



Capabilities of Mobile Connect supporting high security authentication

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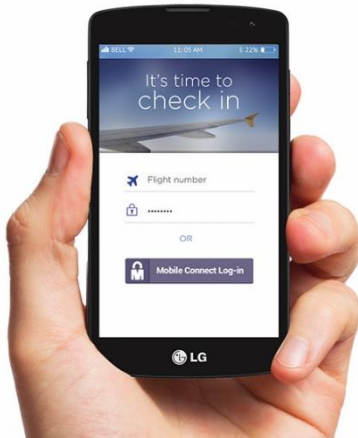
How to achieve high security – some initial observations

- Ability to achieve high security or enhance security is limited if you just optimize an Authentication of Identity product along one dimension
- Different use cases require different levels of security and different means to meet them
- Security is not a static feature – it requires the ability to increase the level of security and/or how it is achieved along with the evolution of:
 - Use cases
 - Technology
 - Risk assessment
 - Fraud scenarios

So let's see what Mobile Connect offers to achieve high security

Ingredients for High Security - I

Mobile phone / SIM / MSISDN – “something you have” as the primary authentication factor



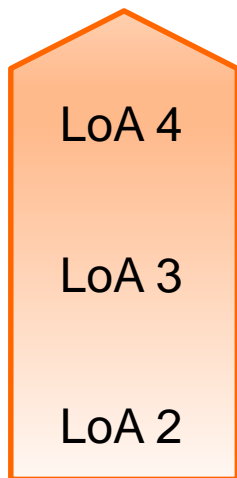
Prevents from:

- “insecure” passwords
- Attacks which allow to steal 1000s of passwords in a single hack from a single database

#:	Password
1	password
2	123456
3	12345678
4	1234
5	qwerty
6	12345

Ingredients for High Security - II

Allows to authenticate to different Level of Assurance (LoA)



authenticate
high security

Release 2.x/3 (2017)
but already available from early MNOs



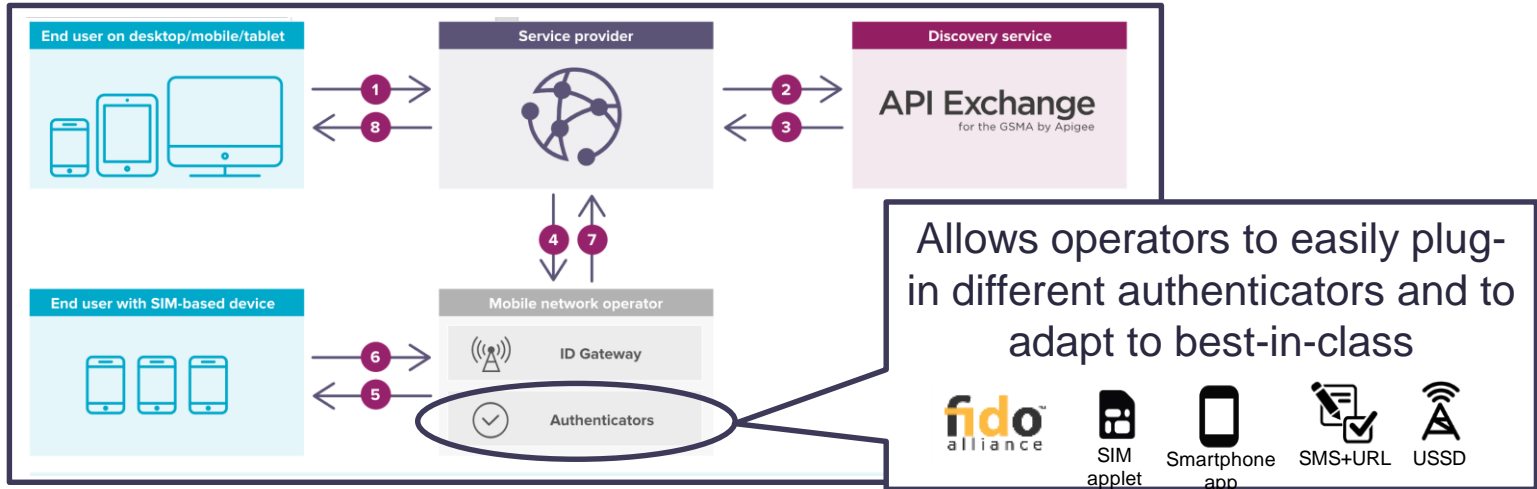
authenticate
plus

} Release 1 – available!



authenticate

Modular / pluggable Authenticator architecture



Ingredients for High Security - IV

Mobile Connect is not an Authentication Product – it is an identity solution based on a portfolio of products from different categories:

Authentication

Authorisation

Identity

Attributes

... allowing even more secure mash-ups, e.g.:



LoA3 authentication plus additional confidants that the account is really used by the “real” user

User attributes checked by Mobile Connect plus assurance that a transaction is really conducted on the phone which belongs to this user

Convinced - YES!