make better informed risk decisions.
- **Improves customer service levels.**

Benefits for your customer

- **Reduces risk of account takeover fraud.**
- **Peace of mind and convenient** with extra security for all one-time passwords sent by text or voice.

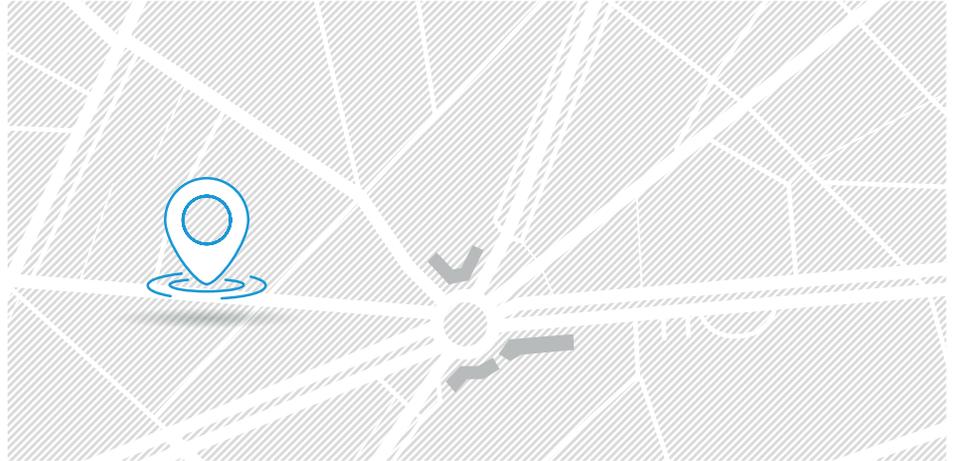
Proximity

Check if a customer is where they say they are and if transactions are being made in the proximity of the customer's mobile

Proximity lets you match a known transaction location to see if it is in proximity to the location where the customer's phone is located.

It's a secure, dedicated, real-time connection that lets you check if the mobile is near where the customer says they are.

Customers need to opt in to location services.



Benefits for your customer

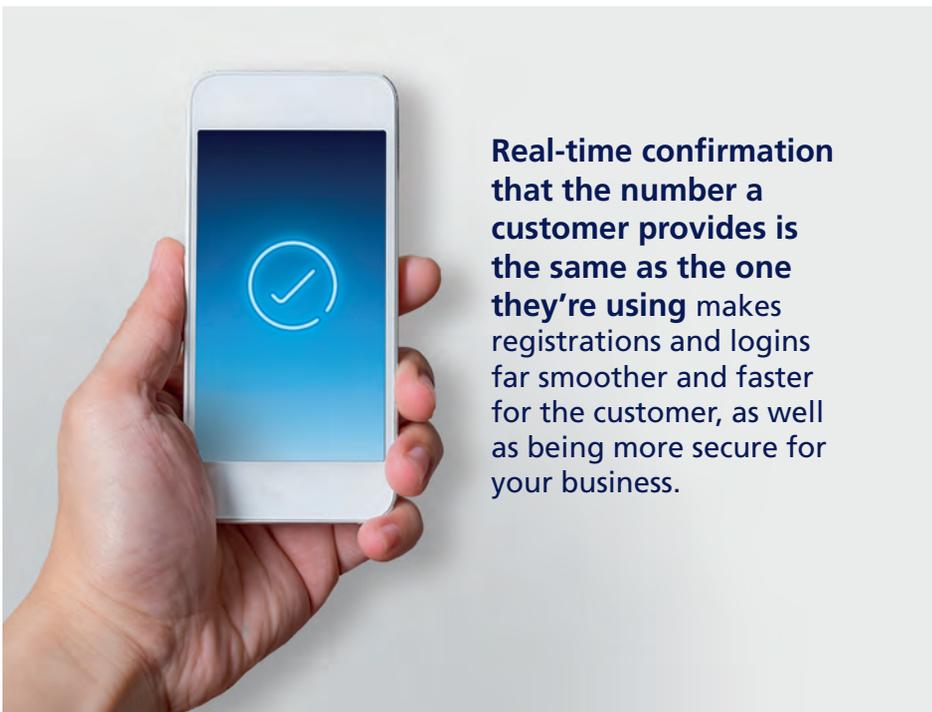
- **Peace of mind and convenience** with improved protection from fraud when transacting online and in-store.
- **Simple and straightforward**; a customer simply has to consent by providing you with their mobile number.

Benefits for your business

- **Reduction in fraud losses for card transactions.**
- **Reduction in fraud losses for online banking.**
- **Real time data insights** allowing you to make better informed risk decisions.
- **Peace of mind for your customers when transacting online.**
- **Straightforward consent model** through customers providing their mobile number.
- **Direct connection via API** and also available via accredited partners.

Number Verify

Verify your customer's mobile number instantly and securely



Real-time confirmation that the number a customer provides is the same as the one they're using makes registrations and logins far smoother and faster for the customer, as well as being more secure for your business.

Benefits for your business

- **Fast and secure mobile number authentication** via the mobile network, even when roaming.
- **Speeds up registration.**
- **Works in browsers and apps** on all platforms.
- **Simple fallback to existing authentication process** where number cannot be matched.

Benefits for your customer

- **Fast and secure mobile registration.**
- **Works on any internet enabled mobile device** even when roaming.

Sign-Up

Increase registration rates by making it quicker and easier for customers to fill in forms on their mobile

This secure service autofills forms completed on mobile using verified customer account data from Telefónica.

All delivered automatically after receiving the customer's consent.

Benefits for your business

- **Higher user registration rates** with fewer errors on mobiles.
- **Less shopping-cart abandonment.**
- Verified form fill data can include **name, address, postcode and email address.**
- **Works on multiple platforms** mobile web, apps, network and wifi.
- **Simple integration** via APIs.

Benefits for your customer

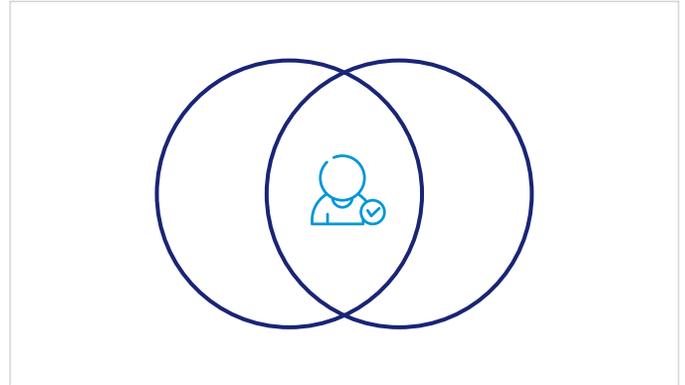
- Registration and checkout is **quicker and easier** on a mobile.
- **Autofill** details linked to their mobile phone account.

Identity Verification products are already helping these companies see great results



Match

Reduce fraud by matching your customer data with their mobile phone account data



Match enables your business to cross reference name and address data given to you by a new or existing customer with our subscriber data, which means you can make a more relevant customer offer based on better risk assessment.

Benefits for your business

- **Accurate customer data verification.**
- **All customer data is 'bound' to the mobile number.**
- **Gives confidence in customer data.**
- **Strong level of assurance** by using verified account information.
- Allows you to **build up the risk score**, and make a more informed decision on customer usage.

Benefits for your customer

- **Protects against identity theft.**
- A service provider has more confidence in a customer's identity meaning they can **reduce manual security checks** within the registration process.
- **Quicker and easier registrations** and completion of online secure forms

Contact Us

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Email us today and one of our Account Managers will get back to you very shortly.