



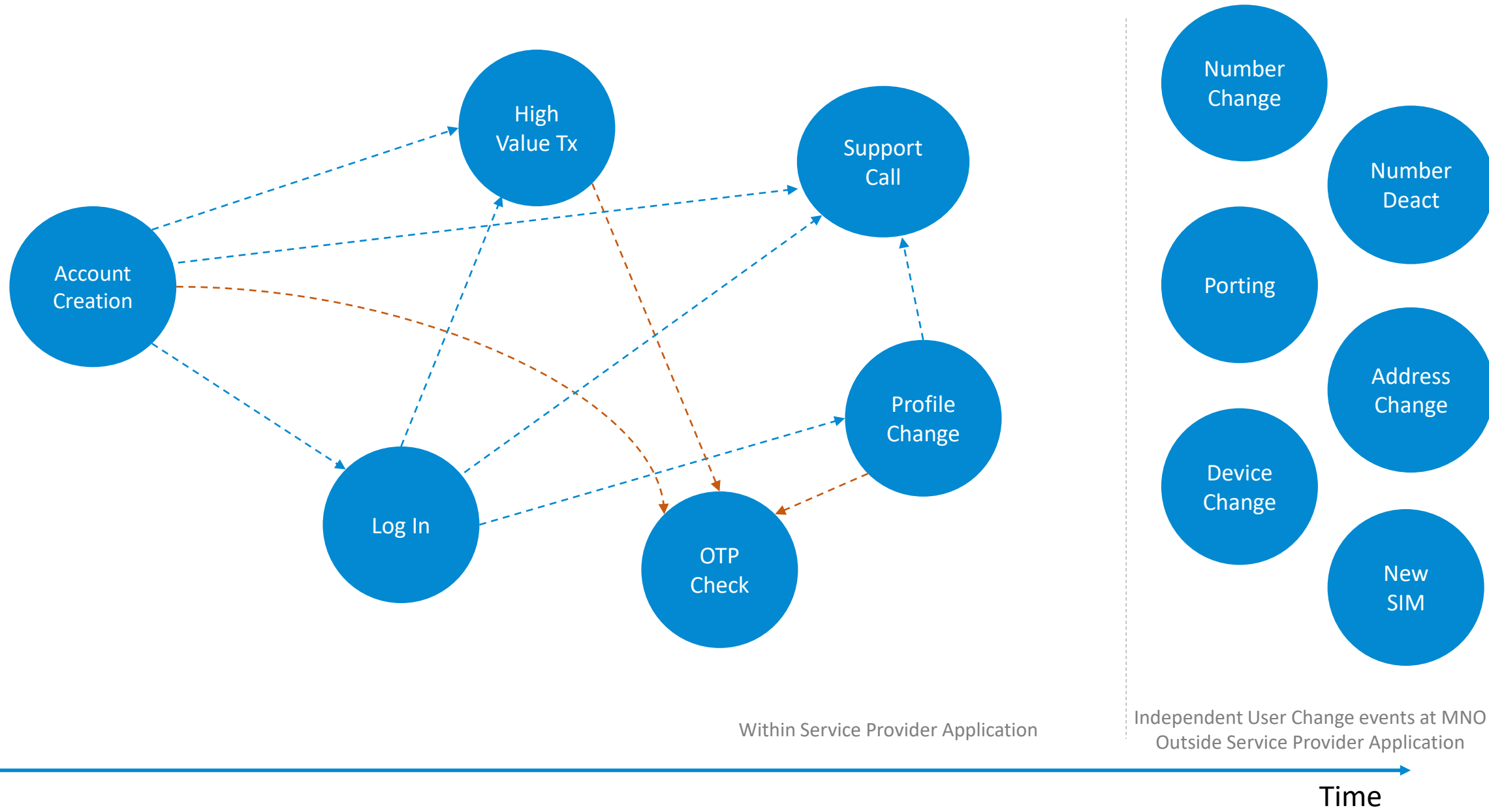
Power your Business with Mobile Identity

Strengthen Authentication. Reduce Fraud. Improve Conversion. Be Compliant.

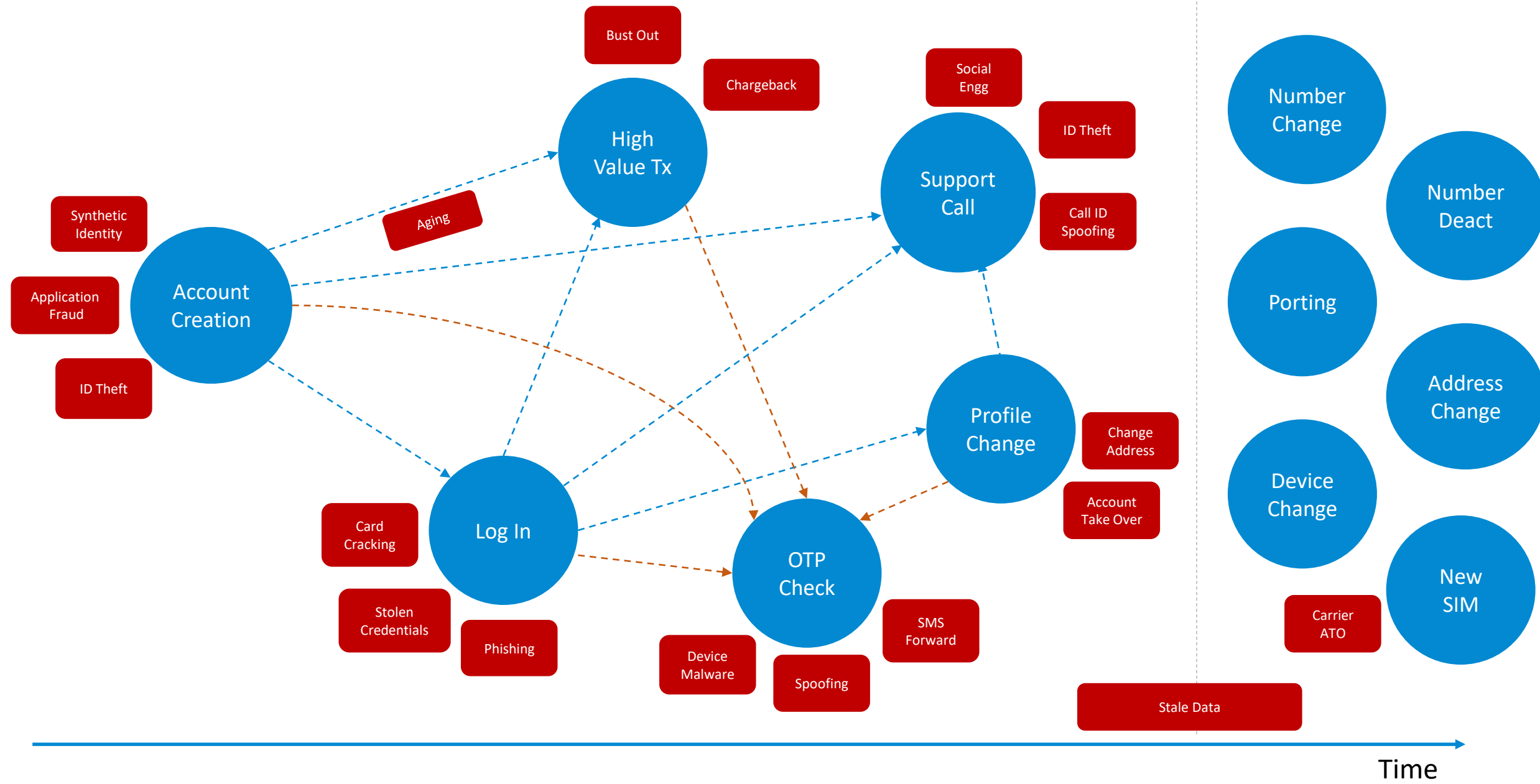


GSMA Identity Innovation Lab
Account Lifecycle Best Practices
Atreedev Banerjee

Typical Account Lifecycle



Service Provider Challenges



CHALLENGES

- ID Theft / Synthetic IDs
- Digital Onboarding Process
- User Experience Tradeoffs
- Data Breaches
- Unreliable KBA Methods
- KYC and AML Requirements

SOLUTION

Onboard identity proofed accounts leveraging govt. issued IDs, facial match and authoritative 3rd party data.

Document Scanning

Driver's license or passport validation using, image recognition, OCR and enhanced security features

Biometrics

3D facial recognition matched against photo on document ID

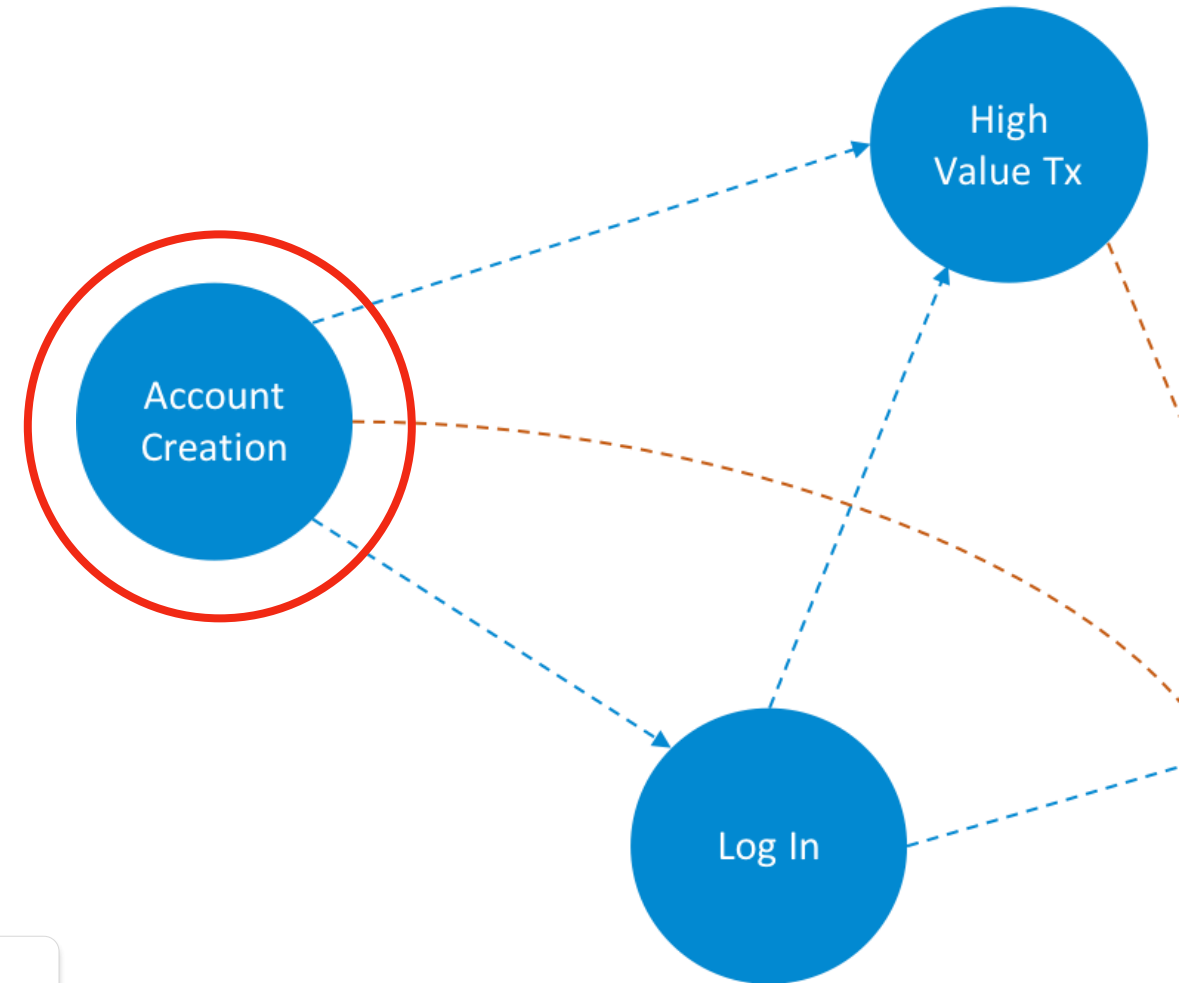
Phone Verification & Profile Match

Confirmation of phone possession and validation of scanned ID data against authoritative data sources

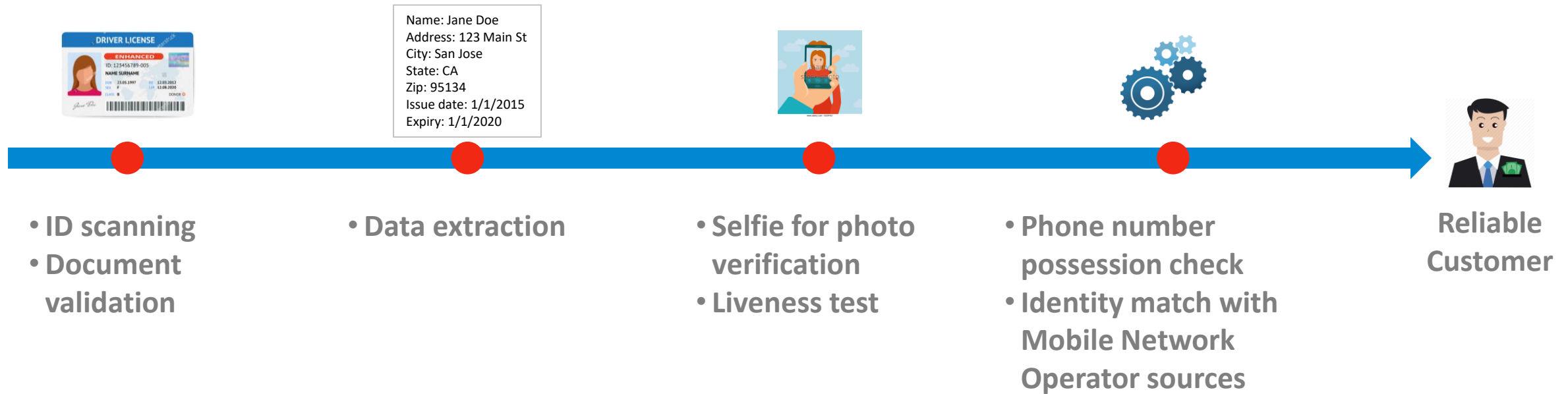
Attribute Check & Establish Baseline

Check phone number history and baseline validated new user using their device and network attributes

1. Use Case – Account Creation



New Account Creation User Flow with Identity Proofing using 3 Modalities



Benefits

Multi-modal Verification

3 way validation of new user data to provide the most secure new account

Compliant

Easily meet KYC or AML regulations while maintaining the superior user experience

Low Onboarding Costs

Digital scanning and verification drastically reduces acquisition costs

Setup for Future Protection

Fully proofed accounts and baselining attributes enable protection throughout the account lifecycle

CHALLENGES

- SMS OTP Weak
- Password Archaic
- Cumbersome UX (SSO)
- Device Malware
- Stolen Credentials
- SS7 Hacking

SOLUTION

Bolster access to your application by using Danal phone verification and network attributes.

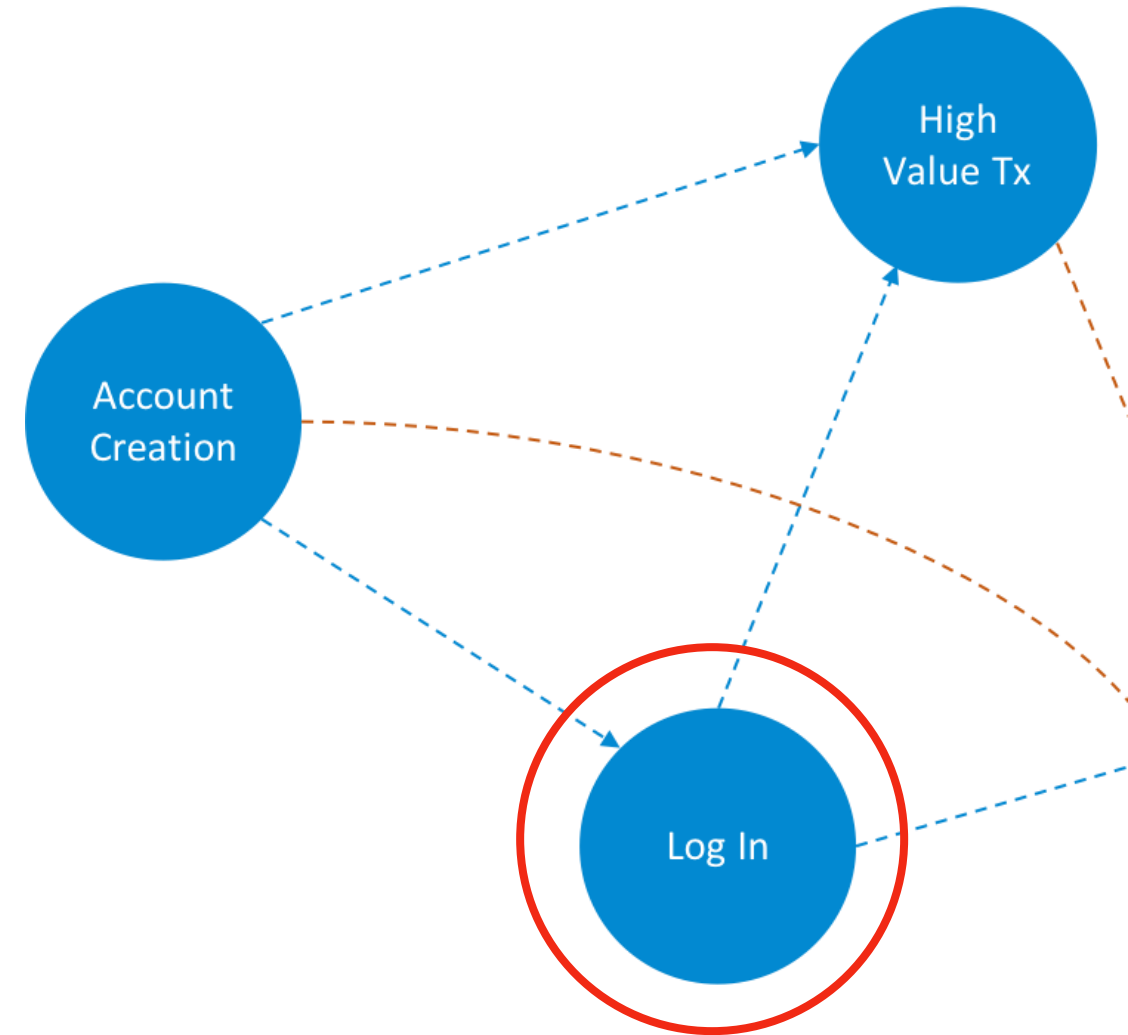
Phone Verification

Seamless network based phone possession verification

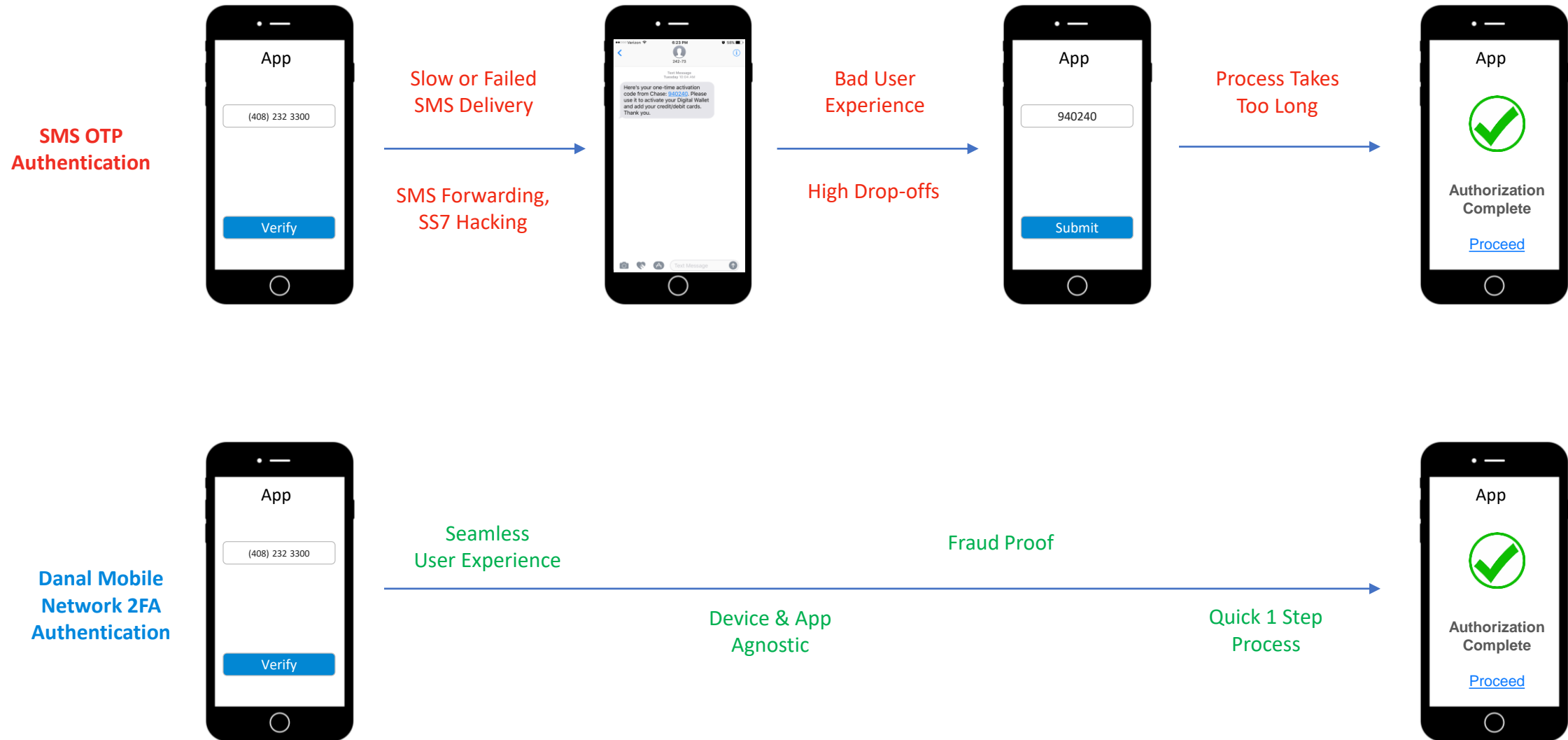
Compare to Baseline

Verify real time device and network attributes against established baseline

2. Use Case - Authentication



2FA Phone Number Verification



Benefits

Fast Verification (Real-time)

Shaves on average 30 seconds compared to SMS based methods

Better User Experience

No waiting for SMS and copy paste hassle

Improved Conversions

No drop-offs and increased conversions as a result of improved UX

Fraud Proof

Not susceptible to forwarding, malware etc.
Completely device or app agnostic

Reliable

No delivery delays. Real-time verification leveraging user's network connectivity

CHALLENGES

- Burner / VOIP Phones
- Impersonation
- Changed Number
- Device Malware
- Call Forwarding
- TCPA Violation

SOLUTION

Bolster your OTP send process by leveraging intelligent network attributes before sending the SMS.

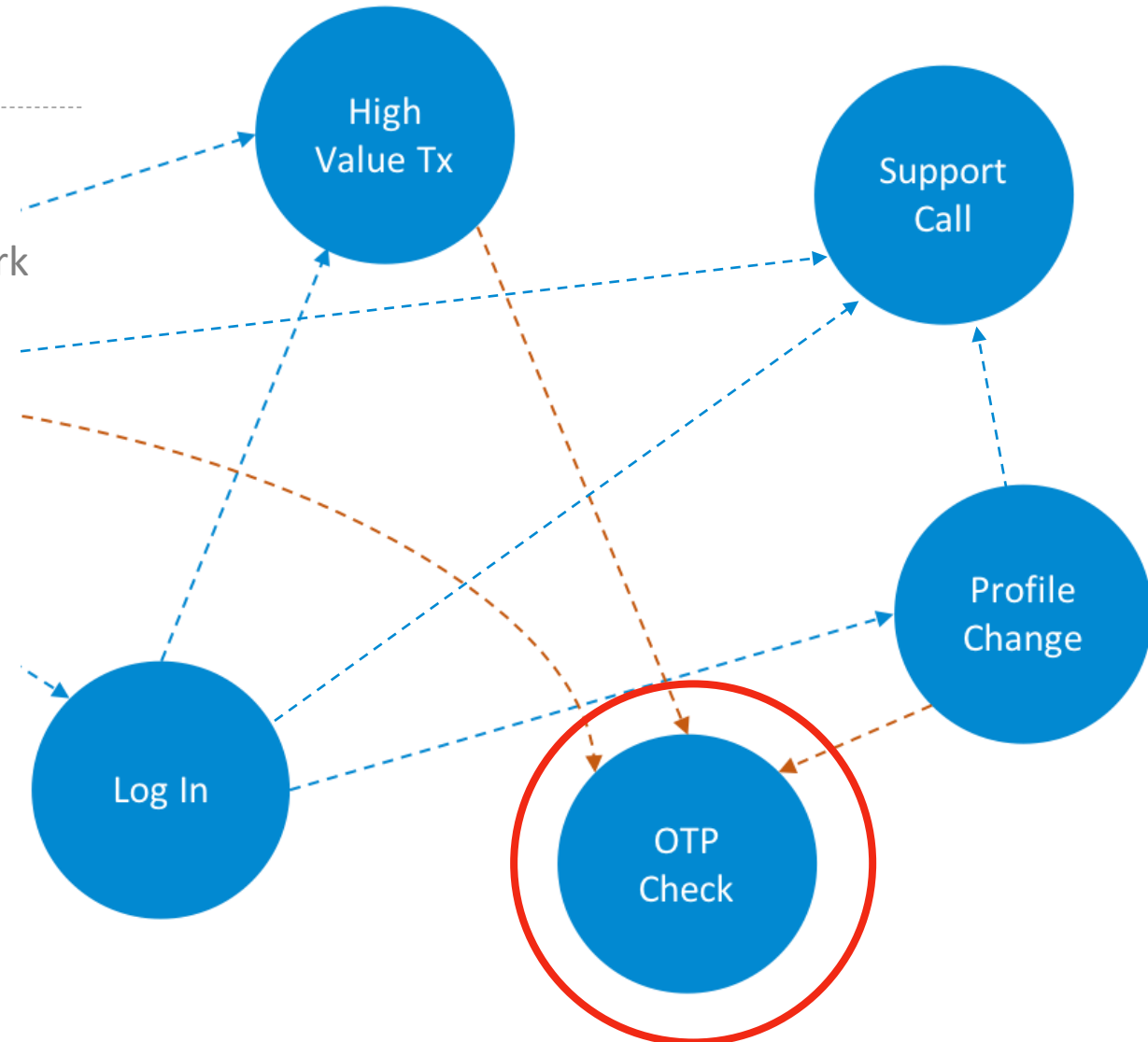
Real-time Network Attributes

IMSI, IMEI, SIM change, device change, call forwarding etc.

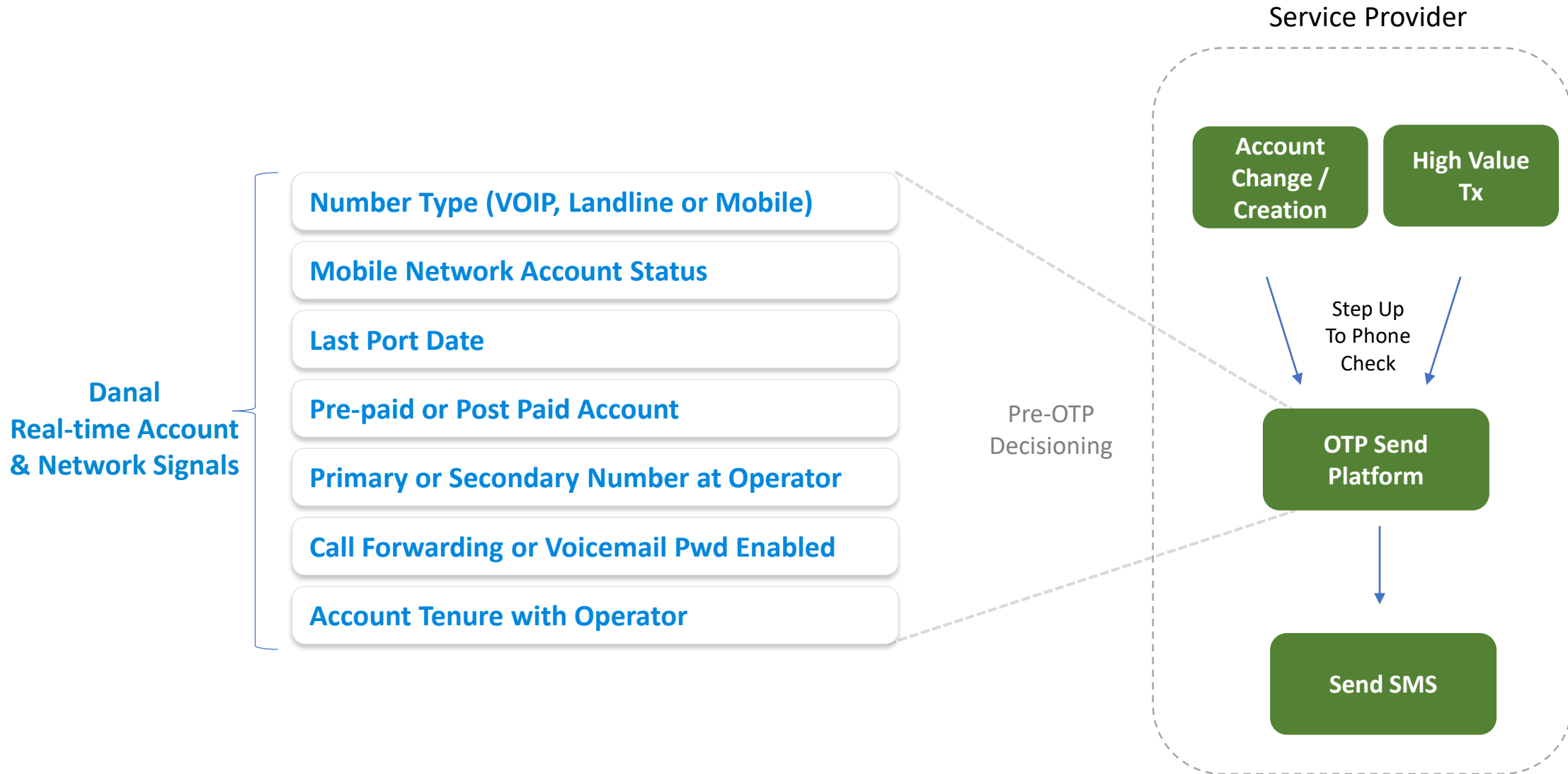
Account Attributes

Line type (fixed, mobile or VOIP), Active / inactive, current tenure, pre vs post-paid etc.

3. Use Case – OTP Check



Real-time OTP Send Decisioning



Benefits

Protection against Burners

Eliminate delivering OTP to one time burner numbers

Reduce Costs

Prevents wasted spend on incorrect SMS traffic

Better User Experience

Prevents bad user experience and complaints due to incorrect message delivery

Real-time Data Sanitization

In session check ensures no Data violations occur due to inadvertent message delivery

CHALLENGES

- Real-time Decisioning
- Context Based Information
- Offline to Online
- ID Theft / Account Takeover
- Chargebacks / Bust Out
- Simulators / Malware

SOLUTION

Prevent fraud by leveraging real-time predictive signals from the Danal platform in your risk decisioning platform.

Real-time Profile Match

Match current customer data with authoritative data sources

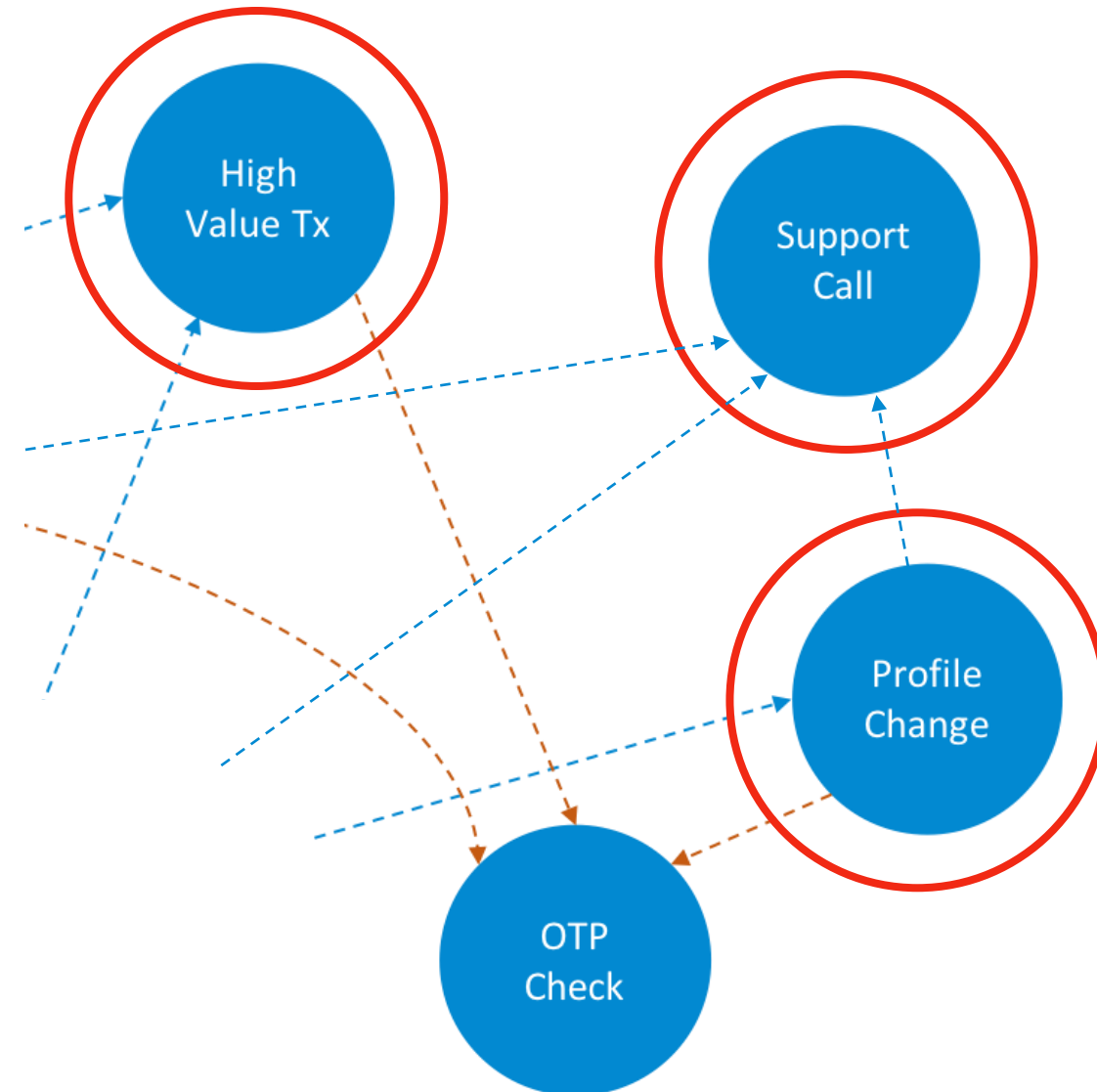
Real-time Decisioning Attributes

Network and Account attributes such as current account status, tenure, pre vs post-paid, last port, SIM change, device change, call forwarding etc.

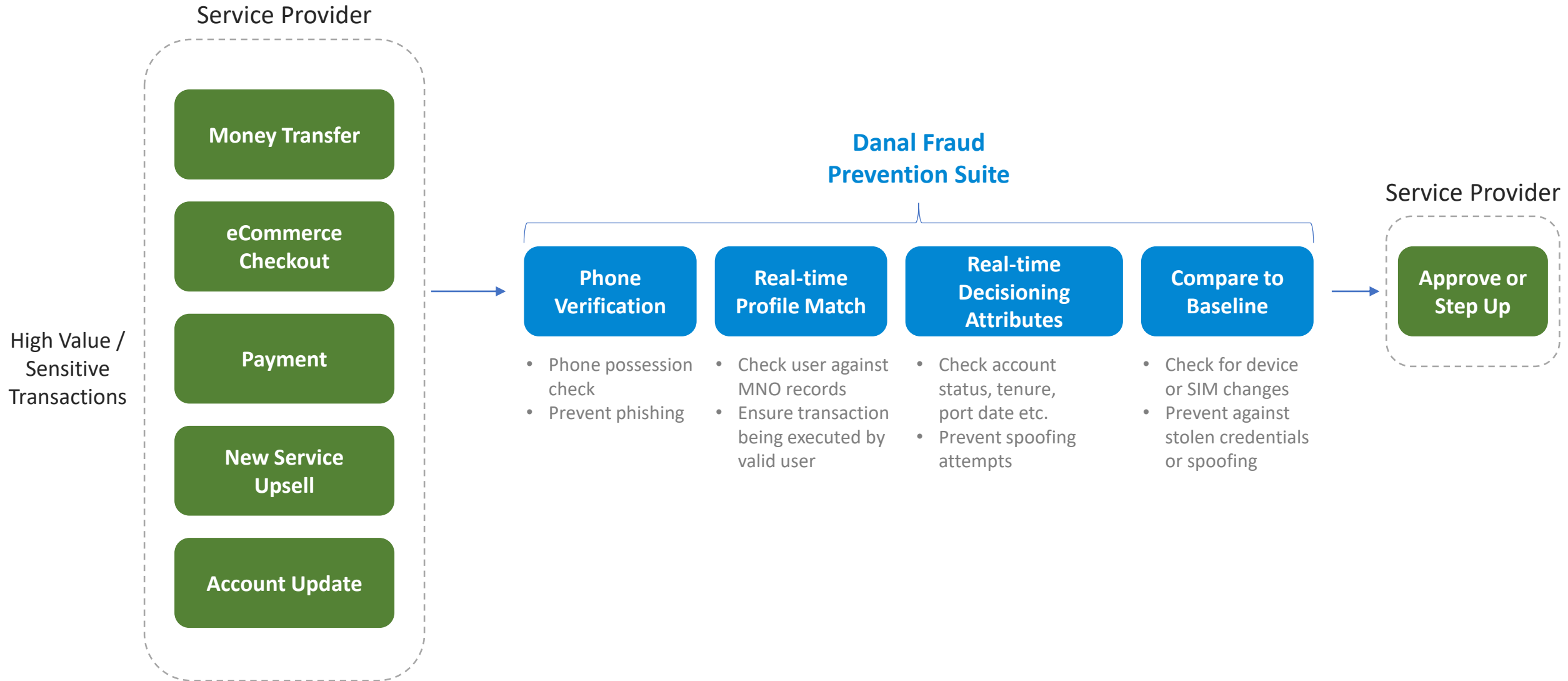
Baseline Check

Verify real time device and network tokens against established baseline to prevent spoofing

4. Use Case – Fraud Prevention



Real-time Fraud Prevention



Benefits

Real-time Decisioning – No Guessing

Remove the guesswork by leveraging real-time predictive signals

Spoof Proof

Impossible for bad actors to spoof a device, SIM or user and commit fraud

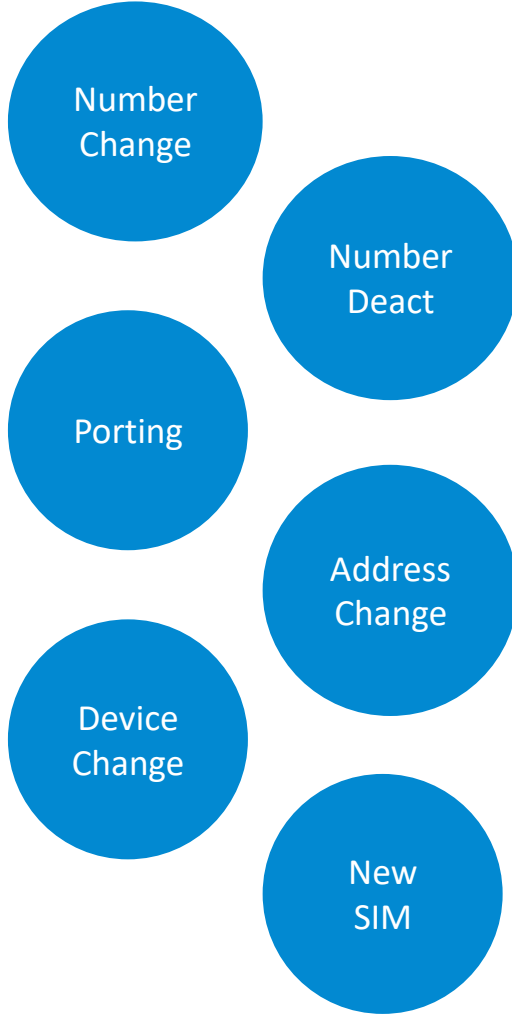
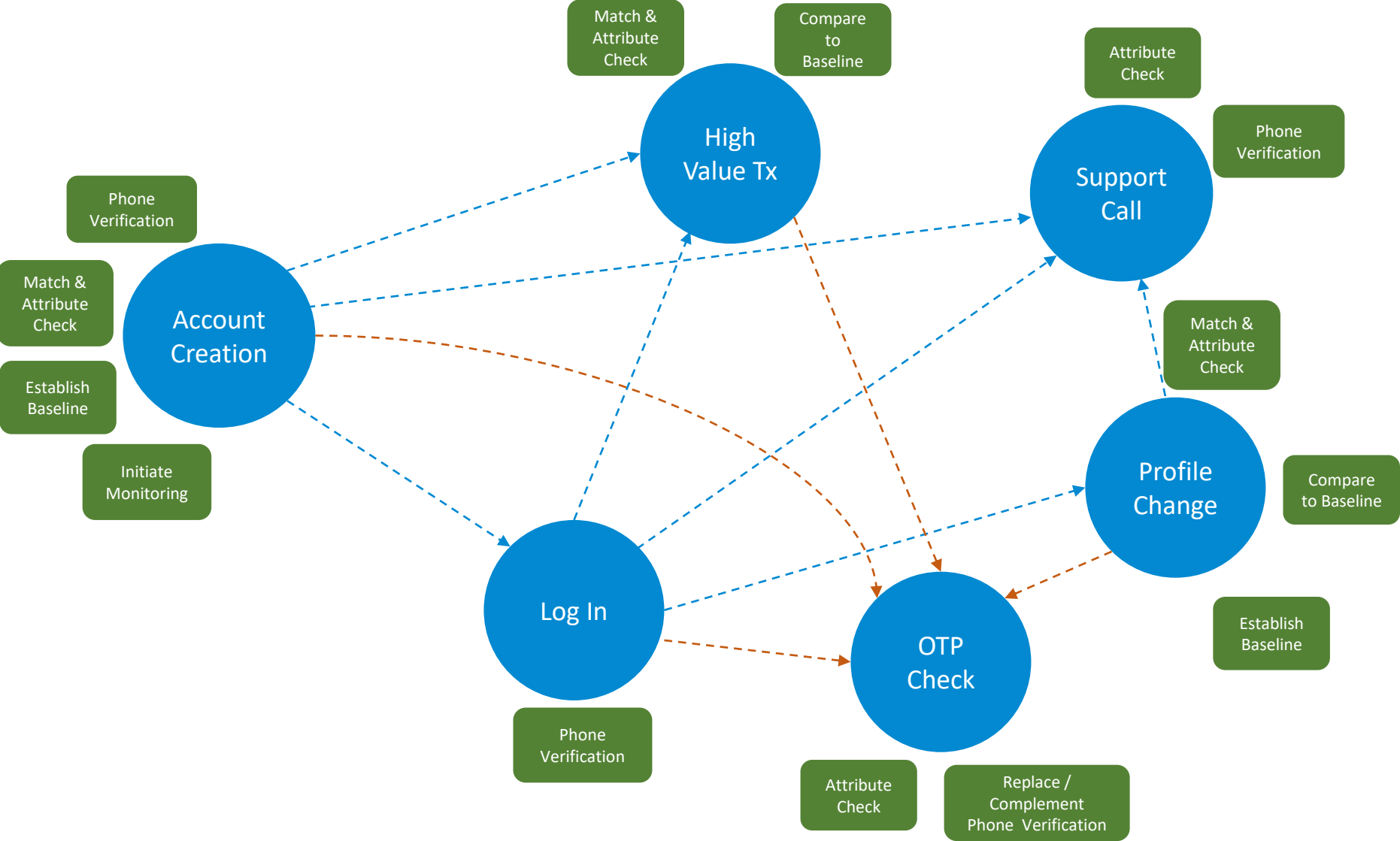
Reliable

Most recent, real-time trusted data from Mobile Operators

Global

Coverage of 3Billion+ users enabling you to protect your transactions globally

Summary



Time



Thank You!

atreedev.banerjee@danalinc.com