Adaptive Authentication using insights from telco data

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MWC19 Los Angeles
What are the challenges?
Challenge One

Financial Fraud

Criminals successfully stole £1.2 billion through fraud and scams in UK in 2018.
Challenge Two
Identity Theft

14.4 million victims of identity theft in U.S in 2018

1 million children..
Challenge Three

Strong Customer Authentication

**SCA** is a requirement of the EU Revised Directive on Payment Services (PSD2) on payment service providers within the European Economic Area.

The requirement ensures that electronic payments are performed with multi-factor authentication, to increase the security of electronic payments.
Challenge Four

Banking Globally

Digital services & mobile first
Challenge Five
Shift in Authentication
Security vs User Experience
THE END OF AVERAGE

HOW WE SUCCEED in a World That Values Sameness

TODD ROSE
How Authentication Has Evolved

- 1791: F2F In Branch
- 2008: Online Passwords, Usernames
- 2009: Card Readers
- 2014: Phones & SMS
- 2018: Behavioural
Adaptive Authentication

Key Things To Consider

Ability
We all have different digital ability & experience

Capability
What device and functionality does our customer have access to?

Preference
Each of us have a preferable method of authentication

Risk Appetite
Certain authentication methods are more secure than others
Context is key to providing adaptive authentication...
Example of Mobile Attributes used as context

- Sim Swap
- Call divert
- Lost & stolen
- PayG vs contract
- Device type
- Location
- Contract history
- KYC – name & address
- Payment history

Why should mobile operators invest in a mobile attribute platform?

1. Enable better protection of their subscribers via specialist identity partners
2. To support partners and end customers deliver a transformed digital user experience
3. Funded through monetization of the mobile data with new & growing revenue streams
Case Study
Fraud reduction with sim swap

1. CHALLENGE & RATIONALE

Sim swap continues to be a global fraud challenge.

Sim swap is detection is required as a risk indicator for 2 factor authentication – Phone and SMS.

This is used across the Financial Services vertical, as well as wider Digital Service Provider use cases including changing personal details.

2. SOLUTION

Callsign integrated with O2, Three, Vodafone and EE to use real-time Sim Swap capability.

When a Banking customer makes a high risk transaction, Callsign’s Intelligence Engine utilizing real-time sim swap data to identify risk.

Callsign’s Policy then orchestrates relevant authentication journey

3. BENEFITS

- Reduced sim swap fraud losses
- Reduce false positive
- Creates revenue stream opportunity for Telco’s
An Adaptive Authentication Journey

Callsign - How It works

1. **Sim swap Detected**
2. **Policy Steps Up**
3. **User Swipes to Approve**
4. **Access Granted**
By collecting thousands of inputs we enable a person to be recognized after 3 interactions to 99.9999% accuracy.

Our dynamic, natural language policy manager orchestrates customer journeys.
The Opportunity

Digital Service Providers

Callsign

Telcos

= Success
Working Together

1. Be an SME and collaborate with SME’s
   We all have a key role to play

2. Protect our customers
   Protect our customers & data privacy

3. Adaptive Authentication is now

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