



Secure digital identity is now in our hands

Mobile Connect

Delivering a global authentication solution

Monday 22 February 2016



Personal
Data



MOBILETM
WORLD CONGRESS





Secure digital identity is now in our hands

Welcome

Ana Tavares Lattibeaudiere
Vice President of Programmes, GSMA



Personal
Data



Mobile Connect – Mobile Is Everything	Marshall D Jones
Fireside Chat What 2 Billion Users Means To The Mobile Industry	Marie Austenaa, VP and Head of Personal Data & Mobile Identity, GSMA Oscar Mancebo, Head of Mobile Connect, Telefonica Harmeen Mehta, Global Chief Information Officer, Airtel Jean Paul Cottet, SEVP Chairman, Orange
Keynote – Rocket Internet	Hootan Mahallati, Vice President Products, Rocket Internet
Keynote – Apigee	Anurag Wadehra, Vice President Solutions, Apigee
Showcase Panel – Mobile Connect in India	Jaikishan Rajaraman, Head of Technology APAC, GSMA Sunil Tandon, Head, Non-Voice Services, Tata Rajnish Khare, Head Digital Transformation and Mobility Banking, HDFC Sashi Shankar, Chief Marketing Officer, Idea
The Mobile Connect Opportunity	Marie Austenaa, VP and Head of Personal Data & Mobile Identity, GSMA



**mobile
connect**

Secure digital identity is now in our hands

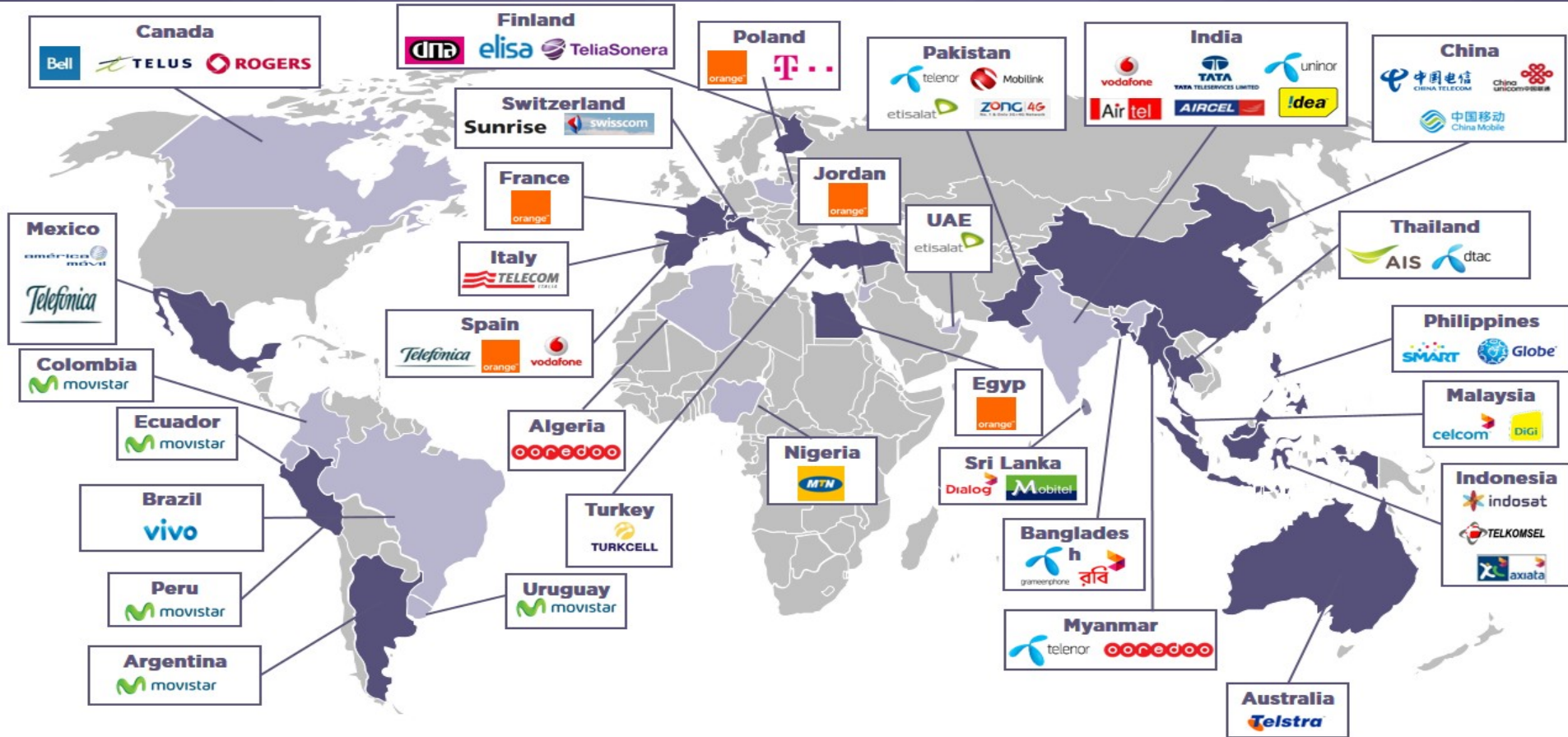




Marie Austenaa

VP and Head of Personal Data & Mobile Identity,
GSMA

2 Billion Enabled Users - 34 Operators in 21 countries



What 2 Billion Users Means To The Mobile Industry

Marie Austenaa

VP and Head of Personal Data &
Mobile Identity, GSMA

Harmeen Mehta,

Global Chief Information Officer, Airtel

Jean Paul Cottet,

SEVP Chairman, Orange

Oscar Mancebo,

Head of Mobile Connect, Telefonica





Hootan Mahallati

Chief Product Officer

February 22, 2016

Mobile World Congress, Barcelona

GSMA Summit

Our business model



1. Identify

2. Build

3. Scale



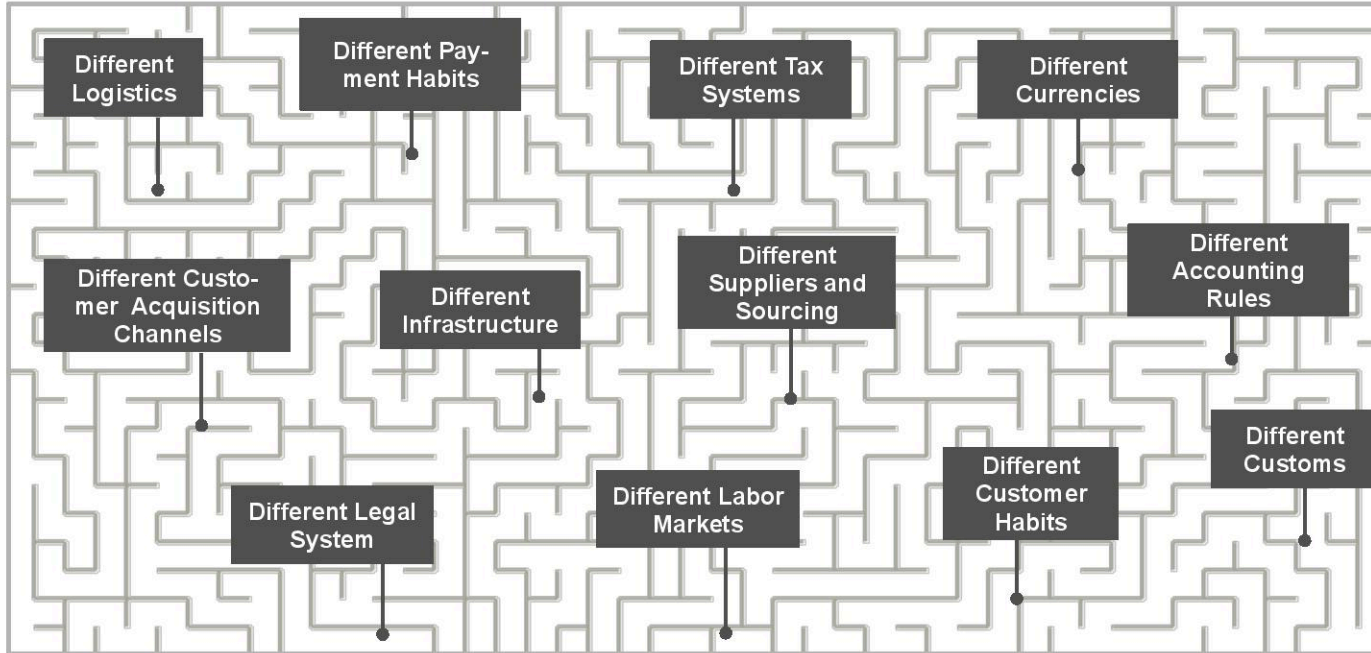
Over 20 research analysts

Over 30 functional experts per launch

Over 100 markets



Our markets are complex and heterogenous



... but there is a reward for this complexity

The more
complex a
market ...

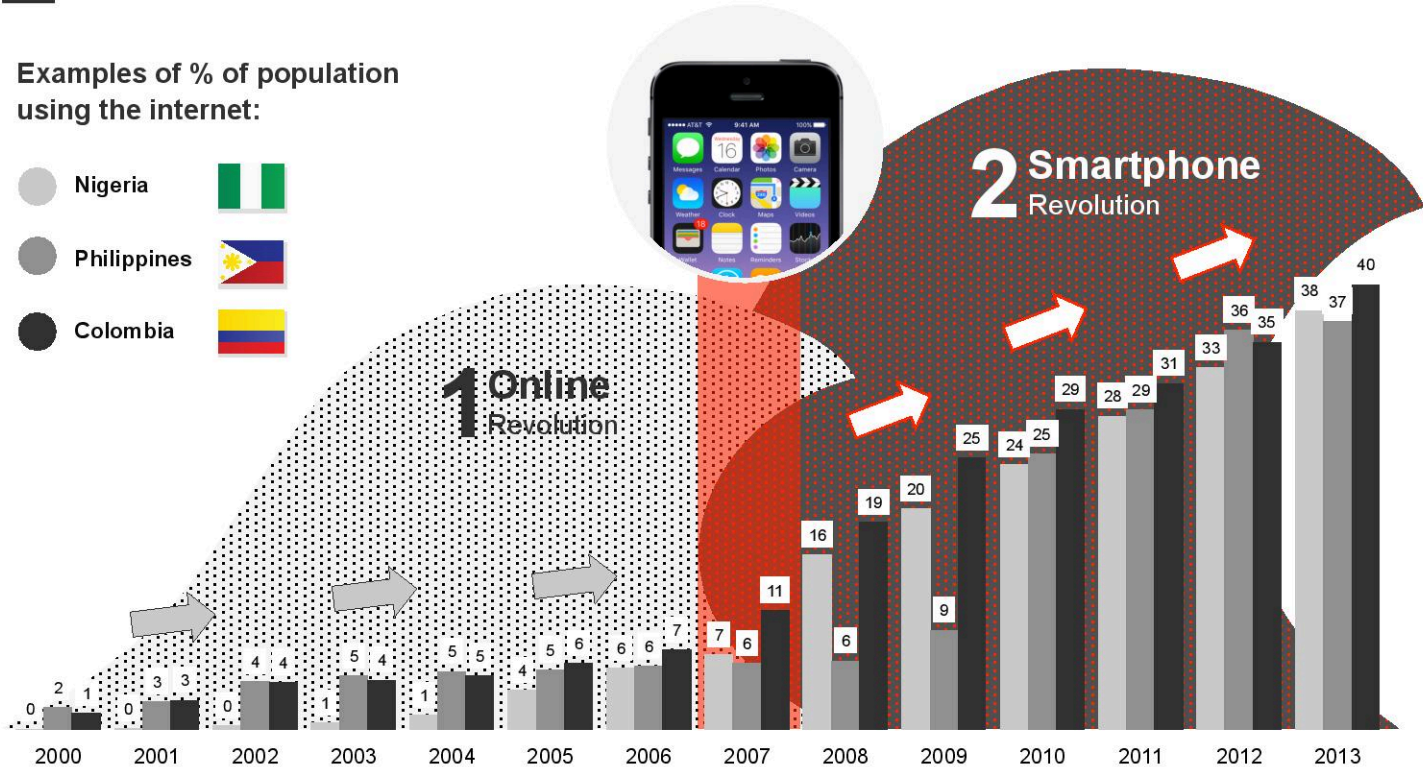
... the fewer
players in
the market ...

... the higher
the market
share of each
player ...

... and the
higher the
margins

The smartphone revolution itself further underpins our opportunity

Examples of % of population using the internet:



GSMA's efforts are well-aligned with Rocket's end goals (1/2)

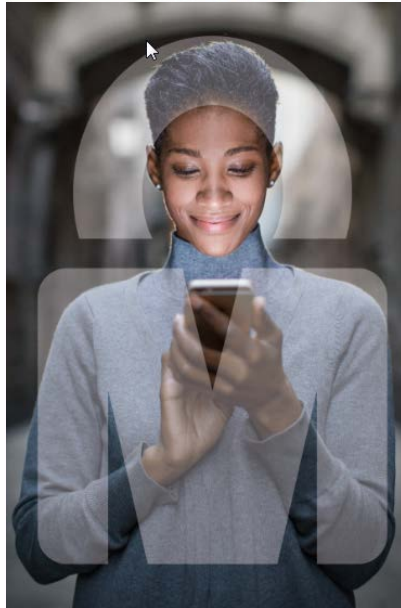
- Our markets are heterogeneous, especially when it comes to mobile behavior: Facebook, WeChat, Line, Kakao, WhatsApp are all players and dominate different markets
- Naturally, companies such as Facebook are also focused on being the “mobile gateway” through their API offerings
- So at the user level, there is fragmentation, in turn making it hard for companies like Rocket to make a user-centric choice
- One level below at the market level, Rocket can rely on a few stable partners, making it simpler to plan long-term
- Leveraging emerging behavior is always a competitive advantage:
 - users in SE Asia are already used to signing up using phone numbers, bypassing email interaction

GSMA's efforts are well-aligned with Rocket's end goals (2/2)

Given the current macro trends in many Rocket markets, we support GSMA's initiatives:

-
- The aforementioned market-by-market stability of local operators helps us rise above the noise
 - Superior metadata visibility (eg: location) by operators regardless of walled-garden app permissions supports initiatives such as targeted marketing campaigns
 - Developed ecosystems such as physical presence in local markets further bolsters trust in the provided solution
 - Together, we can stay on top of morphing mobile macro trends and react rapidly to changing mobile behavior
 - Kaymu, a Rocket portfolio company, is currently working with GSMA to implement Mobile Connect in its markets and we both support and look forward to seeing the results of this collaboration

Integrating Mobile Connect to Kaymu: 3 Major Potential Use Cases



Temporary login

- No need for the buyer to fill in forms
- Only the token ID will be used by Mobile Connect to login

Checkout

- Use mobile connect to prefill all checkout fields instantly
- Can also be useful in case the user is connected through Facebook, Google+ or email address

Login + Checkout

- On a product page, the user just taps the Mobile Connect express checkout
- It automatically creates the account and adds the shipping details

Using Mobile Connect in emerging markets



Mobile-first approach



Challenges in emerging markets



The solution provided by Mobile Connect

- From 14% mobile order share in January 2015 to 58% in December (Kaymu app + mobile site)
- Continuously growing mobile orders is a key strategic pillar for future growth

- The buyer needs to create a username and a password or use social networks login to be identified
- This leads to abandoned log-ins and shopping carts, and sometimes even online fraud

- Mobile Connect provides a more secure and simple authentication method
- It allows online approval and permissions
- Attributes can be shared easily to make the checkout process faster and thus increase conversion rate

Up to 75%
Mobile
Order Ratio⁽¹⁾



(1) For Myanmar, Dec 2015

Building strategic partnerships between telcos and Kaymu

Introducing eCommerce to new markets together

Diversifying telcos' offers

- Kaymu is the best place to test telcos' innovative solutions such as Mobile Connect or mobile payment systems
- Provide a more diversified offer to telcos who have to face competition from WhatsApp and FB calls
- Kaymu also successfully sells telcos' products (phones, top up cards, SIM cards, etc.)



Lowering costs

- For customers: **zero-rating** download and usage of the app
- For telco operators: **targeting the most connected** people in the target countries
- For Kaymu: reaching the entire country through **SMS and other campaigns**



Strong marketing impact

- Combining the **best e-commerce brand** in South Asia with the most prominent telcos
- Organizing **co-branded campaigns** to reach the most connected youngsters





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The Power of One

Anurag Wadehra

Vice President Solutions, Apigee



mobile
connect

2 Billion











... ONE

One Billion +



ONE



Discover



telenor
Herrick Johansen
Norway

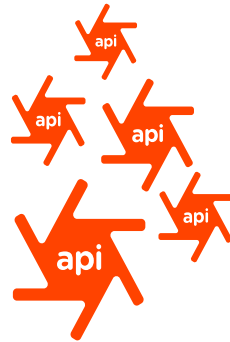


Dialog
Sachini Ranasinghe
Sri Lanka

Discovery services across operators



API Exchange
for the GSMA by Apigee





Inter-operator collaboration is key factor to quick scaling up







Atlantis

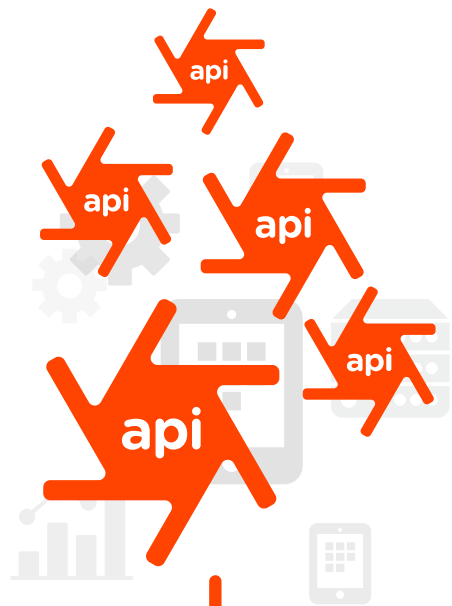
ESA

Canada





Your
digital
business



should be an
api
run business





Act now!





Walgreens

swisscom

Samtrafiken



orange

gracenote

European Patent Office

First Data

BURBERRY

eCollege
A Pearson Company

PEARSON

[24]7



WORLD BANK

ebay sears

telenor

Globe

REWARDS NETWORK

inmarsat

MORNINGSTAR

MARKS & SPENCER



AT&T

cars.com

TradeKing



mitchell

EQUIFAX

bugaboo

advance.net

apigee

Adobe

INTRALINKS

tradier

itv

aWhere
The Power of Agricultural Intelligence

shutterfly
where your pictures live



transavia



Paymark

CITRIX

FUJITSU

HCSC
Health Care Service Corporation

infogroup



KAISER PERMANENTE

CENTRALITE



meredith



THOMSON REUTERS

U Test
Where the best test

mapquest

ZON

gogo



EQUINIX

GameStop

gamesys

magazineluiza
vem ser feliz

TRUSTPILOT

yesmail
INTERACTIVE

PREMERA
BLUE CROSS

Late Rooms
.com

ocado

IQT
IN-Q-TEL

Chegg

Outerwall



LIVE NATION

belly

apigee

Thank you



Mobile Connect in India

Jaikishan Rajaraman

Head of Technology APAC, GSMA

Sunil Tandon

Head, Non-Voice Services, Tata

Rajnish Khare

Head Digital Transformation and Mobility
Banking, HDFC

Sashi Shankar

Chief Marketing Officer, Idea



**mobile
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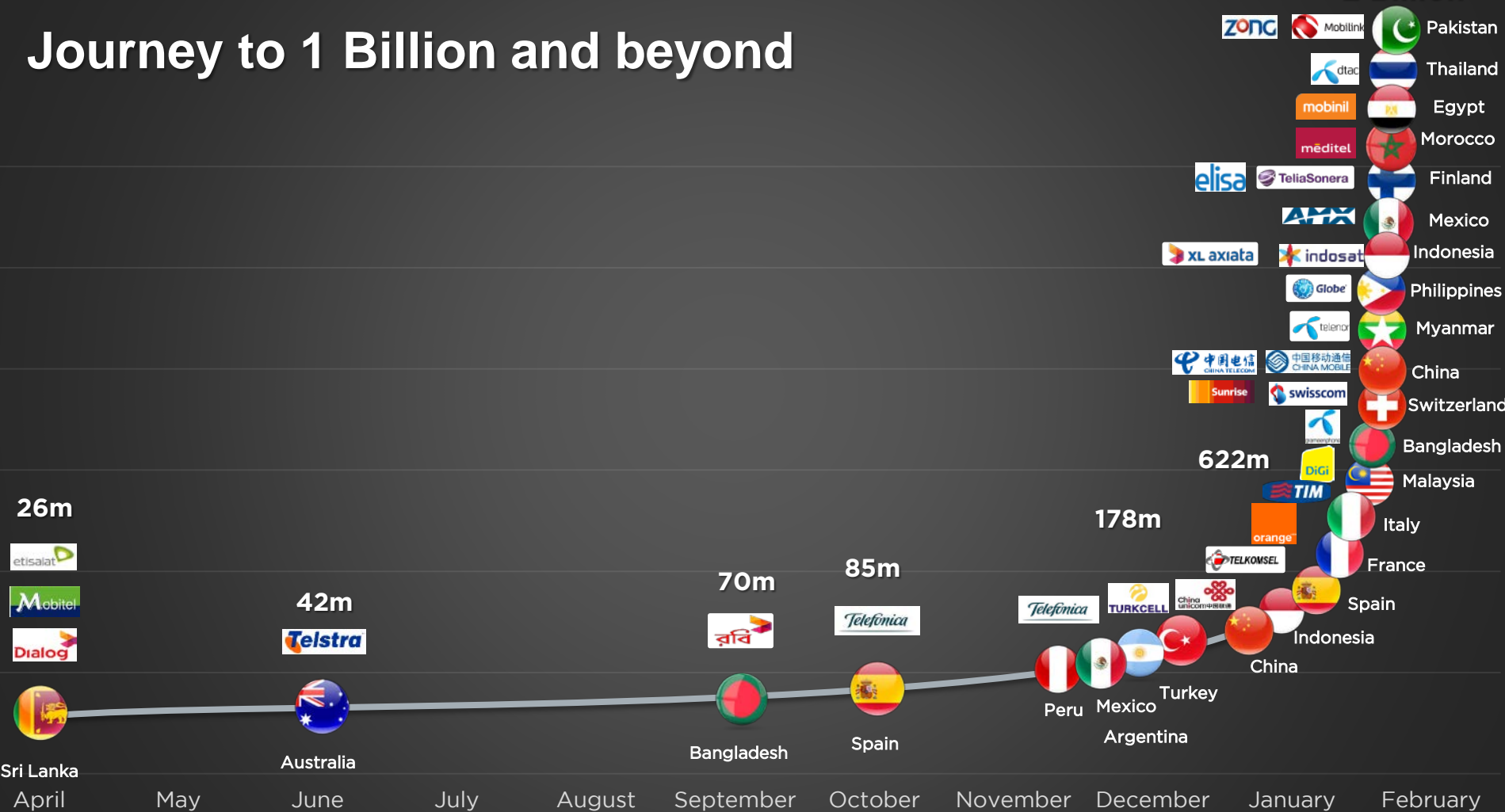
The Mobile Connect Opportunity

Marie Austenaa

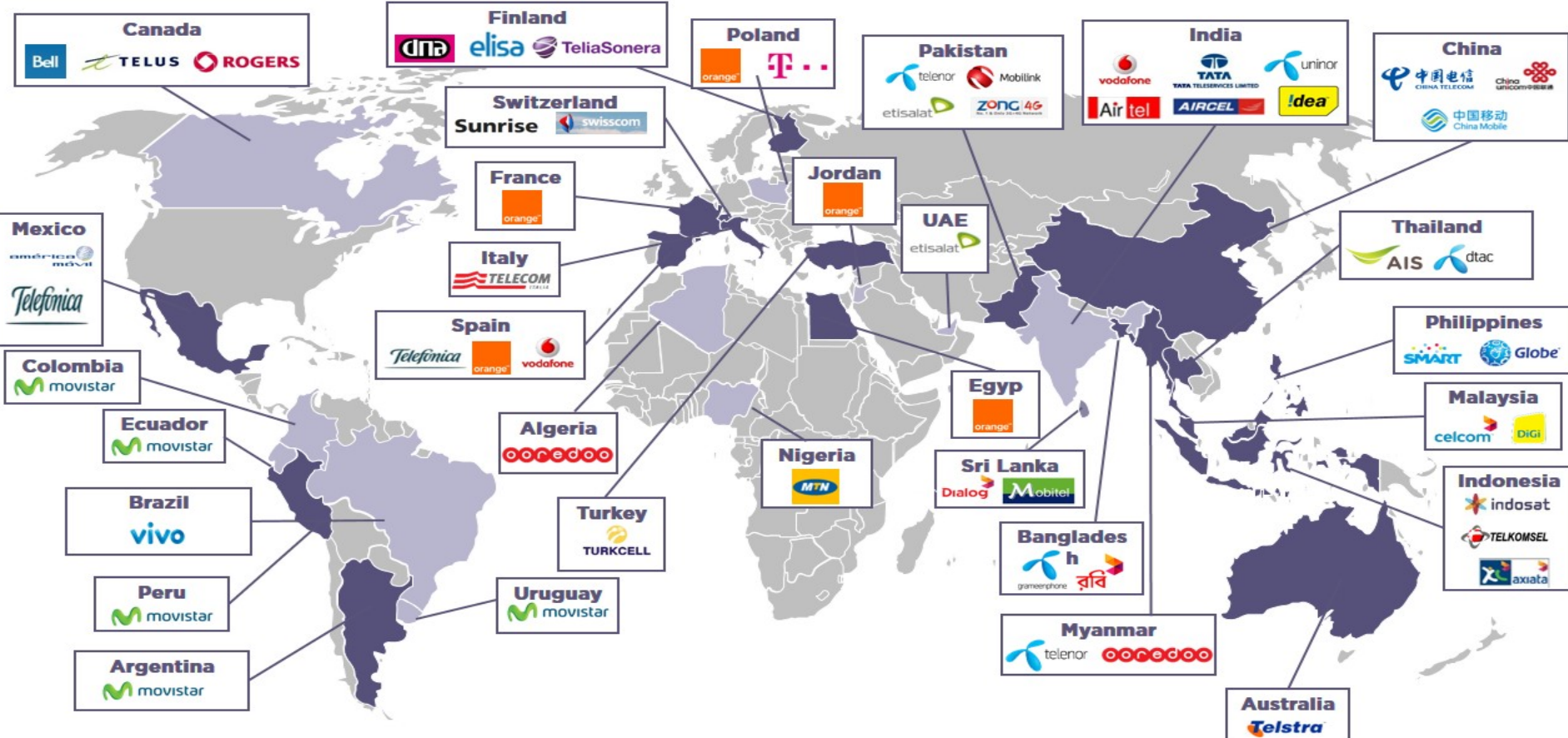
VP and Head of Personal Data & Mobile Identity,
GSMA

Journey to 1 Billion and beyond

2 Billion



2 Billion Enabled Users - 34 Operators in 21 countries



Convenient

- Eliminates the ever-increasing number of passwords we need in order to securely maintain our online identities

Trusted

- Gives us control over our data, helping us make online interactions with confidence
- Leverages mobile operators' status as trusted guardians of our personal data

Secure

- Drives economic growth through the reduction of online cart abandonment and cybercrime

68% of users say forgetting passwords is a significant problem

40% of users admit to using the forgot password feature once a month

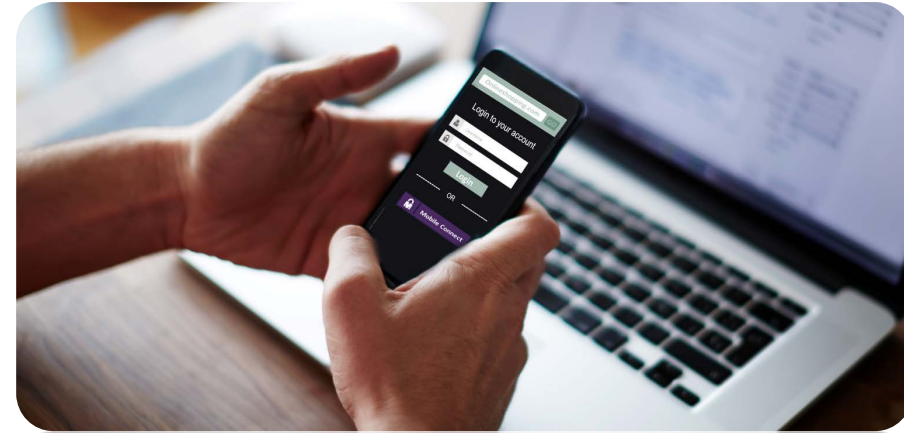
Sources: GSMA Consumer Research 2015, Cyber Streetwise



Improved user engagement for online service providers



Seamless and secure authentication and authorisation of a digital transactions, including contextual information about the user to reduce fraud and friction for online service providers



86%

of consumers have left a website when asked to register

74%

of users abandoned their shopping cart in 2013 up from 69% in 2011

\$4tn

the value of abandoned transactions in 2014

63%

of which is potentially recoverable by savvy online retailers

Sources: GSMA Consumer Research 2015, Forrester, BI Intelligence



Unlocking the potential for operators



- **Revenues from new** services in authentication, authorisation and user attributes
- **Increased revenues** from value added services by better authentication experience
- **Incremental data traffic** from digital services
- **Reduced friction** and **better engagement** in Operators' own digital channels
- **Reduced operating costs** from more digital processes enabled by secure authentication

75%

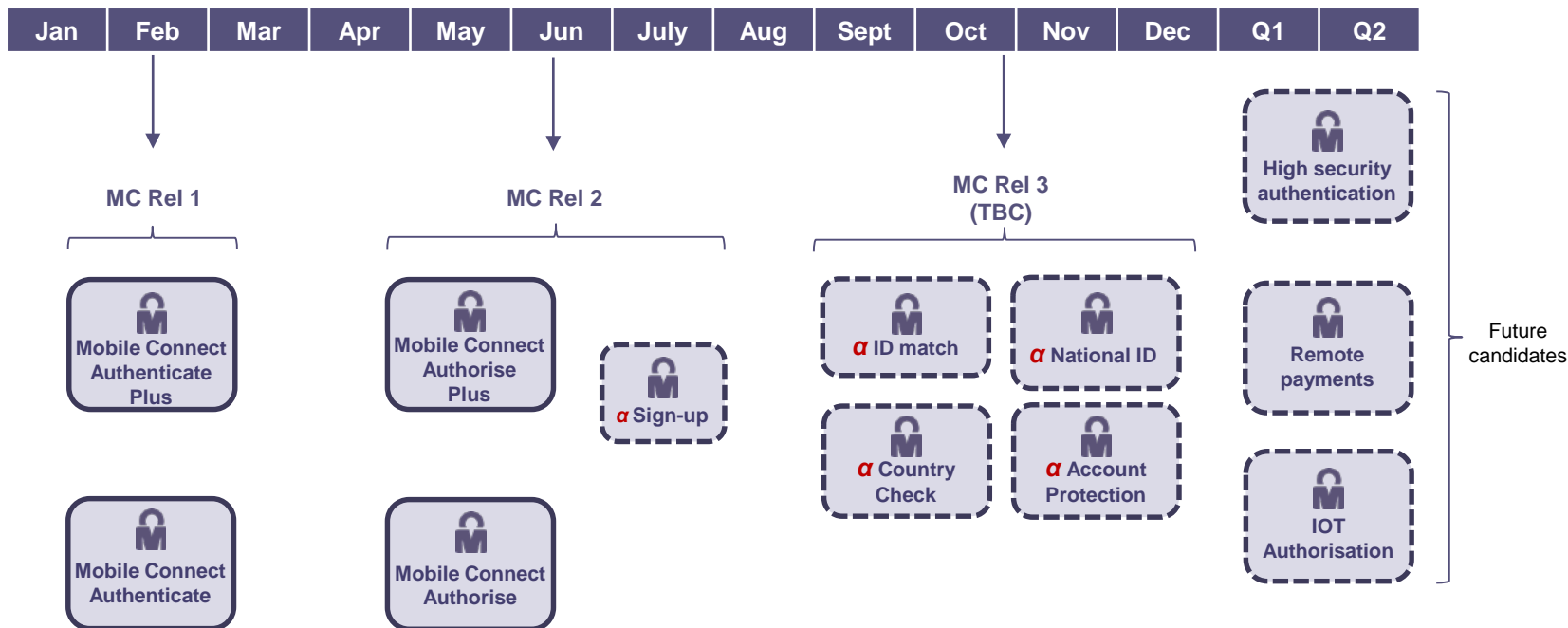
of consumers worldwide are interested in their location being transmitted to their bank to enable easier use of their credit card abroad

72%

of consumers likely or very likely to adopt Mobile Connect – with 32% (indicating mainstream) very likely to adopt

Sources: Ofcom 2015 Communications Market Report , GSMA Consumer Research 2015

Product roadmap (indicative timelines)





The Journey...



In the last few weeks :

- **Nearly 80,000 requests for the service**
- **11,000 new users and**
- **30,000 active users**

...And growing all the time

“Innovation and partnership is key, can the mobile industry come together can they collaborate and create this great ecosystem?”

Dr Hans Wijayasuriya, Group Chief Executive, Dialog Axiata

...Begins Today

Implementing Mobile Connect on Own services to drive Adoption Authenticating Customers For Self-Care Mobile Site



December 2015

**Turkcell launch
Mobile Connect**

33

Million enabled users



Implemented for self-care mobile site first: log-in for Wi-Fi users only


NO

End-user marketing initially




TURKCELL

BEFORE MOBILE CONNECT

- Subscriber needs to remember their password
- If they forget, they can reset it  via SMS
- Mobile signature is the other option: hard to obtain, represents less than 0.1% of log-ins

AFTER MOBILE CONNECT

- Username is the subscriber's mobile number
- Receives Mobile Connect request on mobile, clicks "OK" 
- No password to remember

Results

30k

active Mobile Connect users after only **1 month** of availability

5%

of all log-ins already happen with Mobile Connect

Service Providers sign up at <https://developer.mobileconnect.io>



TeliaSonera



ZONG

Tick here for individual country acceptance



Mobilink



My operators

All the operators listed below have agreed a set of Standard Terms & Conditions for the Mobile Connect service. This page allows you to accept the legal T&Cs for all these operators with one click. You can select individual countries or all countries (Global Acceptance). Upon acceptance, the legal agreement is made up of the Standard Terms and Conditions plus the relevant operator details in Annex A. Annex A includes the mobile operator's legal name and address. A list of Annex As for a given country can be viewed by clicking the Country Annex column.

Standard Terms and Conditions

Global acceptance

By clicking the checkbox below you accept the Terms and Conditions for all operators listed below.

Accept Terms and Conditions for all operators

Mobile Connect Standard T&Cs: Available Countries & Operators

Country	Country Annex	Operator	Region
<input type="checkbox"/> Bangladesh	View	Grameenphone	Asia and the Middle East
<input type="checkbox"/> Finland	View	TeliaSonera Finland	Europe
<input type="checkbox"/> Indonesia	View	Indosat Ooredoo	Asia and the Middle East
<input type="checkbox"/> India	View	Telenor	Asia and the Middle East
<input type="checkbox"/> Sri Lanka	View	Mobitel	Asia and the Middle East
<input type="checkbox"/> Myanmar	View	Telenor Myanmar	Asia and the Middle East
<input type="checkbox"/> Malaysia	View	Digi	Asia and the Middle East
<input type="checkbox"/> Philippines	View	Globe Telecom, Inc	Asia and the Middle East
		Mobilink	
<input type="checkbox"/> Pakistan	View	Telenor Pakistan	Asia and the Middle East
		ZONG	
<input type="checkbox"/> Thailand	View	dtac	Asia and the Middle East

By clicking Accept I confirm that I accept the Standard Terms and Conditions and associated Country Annex for the operators selected above.



Tick here for global acceptance



کرومکن



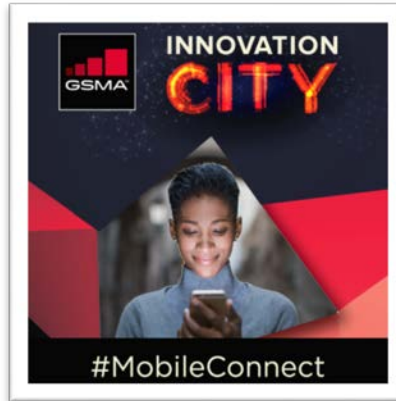
And finally

Experience Mobile Connect at MWC 2016



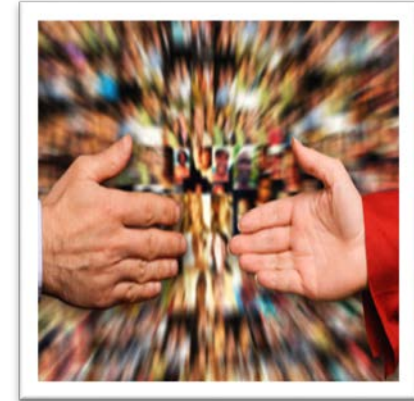
**Mobile Connect Seminar:
Driving global economic growth
through mobile identity verification**

Wednesday 24th Feb, 17:00 – 19:00
GSMA Seminar Theatre 1



GSMA Innovation City

Mon - Thurs
Hall 3



Vendor/Operator Speed Dating Event

Tuesday 23rd Feb, 14:00 – 16:00
Hall 3, Level 1, Room CC 3.14a

12 Mobile Connect compliant vendors
are ready to meet you reach out to
Sanjay Nainwal
snainwal@gsma.com

THANK YOU



Secure digital identity is now in our hands

If you would like more information, please contact

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www.gsma.com/personaldata

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