

Reimagining Digital Trust

Vonage's Vision for Mobile Identity and AI-Powered Security

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Global Cybercrime Costs Exceeded \$10 Trillion in 2025 – and That's Just the Tip of the Iceberg



\$10T

The annual cost of cybercrime worldwide in 2025¹

4X

Fraud Multiplier

In 2025, for every \$1 lost to fraud, U.S. financial institutions spent on average **\$5.75** on recovery, charge-backs, fines, and ops.²



Eroded Trust

75% of consumers say they would switch banks if they felt fraud protection was inadequate.³



Missed Revenue

Billions in revenue wasted every year because of dropped sign-ups and abandoned carts caused by user experience friction.



Synthetic Identities, Account Takeovers, APP Scams, and AIT Attacks Are Fast-Evolving Threats To All Businesses

Account takeovers (ATO)¹

There has also been a surge in 'unauthorised SIM Swaps', up **1055%** (nearly 3,000 cases from 289 in 2023)

Authorised-push payments (APP) scams³

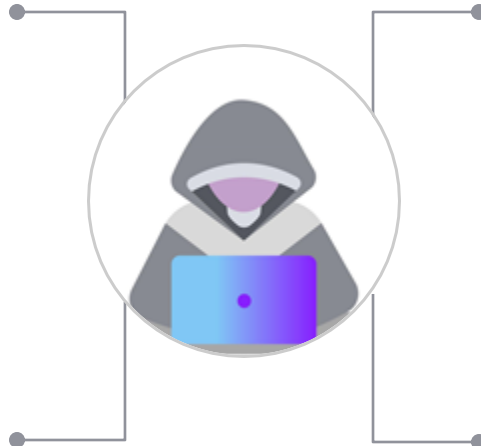
Authorized push payment fraud losses in the US could increase to **\$14.9 billion by 2028** from an estimated **\$8.3 billion in 2024**

Synthetic identity fraud²

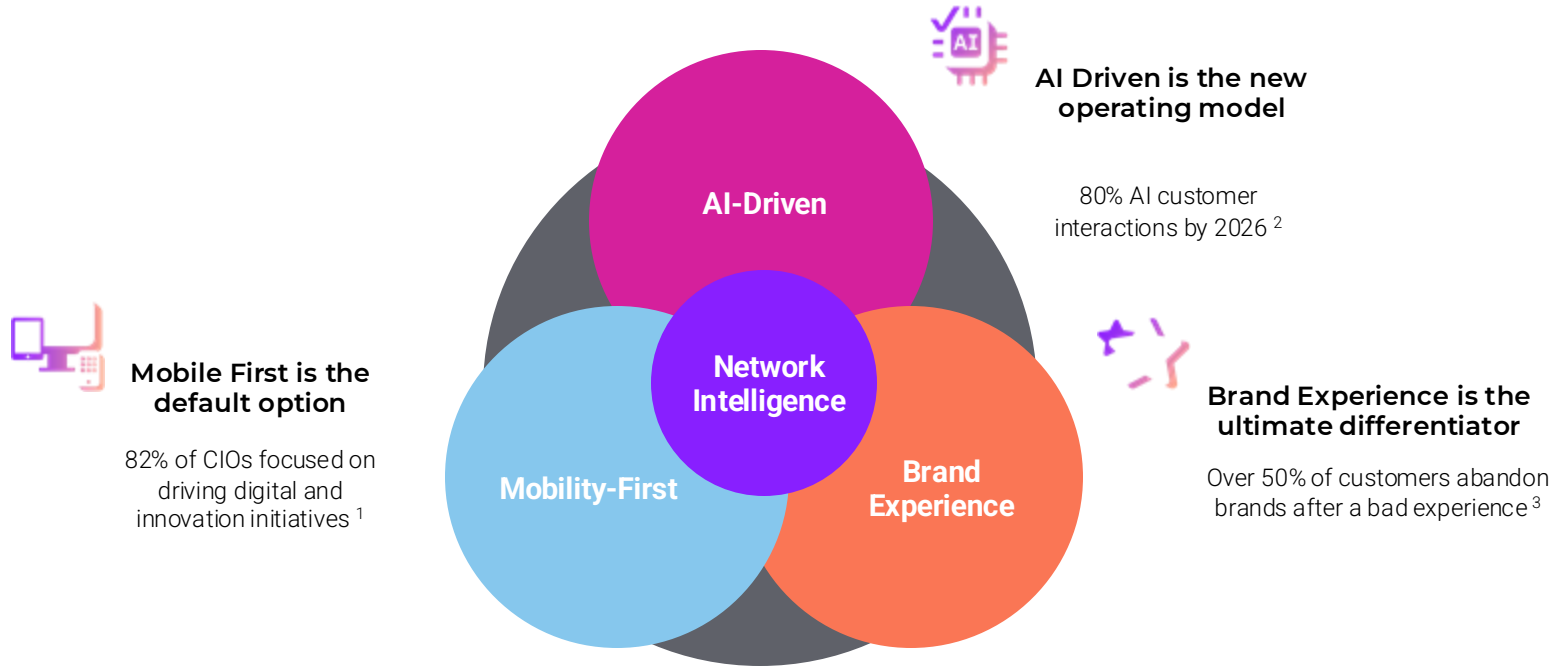
Synthetic identity fraud cases rose **60%** year-over-year (2024 vs 2023) and now comprise ~29% of all identity fraud cases

Artificially inflated traffic (AIT)⁴

AIT fraud is a technique where criminals generate large volumes of fake traffic through apps or websites to **abuse OTPs**, validate stolen credentials, or throttle rivals.



Reimagining Digital Trust in Changing Enterprise Landscape

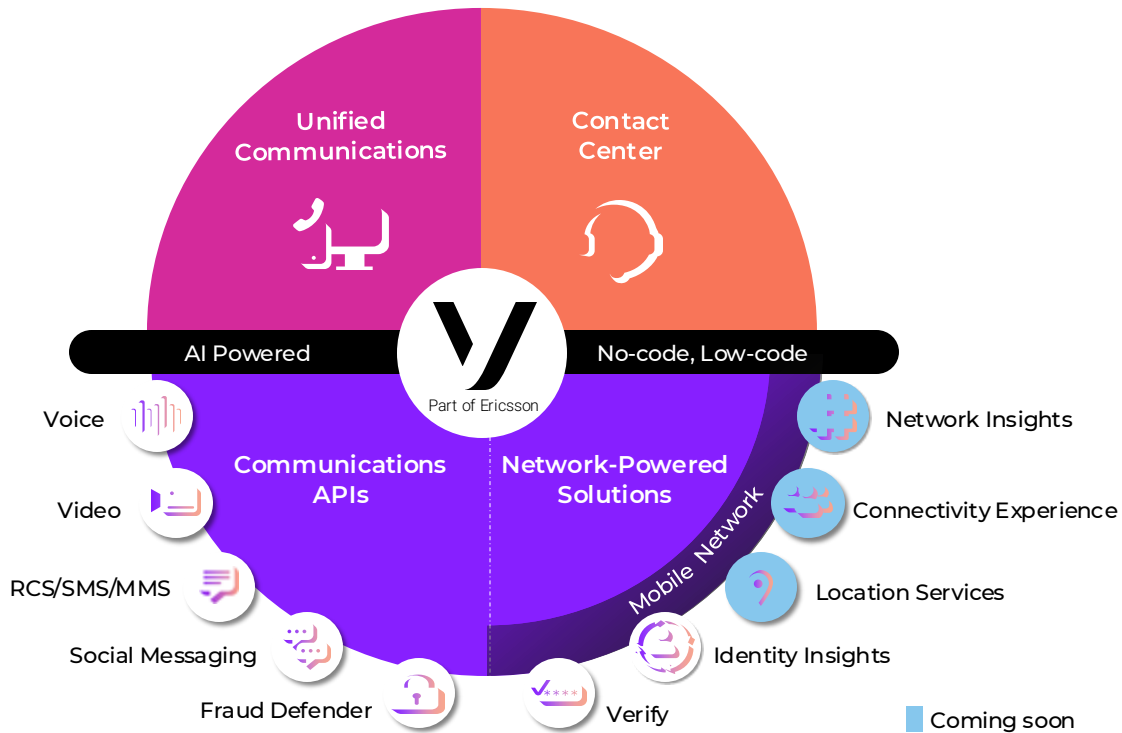


Network Intelligence : Connective tissue in new enterprise decision engines



Vonage, Part of Ericsson

An End-To-End Communications Provider



100K+

Enterprise customers

100+

Countries where we have customers

1.7M+

Registered developers

2,500+

Employees worldwide

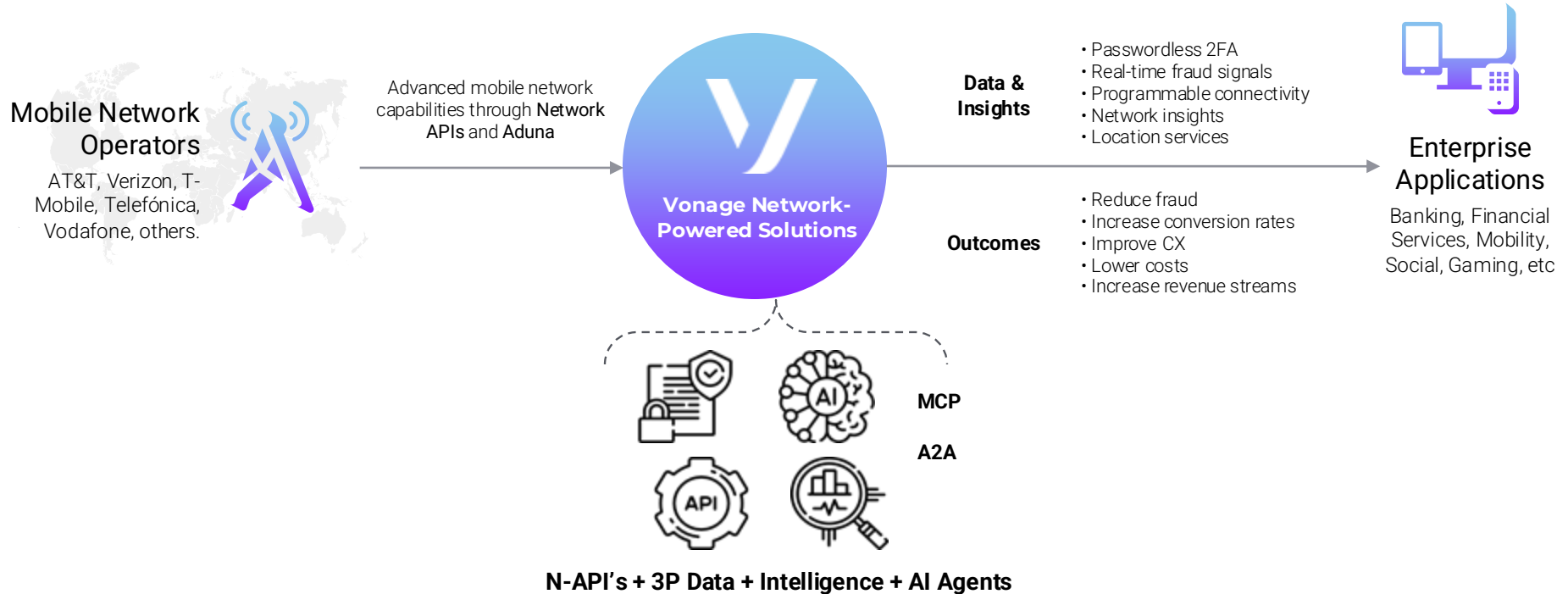
900+

Product & Technology Employees



Network Powered Solutions are Foundational to Agentic AI

Delivering 5G, AI and cloud enabled secure, differentiated, mobile-first enterprise experiences



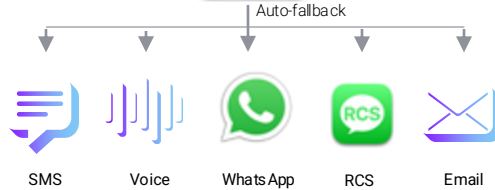
Own Your Security and Protect Your Reputation and Customers While Reducing Operational Costs

Verify



Silent Authentication
Zero friction, secure user verification

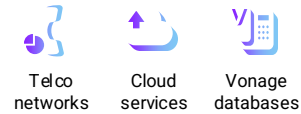
Powered by Network APIs



Identity Insights



Powered by Network APIs



- SIM Swap
- Subscriber Match (KYC)
- Number Format
- Current & Original Carrier

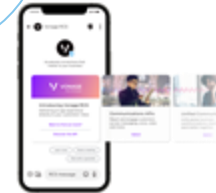
Creating secure and trusted experiences

Fraud Defender



Proactive Monitoring, alerting and blocking fraudulent and AIT traffic

RCS & Branded Calling



Trusted branded messaging and voice communication to eliminate spoofing

Stop costly fraud attacks before they strike

Seamless authentication that balances strong security and enhanced CX

Safeguard your brand from negative press and future losses

Avoid wasteful spending by assessing potential account risks



Vonage Silent Authentication Increases Conversion, Reduces Authentication Time, and Eliminates Unnecessary Costs

Vinted Revolut

Lydia Solutions Partners with Vonage to Revolutionize Security and User Experience Leveraging Network Capabilities

FEBRUARY 12, 2025

Vonage Network APIs Pave the Way for Freenow by Lyft to Advance Urban Mobility Innovation

JANUARY 22, 2025



3x-5x

Faster authentication time compared to SMS OTP

8%

Higher conversion rate

Lower TCO

Greater efficiencies, more controlled costs, and seamless for users

100%

Elimination of SMS social engineering attacks



Confidential

Source: Vonage internal data averages from multiple customers across industries that have implement Silent Authentication

Growing Digital Trust with Network-Powered Innovation



Already strong roadmap with richer value driven network insights - Call Forwarding, Location, QoD

**NEED FOR
SPEED**

Network-Powered Solutions with Network, 3P data, AI/ML and Agentic AI

**DEVELOPER
SIMPLIFICATION**

Delivering vertical specific value across enterprise and developer ecosystem

**INDUSTRY
SCALE**





Key Takeaways

- Vonage **Network-Powered Solutions** deliver next-gen mobile identity and fraud protection against the largest threats facing enterprises
- **Delivering Value Today** - Verify, Identity Insights and Fraud Defender solutions available today to deliver better customer experience, improving outcomes and reducing fraud
- **Innovation through Ecosystem** - Inviting enterprises, developers and ecosystem players to accelerate network-powered innovations



Thank You

Appendix



Beyond Traditional Communications APIs

With high performance networks a new broad range of Network APIs is opening up

