

Mobile Connect & T Auth. Solution

Dept./Date

About T-Authentication

Brief introduction of the T-Authentication Service

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

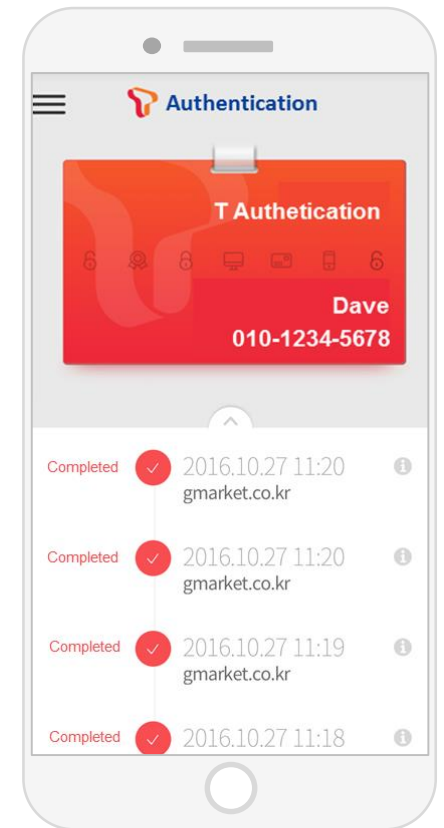
LoA 4

Status

Handling
62M Authentications
per Month

T Authentication
App Users 6.0M

26,847 partner
companies



Process



Log in(Sign-up)

BATTLENET

Account Management

Identity verification

You must authenticate before creating a Battle.net account.

T authentication

Use T authentication to authenticate

Authenticate

BATTLENET

T Authentication

www.battle.net
2017.02.17

Cancel **Confirm**

T Authentication

www.battle.net
2017.02.17

2 3
9 6
8 0
1

T Authentication

www.battle.net
2017.02.17

BATTLENET

Enter email

Enter email again

Enter password

Enter password again

☐ I agree to receive Blizzard ads.

☐ I agree to the privacy policy.

Sign-up

Click authenticate to sign up

Request for identity authentication
for membership

T Authentication

Enter member information

*Identity authentication is required to join Battle.net in South Korea

Process



Payment

samsung pay

< Card registration

Card Number

44**-****-****-**88

MM/YY

10 / 20

Name 9/30

JUNG NARI

CVC/CVV

?

samsung pay

< 카드 추가

T Authentication

www.samsungpay.com

2017.02.17

Cancel Confirm

?

T Authentication

www.samsungpay.com

2017.02.17

2 3

9 6

8 0

1

T Authentication

www.samsungpay.com

2017.02.17

samsung pay

KOREAN AIR * **samsung pay**

대한항공에서 제주도 항공권 구매하고 할인받자!

Completed card registration

Enter card information

Identity authentication request for
registration card

T Authentication

Completed card registration

*Samsung Pay is the number one mobile payment service
The amount paid by Samsung Pay in 2016 is \$ 3.94 billion

Process



Money Transfer

← KB Kookmin Bank Log Out

Money Transfer

Withdrawal account number

11000-0000-1100

Account password

....

Transfer amount

1,000 500 100 50 10 정정

\$ 1,000

Transfer

← KB Kookmin Bank Log Out

Money Transfer

T Authentication

www.kbstar.com
2017.02.17

Cancel Confirm

T Authentication

www.kbstar.com
2017.02.17

2 3
9 6
8 0
1

T Authentication

www.kbstar.com
2017.02.17

← KB Kookmin Bank Log Out

Withdrawal account number
11000-0000-1100

Transfer amount
\$ 1,000

Deposit account number
11000-0000-1111

Deposit bank
Kookmin Bank

Banker
John Smith

The transfer is complete.

Enter the transfer information

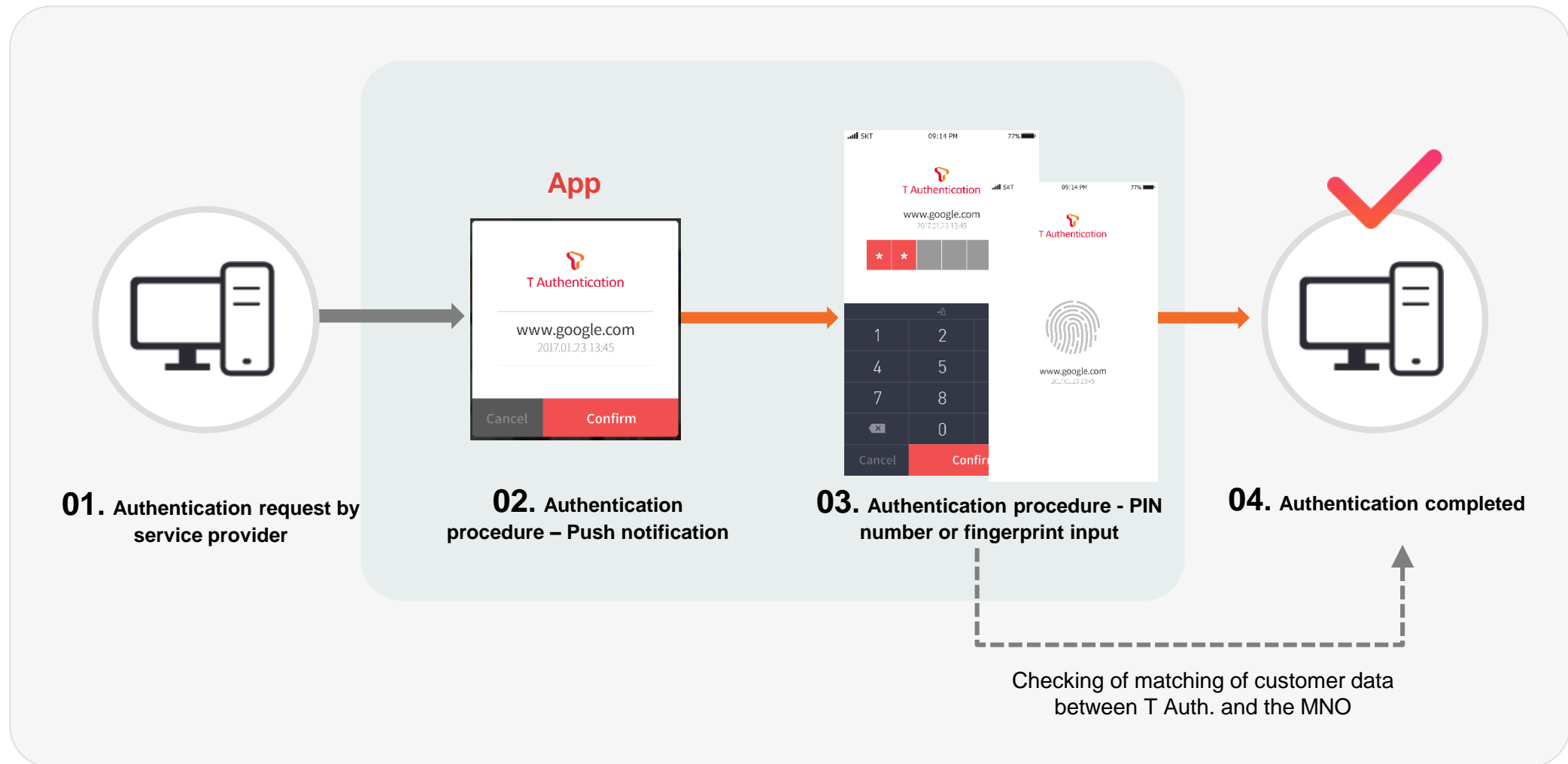
Request for identity authentication
for remittance

T Authentication

Money transfer completed

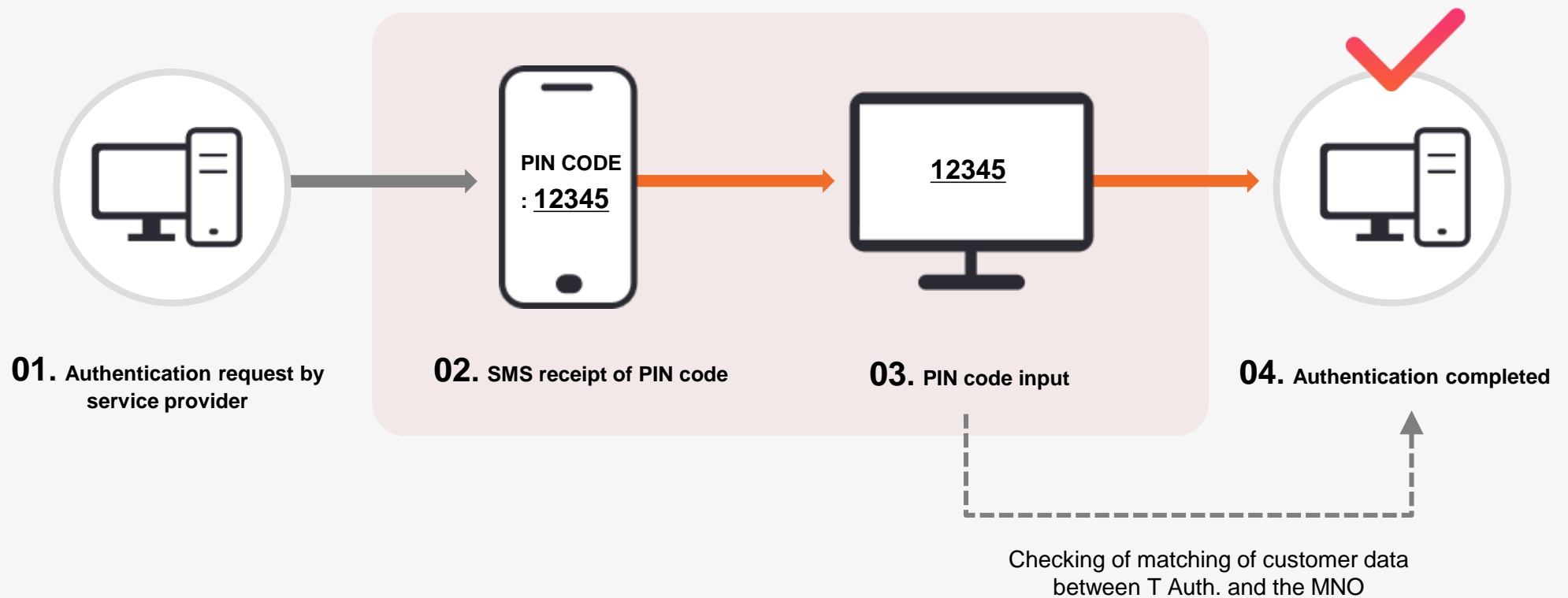
*KB Kookmin Bank is South Korea's largest bank with 1,037 branches and 120 branch offices.

T Auth. support authentication through a smartphone app to ensure safer authentication.



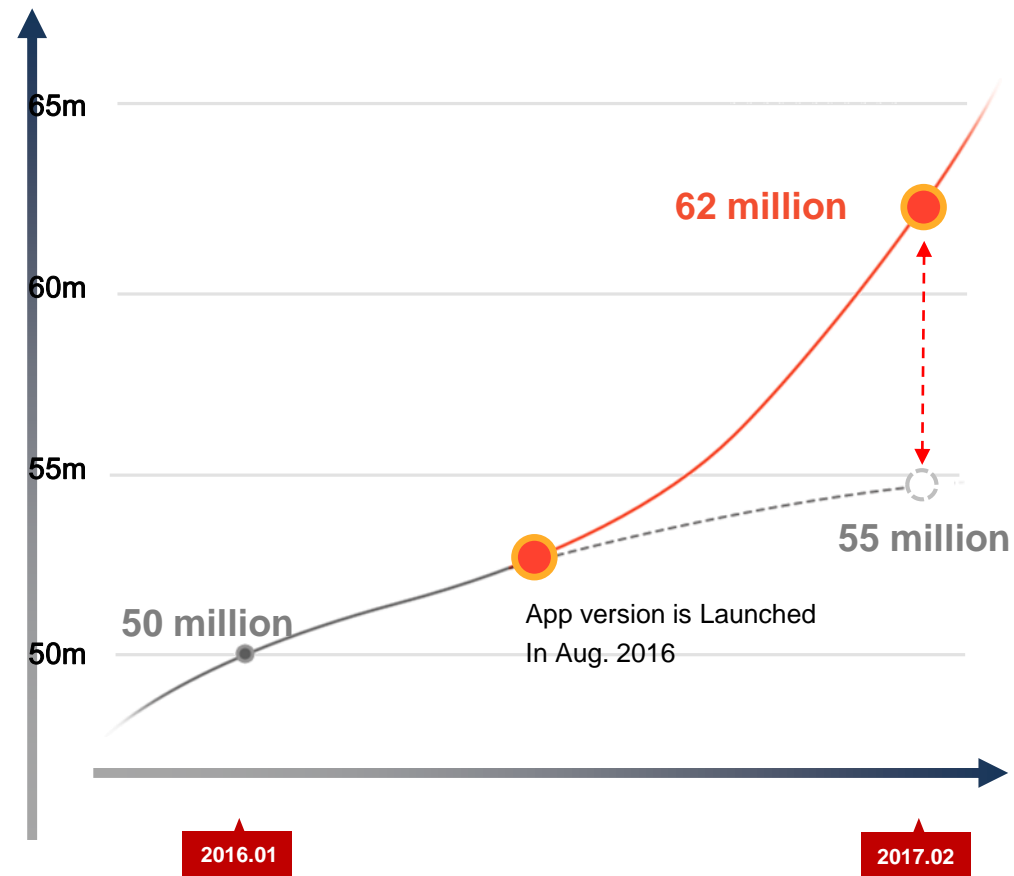
Process

If the quick adoption is needed,
the T Auth. support authentication through SMS OTP.



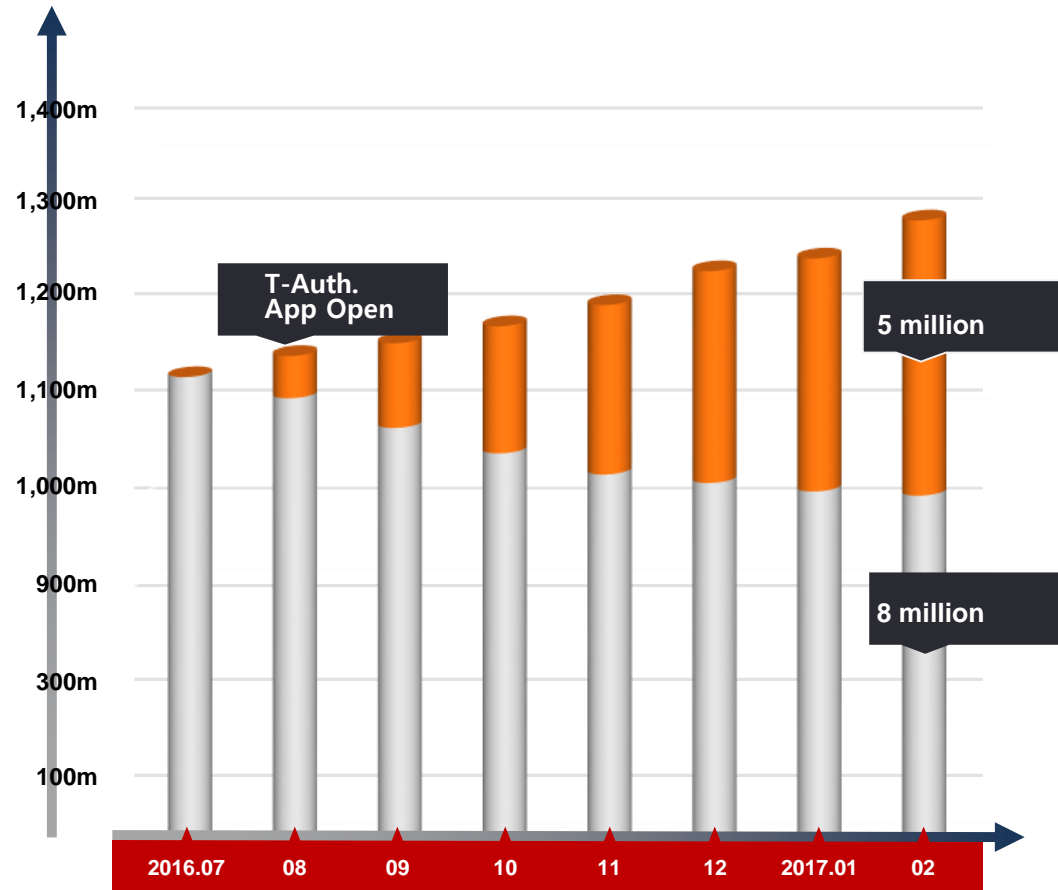
Phenomenal Growth after Launching

Monthly Uses



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

Active Users of T Authentication

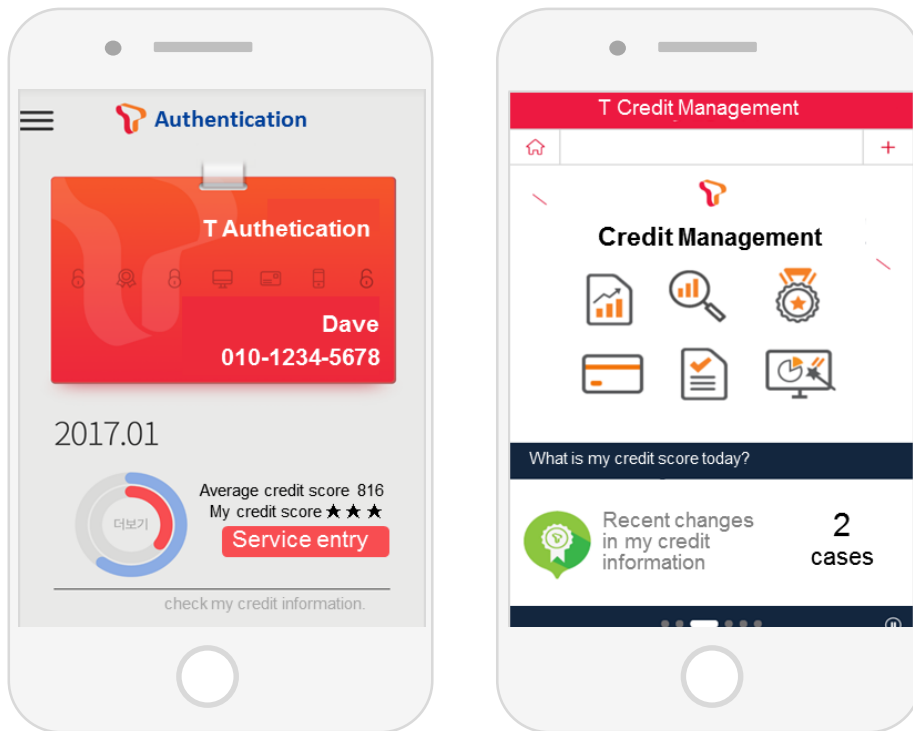


- SNS based Authorization Users
- T-Auth. App User

SKT enabled several “Value Add” services

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

T Credit management



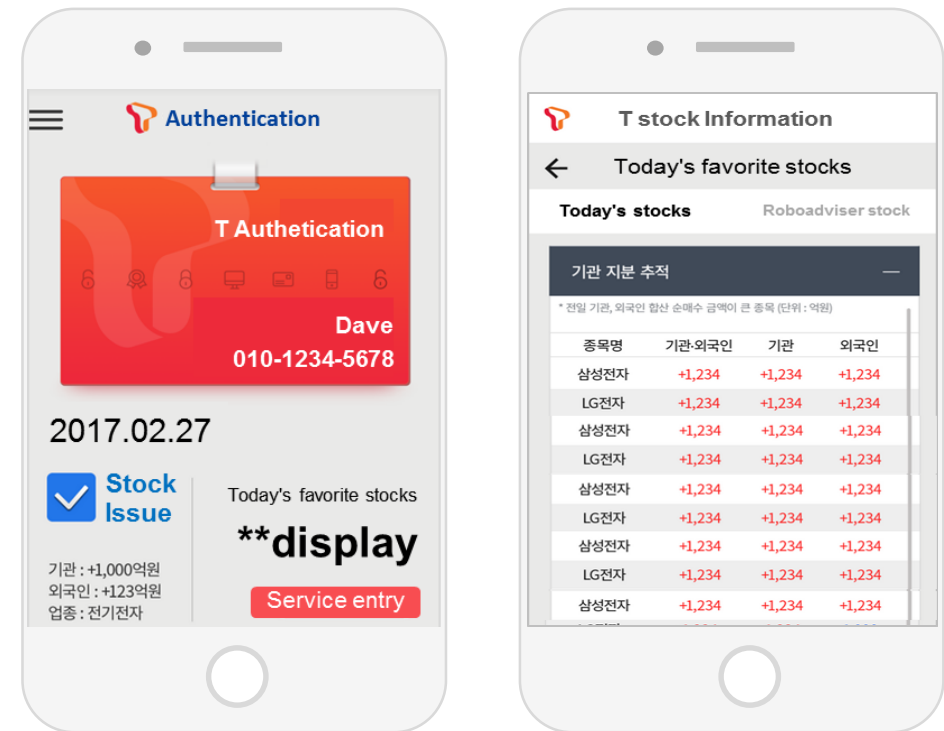
Credit check and management of rating

Fees : \$ 3 / month

Launch : Jan, 2017

Registered Users : 30,000

T Stock information



Daily stock market information from robo-advisor

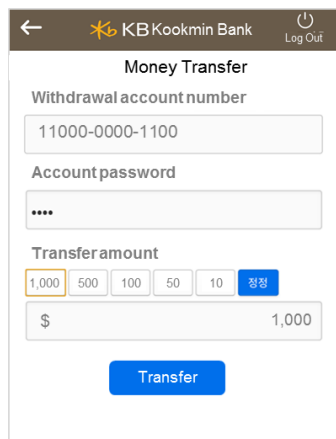
Fees : \$ 10 /month

Launch : March, 2017

Case1_Banking Services

KB Bank could eliminate several layers of painful authorization steps

Simplification of funds transfer process (90s -> 15s)



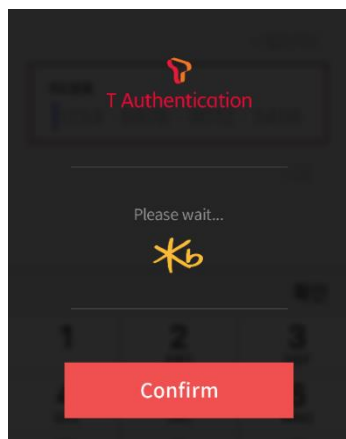
Money Transfer

Withdrawal account number
11000-0000-1100

Account password

Transfer amount
1,000 500 100 50 10 정정
\$ 1,000

Transfer

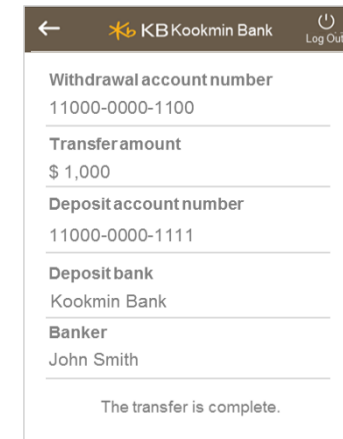
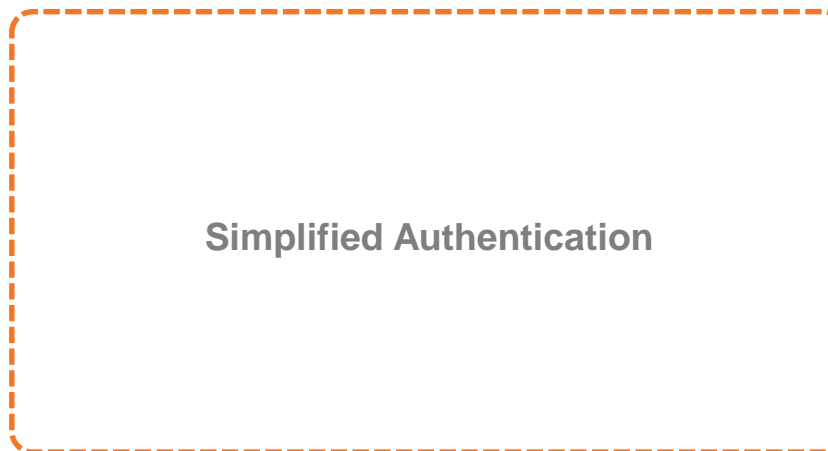


T Authentication

Please wait...

KB

Confirm



Withdrawal account number
11000-0000-1100

Transfer amount
\$ 1,000

Deposit account number
11000-0000-1111

Deposit bank
Kookmin Bank

Banker
John Smith

The transfer is complete.

Check information

T Auth. Authentication

complete

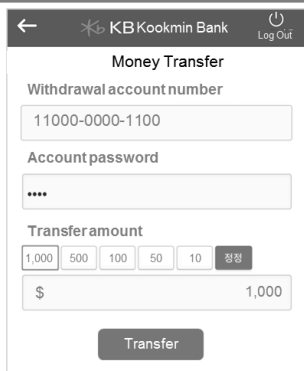
Check information

Select Authorization

SMS authentication

OTP authentication

complete



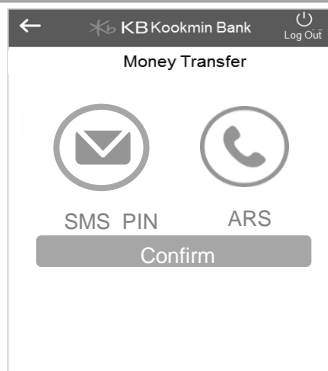
Money Transfer

Withdrawal account number
11000-0000-1100

Account password

Transfer amount
1,000 500 100 50 10 정정
\$ 1,000

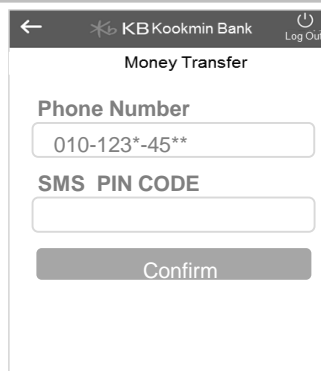
Transfer



Money Transfer

SMS PIN ARS

Confirm

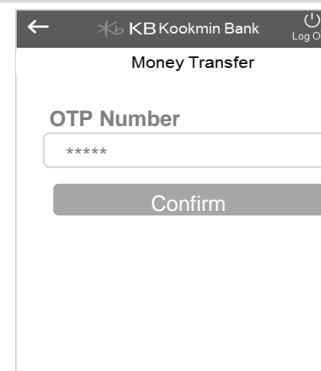


Money Transfer

Phone Number
010-123*-45**

SMS PIN CODE

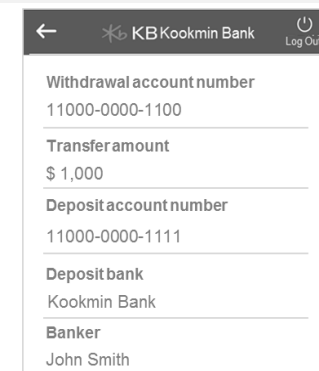
Confirm



Money Transfer

OTP Number

Confirm



Withdrawal account number
11000-0000-1100

Transfer amount
\$ 1,000

Deposit account number
11000-0000-1111

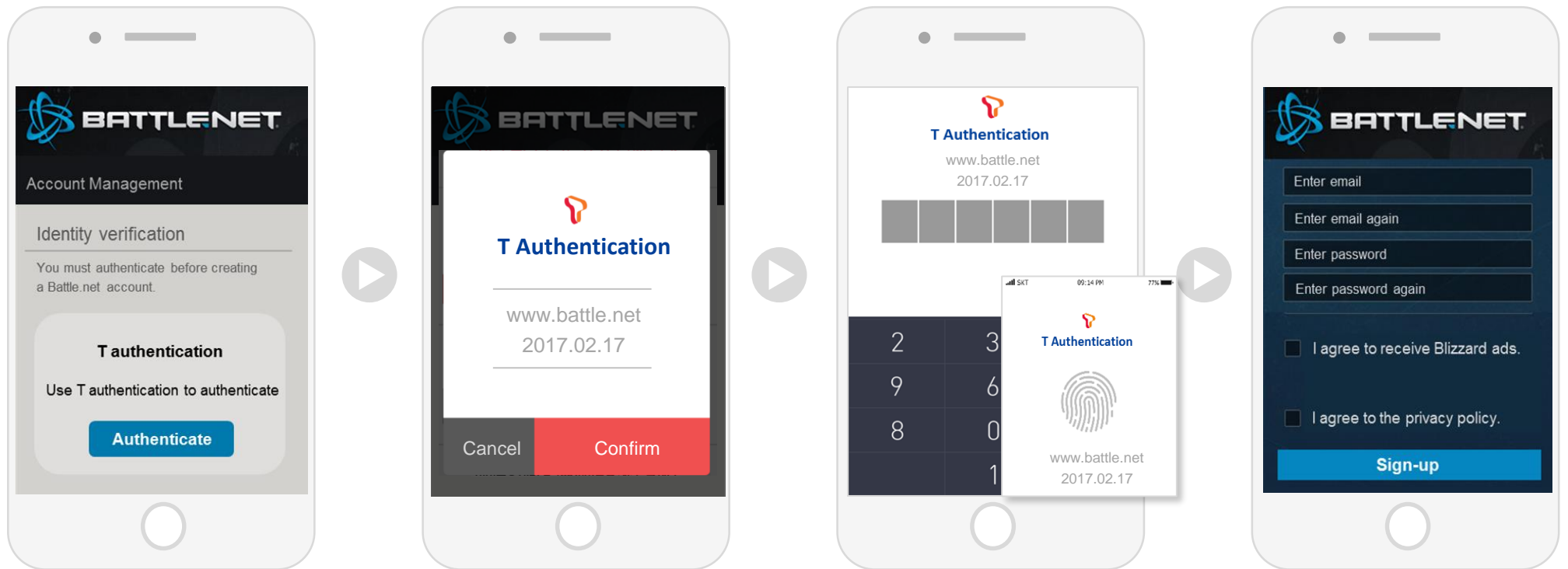
Deposit bank
Kookmin Bank

Banker
John Smith

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

Case2_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.**

How SKT Build Ecosystem?

Provide Open Interface Spec. to all SP/Agent

본인확인서비스 인터페이스 전문정의서

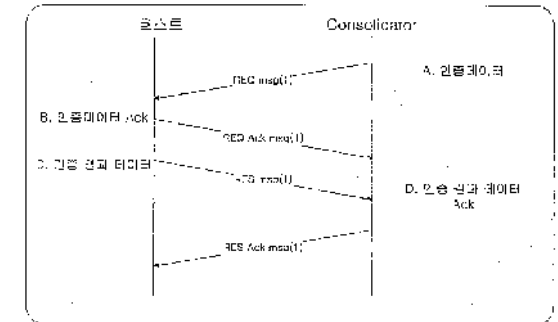
Version 1.8



1.1.1.1. 주민번호 본인인증요청 (Consolidator → PAMS)			
구분	항목	Type	설명
Header	Source ID	Char(35)	[Ex] DNKA + null - '0' 2자리까지
	Destination ID	Char(35)	[Ex] D000 + null - '8000' 본인인증시스템
	Message Type	nt	VSE REQ : 1
	Message ID	nt	VSE_0_ACCOUNT : 24 (주민번호분류 2문)
	Transaction ID	Char(21)	PG ID + 날짜(YMMDDHHMISS) + sequential number + null (PG사에서 설정)
	Result	nt	0
Body	Message Length	nt	Size of Message Body
	이동전화번호	Char(12)	'0112345670' + null 수 3 자리 0번일 경우 에는 최대 3000 byte를 추가 '0112345670' + null '011234567' + null 수 3 자리 0번일 경우 에는 최대 3000 byte를 추가
	암호화된 주민번호	Char(25)	암호화된 주민번호 + null
	검체요청	Char(14)	Success : 0 + null → 인증수요는 0번일 경우
	CP 코드	Char(18)	CP 코드 + null
	아이템명	Char(21)	아이템명 + null

1.1.1.2. 주민번호 본인인증요청에 대한 Ack (PAMS → Consolidator)			
구분	항목	Type	설명
Header	Source ID	Char(35)	[Ex] D000 + null
	Destination ID	Char(35)	[Ex] DNKA + null
	Message Type	nt	MSG_ACK_REQ : 2
	Message ID	nt	MSG_0_ACCOUNT : 24
	Transaction ID	Char(21)	PG 사이트에서 온 값과 그대로 사용
	Result	nt	Success : 0 Fail : 1
Body	Message Length	nt	Size of Message Body
	Body	-	없음

1.1.1.1. 주민번호본인인증 - 주민번호사용 CP 로 등록된 CP 일
차음 가능함



- Consolidator 가 AUTH 가 인증요청을 하면, AUTH 는 처리 후 인증결과를 송신한다.
- Consolidator 는 ID 주민번호 VSE REQ ACK 를 받자 보자면, MSG REQ Message 를 패시송한다. (Message 의 구분 새로운 로직이어야 한다.)
- PAMS 는 XRT 로래이 가된 경우, 일단 1회만 송신하는 인증결과를 전송한다.
- 위치는 ID_TX 가 등록 되어 있는지를 전송한다. (등록 시 인증결과를 전송한다.)
- 위치는 CP 코드에 전송되어야 한다.

Register, Approval, Contract, Signing, payment on one Website

HOME | PASSWORD | LOGOUT

박지영님 어서오세요.

CP 관리

홈 > CP관리 > CP 관리

작업고지

CP관리

SUB대행사관리

대행사	<div>선택 ▼</div>
Sub 대행사	<div>선택 ▼</div>
CP Code	<div><input type="text"/></div> 중복확인
CP 명	<div><input type="text"/></div> (필수)
사업자등록번호	<div><input type="text"/></div> (필수)
사업자명	<div><input type="text"/></div> (필수)
대표자 성명	<div><input type="text"/></div> (필수)
대표자 전화번호	<div><input type="text"/></div> (필수)
담당자 성명	<div><input type="text"/></div>
담당자 전화번호	<div><input type="text"/></div>
주소	<div><input type="text"/></div> (필수)
Category	<div>GA 중앙행정부처 ▼</div>
CP URL	<div><input type="text"/></div>
연락처	<div><input type="text"/></div>
인증수단 설정	<div>사용안함 ▼</div>
iPIN 인증여부	<div>사용안함 ▼</div>

저장

취소

SKT 승인

홈 > CP관리 > SKT 승인

상 태

등록요청

검색조건

CP Code

대 행 사

전체

서비스 승인일

~

category

전체

SMS

전체

사업자번호

검색

등록요청

9 건

해지요청

0 건

수정요청

0 건

	상태	대행사	SUB대행사	CP CODE	CP 명	Category	SMS	CP URL	사업자번호
<input type="checkbox"/>	등록요청	한국모바일인증	한국모바일인증(주)	TIRM1001	내일의가치	기타	사용	www.sti...	7558100448
<input type="checkbox"/>	등록요청	한국모바일인증	한국모바일인증(주)	EBUM1001	이바이컴퍼니	기타	사용	ebuycom...	1588800568
<input type="checkbox"/>	등록요청	코리아크레딧뷰로		KCB0003674	쓰리에이치컴퍼...	인터넷서...	사용	www.my...	3368700614
<input type="checkbox"/>	등록요청	코리아크레딧뷰로		KCB0003673	비트에셋(주)	금융	사용	bitasset...	2738800514
<input type="checkbox"/>	등록요청	한국모바일인증	한국모바일인증(주)	GUSM1001	서울특별시구로...	기타	사용	www.gur...	1138205350
<input type="checkbox"/>	등록요청	한국모바일인증	한국모바일인증(주)	YOTM1001	옐로오투오	기타	사용	www.wo...	2118855608
<input type="checkbox"/>	등록요청	한국모바일인증	한국모바일인증(주)	CHRM1001	최초로소프트	기타	사용	www.ch...	5471000060
<input type="checkbox"/>	등록요청	코리아크레딧뷰로		KCB0003671	클릭핀	전자상거래	사용	www.all...	5768700380
<input type="checkbox"/>	등록요청	한국모바일인증	(주)LG유플러스	LGUM5505	주식회사 키마...	기타	사용	www.kip...	8538600198

1

2

승인

거절

엑셀 다운로드

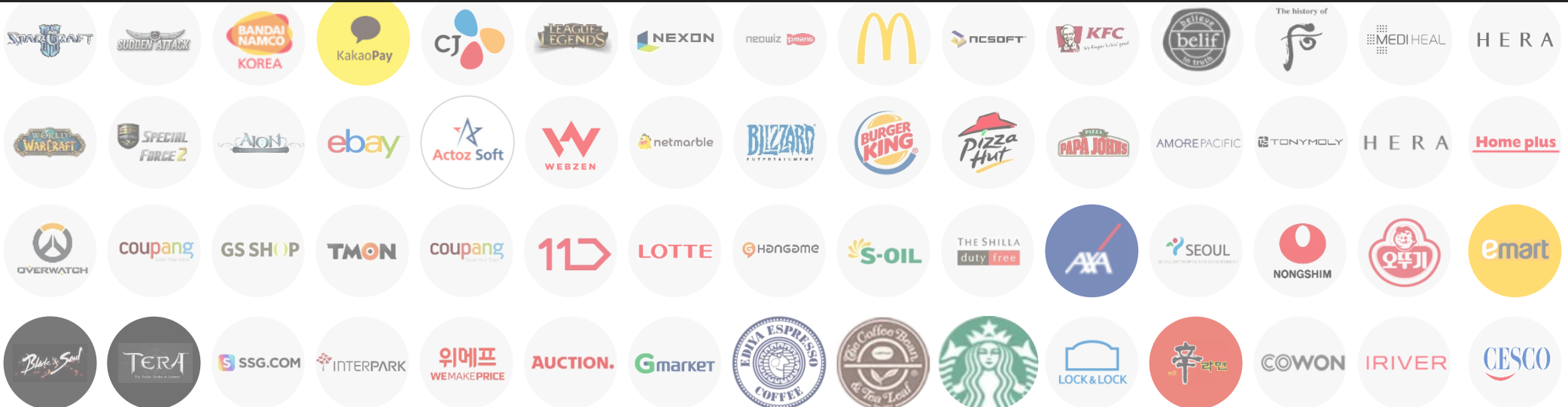
Service Provider/Agent (Register)

Operator (Approval)

Economy of scale_3. Business Network



Over 26,000 companies are using T Authentication.



Quick Monetization _ 1. reasonable price (per transaction)

Equal price to all SP/Agent
3cent to 1dollar per each transaction/data field

대행사	인증구분	OTP인증수단	용시작년	용종료년	단가
코리아크레딧뷰로	B2C	SMS사용	2016-01	9999-12	33
		LMS사용	2016-01	9999-12	46
		ARS사용	2016-01	9999-12	33
		OFFLINE사용	2016-01	9999-12	33
		DATAPUSH사용	2016-01	9999-12	33
		T인증사용	2016-07	9999-12	33
		미사용	2016-01	9999-12	33
다날	B2C	SMS사용	2016-01	9999-12	33
		LMS사용	2016-01	9999-12	46
		ARS사용	2016-01	9999-12	33
		OFFLINE사용	2016-01	9999-12	33
		DATAPUSH사용	2016-11	9999-12	33
		T인증사용	2016-07	9999-12	33
		미사용	2016-01	9999-12	33
드림시큐리티	B2C	SMS사용	2016-01	9999-12	33
		LMS사용	2016-01	9999-12	46
		ARS사용	2016-01	9999-12	33
		OFFLINE사용	2016-01	9999-12	33
		DATAPUSH사용	2016-01	9999-12	33
		T인증사용	2016-07	9999-12	33
		미사용	2016-01	9999-12	33
한국모바일인증	B2C	SMS사용	2016-01	9999-12	33
		LMS사용	2016-01	9999-12	46
		ARS사용	2016-01	9999-12	33
		OFFLINE사용	2016-01	9999-12	33
		DATAPUSH사용	2016-01	9999-12	33
		T인증사용	2016-07	9999-12	33
		미사용	2016-01	9999-12	33

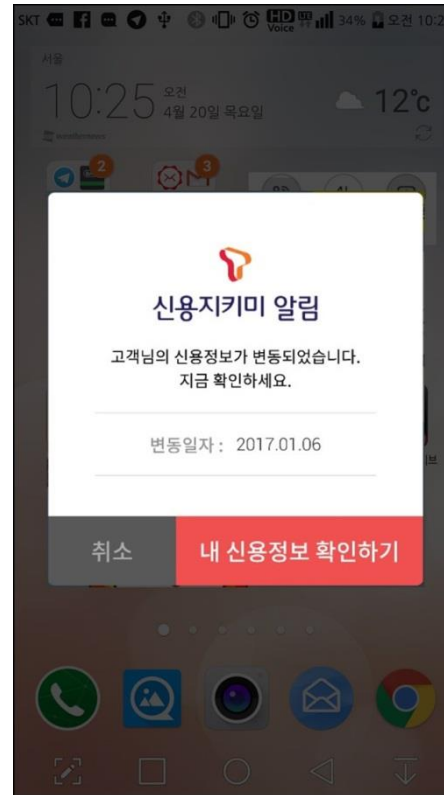
SKT analysis Authentication + customer Data & Providing Fintech service (Credit score, Asset Mngt.)



인증내역보기



인증내역보기



We care about

**Location,
Pattern,
IP address,
Interval,
Etc.**

We have

**SIM based S/W OTP
SHA 512
AES 128
UICC authentication
Hacking detect solution**

Where is Mobileconnect?

제안 조건 포함