

# 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.

Make customer registrations faster and more secure.

And make sure calls or texts are going to the right mobile.

*"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 by posing as the phone owner and successfully socially engineering staff at the mobile phone provider to issue a new SIM. All calls and texts to the number are then routed to the SIM in the fraudster's control.

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



## 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.

## Number Verify

### Verify mobile numbers instantly

Real-time confirmation the number a customer says they're using is the same as the one in the mobile they're actually 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** when not connected to the mobile data network.

### Benefits for your customer

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

## 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

- **Verify customer data quickly and easily.**
- **Improve registration** conversion rates.
- **Improve acceptance rate** of applications for new products and services.
- **Reduce fraudulent transactions.**
- **Verified customer account data** bound to the mobile number.

#### Benefits for your customer

- **Consent-based service** so the customer is in full control of how their data is used
- **No customer data is shared** as only a binary match result is given for each attribute
- **Ease of use – transparent** to customers once consent is given
- **Improves likelihood of registration** or application success
- **Reduces risk** of identity theft and fraud

---

Companies seeing great results with our Digital Identity products



## Number Recycle

### Find out if and when a mobile number has been deactivated and recycled

Since end users often don't update or delete their account profiles and mobile numbers with their service providers as they should, the service provider may have no knowledge that the number has been reallocated. Number Recycle helps solve a number of issues.

#### Reduce New Account Lock Outs

If the mobile number is already registered (by the old end user) then often the end user cannot complete the account registration.

#### Reduce Existing Account Lock Outs

A standard way to allow end users back into their locked account is with an SMS one-time password to the registered mobile number. If the end user is no longer in possession of the registered mobile number this can prove problematic.

#### Reduce SMS notifications going to wrong user

When people stop using their mobile number, they often don't let everyone know. Number Recycle can help cleanse your databases to make sure no unsolicited communications or notifications are sent to the new end user.

#### Benefits for your business

- **Reduce impact on customer service teams** by preventing Account Lock Outs.
- **Make sure no unsolicited communications or notification are sent out** by cleansing your customer databases.

#### Benefits for your customer

- **Hassle-free registrations.**
- **Improves security of 2-Factor Authorisation.**
- **Fewer unsolicited communications.**

## Contact Us

[Digital-Enquiries@O2.com](mailto:Digital-Enquiries@O2.com)

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