T-Authentication by SK Telecom
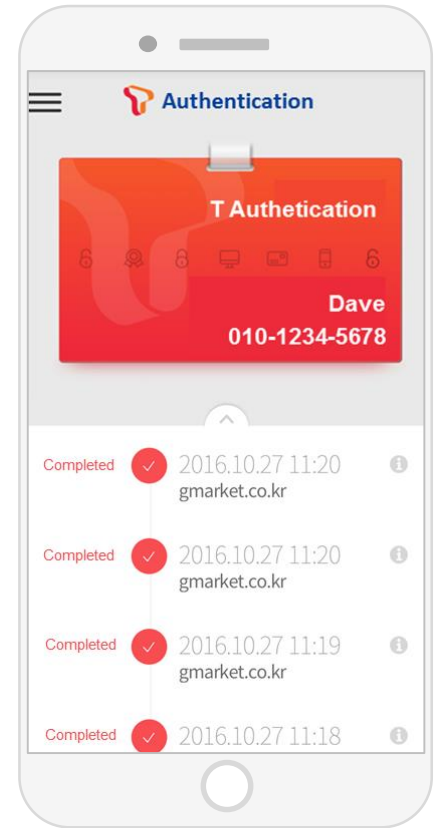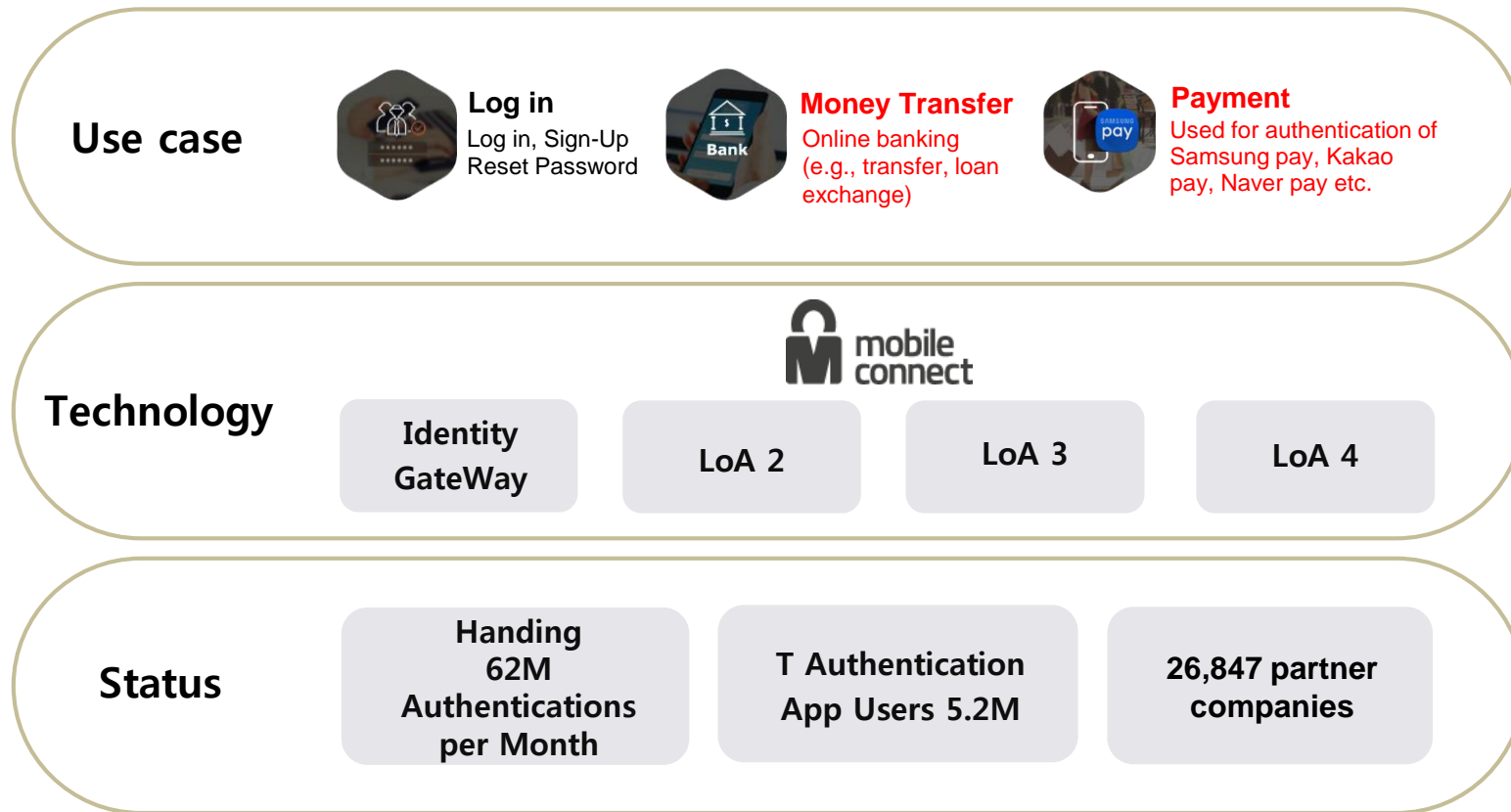
How we enabled Win-Win authentication business model

MWC GSMA Conference 2017

Dr. Ian Huh
SVP, IoT Business Division, SK Telecom

What is T-Authentication ?

Identity authentication application with mobile phone numbers, providing easy, safe and reliable services to end users and corporate customers.

Use case

Log in
Log in, Sign-Up
Reset Password

Money Transfer
Online banking
(e.g., transfer, loan
exchange)

Payment
Used for authentication of
Samsung pay, Kakao
pay, Naver pay etc.

Technology

mobile connect

| Identity GateWay | LoA 2 | LoA 3 | LoA 4 |

Status

| Handing 62M Authentications per Month | T Authentication App Users 5.2M | 26,847 partner companies |

Authentication

T Authetication

Dave
010-1234-5678

Completed ✓ 2016.10.27 11:20 ⓘ
gmarket.co.kr

Completed ✓ 2016.10.27 11:20 ⓘ
gmarket.co.kr

Completed ✓ 2016.10.27 11:19 ⓘ
gmarket.co.kr

Completed ✓ 2016.10.27 11:18

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Problems : Existing Authorization Services

User
- Risk of Loss/ Inconveniences remembering Several ID/PWs
- Difficulties in managing augmenting security devices (H/W OTP)

Service Provider
- Customer attrition as a result from complex user registration process
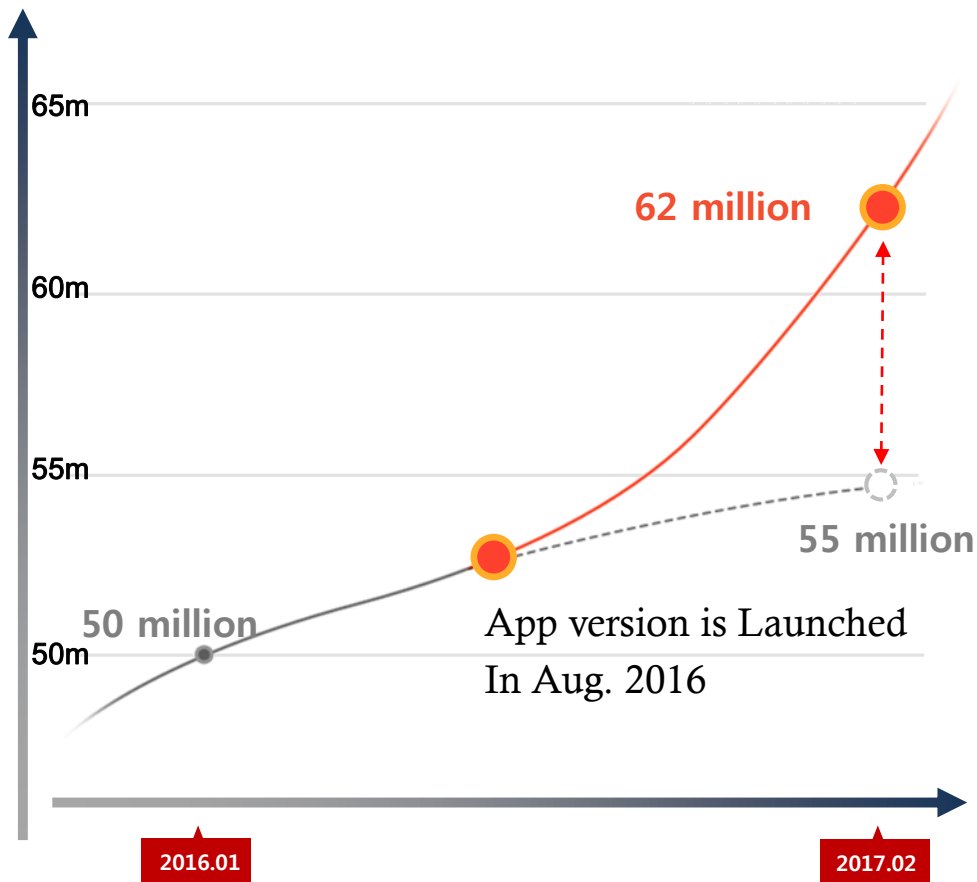- Increase of Risk of Hacking and leakage of personal information

MNO
- Perfect Position to become an Identity Authorization Services.
- **However, "Lack of Affordable and Reliable" platform to enter the market**.
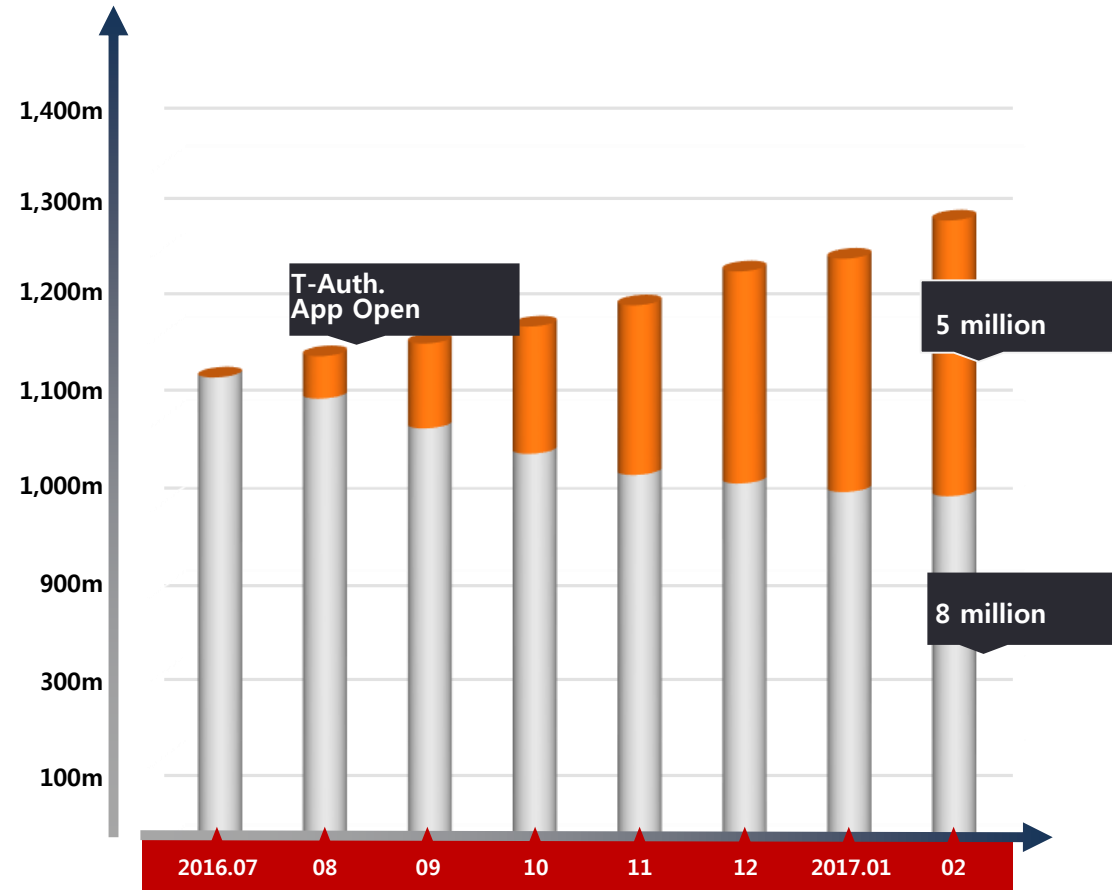
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Video : T-Authorization

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Phenomenal Growth after Launching

Monthly Uses

Active Users of T Authentication

62 million

55 million

50 million

App version is Launched
In Aug. 2016

2016.01

2017.02

T-Auth.
App Open

5 million

8 million

1,400m

1,300m

1,200m

1,100m

1,000m

900m

300m

100m

2016.07   08   09   10   11   12   2017.01   02

65m

60m

55m

50m

▪▪▪▪ **Authorizations with SNS based T-Auth. service**

▬▬ **Authorizations with T-Auth App**

■ **SNS based Authorization Users**

■ **T-Auth. App User**

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Solution Architecture

Based on the cloud hub, which can easily be implemented to AWS, Azure, etc.
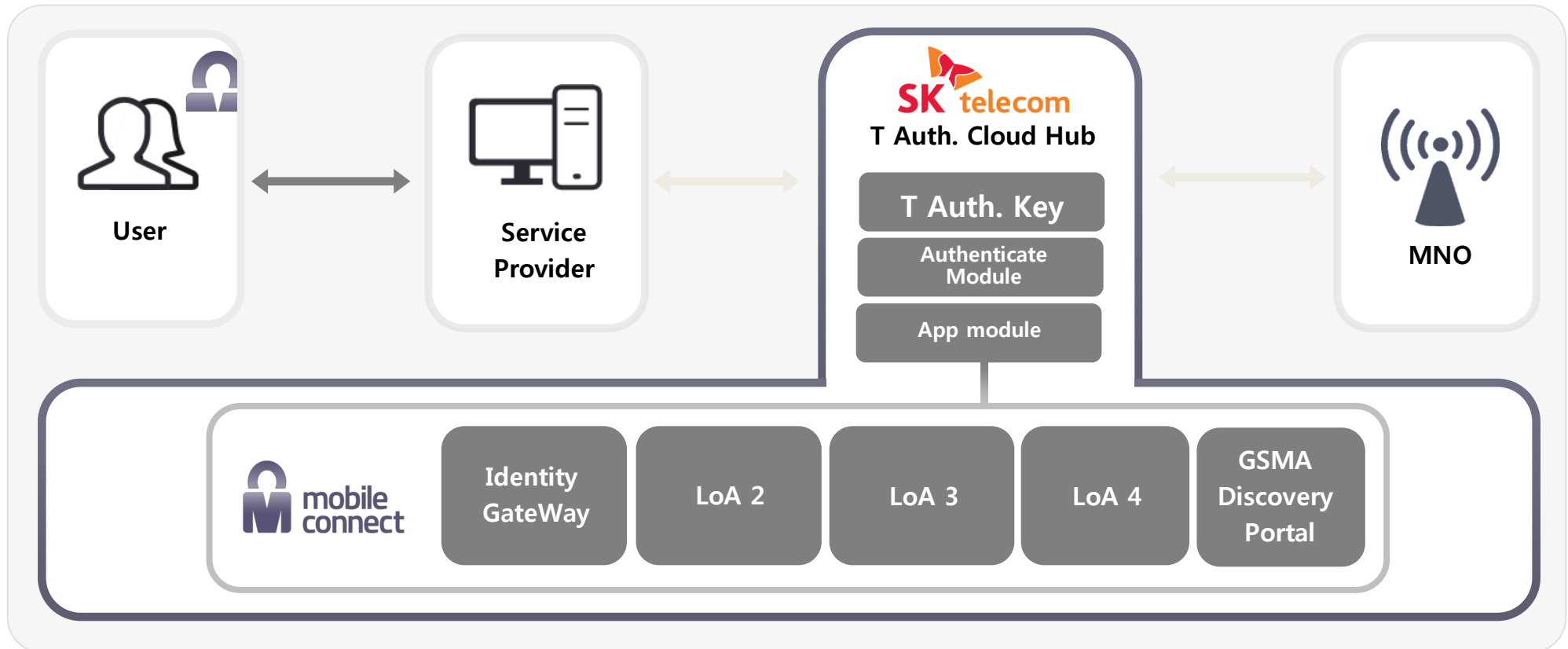
1. **Providing unified customer authorization process through Mobile Connect and simplifying authorization**
2. **Providing authorization method based on the demand requirement of Service Provider**
3. **Supporting commercialization of Mobile Connect Immediately**

Minimizing the Attrition Rate

A game service provider could reduce the attrition rate in the registration stage from 24% to 4%.
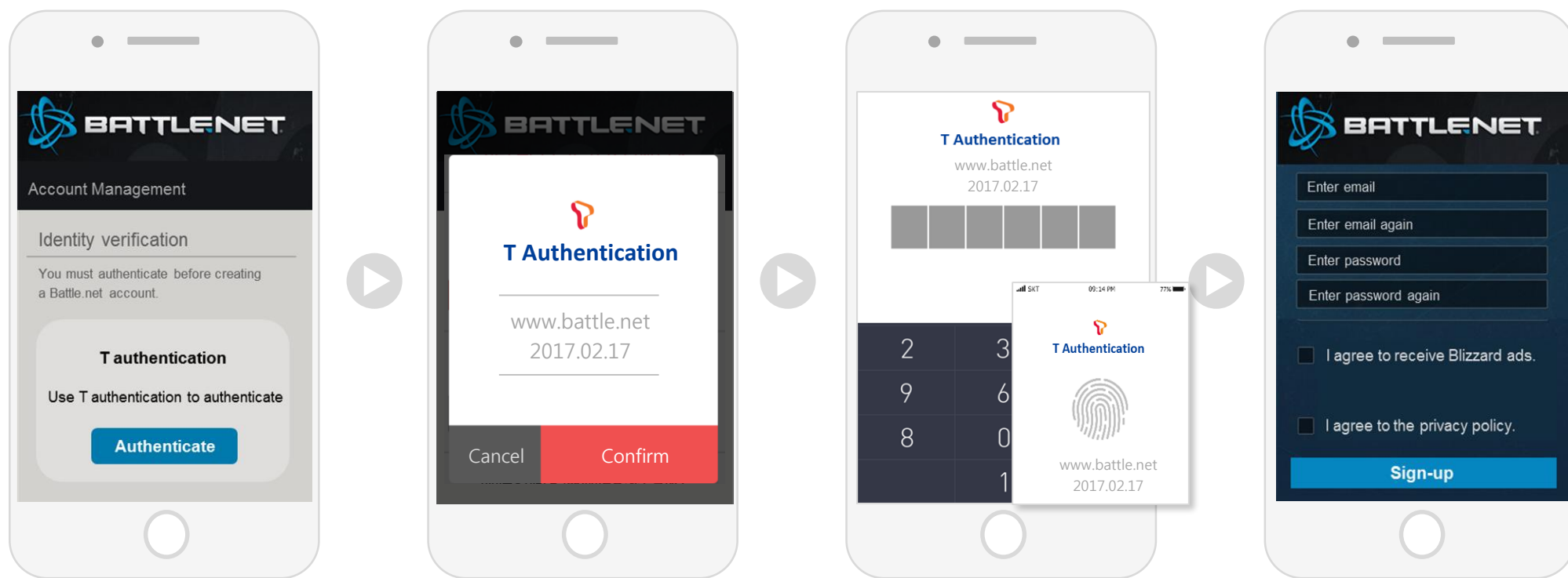
| Click on the Authenticate button | Request for T Authentication | T Authentication | Enter personal information |

Need to authenticate to sign-up for Battle.Net in South Korea.

T-Authorization in Banking Services

KB Bank could eliminate several layers of painful authorization steps

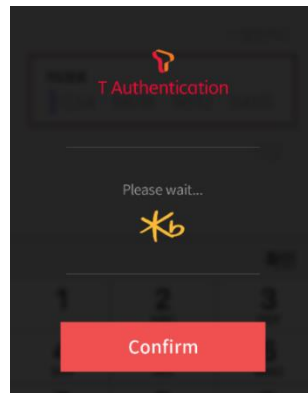## Simplification of funs transfer process (90s -> 15s)

Check information	T Auth. Authentication	complete

Check information	Select Authorization	SMS authentication	OTP authentication	complete

*KB Bank is the biggest bank in South Korea and has 1037 branches and 210 regional offices.

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SKT enabled several "Value Add" services

While in short time, SKT could find meaningful "Profit" sources.

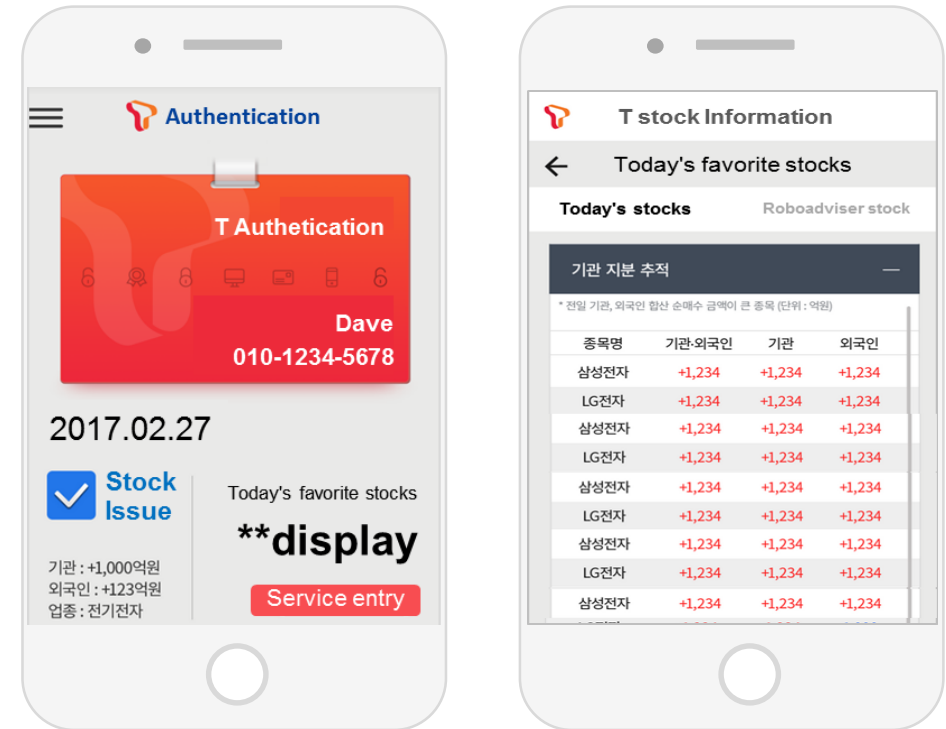## T Credit management
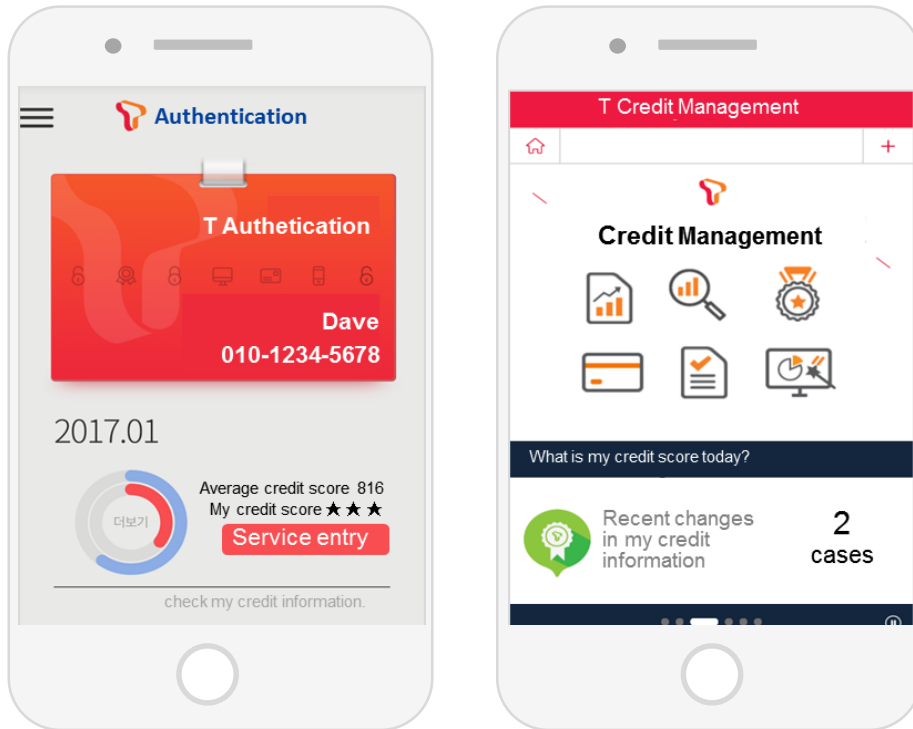
Credit check and management of rating

Fees : $ 3 / month

Launch : Jan, 2017

Registered Users : 30,000

T Stock information

Daily stock market information from robo-advisor

Fees : $ 10 /month

Launch : March, 2017

SK telecom

Further Questions ??

IoT Business Division
SVP

Ian Huh
82+02-6100-4300
ianhuh@sk.com

T auth. Product Manager

Doyoung Kim
82+10-8954-0072
antidy@sk.com

Thanks !

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