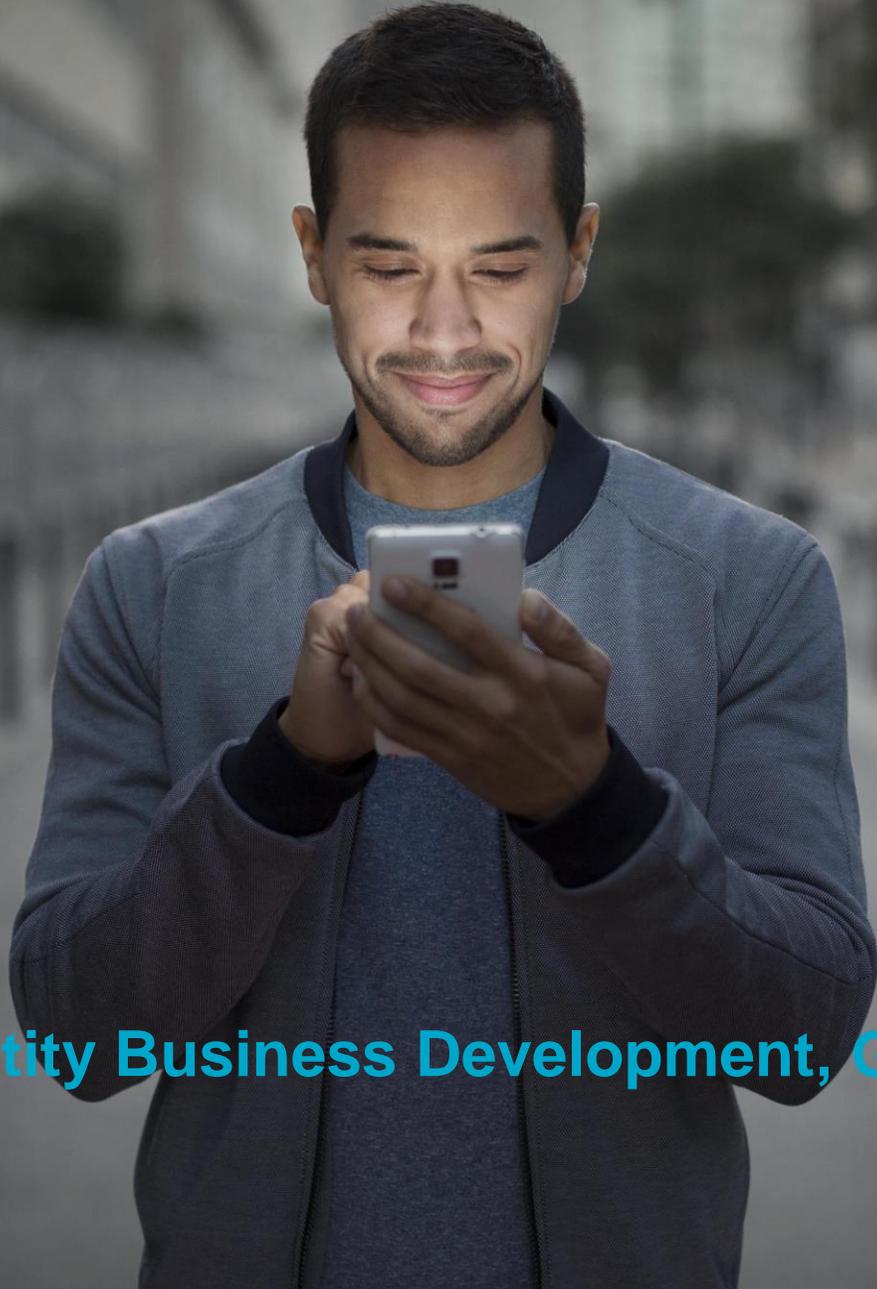


Seminar: Data attributes as the new digital identity currency

February 26 2018

Time: 11.00 – 13.00 CET





Marie Austenaa

VP and Head of Identity Business Development, GSMA Identity

Not knowing who you deal with online is expensive and inefficient...



Peter Steiner and published by The New Yorker on July 5, 1993

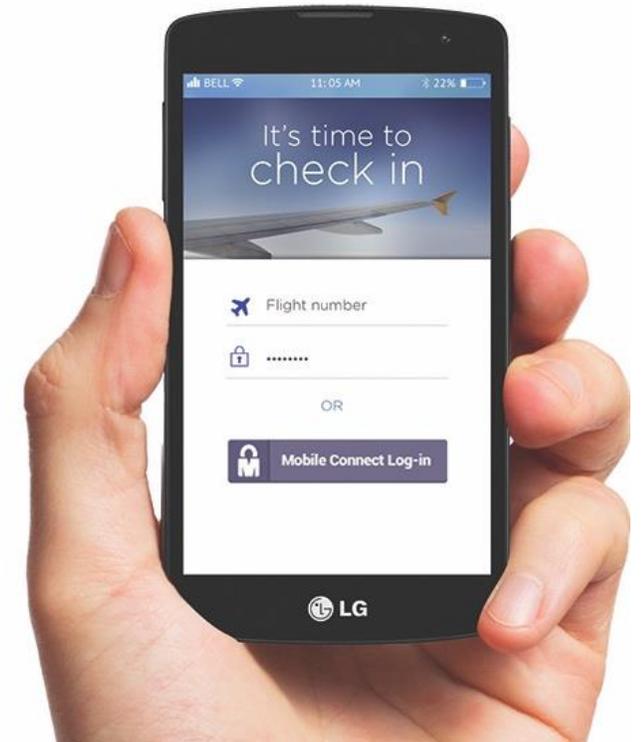


Mobile Connect – digital identity from the mobile operators

A portfolio of mobile-based secure identity capabilities giving **simple**, **secure** and **convenient** access to online services

- Simple and ubiquitous **log-in** or **step-up authentication**
- **Authorise** digital transactions and payments
- **Verify** or provide user identity
- **Confirm insights** about user's mobile account or device

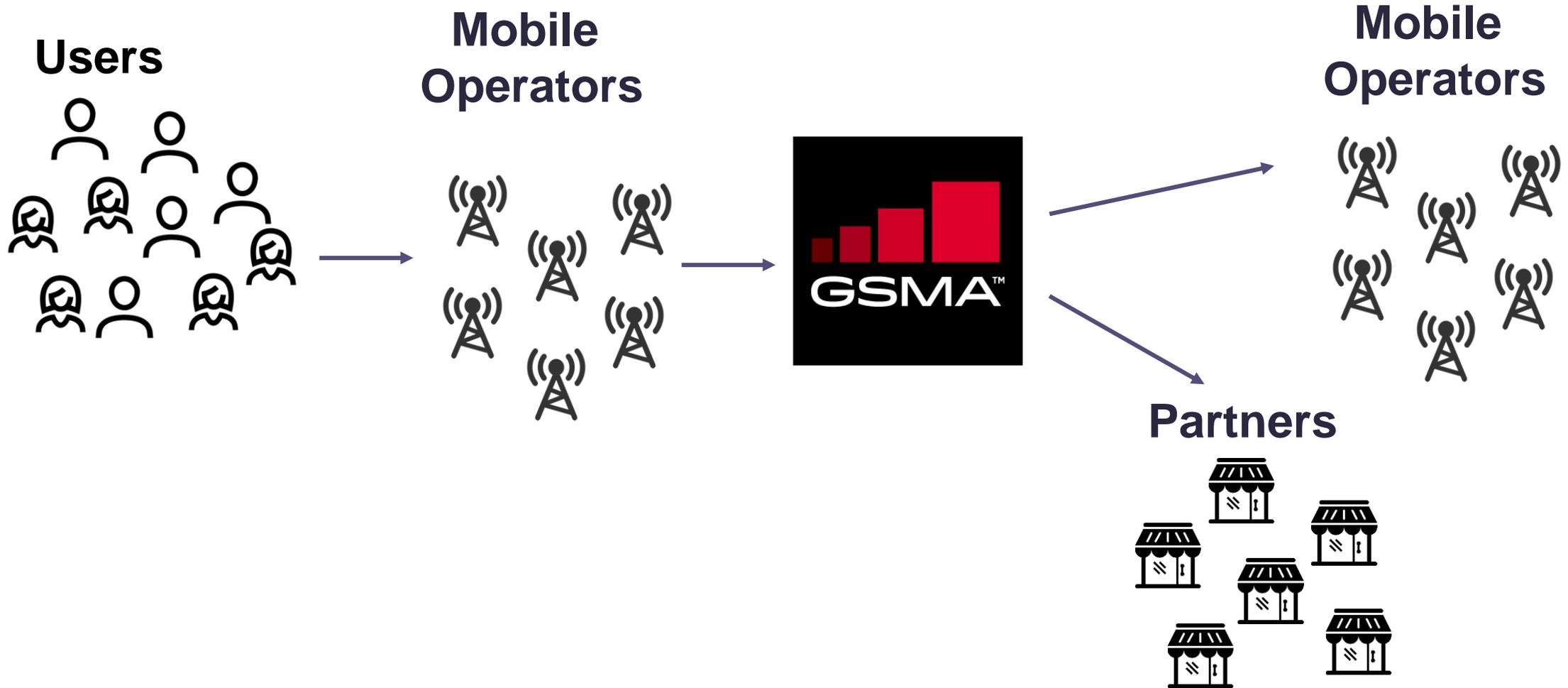
470m active users in over in 30 markets



Mobile Connect is growing and adding value around the world



GSMA is simplifying use of Mobile Connect



Agenda

11.10– 11.20	Global and local demand for user attributes	Ravish Patel (BICS)
11.20– 11.30	US Mobile Authentication Taskforce and the drive towards a trusted identity enabled digital future for our customers	Aparna Khurjekar (Verizon) Johannes Jaskolski (AT&T)
11.30– 11.40	Digital identity attributes in Europe	Patrice Slupowski (Orange)
11.40– 12.15	Panel discussion: How are attributes helping to monetise the digital identity space in the UK?	Atredev Banarjee (Danal) Duncan Sturdy (Three) Fraser King (Vodafone) Glyn Povah (O2) Jennie Avery (EE) Stephen Ufford (Trulioo)
12.15– 12.25	An analysis of the market opportunity for cross border e-commerce transactions	Dr Jesse Weltevreden Amsterdam University of Applied Sciences
12.25– 13.00	Panel discussion: The trend towards new age cross-border transactions	Andzrej Ochocki (DT) Andy Doyoung Kim (SKT) Keiran Dalton (Aspect) Stacy Subblefield (Telesign)



Attributes as the new digital identity currency

Keynote: Global side of attributes

Ravish Patel

Introduction - Bridging the telecom and digital worlds

TeleSign leader in mobile identity & communication APIs

Global provider of international connectivity and interoperability solutions



- ⇒ Creating the first world end-to-end CPaaS (Communication Platform as a Service) provider
- ⇒ Providing mobile identity services & contextual communications globally

A black and white photograph showing several hands in business attire. One hand is holding a small white paper bag filled with diamonds. Another hand is reaching towards the bag. The background is dark and out of focus, showing more people in business clothes.

**20 billion dollars marketplace
of diamonds on Surat's
Mahidharpura Street**

TRUST

Digital marketplace...

I expect a service

realtime anywhere
any channel





How to enable **TRUST** on
digital marketplaces **GLOBALLY...**

GLOBAL IDENTITY NEWS





**Two billion files leaked in US data breaches in 2017
involving 500+ breaches**

**16 million+ US consumers affected by identity frauds leading
to over \$16.8 billion loss**

**Average ATO victim paid \$290 from their pockets & spend 15 hours to
resolve the fraud**

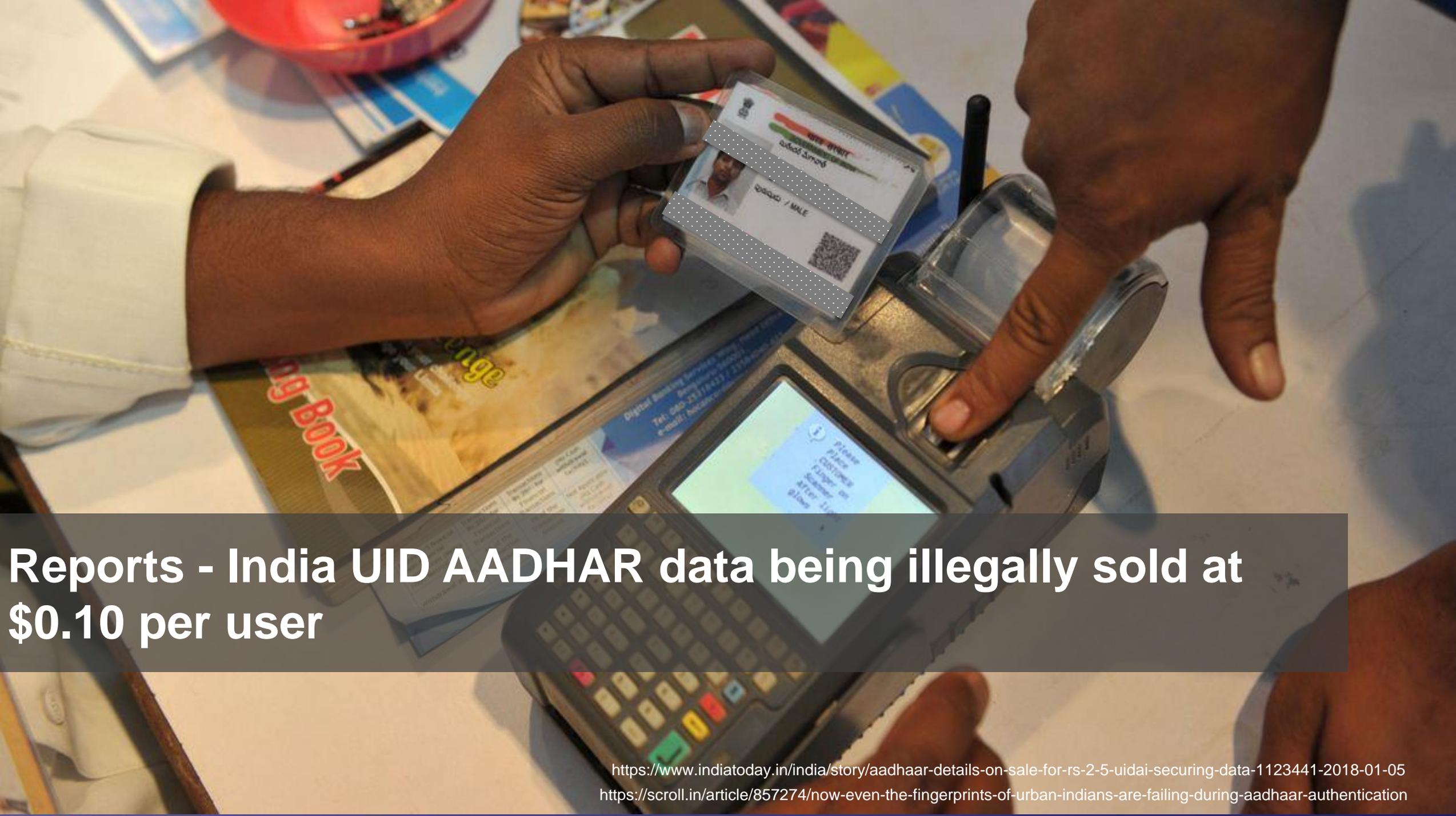
**Florida state opens investigation into fake social media accounts created using
stolen identities**

50% of internet users are falsifying the data at onboarding

**Phone number (27%)
Date of birth (17%)
Email address (16%)
Home address (15%)
Name (14%)
Age (14%)**

<https://www.infosecurity-magazine.com/news/rsa-security-consumers-falsify/>





Reports - India UID AADHAR data being illegally sold at \$0.10 per user

<https://www.indiatoday.in/india/story/aadhaar-details-on-sale-for-rs-2-5-uidai-securing-data-1123441-2018-01-05>

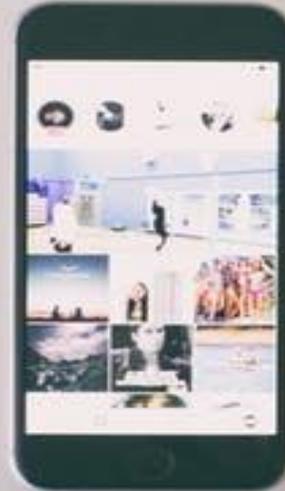
<https://scroll.in/article/857274/now-even-the-fingerprints-of-urban-indians-are-failing-during-aadhaar-authentication>



1000 fake likes for \$ 9

Thai police raid WeChat 'click farm', find 347,200 SIM cards

Global services & applications

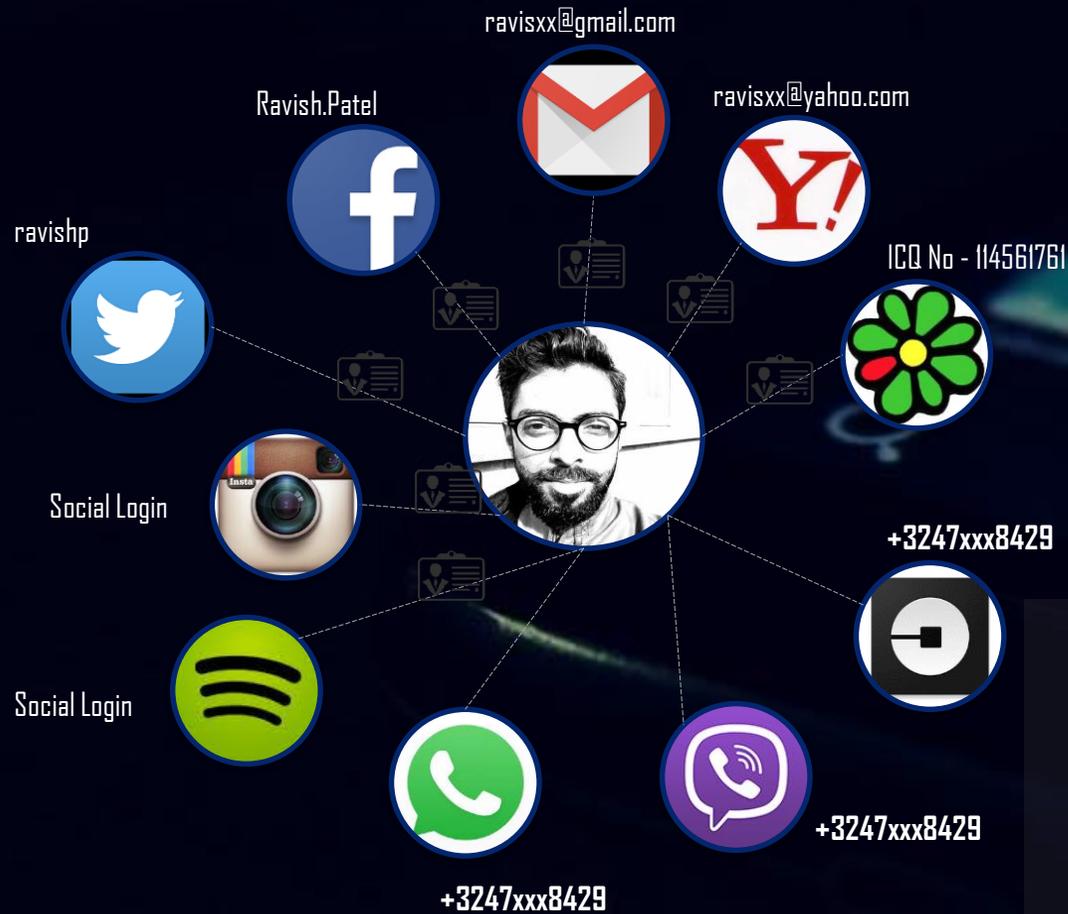


Growth – profitable users
Trusted Ecosystem
Raise User Experience

Fake users
Spam / fake reviews
Fraudulent transactions

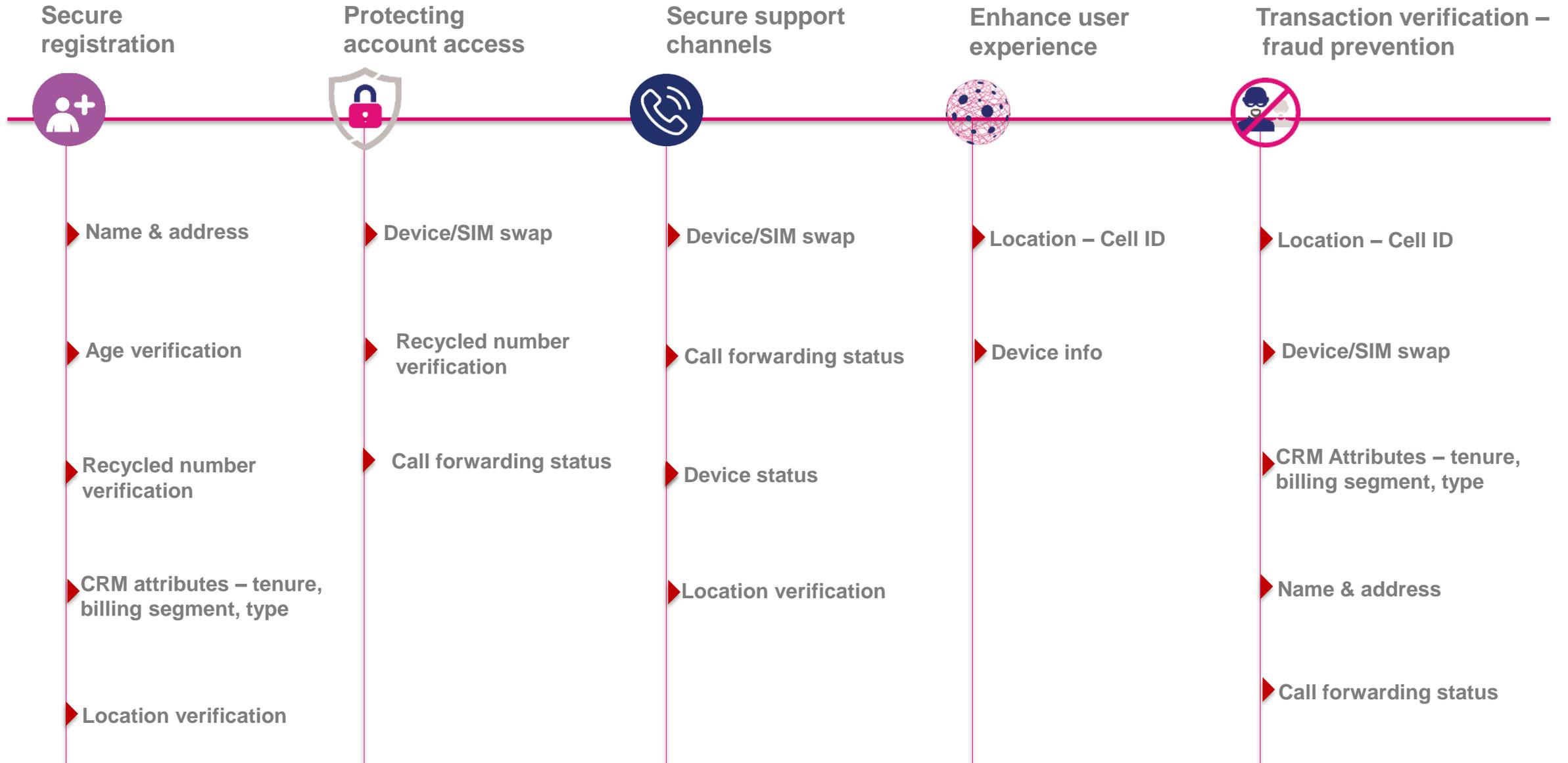
Poor brand image
Fraud loss
Compliance issues

By 2021, 350 billion apps will be downloaded by users across multiple devices, geographies



Evolution of phone number as an identity will drive the demand of data attributes globally

Example use case: data attributes needed



Inhibitors and contributors to data monetisation



Risk aversion towards new disruptive services



Lack of coverage, collaboration & standardisation



Regulation & data privacy, GDPR



Technical readiness - APIs, legacy platforms



Analyze & prioritize market opportunity



GSMA Mobile ID programme & partners/aggregators



Best practices – Data Privacy & engage with partners, aggregators, SPs



Get creative – Incremental value & MVPs

Way forward – Regional opportunities

Challenges	Opportunity
<ul style="list-style-type: none">• Data breaches & comprised identity	<ul style="list-style-type: none">• Increasing attribute needs for behavioral risk based authentication

Challenges	Opportunity
<ul style="list-style-type: none">• Alignment on GDPR	<ul style="list-style-type: none">• Value for verified contact data• Operators more inclined to start with match based services

Challenges	Opportunity
<ul style="list-style-type: none">• Lack of awareness• Incomplete customer data	<ul style="list-style-type: none">• Prioritise CRM & network attributes in absence of identity data• High volumes

Challenges	Opportunity
<ul style="list-style-type: none">• Lack of awareness• Incomplete customer data	<ul style="list-style-type: none">• Prioritise CRM & network attributes in absence of Identity data• High volumes

Challenges	Opportunity
<ul style="list-style-type: none">• Lack of awareness• Incomplete customer data	<ul style="list-style-type: none">• Prioritise CRM & network attributes in absence of Identity data• Alternate usage of mobile data



Thank you



ravish.patel@bics.com



Digital identity attributes in Europe

GSMA Mobile Connect seminar

26 Feb 2018

Patrice Slupowski



MWC 2018

**What is
the most used
feature on
any website or app?**

My Store

Forgot your password?

In order to receive your access code by email, please enter the email address you provided during the registration process:

Email address

[Back to login](#)

© 2005 - 2013 Copyright by PrestaShop, all rights reserved.

Reset Your Password

If you've forgotten your password, enter either your username or email below and press Continue.

Username:

or

Email:

Lost Password

Follow these simple steps to reset your account:

1. Enter your **WordPress.com** username or email address
2. Wait for your recovery details to be sent
3. Follow instructions and be re-united with your **WordPress.com** account

Want more help? We have a full [guide to resetting your password](#).

Adobe ID

Reset your password

Select how you would like to receive password reset instructions:

Recovery email

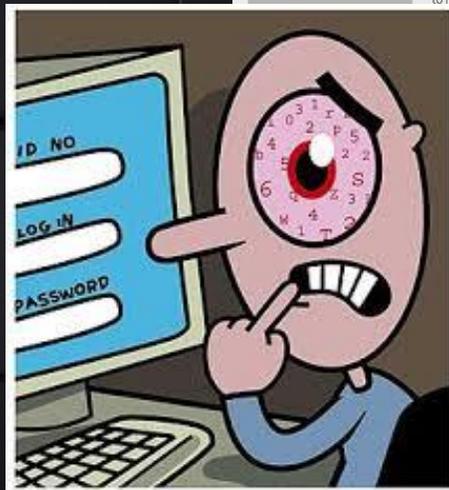
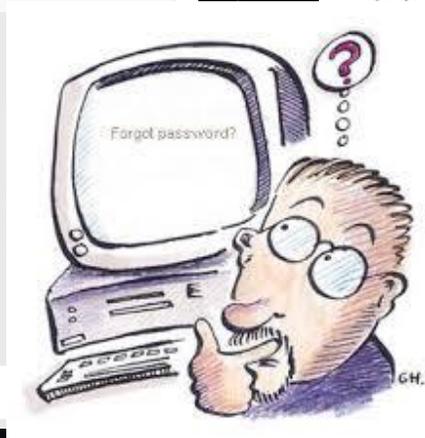
Forgot your password?

Enter your email or username. We'll email instructions on how to reset your password.

YOUR EMAIL

USERNAME

[? help? Learn more about to retrieve an existing account.](#)



**Password is
dead...**

**friction is
everywhere**

So many passwords...

Creating a password

cabbage

Sorry, the password must be more than 8 characters.

boiled cabbage

Sorry, the password must contain 1 numerical character.

1 boiled cabbage

Sorry, the password cannot have blank spaces.

50fuckingboiledcabbages

Sorry, the password must contain at least one upper



I FORGOT MY PASSWORD

**The IoT will densify
the internet
by a factor of 15**

So many devices to choose from...



But hang on, where is my data...



in the cloud

But hang on, where is my data...



in the cloudS

A photograph of a server room with blue ambient lighting. The word "DATA" is overlaid in large, bold, orange letters in the center of the image. The server racks are visible in the background, and the floor is dark. The overall scene is a modern data center environment.

DATA



**Information
privacy**

↑ Shift

GDPR: General Data Protection Regulation

- Harmonised framework
 - Extraterritorial application
 - Explicit and positive consent
 - Right to be forgotten
 - Personal Data Portability
 - Profiling
 - Privacy by design
-
- Data leaks notifications
 - Data Protection Officer nomination
 - Potential fines for data security breaches (up to 4 % of overall turnover)
 - Creation of the European Data Protection Board
 - Application from May 25th 2018



**Users DATA
must belong
to
users**

ATTACK OF THE DRONES



Attack *of the* SELF-DRIVING CARS

How soon will autonomous vehicles be on the road (and are we ready for them)?

My building has been hacked...



**The future of
digital identity
will be strong,
frictionless
& multi-factor**





SAVON
PUR
VEGETAL

SAVON
DE
MARSEILLE

EXTRA PUR
72%
D'HUILE

EXTRA PUR
72%
D'HUILE

SAVON
DE
MARSEILLE



Digital identity is identification & authentication

Identification

Authentication

1 CAPTURE EVIDENCE OF IDENTITY



Capture the identity with accurate and complete details of the person responsible for the mobile (Trusted)

2 VERIFY IDENTITY ATTRIBUTES



Tools required and what supporting of identity and KYC (Know Your Customer)

3 DIGITAL IDENTITY REGISTRATION



Storage of relevant information of the identity

4 CREDENTIALS AUTHENTICATION



Authentication (Credentials for digital identity usage) is given at the end of this process



Trusted Digital Identity

Identity attributes

A photograph of a man and a woman looking at a tablet together. The woman is holding the tablet and pointing at the screen, while the man leans in and looks on. They are both smiling and appear to be enjoying the content. The background is a blurred indoor setting with a yellow wall.

Performance

**Faciliter
la vie numérique
de l'utilisateur final**

The logo for Orange, consisting of a solid orange square above the word "orange" in a white, lowercase, sans-serif font, with a small trademark symbol (TM) to the right.

orange™

The logo for Orange ID, featuring the text "Orange ID" in a bold, black, sans-serif font centered within an orange, rounded, shield-like shape.

Orange ID

Simplify and secure the customer identification journey

Orange ID

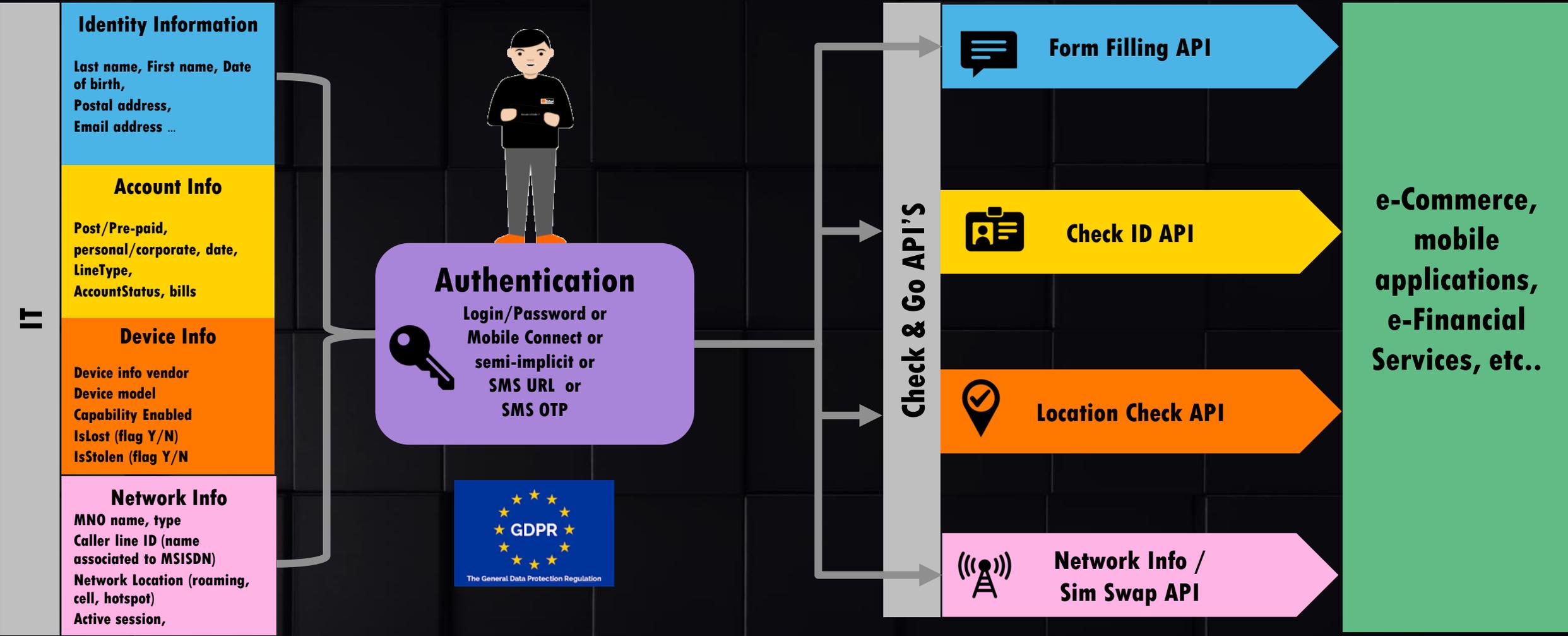
Eases account creation process by **limiting fraud** on identity, with the guarantee to obtain **reliable data** directly connected to the customer **Orange account**

on mobile and PC websites and apps



MWC 2018

Orange ID (Check & Go) general overview



Use case form filling: Orange Bank example



Orange Bank application launch

**Bienvenue sur Orange Bank !
Que voulez-vous faire ?**

J'ouvre un compte bancaire

Je me connecte

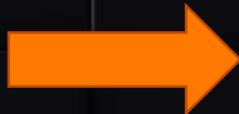
Ouvrir un compte bancaire

Je choisis mes produits et services:

- 3 **Mon récapitulatif**
Je vérifie mes informations renseignées aux étapes 1 et 2.
- 4 **Signature de mon contrat**
Je signe mon contrat à l'aide du code de confirmation reçu par SMS.
- 5 **Mes pièces justificatives**
Je fournis deux justificatifs d'identité et un justificatif de domicile.
[Détail des pièces à fournir](#)
- 6 **1^{er} versement sur mon compte**
J'effectue mon 1^{er} versement sur mon nouveau compte bancaire pour valider son ouverture.

Avant d'ouvrir votre compte bancaire, vous pouvez prendre connaissance des [conditions, guides et tarifs](#) Orange Bank.

OK, c'est parti



Explicit consents collection

Mes informations

1 2 3 4 5 6

Êtes-vous client(e) Orange mobile, Sosh ou Orange internet de France métropolitaine (lignes professionnelles exclues) ?

Gagnez du temps en vous identifiant avec votre compte Orange.

Non, je ne suis pas client(e) Orange

Oui, je suis client(e) Orange

Mes informations

1 2 3 4 5 6

J'autorise le transfert de mes données personnelles pour pré-remplir le formulaire et personnaliser les produits et services qui me seront proposés par la banque

Non Oui

J'autorise le transfert de ma facture Orange qui pourra servir de justificatif de domicile (vous serez invité(e) à vérifier que les informations y figurant sont à jour)

Non Oui

Ainsi, vous acceptez qu'Orange soit informée de l'existence de votre compte bancaire.

Suivant



Use case form filling: Orange Bank example



Authentication with login / password

Mes informations

Non Oui

J'autorise le transfert de ma facture Orange qui pourra servir de justificatif de domicile (vous serez invité(e) à vérifier que les informations y figurant sont à jour)

Non Oui

Ainsi, vous acceptez qu'Orange soit informée de l'existence de votre compte bancaire.

Suivant

Renseignez vos identifiants Orange

M'identifier avec Orange

Je ne souhaite pas m'identifier

M'identifier avec Orange

identifiez-vous

adresse mail ou numéro de mobile

0688242225

mot de passe

mot de passe oublié

rester identifié

valider annuler



Automatic form fill

Mes informations

Merci ! Vous avez bien été identifié(e) comme client(e) Orange

Vérifiez maintenant vos informations et coordonnées personnelles

Commençons !

Je suis M.

Guillaume Hanau

mon adresse mail est

guillaumehanau@gmail.com

et je suis joignable au

+33 6 88 24 22 25

Mes informations

Quelle est votre adresse ?

J'habite

44 Avenue de la République

92320 CHATILLON

Indiquez-nous vos date, lieu et nom de naissance

Je suis né(e) le

19/09/1975

en pays



Thanks



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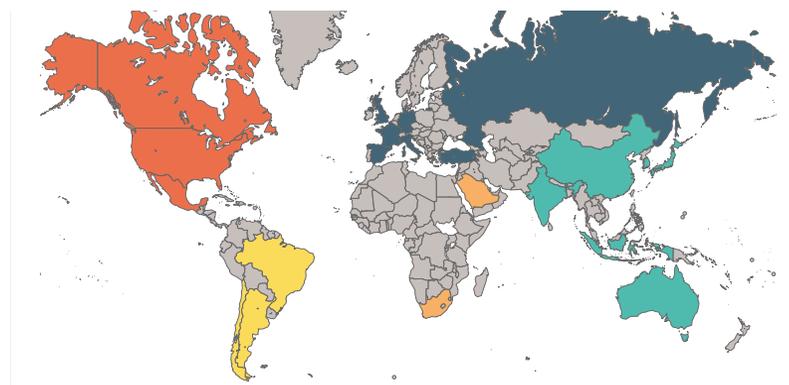
Cross-border e-commerce

Dr. Jesse Weltevreden

Professor Digital Commerce, Amsterdam University of Applied Sciences

Director Research, Ecommerce Foundation

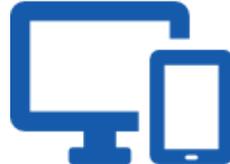
Global 2016 Key figures for 22 large b2c e-commerce markets worldwide



Asia-Pacific	\$702bn
North America	\$417bn
Europe	\$381bn
Latin America	\$24bn
Middle East & Africa	\$8bn



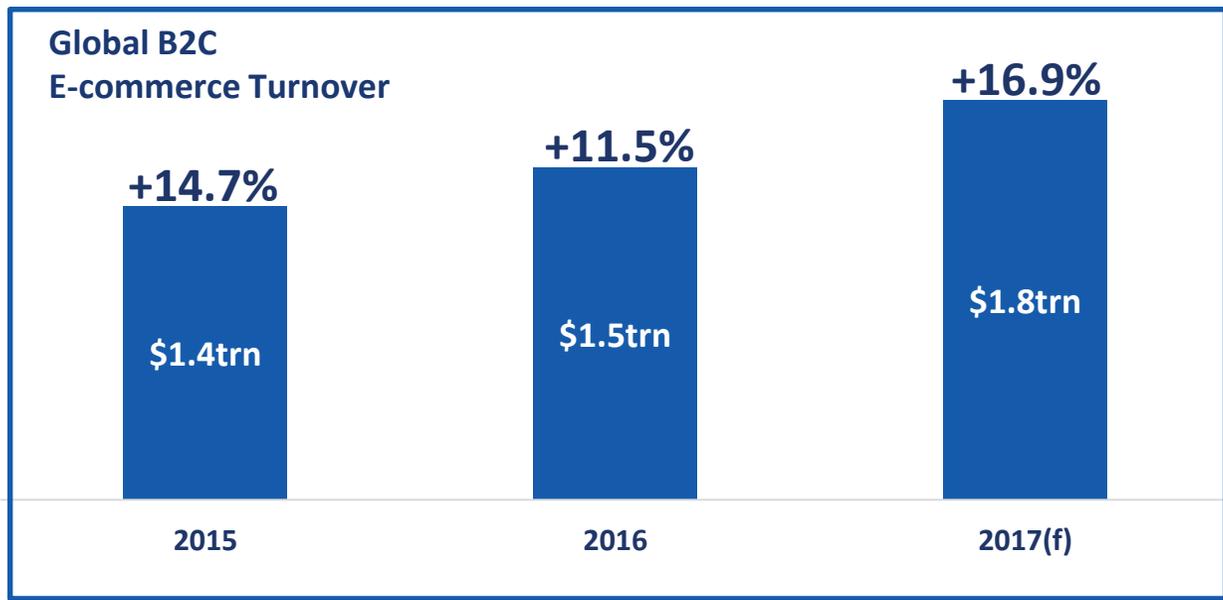
5.5 bn people are over the age of 15



2.8 bn people use the Internet (**52%**)



1.4 bn people are e-shoppers (**26%**)





\$1,320

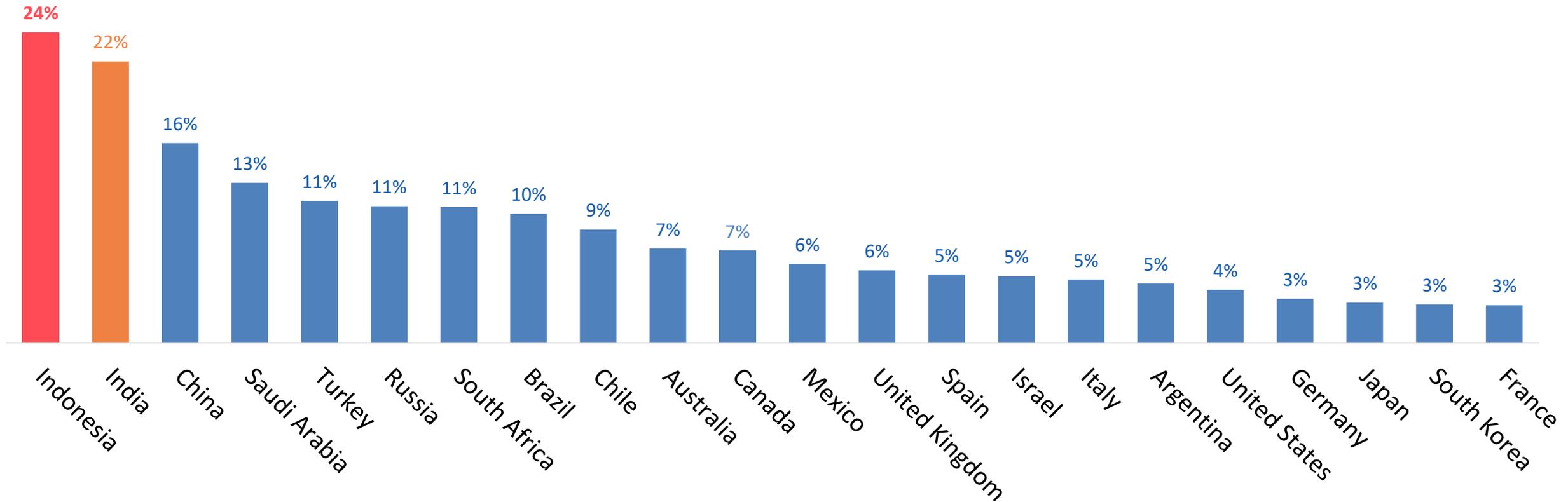
Average spending per e-shopper

Source: Ecommerce Foundation, 2017

The e-shopper population is growing most rapidly in Indonesia and India

E-SHOPPER PENETRATION GROWTH RATE: BY COUNTRY¹

Growth rate of e-shoppers, by country, 2017(f)

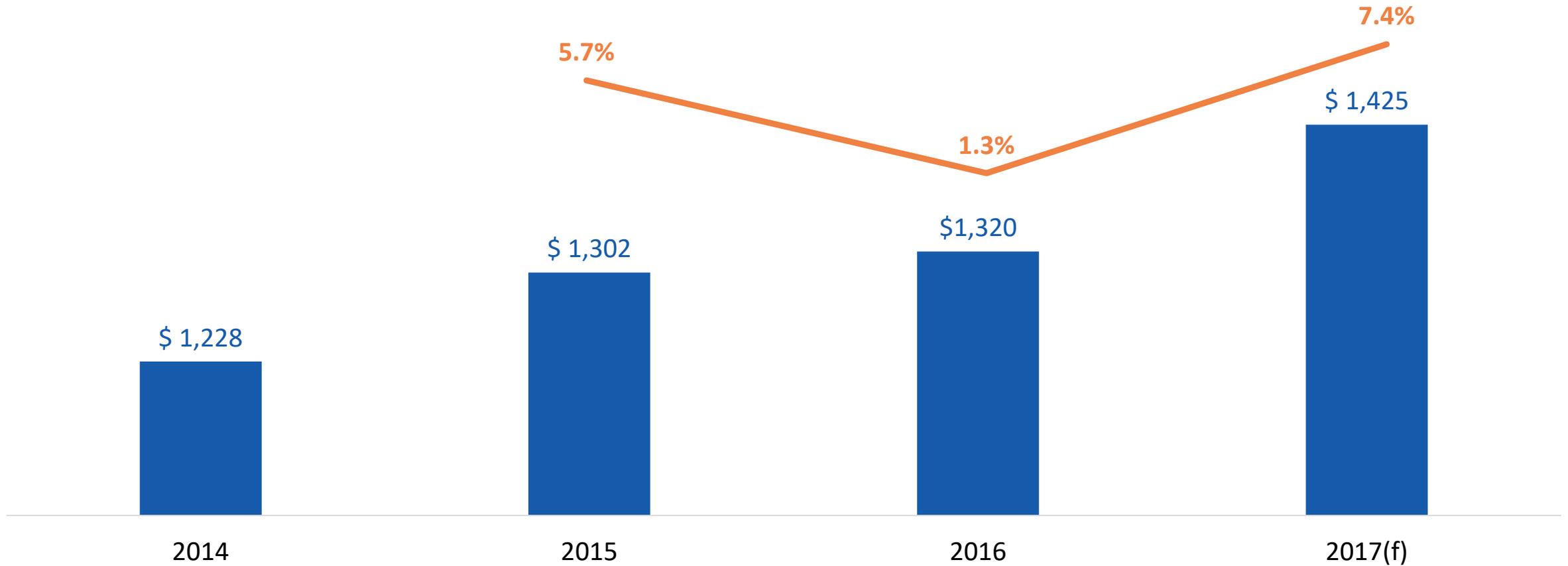


¹E-Shopper Penetration Growth Rate: By Country. Sources: Statista, Eurostat, Ecommerce Foundation, 2017

Average e-shopper spending is increasing every year

E-SHOPPER SPENDING & GROWTH

Average amount spent worldwide per e-shopper (selected report countries), per year, 2014-2017(f)



Source: Ecommerce Foundation, 2017



Ecommerce
FOUNDATION



Amsterdam University
of Applied Sciences



CMI HvA
Centre for Market Insights

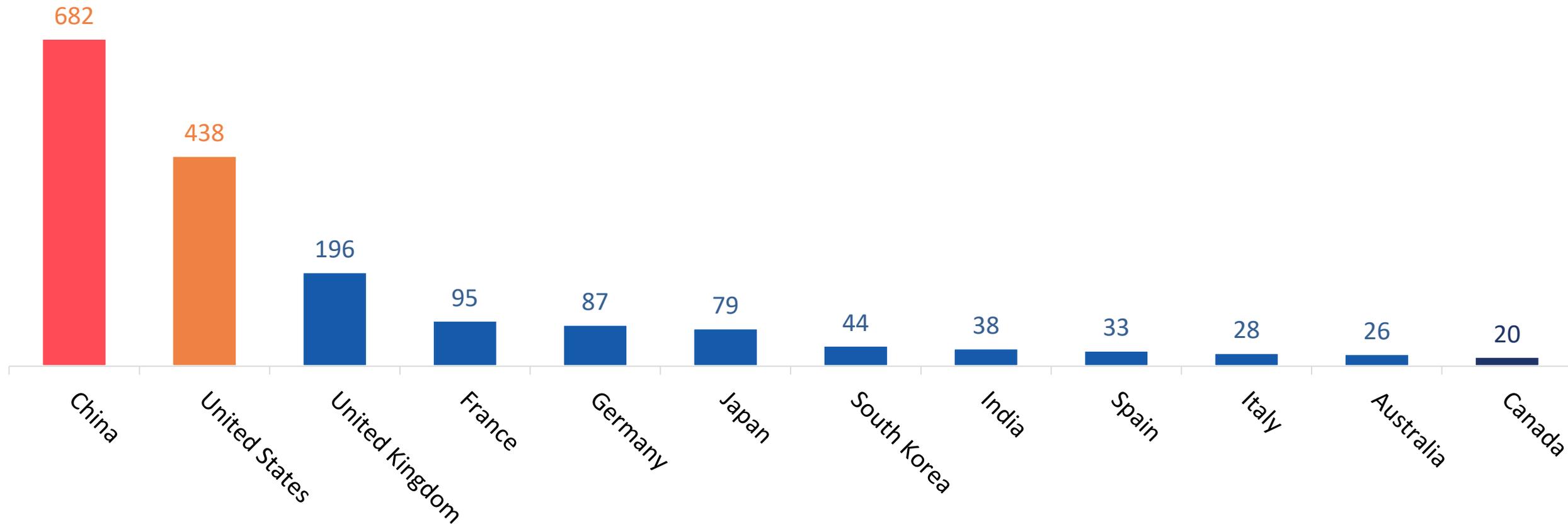


@jweltevreden

China will continue to be the largest e-commerce market

B2C ECOMMERCE TURNOVER: TOP 12 COUNTRIES

B2C e-commerce turnover (selected report countries), in billions of USD, 2017(f)

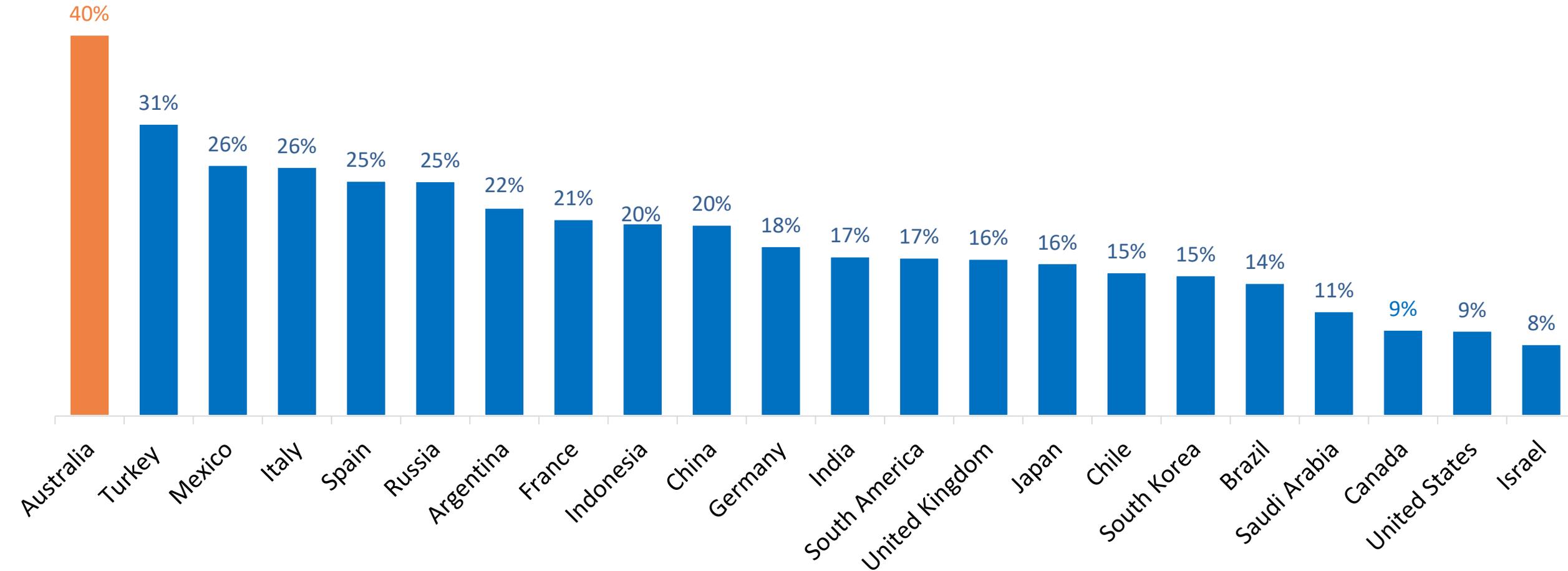


Source: Ecommerce Foundation, 2017

Australia's ecommerce market is growing the fastest

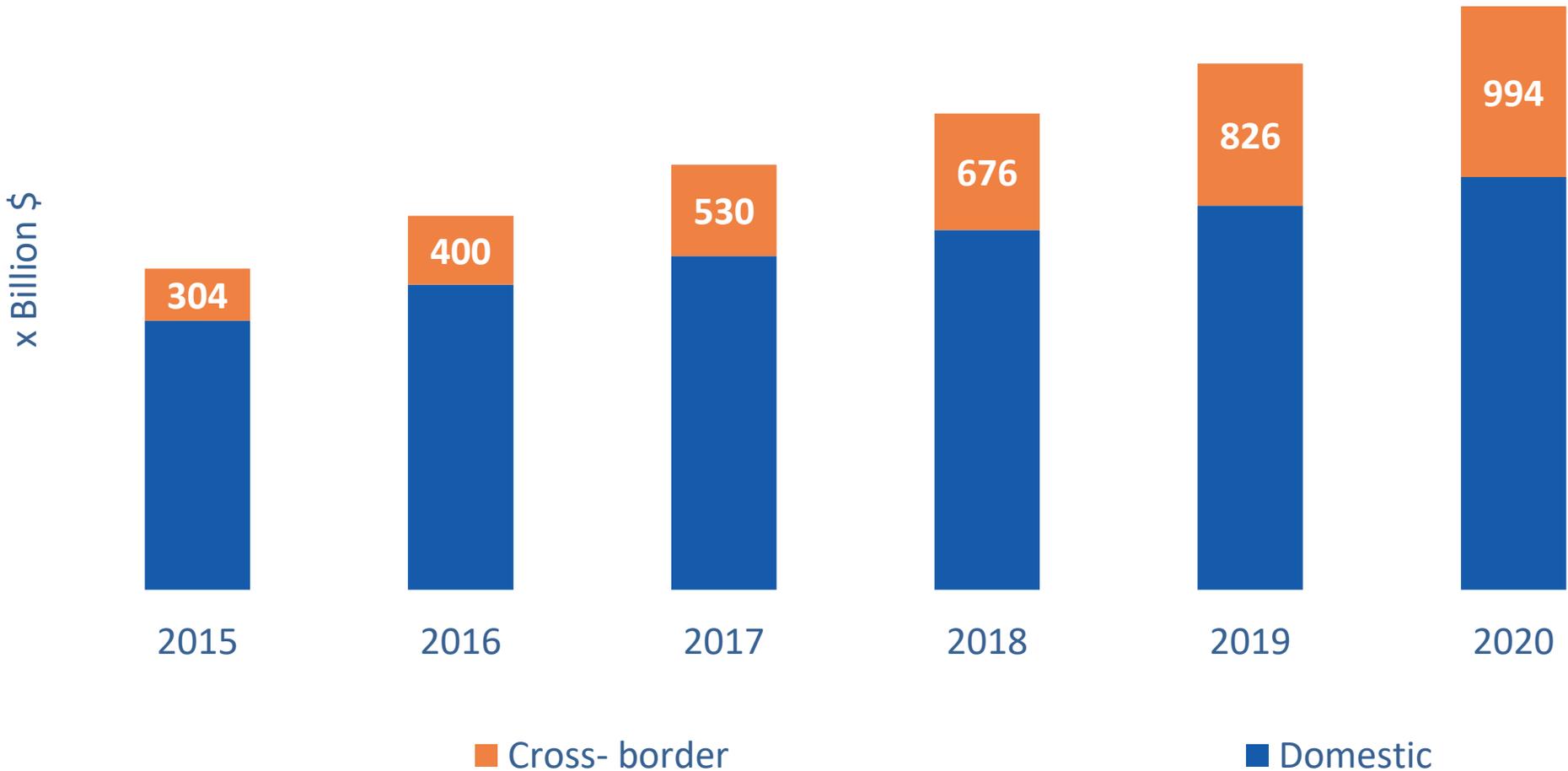
B2C E-COMMERCE GROWTH RATE: BY COUNTRY

B2C ecommerce growth rate (selected report countries), in millions of USD, by country, 2017(f)



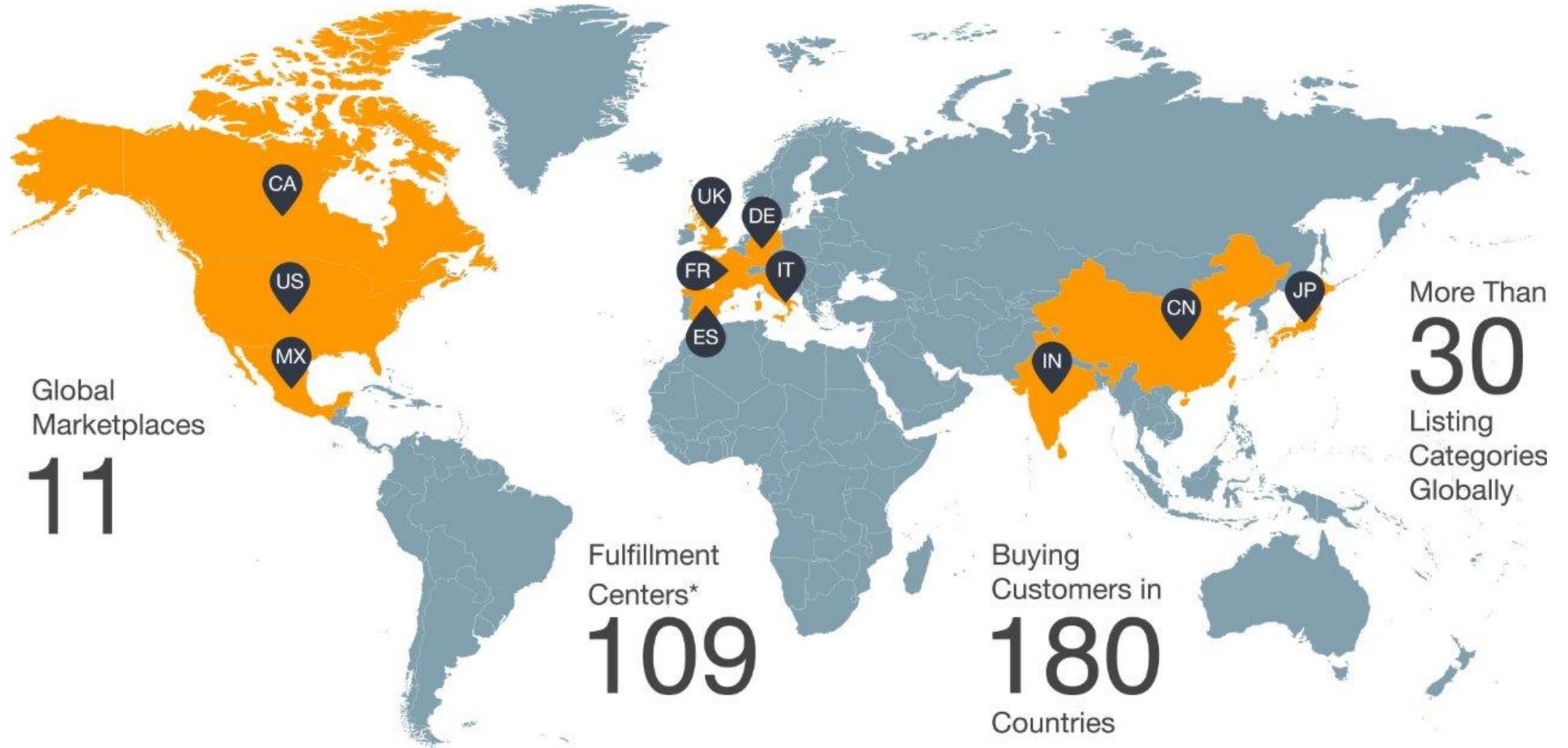
Source: Ecommerce Foundation, 2017

Global cross-border B2C ecommerce sales forecast



Source: Accenture/Aliresearch, 2015

Amazon's Global Presence



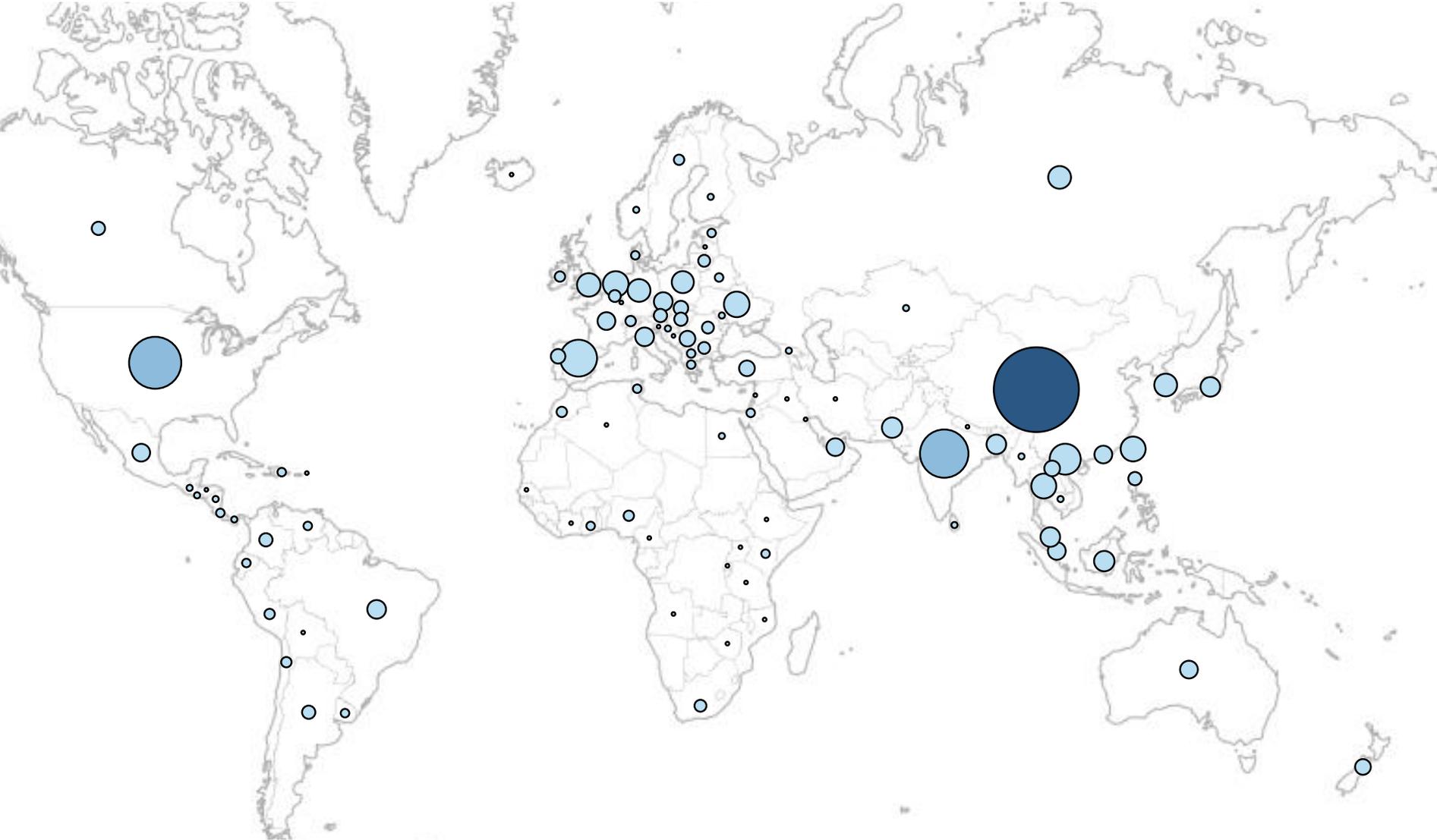
Source: Amazon Investor Relations (2015)

Rocket Internet's global presence



Source: Rocket Internet (2015)

Rise of global marketplaces will boost cross-border transactions



AliExpress™
Smarter Shopping, Better Living!

Chrono24
The World's Watch Market

frugo®

amazon

Rakuten

ebay

Light**in**thebox

Source: Amsterdam University of Applied Sciences, 2017

Cross-border e-commerce in Europe

60%

**of online shops
sell cross-border**

23.6%

**average share of
cross-border
Website traffic**

Source: Amsterdam University of Applied Sciences, 2017



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@jweltevreden

3 Types of online shops compared in Europe*

1. Online shops with a single website

2. Online shops with country-specific websites

3. Online shops with country-specific pages (and websites)

Examples:



Localisation

Number of online shops (in %):

is key to success

Average monthly Web visitors:

in cross-border e-commerce!

Cross-border Web visitors share (in %):



23%



54%



64%

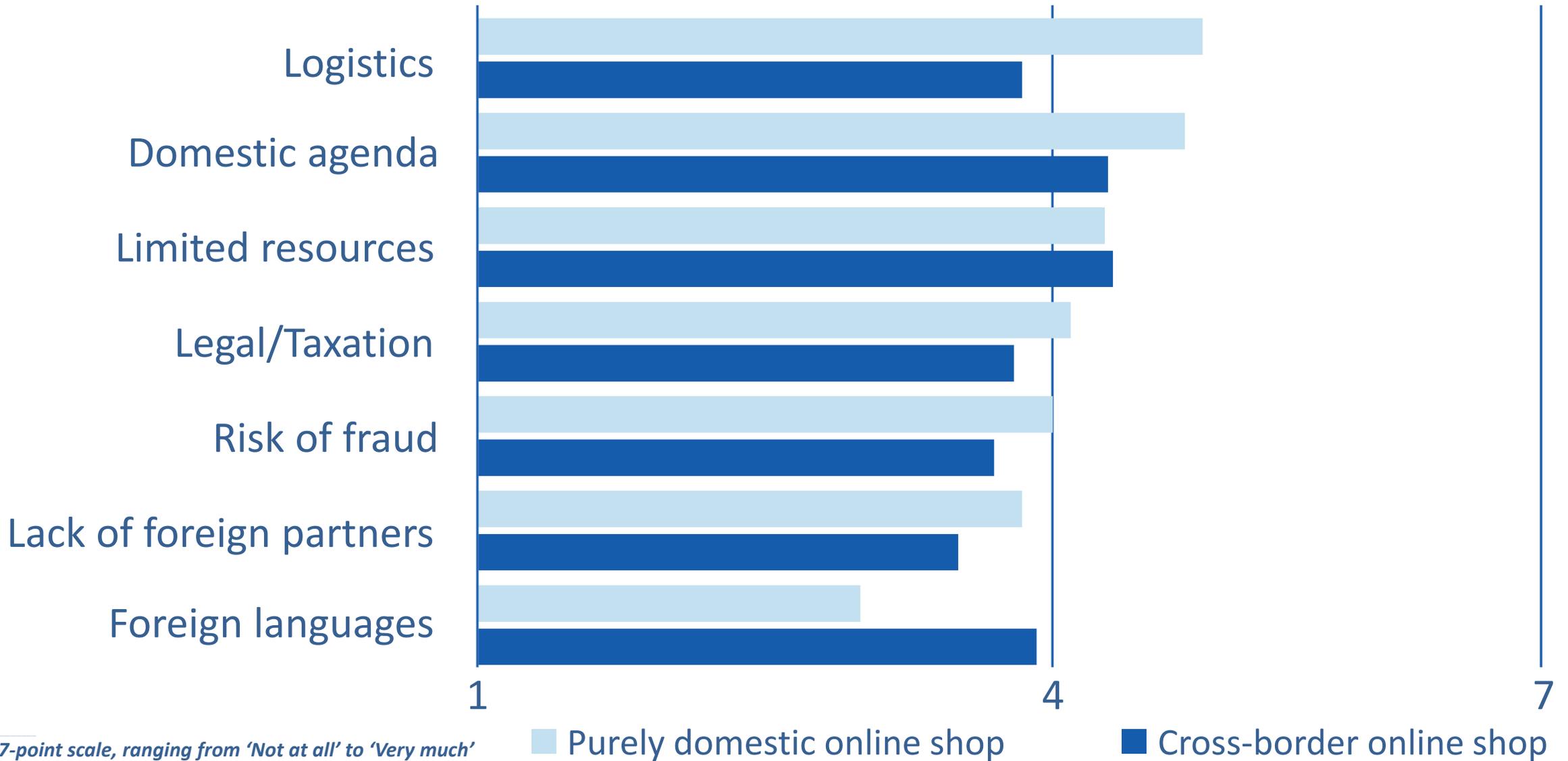
Source: Amsterdam University of Applied Sciences, based on SimilarWeb data

Drivers to further increase sales from foreign countries

- 1. Growth opportunities**
- 2. Foreign customer demand**
- 3. Good past experiences with selling online to foreign countries**



Barriers for (further) online expansion to other countries*



* 7-point scale, ranging from 'Not at all' to 'Very much'

■ Purely domestic online shop

■ Cross-border online shop



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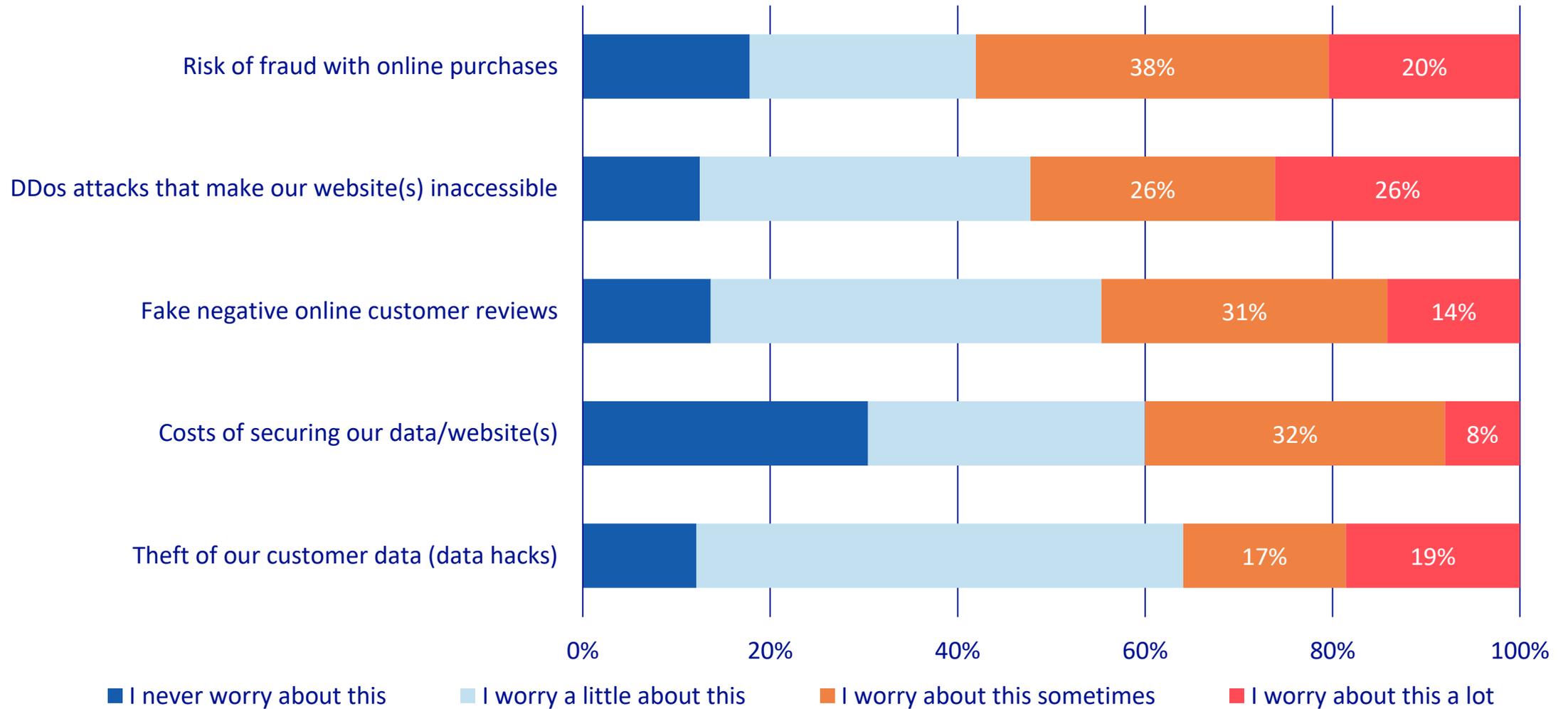


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How worried cross-border online retailers are about security risks & costs

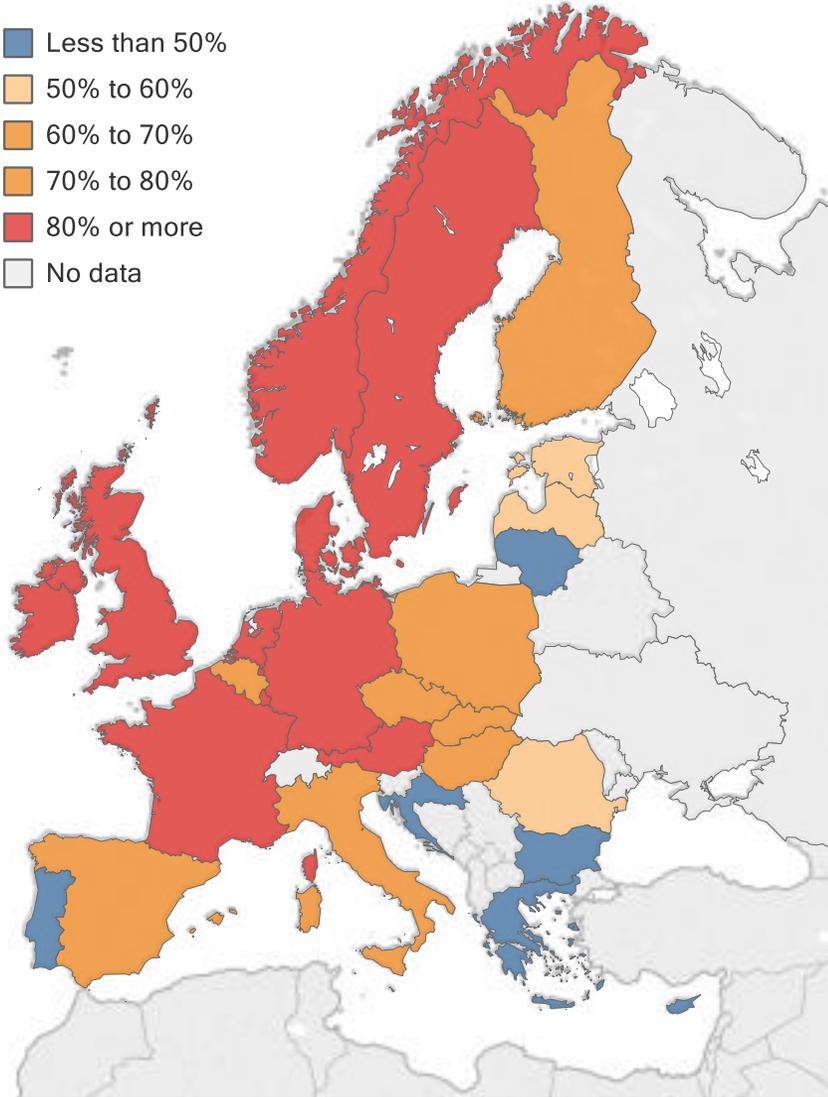


Source: Amsterdam University of Applied Sciences (2017)

Confidence in domestic and cross-border online shopping amongst e-shoppers

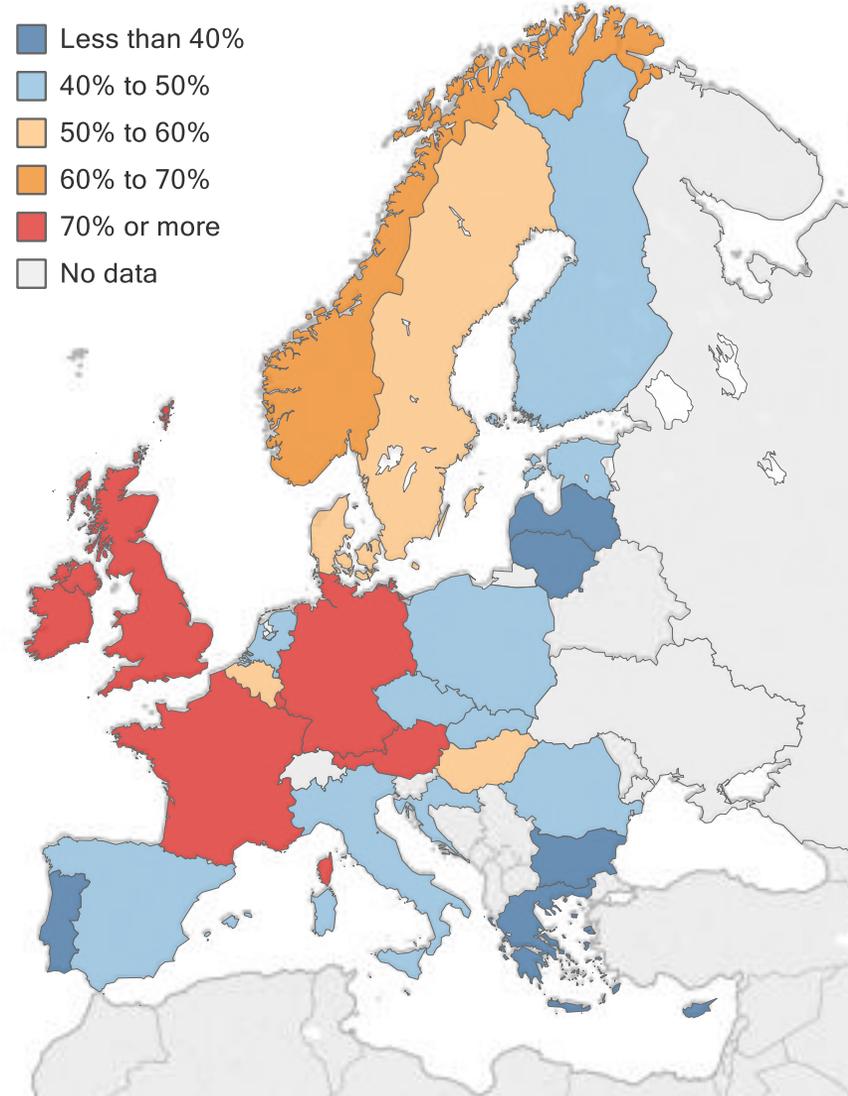
Domestic online shopping

- Less than 50%
- 50% to 60%
- 60% to 70%
- 70% to 80%
- 80% or more
- No data

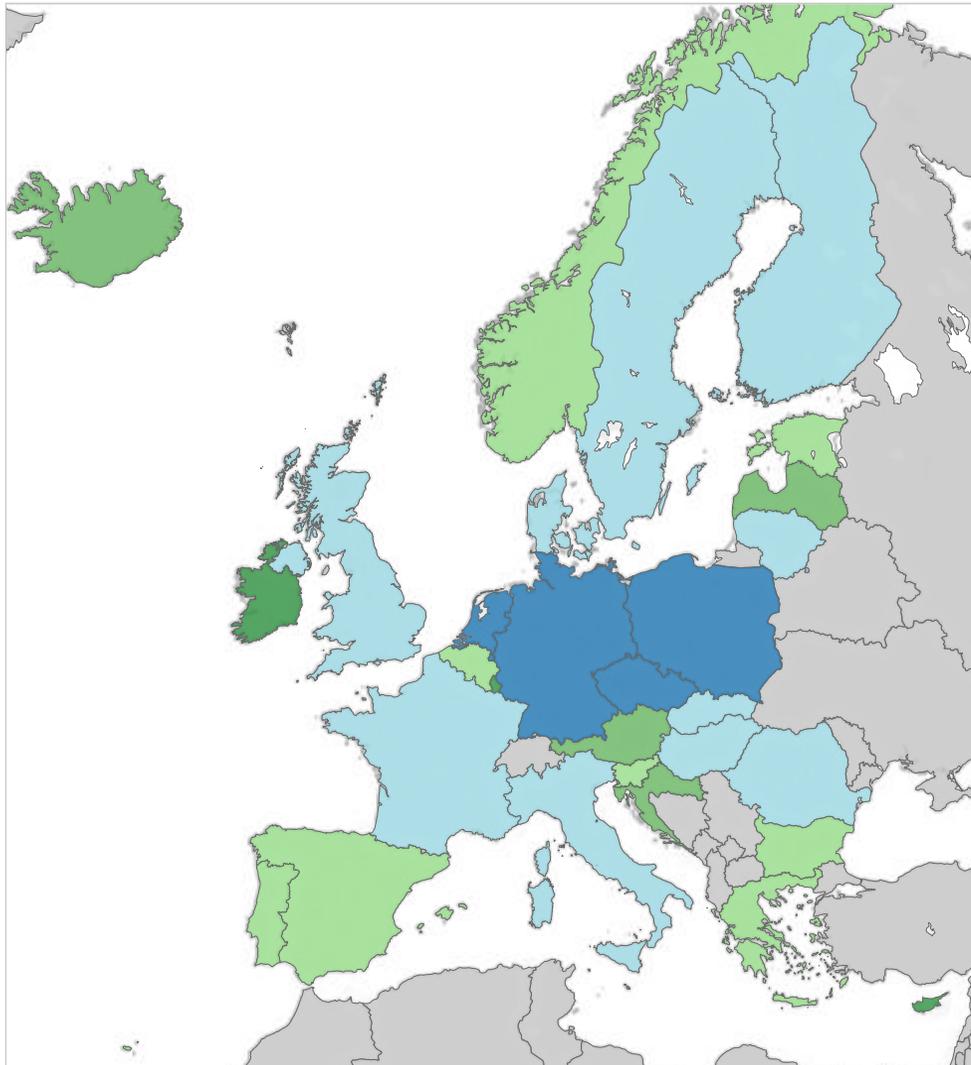


Cross-border online shopping

- Less than 40%
- 40% to 50%
- 50% to 60%
- 60% to 70%
- 70% or more
- No data



Cross-border spending of total online spending within EU* (in %)



Top 4 highest ↑

1. Malta
2. Luxembourg
3. Ireland
4. Cyprus

Top 4 lowest ↓

1. Germany
2. Netherlands
3. Czech Republic
4. Poland

■ Less than 20 percent ■ 20 to 30 percent ■ 30 to 40 percent ■ 40 to 50 percent ■ 50 percent or more

* Figures (EU28) for tangible goods and services.

Source: GfK Belgium (2015)



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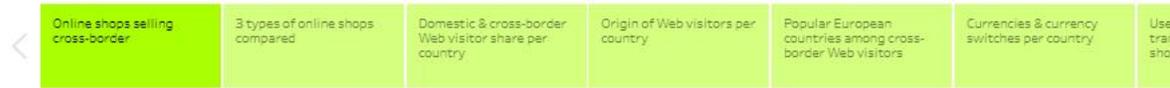


@jweltevreden

More need for cross-border e-commerce data from Europe?

Make your own data selections using our free, interactive online dashboard!

The State of Cross-border Ecommerce in Europe



Cross-border e-commerce adoption

Average cross-border traffic share

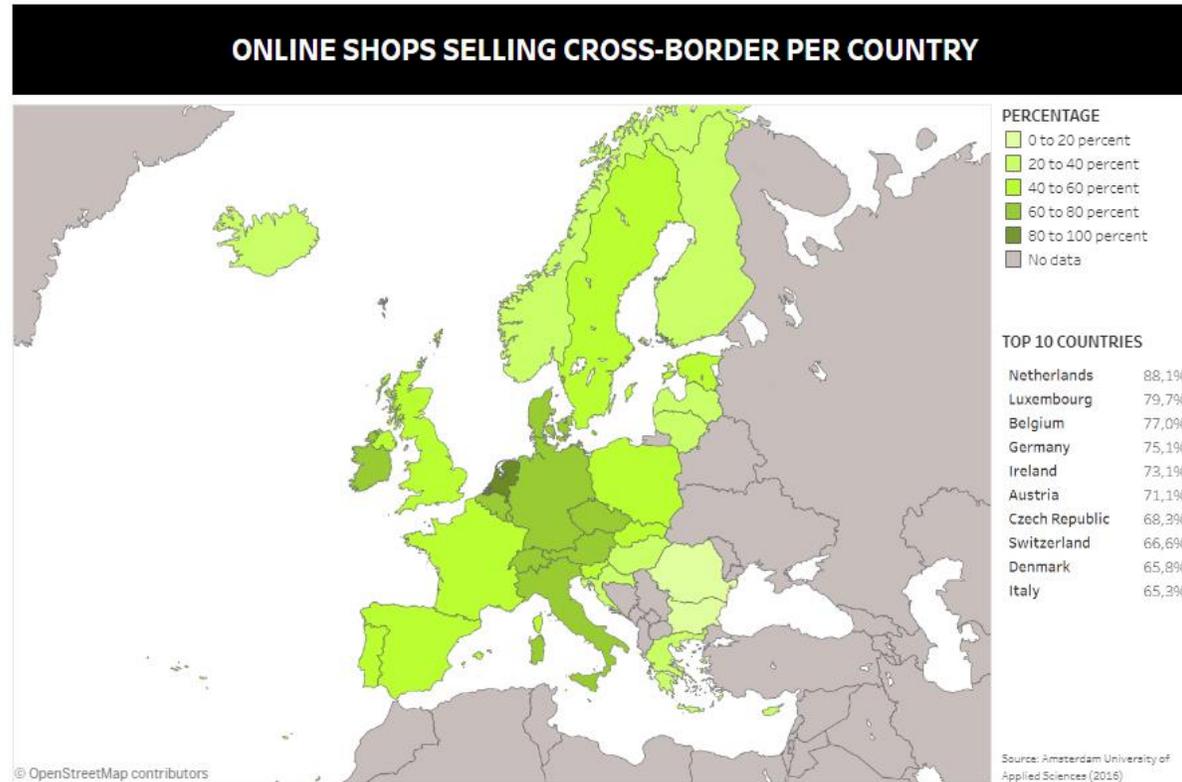
Country of origin of cross-border traffic

Localization features

Drivers & Barriers

Cross-border performance

And more...



Amsterdam University of Applied Sciences | CMI HvA | Spring | kpn | postnl | Source Web traffic data: SimilarWeb | Visualization: Daniëlle de Boer & Jesse Weltevreden | Research: Sjoukje Goldman, Jesse Weltevreden, Julia Keuter, Paloma Bunck & Anna Witsenboer | © Centre for Market Insights

www.cmihva.link/cross-border-EU

Please feel free to contact us!
Or download all our reports from the EcommerceWiki



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www.ecommercewiki.org

www.safe.shop





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www.gsma.com/identity

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