"No matter what you tell them, users will always choose simple passwords."

"Users will re-use the same password over and over on multiple devices, apps, and websites. If you are lucky they might use a couple of passwords instead of just one…
…some of the keys will always fit the front-door of large SP's"

# Identity fraud reached record levels in 2016

**Young people are a growing target for identity theft cases, which have reached record levels in 2016, fraud prevention organisation Cifas says.**

Almost 25,000 victims of fraud were aged under 30, with the number of under-21s defrauded rising by a third.

The statistics, from 277 banks and businesses, show almost 173,000 recorded frauds in 2016 - the highest level since records began 13 years ago.

Source: BBC News (15 March 2017)

"User friction, security and privacy challenges reduce the growth of digital services and mobile commerce.

Mobile Connect enables operators to help solve these challenges – thus creating value for service providers and retaining end-user relevance."

**Mobile Connect**

- A mobile operator authentication, authorisation, identity and attributes service framework

- Providing convenient and secure access to online services and reducing user friction

- Service can be accessed with any device - mobile, tablet, pc and voice call

- Authentication always with mobile phone – combining mobile number, and "click OK" or "enter PIN"

**Convenient**
Seamless consistent and simple log-in experience across all providers across any device

**Secure**
Authentication via trusted operators over secure regulated networks

**Private**
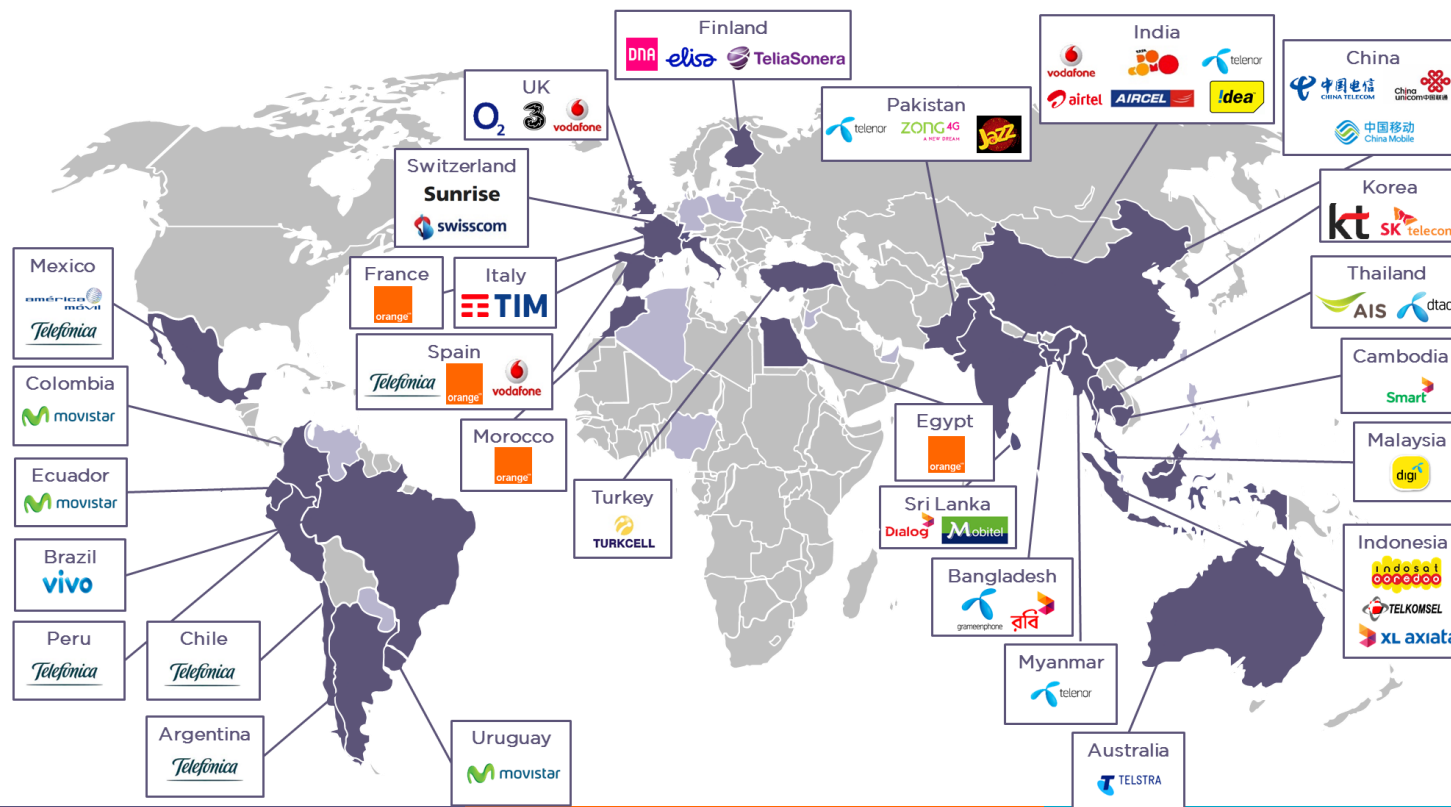Mobile phone is always with user. No data is shared without user consent

Login to your account

or

# The value and benefits of Mobile Connect

**Examples of deployments worldwide**

# IT cost savings from using a forgotten password system for employees

**mobile connect**

**swisscom**

Early 2014
- **Swisscom launch Mobile ID**
- **SIM Applet with PKI encryption**

**40**  **External service providers**

## Use cases
- **Authentication to financial and public services**
- **Corporate VPN access and contract signing**
- **Internal employee services**

### BEFORE SWISSCOM MOBILE ID

- Password reset only available by calling the helpline
- Loaded cost of around 50 CHF per password reset
- Vulnerable to targeted phishing attacks

### AFTER SWISSCOM MOBILE ID

- Customer receives a prompt on their phone to enter PIN
- No cost for operator
- SIM-based, PKI encrypted solution offering very strong security

## Results

Cost savings of several hundred thousand CHF each year with this use case alone

No compromise on security or convenience

# Driving adoption for authenticating customers for self-care mobile site

**mobile connect**

**TURKCELL**

**December 2015** → Turkcell launch Mobile Connect

**33** → Million enabled users

**Live** → Online portal & mobile app

## BEFORE MOBILE CONNECT

- Subscribers need to remember their passwords

- If forgotten, 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

- Subscriber's mobile number becomes username
- Subscriber receives Mobile Connect request on mobile, clicks "OK"
- No password to remember

## Results

**30%**
of all log-ins to Turkcell web portal now via Mobile Connect

**97%**
of Mobile Connect users said that it worked well and they would use it again

9

# Simplifying customer authentication

**July 2016** — **Mobile Connect launched in India**

**600m** — **Enabled users**

**M-Pesa** — **Is among the first service providers integrated**

## BEFORE MOBILE CONNECT

- Use SMS-OTP to log-in to accounts
- 8-step process, juggling between apps on a mobile
- Results in a cumbersome user experience

## AFTER MOBILE CONNECT

- 1-click authentication on mobile data
- User flow reduced to 3 steps over Wi-Fi: enter mobile number, respond "1" on USSD prompt and confirm
- Binding to the mobile device is preserved

## Results

**+162%** transaction volume on M-Pesa using Mobile Connect in Q4 2016

The flow is almost too quick!