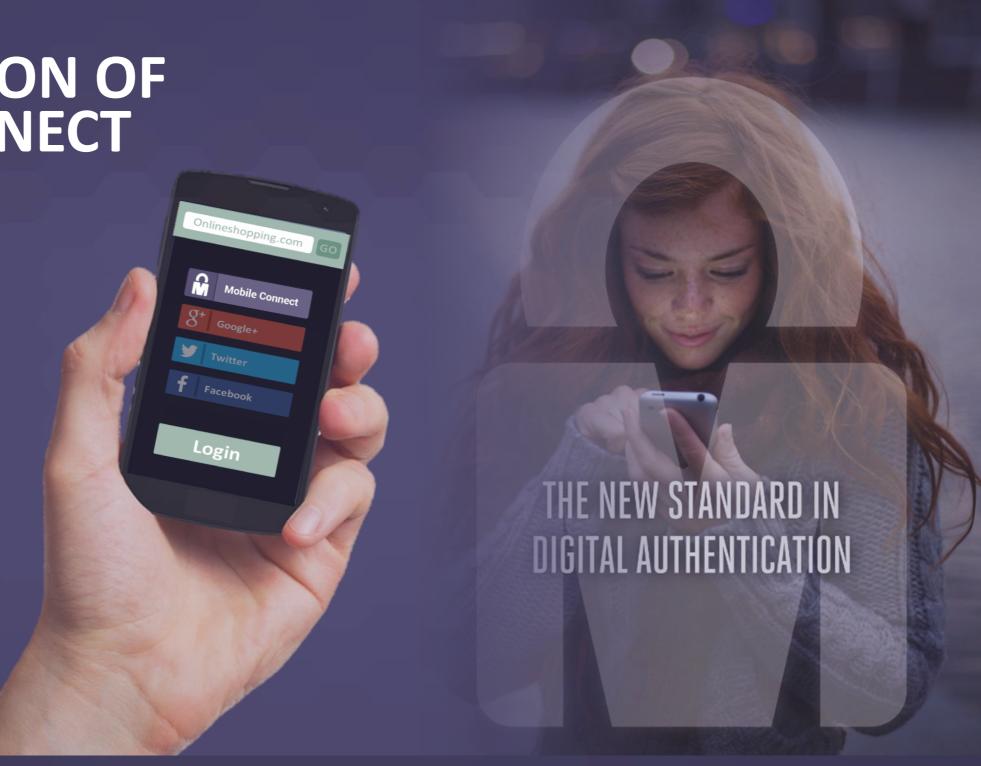
THE EVOLUTION OF MOBILE CONNECT

MARIE AUSTENAA





MOBILE CONNECT RECAP

Mobile Connect provides simple, secure and convenient access to online services, replacing the need for multiple usernames and passwords

It combines the user's unique mobile number and an optional PIN for added security, to verify and authenticate their identity



Using the mobile as the authentication device, user's can log-in to services from a mobile, PC or tablet, giving flexibility as well as security



Eliminates consumer frustration, reduces abandoned transactions and drives more repeat business



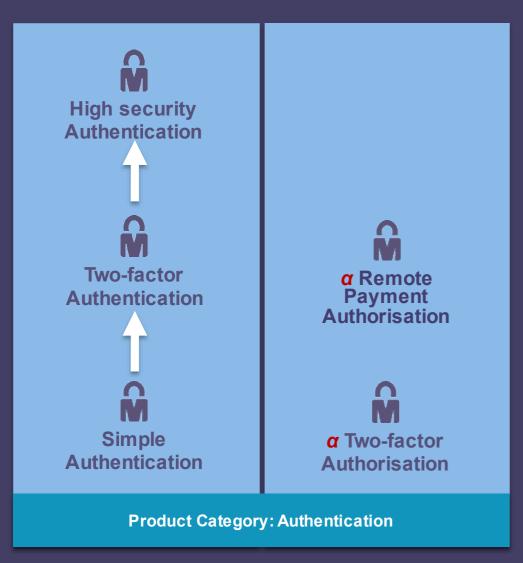
MOBILE CONNECT STARTS WITH AUTHENTICATION



ACCESS AND MANAGE YOUR BANK ACCOUNT
SHOP ONLINE AND MANAGE TRANSACTIONS
ACCESS YOUR PERSONAL HEALTH RECORD
MANAGE LOYALTY PROGRAMMES
AND MANY MORE....

Positions Operators **as trusted providers of identity services** to 3rd Party Service Providers

...EXPANDS INTO AUTHORISATION

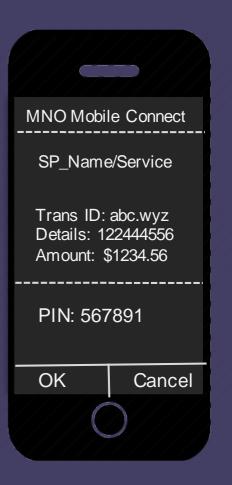


EVOLVING

AUTHENTICATION TO

INCLUDE AUTHORISATION

OF TRANSACTIONS



MOVING ON TO PROVIDE INSIGHTS

Reducing user friction



Data sharing



Data verification



Data verification

Verifying and/or proving identity: Know Your Customer (KYC)



Data signals

Mitigating fraud

COMBING AUTHENTICATION AND ATTRIBUTES TO CREATE ENHANCED PROPOSITIONS

Something I Have

Something the =Network Knows

Intelligent 2FA



Simple Authentication



α Anti-Fraud Attributes



α Qualified Authentication

FUTURE-PROOFING MOBILE CONNECT FOR LONG-TERM SUCCESS



Wide portfolio of identity services



Modular framework to support new authentication methods & services



Support for biometrics via smartphone app authenticators & FIDO



Enhancement of authentication through network signals



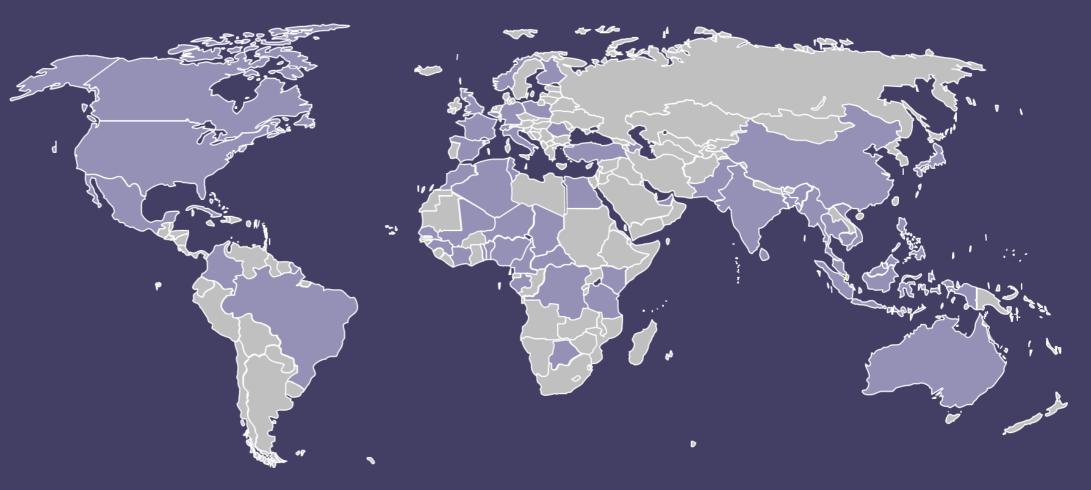
Evolution towards risk-based authentication



Simplify the commercial structure to enable rapid scale

TARGETING ONE BILLION+ MOBILE CONNECT USERS





EVOLUTION OF FOCUS

Wave 3: Add value

- More enabled users
- Product evolution
- Service in use

Wave 2: Scale

- Achieve scale in enabled users
- Engage digital service providers

Wave 1: Establish

- Service design
- First beta deployment
- Operator collaboration established

KEY SUCCESS FACTORS OF MOBILE CONNECT



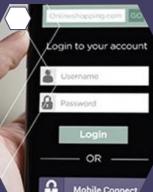
Industry standard; single set of **APIs**

> MNObacked



Global coverage Future proof

Mobile centric experience



mobile connect

Trust & privacy & security

Signing Authorisatio

alD Match Attribut



QUESTIONS?

