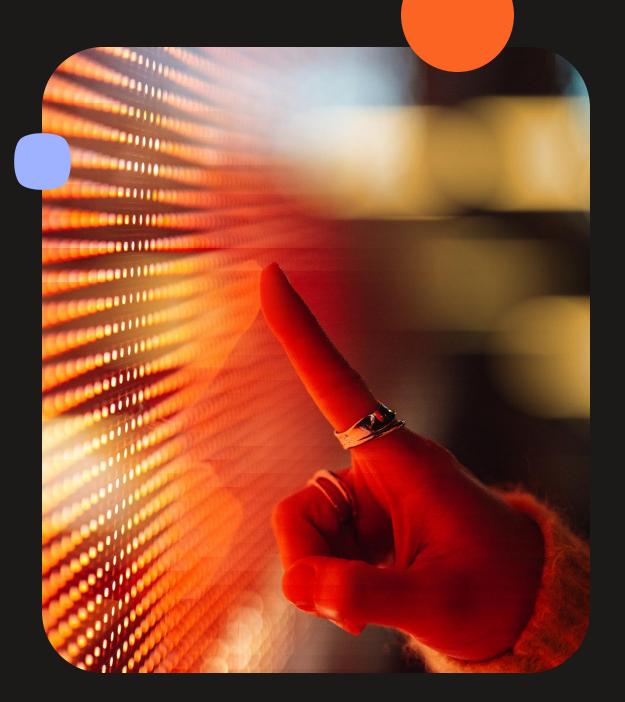


Keynote

Viktorija Radman

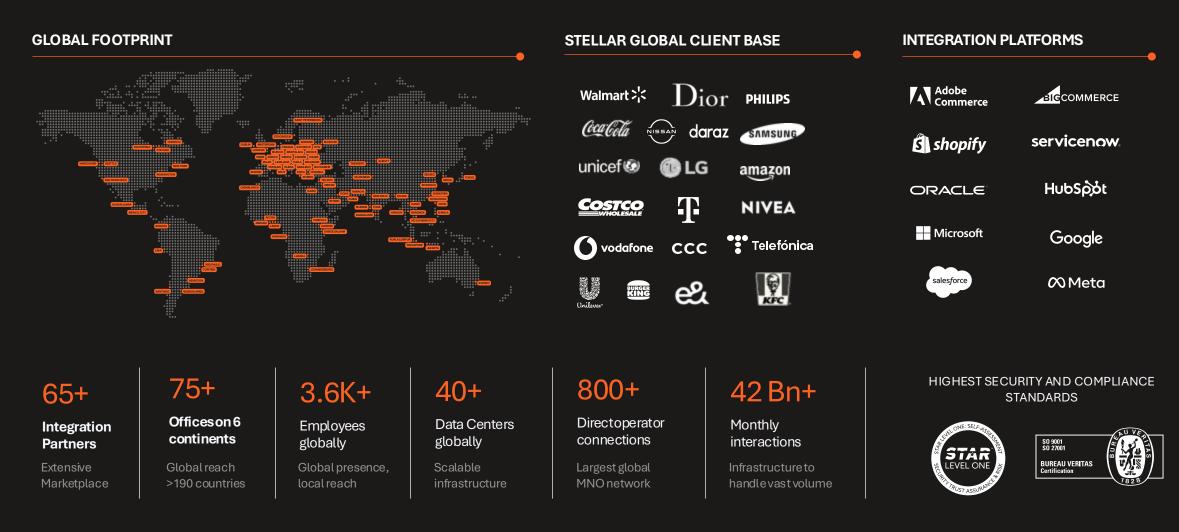
Telecom Business Director, Infobip

MARCH 2025





#1 Global Cloud Communications Platform, trusted by global brands



CONFIDENTIA



NUMBER VERIFY Global trust starts with a single check.

GSMA CERTIFIED API

SIM SWAP Stop fraud before it starts. Detect SIM changes instantly.

GSMA CERTIFIED API

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DEVICE LOCATION Know where every transaction happens. Everywhere.

GSMA CERTIFIED API

QUALITY ON DEMAND The Internet doesn't wait. Neither do we.

GSMA CERTIFIED API

INNOVATION

Pioneering solutions that adapt faster than fraud.

70+ m Anti-fraud checks in 2024 8+ m Authentication checks in 2024

TRUST

Protecting billions of transactions every second.

1.1+bn Transactions

processed in 2024

850+m

Suspicious messages detected in 2024

Drive innovation with Infobip Network APIs

Fraud? Blocked. Transactions? Secured. Identity? Yours.

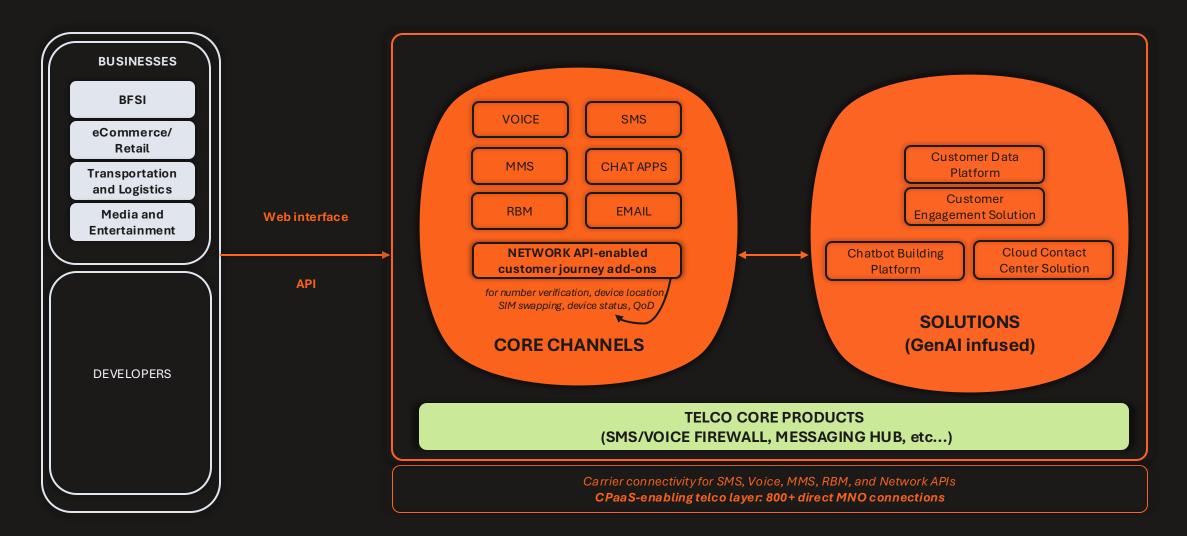
QUN GATEN O GSMA C R A TIFIED

Built for MNOs. Empowering enterprises. Connecting the World.



Infobip platform

One cloud communications platform to manage complete customer journey communications



What sets Infobip apart?

Infobip CPaaS know-how

API-based global cloud communications platform – now with Network APIs

Strong CX practices & the ability to execute customer journey solutions

CPaaS Leader (Gartner, Juniper, IDC) & top innovator (Fast Company)

Developer relations

Infobip Startup Tribe global developer community, marketplace & startup credits

Infobip Shift Europe and Miami: two major developer conferences on two continents (with a reach of more than 14k attendees)

DevRel meetups, hackathons & content to a reach over 4k developers

Telecom partnerships

Infobip CPaaS partnership with telecoms in 70+ countries

Joint GTM, marketing funds, expanded market reach (offnet) for faster/greater CPaaS monetization

Security know-how through telco security partnerships with 100+ MNOs

DEVELOPMENT PATH

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Infobip Mobile Identity roadmap

[MARKET READINESS]

[FOCUS TERRITORIES]

Focus on countries with API x MNO coverage of 80% of the market

Ongoing PoC discussions with MNOs for new APIs

[CUSTOMER CENTRICITIY]

End-user CX and customer POCs will drive priority of Camaracompliant APIs exposure roadmap

A ubiquitous partner play

Tangible value through CXfriendly API exposure

Drawing on our CPaaS knowhow & strategic telco collaborations, we'll keep expanding our Camaracompliant APIs, collaborating closely with our telco partners to make developer-friendly APIs available for enhancing customer experiences and driving 5G monetisation









Industry-specific applications



Banking, financial services and insurance

SIM SWAP API for Fraud Prevention

DEVICE LOCATION APIs for location verification and retrieval, and for geofencing

NUMBER VERIFY API for fraud and social engineering prevention



Transportation and logistics

QUALITY ON DEMAND APIs for seamless Connectivity

DEVICE LOCATION AND QoD - for self-driving vehicles, to know exactly where the car is all the time with secured and guaranteed communication



Retail and e-commerce

NUMBER VERIFY APIs for seamless authentication

DEVICE LOCATION APIs for personalized engagement and targeted marketing



Media and entertainment

DEVICE LOCATION APIs for personalized engagement and targeted marketing.

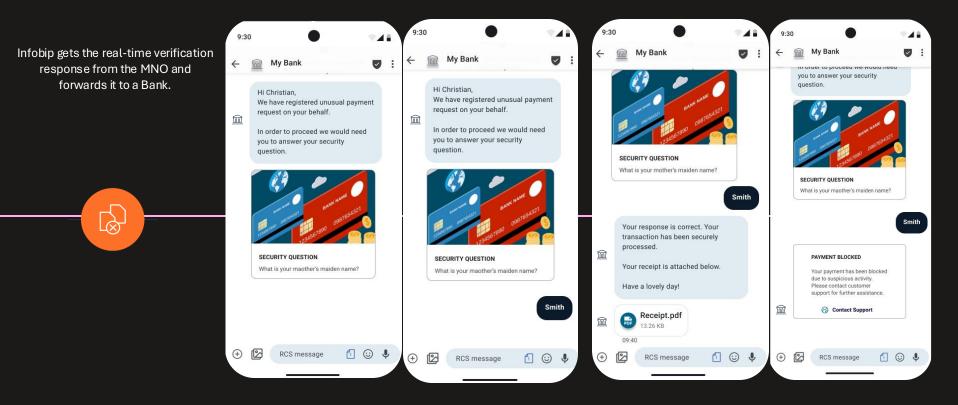
QUALITY ON DEMAND APIs for seamless Connectivity

INFOBIP x SIM SWAP x RCS FOR BANKING USE CASES

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RCS push campaigns augmenting SIM Swap APIs



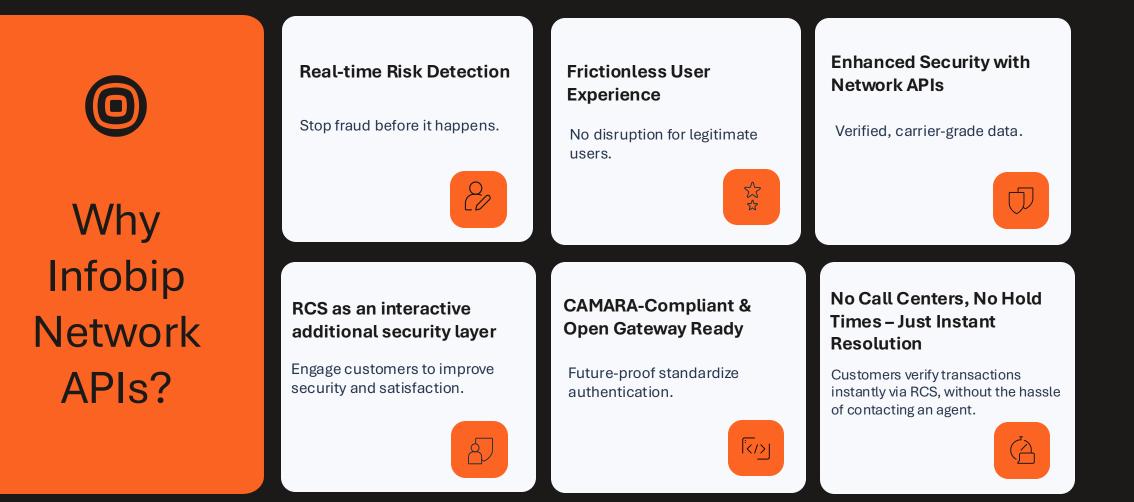


The end-user initiates a transaction requiring an OTP verification. The bank carries out the SIM Swap check (by calling Infobip SIM Swap API) to perform a near real-time security check in the background before proceeding with the transaction. Here, the SIM Swap API detects whether the SIM card linked to the end-user's account was recently swapped. If a swap is detected within the risk window, it flags the transaction as potentially fraudulent. This analysis occurs in near realtime, ensuring minimal delay.

To do a double check, in the second step, the end-user receives an interactive RCS. The RCS interface provides several questions for the end-user to confirm their personal data or answer on security question so that their identity can be confirmed. Based on the end-user's response and AI algorithms, the bank takes the appropriate action. If the identity is confirmed as legitimate, the transaction proceeds securely. If the identity is confirmed as fraudulent, the transaction is entirely blocked.



Unveiling the value - exploring key benefits



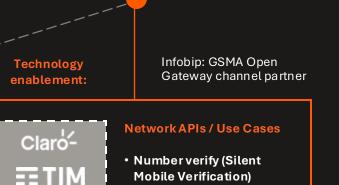
PARTNER SUCCESS STORY



Infobip & telco partners Claro, TIM, and Vivo launch Network APIs in Brazil

• First customers are being onboarded.

VIVO



SIM Swap

Device location



Full-country coverage in Brazil

Network API partnerships, starting with Identity: Speeding up time to revenue with Network APIs through a joint go-to-market approach.

SECURITY

Improved fraud protection Anti-fraud APIs: Number verify, SIM swap, device location

S P E E D

Faster time to revenue

First customers through partnership (Number verify, SIM Swap) from Retail & On-demand verticals

REVENUE

Customer value

Expanding telcos' CPaaS revenue streams with new use cases

SCALE

Building on CPaaS telco partnerships

with existing way of work, existing know-how, existing monetisation success stories – new use cases, globally

PARTNER SPOTLIGHT

Meet TIM Brasil!

A VIDEO QUOTE Leonardo Siqueira, Director of Data Monetization & Mobile Ads at TIM Brasil



Leonardo Siqueira is a senior executive with around 25 years of experience in new business development, digital transformation, strategic planning, and change management, particularly in the Technology, Media, and Telecommunications sector.

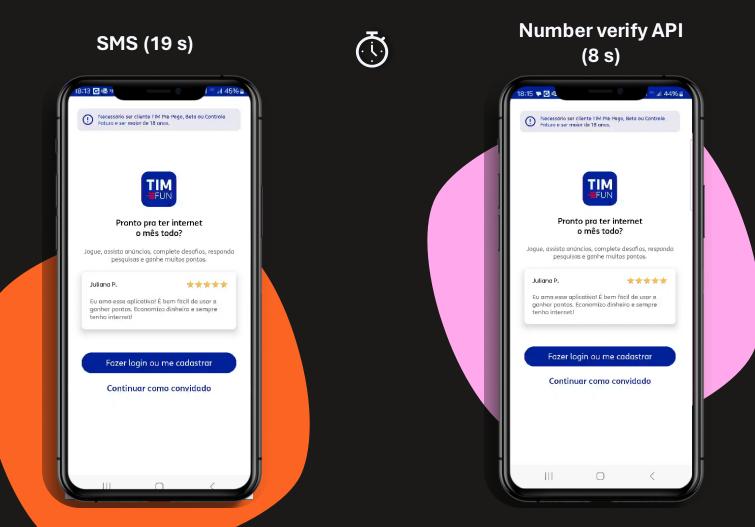
As **Director of Data Monetization & Mobile Ads** at TIM Brasil, he built and scaled a business unit, driving significant revenue growth in just three years.

He holds a degree in Business Administration from Federal University of Rio de Janeiro and a Master's from The Coppead Graduate School of Business, with an international extension in the Netherlands.



Infobip x TIM Fun Brazil

Number verify API supporting better CX and anti-fraud practises within MNO's internal mobile app.



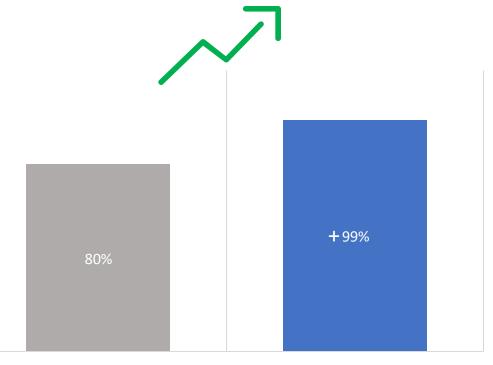


Silent Mobile Verification

TIM FUN case:

+3MM authentications using SMV in 1 year
Authentication available over Wi-Fi
Enhanced UX: faster, seamless and frictionless journeys
Integrated SMS fallback

SUCCESS RATE IN AUTHENTICATIONS



MARKET



Thank you

Viktorija Radman

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