T-Authentication by SK Telecom

How we enabled Win-Win authentication business model

MWC GSMA Conference 2017

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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**
- Identity GateWay
- LoA 2
- LoA 3
- LoA 4

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

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Problems: Existing Authorization Services

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

User

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

Service Provider

- Perfect Position to become an Identity Authorization Services.
- However, “Lack of Affordable and Reliable” platform to enter the market.

MNO
Video : T-Authorization
Phenomenal Growth after Launching MWC 2017, GSMA Conference

Authorizations with SNS based T-Auth. service
Authorizations with T-Auth App

Monthly Uses

Active Users of T Authentication

App version is Launched In Aug. 2016

2016.01 2017.02

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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%.

*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)

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

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Thanks !