



# Welcome & Introduction

Richard Cockle, Head of Identity,  
GSMA



# Making the Digital World Flow



**4,536 million**  
Internet users globally

**293 million**  
Internet users in the US



**From \$6bn in 2019  
to \$12.8bn by 2024**

Size of digital identity market  
globally



**From \$2.1bn in 2018  
to \$5.3bn by 2027**

Size of digital identity market in the  
US

**2014:**  
*GSMA launched GSMA  
Mobile Connect  
launched.*



**2019**  
*70+ Operators  
deploying in  
40+ markets*



**2020:**  
*Identity+: Pioneering  
new tech for commercial  
mobile ID services*

## *A Global Vision:*

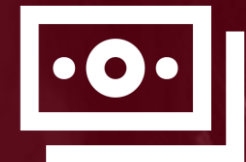
*Secure digital  
transactions*



*Frictionless  
customer  
experience*



*New revenue  
opportunities*



# Securing Digital Transactions



**\$5.2 trillion**  
**Global cybercrime**  
**2019 - 2023**

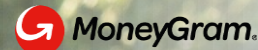
**\$1.7 trillion**  
**US cybercrime**  
**2019 to 2023**



- Secure, verified transactions
- Increased consumer trust
- Reduced fraudulent activity
- Maximum revenue potential

**Authentication; Authorisation; KYC;  
ATP; Attributes**

- Three and Boku offer fraud prevention capabilities to MoneyGram.
- New customer registrations checked onto MoneyGram, checked against Three data for that mobile customer.
- Realtime confirmation of registration information.



## **Key benefits**

- KYC Match helps Moneygram comply with Know-Your-Customer (KYC) regulation and prove identity of customers.
- Creates a new revenue stream opportunity for Three.

# Unlocking Frictionless Customer Experience



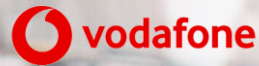
**69.9%**  
*Card abandonment  
online*

**66%**  
*Users prefer guest  
checkout*



- Smoother transactions
- Less friction for the user

Seamless Login; MSISDN  
Sharing and Validation; eKYC  
sharing



**TURKCELL**

Indian operators are providing a seamless login experience with MSISDN verification/sharing.

Turkcell 'Fast login' is now being used in around a hundred apps to simplify login and registration, while attributes are being shared to simplify registration and reduce abandonment.

# Building New Revenue Opportunities



- *Limited revenue streams*
- *Market saturation*
- *Restricted amount of type of digital transactions*



Digital identity is an enabler for new and improved revenue streams, enhancing goods and services, increasing business efficiency, and offering a better customer experience promoting inclusion.



**TURKCELL**

Turkcell are testing its effectiveness with their internal Paycell service. Assuming positive results they plan on developing it commercially for banks at first, but want to qualify the commercial value to Financial Services and eCommerce players for risk management.



SK Telecom have developed a decentralised identity framework (DiD Network) and are in the process of forming a consortium of business partners (other MNOs, Banks, Universities, Blockchain Start-ups, others) in order to explore different use cases.